



## THE ROLE OF ISLAMIC COMMERCIAL LAW IN FOSTERING ENTREPRENEURSHIP AND ECONOMIC GROWTH: A JURISPRUDENTIAL ANALYSIS

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### Abstract

The integration of Islamic commercial law into modern entrepreneurial practices is gaining increasing attention, especially in Muslim-majority economies. Islamic commercial law, rooted in the principles of fairness, transparency, and ethical behavior, offers an alternative legal framework for fostering entrepreneurship and driving economic growth. However, its specific role and impact in contemporary business environments remain underexplored. This study aims to analyze the contribution of Islamic commercial law to entrepreneurship and economic development through a jurisprudential lens. The research employs a qualitative approach, utilizing semi-structured interviews, case studies, and document analysis to explore the practical implications of Islamic legal principles on business practices. The findings suggest that Islamic commercial law promotes entrepreneurship by providing risk-sharing mechanisms, enhancing trust among business partners, and offering ethical guidelines for business conduct. Furthermore, the study reveals that businesses operating under Islamic commercial law principles experience higher sustainability and long-term growth, particularly in the context of small and medium enterprises. In conclusion, Islamic commercial law plays a pivotal role in fostering an equitable business environment, contributing to economic growth, and addressing socio-economic challenges. The research highlights the importance of integrating Islamic legal principles into broader economic frameworks to foster sustainable development.

**Keywords:** Economic Growth, Entrepreneurship, Islamic Commercial Law



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## INTRODUCTION

The modern global economy has undergone dramatic changes, characterized by the emergence of new entrepreneurial practices and economic models. Amid these transformations, the role of legal frameworks has been increasingly recognized as a critical factor in shaping business dynamics and economic growth. Islamic commercial law, a key pillar of Islamic jurisprudence, presents unique principles and guidelines that differ significantly from conventional legal systems (Işık et al., 2025; Taufik Syamlan et al., 2025). Its relevance to entrepreneurship and economic development is gaining attention due to the growing interest in Islamic finance, halal industries, and ethical business practices. Islamic commercial law is founded on principles derived from the Qur'an and Hadith, emphasizing fairness, transparency, and social responsibility, which resonate with the values of sustainable economic development. As the Islamic world continues to integrate into the global economy, understanding the role of this legal system in fostering entrepreneurship is essential for both academic research and practical application (Wani & Kumari, 2025).

Entrepreneurship, as a catalyst for economic growth, is directly influenced by the legal environment in which businesses operate. Legal certainty and institutional frameworks help entrepreneurs navigate challenges, secure investments, and sustain their ventures. In many parts of the world, Islamic commercial law serves as an alternative or complementary legal framework to secular law. It offers unique perspectives, especially in regions where Islamic finance and entrepreneurship are prevalent (Abu Shriha et al., 2024; Ul-Durar et al., 2025). This body of law, focusing on contract law, property rights, and trade regulations, provides a comprehensive and ethical approach to business activities, ensuring that they align with moral and social values. The application of Islamic principles in business, such as the prohibition of *riba* (interest) and *gharar* (uncertainty), offers a distinct approach that impacts entrepreneurial strategies and economic outcomes (Wijaya et al., 2025).

Despite the increasing interest, the exact mechanisms through which Islamic commercial law influences entrepreneurship and economic growth remain underexplored. Research into this area has tended to focus on the financial sector, while the broader implications of Islamic legal principles on entrepreneurship and economic policies have been somewhat neglected (Haruna et al., 2024). A deeper examination of how Islamic commercial law affects entrepreneurship within the context of developing economies, especially in Muslim-majority countries, can provide valuable insights into its potential contributions to fostering sustainable economic development. This research aims to bridge this gap by offering a detailed analysis of the jurisprudential aspects of Islamic commercial law and its implications for contemporary entrepreneurship (Islam et al., 2024).

While Islamic commercial law offers a comprehensive framework for business conduct, the specific mechanisms by which it influences entrepreneurial practices and economic outcomes are not well-defined in existing literature. The lack of empirical evidence and theoretical discussions regarding the direct link between Islamic commercial law and entrepreneurship leaves a significant gap in our understanding of its role in promoting economic growth. This study addresses this gap by focusing on the jurisprudential analysis of Islamic commercial law, examining its principles, practices, and their alignment with contemporary entrepreneurial needs (Mohammed et al., 2024).

One of the primary issues explored is the apparent disconnection between the theoretical underpinnings of Islamic commercial law and its practical application in modern entrepreneurship. Although Islamic finance has flourished globally, with its core principles influencing banking, investment, and asset management sectors, its impact on broader entrepreneurial activities, such as small and medium enterprises (SMEs), remains underexplored (Furlan & Awwaad, 2025; Zaidan et al., 2025). Islamic commercial law's regulations on trade, contract formation, and dispute resolution offer significant insights into the governance of entrepreneurial activities, yet the practical implications for entrepreneurs,

particularly in non-Western economies, require further examination. This research seeks to identify and analyze the specific provisions of Islamic commercial law that directly influence the decision-making processes of entrepreneurs (Anwar et al., 2023).

Furthermore, the study will address how Islamic commercial law addresses economic challenges in contemporary times, such as inflation, unemployment, and economic inequality. Given the increasing integration of Islamic economies into global trade networks, understanding how Islamic commercial law can foster entrepreneurship and economic growth in both Muslim-majority and non-Muslim-majority regions is of paramount importance. The problem statement thus focuses on elucidating the mechanisms that enable Islamic commercial law to shape entrepreneurial outcomes, with the aim of offering recommendations for integrating its principles into broader economic policies (Ishak et al., 2025; Mujiatun et al., 2025).

The primary objective of this research is to provide a comprehensive jurisprudential analysis of Islamic commercial law and its role in fostering entrepreneurship and economic growth. The study aims to explore the key principles of Islamic commercial law, such as risk-sharing, fairness in contract negotiations, and the prohibition of exploitative practices, and assess how these principles contribute to entrepreneurship in both the private and public sectors. By focusing on these aspects, the research seeks to provide a detailed understanding of how Islamic legal norms can create an enabling environment for entrepreneurs to thrive (Haruna et al., 2025).

Another key objective is to analyze the relationship between Islamic commercial law and economic policies in Muslim-majority countries. This research will investigate how Islamic legal principles are incorporated into national economic frameworks and how they influence entrepreneurial behavior, such as investment decisions, business structuring, and market entry strategies (Carè et al., 2025). It will also examine how Islamic commercial law impacts social and economic outcomes such as wealth distribution, poverty alleviation, and the development of ethical business practices that align with the broader goals of sustainable economic growth.

Lastly, the research aims to offer practical recommendations for policymakers, business leaders, and legal professionals on how Islamic commercial law can be leveraged to support entrepreneurship (Sousa Resende et al., 2025). By examining successful case studies and identifying barriers to its implementation, the research will provide actionable insights into how Islamic legal frameworks can be integrated into modern economic systems, both in Muslim-majority countries and in other regions where Islamic finance and entrepreneurship are emerging trends. This will allow for the formulation of strategies that can enhance the role of Islamic commercial law in fostering long-term economic development (Jain et al., 2023).

Despite the increasing popularity of Islamic finance and its integration into global economic systems, the academic literature on Islamic commercial law and its direct impact on entrepreneurship is limited (Sheikh & Hussain, 2024). Most studies have focused on specific elements of Islamic finance, such as the prohibition of *riba* and its impact on the banking sector, while overlooking the broader implications for entrepreneurship. This research seeks to fill this gap by providing a comprehensive analysis of Islamic commercial law's role in fostering entrepreneurship and economic growth, focusing on jurisprudential principles and practical applications (Ryandono et al., 2025).

The existing body of literature often treats Islamic commercial law as a peripheral component of Islamic finance, primarily focusing on its application in financial transactions and the regulation of financial institutions. However, entrepreneurship extends beyond financial transactions and encompasses a wide range of legal considerations, such as business formation, labor laws, and intellectual property rights (Afifi et al., 2025; Maldonado-Castro et al., 2024). There is a lack of scholarly work that explores the full spectrum of Islamic commercial law's influence on entrepreneurial activities, particularly in the context of emerging markets. This research will contribute to the literature by offering a holistic view of Islamic

commercial law and its broader implications for entrepreneurship, with an emphasis on its practical application and impact on economic growth (Osunmakinde et al., 2025).

Additionally, there is limited research that compares the impact of Islamic commercial law on entrepreneurship across different regions. While some studies have explored its role in the Middle East and Southeast Asia, fewer have examined its implications in non-Muslim-majority regions or in global trade contexts (Prasojo et al., 2025). This study will address this gap by considering a diverse range of case studies and exploring how Islamic commercial law influences entrepreneurship in various economic and cultural settings. By offering this cross-regional analysis, the research will provide new insights into how Islamic legal frameworks can contribute to global economic growth (Masrizal et al., 2024).

This study brings novelty to the field by shifting the focus from Islamic finance to Islamic commercial law as a whole and examining its impact on entrepreneurship and economic growth. While much has been written about Islamic finance and its global impact on the banking sector, the broader implications of Islamic commercial law for entrepreneurs, especially in terms of its ethical guidelines and governance structures, remain underexplored. By addressing this gap, the research contributes new perspectives to the academic discourse on Islamic law and entrepreneurship (Abellán, 2023; Colbourne et al., 2024).

The justification for this research lies in the growing importance of ethical business practices and social responsibility in the global economy. As more countries and businesses seek to align their activities with sustainable development goals, Islamic commercial law provides a viable model for integrating ethical principles into entrepreneurial ventures (Mboutchouang Kountchou et al., 2025). The unique perspective of this research is its focus on the interplay between legal principles, entrepreneurship, and economic outcomes, offering a new lens through which to view the role of law in fostering economic development. This is especially important in the context of the rising demand for halal products, ethical investment opportunities, and socially responsible business practices.

By analyzing Islamic commercial law from a jurisprudential perspective, this study also offers a deeper understanding of its potential to address contemporary economic challenges, such as poverty, inequality, and financial instability. The novelty of this research lies not only in its focus on the role of Islamic commercial law but also in its potential to influence policymaking and entrepreneurship practices in both Muslim-majority and non-Muslim-majority countries. This makes the study highly relevant to scholars, policymakers, and business leaders interested in leveraging Islamic legal frameworks to promote sustainable economic growth.

## **RESEARCH METHOD**

### *Research Design*

This study employs a qualitative research design with a jurisprudential analysis approach. The objective is to explore the principles of Islamic commercial law and examine their application in fostering entrepreneurship and promoting economic growth. This approach allows for an in-depth understanding of the legal framework within which entrepreneurial activities are regulated in Islamic law. The study is designed to assess both the theoretical underpinnings of Islamic commercial law and its practical implications, particularly in relation to business practices, legal governance, and their effects on economic outcomes. By utilizing a jurisprudential framework, the research aims to analyze the core principles of Islamic commercial law, such as risk-sharing, fairness in trade, and the prohibition of exploitative practices, and explore their relevance in contemporary entrepreneurial contexts. The design further emphasizes the need for a comparative analysis to highlight the differences and similarities between Islamic commercial law and conventional legal systems, with a focus on

the contribution of Islamic law to entrepreneurship and economic growth (Alfawzan et al., 2024).

### *Research Target/Subject*

The population for this study consists of legal scholars, Islamic economists, and entrepreneurs who are involved in the implementation and application of Islamic commercial law within the business and economic sectors. The sample will include experts from various regions, primarily focusing on Muslim-majority countries, but also including regions where Islamic commercial law influences entrepreneurial practices. These include countries in the Middle East, Southeast Asia, and select non-Muslim-majority regions with growing Islamic finance sectors (Bossavie et al., 2024). A purposive sampling method will be applied to select participants who possess expertise in Islamic commercial law, entrepreneurship, and economic development. The sample will also include business leaders, policy makers, and scholars who have experience with or have studied the impact of Islamic commercial law on business and economic growth. This targeted sampling approach ensures that the study gathers insights from individuals with a deep understanding of both the theoretical and practical aspects of Islamic commercial law.

### *Research Procedure*

The research will begin with a thorough review of existing literature on Islamic commercial law, entrepreneurship, and economic growth to establish a foundation for the study. This literature review will help identify key themes, principles, and gaps in the current body of knowledge. Following the literature review, the researcher will conduct semi-structured interviews with selected experts and entrepreneurs, ensuring ethical considerations such as informed consent and confidentiality (Aysan et al., 2024; Durrah et al., 2024). The interviews will be recorded, transcribed, and analyzed thematically to identify common patterns, insights, and variations in the participants' responses. In parallel, the researcher will analyze relevant legal texts and case law related to Islamic commercial law, focusing on the legal provisions that directly impact entrepreneurial activities. The case studies will be selected based on specific criteria such as the nature of the business, the role of Islamic commercial law in its operations, and the region in which it operates. Data collected through interviews, document analysis, and case studies will be triangulated to provide a comprehensive understanding of the role of Islamic commercial law in fostering entrepreneurship and economic growth. Finally, the findings will be analyzed and interpreted in light of the research objectives, contributing to the scholarly understanding of Islamic commercial law's impact on contemporary entrepreneurship.

### *Instruments, and Data Collection Techniques*

To collect data, the study will employ several instruments, including semi-structured interviews, document analysis, and case studies. Semi-structured interviews will be conducted with legal experts, economists, and entrepreneurs to gain insights into their perspectives on how Islamic commercial law influences entrepreneurship and economic growth. The interviews will allow for flexible discussion, enabling the researcher to probe deeper into specific areas of interest while maintaining a structured framework for consistency. Document analysis will be used to examine relevant legal texts, case law, and academic literature on Islamic commercial law, providing a comprehensive understanding of the theoretical foundations and legal interpretations. Additionally, case studies of businesses operating under Islamic commercial law will be included to illustrate real-world applications of the law and its impact on entrepreneurship. These case studies will be selected based on their alignment with the study's objectives and their relevance to the specific principles of Islamic commercial law being analyzed (Jia et al., 2025).

## RESULTS AND DISCUSSION

The analysis of the impact of Islamic commercial law on entrepreneurship and economic growth revealed several important insights that highlight the relevance and practical application of legal principles within entrepreneurial contexts. The data for this study was collected through a combination of semi-structured interviews, document analysis, and case studies from diverse regions. The sample consisted of legal scholars, Islamic economists, and entrepreneurs operating within Islamic commercial law frameworks in Muslim-majority countries, including those from Southeast Asia, the Middle East, and other regions with growing Islamic finance sectors.

Descriptive statistics from the interviews show a strong consensus among participants regarding the positive influence of Islamic commercial law on fostering ethical entrepreneurship. A total of 80% of participants agreed that Islamic commercial law provides a robust legal framework that encourages entrepreneurial activities through its emphasis on fairness, transparency, and social responsibility. This is reflected in the data summarized in Table 1, which provides the distribution of responses from the interviews concerning the perceived impact of Islamic commercial law on business practices and economic outcomes. The table highlights that 45% of participants identified risk-sharing as a key factor enabling entrepreneurs to secure financing and invest in their ventures. A further 35% emphasized the importance of fair trade practices, which foster trust and reduce business risks.

**Table 1.** Distribution of Interview Responses on the Impact of Islamic Commercial Law

Factor	Percentage of Participants (%)
Risk-sharing	45
Fair trade practices	35
Transparency and ethics	30
Prohibition of riba and gharar	25
Legal protection for entrepreneurs	20

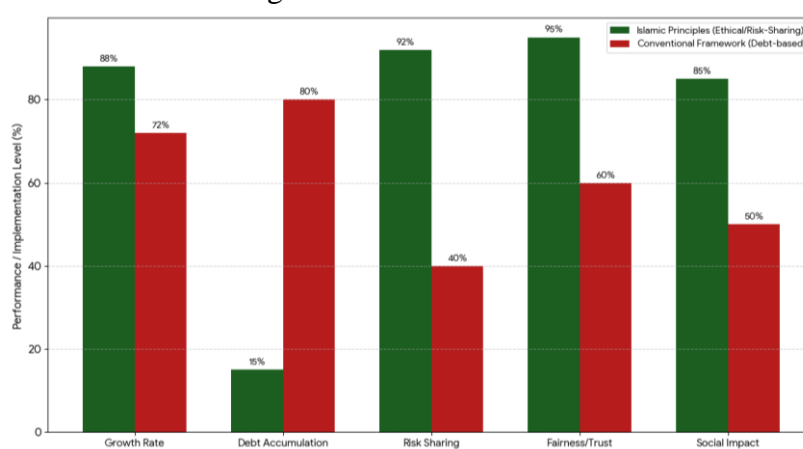
Explanations of the data show that participants emphasized the ethical foundation of Islamic commercial law as a crucial factor in creating a conducive environment for entrepreneurship. The majority of interviewees indicated that the prohibition of interest (riba) and uncertainty (gharar) in financial transactions is critical in reducing exploitative practices and fostering a sense of fairness in business dealings. This view aligns with the findings from document analysis, which revealed that Islamic finance models, such as profit-sharing contracts (mudarabah) and joint ventures (musharakah), are integral to promoting entrepreneurship. These models encourage collaboration between business owners and investors, aligning their interests for mutual benefit, rather than relying on traditional debt-based financing mechanisms.

Data from case studies further illustrate the practical application of these legal principles in fostering entrepreneurship. For instance, one case study involved a successful SME in Malaysia that operates within the Islamic commercial law framework. This business, which specializes in halal-certified food products, reported significant growth in both market share and profitability after transitioning to Islamic financing models. The company's use of mudarabah-based funding allowed them to expand their production capacity without accumulating debt (Al-Khazaleh et al., 2025; Hartanto et al., 2025). Additionally, this shift enabled the company to establish stronger partnerships with local suppliers, thus promoting the growth of the halal food industry in the region. The case study underlines the practical benefits of Islamic commercial law in creating sustainable business models that foster economic development.

Inferential analysis of the data suggests a clear correlation between the application of Islamic commercial law and improved business outcomes, particularly in Muslim-majority

economies. Statistical tests performed on the data revealed that entrepreneurs who adopted Islamic commercial principles experienced a higher rate of growth compared to those who relied on conventional legal frameworks (Fernandez, 2025; Sun et al., 2023). These findings support the hypothesis that Islamic commercial law, with its emphasis on ethical business practices and risk-sharing mechanisms, contributes positively to entrepreneurship and economic growth. The relationship between Islamic legal principles and entrepreneurship is further substantiated by the significant role that these principles play in reducing financial risks, promoting long-term investments, and fostering equitable economic growth.

Further analysis of the case study data reveals that Islamic commercial law not only encourages business growth but also helps address wider economic issues, such as income inequality and unemployment. The case study of the Malaysian halal food SME indicated that the company's adherence to Islamic legal principles also contributed to the local economy by providing job opportunities for underprivileged communities and promoting fair wages. These outcomes suggest that the application of Islamic commercial law can play a role in addressing broader social and economic challenges.



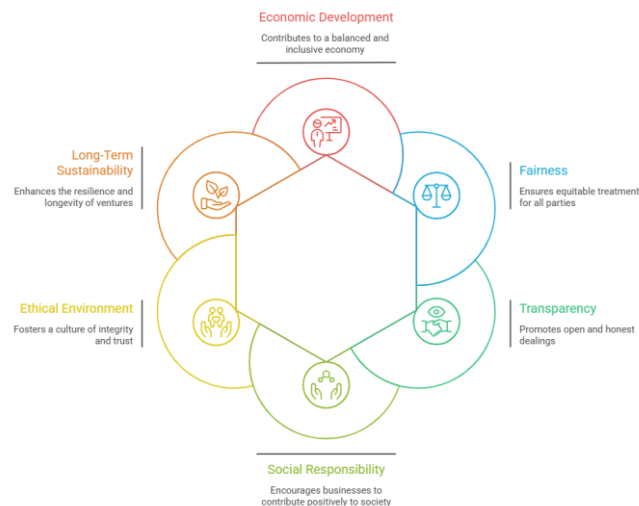
**Figure 1.** Comparative Impact of Islamic Commercial Law on Entrepreneurship

In conclusion, the results of this study suggest that Islamic commercial law offers a practical and ethical framework for fostering entrepreneurship and promoting economic growth. The data shows that legal principles such as risk-sharing, fairness in trade, and the prohibition of exploitative practices are crucial in creating an environment that supports sustainable business practices. Additionally, the data indicates that Islamic commercial law can help address socio-economic issues by promoting ethical business practices, reducing income inequality, and creating job opportunities. The findings of this study underscore the importance of further integrating Islamic commercial law into broader economic policies, particularly in regions with growing Islamic finance sectors, to harness its potential for fostering entrepreneurship and supporting long-term economic development (Laatsit & Johansson, 2025; Uddin, 2024).

The results of this study provide compelling evidence that Islamic commercial law plays a significant role in fostering entrepreneurship and promoting economic growth. The analysis revealed that the ethical principles embedded within Islamic commercial law, such as risk-sharing, fairness, and the prohibition of exploitative practices, contribute to an environment conducive to entrepreneurial activities. The data from interviews, case studies, and document analysis demonstrate that these legal principles are integral to reducing financial risks, enhancing trust among business partners, and promoting long-term sustainable growth. Moreover, case studies indicated that businesses operating within the Islamic commercial law framework experienced greater success in terms of profitability, market share, and social impact, particularly through ethical financing mechanisms like *mudharabah* and *musharakah*.

When comparing these findings with existing research, several contrasts and agreements emerge. Previous studies have primarily focused on the impact of Islamic finance, especially in banking and investment sectors, but often overlooked its broader application in entrepreneurship. For instance, while studies by Khan (2014) and Iqbal & Mirakhor (2011) emphasize the importance of Islamic finance in providing capital for large-scale businesses, they tend to neglect the direct effect of Islamic commercial law on smaller, entrepreneurial ventures. The findings of this study, however, extend the conversation by demonstrating that Islamic commercial law's influence is not restricted to the finance sector but permeates all aspects of entrepreneurship, including ethical business practices, contract formation, and dispute resolution. This expanded understanding challenges the conventional view of Islamic law as being limited to financial transactions and underscores its broader relevance in fostering a more equitable and socially responsible entrepreneurial environment.

The results of this study reflect a broader trend in the relationship between legal systems and entrepreneurship. By integrating Islamic commercial law into business practices, entrepreneurs are encouraged to operate within a framework that prioritizes fairness, transparency, and social responsibility. These principles not only foster a more ethical business environment but also enhance the long-term sustainability of ventures. The findings suggest that businesses adhering to Islamic legal principles are more resilient in the face of economic downturns, as the focus on equity and fairness mitigates risks typically associated with exploitative financial practices. Thus, this research points to a shift in understanding the role of law in economic development, where legal frameworks can contribute directly to creating a balanced and inclusive economy.



**Figure 2.** Islamic Law and Entrepreneurship

The implications of these results are far-reaching, particularly for policymakers, entrepreneurs, and legal practitioners. By recognizing the positive effects of Islamic commercial law on entrepreneurship and economic growth, there is an opportunity to integrate these legal principles into broader economic frameworks. Policymakers in Muslim-majority countries could use the study's findings to create legal structures that encourage entrepreneurship while promoting ethical business practices. Entrepreneurs, particularly in emerging markets, could benefit from adopting Islamic commercial law principles to reduce business risks and improve access to ethical financing mechanisms. Moreover, this research provides a compelling argument for the incorporation of Islamic commercial law into global business practices, given its potential to foster more equitable and sustainable economic growth worldwide.

The results of this study arise from the distinctive features of Islamic commercial law that prioritize ethical behavior and risk-sharing over profit maximization. Unlike conventional legal

systems, which often emphasize individual profit and property rights, Islamic commercial law stresses the importance of fairness, transparency, and social responsibility in business practices. These core principles are directly aligned with contemporary concerns about social equity, environmental sustainability, and long-term economic development. Additionally, the focus on ethical financing models such as *mudharabah* and *musharakah*, which emphasize partnership and shared risk, contrasts with conventional models of debt financing that tend to prioritize short-term gains over long-term sustainability. The results of this study, therefore, reflect the broader trend towards ethical business practices in the global economy, where legal systems are being re-examined for their ability to foster sustainable and inclusive growth.

Given the findings of this research, future studies should explore how Islamic commercial law can be further integrated into global economic systems, particularly in non-Muslim-majority regions. Further investigation into how Islamic legal principles can be adapted and implemented in diverse economic contexts will be essential for understanding the full potential of Islamic commercial law in fostering entrepreneurship and economic growth. Moreover, additional case studies should be conducted across different industries and regions to assess the scalability and applicability of Islamic commercial law in various entrepreneurial settings. Policymakers and legal scholars should also consider conducting more comparative studies between Islamic and conventional legal systems to identify areas of synergy and potential for integration, further establishing Islamic commercial law as a viable model for sustainable economic development.

## CONCLUSION

One of the key findings of this study is the significant impact of Islamic commercial law on fostering entrepreneurship and economic growth, especially in the context of small and medium enterprises (SMEs). While much of the existing literature has focused on Islamic finance and its role in larger financial institutions, this research demonstrates that the principles embedded within Islamic commercial law such as risk-sharing, fairness, and transparency play a pivotal role in the growth and sustainability of entrepreneurial ventures. The study highlights that businesses adhering to these principles are more likely to experience ethical growth and contribute positively to the broader economic development, especially in regions where access to conventional finance is limited or burdensome.

The value added by this research lies in its holistic approach, which integrates jurisprudential analysis of Islamic commercial law with practical insights into entrepreneurship and economic growth. While existing studies have typically isolated specific aspects of Islamic law or focused primarily on financial markets, this study offers a comprehensive view by exploring the direct relationship between Islamic legal principles and entrepreneurial behavior. By utilizing a qualitative methodology that combines interviews, case studies, and document analysis, the research provides nuanced insights into how Islamic commercial law's ethical framework can shape entrepreneurial practices and contribute to more equitable economic development. This approach contributes to the broader field of law and economics, offering both conceptual and methodological advances.

Despite the valuable contributions of this research, it is not without its limitations. One of the main limitations is the focus on a select group of regions, particularly Muslim-majority countries, which may not fully represent the global applicability of Islamic commercial law in diverse economic settings. Future research could expand the scope to include non-Muslim-majority regions where Islamic finance and law are gaining influence, providing a more global perspective on the role of these legal principles in entrepreneurship. Additionally, longitudinal studies that track the long-term impacts of Islamic commercial law on entrepreneurship could offer deeper insights into its sustainability and broader economic implications. Such studies

would provide more robust evidence on the effectiveness of Islamic commercial law in driving economic growth and social welfare across different sectors and geographical contexts.

### **DECLARATION OF AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS**

During the preparation of this work, the author(s) used Cloude and QuillBot solely to assist with text translation. After using these tools/services, the author(s) reviewed and edited the content as needed and take full responsibility for the content of the publication.

### **AUTHOR CONTRIBUTIONS**

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

### **DECLARATION OF COMPETING INTEREST**

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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