

Strategies For Optimizing Corporate Income Tax In Sharia Cooperatives

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Abstract

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This study aims to analyze corporate income tax optimization strategies in Sharia cooperatives through fiscal reconciliation, utilization of tax incentives under Article 31E, and the treatment of zakat. The research employs a qualitative case study approach using financial statement data of KSPPS An Nabl Berkah Jatim for the 2024 fiscal year, complemented by limited interviews with cooperative management. Data were analyzed using fiscal reconciliation techniques, tax calculation simulations, Effective Tax Rate (ETR) analysis, and a fiscal sensitivity model.

The results indicate that the cooperative successfully optimized its tax burden, reflected in an ETR of 14.81%, which is significantly lower than the statutory tax rate of 22%. The application of Article 31E incentives and accurate fiscal adjustments contributed to this efficiency. Furthermore, simulation results show that treating zakat as a deductible expense reduces tax payable by IDR 18,914,642 and improves tax efficiency. However, the absence of standardized zakat allocation and documentation limits the full utilization of these tax benefits. The findings imply that tax optimization in Sharia cooperatives is influenced not only by regulatory compliance but also by internal governance, particularly in managing Islamic social finance instruments such as zakat. This study contributes to the integration of tax planning and Islamic finance by providing empirical evidence and a quantitative sensitivity model. Future research is recommended to expand the scope by incorporating multiple institutions and quantitative approaches.

INTRODUCTION

Taxation plays a fundamental role in modern economic systems as a primary source of government revenue and a policy instrument to regulate economic activities. In addition to its budgetary function, taxation serves as a strategic tool to influence business behavior, promote investment, and support sustainable economic development (OECD, 2023). Among various types of taxes, corporate income tax represents a significant component of national revenue, as it is imposed on the economic gains obtained by business entities. This tax applies not only to corporations but also to other legal entities, including cooperatives.

Cooperatives differ from conventional profit-oriented firms in terms of their objectives and organizational principles. While corporations primarily aim to maximize shareholder value, cooperatives emphasize member welfare, democratic governance, and equitable distribution of economic benefits. In the context of Islamic economics, Sharia cooperatives operate under additional ethical and religious principles, including the prohibition of interest (riba), the promotion of fairness, and the integration of social finance instruments such as zakat, infaq, and sadaqah. These characteristics create a unique financial structure that combines commercial and social objectives (Suprayitno & Hasibuan, 2025).

Despite their social orientation, Sharia cooperatives remain subject to corporate income tax regulations. This creates a practical challenge in aligning financial reporting, tax compliance, and Sharia principles. One key issue lies in the treatment of zakat expenditures, which may function both as a religious obligation and as a potential deductible expense in tax calculations when administered through authorized institutions. However, in practice, many cooperatives distribute zakat independently, leading to uncertainty in its fiscal treatment and potentially increasing their tax burden. This situation highlights the need for effective tax planning strategies tailored to the unique characteristics of Sharia cooperatives.

Recent studies have explored various aspects of taxation, tax planning, and Islamic social finance. Research by Beer et al. (2021) emphasizes that tax incentives significantly influence corporate behavior and can reduce effective tax rates when utilized properly. Similarly, De Simone et al. (2021) demonstrate that firms actively engage in tax planning strategies to optimize their fiscal position within legal frameworks. In the context of governance, Kovermann and Velte (2021) find that organizational structures and internal controls play a crucial role in determining tax compliance and efficiency.

In the field of Islamic finance, several studies highlight the growing importance of zakat management and its integration into financial systems. Mustamin et al. (2025) argue that zakat serves not only as a social redistribution mechanism but also as a macroeconomic stabilizer. Herianingrum et al. (2026) further emphasize the role of zakat institutions in enhancing welfare and supporting economic resilience. Moreover, research by Khairi et al. (2024) indicates that proper governance and transparency in zakat management are essential for ensuring accountability and compliance with both Sharia and regulatory standards.

Empirical studies on Sharia cooperatives also provide insights into their financial performance and governance challenges. Alleynisa and Bakhri (2024) analyze the performance of Sharia microfinance cooperatives and find that the integration of social and commercial functions often complicates financial management. Meanwhile, Hidayat et al. (2024) highlight the importance of strengthening institutional frameworks to support the development of Sharia-based economic entities, including cooperatives.

However, despite the growing body of literature, several limitations remain. First, most tax planning studies focus on corporations or multinational enterprises, with limited attention given to cooperatives, particularly Sharia cooperatives. Second, existing research on zakat primarily addresses its social and religious aspects, with less emphasis on its fiscal implications in corporate taxation. Third, empirical studies rarely integrate tax reconciliation, tax incentives, and zakat treatment into a unified analytical framework. As a result, there is a lack of comprehensive research that examines how these elements interact to influence tax optimization in Sharia cooperatives.

This study aims to address these gaps by analyzing corporate income tax optimization strategies in Sharia cooperatives through a case study approach. Specifically, this research investigates how fiscal reconciliation, the utilization of tax incentives under Article 31E of the Income Tax Law, and the treatment of zakat as a deductible expense affect the calculation of taxable income and tax payable. The research question can be formulated as follows: *How can Sharia cooperatives optimize corporate income tax through fiscal reconciliation, tax incentives, and zakat management?*

The novelty of this study lies in its integrative approach, combining fiscal reconciliation analysis, tax incentive utilization, and zakat treatment within a single empirical framework. Additionally, this study develops a tax sensitivity model to evaluate the impact of changes in zakat deductibility on tax liability. By focusing on a Sharia cooperative, this research contributes to the

literature by providing practical and theoretical insights into tax optimization strategies tailored to Islamic financial institutions.

METHODS

This study employs a qualitative approach using a case study method to analyze corporate income tax optimization strategies in a Sharia cooperative. This research design is considered appropriate as it allows for an in-depth understanding of taxation practices within a real-world context, particularly in relation to fiscal reconciliation, tax incentive utilization, and the treatment of zakat in tax calculations. The approach is suitable for addressing the research problem, which focuses on examining processes and strategies applied within a specific entity.

The object of this study is Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS) An Nahl Berkah Jatim. The sample was selected using purposive sampling based on its relevance to the research objectives, as the cooperative operates under Sharia principles and presents financial characteristics that integrate both commercial and social elements, including the management of zakat, infaq, and sadaqah. The data used in this study consist of the cooperative's financial statements for the 2024 fiscal year, including the income statement, balance sheet, and notes to the financial statements.

Data collection techniques include documentation and limited interviews. Documentation was used to obtain quantitative data from financial reports and detailed account information related to corporate income tax calculations. In addition, interviews were conducted with cooperative management to gather supporting information regarding zakat management policies, particularly concerning the distribution of zakat both internally and through authorized institutions. The research instrument consists of a fiscal reconciliation framework developed based on Indonesian Income Tax Law and relevant tax regulations.

The research procedure was carried out systematically, beginning with the analysis of commercial financial statements to identify pre-tax income. The next step involved conducting fiscal reconciliation by identifying permanent and temporary differences between accounting standards and tax regulations. Subsequently, taxable income and corporate income tax were calculated by considering the utilization of tax incentives under Article 31E of the Income Tax Law. Furthermore, simulation analysis was conducted to compare the treatment of zakat as a deductible expense and as a non-deductible expense in order to evaluate its impact on tax liability. These procedures were organized sequentially to ensure that the research can be replicated.

The data analysis technique combines descriptive and quantitative approaches. Descriptive analysis is used to explain the actual condition of tax management in the Sharia cooperative, while quantitative analysis is applied to calculate taxable income, corporate income tax, and the Effective

Tax Rate (ETR). In addition, this study develops a fiscal sensitivity model to measure changes in tax burden resulting from variations in zakat treatment. The data analyzed are numerical and expressed in monetary units (Indonesian Rupiah), allowing for precise and measurable calculations.

Through this approach, the study is expected to provide a comprehensive understanding of corporate income tax optimization strategies in Sharia cooperatives and offer analytical insights that can be utilized for both academic research and practical decision-making in taxation.

RESULTS AND DISCUSSION

Fiscal Reconciliation Analysis

The fiscal reconciliation process was conducted to identify differences between commercial financial statements and tax regulations. Based on the financial data of KSPPS An Nahl Berkah Jatim for the fiscal year 2024, several adjustments were identified, including permanent differences and temporary differences.

Table 1. Fiscal Reconciliation

Description	Amount (IDR)
Profit Before Tax	669,024,628
Permanent Differences	
Interest Income from Bank Deposits	(161,924,711)
Temporary Differences	
Employee Benefit Expenses	101,834,366
Taxable Income	608,934,283
Rounded Taxable Income	608,934,000

The results indicate that the cooperative reported a taxable income of IDR 608,934,000 after fiscal adjustments. The primary adjustment arises from income subject to final tax and employee benefit expenses that are not fully recognized under tax regulations.

Corporate Income Tax Calculation (Article 31E Scheme)

The corporate income tax calculation was performed using the tax incentive scheme under Article 31E of the Indonesian Income Tax Law, which provides a 50% reduction in the tax rate for certain taxable income.

Table 2. Corporate Income Tax Calculation

Description	Amount (IDR)
Taxable Income (PKP)	608,934,000
Income Eligible for Facility	316,761,105
Tax (11%)	34,843,722
Non-Facility Income	292,172,895
Tax (22%)	64,278,037
Total Corporate Income Tax	99,121,758

The calculation shows that the cooperative benefits from the reduced tax rate of 11% for

a portion of its taxable income, resulting in a total corporate income tax of IDR 99,121,758.

Effective Tax Rate (ETR) Analysis

The Effective Tax Rate (ETR) is used to measure the proportion of tax burden relative to profit before tax.

Table 3. Effective Tax Rate (ETR)

Description	Amount
Profit Before Tax	669,024,628
Corporate Income Tax	99,121,758
ETR	14.81%

The ETR of 14.81% is significantly lower than the statutory tax rate of 22%, indicating the effectiveness of tax planning strategies implemented by the cooperative.

Zakat Treatment Simulation

A simulation was conducted to evaluate the impact of zakat treatment on corporate income tax. Two scenarios were analyzed: zakat treated as a deductible expense and zakat treated as a non-deductible expense.

Table 4. Zakat Treatment Simulation

Description	Deductible	Non-Deductible
Profit Before Tax	669,024,628	669,024,628
Zakat Expense	(111,686,300)	-
Taxable Income	608,934,000	720,620,000
Corporate Income Tax	99,121,758	118,036,400
ETR	14.81%	17.64%

The results demonstrate that recognizing zakat as a deductible expense significantly reduces both taxable income and tax liability. When zakat is not treated as deductible, the tax burden increases by IDR 18,914,642, and the ETR rises to 17.64%.

Tax Efficiency Analysis

To further evaluate the effectiveness of tax optimization strategies, a tax efficiency analysis was conducted.

Table 5. Tax Efficiency Analysis

Description	Value
Statutory Tax Rate	22%
Effective Tax Rate	14.81%
Tax Efficiency	7.19%
Efficiency Percentage	32.68%

The analysis shows that the cooperative achieved a tax efficiency of 32.68% compared to the statutory rate, primarily due to the utilization of tax incentives and proper fiscal adjustments.

Fiscal Sensitivity Model

A fiscal sensitivity model was developed to analyze the impact of changes in zakat deductibility on tax liability.

Table 6. Tax Sensitivity Simulation

Zakat Recognition	Tax Payable (IDR)	ETR
0% (Non-Deductible)	118,036,400	17.64%
50% Deductible	108,579,079	16.23%
100% Deductible	99,121,758	14.81%

The results indicate a linear relationship between zakat deductibility and tax burden. Higher recognition of zakat as a deductible expense leads to lower tax liability and improved tax efficiency.

Interview Findings (Qualitative Evidence)

Based on interviews with cooperative management, it was found that zakat funds are distributed through two mechanisms: partially through national zakat institutions and partially managed directly by the cooperative and distributed to local mosques. However, the cooperative does not maintain a fixed percentage allocation between these two channels.

This condition creates uncertainty in determining the portion of zakat that qualifies as a deductible expense under tax regulations. As a result, the cooperative faces challenges in optimizing its tax planning strategy due to the lack of standardized zakat management policies.

DISCUSSION

Discussion of Tax Optimization Strategies in Sharia Cooperatives

The findings of this study demonstrate that the implementation of fiscal reconciliation, tax incentive utilization, and zakat treatment significantly influence corporate income tax optimization in Sharia cooperatives. The results indicate that the cooperative was able to reduce its effective tax burden through the application of Article 31E tax incentives and proper fiscal adjustments, resulting in an Effective Tax Rate (ETR) of 14.81%, which is considerably lower than the statutory tax rate of 22%.

This finding is consistent with prior studies emphasizing that tax planning strategies play a crucial role in minimizing tax liabilities while maintaining compliance with applicable regulations (Beer et al., 2021; De Simone et al., 2021). The lower ETR observed in this study confirms that the cooperative has effectively utilized available tax facilities, particularly the reduced tax rate mechanism under Article 31E. This aligns with the argument that tax incentives can serve as an effective policy tool to support small and medium-sized entities, including cooperatives, in managing their fiscal obligations (OECD, 2023).

Furthermore, the fiscal reconciliation process revealed both permanent and temporary differences that directly affect taxable income. The presence of permanent differences, such as income subject to final tax, and temporary differences, such as employee benefit expenses, indicates that accounting standards and tax regulations are not fully aligned. This finding supports previous research highlighting that discrepancies between financial accounting and tax rules are a primary source of tax adjustments (Kovermann & Velte, 2021).

In the context of Sharia cooperatives, the integration of social finance elements introduces additional complexity in tax management. The results show that zakat plays a significant role in influencing taxable income, particularly when treated as a deductible expense.

The simulation analysis demonstrates that recognizing zakat as deductible reduces both taxable income and tax payable, thereby improving tax efficiency.

The Role of Zakat in Tax Planning

The treatment of zakat represents one of the most critical aspects of tax optimization in Sharia cooperatives. The findings indicate that when zakat is recognized as a deductible expense, the tax burden decreases significantly, with a reduction in tax payable of IDR 18,914,642 and a decrease in ETR from 17.64% to 14.81%. This result highlights the dual function of zakat as both a religious obligation and a fiscal instrument.

This finding is in line with previous studies suggesting that zakat can serve as a mechanism for reducing taxable income when managed in accordance with regulatory provisions (Nuruddin et al., 2023; Fitriya & Supriadi, 2025). However, the effectiveness of zakat as a tax deduction depends heavily on compliance with formal requirements, particularly the distribution of zakat through authorized institutions.

The study also reveals that the cooperative distributes zakat through both formal and informal channels, which creates uncertainty in its fiscal treatment. This finding supports earlier research indicating that the lack of standardized zakat governance can reduce the effectiveness of zakat management and its potential tax benefits (Khairi et al., 2024). Therefore, improving governance and documentation of zakat distribution is essential to ensure that zakat can be fully recognized as a deductible expense.

Sensitivity of Tax Burden to Zakat Treatment

The sensitivity analysis further strengthens the findings by demonstrating a clear relationship between zakat deductibility and tax burden. The results show that partial or full recognition of zakat as a deductible expense leads to a proportional decrease in tax liability. This indicates that tax optimization in Sharia cooperatives is highly sensitive to the treatment of zakat.

This finding extends previous literature by providing empirical evidence on how variations in zakat recognition affect corporate income tax. While prior studies have discussed the conceptual role of zakat in taxation, this study offers a quantitative perspective through simulation analysis. As such, it contributes to bridging the gap between theoretical discussions and practical implementation in the field of Islamic finance and taxation.

Qualitative Insights from Interviews

The qualitative findings from interviews provide additional insights into the practical challenges faced by the cooperative in managing zakat for tax purposes. Based on the interview with the cooperative's management, it was revealed that zakat funds are distributed through two mechanisms, namely direct distribution to local mosques and distribution through national zakat institutions. However, the cooperative does not apply a fixed percentage allocation between these two distribution channels.

The management stated that "zakat funds are partly distributed directly to local mosques and partly through national zakat institutions, but there is no fixed percentage for each distribution channel." This statement reflects the absence of standardized policies in zakat allocation, which creates difficulties in determining the portion of zakat that qualifies as a deductible expense under tax regulations.

This condition has important implications for tax optimization strategies. The lack of clear

documentation and allocation mechanisms may lead to inconsistencies in fiscal treatment, thereby reducing the effectiveness of zakat as a tax-deductible component. This finding supports previous studies emphasizing the importance of governance and transparency in Islamic social finance management (Khairi et al., 2024; Herianingrum et al., 2026).

Zakat Distribution Practices

The qualitative findings from interviews provide additional insights into the practical challenges faced by the cooperative. The management stated:

“Zakat funds are partly distributed directly to local mosques and partly through national zakat institutions, but there is no fixed percentage for each distribution channel.”

This statement indicates that the cooperative does not apply a standardized allocation mechanism for zakat distribution. As a result, it becomes difficult to determine which portion of zakat qualifies as a deductible expense under tax regulations.

The absence of clear allocation policies may lead to inconsistencies in tax reporting and reduce the potential benefits of tax optimization strategies. This finding is consistent with the argument that effective governance and transparency are critical in managing Islamic social finance instruments (Herianingrum et al., 2026).

Theoretical and Practical Implications

From a theoretical perspective, this study supports the integration of tax planning theory and Islamic finance principles by demonstrating how zakat can be incorporated into fiscal strategies. The findings confirm that tax optimization is not solely driven by regulatory compliance but also by institutional practices and governance structures.

From a practical perspective, the study highlights the importance of proper fiscal management in Sharia cooperatives. The use of tax incentives, accurate fiscal reconciliation, and proper zakat management can significantly reduce tax burdens and improve financial performance. However, without clear policies and documentation, the potential benefits of these strategies may not be fully realized.

CONCLUSION

This study aims to analyze corporate income tax optimization strategies in Sharia cooperatives through fiscal reconciliation, utilization of tax incentives under Article 31E, and the treatment of zakat. Based on the findings, it can be concluded that tax optimization in Sharia cooperatives can be effectively achieved through a combination of accurate fiscal adjustments, proper utilization of tax facilities, and strategic management of zakat.

The results show that the cooperative successfully reduced its tax burden, as reflected in the Effective Tax Rate (ETR) of 14.81%, which is significantly lower than the statutory tax rate of 22%. This indicates that the application of tax incentives and fiscal reconciliation plays a crucial role in improving tax efficiency. In addition, the simulation results demonstrate that the treatment of zakat as a deductible expense has a substantial impact on reducing taxable income and corporate income tax payable.

Furthermore, the study highlights that zakat management practices significantly influence tax outcomes. The absence of a standardized allocation mechanism and incomplete documentation of zakat distribution limit the cooperative's ability to fully optimize its tax position. Therefore, the effectiveness of tax optimization strategies in Sharia cooperatives is not only determined by regulatory compliance but also by internal governance and financial management practices.

However, this study has several limitations. First, the research is based on a single case study, which may limit the generalizability of the findings to other cooperatives or sectors. Second, the analysis relies on available financial data and limited interview information, particularly regarding the exact proportion of zakat distribution. Third, this study does not incorporate broader macroeconomic variables or comparative analysis with other institutions, which may provide a more comprehensive understanding of tax optimization strategies.

Despite these limitations, this study contributes to the development of knowledge by providing an integrated analysis of fiscal reconciliation, tax incentives, and zakat treatment within the context of Sharia cooperatives. It offers both theoretical and practical insights into how Islamic financial principles can be aligned with taxation frameworks to achieve optimal outcomes.

RECOMMENDATIONS

Based on the findings and limitations of this study, several recommendations can be proposed. First, Sharia cooperatives are encouraged to develop standardized policies for zakat management, including clear allocation mechanisms and proper documentation, to ensure compliance with tax regulations and maximize the benefits of zakat as a deductible expense.

Second, future research is recommended to expand the scope of analysis by including multiple cooperatives or conducting comparative studies across different regions or sectors. This would enhance the generalizability of findings and provide a broader perspective on tax optimization practices.

Third, further studies may incorporate quantitative approaches or econometric models to examine the relationship between zakat, tax incentives, and financial performance more comprehensively. Additionally, integrating macroeconomic variables and policy analysis could provide deeper insights into the role of taxation in supporting Islamic financial institutions.

Finally, policymakers are encouraged to provide clearer guidelines regarding the tax treatment of zakat, particularly in cases where zakat is distributed partially through informal channels. Such policies would help reduce uncertainty and improve tax compliance among Sharia-based entities.

part consists of two (2) sub-parts: the conclusion of the article and suggestions or recommendations from the research. Conclude the article critically and logically based on the research findings. Please be careful in generalizing the results. The authors should also state the research limitation in these parts. Generally, the conclusion should explain how the research has moved the body of scientific knowledge forward. In suggestion, please describe the author's recommendations for further studies regarding the author's research implication.

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