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EXAMINING THE LEADERSHIP APPROACHES ADOPTED BY FINTECH MANAGEMENT WHEN IMPLEMENTING ORGANIZATIONAL CHANGE PROMPTED BY DIGITAL TRANSFORMATION

The object of this research is the role of leadership in the Fintech business during change which is prompted by digital transformation. The financial sector is going through fundamental changes because of the emergence of new digital technologies. The digital transformation in the financial sector is largely being driven by Fintech. As leadership plays a fundamental role in managing change, it is essential to understand their role and whether the traditional leadership styles are still relevant in the digital era. Interviews were used to collect data from ten participants who are managers responsible for change in a Fintech firm under study. The study adopted purposive sampling to identify managers with relevant experience in change management and digital transformation. The findings of the study indicate that managers are still using the old or traditional management approach and leadership style to manage change in the digital era. In addition, the firm's leadership understands the importance of including organizational members in the planning and implementation of change. In addition, buy-in was found to be essential as leaders acknowledged its significance. It was also indicated that some of the roles in the traditional leadership style are still relevant in the digital era as they are blended with the digital leadership style. The leadership of the Fintech understudy are recommended to embrace the new digital leadership style which requires them to understand the demands of the digital era to survive and be successful in the contemporary business environment. Moreover, the firm is recommended to examine digital leadership, which is a new concept of leadership in the digital era. Current literature suggests that this new leadership concept is effective when an organization is implementing digital transformation. Digital leaders are expected to have networking intelligence as an essential element that enables them to build networks.

Keywords: *digital leadership, Fintech, financial sector, leadership, organizational change, business environment.*

1. Introduction

The digital transformation of financial services and the rapid growth of Fintech are being driven by new technologies [1]. Fintech provides a unique opportunity for service research and contributes new knowledge on the digital transformation of the financial services sector as well as addressing societal and managerial challenges [1]. From a historical perspective, [2] explain that the term Fintech is linked to Citigroup's «Financial Services Technology Consortium», which was initiated in the 1990s. Similarly, [3] suggest that the term Fintech was invented in 1972 as «an acronym for financial technology». The term «digital finance» was introduced by [4] to describe the digital transformation of the financial sector from the legacy system. Fintech firms are start-up firms that aim to disrupt the financial sector by offering products and services using digital new digital

technologies through digital platforms [5]. The Fintech as a new player, facilitate access to the digital financial environment are flexible and agile, they boost competition and innovation throughout the financial sector and offer personalized services as they focus on customer's needs.

In the financial sector, Fintech includes both technology-enabled business model innovations and digital innovations [5]. Such innovations can facilitate strategic disintermediation, change how existing companies create and deliver services and products, provide new gateways for entrepreneurship blur industry boundaries, disrupt existing industry structures, and democratize access to financial services [6]. Fintech encompasses areas of finance where technology is widely used, including competition between new competitors and existing players, innovative blockchain technology, front-end consumer products, and cryptocurrencies such as bitcoin [7].

The new digital technologies are changing the world and they are having a fundamental impact on every aspect of life. These digital changes are calling for organizational leaders to develop new competencies including critical thinking skills, working in teams and cultural maturity [8]. The main research question of the study was, is the Fintech leadership using traditional leadership approaches in implementing organizational change or they are embracing digital leadership in the digital era which is characterized by technological advancements.

Thus, *the aim of this study* is to understand whether traditional leadership styles are still relevant and effective in the digital era. It is believed that the digital transformation era requires leaders with a new set of skills to digitally transform organizations. This research argues that as most of the organizations are adopting digital transformation it is essential for organizational leaders to upskill and acquire the skills needed in the digital era as the environment is rapidly changing. If leaders fail to digitally transform their organizations, they may not be able to effectively compete or they may ultimately face extinction. It is, therefore, essential for leaders to acquire the digital skills to lead effectively in the digital era.

2. Materials and Methods

2.1. Theoretical framework for the study

2.1.1. Transformational leadership theory. Transformational leadership consist of four components which include, idealized influence, individual considerations, inspirational motivation and intellectual stimulation [9]. Idealized influence implies that leaders are respected by employees and that employees trust and identify with the leader. Individual considerations imply that leaders act as mentors, and they take into cognizance the needs of each individual employee. Inspirational motivation relates to the leader's ability to formulate and communicate a compelling vision for the future. Intellectual stimulation relates to how the leader help employees to view or perceive problems differently.

[10] describes transformational leadership as one of the most popular leadership concepts, which promotes characteristics such as values, standards, satisfying followers' needs and influence employees to perform beyond expectation. Transformational leaders comprehensively understand the underlying values of the society as well as the emotional and social needs of the employees [11]. In [12] point out that, through a well-articulated and attractive vision, transformational leaders are able to identify opportunities for the organization.

Transformational leaders are concerned with transforming organizations and the individuals within them and, they influence followers to look beyond their self-interests and commit themselves to the common vision and interests of the group to achieve the organizational goals [13]. In [14] also point out that transformational leadership positively influence employee's commitment to change because of their ability to create a compelling vision of the anticipated and desired change.

In [15] opine that transformational leadership plays a fundamental role in encouraging subordinate to improve performance and commitment to change and accomplish desired objectives. In addition, transformational leaders enhance commitment to change and further inspire and motivate organizational members during both planned and emergent change [15].

Transformational leadership have the ability to influence organizational member during change by explaining to them the benefits of change which in turn motivates them to perform beyond expected and embrace change [16]. In [17] note that, individualized consideration a sub-dimension of transformational leadership contributes positively to changing employee's attitude to embrace the interests of the group or collective interests and not their self-interests. Transformational leaders envision the future through a vision and, they motivate and stimulates pessimistic employees to understand the need for change and influence them to participate in the change implementation [18]. In [19] argues that transformational leadership is the most effective leadership approach for change management.

2.1.2. Digital leadership. As suggested by the author of [20], leadership is fundamental in the digitalization of organizations, the author argues that while digital transformation transforms the way firms operate, it does not do it on its own. Leadership is the driving force that helps to achieve the required transformation through making decisions and formulating a vision for the required change. The success of digitalization in an organization largely depends on the ability of leadership to accept and infuse a work culture in which the new digital technologies are used to synthesize information in real-time instead of only depending on technology [20]. Top management is responsible for initiating change in organizations, and they should be convinced about the essential aspects and need for change for the firm and for themselves. Therefore, they should help employees to develop readiness for digitalization which transforms the organization from its existing state to the desired future state [20].

In [21] found that digital transformation processes led to significant changes in management that fundamentally redefine the roles and responsibilities of digital leaders. The digital leaders which include, the chief transformation officer, digital innovation officer, chief digital officer, chief technology officer and head of digital strategy are largely in charge of driving the transformation of business. These individuals are expected to understand the ever-changing organizational structure, manage a complex talent ecosystem and prioritize learning, in an environment in which upskilling and reskilling have become strategically imperative [21].

Traditional leadership characteristics such as determination, vision, intelligence and toughness were crucial, however, effective leaders also exhibited a high degree of emotional intelligence, including characteristics like empathy, inspiration, self-awareness and social and relationship management skills [22]. With digital technologies such as big social networks, data analytics, mobility, and the cloud now deeply entrenched in all aspects of professional and personal lives, today's business leaders are expected to possess a completely new set of skills apart from the intelligence quotient and emotional intelligence to succeed in the digital age [23]. Leaders should also increase or develop their Digital Quotient [23].

In the digital era, digital leaders are expected to have certain abilities such as developing an external customer focus, creating new business models, end-to-end business understanding and ecosystem-centeredness [24]. In addition,

during digital transformation, leadership should be able to maintain the balance between the new and the old. Moreover, ambidexterity is one of the fundamental elements of digital leadership. An ambidexter digital leader has the ability to balance between innovation and integration and between past traditions [25]. Digital leaders are also expected to have networking intelligence as an essential element which enables them to build networks both from the technical and organizational and technical point of view [26].

Literature on digital transformation suggests that successful digital transformation is linked to leadership with multifunctional and multidisciplinary competence networks that transcend traditional organizational structures and a digital mindset [27]. Thus, digital transformation affects different leadership and structural aspects, and it is also an institutional change that takes place over time [28]. In addition, it is argued that innovative vision is the most distinguishing leadership characteristic in the digital transformation era [26]. Moreover, in the digital era, firms earn a competitive advantage in creativity, leadership, learning, and innovation [29]. Leadership styles should undergo rapid change in order to meet the increasingly complex and changing demands of the current digital era [30].

Despite the importance of the right attitude, a digital leader should also have a digital skillset which is described as the essential skills to fully comprehend digital technologies, handle them without difficulty and use them sensibly. Particularly, it is vital for leaders to assess risks linked to digitalization and recognize opportunities and skills that are linked to a digital mindset that can be understood as an iterative learning process [30]. Most firms are now considering and planning to adopt digital leadership as their leadership approach by changing the behaviour of leaders, organizational structures and employee management to support the realization of digitally enabled business models [31].

Current literature has rarely discussed the leadership style of a digital leader [31]. Owing to the relevance of transformational, authentic and transactional leadership styles in digital leadership [32] concludes that digital leadership overlaps with the mentioned traditional leadership styles. Thus, transformational and transactional leadership have a direct influence on digital strategy and digital skills, whilst authentic leadership's impact is limited to digital skills [32].

As indicated earlier, literature on leadership in the context of digital business transformation is scant. Nonetheless, organizational-change leadership as a widely researched area provides many useful concepts on digital business transformation [33]. In [33] further suggested an organizational-change management framework in the context of digitalization. The framework consists of four fundamental elements including mobilizing the organization; building capabilities; aligning leadership; and ensuring sustainability. Digitalizing firms' managers are expected to challenge how their companies operate, engage their organizational members as they redefine work roles, and remain open to the possibility that their own roles will change as well [34].

2.1.3. Traditional leadership. In [35] attribute the success of organizational change to the leadership's ability to manage resistance during the implementation phase, and the authors also claim that incremental change is more acceptable by employees as it becomes routine, and it is also implemented with easy, however radical change calls for an effective leader with the required competencies as it is associated with high resistance.

In [36] also argue that charismatic-transformational leaders play a central role during the change process by emotionally inspiring employees to act and behave in a more favourable way that helps to achieve desired goals. In view of this, [37] concluded that, in order to achieve desired results, leaders and followers should share the same or common vision. Moreover, the vision creates a clear picture of the desired future state and can, therefore, stimulate followers to identify with the leadership and work towards the future [37]. In [38] points out that, while leaders are expected to encourage employees and communicate the need for change, if they do not financially and emotionally support the staff, the implementation of change cannot be successful.

2.1.4. Change management models and leadership role. The study conducted by, [35] discuss the leadership functions that the authors believe are necessary and should be performed by leaders leading change and the model also correlates with models developed by [39] and [40] and they include the following:

a) creating consciousness and awareness of change for subordinates in order to help them understand the significance of change and why change is necessary;

b) developing a structure for change and continuously help subordinates to comprehend the importance of change and provide necessary support;

c) getting everyone to participate and be committed to change;

d) leaders should have the ability to implement change in a sustainable way through the deployment of effective strategies to manage change process;

e) leaders promote and develop employee's capacity, and help them to develop self-motivation in order to accomplish change.

Additionally, effective leadership is reflected in motivated employees who are usually the most noticed outcome and thus, followers are likely to be motivated when the leader is efficient and effective [41]. Similarly, in [42] also acknowledge that, effective leadership helps to boost follower's confidence as they develop an element of trust in the leader's expertise. In [43] note that change leaders have the ability to create a compelling vision and they can predict the future and plan on how to achieve organizational objectives.

The theory for organizational change suggests that change emanate from internal and external factors in of the organizational environment and therefore, the turbulent and rapidly changing business environment continuously compel organizational leaders to accept change and combat the threats as well as exploiting opportunities [44]. In [19] claim that, the acceptance and implementation of change by organizational team members have not been without problems owing to the complexity of change. In addition, the author state that, the contemporary dynamic business environment requires organizations to have the ability and capability to change if they are to be successful in managing change, and they should create a conducive environment, including making required resources available, encouraging readiness and the wiliness to change [19]. In [45] also emphasize that, the external and internal business environmental factors determine whether the leaders should

adopt incremental change within the same organizational structure or embark on a radical change that may require leaders to re-engineer the business structure, the technology and business processes.

Transformational leadership was found to be successful if leaders mobilize the masses at operational level to commit to change, provide them support and develop their skills and revise the reward system, redefining the new responsibilities and finally spread change throughout the organization [45]. In addition, leaders that are leading the change process are encouraged to provide necessary information during change and further strengthen relationships with employees as this reduces the negative reaction to change and participation increases [46].

Furthermore, the findings in the study by [46] found that transformational leadership is not only the most cited leadership style, but it is also believed to be the most effective and appropriate style during organizational change. Moreover, transformational leadership is argued to be a good indicator of employee's commitment to work [46]. In [44] also add that employee perform well when working with transformational leaders during change because of their characteristics particularly their behaviour.

When the change process begins, it is very critical to get employee's buy-in and ensure they believe that change will benefit them, and it is at this stage where leadership plays a fundamental role of convincing staff [19]. It is therefore crucial for leaders to present convincing and motivating reasons for change and create a common goal that will encourage employees to embrace change and work towards achieving set goals [44]. In [19] explains that leaders should establish a communication system and provide the necessary support as well as giving feedback on the milestones achieved during the change process. In addition, the author argues that during change, it is important to manage the flow of information and ensure that information is accurate as it enables leaders to make informed decisions that help achieve the desired goals.

2.2. Methodology. This study adopted qualitative research and used interview as a data collection technique. In addition, 10 participants were interviewed, and all of the interviewees are managers in the Fintech firm understudy. Purposive sampling was used to select the participants with the required characteristics; in this case managers that are involved in the planning and implementation of change in the firm were selected. Data was analyzed using thematical analysis. Thematic analysis helped to understand large quantities of qualitative data, combine data similar to each other which was obtained from different notes and transcripts, and identified essential themes and patterns from data. The researcher believed that the experience and knowledge of these participants was relevant for the study. Qualitative researchers argue that if the research intends to understand people's actions, motivations, beliefs and context, and reasons, they use qualitative inquiry as the most suitable approach to achieve those objectives [47]. Qualitative research relies on participants' views and the researcher uses open-ended questions which allow the participants to share their experiences [48]. The study adopted an inductive approach and generated meaning from the collected data in line with qualitative research. In order to understand the environment and context of respondents, qualitative researchers visit the environment

of the participants when collecting data [48]. Qualitative research is also a remarkable method that effectively reveals the underlying processes in organizations and how they occur. It provides a comprehensive explanation of how the processes unfold [49]. Moreover, qualitative research is very effective and significant in getting insight into participants' experience and how they interpret their own experiences [49].

3. Results and Discussion

The respondent below explains how management is handling the everchanging contemporary business environment due to technological advancements in the Fintech industry.

3.1. Leadership style ideal for change. *Respondent A:*
Well, first of all as I said right from the beginning, we use inclusivity approach when implementing change, making sure that everybody is on board, everybody believes in the direction that we are going, and for management to be open-minded enough to consider the feedback that we are getting from the employees.

The respondent emphasizes the importance of an inclusive approach when they are implementing change to ensure that no one is left outside. They want everyone to feel that they are part of the change process which is likely to encourage employees to participate. As argued by [50], an inclusive climate is regarded as a prerequisite for inclusion and the use of a broad range of ideas and perspectives that can enhance performance of the diverse teams and improve decision-making processes. The current research in both generic management and public management emphasize the importance of supportive leadership to enable constructive cooperation in diverse teams [51]. In [52] also argue that inclusive leadership is view as an essential element that influence employees' experiences of equity and enhancing activities needed to establish perceptions of inclusiveness. In addition, inclusive leadership focuses on valuing distinctiveness, stimulating and ensuring a sense of belonging, that separates it from other leadership styles such as authentic and transformational leadership [52].

3.2. Planning change and communication. The following respondent discusses how change is executed which includes planning and ensuring they know exactly what they what to achieve.

Respondent B:
It all starts with planning, and your planning for change needs to be very specific because you can't try an error when you are making a product.... So yes, it's the planning and should be very specific. And I think we do that very specifically, it's not a haphazard way that you implement change or take on change, the process is deliberate and specific, its focused, with clear goals....

The respondent makes it clear that they do not want to take uncalculated risks in handling change, he emphasizes that they are specific when planning change management and have clear goals of what needs to be achieved. This shows that the firm articulate a plan prior to embarking on change and execute it according to the formulated plan.

Literature suggest that planned organizational change is a deliberate, strategic and a goal-oriented change effort, it comes from the top management of the firm and is aimed at accomplishing the set goals for change [53].

In [14] conceptualized a planned change process model that discusses the functions of a leader during the change process, including, communication of change where leadership communicate the change vision through documents, giving statements or making announcements to the entire workforce. In [54] revealed a planned change approach they consider essential to enable the implementation of change which include acknowledging the need for change, preparing for change, implementation of change and incorporating change into the system or structures of the organization. In line these this planned change, the organization understudy seems to be well-informed about the different change approaches or framework available for practitioners to make use of to accomplish objectives of organizational change. In [54] suggested a change model which draws from that of [55] change model and Kotter change models [56]. The model encompasses the following:

1) leaders should develop a plan or vision to provide followers with direction and explain the need for change;

2) the vision should be well-crafted and provide the purpose for work;

3) employees behaviour should be guided by the vision;

4) the vision should be attractive and compelling to stimulate followers to work towards change, and the leadership should further share the vision with employees throughout the organization. Based on this model, it appears that the change plan is premised on the vision for change, or put differently; the vision is the main document that informs and guide the planning of change.

Respondent D:

If you are a CEO of a company and you care about people you communicate on a daily basis, during change and you should show the respect. If you do not take your people along with you, you cannot have change, you are in trouble. And there should offer them a number of incentives to motivate them. There is no specific one answer to critical roles for the successful implementation of change.

The respondent suggest that people are important, and they need to be taken care of including incentivizing and communicating with them to accomplish the anticipated change goals. In [57] argue that communication is the way in which management persuade and mobilize staff to embrace change. According to [58], effective communication of change and information strategies is key to the successful implementation of change. In [56] also add that there are various ways or strategies in which leaders can communicate during change and explains that because communication must always happen during change, the best way to communicate is through having conversations with employees. There is consensus among practitioners and scientists that communication in the organization during change is a significant strategy to improve employee adjustment to change. In [57] suggest that organizational change communication is a fundamental instrument in implementing change in firms successfully. In addition, high quality communication of change in the firm involves staff members in the change in two ways. First, it provides sufficient information, and reduces the feeling of uncertainty [59] and second, it provides relevant information, and justifies the need of change [60]. Both the findings and literature corelate that communication plays a significant role during change, particularly when it is initiated by the management to help employees understand the importance of change and what will happen to

them and the organization if change is not implemented especially in the current digital era.

3.3. Leadership support, buy-in and adopting new ways of doing things. The respondent below discussed the need for leadership to support employee during change implementation, and the support should range from ensuring they have the required knowledge to provide adequate resources.

Respondent C:

First, the role for leadership is to ensure that the people on the implementation level are properly equipped in such things like finances and equipment. But also, that they have a good understanding, and they have the capacity that is needed to execute the implementation and that is a support role.

The view point of the respondent suggest that it is essential to adequately equip the staff with the required resources and ensure they have the understanding of change being implemented. In [9] argue that among the resources that are essential for the change implementation include, financial resources, human resources and other equipment used to facilitate change. The authors further note that leadership can also influence and motivate employees by empowering them to make their own decisions independently during change.

In addition, [61] suggest that leaders should support change by ensuring the availability of human resources, capital and information. Furthermore, in [62] note that the deployment of resources is critical to the effective implementation of change. Literature indicate that leadership support is essential and that it can come from different perspectives including financial resources, empowerment and motivation to ensure that the goals of change are achieved. The leadership of the Fintech firm demonstrated that they have the understanding of the type of support that is required by staff to ensure change is accomplished.

Respondent E:

I think the two very specific things that are important for change implementation are as follows; number 1 is buying-into change (employees buy-in) and to understand the reason behind the change. Employees need to be fully on board with the change. If you don't get the buy-in at all levels, obviously you will get resistance and that will make it difficult.

The second aspect is that, once you have effective buy-in which is critical for implementation, then, the next important thing is ensuring that once change is accomplished, everyone should adjust to a new way of working or doing things.

The study by [19] suggests that, when the change process begins, it is very critical to get employee's buy-in and ensure they believe that change will benefit them, and it is at this stage where leadership plays a fundamental role. It is therefore crucial for leaders to present motivating and irresistible reasons for change and create a common vision that will encourage employees to embrace change and work towards achieving the set goals [44]. Additionally, in order for leaders to get employee's buy-in to change, [63] suggest they should use their ability to communicate and connect emotionally by creating clear and attractive vision of the desired future and convey a message that connects and create hope for subordinates.

The third stage of the model for [55] is called «*Refreezing*» and it includes reinforcement of the implemented change

to ensure employees do not go back to the old way of doing things. In addition, at this stage change is entrenched and incorporated into the system as a new culture of the organization and the set goals are accomplished. Moreover, Lewin's change model further advocate for knowledge sharing during change management process and emphasize the significance of leadership and its role during change [64]. The findings discuss buy-in and reinforcing the new culture or new way of doing things after the change goals are accomplished. This is probably the most important part of the whole change process, because if employees reverse the achieved gains buy going back to the old way of doing things it means that the goals of change will not be achieved, and the resources used during change process have been wasted. Buy-in was also found to be an essential component of change. If employees do not buy-in it may be difficult to achieve the objectives of change because there would be a probability of resistance to change.

3.4. Significance of leadership role during change. *Respondent F:*

Well, for me I believe the role of leadership in the case of change management or when implementing change is to care for the employees, leadership is required communicate, I believe leadership also need to show commitment to change.

In [14] state that change-leadership is related to the leader's commitment to change, and the authors further claim that the primary role of change leadership is to encourage the followers to embrace the positive attitude towards change to achieve the set objectives. Moreover, the authors note that change-leadership indirectly influence follower's commitment to change by enhancing high-quality communication and the participation of subordinates in the execution of organizational change [14]. Notwithstanding the leader's transformational and charismatic behaviour, if the leader is not committed to change it would be difficult for him/her to positively influence employee's commitment to change [65]. Additionally, including organizational personnel to participate in the decision-making process and getting their views and input, will further strengthen and influence employee's perception on leadership's commitment to change [66]. The findings indicated that communication, leadership's commitment to change and looking after employees are essential roles for leaders when the organization is undergoing change.

Respondent G:

Well, for management the important thing is that the buck stops with the management, so they have to take the full responsibility of everything that is going to happen in the implementation of change.

[67] summarizes the significance of leaders during change. The model includes the following steps:
– establishing a sense of urgency;
– creating a guiding coalition;
– developing a vision and a strategy for change;
– communicating the change vision;
– empowering broad-based change;
– generating short-term wins;
– consolidating gains and produce more change and anchor the change. In [68] describe organizational leaders as individuals with power and authority who have the ability to make decisions and implement them using their influence. In [69] note that, leaders play an important role both directly and indirectly by influenc-

ing employee's commitment and readiness to change, they encourage readiness to change which in turn aid to employee commitment to change. According to [39] leaders are also responsible for the entire planning of and implementation of change. In addition, since change is not a routine process, the role of leadership encompasses the management of the entire change process to ensure its successfully implementation [6]. However, [70] insist that, in spite of the challenges encountered during change, if the leadership provide necessary support to subordinates which includes, satisfying and meeting their needs, providing the required resources and develop and train them, employees are likely to be motivated throughout the entire change process.

3.5. Limitations and perspectives on the results of the study. This study adopted a qualitative research approach, and as a result, the findings of the study cannot be generalized since the sample size of qualitative studies are small. Since the study sought to understand the underlying reason for the problem under investigation, a qualitative approach was appropriate.

4. Conclusions

The study has sort to understand how leadership in the Fintech implement change in the everchanging technological business. The findings suggest that leadership is a fundamental component of change. The study also revealed that the traditional leadership style is still being used in the digital era as demonstrated by the leadership of the firm understudy that are using the same traditional leadership approaches such as the transformational leadership style. Although literature discussed digital leadership in which it was indicated that little is known yet about this new concept of leadership. This new leadership concept is not being applied by the management of the firm understudy in their implementation of change. It is ironic that the firm understudy as a Fintech or born digital financial company that drive digital transformation in the financial sector seems not to have embraced digital leadership yet. While the traditional leadership approaches remain essential as suggested by the findings of the study, there is no doubt that adopting or blending the traditional leadership styles such as transformational, transactional and authentic leadership with the digital leadership approach will help address the leadership problems of the digital era. Literature on digital leadership indicate that digital leaders are expected to have networking intelligence as an essential element which enables them to build networks both from the technical and organizational and technical point, and they should also be able to develop new business models relevant in the digital era.

Conflict of interest

The authors declare that they have no conflict of interest in relation to this study, including financial, personal, authorship, or any other, that could affect the study and its results presented in this article.

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The manuscript has no associated data.

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