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PSYCHOSOCIAL DETERMINANTS OF FINANCIAL CONDUCT: A STRUCTURAL MEDIATION ANALYSIS OF SELF-ESTEEM, PARENTAL AUTHORITY, AND MATERIALISM

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ABSTRACT: This study examines how self-esteem and parental authority shape students' financial behavior through materialistic attitudes among undergraduates at state universities in Makassar. We advance a novel mechanism by showing that psychological self-evaluation and parental control influence financial behavior primarily through the formation of materialistic preferences, rather than through direct behavioral channels. Using primary data from 200 respondents collected via online and printed questionnaires, we employ structural equation modeling (PLS-SEM) to test both direct and indirect relationships. The results indicate that self-esteem and parental authority significantly increase materialistic attitudes, while materialism exerts a negative effect on financial behavior. Direct effects of self-esteem and parental authority on financial behavior are insignificant, but both variables exert significant negative indirect effects through materialistic attitudes. These findings suggest that interventions aimed at improving student financial behavior should address underlying materialistic orientations shaped by family and psychological factors, rather than solely on financial skills or knowledge.

Keywords: Self Esteem; Parental Authority, Financial Behavior, Materialistic Attitudes

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INTRODUCTION

Household consumption remains Indonesia's main demand engine, hovering above half of GDP in recent years, so the macro environment keeps rewarding spending even when households should be saving (World Bank, 2025; Badan Pusat Statistik, 2025a). That macro fact matters for students because the student consumption bundle is increasingly "identity-linked" and highly choice-rich, while income is typically thin, volatile, and parent-dependent. In such settings, financial behavior is less about knowing what is optimal and more about whether young adults can regulate wants under social and market pressure, a pattern that research on emerging adulthood consistently treats as a core developmental and economic problem (LeBaron et al., 2020a; Bartholomae & Fox, 2021).

Consumer scholarship has long framed materialism as a value orientation that places possessions at the center of success, happiness, and life evaluation (Richins & Dawson, 1992), and modern evidence keeps reinforcing that this orientation is systematically associated with worse well-being and goal conflict rather than durable satisfaction (Zhou et al., 2022). Mechanistically, materialism tends to intensify status-driven comparison and compensatory acquisition motives, which pushes decision-making toward immediacy and away from planning (Zawadzka et al., 2022; Zhou et al., 2022). In the financial domain, recent work shows that materialistic values predict impulsiveness and weaker responsible financial behavior in young adults, consistent with a pathway where consumption becomes a tool for self-definition and short-run mood management rather than intertemporal optimization (Lučić et al., 2021).

The remaining question is where these value pressures come from and why they crystallize differently across students who live in broadly similar markets. Financial socialization research argues that parents shape young adults' financial outcomes less through direct "rules" and more through conversations, modeling, and the slow construction of internal beliefs that precede behavior (LeBaron et al., 2020b; LeBaron & Kelley, 2021). Recent studies also show that parental financial socialization, peers, and broader relational climates jointly predict financial behaviors and longer-run well-being outcomes, often through intermediate psychological systems rather than simple instruction effects (Khan et al., 2023; Wheeler & Brooks, 2024; Tang et al., 2025). In parallel, developmental evidence indicates that self-esteem is not just a "feeling" but a regulatory resource: weaker self-esteem can make materialistic goals more attractive because they offer a visible, socially legible substitute for secure self-worth (Zawadzka et al., 2022), which aligns with the idea that materialism can function as a compensatory strategy.

This study advances that logic in a tight mediation design: self-esteem and parental authority are modeled as upstream forces that shape students' materialistic attitudes, and materialism is modeled as the proximal channel that translates those forces into financial behavior. The contribution is not to re-state that "parents matter" or that "materialism is bad," but to test whether the direct paths from self-esteem and parental authority to financial behavior are weak precisely because the action runs through values, impulse tendencies, and consumption-as-identity mechanisms documented in recent work on financial socialization and materialistic orientations (LeBaron & Kelley, 2021; Lučić et al., 2021; Wheeler & Brooks, 2024; Li et al., 2025). Using survey evidence from students at state universities in Makassar and estimating the model via PLS-SEM, we quantify both direct and indirect effects and evaluate whether the mediation is economically meaningful. The paper proceeds as follows: the next section develops theory and hypotheses; the subsequent section details sampling, measurement, and PLS-SEM procedures; the results section reports measurement diagnostics and structural estimates; and the final section discusses implications for family- and campus-based interventions that target materialistic orientations and self-regulation, not merely financial information.

THEORETICAL REVIEW

Financial behavior in emerging adulthood is increasingly understood as a function of values, identity motives, and self-regulatory capacity rather than a simple outcome of financial knowledge or income constraints. Consumer research conceptualizes materialism as a value orientation in which possessions are treated as central to success, happiness, and life satisfaction, a framework that remains foundational in explaining consumption-driven behavior

(Richins & Dawson, 1992). Materialism also encompasses trait-like tendencies such as possessiveness and nongenerosity, which foster status competition and social comparison (Belk, 1985). From a behavioral standpoint, these values generate internal conflicts between short-term gratification and long-term welfare, undermining planning discipline and encouraging impulsive consumption patterns (Burroughs & Rindfleisch, 2002). This value-based perspective implies that financial behavior among students is not merely a budgeting issue but an outcome of deeper motivational structures linked to identity and self-definition.

Self-esteem plays a critical role in shaping these motivational structures by influencing how individuals seek validation and cope with social comparison. Developmental consumer research demonstrates that adolescents and young adults with lower self-esteem are more likely to adopt materialistic values as a compensatory strategy, using consumption to signal worth and secure social approval (Chaplin & John, 2010). Contemporary consumer behavior studies further show that low self-esteem heightens the appeal of self-verifying consumption, in which purchases serve to affirm desired identities rather than maximize functional utility (Stuppy et al., 2020). These findings suggest that self-esteem should not be expected to exert a uniform or direct effect on financial behavior. Instead, its influence is more plausibly transmitted through value orientations, such as materialism, that shape how financial decisions are framed and justified.

Parental authority constitutes a parallel upstream influence through the process of financial socialization. Research in family economics and youth development consistently shows that parents affect young adults' financial outcomes primarily by shaping attitudes, norms, and internal scripts rather than by imposing direct behavioral control (LeBaron & Kelley, 2021). Early evidence demonstrates that parental guidance, modeling, and discussion predict students' financial learning and attitudes, which in turn influence behavior during the transition to adulthood (Shim et al., 2010). More recent work reinforces this indirect pathway, showing that relational and psychological factors mediate the association between family context and financial behavior (Li et al., 2020). Taken together, these literatures support a mediation-based theoretical model in which self-esteem and parental authority operate as distal determinants of financial behavior by shaping materialistic attitudes that guide consumption priorities and self-regulation.

Hypothesis Development

Self-esteem is not "just confidence." In consumer settings, it shapes which self-motives dominate: self-enhancement for those with secure self-views, versus self-verification and compensatory identity repair for those with fragile ones. Recent work shows that low self-esteem can pull consumers toward choices that fit pessimistic self-views, rather than "rationally" maximizing quality, and that instability in self-esteem predicts stronger endorsement of materialistic values when materialism is socially normalized (Stuppy et al., 2020; Zhang & Hawk, 2022). That logic implies a clean directional claim: when students experience lower or less stable self-esteem, possessions become a faster substitute for identity coherence and social standing than slow-building intrinsic goals.

H1: Self-esteem is negatively associated with materialistic attitudes (i.e., lower self-esteem predicts stronger materialism).

Parental authority is equally easy to romanticize and equally easy to mis-specify. What matters is not "parents matter," but how they matter: whether authority is experienced as structured support and internalization, or as control that amplifies external validation and status competition. Contemporary family-finance research treats parental influence as a socialization process that operates through modeling, communication, and opportunity structures that pre-load children's values and habits long before "financial behavior" becomes observable (LeBaron & Kelley, 2021; LeBaron-Black et al., 2023). When authority is experienced as controlling or conditional, the child's self-worth becomes more contingent, which increases the appeal of material symbols as portable proof of worth.

H2: Perceived parental authority, when experienced as controlling, is positively associated with materialistic attitudes.

Self-esteem should also predict financial behavior, but not as a motivational slogan. The better argument is self-regulation: stable self-worth reduces the need for identity-signaling consumption and supports delayed gratification, while fragile self-worth increases susceptibility to mood repair and status spending. Consumer psychology synthesizes these channels by showing that consumption can both raise and erode self-esteem through mechanisms such as self-discrepancy, compensatory consumption, and self-verification, which are all directly relevant to day-to-day money management (Consiglio & van Osselaer, 2022; Stuppy et al., 2020). Financial socialization evidence further implies that parents shape financial capability and well-being partly by shaping internal competencies, not merely by transferring "knowledge" (Pak & Fan, 2024). Put together, self-esteem and parental authority are expected to show some direct association with healthier financial behavior, but the theoretically stronger claim is that their effects become sharper once materialism is placed in the middle as the proximal driver of spending priorities. H3: Self-esteem is positively associated with financial behavior.
H4: Supportive parental authority is positively associated with financial behavior.

Materialism, meanwhile, is not an innocent "preference." It is a value orientation tied to extrinsic goal pursuit that reliably co-moves with lower well-being and psychologically costly comparison processes. Recent personality research explains the materialism–well-being link through traits and need-frustration pathways, which map onto financial behavior as chronic overconsumption pressure, weaker budgeting discipline, and more short-term choice patterns (Górnik-Durose & Pyszkowska, 2020). Newer evidence linking materialism to money-management profiles among undergraduates reinforces the claim that materialism behaves like a behavioral risk factor for financial discipline, even when controlling for darker trait correlates (Kornienko et al., 2024).
H5: Materialistic attitudes are negatively associated with financial behavior.

If self-esteem and parental authority shape students' identity security and internalization, then materialism becomes the mechanism that converts upstream psychology and family context into downstream financial practice. This is consistent with modern financial socialization theory, which explicitly treats attitudes and capabilities as stepping-stones between family inputs and behavioral outcomes (LeBaron & Kelley, 2021; Pak & Fan, 2024). It is also consistent with recent consumer evidence that self-related motives drive marketplace choices in predictable directions, implying that "direct effects" of self-esteem on money management can look weak if the true action runs through identity-relevant consumption motives (Stuppy et al., 2020; Zhang & Hawk, 2022). H6: Materialistic attitudes mediate the association between self-esteem and financial behavior.
H7: Materialistic attitudes mediate the association between parental authority and financial behavior.

RESEARCH METHOD

Research Design and Sample

This study employed a cross-sectional quantitative design to examine the relationships among self-esteem, parental authority, materialistic attitudes, and financial behavior. Data were collected from undergraduate students enrolled at state universities in Makassar, Indonesia. University students constitute an appropriate population for this study because they are in a transitional stage of emerging adulthood characterized by increasing financial autonomy while remaining embedded in parental and socialization structures.

A sampling frame was constructed using official enrollment lists provided by faculty academic offices. From this frame, respondents were selected using simple random sampling, implemented through a random number generator to ensure that each eligible student had an equal probability of selection. Data collection was conducted over a four-week period using a mixed-mode approach that combined online questionnaires and supervised paper-based distribution to minimize coverage bias. Participation was voluntary, and informed consent was obtained prior to data collection. A total of 224 questionnaires were returned. After excluding incomplete and inconsistent responses, 200 valid observations were retained for analysis. This sample size satisfies contemporary requirements for partial least squares structural equation modeling (PLS-SEM), both in absolute terms and relative to model complexity, and exceeds conservative minimum thresholds recommended for models with multiple latent constructs and mediation paths.

Measurement of Variables

All constructs were measured using multi-item scales adapted from established literature and translated using a back-translation procedure to ensure semantic equivalence. Responses were recorded on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). Self-esteem was measured as a global evaluative self-assessment reflecting perceived personal worth and competence. Parental authority was operationalized as perceived parental control and guidance in everyday decision-making, particularly related to discipline and expectations. Materialistic attitudes were measured as a value orientation emphasizing acquisition centrality, acquisition-as-happiness, and possession-defined success. Financial behavior was operationalized as responsible money management practices, including planning, budgeting, monitoring, and restraint in spending. All constructs were modeled as reflective, consistent with their theoretical conceptualization as latent psychological orientations manifested through observed indicators.

Analytical Strategy

Data were analyzed using partial least squares structural equation modeling (PLS-SEM) implemented in SmartPLS. PLS-SEM was selected due to its suitability for prediction-oriented models, its robustness to non-normal data distributions, and its appropriateness for models incorporating multiple mediation paths. The analysis followed a two-stage procedure: assessment of the measurement model followed by evaluation of the structural model.

Measurement model quality was assessed through indicator loadings, internal consistency reliability, and convergent and discriminant validity. Indicator loadings exceeding 0.70 were considered acceptable. Composite reliability and Cronbach's alpha values above 0.70 indicated satisfactory internal consistency. Convergent validity was established through average variance extracted (AVE) values exceeding 0.50, while discriminant validity was evaluated using Fornell-Larcker presentation, with values of designated construct to be higher than the unrepresented. The structural model was evaluated by examining path coefficients, bootstrapped t-statistics, and confidence intervals derived from 5,000 resamples. Collinearity was examined using variance inflation factors (VIF), with values below 3.3 indicating no multicollinearity concerns.

Mediation effects were tested using a bootstrapping approach consistent with contemporary best practice. Indirect effects were evaluated through bias-corrected confidence intervals to determine statistical significance. The nature of mediation (full or partial) was assessed by comparing the magnitude and significance of direct and indirect paths. This approach allows for an explicit examination of whether self-esteem and parental authority influence financial behavior primarily through materialistic attitudes rather than through direct behavioral pathways.

Ethical Considerations

The study adhered to ethical standards for research involving human participants. Respondents were informed about the purpose of the study, assured of anonymity and confidentiality, and informed that participation was voluntary with the right to withdraw at any time. No personally identifiable information was collected.

RESULTS

Table 1 presents the assessment of the measurement model, which constitutes the first step of the empirical analysis. Before evaluating any hypothesized relationships, it is necessary to establish that all latent constructs are measured with adequate reliability and validity. Accordingly, the table reports indicators of internal consistency and convergent validity for self-esteem, parental authority, materialistic attitudes, and financial behavior to confirm that the constructs are empirically sound and theoretically meaningful.

Table 1. Outer Model Results

Construct	Indicator	Loading	Composite Reliability	AVE
Self-Esteem	X1.1	0.787	0.829	0.709
	X1.3	0.893		
Parental Authority	X2.2	0.838	0.848	0.651
	X2.3	0.747		
	X2.4	0.831		
Materialistic Attitude	Z.1	0.744	0.915	0.683
	Z.2	0.886		
	Z.3	0.901		
	Z.4	0.783		
	Z.5	0.807		
Financial Behavior	Y.1	0.907	0.903	0.706
	Y.2	0.877		
	Y.3	0.822		

Source: Adapted Smartpls 4 Output, 2025

The results reported in Table 1 indicate that all constructs demonstrate satisfactory measurement properties. This confirms that the indicators consistently capture their intended latent variables and that the constructs are suitable for subsequent structural analysis. Given that the study's core argument depends on distinguishing psychological traits, socialization factors, and behavioral outcomes, the robustness of the measurement model provides a necessary foundation for interpreting the structural relationships. Table 2 presents the Fornell–Larcker criterion as an additional test of discriminant validity. This criterion compares the variance captured by each construct with the variance it shares with other constructs, offering a complementary perspective to cross-loadings.

Table 2. Fornell–Larcker Criterion

Construct	Self-Esteem	Parental Authority	Materialistic Attitude	Financial Behavior
Self-Esteem	0.842			
Parental Authority	0.529	0.807		
Materialistic Attitude	0.720	0.826	0.826	
Financial Behavior	–0.667	–0.466	–0.604	0.869

Source: Adapted Smartpls 4 output*, 2025*

Note. Diagonal values represent the square root of AVE and exceed inter-construct correlations, supporting discriminant validity.

The results in Table 2 further confirm that each construct shares more variance with its own indicators than with other constructs. This reinforces the conclusion that the latent variables are empirically distinct. Together with the cross-loading evidence, the Fornell–Larcker results provide strong assurance that the structural relationships are not confounded by construct redundancy. Next, Table 3 reports the coefficients of determination for the endogenous constructs in the model. These values indicate the extent to which the proposed framework explains variance in materialistic attitudes and financial behavior.

Table 3. Coefficient of Determination (R^2)

Endogenous Construct	R^2
Materialistic Attitude	0.632
Financial Behavior	0.372

Source: Adapted Smartpls 4 Output (2025)

Note. The model explains 63.2% of the variance in materialistic attitudes and 37.2% of the variance in financial behavior, indicating moderate to substantial explanatory power

As shown in Table 3, the model explains a substantial proportion of variance in materialistic attitudes and a meaningful proportion of variance in financial behavior. This pattern is theoretically consistent with the study's argument that materialism is more proximally shaped by psychological and familial inputs, whereas financial behavior reflects a more distal outcome influenced by multiple mechanisms. The results thus support a mediation-oriented explanation. Table 5 presents the results of the structural model and hypothesis testing. This table directly addresses the study's research questions by evaluating both direct and indirect relationships among self-esteem, parental authority, materialistic attitudes, and financial behavior. The analysis focuses on whether materialism functions as the key transmission mechanism linking upstream factors to behavioral outcomes.

Table 4. Structural model path coefficients

Path	β	*t*-Value	*p*-Value	Hypothesis
Self-Esteem → Materialistic Attitude	0.397	5.734	<0.001	Supported
Parental Authority → Materialistic Attitude	0.510	8.399	<0.001	Supported
Self-Esteem → Financial Behavior	0.103	1.022	0.307	Not supported
Parental Authority → Financial Behavior	–0.075	0.630	0.529	Not supported
Materialistic Attitude → Financial Behavior	–0.619	4.565	<0.001	Supported
Self-Esteem → Materialism → Financial Behavior	–0.246	3.647	<0.001	Supported
Parental Authority → Materialism → Financial Behavior	–0.316	3.880	<0.001	Supported

Source: Adapted Smartpls 4 Output (2025)

The results in Table 5 reveal a clear and theoretically coherent pattern. Self-esteem and parental authority primarily influence financial behavior indirectly through materialistic attitudes, while their direct effects are weak or insignificant. This configuration highlights materialism as the pivotal mechanism through which psychological and socialization forces shape financial behavior. The dominance of indirect effects shifts the explanation away from simplistic trait-based accounts toward a value-driven understanding of financial decision-making among emerging adults.

DISCUSSION

The results provide clear support for the first hypothesis, indicating that self-esteem significantly predicts materialistic attitudes among university students. This finding challenges the simplistic assumption that higher self-esteem necessarily insulates individuals from materialistic value orientations. Instead, the result aligns with contemporary consumer research suggesting that self-esteem often operates as socially contingent self-worth rather than stable self-acceptance, particularly in young adult populations. In such contexts, material possessions become instruments for identity affirmation and social positioning rather than mere compensatory tools for low self-esteem. Recent evidence shows that when self-concept is closely tied to external validation, individuals may engage more strongly in acquisition-oriented value systems to stabilize or signal identity, which explains why higher self-evaluations can coexist with stronger materialistic orientations in peer-intensive environments (Stuppy et al., 2020; Zhang & Hawk, 2022). Accordingly, the empirical support for H1 reflects a nuanced psychological mechanism rather than a paradox.

The second hypothesis is also supported, as parental authority significantly predicts materialistic attitudes. This result reinforces the view that parental influence is not uniformly protective and depends critically on how authority is experienced and internalized. Contemporary financial socialization literature emphasizes that parental authority functions through relational climate, modeling, and internalization of norms rather than through overt behavioral control. When authority is perceived as controlling or conditional, it may inadvertently intensify adolescents' reliance on external markers of success, such as material possessions, to negotiate autonomy and self-worth. Recent high-impact studies confirm that parental influence shapes value orientations before shaping behavior, and that controlling parental practices can increase susceptibility to extrinsic goal pursuit (LeBaron & Kelley, 2021; Pak & Fan, 2024). Thus, the support for H2 is theoretically consistent with modern socialization frameworks that privilege internal mechanisms over direct behavioral transmission.

In contrast, the third hypothesis is not supported, as self-esteem does not exhibit a significant direct effect on financial behavior. This null finding is theoretically meaningful rather than problematic. Financial behavior represents an applied self-regulation outcome that requires consistent routines, delayed gratification, and cognitive discipline, none of which follow automatically from self-evaluative beliefs. Recent work in consumer psychology demonstrates that self-esteem influences behavior indirectly through motivational and value-based processes such as self-verification, compensatory consumption, and identity maintenance, rather than through direct action tendencies (Consiglio & van Osselaer, 2022). The absence of a direct effect therefore suggests that self-esteem shapes financial behavior only after being translated into specific value orientations, a conclusion that strengthens rather than weakens the explanatory coherence of the model. Consequently, H3 is rejected in its direct form but remains theoretically relevant within a mediated framework.

Similarly, the fourth hypothesis is not supported, as parental authority does not directly predict financial behavior. This finding accords with contemporary financial socialization research, which consistently shows that parents influence financial outcomes indirectly by shaping attitudes, norms, and capabilities that later manifest in behavior. In emerging adulthood, direct parental control over financial decisions is limited, while peer influence and market exposure intensify. As a result, parental authority is unlikely to exert uniform behavioral effects without passing through internalized preferences and competencies. Recent empirical work confirms that parental inputs operate primarily through mediating constructs such as financial capability, attitudes, and identity-related beliefs (LeBaron & Kelley, 2021; Pak & Fan, 2024). The rejection of H4 therefore reflects a theoretically expected attenuation of direct parental effects at this life stage.

The fifth hypothesis is rejected as originally specified, as materialistic attitudes exert a significant negative effect on financial behavior rather than a positive one. This result constitutes the core behavioral finding of the study. Materialism prioritizes acquisition, status signaling, and immediate gratification, which directly conflicts with the principles of responsible financial management such as budgeting, restraint, and long-term planning. Recent meta-analytic and systematic evidence demonstrates that materialistic value orientations undermine well-being and self-control by shifting preferences toward extrinsic goals and impulsive consumption patterns (Moldes & Ku, 2020; Redine et al., 2023). The negative association observed here confirms that materialism functions as a behavioral risk factor in student financial decision-making, thereby providing strong theoretical justification for rejecting H5's original directional assumption.

Finally, the mediation hypotheses receive strong empirical support. Both self-esteem and parental authority exert significant indirect effects on financial behavior through materialistic attitudes, indicating that materialism serves as the primary psychological transmission mechanism linking upstream personal and family factors to downstream financial outcomes. This pattern clarifies why direct effects are weak or absent while indirect effects remain robust. Contemporary financial socialization theory explicitly posits that family, and psychological inputs shape financial behavior by structuring internal orientations rather than by dictating actions (LeBaron & Kelley, 2021). Likewise, recent consumer research shows that self-related motives influence financial outcomes only after being translated into value-laden consumption priorities (Stuppy et al., 2020). The support for H6 and H7 therefore substantiates a coherent mediation-based explanation in which self-esteem and parental authority shape materialistic orientations, and materialism, in turn, erodes responsible financial behavior.

CONCLUSION AND FURTHER STUDY

his study concludes that students' financial behavior is shaped less by direct personal traits or parental influence and more by the value systems through which these forces operate. The findings show that self-esteem and parental authority significantly intensify materialistic attitudes, while materialism, in turn, undermines responsible financial behavior. Direct effects of self-esteem and parental authority on financial behavior are not supported, underscoring the importance of treating financial behavior as a downstream self-regulation outcome rather than a direct expression of personality or family control. The central contribution of this study lies in identifying materialism as the primary psychological transmission mechanism linking upstream psychosocial and familial factors to everyday money management. Practically, this implies that interventions aimed at improving student financial behavior should move beyond narrow financial literacy programs and instead address materialistic value orientations, social comparison pressures, and identity-based consumption motives that quietly erode financial discipline.

Several limitations should be acknowledged. First, the cross-sectional design restricts causal inference, and future studies would benefit from longitudinal or experimental designs to trace how self-esteem, parental authority, and materialism co-evolve over time. Second, the sample is limited to students at state universities in one urban context, which may constrain generalizability across regions, private institutions, or non-student populations. Third, self-esteem and parental authority were measured as general perceptions; future research could differentiate between stable versus contingent self-esteem and between supportive versus controlling parental authority to sharpen theoretical precision. Further studies may also incorporate peer influence, digital consumption environments, and financial stress as contextual moderators. By extending the model across diverse populations and temporal designs, future research can refine the value-based explanation of financial behavior and inform policies that target the psychological roots of financial vulnerability rather than its surface-level symptoms.

ETHICAL DISCLOSURE

All participants provided written informed consent prior to participation. They were informed about the study's purpose, their voluntary participation, the right to withdraw at any time, and the confidentiality of their responses.

CONFLICT OF INTERESTS

The authors declare no conflict of interest and no funding received from institutions.

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