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FinTech Adoption and Financial Inclusion in Emerging Economies: A Systematic Literature Review

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Abstract

Context and Objective

Financial technology (FinTech) has emerged as a game-changer in the financial systems transformation and financial inclusion, particularly in emerging economies. The literature review for this study is systematic, where the focus is on research literature published on existing factors, problems and results that impact on financial inclusion that impact the adoption of FinTech.

Method

This study was conducted using systematic literature review (SLR) and secondary analysis (qualitative) with the total number of 1139 records and 45 studies were selected after screening and eligibility assessment for synthesis.

Results

The results indicate the factors influencing the uptake of FinTech are technological availability, digital literacy, trust in technology and regulatory support and institutional capacity. The review also offers a few examples of how digital payments, and digital/mobile and technology-based financial services and banking products, have helped to transform access, affordability and usability of financial products. However, cybersecurity, digital inequity and regulatory restrictions continue to be significant challenges

Conclusion

The study provides theory and policy lessons on how to develop digital financial ecosystems in emerging markets that are more inclusive.

Keywords

FinTech Adoption; Financial Inclusion; Emerging Economies; Digital Finance; Technology Adoption

1. Introduction

Financial technology (FinTech) is a term used to describe the fusion of digital technology into the financial services landscape, which has revolutionized how banking, payment, lending, insurance, investing and wealth management services are provided. New technologies such as mobile, AI, blockchain, cloud, big data, digital payment platforms and the speed of their development have afforded financial institutions the chance to offer customers faster, more efficient and customer-centric services and to reach more and more previously unbanked customers. In emerging markets, where the development of traditional banking is not homogeneous, financial exclusion and the opportunities digital innovation brings, are growing in importance (Adel, 2024).

Financial inclusion has emerged as a high priority for national governments, international development institutions and financial regulators, given the strong correlation to low cost financial services and the benefits they bring to the reduction of poverty, the promotion of entrepreneurship, economic resilience and sustainable development. While significant strides have been made over the past ten years, there remain geographical, banking infrastructure, financial illiteracy, regulatory, and transaction costs challenges that continue to hinder many people and small businesses in emerging economies. FinTech has brought a new dimension to solving such structural issues, including the ability to make digital payments, conduct mobile banking, peer-to-peer lending, payment wallets, crowdfunding and alternative credit assessment techniques (Al-Sharafi et al., 2025).

The increasing spread of smartphones and internet has further ramped up the uptake of FinTech in the developing world. Mobile money ecosystems and digital payment apps and branchless banking services have been leveraged to reach rural people, women and informal sectors and micro, small and medium-sized enterprises (MSMEs). New finance platforms have reduced transaction costs, enhanced payment

efficiency, helped to increase savings rates and opened up credit facilities for segments of society not provided by the formal financial system. Hence, FinTech has evolved from a technology innovation to its giant contribution to inclusive economic growth and digitalization (Albuainain & Ashby, 2025).

The process of the development of FinTech is still ongoing, and some emerging economies have experienced varying growth levels. The results of the adoption process differ significantly according to differences in the quality of institutions, regulation, digital infrastructure, consumer trust, cyber security preparedness and financial literacy and technological skills. In some countries, progress has been achieved and steps have been taken towards dynamic digital financial ecosystems with conducive regulatory frameworks and high mobile penetration while in others, the various challenges such as inadequate infrastructure, regulatory uncertainty, cyber security, inequality in digital financial services and low consumer trust in digital financial services remain. From a socio-economic and institutional point of view, these differences in context suggest that FinTech adoption needs to be understood and explained as a socio-economic and institutional process, rather than a process of technological development (Danladi et al., 2023).

The research on adoption of FinTech and financial inclusion has been increasing in the last few years. These studies cover various themes related to adoption of digital payment, mobile money, digital finance with blockchain, digital lending, consumer behavior, financial literacy, regulatory innovation and digital banking. Theoretical frameworks like the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), Diffusion of Innovation Theory, Institutional Theory and Trust Theory have been used to account for the factors that impact the adoption of FinTech. Complementary, these studies have found that perceived usefulness, ease of use, trust, digital literacy, government support and technological infrastructure and regulatory quality are important factors that influence whether users were likely to use digital financial services (Dawood et al., 2021).

However, in several significant ways there are still conflicting views in the literature. A lack of

comparative understanding of the emerging economies is the main limitation of many empirical investigations, which tend to be of country or specific FinTech use. Furthermore, in the literature, emphasis is laid on one of the two variables (adoption of FinTech or financial inclusion) instead of the link between the adoption of technological innovations and financial outcomes. There is also a wide range of variations in research design, theory, geographical scope and methodological approaches to understanding what factors are conducive and/or obstructive to financial inclusion via FinTech, which makes it hard to get a coherent picture of the factors. Yet, there is no single synthesis of the existing evidence which integrates the common determinants, common barriers emerging from the financial institutions and financial priorities emerging from the policy makers, respectively (Del Sarto & Ozili, 2025).

This is a need which can be met by systematic synthesis of evidence available. The process of identification, screening, assessment and synthesis of existing research and the potential to minimize selection bias and enhance the reliability of the conclusions is clearly and systematically represented in SLRs. This study brings together the current existing knowledge on the topic of FinTech adoption and financial inclusion in emerging economies, and shows the dominant themes in the research, methodological trends and areas of need for further academic research. It is especially noteworthy in the context of rising global development of digital financial technologies and their incorporation into national agendas on financial inclusion.

The overall aim of this study is to summarize the existing literature in a systematic and comprehensive way and to state four research objectives: (1) systematically review and summarize the existing literature on FinTech adoption in emerging economies; (2) identify key technological, institutional, behavioral and socio-economic determinants affecting the adoption of FinTech; (3) synthesize evidence on the role of FinTech in financial inclusion; and (4) identify some barriers, knowledge gaps and future research directions. The following research questions are included to help with the above objectives:

RQ1: What are the dominant themes in the literature on FinTech adoption in emerging economies?

RQ2: What factors facilitate or hinder FinTech adoption?

RQ3: How does FinTech adoption contribute to financial inclusion?

RQ4: What research gaps and future priorities emerge from the existing evidence?

This systematic literature review has added value to the body of literature in a number of ways. First, brings together disparate knowledge on the uptake of FinTech and financial inclusion in emerging economies to a coherent analytical framework. Secondly, it offers a holistic thematic connection of determinants, enabling factors, barriers and outcomes of financial inclusion in the context of their adoption. Thirdly, it provides a reference of the methodological and geographical trends found in the available literature, thus inspiring future research. Lastly, the review provides recommendations for policy makers, financial regulators, financial institutions, and FinTech firms and development agencies on ways to accelerate sustainable economic development and establish more inclusive digital financial ecosystems in emerging economies.

2. Methodology

2.1 Research Design

The authors used Systematic Literature Review (SLR) to find out the relationship between the implementation of FinTech and financial inclusion in the emerging economies. The following reasons are used to choose SLR: it provides a replicable, structured and transparent approach to identifying, investigating and incorporating existing academic information about a specific research phenomenon. Systematic literature review methodology helps in minimising the selection bias which is possible due to the pre-designed search methodology, inclusion and exclusion criteria and quality assessment processes. The review followed the guidelines of Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) to ensure methodological transparency and reliability.

The study was of a secondary qualitative research design where the primary source of the evidence was from prior published academic research. This was achieved through selected studies which were

analysed to look for similarities and shared concepts, drivers and obstacles to the adoption of FinTech and financial inclusion in emerging economies, and impacts. It was decided to have a qualitative approach as there is ample diversity in the geographical context, technological applications, theoretical approaches and research methodologies used in the existing FinTech literature, and interpretative synthesis was found to be more suitable than statistical aggregation.

2.2 Search Strategy

A systematic search strategy was created to identify the relevant studies that tackle the problem of financial inclusion and FinTech adoption. The research articles on the topic of digital financial technology and

financial accessibility and emerging economies were searched using academic databases and scholarly search engines. The keywords and combinations of the Boolean operators used were: FinTech adoption, financial technology, digital finance, mobile banking, digital payments, financial inclusion and emerging economies.

There were 1,139 records found in a preliminary search. The screening of the studies was done by several screening processes, such as the title screening, abstract screening and the full text screening. Following the use of the pre-established eligibility criteria and methodological relevance, 45 studies were chosen as the final sample for qualitative synthesis.

Table 1. Search Strategy Framework

Search Component	Description
Research Area	FinTech adoption and financial inclusion
Core Keywords	FinTech, digital finance, financial technology, mobile banking, digital payments
Outcome Keywords	Financial inclusion, access to finance, digital financial services
Context Keywords	Emerging economies, developing countries, Global South
Search Method	Boolean keyword combinations
Initial Records Identified	1,139 studies
Final Included Studies	45 studies

2.3 Eligibility Criteria

Specific selection criteria (inclusion/exclusion) were established to ensure that only relevant and academically sound studies were included. Studies were selected if they explicitly talked about using

FinTech, digital financial services, and/or technology for financial inclusion in the context of emerging economies. Studies were not included if they were inadequate in methodological information, and/or not relevant to the focus of the research.

Table 2. Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Research Focus	Studies examining FinTech adoption and financial inclusion	Studies unrelated to FinTech or inclusion
Context	Emerging and developing economies	Developed economies only
Publication Type	Peer-reviewed journal articles	Editorials, book chapters, conference summaries

Language	English-language studies	Non-English publications
Methodological Requirement	Studies with clear research methodology	Studies without methodological explanation
Relevance	Direct connection between FinTech and inclusion outcomes	Studies focusing on unrelated digital technologies

2.4 Data Extraction

Systematic extraction of data was used to systematically organise information from the studies selected. All data from all articles were categorized and combined into appropriate data to compare and combine themes. These categories were: Publication information, Geographical context, Research methodology, Theoretical foundation, FinTech application, Main findings, Implications for financial inclusion.

2.5 Characteristics of Studies

The studies in the attached appendix illustrate the relevance of FinTech in enhancing financial inclusion, and in so doing, digital financial services are expanded, especially in emerging economies. The

literature identifies some important factors including trust, digital literacy, security, institutional support and technological readiness (Appendix-A). There are, however, challenges to adoption that need to be addressed, including the need for robust regulations and supporting policies and programs.

2.6 Quality Appraisal Assessment

The selected studies were subjected to quality appraisal and methodological credibility of the studies was assessed. The clarity and methodological consistency of research, data collection, analysis, research goals and research outcomes were measured. To ensure that only studies with reliable and meaningful evidence were included in the final synthesis, quality assessment was used.

Table 3. Quality Appraisal Criteria

Assessment Dimension	Evaluation Focus
Research Objectives	Clearly defined research purpose
Methodological Transparency	Explanation of research design and procedures
Data Reliability	Appropriate data sources and collection methods
Analytical Rigor	Suitability of analysis techniques
Findings Contribution	Relevance to FinTech adoption and inclusion

2.7 Data Analysis

Qualitative thematic analysis was used to analyze the extracted data. Through this approach it was possible to discover the common ideas, connections and research patterns in the selected studies. This analysis was carried out in three steps: coding the information retrieved from the documents, generalizing the main themes and synthesizing the relationships between the various aspects of the mechanisms of adoption of FinTech and the results of financial inclusion.

Technological innovations, institutional factors, regulatory issues, digital accessibility and outcomes of digital trust and financial inclusion were grouped by themes and associated with the adoption determinants. The analysis led to an integrated visualization of the potential for increased financial access by the introduction of FinTech and the challenges that exist today in emerging economies.

3. Results

3.1 Selection Criteria and Screening Process of

Included Studies

A systematic literature search resulted in 1,139 documents being identified on the theme of “FinTech adoption and financial inclusion in emerging economies”. There were 239 duplicate or irrelevant records that were removed before the title and abstract of the records were screened, leaving 900 records for screening. During this stage, 720 of these records were removed as they were not directly related to the topics of FinTech adoption, financial inclusion and contexts of emerging economies and the objectives of the review. After the initial screening 180 reports were retrieved that may be relevant to the study. Of these, 20 were not available, either because the report was not available, the report was incomplete or it was not accessible. This resulted in the inclusion of 160 full-text reports in

the study after applying the inclusion and exclusion criteria. There were issues with the criteria for excluding reports when assessed in full text, which did not enable a thorough analysis of the association between the adoption of FinTech and financial inclusion, lack of clarity in methods and reports from developed economies or lacking evidence relevant to a qualitative synthesis, to exclude 115 reports. After going through all the screening and eligibility criteria, 45 studies were included in the systematic literature review. Finally, secondary qualitative analysis and thematic synthesis were undertaken to identify salient themes with respect to the determinants of FinTech adoption, financial outcomes of financial inclusion, technological innovations, institutional factors and barriers in emerging markets from the final data set of 22 studies.

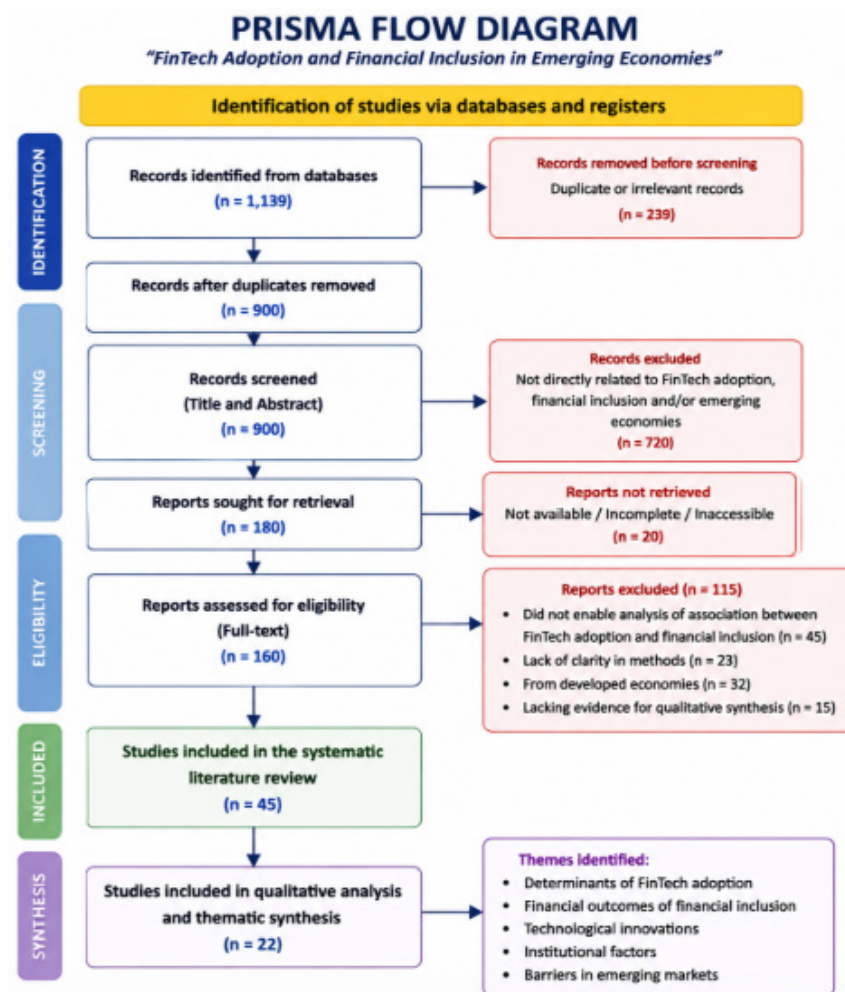


Figure 1. PRISMA Flow Chart

3.2 Characteristics of the Selected Studies

After reading 45 studies, there was a wide range of theories, methods and areas of technology studied and geographic range of studies. The literature reviewed included various situations of emerging economies in regions other than Asia and Africa, such as Latin America and other emerging economies (Ediagbonya & Tioluwani, 2022). This was a geographical diversity that was a reflection of the growing financial modernization of countries that have less developed banking systems, through digital channels.

The methodology used in the studies which were

selected were quite diverse. Many studies used quantitative techniques in their analysis, such as surveys and statistical modelling techniques, for consumer acceptance and behavior intentions and determinants of the adoption. Qualitative methods, such as interviews, case analysis, and policy analyses, were used in other studies to uncover institutional difficulties, regulatory issues, and other socio-economic factors that affect FinTech diffusion. Some examples of mixed methods used were also reported, such as reports of quantitative data provided with the contextual analysis.

Table 4. Main Characteristics Extracted from Included Studies

Category	Description
Research Context	Emerging economies
Research Approach	Secondary qualitative synthesis
Study Focus	FinTech adoption and financial inclusion
Technologies Examined	Digital payments, mobile banking, digital lending, blockchain, digital finance platforms
Methodologies in Reviewed Studies	Quantitative, qualitative, mixed methods
Main Outcomes	Financial access, affordability, usage, inclusion

3.3 Emerging Themes in FinTech Adoption Research

The main themes, which were based on the thematic analysis, to explain the contribution of FinTech to financial inclusion in emerging economies were identified. Access to digital and extension of financial services was the first big theme. All the reviewed studies indicated that FinTech platforms have been found to be serving for populations which were previously unbanked. Digital payment and mobile money was cited as a main facilitator to overcome geographical and economic constraints as well as being highlighted as a key enabler for mobile finance solutions (Fernández-Olit et al., 2019).

The second large theme was the factors affecting the adoption of technology. The findings showed that there were a number of behavior, technology and institutional influences on adoption decisions. The perceived usefulness, ease of use, trust, the digital literacy and technological awareness proved to be

important factors that affected the acceptance of FinTech services (Firmansyah et al., 2023). In addition, infrastructure, penetration of smart phones, Internet connectivity and the cost of Internet connection were found to be important issues for wider acceptance.

The third theme was on institutional and regulatory environment. The reviewed studies revealed that various regulatory frameworks, policies of the governmental sector or financial sector had a significant impact on FinTech development. Countries with a more enabling regulatory environment and a more robust digital infrastructure were more likely to be adopting digital financial services. On the other hand, the following constraints were identified: lack of institutional capacity, limited consumer protection mechanisms and regulatory uncertainty.

3.4 Contribution of FinTech to Financial Inclusion

The findings of the selected studies synthesis indicated

that FinTech is still a relatively new tool which can help enhance several aspects of financial inclusion. The evidence examined revealed that the impact of digital finance services on financial inclusion is in four primary areas: access, affordability, availability and usability.

On the other hand, FinTech is creating an accessible financial system by leveraging the financial systems in a formal manner, without relying on a bank. Digital wallets and mobile banking applications, and electronic payment systems give opportunities to underserved communities, such as rural communities, to access financial services (Ha et al., 2025).

Secondly, FinTech makes it more affordable as it reduces the transaction charges of the traditional banking system. Digital platforms enable low cost transfers, automated payments and streamlined financial transactions and help contribute to the improvement of access to financial services for the low income segment.

Thirdly, FinTech is expanding the availability of financial services, taking financial services outside the bank. This is especially useful in emerging markets where geographical conditions and the lack of financial robustness have deterred financial inclusion in the past (Jafri et al., 2024).

Finally, FinTech is striving to create financial tools that will empower financial resources and help individuals and companies obtain credit, save money and participate in the digital economy. The studies reviewed highlighted the potential of digital lending platforms and information on alternative credit sources for enhancing access to finance for small business and under-served groups.

3.5 Barriers and Challenges Affecting FinTech Adoption

Despite the vast opportunities, the reviewed studies revealed several challenges for increased financial inclusion created by the FinTech, as outlined below. One of the issues that continued to be discussed was digital inequality. Poor internet connectivity, poor technological infrastructure and limited access to digital devices continued to be a limitation to adoption, especially among the rural and marginalized.

One of the other areas noted as a challenge was cybersecurity and privacy. Insufficient trust and

doubts regarding data security, concerns related to online fraud, lack of consumer trust and their reluctance to use Dfins. Moreover, financial and digital literacy were also low, and prevented users from using the FinTech platforms effectively (Jha & Dangwal, 2024).

Another important constraint was regulatory issues. With Fintech, strong and weak regulation are both desired, to stimulate innovation on one hand and to guarantee security for the Fintech provider and consumer on the other. The reviewed evidence indicated that there is a need to strike a balance between the promotion of innovation and consumer protection, cybersecurity requirements and financial stability issues.

3.6 Overall Synthesis of Findings

From the overall perspective, the systematic review findings were that there is a lot of potential in the use of FinTech to enhance financial inclusion in emerging economies. The results, however, suggest that merely being able to access technology is not enough to create financial transformation that is inclusive. Consumer engagement will be affected by a variety of factors, including digital infrastructure, attributes of consumers, institutional support, the effectiveness of the regulations and consumer confidence.

The qualitative synthesis of the 45 studies selected for this survey reveals that FinTech is a technology development as well as a means to a new socio-economic change. Although the digital financial services have brought new possibilities of enhancing access to financial services, there are several structural obstacles to these services. Therefore, any future FinTech development strategy must account for technological innovation, digital literacy, imperfection in the regulatory framework, the need for more cybersecurity measures and the need for policy frameworks that promote inclusivity.

4. Discussion

The outcomes of the current systematic literature review offer valuable insights into the dynamics between the financial inclusion and the adoption of FinTech in emerging economies. The literature compiled reveals that FinTech has transformed from

technology to a successful approach to improve access, affordability and availability of financial services. The findings however indicate that the success of technology implementation is not the only factor that decides the FinTech contribution to financial inclusion, but technological, behavioral, institutional and socio-economic factors all have a part to play (Kishor et al., 2025).

One of the most important results of the review is that user level characteristics play a significant role in the adoption of FinTech such as Perceived usefulness, Trust, Digital literacy, Technological accessibility. The evidence reviewed indicates that the economic benefits, convenience, reliability and security reasons influence the take up of DfS. The results support the perspectives on technology adoption such as the Technology Acceptance Model and other behavior-oriented models which focus on perceived value and user confidence in their process of making decisions about technology adoption. But the review does not stop there, as it also shows that a host of structural factors, such as the availability of infrastructure and institutions, are present in emerging economies and influence adoption decisions as well (Laia & Windijarto, 2025).

The findings also highlight that digital infrastructure plays a crucial role as a pillar for inclusive FinTech development. The access and participation to internet, smart phone and digital skills remain uneven and digital financial platforms have flourished. This implies that in the absence of the necessary resources and capabilities for vulnerable groups to be able to access the digital financial systems, FinTech can unknowingly further deepen inequality. So, financial inclusion policies can be designed to also pursue the purpose of providing access to technology, but must also be attentive to digital inequality, for example by investing in connectivity service, affordable devices and digital education (Lye et al., 2025).

In addition, it underscores the institutional and regulatory environment as its crucial factors that affect the results of FinTech. The environment for the FinTech sector is more supportive in more favourable countries in terms of the frameworks, policies and consumer protection, especially in emerging markets. On the other hand, regulatory uncertainty, weak governance and weak cybersecurity have been

negatively impacting the lack of trust in adoption and consumer trust (Mandić et al., 2025). The results show a policy dilemma for policymakers between the promotion of innovation and the protection of users and financial stability.

One more significant contribution from this review is on the links between the FinTech and broader financial inclusion objectives. The results show that FinTech can enhance financial inclusion in various ways such as by increasing access to banking services, lowering transaction costs, making transactions more efficient, and making credit easier to access (Maniam, 2024). Digital payments and mobile financial services have contributed to the financial services that have been accessible to those outside of the mainline financial system. The review also finds that meaningful financial inclusion doesn't always equal access, however. The essence of sustainable inclusion is to use it continuously, to have consumers' trust in it, have financial ability to use it, and to have digital services as part of their everyday economic life (Marak & Ayyagari, 2025).

There are a variety of theoretical implications to the findings. While the current technology adoption model has some advantages for the understanding of individual adoption behaviour, the author summarised in this paper suggest that the adoption process of FinTech in emerging markets should be understood in a multi-faceted manner with the involvement of institutional and socio-economic factors (Mashoene et al., 2025). Considering these three perspectives together, the theoretical framework proposed is that this combined view can provide a possible basis to gain a deeper understanding of the diffusion of FinTech and its implications for financial inclusion.

Governments and financial regulators should have incorporated policies at the policy level that incorporate the targets of inclusive development and technology innovation. Policies related to digital infrastructure, financial literacy programmes and cybersecurity and regulatory innovation are key to realizing the potential of FinTech. Affordability, accessibility and trust are also key factors that should be tackled and is a key focus of user centric solutions for financial institutions and FinTech companies for underserved communities.

Based on the literature cited, it can be inferred that

it has been a contributor but there are areas which can be further explored. More comparative studies between countries, particularly in different emerging economy settings, need to be conducted in order to better understand the effects of institutional variance on the outcomes of FinTech (Mbarek, 2025). There is also greater need to focus on the needs of marginalised communities, such as the rural population, women and those in the informal sector (Ranabhat et al., 2022). Furthermore, there is a need for further research and development of emerging technologies, including artificial intelligence, blockchain, and digital identity systems, to assess their potential to help create more inclusive financial ecosystems in the future (Vasishta & Singla, 2024). The overall findings of this SLR Reinforces the conclusion that FinTech is a promising area to improve financial inclusion in emerging markets. But only a full-fledged strategy that combines technological improvement and institutional development, regulation development and capacity building can ensure sustainable, equitable outcomes.

5. Conclusion

This systematic literature review is carried out, analyzing the relationship between the introduction of FinTech and financial inclusion in emerging economies, using the methodology of secondary qualitative research. The study of the literature was used to gain understanding of the part played by digital financial technologies in improving access, availability and affordability of financial services for the less well-served populations. During the review process, 1,139 studies were identified and 45 studies were screened, using the a priori eligibility criteria, and included in the final qualitative synthesis. The results also revealed how significant the role of FinTech is in the Financial transformation, as in Digital payment, Mobile banking and Digital lending, to name a few, and technology-based financial solutions. In the end, it was decided that there were technical, behavioral, institutional and socio-economic hurdles to take into account while dealing with the adoption of FinTech. The other elements that influence the adoption of individuals are their perception of usefulness and ease of use, as well as their trust and their digital

literacy; and broader factors such as the readiness of the infrastructure, the regulatory framework, cybersecurity and the capacity of the institutions determine the sustainability of the FinTech ecosystems. Financial and digital infrastructure and supportive policy framework of financial inclusion and technology diffusion are not enough for financial inclusion; financial and digital capabilities of users are also needed. The study fills the gap in existing literature, as it addresses the problem of connecting the scattered information on the use of FinTech in the context of emerging economies with financial inclusion. It emphasizes not just on the role of FinTech as a financial innovation, but as a remedy to structural issues of traditional financial systems. But, it has some limitations to achieving this, most notably digital poverty, privacy concerns, policy constraints and technical literacy. The results have significant policy, regulatory, financial institution and FinTech implications. Digital infrastructure development, financial literacy education and consumer protection regulations should be the focus of governments, whilst FinTech businesses should seek to create solutions that are affordable, secure, and user-friendly. Future research should be done to study more cross country differences, the most vulnerable groups, new technologies and their impact on the medium and long-term in financial inclusion via FinTech. Finally, while FinTech has a critical role to play in improving financial inclusion in emerging markets, this will require it to be accompanied by technology innovation, institutional readiness, appropriate regulation and inclusive development policies. A sustainable, accessible and innovative financial transformation that benefits all in society is the key to success.

Declarations

Author Contributions

The authors were responsible for the conceptualization, research design, methodology development, data collection, data analysis, interpretation of findings, manuscript preparation, critical revision, and final approval of the submitted version.

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Conflict of Interest

The author declares that there are no conflicts of interest, financial or otherwise, that could have influenced the research design, data analysis, interpretation of findings, or preparation of this manuscript.

Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request, subject to ethical and confidentiality restrictions.

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