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Comprehensive Analysis of Business Feasibility Studies as a Financing Risk Mitigation Mechanism for Murabahah Financing in Islamic Banking

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Abstract:
This study aims to analyze the role of business feasibility studies as a basis for decision-making in *Murabahah* financing and to identify how feasibility assessment supports financing quality, risk control, and Sharia compliance. The study employs a qualitative research design using a literature review and document-based approach. Data were obtained from scholarly journal articles, books, regulatory documents, and other authoritative sources concerning *Murabahah* financing, business feasibility, Islamic banking, financing risk, and Sharia compliance. The data were analyzed thematically through data condensation, data display, and verification. The findings show that business feasibility studies provide an integrated basis for evaluating prospective customers and financed businesses through market and marketing, technical and operational, managerial, financial, legal, and Sharia dimensions. The assessment supports the identification of business viability, repayment capacity, financing requirements, and potential financing risks before disbursement. Business feasibility studies should be positioned not merely as administrative screening procedures but as strategic decision-support instruments that connect customer evaluation, risk identification, Sharia compliance, and financing-quality management. Comprehensive feasibility assessment can therefore strengthen prudent *Murabahah* financing decisions and support the sustainability of Islamic banking operations.

INTRODUCTION

Islamic banking has become an important component of inclusive economic development because it provides financing mechanisms that seek to combine commercial objectives with Sharia principles, transparency, and fairness. For communities and businesses, access to Sharia-compliant financing can support productive activities, asset acquisition, household needs, and economic continuity. Murabahah remains an important financing contract because its disclosed cost, agreed profit margin, and scheduled payments provide relatively clear transactional conditions. However, the social and economic value of Murabahah depends on the bank's ability to select customers and businesses that can sustain their obligations. Research on Indonesian Islamic banking indicates that financing practices, financial conditions, and contractual compliance are interconnected

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with the quality and stability of Islamic banking operations (Abbas et al., 2025; Fakhrunnas & Anto, 2023). Therefore, strengthening financing assessment is important for banks, customers, and the wider economy.

A major problem in Murabahah financing arises when banks approve financing without obtaining sufficient information about the customer, business condition, repayment capacity, and compliance requirements. Inadequate assessment may expose Islamic banks to financing problems, weaken asset quality, and reduce the sustainability of financing relationships. The problem is increasingly relevant because Islamic banks operate within changing economic environments in which business performance, customer needs, financing structures, and risk conditions can vary considerably. Studies of Indonesian Islamic banking have identified financing risk and non-performing finance as important concerns requiring systematic management (Niswatin & Santoso, 2025; Sari et al., 2024). At the same time, compliance with legal and Sharia requirements remains essential because Murabahah is not merely a financing arrangement but a sale-and-purchase contract governed by specific principles (Ghozali et al., 2024; Khalidin & Musa, 2023). Thus, comprehensive pre-financing assessment is necessary.

In practice, the assessment of Murabahah applications requires banks to examine multiple dimensions of a prospective customer and the business to be financed. These dimensions include market and marketing conditions, technical and operational capability, managerial capacity, financial performance, legal status, and Sharia compliance. The assessment is also connected with customer information, business documentation, the intended financing object, repayment capacity, and potential risks. Contemporary Islamic banking research shows that financing practices differ according to financed assets, contractual structures, and business contexts, indicating the importance of understanding the characteristics of each financing proposal (Ahmed & Mohamed, 2026). Other studies similarly emphasize business structures, financing performance, and risk management in Islamic banking (Muttaqin et al., 2023; Roziq et al., 2024). These conditions demonstrate the practical need for an integrated business feasibility study before Murabahah financing is approved.

Previous studies have examined Murabahah from several important perspectives, including financial conditions, Sharia compliance, financing risk, contractual practices, and alternative Islamic financing structures. Abbas et al. (2025) examined internal bank financial ratios associated with Murabahah financing, while Ghozali et al. (2024) focused on Sharia banking compliance in Murabahah financing in Indonesia. Khalidin and Musa (2023) discussed Murabahah financing within Indonesian Islamic economic law and DSN-MUI fatwas, whereas Bhatti et al. (2024) identified the need for reform in standards governing Murabahah financing. These studies provide valuable explanations of financial, legal, and Sharia dimensions, but they tend to emphasize particular aspects of financing rather than examining business feasibility assessment as an integrated decision-support process. Consequently, the relationship between comprehensive feasibility assessment and Murabahah financing decisions remains insufficiently synthesized.

Other research has addressed financing risk, business structures, customer decisions, and vulnerabilities associated with Islamic financing. Sari et al. (2024) examined financing risk management in Indonesian Islamic banking, while Niswatin and Santoso (2025) investigated factors associated with non-performing finance in Indonesia's agricultural sector. Research by Muhdar et al. (2023) demonstrates that customer decision-making in Islamic banking involves multiple considerations, while Asyiqin and Alfurqon (2024) discuss vulnerabilities in Murabahah and the potential role of alternative financing structures. Related studies also examine Sharia-compliant investment and financing conditions (Alshubiri & Al Ani, 2023), Islamic business models (Muttaqin et al., 2023), and financing performance (Roziq et al., 2024). Nevertheless, these studies do not comprehensively connect market, operational, managerial, financial, legal, and Sharia assessment into one feasibility framework. This gap is important because fragmented assessment may overlook interactions among business viability, compliance, and financing risk.

The state of the art of this study is the integration of business feasibility assessment into a comprehensive understanding of Murabahah financing decisions. Rather than treating market, operational, managerial, financial, legal, and Sharia considerations as separate requirements, the study positions them as interconnected evidence for evaluating financing eligibility and potential risk. The proposed perspective emphasizes that feasibility assessment should inform not only the initial approval decision but also the determination of financing suitability, customer repayment capacity, risk identification, and subsequent financing-quality monitoring. This integrated approach is important because the effectiveness of Murabahah financing depends on the alignment between the customer's business condition, financing purpose, contractual requirements, and the bank's risk controls. By bringing these dimensions together, the study seeks to provide a clearer conceptual basis for understanding how business feasibility studies can strengthen prudent, sustainable, and Sharia-compliant Murabahah financing practices.

This study addresses the research problem of how business feasibility studies function as a basis for granting Murabahah financing within Islamic banks and how their assessment dimensions contribute to financing quality and risk control. It argues that a feasibility study can serve as a connecting mechanism between customer evaluation, business viability, repayment capacity, Sharia compliance, and financing-risk identification. Using a qualitative literature review and document-based approach, the study synthesizes evidence from Indonesian Islamic banking regulations, institutional documents, and relevant scholarly literature to identify the principal dimensions and roles of feasibility assessment. The expected contribution is a comprehensive interpretation of feasibility studies as more than administrative screening tools: they are decision-support instruments that connect pre-financing analysis with prudent financing decisions and financing-quality management. This perspective may help Islamic banking practitioners strengthen assessment procedures while maintaining economic viability and adherence to Sharia principles.

RESEARCH METHODS

This study adopts a qualitative research design using a literature review approach to obtain an in-depth and interpretive understanding of the role of business feasibility studies in Murabahah financing within Islamic banks. The design is appropriate because the study examines legal, financial, and Sharia considerations documented in scholarly and regulatory sources rather than measuring relationships through statistical procedures. A qualitative literature-based design enables the researcher to synthesize evidence concerning feasibility assessment, financing requirements, Sharia compliance, and risk considerations in Murabahah transactions. Previous studies emphasize that Murabahah financing requires attention to financial conditions, regulatory compliance, and contractual principles (Abbas et al., 2025; Ghozali et al., 2024). The study was conducted through document-based research without direct field observation. Its analytical focus was Indonesian Islamic banking, particularly the feasibility assessment required to support prudent, compliant, and economically viable Murabahah financing decisions in practice.

The research was conducted through a document-based study focusing on Indonesian Islamic banking, particularly regulations, institutional practices, and scholarly discussions concerning Murabahah financing and business feasibility assessment. This setting was selected because Indonesia has a developed Islamic banking regulatory framework and extensive academic discussion regarding Murabahah implementation, Sharia compliance, financing risks, and contractual practices. Indonesian evidence is therefore relevant for examining how feasibility considerations can support sound Murabahah financing decisions (Khalidin & Musa, 2023; Djumadi et al., 2025). Data were collected through systematic documentary review and purposive source selection. Sources included official regulations and OJK documents, relevant laws, books, peer-reviewed national and international journal articles, academic theses and dissertations, and other authoritative publications. Documents were selected according to their relevance, credibility, recency, and direct connection with Murabahah financing, feasibility analysis, Sharia compliance, financial risk, and Islamic banking operations in Indonesia.

Data analysis followed an interactive qualitative process consisting of data condensation, data display, and verification. During data condensation, information obtained from regulations, OJK documents, and scholarly literature was selected, coded, categorized, and summarized according to the study's analytical focus, including feasibility assessment, customer and business evaluation, Sharia compliance, financing risk, and Murabahah implementation. Data display was then conducted by organizing the findings into thematic descriptions and comparative matrices to identify relationships, recurring arguments, and differences across sources. The final stage involved verification through continuous interpretation, comparison, and examination of evidence to ensure that conclusions were logically supported by the reviewed documents. This analytical procedure was informed by studies discussing Murabahah compliance, financing risk, and Islamic banking practices (Bhatti et al., 2024; Sari et al., 2024). Conclusions were refined until consistent patterns and relevant interpretations were established across the reviewed sources.

RESULTS AND DISCUSSION

Results

Business Feasibility Study in Murabahah Financing

The literature review indicates that business feasibility studies are an integral component of the *Murabahah* financing process in Islamic banking. The reviewed sources show that Islamic banks conduct an assessment of prospective customers before financing is approved. The assessment covers the condition of the proposed business, repayment capacity, customer characteristics, market conditions, financial position, business legality, and compliance with Sharia principles. The results of these assessments are used as supporting information in determining the eligibility of prospective customers for *Murabahah* financing.

The findings further indicate that business feasibility studies involve several interconnected aspects of the prospective customer's business. These aspects include market and marketing conditions, technical and operational capacity, management capability, financial condition, legal status, and Sharia compliance. Each aspect provides specific information concerning the condition and prospects of the business being assessed. The overall assessment combines these findings to provide a comprehensive profile of the prospective customer's business.

Market and Marketing Aspects

The results indicate that market and marketing conditions constitute one of the main components assessed in determining business feasibility. The assessment covers the level of market demand, competition, target consumers, marketing strategies, and opportunities for business development. Information regarding market demand is used to identify the potential market available for the products or services offered by the prospective customer. The assessment also records the customer's ability to formulate and implement marketing activities appropriate to the characteristics of the target market.

The findings show that marketing information is closely associated with the assessment of the prospective customer's business prospects. Businesses with identifiable target markets, established customers, and defined marketing strategies provide more complete information for the feasibility assessment. The analysis also considers the competitive environment surrounding the business and the opportunities available for future development. These market-related findings become part of the information reviewed before the bank determines the feasibility of the proposed financing.

Technical and Operational Aspects

The results show that technical and operational conditions are assessed to identify the prospective customer's ability to conduct business activities. The assessment includes business location, production equipment, technology, raw material availability, and production capacity. Information concerning these components describes the resources and facilities available to support the customer's business operations. The assessment also identifies the extent to which existing operational resources correspond to the scale and characteristics of the business.

The reviewed literature indicates that operational information forms part of the overall business feasibility profile. The location of the business is examined together with the availability of production facilities and supporting resources. Technology and production equipment are also considered in relation to the business activities undertaken by the customer. The resulting information is incorporated into the feasibility assessment before the financing application proceeds to the subsequent decision-making stage.

Management Aspect

The findings indicate that management capability is another component considered in the business feasibility assessment. The assessment covers the experience of the business owner, organizational structure, management system, and decision-making capacity. Information about the owner's experience provides an indication of the background and involvement of the individual responsible for managing the business. The organizational and management assessment also identifies how business activities and decisions are arranged and implemented.

The results further show that management information is collected as part of the broader assessment of business operations. The experience of the owner is considered together with the organizational structure and existing management practices. The decision-making process is also examined to obtain information about how the business responds to operational and commercial conditions. These findings are subsequently combined with market, technical, and financial information in the overall feasibility assessment.

Financial Aspect

The results identify the financial aspect as a major component of the business feasibility study for *Murabahah* financing. The assessment covers business capital, revenue, operating expenses, profit, cash flow, and the customer's ability to make financing installments. Financial information provides data concerning the current condition of the customer's business and its capacity to generate income. The analysis also considers the relationship between business cash flow and the payment obligations associated with the proposed financing.

The findings show that financial analysis provides information about the prospective customer's repayment capacity. Revenue and operating expenses are examined to identify the financial position of the business. Cash flow and profit information are also considered when assessing the customer's ability to fulfill installment obligations. The resulting financial information becomes one of the principal components used alongside other feasibility aspects in evaluating the financing application.

Legal and Sharia Aspects

The results indicate that legal status is included in the business feasibility assessment conducted before *Murabahah* financing is granted. The assessment covers customer identity, Business Identification Number (NIB), business licenses, ownership documents, and other relevant legal documentation. The completeness

of these documents provides information concerning the formal status of the prospective customer and the business being financed. Legal documentation is therefore recorded as part of the information required during the financing assessment process.

The findings also show that Sharia compliance constitutes a specific component of the feasibility assessment in Islamic banking. The assessment examines whether the customer's business activities and the proposed financing object comply with applicable Sharia principles. Businesses associated with alcoholic beverages, gambling, *riba*, pornography, and other prohibited activities are identified as outside the scope of eligible financing activities. Information concerning Sharia compliance is therefore considered together with financial, operational, market, and legal information in the assessment of prospective customers.

Murabahah Financing and Risk Management

The results indicate that *Murabahah* financing involves several forms of risk that are assessed throughout the financing process. Financing risk is associated with the possibility that customers may delay or fail to fulfill their installment obligations. The reviewed literature identifies business feasibility, repayment capacity, customer character, capital, collateral, and economic conditions as information considered in financing risk assessment. Customer business performance is also monitored after financing has been disbursed.

The findings identify operational risk as another category associated with the implementation of *Murabahah* financing. Operational risk includes errors in contract administration, recording of acquisition costs or profit margins, procurement procedures, human resources, and information systems. Legal risk is associated with incomplete documentation, invalid ownership evidence, or weaknesses in financing contracts. Sharia compliance risk concerns the conformity of financing contracts, business activities, and financing objects with applicable Sharia requirements.

The results further show that risk management activities extend from the initial assessment to the post-disbursement period. Before financing is granted, the bank collects and evaluates information concerning the prospective customer's business and financial condition. After financing is disbursed, the customer's business performance and payment behavior become part of the monitoring process. The findings therefore indicate that risk-related information is obtained and evaluated at different stages of the *Murabahah* financing process.

Quality of Murabahah Financing

The findings indicate that the quality of *Murabahah* financing is reflected in the customer's repayment performance. Regular installment payments according to the agreed schedule represent the current financing condition identified in the reviewed literature. Payment delays are associated with progressively higher levels of financing problems. The reviewed sources classify financing conditions into categories including current, special mention, substandard, doubtful, and loss.

The results identify several factors associated with the quality of *Murabahah* financing. These factors include business viability, repayment capacity, customer character, economic conditions, business management, and the quality of the feasibility assessment. Business viability provides information about the customer's ability to maintain business operations and generate income. Repayment capacity provides information concerning the customer's ability to fulfill the financial obligations established in the financing agreement.

The findings also show that financing quality is monitored through the customer's payment performance and business condition. Banks assess whether customers continue to fulfill their contractual obligations according to the established schedule. Changes in business performance and repayment behavior provide information concerning the current condition of financing. This information can subsequently be used as part of the bank's ongoing financing monitoring activities.

Role of Marketing Personnel in Murabahah Financing

The results indicate that marketing personnel are involved in several stages of the *Murabahah* financing process. Their activities include identifying prospective customers, establishing customer relationships, explaining financing products, and collecting customer information. Marketing personnel also assist prospective customers in preparing administrative documents required for the financing assessment. These activities place marketing personnel at an early stage of interaction between the bank and prospective customers.

The findings show that marketing personnel also participate in the preliminary assessment of prospective customers. They collect information concerning business conditions, business prospects, repayment capacity, and customer characteristics. Site visits and interviews are among the activities used to obtain information about the customer's business. The information collected during these activities is subsequently used as supporting information in the business feasibility study.

The results further indicate that marketing personnel remain involved after financing has been granted. Communication with customers provides information about business development and potential difficulties encountered during the financing period. Marketing personnel may also monitor customer activities and communicate relevant developments to the bank. Their activities therefore cover customer acquisition, information collection, preliminary assessment, and post-financing interaction.

Role of Business Feasibility Studies in Financing Decisions

The findings indicate that business feasibility studies provide information used in *Murabahah* financing decisions. The assessment incorporates market, technical, management, financial, legal, and Sharia information concerning the prospective customer. The collected information is used to identify the condition and prospects of the business proposed for financing. The results of the assessment are subsequently considered in determining the eligibility of the financing application.

The results also show that business feasibility studies provide information concerning repayment capacity and business sustainability. Financial analysis records revenue, expenses, profit, capital, and cash flow, while market analysis records demand, competition, and business development opportunities. Management and operational assessments provide information about the customer's ability to manage business activities. Legal and Sharia assessments provide additional information concerning the status and eligibility of the business.

The findings further indicate that the feasibility assessment is related to the determination of the financing amount. Information concerning business needs, financial capacity, operational conditions, and repayment ability is considered in determining the proposed financing. The assessment also records whether the requested financing corresponds to the customer's business activities and financial condition. The resulting information forms part of the basis for determining the suitability of the financing proposal.

Marketing Strategy in Business Feasibility Studies

The results show that marketing strategy is an important component of the market assessment within a business feasibility study. The assessment identifies consumer needs, target markets, competitive conditions, sales strategies, and business development opportunities. Information concerning the target market is used to describe the consumers intended to purchase the products or services offered by the business. The assessment also records the strategies used by the business to reach and retain its customers.

The findings indicate that marketing strategy assessment provides information about the prospective customer's business activities and market position. The analysis covers the scale of market opportunities and the level of competition faced by the business. It also considers the suitability of the marketing strategy for the identified target consumers. These findings are incorporated into the broader assessment of the prospective customer's business feasibility.

The results further indicate that marketing information is considered together with financial and operational information in *Murabahah* financing assessment. Sales and market information provides data concerning the business's revenue-generating activities. Financial information records the resulting income, expenses, and cash flow of the business. The combination of these findings provides a more complete description of the prospective customer's business condition for the financing assessment.

Discussion

The findings indicate that business feasibility studies function as an integrated mechanism for assessing prospective customers before Murabahah financing is provided. This finding is consistent with Abbas et al. (2025), who identify internal financial conditions as relevant to Murabahah financing, and Khalidin and Musa (2023), who emphasize the legal and Sharia requirements governing Murabahah financing in Indonesian Islamic banks. The present synthesis extends these perspectives by showing that feasibility assessment encompasses market, technical, managerial, financial, legal, and Sharia dimensions rather than

focusing only on repayment capacity. In this context, the feasibility study can be understood as a comprehensive decision-support mechanism that connects customer evaluation with financing eligibility and risk identification.

The findings on market and marketing aspects show that demand, competition, target consumers, marketing strategies, and business development opportunities constitute important elements of feasibility assessment. This finding is consistent with Ahmed and Mohamed (2026), who demonstrate that Islamic banks apply different financing contracts across business and asset contexts, indicating the relevance of understanding the characteristics of financed activities. Alshubiri and Al Ani (2023) similarly show that Sharia-compliant financing operates within broader economic and investment conditions, supporting the importance of considering the external environment surrounding financed businesses. The present study therefore contributes by positioning market assessment as a forward-looking component of Murabahah feasibility analysis because current financial performance may be affected by future market conditions and business prospects.

The findings concerning technical, operational, and managerial aspects demonstrate that feasibility assessment also requires attention to the internal capability of the financed business. Business location, production capacity, technology, raw-material availability, managerial experience, organizational structure, and decision-making capacity provide information about the ability of a business to sustain its operations. This perspective is compatible with Muttaqin et al. (2023), who emphasize the importance of integrated business structures and operational characteristics in Islamic business financing, while Ahmed and Mohamed (2026) demonstrate the relevance of asset and business characteristics in Islamic financing practices. The contribution of the present study is therefore to broaden the understanding of repayment capacity by relating it not only to financial indicators but also to the operational and managerial conditions that support business continuity.

The financial findings confirm that capital, revenue, operating costs, profit, cash flow, and installment capacity remain important elements in evaluating Murabahah financing eligibility. This finding corresponds with Abbas et al. (2025), who identify internal bank financial ratios as relevant to Murabahah financing, and with Niswatin and Santoso (2025), who examine factors associated with non-performing finance in Indonesian Islamic banking. Sari et al. (2024) further emphasize the importance of financing-risk management in Indonesian Islamic banking, supporting the relevance of financial assessment within broader risk identification. However, the present synthesis indicates that financial information should be interpreted together with market, operational, managerial, legal, and Sharia information because financial capacity alone does not represent the complete condition of a prospective financing customer.

The findings regarding financing risk show that Murabahah financing involves interconnected financing, operational, market, legal, and Sharia compliance risks. This result is consistent with Sari et al. (2024), who examine financing risk management in Indonesian Islamic banking, while Ghozali et al. (2024) emphasize the legal and Sharia compliance dimensions of Murabahah financing in Indonesia. Bhatti et al. (2024) further highlight the continuing need to strengthen standards and practices surrounding Murabahah financing, while

Djumadi et al. (2025) place contemporary Murabahah practices within a broader Maqāṣid al-Sharīʻah perspective. The present study contributes by positioning feasibility assessment as an early-stage mechanism through which these risks can be identified before financing is disbursed and subsequently connected with financing-quality monitoring.

The findings concerning marketing personnel add an organizational dimension to the feasibility and risk-management process. Marketing personnel are involved in customer identification, information collection, preliminary assessment, site visits, document collection, customer communication, and post-disbursement monitoring. This role is consistent with Muhdar et al. (2023), who show that Islamic banking decisions involve multiple factors beyond purely financial considerations, while Ghozali et al. (2024) emphasize the importance of compliance in Murabahah financing practices. The present study therefore highlights marketing personnel as an important information channel whose knowledge of Murabahah contracts, Sharia principles, customer conditions, and business characteristics can support the completeness of information used in financing assessment.

Overall, the findings show that business feasibility studies extend beyond a preliminary eligibility assessment and are connected with financing decisions, risk identification, financing quality, Sharia compliance, and business sustainability. This integrated interpretation is supported by research addressing Murabahah vulnerabilities and alternative Islamic financing structures (Asyiqin & Alfurqon, 2024), financing risk (Sari et al., 2024), Sharia compliance (Khalidin & Musa, 2023; Ghozali et al., 2024), and contemporary evaluations of Murabahah from a Maqāṣid al-Sharīʻah perspective (Djumadi et al., 2025). The novelty of this study lies in conceptualizing business feasibility assessment as a connecting mechanism that integrates customer evaluation, business conditions, risk identification, Sharia requirements, and financing quality within the Murabahah financing process. This perspective provides a more comprehensive understanding of feasibility assessment by treating its market, operational, managerial, financial, legal, and Sharia dimensions as interconnected components rather than isolated evaluation criteria.

CONCLUSION

This study concludes that business feasibility studies function as an integrated decision-support mechanism in Murabahah financing by connecting customer evaluation, business viability, repayment capacity, financing-risk identification, and Sharia compliance. The key lesson is that effective feasibility assessment should not rely solely on financial capacity but should integrate market, technical and operational, managerial, financial, legal, and Sharia dimensions to support prudent and sustainable financing decisions. The implication of these findings is that Islamic banks should strengthen feasibility assessment as a multidimensional process that integrates business evaluation, risk control, and Sharia considerations before financing approval. The main scientific contribution of this study lies in conceptualizing business feasibility assessment as an interconnected mechanism linking pre-financing evaluation with financing quality and risk control, thereby extending previous discussions that frequently examine financial, risk, or Sharia dimensions separately. This integrated perspective

enhances the understanding of how feasibility studies can support more comprehensive Murabahah financing practices within Indonesian Islamic banking. Nevertheless, the study is limited by its qualitative literature review and document-based approach, which relies on evidence available in the reviewed sources and does not directly capture the experiences or practices of individual Islamic banks. Future research should employ empirical approaches, including interviews, observations, surveys, or comparative case studies, to examine the implementation of feasibility assessment and its relationship with financing quality, NPF, risk management, and Sharia compliance.

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CONFLICTS OF INTEREST

The author states that there are no financial, personal, or other conflicts of interest related to this study.

USE OF ARTIFICIAL INTELLIGENCE (AI)-ASSISTED TECHNOLOGY

AI-assisted tools were utilized in the preparation of this manuscript for language refinement, structural improvement, and enhancement of academic expression. The resulting content was fully reviewed, revised, and verified by the author. The author retains full responsibility for the scientific validity, originality, and overall integrity of the final manuscript.

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