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Green Investment as a Mechanism to Combat Climate Change: Digital Natives' Perspective

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Abstract: The widespread issues of climate change and ecological degradation have prompted nations to transition towards green and sustainable investment practices. Digital natives, particularly Generation Z, are highly sensitive and committed to sustainability and environmental concerns. This study aims to identify the behavioral determinants influencing the preference for green investment instruments over traditional investment options among Generation Z investors. The research extends the Theory of Planned Behavior (TPB) model by incorporating two additional variables: social media usage as a mediator and corporate social responsibility (CSR) as an independent variable. A quantitative methodology is employed, utilizing structural equation modeling (SEM) to test the proposed hypotheses. The sample comprises 395 individuals selected through purposive sampling. The regression coefficients indicate that CSR has a significant impact (r=0.16; p=0.02), and social media usage effectively mediates the relationship between green investment intentions and investor attitudes. However, the attitude of investors shows an insignificant relationship with investment choices. The findings contribute to the existing literature on green investments by integrating investor intentions and CSR disclosures by companies. These insights can assist fund managers, financial institutions, and policymakers in designing frameworks that promote funding for green projects and initiatives. Since behavioral factors are dynamic, analyzing them with novel determinants can guide future research and facilitate the development of more effective strategies for promoting sustainable investments.

Keywords: Climate change, Generation Z, green investors, investment avenues, intentional behavior, investor decisions, and sustainability.

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INTRODUCTION

The United Nations announced 17 Sustainable Development Goals (SDGs) in 2015, and the Paris Agreement has had a significant global impact on the advancement of sustainability. Recurrent climate change and its effects on the development of many economies have necessitated strict actions to curb pollution, protect the environment, and conserve natural resources. The last decade has seen a considerable amount of research on various sustainability themes. Among the 17 SDGs, responsible consumption and production (SDG 12) and

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climate action (SDG 13) are extensively studied, as they are closely linked to sustainable economic growth. In 1970, the transition to ethical investment began globally, with investors increasingly considering non-economic goals in their investment decisions (Jonwall, 2023). Green investments have become a vital financing mechanism that can aid in combating climate change and fostering an environmentally sustainable economy.

Designing and developing green instruments and educating investors on sustainable and responsible investments are indispensable for funding green initiatives and promoting economic growth (Doval & Negulescu, 2014). Many nations, such as China, India, the United States, and Egypt, have recently issued sovereign green bonds to support it. India is the second-largest issuer of green bonds among the emerging economies of Asia (Hussain & Dill, 2023). The growth of sustainable investments is evident among Asian economies, which are dominant contributors to the information technology industry, with 98% of companies operating here.

India is ranked third in greenhouse gas (GHG) emissions, which contributes to frequent climate change. The Indian economy has initiated its transition to a green economy (Jonwall, 2023). India's commitment to reducing GHG emissions by 45% by 2030 and achieving net-zero emissions by 2050 positions it as a key area for green investments. In 2023, the country issued its first sovereign green bonds to support the effective utilization of renewable energy and pollution control, thereby opening new opportunities for green investments.

Green investment is a subset of ESG investing and is also termed sustainable investing (Thanki, Shah, Rathod, Oza, & Burduhos-Nergis, 2022). The funding requirements for combating climate change are substantial and necessitate participation from both the private and public sectors. In 2017, the Indian financial market traded only two instruments, and within a few years, the total value of sustainable funds exchanged in the market reached 11 billion dollars (Belapurkar, 2023). This increase in green investment leads to a rise in green research (Hemdan & Zhang, 2025). It creates an opportunity to educate and promote Indian investors about green and sustainable investments. It is necessary to ascertain the influencing determinants so that regulatory bodies can make essential policy reforms and develop instruments to overcome shortages.

This study aims to examine the determinants impacting digital natives' (Generation Z) investment decisions. Generation Z includes individuals born between 1997 and 2012. They are the largest cohort living in India, with a population of 377 million. By 2035, this group is expected to constitute 47% of the workforce (Jain et al., 2024). The digital natives are active and involved in protecting the environment and fighting for equality and social change (Warren, 2024). They are quicker to give up fossil fuels than the older generations (Tyson, Kennedy, & Funk, 2021). Social media plays a crucial role in educating people and ushering in global green growth Fang, Wang, and Tian (2020) and Peng (2024) opined that the digital natives are active consumers of green products promoted on social media. Businesses also use social media as a platform that strengthens investor relations, helping to raise funds for projects and initiatives (Hemdan & Zhang, 2025), whereas the investors use social media to make effective investment decisions by minimizing errors and overcoming fear through thorough knowledge of the investment aspects (Abdel Magid, Hussainey, De Andrés, & Lorca, 2023). Hence, this study analyses the social media usage as a mediator to understand the digital native's investment intention.

India is still in the early stages of sustainable green investment. Its vibrant investor population, collectivist culture, and limited research into the behavioral aspects of green finance and investment (Jonwall, 2023; Mudalige, 2023) drive research on individual investors' green investment intentions. Understanding the current demand for green investments will aid in future estimations. Generation Z (Gen Z) are active green consumers who are willing to pay a premium for green products (Gomes, Lopes, & Nogueira, 2023) and show interest in sustainable practices (Majewska & Bełtowska, 2023; Pašiušien et al., 2024). Environmental concern and financial literacy among digital natives lead to responsible investment and consumption (Gomes et al., 2023). Gen Z distinguishes itself from other generations by being professionally active at a young age (Dolot, 2018) and responding strongly to climate disasters (Tyson et al., 2021). Trading financial instruments requires investors to be familiar with new technological trends, as digital literacy is essential for online trading (Sari & Qanita, 2025). Digital natives (Gen Z) possess strong digital adaptation skills (Peng, 2024) and are the first to incorporate the internet into their daily routines (Tyson et al., 2021).

We have studied the relationship between the green investment intention (GII) of institutional investors and the determinants impacting their decisions. The external factors affecting GII include stakeholders' behavior, climate change, legislation, and regulation (Krueger, Sautner, & Starks, 2020) highlights these influences. Additionally, Chițimiea, Minciu, Manta, Ciocoiu, and Veith (2021) discusses external factors such as stakeholders' behavior, climate change, legislation, and regulation. Dutta, Bouri, Rothovius, and Uddin (2023) identified internal factors, including investors' preferences, organizational culture, and regulation. Furthermore, a study by Aliedan, Alyahya, Elshaer, and Sobaih (2023) found that knowledge, religiosity, and consumption patterns significantly influence green investment decisions. Additionally, Hemdan and Zhang (2025) examined social media usage as a moderator and extended the theory of planned behavior (TPB) model to better understand investors' behavior. Consequently, this study aims to:

1. Study the determinants impacting the investment intentions of Generation Z towards a green portfolio.
2. Analyze the role of social media usage as a mediator in relation to attitude and GII.

The core TPB constructs, ATT (Attitude), SN (Subjective norms), and PBC (Perceived behavioral control), are retained, and corporate social responsibility (CSR) is added as an independent variable. Another contribution to the theory is the introduction of a new mediator, social media usage, between ATT and GII.

LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

Attitude (ATT) and Green Investment Intention (GII)

Attitude is a significant factor impacting behavior, and it cannot be ignored (Ajzen, 1991). An individual's belief about the result of actions forms the attitude (Aliedan et al., 2023). The studies by Thanki et al. (2022) revealed that attitude has a significant impact on socially responsible investing behavior. Similarly, Hemdan and Zhang (2025) opine that personal attitude motivates green behavioral intention. Sharma, Aswal, and Paul (2023) state that the green buying behavior of an individual is linked to their pro-environmental attitude and also leads to a responsible attitude (Sultana, Amin, & Islam, 2022). In addition to this, Malzara, Widyastuti, and Buchdadi (2023) and Thapa and Kafle (2025) presented a favorable attitude towards green investment, which impacts Gen Z's investment intentions. Therefore, the following hypothesis is proposed.

H_1: Personal attitude positively impacts investors' GII.

Subjective Norm (SN) and GII

As defined by Ajzen (1991), subjective norm is the societal pressure to act. Studies have demonstrated both negative and positive impacts of subjective norms on behavioral intention. Hemdan and Zhang (2025), Mehta, Singh, and Mittal (2020), and Yee, Al-Mulali, and Ling (2022) presented a significant positive impact of subjective norm, whereas Malzara et al. (2023) and Thapa and Kafle (2025) revealed that Gen Z had an irrelevant impact of subjective norms on green investment intention. Ogiemwonyi et al. (2023) and Sethi and Jain (2020) Opine that green buying behavior is impacted by subjective norm and there is a significant impact of society on the decisions of individuals (Adam & Shauki, 2014). These revelations provide greater scope for studying subjective norms in analyzing investment intentions. Therefore, the following hypothesis is proposed.

H_2: The subjective norm positively impacts investors' GII.

Perceived Behavioral Control (PBC) and GII

Perceived Behavioral Control (PBC) was introduced as an addition to the Theory of Reasoned Action (TRA) by Ajzen. A lack of resources and information can result in investment failure and hinder the achievement of desired outcomes. Aliedan et al. (2023) explored that there is no substantial relationship between PBC and investment choice. However, certain behavioral studies have demonstrated the relevance of PBC in behavioral intention (Chan, Chong, Ng, & Ong, 2022; Malzara et al., 2023; Yee et al., 2022). Thus, it is justified to formulate the following hypothesis.

H_3: Perceived behavioral control positively impacts investors' GII.

Corporate Social Responsibility (CSR) and GII

CSR or ESG disclosures by companies are gaining significant importance as stakeholders are keen to understand the company's economic and non-economic performance (Siew, Balatbat, & Carmichael, 2013). Due to this change in the trend among various stakeholders, especially investors, companies are also integrating CSR with their regular operations (Lokuwaduge & Heenetigala, 2017). Chițimiea et al. (2021) opine that CSR directly impacts the financial performance of companies, and the customers globally are concerned about the pro-environmental initiatives of the companies before purchasing the products (Zhang & Liu, 2023). Societal benefits offered by the companies attract more investors (Martin & Moser, 2016). Furthermore, Friede, Busch, and Bassen (2015) opine that ESG factors are integrated into the investment decisions of many fund managers and investors. Opposing the above arguments, Moss, Naughton, and Wang (2024) comment that retail investors' decisions and ESG disclosures are not related. Therefore, we propose the following hypothesis.

H_4: Corporate social responsibility positively impacts investors' GII.

Social Media Usage as a Mediator on ATT and GII

Dependency on the investment advisor's role in effective decision-making is proven by Hemdan and Zhang (2025). The youth worldwide prefer social media platforms for exchanging information over traditional methods. Studies by Hussain et al. (2021) and Abdel Magid et al. (2023) have analyzed the impact of social media on investment decisions among investors globally. The speedy lifestyle in the present generation makes it convenient for business houses to reach and communicate financial and non-financial information quickly through social media platforms. The TPB model is applied to analyze the GII with social media as an antecedent to investment intention (Hussain et al., 2021) and as a moderator to key variables of the TPB model and green investment intentions (Hemdan & Zhang, 2025). The present study aims to analyze social media usage as a mediator between attitude and green investment intention. Therefore, the following hypotheses are proposed.

H_5: Social media usage mediates the association between attitude and green investment intention.

METHODOLOGY

Based on the theory and literature, the conceptual framework with the hypotheses is summarized in Figure 1. The dependent variables are derived from the Theory of Planned Behavior (TPB) model, namely attitude (ATT), subjective norm (SN), and perceived behavioral control (PBC). Additionally, corporate social responsibility (CSR) and social media usage are incorporated as extensions to the model.

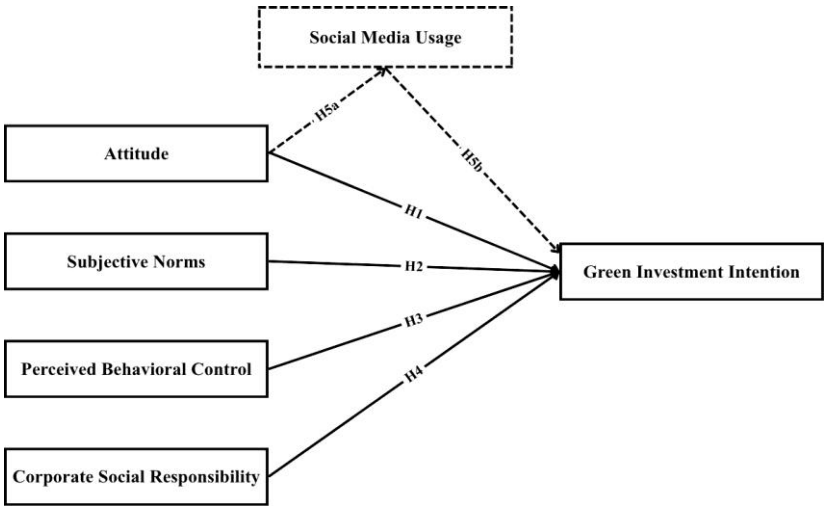

Figure 1: Proposed conceptual model for testing green investment intention of digital natives.

Purposive sampling was employed to collect data through an adapted questionnaire via Google Forms. Out of 500 questionnaires circulated to Generation Z, we received only 429 completed forms. After the initial screening of data for outliers, a total of 395 responses met the data analysis criteria. Male respondents comprised 52.91%, compared to 47.09% for females, and most respondents earned less than five lakhs per annum. Additionally, 66.07% of respondents had investment experience of up to five years. The demographic characteristics of the sample are detailed in Table 1.

Table 1: Participants' Demographic Physiognomies

Variables	Category	N (%)
Gender	Male	209 (52.911%)
	Female	186 (47.09%)
Income level	Up to 5,00,000	267 (67.59%)
	5,00,000- 10,00,000	108 (27.34%)
	10,00,000 & above	20 (5.06%)
Investment experience	Up to 1 year	92 (23.29%)
	1 to 5 years	261 (66.07%)
	5 years & above	42 (10.63%)

RESULTS AND ANALYSIS

Validity and Reliability

Further to test the validity and reliability of the data, Composite reliability has been calculated and the results are presented in Table 2 along with the list of measurement items applied in this study. Hair, Black, and Babin (2010) suggested that when the CR value of the construct is more than 0.7, the data is considered reliable. As the composite reliability for the study constructs ranges between 0.7 and 0.95, the data successfully qualify for the reliability test.

Table 2: Measurement Items and Composite Reliability Results

Source	Variables	CR*
Nugraha and Rahadi (2021)	Attitude: ATT1: I think investing in GI can enhance the financial literacy of investors. ATT2: I think engaging in green investment is an interesting and wise decision. ATT3: I think GI is meaningful and necessary in the current scenario.	0.75
Nugraha and Rahadi (2021)	Subjective norms: SN1: I will participate in GI if my family approves it. SN2: I will invest in GI if my colleagues and friends do. SN3: I will invest if I get some benefits from the government.	0.86
Nugraha and Rahadi (2021)	Perceived Behavioral Control: PBC1: I have sufficient funds and energy to invest in GI. PBC2: I am aware of the work involved in GI and the associated risks, and I am confident in my ability to overcome them. PBC3: I have sufficient information on GI.	0.91
Self – developed	Corporate Social Responsibility: CSR1: I invest in the companies that are rated high on the CSR index. CSR2: I invest in companies that are environmentally friendly	0.7
Xie and Madni (2023)	Social Media Usage. SMU1: I trust the information shared via social media on investment. SMU2: I use social media to collect necessary information from other investors.	0.95

	SMU3: The information shared on social media impacts my investment decisions.	
Nugraha and Rahadi (2021)	Green Investment Intention GII1: GI will be my future investment preference. GII2: I will advocate for others in GI investment. GII3: I expect that my engagement in GI will be enhanced in the future.	0.71

Note: *CR: critical ratio

Convergent and Discriminant Validity

Additionally, convergent and discriminant validity measures are applied to check the construct validity of the data. The benchmark provided by Hair et al. (2010) for convergent validity is the (AVE) average variance extracted should be in the range of 0.5 to 0.9. For discriminant validity, the correlation coefficients should be less than the AVE. The study's results favor the threshold limit; therefore, construct validity was achieved. The convergent validity is presented in Table 3, and the discriminant validity in Table 4.

Table 3: Convergent Validity Measures

Constructs	Factor loadings	AVE*
ATT 1	0.547	0.5
ATT2	0.850	
ATT3	0.625	
SN 1	0.852	0.55
SN 2	0.717	
SN 3	0.643	
PBC 1	0.825	0.66
PBC 2	0.917	
PBC 3	0.668	
CSR 1	0.69	0.56
CSR 2	0.786	
SMU 1	0.897	0.86
SMU 2	0.963	
SMU 3	0.927	
GII 1	0.712	0.64
GII 2	0.866	
GII 3	0.807	

Note: *AVE: Average Variance Extracted

Table 4: The Discriminant Validity Results

Constructs	ATT	SN	PBC	CSR	SMU	GII
ATT	**0.5**					
SN	0.166	**0.55**				
PBC	0.077	0.325	**0.66**			
CSR	0.057	0.08	0.033	**0.56**		
SMU	0.01	0.167	0.169	0.105	**0.86**	
GII	0.077	0.251	0.26	0.184	0.205	**0.64**

Upon completing the verification of the validity and reliability of the data collected, based on the results obtained from the measurement model, the second step in Structural Equation Modeling (SEM), which is the analysis of the structural model, is initiated. Before proceeding with hypothesis testing, it is essential to ensure that the structural model is appropriately specified and fit for data analysis. The goodness-of-fit indices are suggested by Hair et al. (2010), and the indices considered to evaluate the model are presented in Table 5. The structural model that is tested for model fit is presented in Figure 2.

Table 5: Structural Model Fit Results

Goodness of fit	CMIN/df	GFI	TLI	CFI	RMSEA	Adjusted R^2
Results	1.987	0.919	0.94	0.949	0.06	0.75
Threshold	< 5	>0.9	>0.9	>0.9	<0.10	

Structural Model

As part of the initial assessment, the chi-square value and its significance are tested. The results reveal that the normed chi-square (CMIN/df) is less than 5 and is significant at $p < 0.001$. Furthermore, secondary evaluation of the model includes the GFI (Goodness-of-Fit Index) at 0.919. The Tucker-Lewis Index (TLI) is 0.939, and the CFI is 0.949. All of these indices have values greater than 0.9, as specified by Hair et al. (2010). Finally, the RMSEA is 0.06, which falls within the acceptable range of 0.05 to 0.08. Since all the goodness-of-fit indices fall within the threshold limits, the model developed in the study is considered to be a good fit.

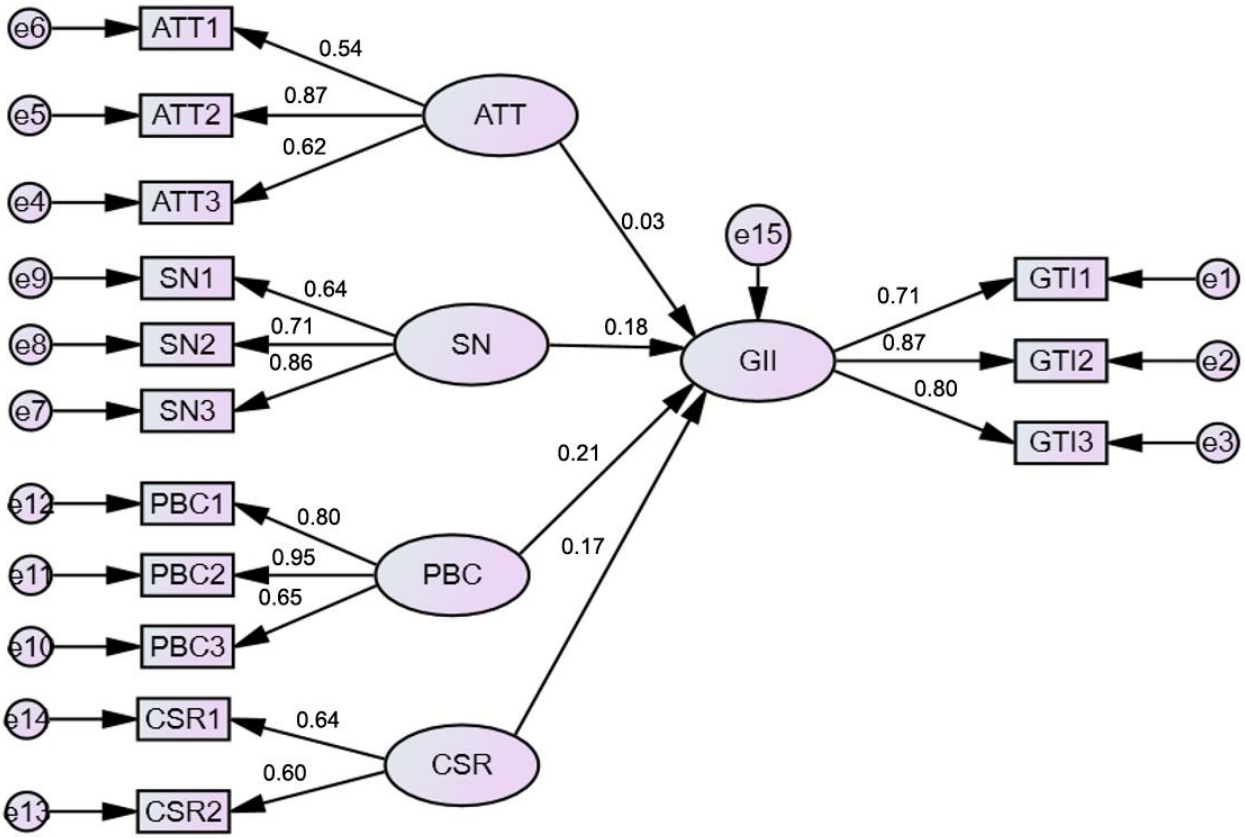

Figure 2: Structural model with regression results

Regression Results

Once the structural model was deemed suitable for further analysis, the hypotheses were tested using the regression coefficients in AMOS. The test results indicate that subjective norm (r=0.17, p=0.017), perceived behavioral control (r=0.20, p=0.006), and corporate social responsibility (r=0.16, p=0.02) have a significant positive impact on the green investment intentions of Generation Z, as the p-values are less than 0.05. However, the impact of personal attitudes on investment intention was unexpectedly insignificant, with a p-value of 0.061, which exceeds the 0.05 significance level. This outcome suggests that Generation Z considers the opinions of the community, family, and friends before making green investments. Increased investments by those around them motivate their decisions. Furthermore, it emphasizes the importance of awareness and

readiness to invest in environmentally friendly avenues, with an expectation that companies will be environmentally responsible and socially accountable. Based on these results, it can be concluded that Generation Z is environmentally conscious, and this positive attitude towards the environment encourages companies to adopt green practices and transparently disclose their efforts to stakeholders. The regression results of the various hypotheses are presented in Table 6.

Table 6: Regression Results for the Hypotheses

Hypotheses	R	P-value	Decision
H1: Attitude positively impacts the green investment intention of investors	0.4	0.061	Reject
H2: Subjective norm positively impacts the green investment intention of investors	0.17	0.017**	Accept
H3: Perceived behavioral control positively impacts the green investment intention of investors	0.20	0.006**	Accept
H4: Corporate social responsibility positively impacts the green investment intention of investors	0.16	0.02**	Accept

Note: ** significant at 0.05 level of significance (p <0.05)

Mediation Results

The direct impact between the GII and the independent variables is presented in Table 6. The final hypothesis of the study was to analyze social media usage (SMU) as a mediator between attitude (ATT) and green investment intention (GII). The mediation amidst the variables is presented in Figure 3, and the regression coefficient is presented in Table 7.

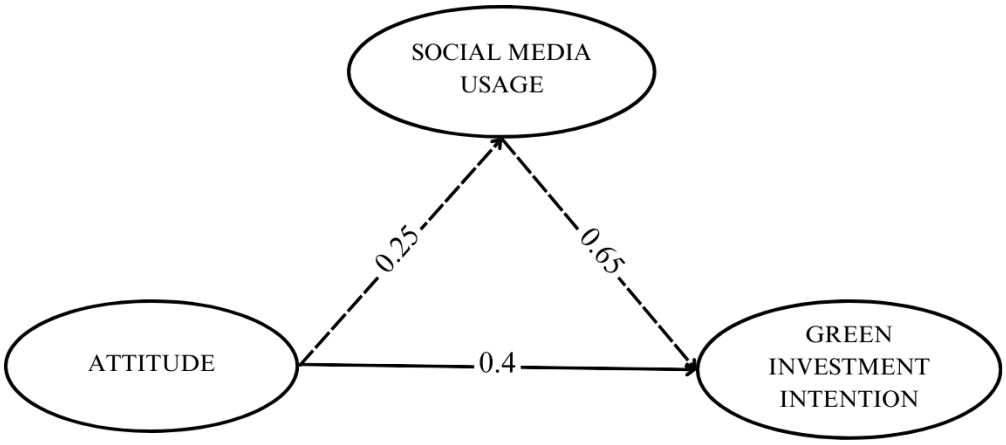

Figure 3: The mediating role of social media usage on ATT and GII results

Table 7: Mediation Results Between Attitude and Green Investment Intention

	Direct	Indirect	Result
Relationship	ATT ⟶ GII	ATT ⟶ SMU ⟶ GII	
r-value	0.4	0.165	Full mediation
P value	0.06	0.015**	

Note: ** significant at p value less than 0.05

The direct impact of attitude (ATT) and green investment intention (GII) shows insignificant relationships, with a p-value of 0.06. This supports the mediation effect of GII and ATT. The indirect effect of attitude on green investment intention through social media usage is 0.165 (p=0.015). This indicates a statistically

significant two-tailed indirect effect, as the p-value is less than 0.05. Therefore, social media usage mediates the relationship between attitude and green investment intention. Based on the results of both the direct and indirect effects, the model suggests complete mediation in the relationship between attitude and green investment intention.

Lastly, to establish the impact on the dependent variable from various independent variables in the model, adjusted squared correlation (R^2) is deemed to be suitable (Raut, Kumar, & Das, 2020). The R^2 value determined for the proposed model in this study is 0.754 (75.4%). This indicates that the model has strong explanatory power. Therefore, the extended Theory of Planned Behavior (TPB) model, which includes corporate social responsibility as an independent variable and social media usage as a mediating variable, effectively explains the investment intentions of Generation Z. Consequently, the model can be utilized to assess individuals' behavioral intentions toward green investments.

DISCUSSION

The negative impact of climate change on the standard of living for many individuals has fostered a sense of responsibility towards the environment among the younger generation. Understanding the psychological determinants influencing investors' decisions is crucial for promoting green over brown investments, as this can help raise funds to protect and conserve the environment and combat climate change. Therefore, this study aims to test the extended Theory of Planned Behavior (TPB) model to understand the behavioral intentions of digital natives. Previous research has analyzed institutional investor behavior and firms' financial performance within the context of green finance and investment; however, the behavioral aspects of green investment remain largely unexplored in most South Asian emerging economies. The study investigates the core variables of the TPB, along with extended variables, and considers corporate social responsibility (CSR) as a precursor to behavioral intention. Additionally, it examines the mediating role of social media usage (SMU) in this context.

The study findings pertaining to the primary variables SN and PBC are in line (Malzara et al., 2023; Raut et al., 2020) and display a significant positive impact on the GII. Surprisingly, the ATT has an insignificant impact on investors' green intention, contrary to Adam and Shauki (2014). This stands out as a unique finding of the study, as investors' attitudes have a negative role in their investment intentions. Furthermore, the additional variables, CSR and SMU, present a significant impact on GII, which is similar to Hemdan and Zhang (2025) and Pizzetti, Gatti, and Seele (2021). Social media usage successfully mediates the relationship between ATT and GII, and CSR disclosures of the company positively impact the investment decisions of digital natives.

Additionally, based on the results of SN and PBC, individual investors strive for perfection before opting for any new investment. Their financial and investment decisions are highly influenced by the community they belong to, including family, friends, and colleagues. Furthermore, to attract more funds from Generation Z, social media would be a relevant platform to educate and advertise green investment avenues. To conclude, the extended Theory of Planned Behavior (TPB) model proposed in the study effectively forecasts 75.4% of retail investors' green investment intentions. Therefore, the model can be implemented to investigate investors' behavioral intentions.

CONCLUSION

A green transition in finance and investment is essential for achieving pro-environmental goals. For a smooth shift, it is crucial to understand the factors that influence individuals' perceptions of green investment. This study clearly demonstrates that Indian digital natives are environmentally conscious. They also value organizational efforts to protect and conserve the environment. Transparent disclosures of CSR initiatives encourage investors to purchase green stocks.

The research findings enable fund managers, financial institutions, and regulatory bodies to develop and design regulatory frameworks, policies, and instruments that assist in increasing green funds aimed at

financing environmental initiatives. Financial markets worldwide are witnessing a gradual shift towards green market instruments, particularly in the post-COVID-19 pandemic era. The pandemic has led to a rise in responsible and ethical investors by changing investor mindsets. Individual investors are now more attentive to both financial and corporate social responsibility (CSR) disclosures of companies before purchasing stocks and are increasingly concerned about environmental issues. Companies' disclosure policies should emphasize their pro-environmental initiatives and activities aimed at combating climate change.

The current study draws on Generation Z's opinions regarding green investment intentions. The data collection process had several limitations. Respondents volunteered to participate in the Google Forms survey and primarily represented the urban population. Therefore, the study is subject to urban bias and self-selection bias.

The present study is based on Generation Z's opinions regarding green investment intentions. The data collection process was subject to several limitations. Firstly, there was an urban bias, as respondents were engaged through Google Forms and primarily represented metropolitan cities. Secondly, self-selection bias was present, as respondents volunteered to participate in the survey. This indicates that only individuals interested in the topic chose to take part, resulting in a non-random sample. Consequently, the findings cannot be generalized to rural populations or older generations. Future research should aim to include diverse and randomly selected samples and incorporate additional variables based on the characteristics of other generations. The current framework can be applied to South Asian economies such as Malaysia, Pakistan, Thailand, and Bangladesh to assess their investors' intentions. Notably, the relationship between attitude (ATT) and green investment intention (GII) yielded an insignificant result, which could be considered a unique finding. Further studies could test this relationship across different generations within India or among Generation Z in other emerging economies.

Social media usage successfully mediates between ATT and GII, as Gen Z comprises younger people. Social media highly influences this set of individual investors in sharing information and knowledge on various facets. The same variable can be tested on different generations and analyzed for differences in the results, if any. This study attempted to figure out the intentional behavior of retail investors. Still, the actual behavior of retail investors towards green investment is an unexplored area for future research.

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TRANSPARENCY: The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.
COMPETING INTERESTS: The authors declare that they have no competing interests.
AUTHORS' CONTRIBUTIONS: Both authors contributed equally to the conception and design of the study. Both authors have read and agreed to the published version of the manuscript.

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