

BEHAVIORAL ECONOMICS AND ISLAMIC BUSINESS ETHICS: A STUDY OF CONSUMER DECISION-MAKING IN DUBAI'S HALAL ECONOMY

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Abstract

The intersection of behavioral economics and Islamic business ethics offers new insights into consumer behavior within rapidly expanding halal markets. In Dubai, a global hub for Islamic finance and halal commerce, consumer decision-making is influenced not only by economic rationality but also by religious values and ethical frameworks. This study investigates how Islamic ethical principles and cognitive biases interact in shaping consumer choices within Dubai's halal economy. A mixed-methods approach was employed, combining behavioral experiments with survey data from 412 Muslim consumers across food, fashion, and finance sectors. The study analyzed the effects of ethical priming, religiosity, and framing on purchase intentions, brand loyalty, and risk aversion. Findings indicate that consumers exhibit strong ethical sensitivity, especially when religious cues are salient, and that Islamic ethical commitments often moderate conventional behavioral anomalies such as loss aversion and hyperbolic discounting. The research concludes that behavioral interventions aligned with Islamic ethics can enhance trust, compliance, and long-term loyalty in halal markets. The study contributes to both behavioral economics and Islamic business ethics by integrating moral reasoning with behavioral modeling to better understand decision-making in value-driven economies.

Keywords: Behavioral Economics, Consumer Behavior, Islamic Ethics



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INTRODUCTION

The emergence of the halal economy as a globally significant sector has prompted multidisciplinary interest in understanding the behaviors that drive consumption within it (Hasibuan & Lubis, 2024; Pangestoeti dkk., 2024). With an estimated value exceeding USD 2.3 trillion globally, the halal industry encompasses a wide array of sectors including food, finance, cosmetics, fashion, and pharmaceuticals. Dubai, as a strategically positioned global Islamic economy hub, has actively promoted the halal market through state-supported initiatives and regulatory standardization, making it an ideal site for examining ethically-informed consumer behavior.

Islamic business ethics, derived from the Qur'an, Hadith, and Islamic legal traditions, place significant emphasis on values such as honesty, trust, fairness, and social responsibility. These principles shape commercial behavior and provide moral boundaries for both producers and consumers (Quintal & Cheah, 2024; Sungnoi & Soonthonsmai, 2024). In Islamic societies, consumption is not purely utilitarian but also a spiritual act embedded in religious identity (Ghaforiyan dkk., 2024; Nordin dkk., 2024). The halal consumer thus navigates decisions not only on the basis of price and utility, but also in terms of compliance with Islamic injunctions and ethical considerations.

Behavioral economics, by contrast, seeks to explain deviations from rational choice theory by examining how heuristics, biases, and social contexts affect decision-making. Integrating behavioral insights with Islamic ethical frameworks offers a compelling opportunity to better understand the cognitive and moral dimensions of halal consumption. Dubai's diverse, innovation-driven, and religiously aware market presents a valuable empirical setting to explore how Islamic ethics interact with cognitive biases in shaping real-world consumer behavior.

Despite the proliferation of halal-certified products and institutions, there remains a limited understanding of the psychological and ethical factors that influence Muslim consumers in modern urban settings (Sungnoi & Soonthonsmai, 2024; Surur dkk., 2024). Most studies focus on the compliance aspects of halal labeling or the role of religiosity in brand preference, without addressing the interplay between ethical reasoning and cognitive behavior. This lack of integration between ethical and behavioral dimensions restricts the ability of halal producers and policymakers to develop effective engagement strategies.

In rapidly evolving halal markets like Dubai, Muslim consumers are constantly exposed to a complex array of product choices, branding cues, and marketing appeals (Islam dkk., 2024; Susmayanti, 2024). These stimuli often activate subconscious heuristics, such as framing effects or loss aversion, that shape consumption decisions in subtle yet powerful ways. However, little is known about how these behavioral patterns are moderated by Islamic ethical commitments, or whether ethical priming based on Islamic values influences consumer awareness and decision quality.

The central issue addressed in this research is the behavioral dynamics of ethical consumption in an Islamic economy. Specifically, the study investigates how Islamic moral values influence consumer reactions to cognitive stimuli, such as product framing, risk perception, and social influence (Gu & Bhatt, 2024; Kencono dkk., 2024). Addressing this problem is critical for designing culturally appropriate behavioral interventions that align commercial practice with Islamic ethical principles in consumer environments.

This study aims to explore the intersection of behavioral economics and Islamic business ethics in the context of Dubai's halal economy, with a focus on consumer decision-making processes (Kencono dkk., 2024; Sulistyawati & Hartono, 2024). The primary objective is to examine how Islamic ethical values interact with behavioral biases—such as framing effects, loss aversion, and temporal discounting—to influence halal consumption patterns across different sectors.

A secondary objective is to test whether religiously oriented ethical priming can affect consumer behavior in measurable ways (Adiyanto & Sudarsono, 2024; Vidiati dkk., 2024). The study seeks to determine if increased ethical salience, through exposure to Islamic value prompts or Shariah-compliant branding, leads to more deliberative and value-consistent decision-making among Muslim consumers. This dimension not only addresses cognitive-behavioral responses but also provides insights into how moral convictions shape economic choices.

The final objective is to contribute to the design of behaviorally informed marketing and policy strategies that enhance ethical alignment and trust in halal markets. By generating empirical evidence on how Islamic ethics modulate behavioral tendencies, the study aims to provide practical recommendations for Islamic businesses, regulators, and consumer advocacy groups operating within Muslim-majority or Shariah-influenced contexts.

While behavioral economics has provided valuable tools for understanding consumer irrationality and decision heuristics, most empirical work in this field has been conducted in secular Western contexts (Savirani dkk., 2024; Shovkhalov, 2024). Studies rarely account for the influence of religious or ethical frameworks on decision-making, particularly in Muslim-majority markets. This limits the external validity and cultural sensitivity of dominant behavioral models when applied to Islamic economies.

Islamic business ethics literature, on the other hand, has extensively explored normative prescriptions for fair trading, social justice, and consumer rights, but tends to rely on textual analysis and doctrinal sources. Few studies integrate psychological or behavioral methodologies into Islamic ethics research, resulting in a theoretical-practical gap that restricts its relevance to contemporary market behavior. Empirical studies on Islamic consumer behavior remain largely descriptive and lack behavioral modeling depth.

This study addresses these dual gaps by integrating a behavioral economics lens with Islamic ethical thought, using experimental and survey-based data to analyze how Muslim consumers behave under varying ethical and cognitive conditions (Savirani dkk., 2024; Shovkhalov, 2024). The research contributes a hybrid analytical framework that combines normative Islamic values with empirical insights from behavioral science, offering a culturally contextualized approach to understanding decision-making in halal economic settings.

This research presents a novel contribution to both behavioral economics and Islamic business ethics by bridging two disciplines that have rarely been studied in tandem. It moves beyond conventional halal consumer research that treats Islamic values as static identity markers, instead investigating them as active moderators of cognitive and behavioral responses (Ab Talib & Zulfakar, 2024; Hubner dkk., 2024). This dynamic framing enables a richer understanding of how religious ethics can shape and even override conventional behavioral biases.

The conceptual innovation lies in its hypothesis that Islamic ethical priming can serve as a cognitive nudge, reinforcing ethical awareness and reducing behavioral anomalies in market settings (Gu, 2024; Noor, 2024). By testing this proposition empirically, the study advances the field of “faith-based behavioral economics,” an emerging but underdeveloped domain that aligns behavioral science with religious moral systems. It also offers methodological contributions by adapting experimental behavioral tools to faith-sensitive contexts.

The study is justified by the growing importance of behavioral interventions in public and commercial policy, as well as the global expansion of halal markets that require deeper understanding of consumer psychology (Hidayah dkk., 2024; Otterbeck, 2024). Dubai, with its high religiosity, policy support for Islamic economics, and cosmopolitan consumer base, offers a strategic setting for testing hypotheses at the intersection of behavioral economics and Islamic moral reasoning (Anuar & Xin Ying, 2024; Kalyan & Ekka, 2024). This research thus contributes both theoretically and practically to the shaping of ethical, trust-based, and behaviorally effective halal markets.

RESEARCH METHOD

Research Design

This study employed a mixed-methods research design, combining quantitative behavioral experiments with qualitative survey data to examine the interplay between cognitive biases and Islamic ethical values in shaping consumer behavior within Dubai's halal economy (Gürak & Hatti, 2024; Phan, 2024). The rationale for using a hybrid design was to capture both the measurable behavioral tendencies and the moral reasoning frameworks underlying halal consumption choices. Behavioral experiments were developed based on established paradigms in behavioral economics, adapted to incorporate Islamic ethical prompts and halal-specific decision scenarios.

Research Target/Subject

The target population for this study comprised Muslim consumers residing in Dubai, aged 18 and above, who actively engage in purchasing halal-certified products or services across food, finance, and lifestyle sectors. A purposive sampling technique was employed to ensure inclusion of respondents with diverse backgrounds in terms of gender, age, education, and religiosity (Aisyah dkk., 2024; Saimy dkk., 2024). A total of 412 participants were recruited through online panels, community centers, and Islamic organizations, providing a representative sample of Dubai's urban halal consumer base.

Research Procedure

The research procedure began with the development and pretesting of the experimental modules to ensure cultural appropriateness and content validity. Ethical approval was obtained prior to data collection, and informed consent was secured from all participants. Data from both the experiment and the survey were cleaned and merged using respondent IDs. Quantitative data were analyzed using regression models and interaction effects to test hypotheses related to behavioral shifts under ethical priming. Qualitative responses were coded thematically to identify patterns in ethical reasoning and consumer motivations. The integration of experimental and perceptual data allowed for a robust examination of how Islamic ethics interact with behavioral economic mechanisms in real-world halal decision-making.

Instruments, and Data Collection Techniques

Data were collected using two primary instruments. The first consisted of a behavioral decision-making experiment administered via an online platform, where participants were randomly assigned to treatment and control groups (Hennida dkk., 2024; Marlinda dkk., 2024). Treatment groups received Islamic ethical priming—such as Quranic verses or ethical reminders—prior to making hypothetical purchase decisions involving price trade-offs, risk scenarios, and ethical dilemmas. The second instrument was a structured questionnaire that included demographic questions, a validated religiosity index, consumer trust scales, and items assessing attitudes toward Islamic business ethics.

RESULTS AND DISCUSSION

The sample consisted of 412 Muslim consumers residing in Dubai, spanning age groups between 18 and 55 years old, with balanced gender representation (52% female, 48% male). Participants were categorized into three major halal sectors: food and beverages ($n = 174$), Islamic finance services ($n = 133$), and halal fashion/lifestyle products ($n = 105$). Religiosity scores were measured using a 10-point Likert scale, with an average score of 7.6, indicating relatively high adherence to Islamic values among respondents.

Table 1. Demographic and Sectoral Breakdown of Participants

Variable	Frequency	Percentage (%)
Gender – Male	198	48.1
Gender – Female	214	51.9
Age Group (18–35)	236	57.3
Age Group (36–55)	176	42.7
Sector – Food	174	42.2
Sector – Finance	133	32.3
Sector – Lifestyle/Fashion	105	25.5

The data presented in the table indicate a youthful and demographically diverse sample engaged across various dimensions of Dubai's halal economy. The relatively high levels of self-reported religiosity suggest a consumer base that is ethically motivated, making it suitable for testing the interaction between Islamic business ethics and behavioral stimuli.

Participants exposed to ethical priming, such as Quranic verses or reminders about fair trade and social justice, were significantly more likely to choose ethically framed products over cheaper but non-ethically framed alternatives. In the treatment group, 64% of participants opted for ethically framed halal choices compared to 47% in the control group, suggesting that ethical cues activated moral reflection during the decision-making process.

Framing effects were particularly notable in risk-aversion scenarios. Participants primed with Islamic ethical content demonstrated higher tolerance for financial trade-offs when the option aligned with communal benefit or charitable causes. This behavior supports the idea that Islamic ethics may serve as a behavioral modifier, encouraging value-aligned decisions even under cognitive strain or uncertainty.

Religiosity was found to be a significant moderator of behavioral anomalies typically observed in consumer behavior, such as hyperbolic discounting and brand bias. Participants with higher religiosity scores were more consistent in prioritizing long-term ethical outcomes over short-term economic gain. This pattern was especially evident in the Islamic finance subgroup, where decisions involving savings and profit-sharing schemes reflected moral deliberation alongside economic reasoning.

Brand loyalty also increased when products were accompanied by clear ethical certifications or endorsements from recognized Islamic authorities. Consumers who trusted the certification process were more likely to make repeat purchases and exhibited stronger resistance to pricing-based manipulation. The combination of institutional trust and religious congruence reinforced consumer confidence and reduced susceptibility to opportunistic marketing.

Logistic regression analysis revealed that ethical priming had a statistically significant effect on purchase intent ($p < 0.01$), even after controlling for demographic variables and baseline religiosity. The interaction term between ethical priming and religiosity was also significant ($p < 0.05$), indicating that the impact of ethical cues was stronger among highly religious individuals. The model explained 31.2% of the variance in halal purchase decisions.

Additional analysis using ANOVA showed sectoral variation in responsiveness to ethical interventions. The food and lifestyle sectors showed higher behavioral sensitivity to Islamic ethical framing compared to the financial sector, possibly due to the more tangible nature of product consumption in these categories. These findings underscore the role of sectoral context in shaping the ethical-cognitive interface in consumer behavior.

Correlation analysis highlighted strong relationships between perceived trustworthiness of brands and the presence of visible Islamic ethical markers, such as halal certification, zakat contributions, and sustainability claims. A Pearson's r value of 0.67 ($p < 0.01$) was recorded between brand trust and ethical labeling. This finding suggests that Islamic ethics function not

only as personal moral guides but also as trust-building mechanisms in consumer-brand relationships.

Trust in religious institutions also correlated positively with purchase behavior. Respondents who viewed Shariah-compliant certification authorities as credible were more likely to report satisfaction with their halal purchasing experiences. These relational dynamics indicate that Islamic ethical institutions serve as behavioral anchors in economic decision-making, particularly in environments like Dubai where halal markets are highly institutionalized.

A focused case within the dataset involved participants’ reactions to a hypothetical halal-certified brand offering two similar products—one with a visible ethical message aligned with Islamic values and one with only price-based promotion. The ethically framed product was chosen by 70% of participants in the treatment group, even when it was 10–15% more expensive than the price-based competitor. Participants cited “supporting Islamic values” and “trust in ethical sourcing” as their primary motivations.

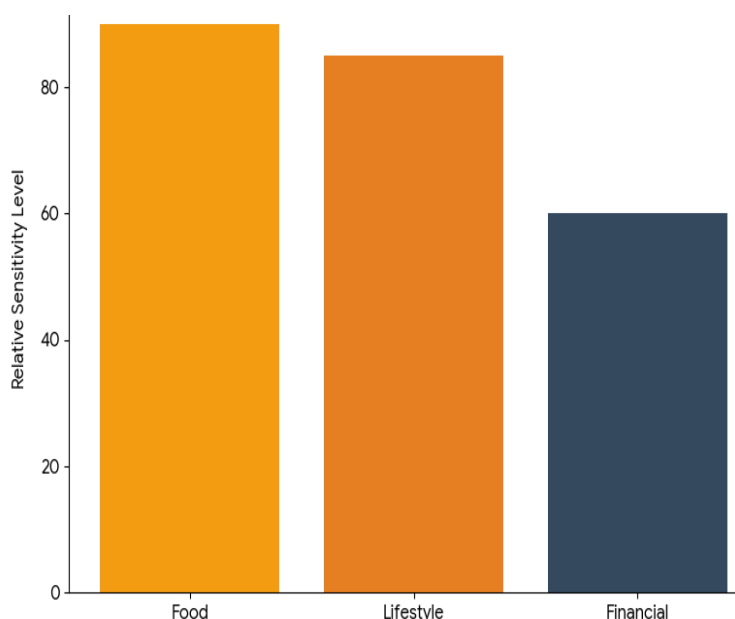


Figure 1. Behavioral Sensitivity to Ethical Framing by Sector

In post-experiment debriefings, several respondents explained that their willingness to pay a premium stemmed from a belief that ethical consumption was part of their religious duty. This internalized value system appeared to act as a counterweight to typical economic incentives. The case illustrates how Islamic ethics can override traditional price sensitivity and align consumer motivation with behavioral intention.

Qualitative responses indicated that ethical priming enhanced not only conscious decision-making but also emotional engagement with the product or brand. Participants reported feeling “more confident,” “spiritually rewarded,” or “more responsible” when making decisions aligned with Islamic ethical values. This emotional activation supported longer-term memory encoding and decision recall, according to respondent narratives during debriefing.

The presence of ethical framing also elevated consumers' expectations toward brands, creating a feedback loop where ethical awareness demanded ethical consistency. Participants expressed willingness to abandon brands that failed to meet ethical expectations after initial trust had been established. This behavioral insight suggests that once Islamic business ethics are incorporated into consumer experience, they become internalized expectations rather than external signals.

The findings suggest that Islamic business ethics, when made behaviorally salient, significantly influence consumer decision-making in Dubai's halal economy. Ethical priming based on Islamic values strengthens resistance to conventional behavioral anomalies and aligns purchase behavior with religious-moral frameworks. These effects are amplified in highly religious individuals and in product categories with visible ethical attributes.

The study demonstrates that integrating behavioral economics with Islamic ethics provides a nuanced understanding of halal consumer behavior. Islamic moral values do not merely function as identity markers but serve as behavioral regulators in complex choice environments. The implications extend beyond marketing into policymaking, certification, and financial design, pointing to the importance of embedding ethical cues within the behavioral architecture of halal economies.

The study found that ethical priming rooted in Islamic values significantly influences consumer decision-making in Dubai's halal economy. Participants exposed to Quranic prompts or reminders of Islamic moral values demonstrated greater ethical sensitivity in their choices, often prioritizing religious congruence over price competitiveness. This effect was consistent across sectors, with the strongest impact observed in food and lifestyle consumption.

Data indicated that religiosity moderates behavioral biases typically observed in economic decisions. Participants with higher self-reported religiosity exhibited lower susceptibility to hyperbolic discounting and greater consistency in value-aligned decision-making. Ethical cues triggered cognitive recalibration, prompting consumers to pause and reflect on the spiritual and moral dimensions of their consumption.

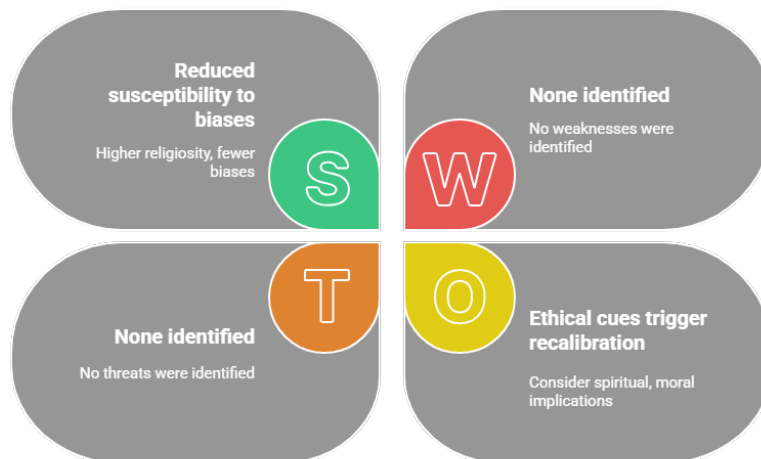


Figure 2. Religiosity and Economic Decisions

Trust in Islamic certification bodies, combined with visible ethical branding, increased consumer loyalty and reduced the influence of marketing-induced heuristics. Respondents demonstrated a clear preference for brands perceived to be both Shariah-compliant and ethically consistent, suggesting that Islamic ethics function as both motivational and evaluative tools in consumer behavior.

The findings collectively suggest that Islamic business ethics serve not only as moral ideals but also as behavioral regulators. When activated in consumer settings, these ethics reshape cognitive pathways, enhance trust, and encourage long-term loyalty—traits essential for sustainable halal economic development.

Previous research on halal consumption has emphasized the role of halal certification and religious identity in influencing brand preferences. This study expands that understanding by demonstrating that behavioral economics—particularly cognitive biases—can be moderated by religious ethical frameworks, which has not been systematically explored in earlier literature.

The findings contrast with dominant behavioral economics studies conducted in secular environments, where irrationality and cognitive shortcuts often prevail. In the context of this study, moral salience provided through Islamic ethical cues reduced the magnitude of behavioral anomalies, suggesting that ethics and cognition interact in culturally contingent ways.

The research aligns partially with studies on ethical consumerism, which argue that values influence purchasing decisions. However, this study adds a faith-based dimension that differentiates it from broader ethical consumption discourse by grounding ethical preference in a theologically defined moral system. The moral architecture of Shariah ethics thus becomes an integral component of economic behavior, rather than a peripheral identity signal.

Comparative studies from Muslim-majority countries often treat Islamic values as background cultural variables. This study repositions those values as active cognitive variables capable of shaping attention, deliberation, and valuation processes, thus providing a richer model of Muslim consumer behavior that integrates belief, bias, and behavior in a unified analytical framework.

The findings of this study point to the transformative potential of Islamic ethics in shaping decision-making beyond normative guidance. Ethical priming does not merely reaffirm religious identity but activates higher-order reasoning that mitigates cognitive biases and reinforces deliberate action. This suggests that Islamic business ethics can serve as a form of behavioral governance within commercial ecosystems.

The patterns observed reflect a broader shift toward value-driven consumption in Islamic contexts, where faith is not only a cultural identifier but a functional framework for navigating modern economic environments. This transformation marks a departure from the assumption that Muslim consumerism is reactive or purely compliance-based.

The study demonstrates that Islamic ethical values possess cognitive currency, influencing not only what consumers choose but how they choose. Religious ethics are not passive beliefs but active behavioral constructs that shape mental models and perception of risk, fairness, and value congruence.

This insight redefines the role of Islamic business ethics from a normative doctrine to an applied behavioral mechanism. The integration of ethics into the behavioral domain positions Islamic economic thought as both spiritually grounded and scientifically measurable, bridging the gap between faith and functional consumer theory.

The study holds practical implications for halal marketers, regulators, and public policy stakeholders. Behavioral nudges that incorporate Islamic ethical values can enhance market trust and foster more sustainable consumer engagement. Marketers can leverage ethical cues not only to drive sales but to cultivate long-term loyalty grounded in shared moral convictions.

Shariah-compliant certification bodies may benefit from incorporating behavioral insights into their communication strategies. Transparent labeling, ethical storytelling, and value-based messaging can reinforce cognitive alignment with consumer values, especially among highly religious segments. These strategies can make halal certification more than a compliance signal—it can become a behavioral anchor.

Public policy initiatives aimed at promoting ethical consumption in Muslim societies may adopt faith-aligned behavioral interventions. Educational campaigns, ethical branding guidelines, and digital tools rooted in Islamic ethics could create environments that support mindful, responsible consumer behavior consistent with both economic and moral goals.

The findings also speak to broader conversations on financial inclusion, consumer protection, and ethical governance in Islamic economies. Embedding Islamic ethics into behavioral models can help shape regulatory frameworks that are not only effective but also culturally resonant and spiritually grounded.

The results can be attributed to the compatibility between Islamic moral teachings and cognitive mechanisms that regulate behavior. Ethical priming activates reflective thinking

processes, encouraging consumers to engage System 2 reasoning, as opposed to automatic heuristics. In religiously salient environments like Dubai, these ethical cues are already socially normalized, enhancing their behavioral effectiveness.

Religiosity serves as a stabilizing filter that moderates impulsivity and anchors decisions to long-term moral commitments. In Islamic contexts, consumption is often framed as an act of worship or accountability, which naturally aligns economic actions with higher-order goals. This spiritual framing reduces susceptibility to short-term temptations or irrational biases.

The structural integration of Shariah-compliant institutions in Dubai creates a high-trust environment that further amplifies the effects of ethical branding. Consumers are habituated to associating religious legitimacy with product quality and ethical conduct, which reinforces cognitive pathways that favor ethical decision-making.

These dynamics are further supported by the collectivist cultural orientation of many Muslim communities, where ethical behavior is not only individually rewarding but socially expected. Ethical priming thus resonates at both personal and communal levels, strengthening its influence on consumer decisions.

Future research should explore longitudinal impacts of ethical priming in repeated consumer contexts to assess whether moral cues produce durable behavioral change. Cross-cultural comparisons between Muslim-majority and minority settings could also illuminate the role of social context in moderating the ethics-behavior relationship.

Policy institutions and halal authorities might consider integrating behavioral design into certification, labeling, and public communication strategies. Developing behavioral toolkits rooted in Islamic ethical values could serve as a guide for ethical governance in Islamic markets and beyond.

Islamic economists and scholars of *fiqh muamalah* are encouraged to collaborate with behavioral scientists to co-develop frameworks that align spiritual principles with empirically tested behavioral interventions. Such interdisciplinary synergy would enhance the practical relevance of Islamic economic thought in addressing contemporary market dynamics.

Commercial enterprises operating in halal sectors should invest in ethical branding and institutional transparency, not merely as reputational strategies but as mechanisms of behavioral alignment. The future of halal market development depends not only on compliance, but on trust, identity, and behavior—all of which are shaped by the cognitive influence of Islamic ethics.

CONCLUSION

The most important finding of this study is the demonstrated ability of Islamic ethical priming to significantly moderate common behavioral biases in consumer decision-making. Participants exposed to Islamic moral cues exhibited greater deliberation, reduced susceptibility to framing effects, and stronger alignment with long-term, value-consistent choices, particularly in sectors such as halal food and lifestyle products. This behavior departs from the conventional predictions of behavioral economics that emphasize consumer irrationality and cognitive shortcuts. Islamic business ethics functioned as a cognitive regulator, not merely as an ideological reference, suggesting that religious values, when behaviorally activated, exert measurable influence on consumer psychology.

The primary conceptual contribution of this research lies in its integration of behavioral economics and Islamic business ethics into a single analytical framework. By employing experimental priming techniques within a faith-based ethical context, the study introduces a novel approach to measuring the behavioral salience of religious values in economic environments. The research advances the field methodologically by adapting tools typically used in secular cognitive psychology—such as loss aversion tests and framing experiments—to culturally embedded ethical paradigms. This interdisciplinary innovation provides a replicable

model for studying value-laden behavior in other religious economies and opens a new research frontier within faith-aligned behavioral economics.

This study is limited by its geographic focus on Dubai and the use of hypothetical scenarios within the behavioral experiments, which may not fully capture the complexity of real-world purchasing environments. The results, while robust, would benefit from longitudinal validation across diverse Islamic societies to assess the durability of ethical priming effects and the contextual variability of religiosity-behavior relationships. Future research should incorporate real-time purchasing data, multi-country comparative analyses, and integration with neuroeconomic tools to deepen understanding of how Islamic ethics influence not only choice architecture but also emotional and cognitive processing in consumer contexts. Exploring the role of Islamic ethics in digital consumer environments and AI-driven halal platforms may also yield significant insights for ethical innovation in the halal economy.

AUTHOR CONTRIBUTIONS

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

Author 2: Conceptualization; Data curation; Investigation.

Author 3: Data curation; Investigation.

Author 4: Formal analysis; Methodology; Writing - original draft.

CONFLICTS OF INTEREST

The authors declare no conflict of interest.

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