e-ISSN 2608-8395

Journal of Indonesian Islamic Studies
Vol 6, No. 1, October 2026, pp. 103 - 115

JOURNAL OF INDONESIAN ISLAMIC STUDIES
https://ejournal.iainpalopo.ac.id/index.php/jiis/index

The Relevance of Yusuf al-Qaradawi's Tarāḍin Principles to Affiliate Marketing Practices in E-commerce

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Articles Information

History:
Received: June 26, 2026
Approved: August 24, 2026
Publish: October 1, 2026

Keywords:
Tarāḍin; Yusuf al-Qaradawi; Affiliate Marketing; E-commerce; Fiqh Muamalah

Abstract

The rapid development of affiliate marketing in e-commerce has established it as an effective digital marketing model that enhances sales through a performance-based commission system. However, this practice also raises ethical concerns, particularly regarding information asymmetry, hidden commissions, and conflicts of interest, all of which may influence the quality of consumers' purchasing decisions. From the perspective of Islamic economics, these issues are closely related to the principle of tarāḍin, which serves as a fundamental basis for the legitimacy of transactions. This study aims to examine the relevance of the principle of tarāḍin in the thought of Yusuf al-Qaradawi to the practice of affiliate marketing in e-commerce. The research employs a library research method with a qualitative-conceptual approach. The data were collected from the Qur'an, Hadith, Yusuf al-Qaradawi's scholarly works, and other relevant academic literature. Data were analyzed using content analysis through four stages: open coding, theme extraction, analytical mapping, and interpretive synthesis. The findings indicate that, from a structural perspective, affiliate marketing corresponds to the contract of ju'ālah and is therefore generally acceptable within Islamic commercial jurisprudence. Nevertheless, its ethical validity is conditional and largely depends on the integrity of the information that shapes consumers' consent. The principle of tarāḍin is found to be highly relevant in evaluating affiliate marketing practices through four key indicators: information transparency, commission disclosure, honesty in promotion, and consumers' freedom to make informed decisions. The novelty of this study lies in applying Yusuf al-Qaradawi's concept of tarāḍin as an ethical framework for assessing information integrity in contemporary affiliate marketing practices.

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Introduction

The rapid development of e-commerce has significantly transformed modern trade, including the emergence of increasingly sophisticated digital marketing models (Amarodin et al., 2026). One of the fastest-growing models is affiliate marketing, a commission-based promotional system that enables third parties to market products through unique referral links and earn commissions for every successful transaction. This model is considered effective because it expands marketing reach while reducing promotional costs (Umami & Darma, 2021). Along with the increasing use of social media platforms such as TikTok, Instagram, and YouTube, affiliate marketing has become an integral part of the digital commerce ecosystem (Kurniawati et al., 2021).

Despite its effectiveness, affiliate marketing also raises increasingly complex ethical issues. One of the primary concerns is information asymmetry, in which consumers often rely more heavily on information provided by affiliates than on information directly from merchants. At the same time, affiliates operate under a commission-based incentive system, creating potential conflicts of interest between providing objective information and pursuing financial gain (Hartono et al., 2021). Practices such as hidden commissions, exaggerated claims, concealing product shortcomings, and promotional strategies that exploit consumers' psychological responses have become increasingly common in affiliate marketing. These practices may influence the quality of consumers' purchasing decisions and raise serious concerns regarding the validity of transactional consent (Alghifari et al., 2025).

From the perspective of Islamic economics, transactions are evaluated not only in terms of their legal validity but also according to ethical principles and justice. One of the fundamental principles in *fiqh muamalah* is *tarāḍin*, which refers to the mutual consent of the parties involved in a transaction. This principle has a strong normative foundation in the Qur'an, particularly in Surah An-Nisā' verse 29, which states that wealth may only be acquired through trade conducted with the mutual consent of all parties (Purnomo et al., 2025). In this context, consent should not be understood merely as formal agreement but must be established through transparency of information, freedom of choice, and the absence of manipulation. Yusuf al-Qaradawi further expands this concept by arguing that modern transactions should be assessed not only based on the legal validity of the contract but also on the ethical quality surrounding the transaction, particularly in avoiding elements of *gharar* and *tadlīs* (Anggraini et al., 2024).

Several previous studies have examined affiliate marketing from various perspectives. Studies by Machfudloh and Nisa (2024) and Marianingsih et al. (2025) classify affiliate marketing as a form of *ju‘ālah*, which is generally permissible under Islamic economic principles (Machfudloh & Nisa, 2024; Marianingsih et al., 2025). Meanwhile, Kasnelly et al. (2025) emphasize the effectiveness of affiliate marketing in increasing digital product sales (Kasnelly et al., 2025). Hasan and Saini (2024) examine e-commerce transactions from Yusuf al-Qaradawi's perspective, with particular attention to consumer protection (Hasan & Saini, 2024), while Anggraini et al. (2024) discuss Islamic business ethics in Yusuf al-Qaradawi's thought more broadly (Anggraini et al., 2024). However, these studies primarily focus on the legal validity of contracts, business effectiveness, and general business ethics.

Based on this review, an important academic gap remains regarding how the principle of *tarāḍin* can be specifically employed as an ethical framework for evaluating affiliate marketing practices. Previous studies have not thoroughly explored how the quality of consumer consent is shaped by the information provided by affiliates or how commission-based incentives may affect the integrity of consent in digital transactions. This research gap constitutes the primary focus of the present study.

The state of the art of this study lies in positioning affiliate marketing not merely as a commission-based transaction that is legally valid under Islamic law but as an ethical process whose legitimacy largely depends on the quality of information shaping consumer consent. The novelty of this research lies in employing Yusuf al-Qaradawi's concept of *tarāḍin* as a specific analytical framework for evaluating affiliate marketing practices in e-commerce. Accordingly, this study aims to examine the concept of *tarāḍin* in Yusuf al-Qaradawi's thought, explain the mechanisms of affiliate marketing, and analyze its relevance to contemporary digital marketing practices.

Method

This study employs a library research method with a qualitative-conceptual approach (Zed, 2004). This method was selected because the study focuses on analyzing the concept of *tarāḍin* in Yusuf al-Qaradawi's thought and examining its relevance to affiliate marketing practices in e-commerce. A library research approach enables an in-depth exploration of normative concepts in *fiqh muamalah* and their application to contemporary digital economic phenomena.

The study adopts a conceptual-normative approach by examining the principle of *tarāḍin* as an ethical foundation for transactions in Islamic economics while assessing its relevance to modern digital marketing practices. This approach facilitates an understanding of the relationship between classical principles of *muamalah* and the increasingly complex models of contemporary commercial transactions.

The data used in this study consist of both primary and secondary sources. Primary sources include the Qur'an, Hadith, and Yusuf al-Qaradawi's works on *muamalah*, business ethics, and the principles of justice in commercial transactions. Secondary sources comprise scholarly journal articles, academic books, and previous studies relevant to affiliate marketing, e-commerce, and Islamic economics. To ensure the relevance and timeliness of the analysis, priority was given to literature published within the last five years.

Data were collected using the documentation method through three stages: literature identification, classification, and selection based on thematic relevance, source credibility, and analytical depth. The selected literature was then organized into an analytical matrix covering the concept of *tarāḍin*, the mechanisms of affiliate marketing, ethical issues in digital transactions, and the conceptual relationships among these aspects.

The data were analyzed using the content analysis method, which consisted of four main stages. First, open coding was conducted to identify data units related to the concepts of *tarāḍin*, information transparency, promotional honesty, hidden commissions, and conflicts of interest. Second, theme extraction was performed to categorize the data into major themes based on patterns of shared meaning and conceptual relevance. Third, analytical matrix mapping was used to examine the relationship between the principle of *tarāḍin* in Yusuf al-Qaradawi's thought and the mechanisms of affiliate marketing in e-commerce. Finally, interpretive synthesis was employed to develop an integrated argument explaining the ethical position of affiliate marketing from the perspective of *fiqh muamalah* and to identify both its relevance and its ethical challenges in contemporary digital transactions (Krippendorff, 2019).

Results

Tarāḍin in Islamic Economic Ethics

The principle of tarāḍin constitutes one of the fundamental foundations of the Islamic economic transaction system. Etymologically, the term is derived from the Arabic root raḍiya, which denotes satisfaction, willingness, or voluntary acceptance. In the context of muamalah, tarāḍin refers to mutual consent arising from the free will of the contracting parties without coercion, deception, or any form of pressure that compromises their freedom of choice (Afandy et al., 2022). This principle emphasizes that Islam does not regard transactions merely as exchanges of economic value but also as moral relationships that must be founded upon justice, honesty, and a balance of rights.

The normative foundation of tarāḍin is established in the Qur'an, Surah An-Nisā' (4:29), which states that wealth may only be acquired through trade conducted on the basis of mutual consent. This verse serves as one of the primary legal foundations in fiqh muamalah, affirming that voluntary consent is an essential prerequisite for the legitimacy of any transaction. However, within the Islamic perspective, consent should not be understood merely as formal agreement. Rather, it must be based on adequate knowledge of the transaction's subject matter, the value being exchanged, and the potential consequences arising from the transaction (Aslami et al., 2021).

Classical Islamic jurists devoted considerable attention to the substantive meaning of tarāḍin. Ibn Taymiyyah argued that genuine consent can only be achieved when there is sufficient clarity regarding the subject matter, its benefits, and the agreed exchange value. Ambiguity concerning these elements may create inequality between the contracting parties and undermine the principle of justice (Nst & Imsar, 2025). Likewise, Al-Ghazali regarded honesty and trustworthiness as the core ethical values of Islamic business, as both are indispensable for maintaining a fair balance of rights and obligations between sellers and buyers (Fitriani et al., 2022).

Yusuf al-Qaradawi further expands the concept of tarāḍin by placing it within the context of increasingly complex modern transactions. According to him, consent cannot be established solely through the existence of a formal contract or agreement; rather, it must be evaluated based on the quality of the information underlying that consent. In contemporary transactions that frequently involve information intermediaries, such as e-commerce and affiliate marketing, the integrity of information becomes the primary determinant of the validity of consumers' consent. This perspective demonstrates that tarāḍin encompasses a broader ethical dimension than mere contractual formalities (Aslami et al., 2021).

In Yusuf al-Qaradawi's perspective, tarāḍin is closely associated with the principles of bayān (transparency) and ṣidq (truthfulness). Transparency requires full disclosure of information regarding the condition of the product, its benefits, and any potential risks, while truthfulness serves as the moral foundation for communicating such information.

Together, these principles ensure that purchasing decisions are made based on comprehensive understanding rather than perceptions shaped by manipulation. Without transparency and truthfulness, consent becomes merely superficial and loses its ethical substance (Nst & Imsar, 2025) .

The principle of tarāḍin is also intrinsically linked to the prohibition of gharar and tadlīs. Gharar refers to excessive uncertainty that creates ambiguity in transactions, whereas tadlīs denotes the concealment of facts or the presentation of misleading information. Both are regarded as serious threats to transactional validity because they may lead one party to make decisions based on incomplete or distorted information (Kamal et al., 2025). In this regard, tarāḍin functions as a protective mechanism against exploitation and inequality in economic relationships.

From the perspective of maqāṣid al-sharī'ah, tarāḍin plays a vital role in protecting property (ḥifẓ al-māl) and preventing injustice (raf' al-ẓulm). Consent that is established through transparency and honesty not only ensures the legal validity of contracts but also safeguards individuals' economic rights against manipulative and exploitative practices (Isnaini et al., 2025). Therefore, tarāḍin should be understood not merely as a legal requirement for transactional validity but also as an ethical framework that remains highly relevant for analyzing the dynamics of contemporary digital commerce.

Affiliate Marketing from the Perspective of Fiqh Muamalah

Affiliate marketing is a performance-based marketing model that has experienced rapid growth within the e-commerce ecosystem (N & Purushothaman, 2025). system, merchants authorize third parties (affiliates) to promote their products through unique referral links (affiliate links) in exchange for commissions on each successful transaction (Rahman, 2022). This model has become an integral component of the modern digital economy because it enables businesses to expand their market reach while reducing promotional costs through the efficient dissemination of information via social media platforms (N & Purushothaman, 2025; Rifai et al., 2022).

In practice, affiliate marketing involves three principal actors: merchants as product owners, affiliates as promotional intermediaries, and consumers as purchasers (Puri, 2025). Merchants provide affiliate programs supported by digital tracking systems that identify transactions generated through specific referral links. Affiliates then create promotional content, such as product reviews, testimonials, and recommendations, to influence consumers' purchasing decisions. Consequently, affiliates function not merely as marketing intermediaries but also as information intermediaries that play a significant role in shaping consumers' perceptions of products and services (Wandoko & Panggati, 2022).

From the perspective of *fiqh muamalah*, affiliate marketing shares substantial similarities with the contract of *ju'ālah*, which involves providing compensation for successfully completing a specified task. This similarity is reflected in the presence of three essential elements: the assigned work (*'amal*), the intended outcome (*natījah*), and the agreed compensation (*ujrah*) (Rohimah & Huda, 2025). Promotional activities performed by affiliates can therefore be regarded as the assigned task, while the commissions they receive represent compensation for successfully attracting consumers. Structurally, affiliate marketing can thus be classified as a permissible commercial arrangement within

Islamic law, provided that it complies with the principles of justice, honesty, and fairness in commercial transactions (Putri & Purwanto, 2025).

Nevertheless, affiliate marketing is considerably more complex than the classical contract of *ju'ālah*. This complexity arises from the central role of information in shaping consumers' purchasing decisions. In e-commerce transactions, consumers generally do not interact directly with the products and instead rely heavily on information provided by affiliates. This situation creates information asymmetry, in which affiliates possess greater access to product-related information than consumers. As a result, the ethical quality and legitimacy of the transaction depend largely on the integrity and accuracy of the information communicated by affiliates (Yuniar & Fibrianto, 2021).

One of the most significant ethical concerns in affiliate marketing is the practice of hidden commissions. In many cases, affiliates do not explicitly disclose that their recommendations are financially motivated through commission-based incentives. Without such disclosure, consumers may perceive these recommendations as entirely objective, despite the existence of underlying financial interests. From the perspective of *fiqh muamalah*, this practice is ethically problematic because it may compromise the quality of consumers' consent, which is formed under the assumption of impartiality that does not fully reflect reality (Alghifari et al., 2025).

In addition, affiliate marketing is inherently susceptible to conflicts of interest. Affiliates often face a dilemma between their ethical responsibility to provide accurate and honest information and their financial incentive to maximize commission earnings. The greater the opportunity to generate sales, the stronger the incentive to employ persuasive promotional strategies, including exaggerating product benefits or concealing product deficiencies (Fajaruddin & Muhammad, 2021). Such practices may give rise to *tadlīs* (misrepresentation or deceptive disclosure), which is fundamentally inconsistent with the ethical principles of *muamalah*.

Furthermore, affiliate marketers frequently employ psychological marketing strategies, including fear of missing out (FOMO), scarcity claims, and artificial urgency. Although these techniques are effective in stimulating consumer purchases, they may also undermine consumers' autonomy in making purchasing decisions (Ayyasy et al., 2025). From the perspective of *fiqh muamalah*, freedom of choice constitutes an essential element in ensuring the validity of *tarāḍin*. Therefore, affiliate marketing should not be evaluated solely on the basis of its commercial effectiveness but also in terms of the quality of information provided, the transparency of commission disclosure, and the integrity of promotional practices that ultimately shape consumers' purchasing decisions (Falah et al., 2025).

Discussion

The Relevance of the Principle of Tarāḍin in Affiliate Marketing

The findings indicate that, from a structural perspective, affiliate marketing can be classified as a form of the contract of *ju'ālah*, as it incorporates the essential elements of assigned work, intended outcomes, and performance-based compensation. This finding is consistent with the studies of Machfudloh and Nisa (2024) and Marianingsih et al. (2025), which regard affiliate marketing as a form of *muamalah* that is legally permissible under Islamic law (Machfudloh & Nisa, 2024; Marianingsih et al., 2025). However, the present study demonstrates that this legal-formal approach alone is insufficient to comprehensively assess the validity of digital transactions. Within the digital environment, the legitimacy of a contract is determined not only by its legal structure but also by the quality of the information upon which consumers base their consent.

From the perspective of *tarāḍin*, the validity of a transaction depends on consent that arises from genuine willingness and adequate understanding of the subject matter of the transaction. This finding is consistent with Yusuf al-Qaradawi's view that consent cannot be established solely through formal agreement but must also be evaluated based on information transparency and honesty in promotion (Munawir et al., 2023). In affiliate marketing, this issue becomes particularly significant because affiliates function as information intermediaries with substantial influence over consumers' perceptions. Consequently, the validity of consumers' consent depends not only on the merchant but also on the integrity of the affiliate (Wandoko & Panggati, 2022).

One of the most critical issues identified in this analysis is the practice of hidden commissions. Conceptually, commissions in affiliate marketing are not prohibited under Islamic commercial law. However, when commission arrangements are concealed, consumers are deprived of essential information that may influence their objective evaluation of product recommendations. In this context, hidden commissions represent not merely a technical aspect of digital promotion but also an ethical concern because they obscure the commercial relationship between affiliates and merchants (Meilatinova, 2021). This finding extends the work of Alghifari et al. (2025), who emphasized ethical issues in affiliate marketing, by demonstrating that commission disclosure constitutes an essential component in preserving the validity of *tarāḍin* (Alghifari et al., 2025).

Another issue reinforcing the relevance of *tarāḍin* is the existence of conflicts of interest. Affiliates simultaneously serve as providers of information and beneficiaries of financial incentives derived from successful transactions. This dual role creates an inherent tension between the obligation to provide objective information and the commercial incentive to maximize commission earnings. In practice, this tension often encourages exaggerated, selective, or even misleading promotional practices (Fajaruddin & Muhammad, 2021). According to Yusuf al-Qaradawi's perspective, such circumstances may constitute *tadlīs* because consumers make purchasing decisions based on information shaped by undisclosed economic interests rather than objective facts (Kamal et al., 2025).

Furthermore, digital persuasion strategies such as fear of missing out (FOMO), scarcity claims, and artificial urgency present significant challenges to the principle of *tarāḍin*. Although these strategies do not necessarily involve explicit coercion, they may generate psychological pressure that undermines consumers' ability to make rational and autonomous purchasing decisions (Ayyasy et al., 2025). From the perspective of *fiqh muamalah*, freedom of choice constitutes an integral component of valid consent. Accordingly, psychological pressure intentionally created to accelerate purchasing decisions may be interpreted as diminishing the substantive quality of *tarāḍin* (Fitriani et al., 2022).

Overall, the findings demonstrate that the relevance of *tarāḍin* in affiliate marketing can be assessed through four principal indicators: information transparency, commission disclosure, honesty in promotional practices, and consumers' freedom to make informed purchasing decisions. Unlike previous studies that primarily focused on contractual legality and business effectiveness, this research argues that the principal concern of affiliate marketing from the perspective of Islamic law does not lie in its commission-based system itself but rather in the integrity of the information that shapes consumers' consent. This constitutes the primary conceptual contribution of the present study to the development of contemporary *fiqh muamalah* scholarship.

Ethical Implications of Affiliate Marketing from the Perspective of Fiqh Muamalah

The findings of this study demonstrate that the rapid development of affiliate marketing has not only introduced innovation into digital promotional systems but has also generated new ethical challenges in preserving the integrity of halal commercial transactions. From the perspective of *fiqh muamalah*, the principal concern in affiliate marketing lies not in the commission mechanism itself but in the quality of the information that shapes consumers' purchasing decisions (Putri & Purwanto, 2025). This finding emphasizes that halal digital commerce should be evaluated not only based on the permissibility of the products being sold but also on the ethical integrity of the entire transaction process, including promotional practices and information dissemination.

One of the most fundamental ethical implications concerns the application of the principle of disclosure in digital marketing. Transparency regarding the commercial relationship between affiliates and merchants constitutes an essential requirement for maintaining fair and transparent transactions (Umami & Darma, 2021). Hidden commissions that are not explicitly disclosed may undermine the objectivity of promotional information and weaken the validity of *tarāḍin*. Therefore, within the framework of halal digital commerce, commission disclosure should be regarded as a mandatory ethical standard, enabling consumers to clearly understand the position and interests of those providing product recommendations (Aslami et al., 2021).

Another important implication relates to ethical governance at the merchant level. As operators of affiliate programs, merchants bear the responsibility for establishing effective oversight mechanisms to monitor promotional content produced by affiliates. In practice, the pursuit of higher sales often leads merchants to prioritize transaction outcomes over the ethical quality of promotional activities. However, from the perspective of *muamalah*, ethical responsibility cannot be transferred entirely to affiliates. Merchants remain accountable for the promotional system they establish, including any potential emergence of *gharar* and *tadlīs* within affiliate marketing practices (Farikhin & Mulyasari, 2022).

Consumer protection also represents a crucial ethical implication in halal digital commerce. Consumers occupy a vulnerable position because their purchasing decisions are frequently influenced by secondary information conveyed through affiliate-generated content. Under these circumstances, the principle of *tarāḍin* should be understood as an instrument for safeguarding consumers' rights by ensuring that purchasing decisions are based on comprehensive understanding rather than psychological pressure or manipulated perceptions (Huda, 2025). This perspective is fully aligned with the objectives of *maqāṣid al-sharīʻah*, particularly the protection of property (*ḥifẓ al-māl*) and the prevention of injustice (*rafʻ al-ẓulm*) in commercial transactions (Puad & Hamdi, 2025).

At the regulatory level, the findings indicate the need to formulate Sharia-based ethical guidelines for affiliate marketing within the e-commerce ecosystem. Such guidelines may include mandatory disclosure requirements, prohibitions against exaggerated promotional claims, transparency regarding commission arrangements, and oversight of promotional strategies involving psychological manipulation, including fear of missing out (FOMO) (Septiana & Wiguna, 2025). The establishment of such ethical standards is essential to ensure that technological innovation continues to develop in harmony with the ethical values of Islamic law.

In conclusion, the ethical implications of affiliate marketing in halal digital commerce demonstrate that Sharia legitimacy is determined not only by the legal structure of the contract but also by the quality of the informational process through which consumers' consent is formed. The greater the degree of transparency, honesty, and accountability in digital promotional practices, the stronger the validity of *tarāḍin*. Conversely, when digital marketing is characterized by conflicts of interest, concealed information, and manipulative promotional strategies, such transactions risk losing their ethical substance as genuinely halal commercial practices.

Conclusion

This study demonstrates that the principle of tarāḍin occupies a central position in Islamic economic ethics as the foundation for the legitimacy of commercial transactions. It requires not only formal consent but also transparency, honesty, freedom of choice, and fairness throughout the exchange process. From Yusuf al-Qaradawi's perspective, the validity of consent cannot be determined solely by the legal validity of a contract but must also be assessed based on the quality of the information upon which the parties' decisions are formed.

The findings indicate that, from a structural perspective, affiliate marketing is compatible with the contract of ju'ālah and is therefore acceptable within the framework of Islamic muamalah. Nevertheless, such permissibility is conditional (muqayyad), as its ethical validity depends largely on the integrity of promotional practices. Practices such as hidden commissions, exaggerated promotional claims, information asymmetry, and conflicts of interest constitute the principal factors that may undermine the substantive realization of tarāḍin in digital transactions.

This study further demonstrates that the relevance of tarāḍin in affiliate marketing can be evaluated through four principal indicators: information transparency, commission disclosure, honesty in promotional practices, and consumers' freedom to make informed decisions. These four indicators serve as ethical benchmarks for determining whether affiliate marketing operates in accordance with the principles of Sharia or deviates from the substantive values of Islamic muamalah.

The principal contribution of this study lies in applying Yusuf al-Qaradawi's concept of tarāḍin as an ethical framework for evaluating contemporary affiliate marketing practices. This research extends the discourse on contemporary fiqh muamalah by demonstrating that the primary ethical concern in affiliate marketing is not its commission-based mechanism itself but rather the quality and integrity of the information that shapes consumers' consent. Accordingly, this study recommends the implementation of mandatory disclosure practices, the strengthening of ethical governance among merchants, and the development of Sharia-based regulatory guidelines to safeguard the integrity of halal digital commerce.

This study is limited by its conceptual approach based on library research and therefore does not empirically examine affiliate marketing practices in real-world settings. Future research is recommended to employ empirical approaches to investigate affiliates' behavior, digital promotional strategies, and Muslim consumers' perceptions regarding the validity of tarāḍin in e-commerce transactions.

Acknowledgment

The author would like to express sincere gratitude to all individuals who contributed to the completion of this research. Special appreciation is extended to academic colleagues and reviewers for their valuable comments, constructive criticism, and insightful suggestions, which have significantly improved the quality of this article. The author also gratefully acknowledges the academic support and access to scholarly literature that greatly facilitated the completion of this study. Any remaining errors or shortcomings in this article are the sole responsibility of the author.

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