

Exploring How User-Generated Content and Micro-Influencers Shape Buying Behavioral Intention

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ABSTRACT

Purpose: This study investigates how the buying behavioral intention of Generation X and Baby Boomers is influenced by the user-generated content (UGC) and micro-influencer endorsements. It addresses a gap in existing literature that usually focuses on younger demographics, aiming to understand how older consumers, especially for aged 35 and above, engage with social media marketing exposure.

Method: A quantitative explanatory research design was employed, using a structured online survey distributed among Indian consumers aged 35 and above. The study adapted validated scales to measure UGC, micro-influencer credibility, and purchase intention. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess reliability, validity, and the strength of hypothesized relationships.

Findings: The results reveal that both UGC and micro-influencer exposure significantly shape buying behavioral intentions among older consumers. Peer-generated content fosters trust and credibility, while micro-influencers—due to their relatability and authenticity—effectively influence purchase decisions. These findings challenge assumptions about digital disengagement among older age groups.

Implication: Marketers should consider integrating UGC and collaborating with micro-influencers whose values align with older consumers. Tailored campaigns that emphasize clarity, credibility, and emotional resonance can enhance engagement and drive purchase behavior in this demographic. The study offers actionable insights for inclusive and age-sensitive digital marketing strategies.

Originality: This research extends the applicability of social media marketing constructs to older consumer segments, offering an understanding of their decision-making processes. By focusing on Generation X and Baby Boomers, it contributes to a more comprehensive and representative view of consumer behavior in the digital age.

Keywords: user-generated content, micro-influencers, Gen X, baby boomers, consumer buying behavioral intention.

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1. INTRODUCTION

Traditional marketing channels are no longer the sole drivers of consumer behavior. Social media has emerged as a powerful platform where users share experiences, opinions, and recommendations (Nuzulita & Subriadi, 2020). User-generated content (UGC), such as reviews, photos, and videos, provides a peer-to-peer perspective on products and services, fostering trust and influencing buying decisions (Dzreke & Dzreke, 2025). Additionally, micro-influencers, individuals with smaller but highly engaged social media followings, have risen as a new breed of online marketers. Their authentic and relatable endorsements can significantly impact a brand's image and consumer buying behavior.

In recent years, the digital marketing landscape has undergone a profound transformation, driven by the rise of social media platforms and the proliferation of user-generated content (UGC). Consumers are no longer passive recipients of brand messaging; instead, they actively participate in



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content creation, sharing experiences, and influencing peer decisions. This shift has elevated UGC as a powerful tool for marketers, offering authenticity and relatability that traditional advertising often lacks (Christodoulides, Jevons, & Bonhomme, 2012). Simultaneously, the emergence of micro-influencers—individuals with smaller but highly engaged followings—has redefined influencer marketing by emphasizing trust, niche expertise, and community connection (De Veirman et al., 2017).

While extensive research has explored the impact of UGC and influencer marketing on younger generations, particularly Millennials and Gen Z, scholarly attention to older demographics remains limited. Studies often assume that digital engagement declines with age, overlooking the growing presence of Generation X and Baby Boomers on social media platforms (Pew Research Center, 2021). These cohorts, once considered digitally distant, now actively consume and interact with online content, making them viable targets for social media-driven marketing strategies. However, their cognitive processing, trust mechanisms, and purchase motivations may differ significantly from younger users, warranting a tailored approach to understanding their behavior.

While existing research explores the influence of UGC and micro-influencers on consumer buying behavior, a gap exists in our understanding of how these factors specifically impact the 35+ (Gen X and baby boomers) age group. Most studies focus on millennials or Gen Z (digital natives), leaving unanswered questions about the decision-making process of older demographics. This research delves into this gap by focusing on consumers aged 35 and above. Their online behavior patterns and information processing styles may differ. By addressing this research gap, the study can contribute to a more comprehensive understanding of how social media factors influence consumer buying behavior across different demographics. This knowledge can be valuable for marketers seeking to develop effective social media strategies that resonate with a wider audience segment.

This paper is organized as follows: The next section reviews relevant literature on user-generated content, micro-influencer marketing, and generational consumer behavior, establishing the theoretical foundation for the study. This is followed by the research methodology, which details the sampling strategy, measurement instruments, and analytical techniques employed. The results section presents key findings from the data analysis, while the discussion interprets these findings in light of existing theories and practical implications. Finally, the conclusion summarizes the study's contributions, acknowledges limitations, and suggests directions for future research.

2. LITERATURE REVIEW

2.1. User Generated Content

The rise of social media has transformed the way consumers interact with brands, shifting power from marketers to users who now co-create brand narratives. User-generated content (UGC), defined as voluntarily created and publicly shared media by consumers, has emerged as a credible and persuasive form of digital communication (Berthon, Pitt, & Campbell, 2008). Unlike traditional advertising, UGC is perceived as authentic and peer-driven, often influencing purchase decisions through emotional resonance and social proof. In parallel, influencer marketing has gained traction, particularly through micro-influencers—individuals with smaller but highly engaged audiences—who offer relatability, niche expertise, and perceived trustworthiness (Lou & Yuan, 2019). While both UGC and influencer endorsements operate within the digital ecosystem, they differ in intent, structure, and consumer perception, necessitating distinct theoretical treatment.

User-Generated Content (UGC) has emerged as a pivotal element in digital marketing strategies due to its ability to foster consumer trust and emotional engagement. Unlike traditional advertising, UGC—such as reviews, testimonials, and product photos—offers authenticity and relatability, which significantly influence purchase intention (Phelps et al., 2004). Within social media ecosystems, UGC functions as a form of electronic word-of-mouth (eWOM), enhancing brand identity and expanding social reach (Christodoulides et al., 2012). Chu and Kim (2011) further emphasize that UGC reduces perceived risk and increases perceived value, making it a persuasive tool in competitive digital environments.

2.2. Micro Influencer

Parallel to the rise of UGC is the growing influence of micro-influencers—individuals with modest follower counts but high engagement rates. These influencers are perceived as more authentic and relatable than celebrities or mega-influencers, largely due to their social proximity and perceived

sincerity (Freberg et al., 2011). Research by Casaló, Flavián, and Ibáñez-Sánchez (2020) reveals that recommendations from micro-influencers are particularly effective in shaping purchase intentions, as they are viewed as peer opinions rather than promotional endorsements. Lou and Yuan (2019) add that message value and influencer credibility directly impact consumer trust and buying behavior, positioning micro-influencers as strategic assets in community-driven marketing campaigns.

Cultural context further influences how consumers engage with digital content. In collectivist societies like India, social validation and peer endorsement play a significant role in shaping consumer trust and decision-making (Hofstede, 2001). Indian consumers often rely on community cues and familiar voices when evaluating online information, making micro-influencers and peer-generated content particularly effective. Moreover, regional language, age representation, and cultural alignment enhance the perceived relevance of digital messages. Yet, few studies have examined how these cultural dimensions intersect with generational behavior in the context of social media marketing.

2.3. Gen X and Baby Boomers

Despite the growing body of research on digital marketing, much of the literature remains focused on younger demographics, such as Millennials and Gen Z. These cohorts are often assumed to be the primary drivers of online engagement, leaving older generations underrepresented in empirical studies. However, recent findings challenge this assumption. Older adults, particularly Generation X and Baby Boomers, are increasingly active on social media platforms, using them for product research, community interaction, and personal expression (Nguyen et al., 2022). Their digital behavior is shaped by different psychological mechanisms. According to socioemotional selectivity theory, older individuals prioritize emotionally meaningful content and trusted sources, making them more responsive to relatable and credible digital stimuli (Carstensen, 2006). This suggests that UGC and micro-influencer content may hold unique persuasive power for these age groups.

Demographic factors, particularly generational cohorts such as Generation X and Baby Boomers, play a crucial role in shaping digital consumer behavior. Despite being less frequently targeted in digital marketing research, these groups exhibit substantial purchasing power and brand loyalty. Generation X tends to be more skeptical of advertising and values informative, experience-based content (Williams & Page, 2011). Baby Boomers, meanwhile, prefer content that emphasizes product quality and value, and are especially responsive to peer testimonials (Smith, 2012). Both generations demonstrate meaningful engagement with digital platforms, making them viable targets for UGC and influencer-based campaigns that prioritize emotional relevance and personalized messaging.

2.4. Hypotheses Development

Micro-influencers although smaller but highly engaged followings, are viewed as authentic and significant. Lou and Yuan (2019) argued that their commendations echo deeply with consumers, because they appear more genuine than traditional celebrities. Consumer-brand are often associated and strengthened by emotionally resonant information, like genuine evaluations, reviews and authentic testimonials. Efficacy of micro influencers is affected by certain targeted niches (Moran and Muzellec, 2017). The study conducted by Schouten et al. (2020) revealed that the nature of targeting strengthens interactions with followers, which increases transformation. According to Liu, Li, and Lee (2021), the critical factors that enhance the increase the trustworthiness of micro-influencers is appeal, reliability and proficiency. All these traits play critical role in persuading the approaches and buyer's behaviors. Gradually active older consumers are usually ignored in digital marketing research. Bolton et al. (2013) revealed that these demographics engage with social media for both facts and entertainment, along with different other priorities than younger users.

Bigne et al. (2021) initiated a neuroscientific approach to evaluate the competition between online advertising and user-generated content (UGC) in TripAdvisor field for influencing buyer behavior. The findings also disclosed that consumer decisions are highly influenced by UGC. The study evidenced that sellers should combine genuine peer-generated content into their strategies to match outdated advertising efforts. Van Zoonen et al. (2017) conducted a research and found that older consumers rely mainly on reviews and references for making decisions related to buying intentions. These customers usually believe that peer-generated content is highly trusted as compared to traditional advertising. Gerlich (2023) explored that long-term impact of micro-influencer marketing on consumer behavior is underexplored. So the study validates its effectiveness in building trust and engagement, this study also identifies research gap to explore into how micro-influencers impact buyers to other types of influencers in various demographic segments. Nguyen and Tong (2022) found the influence of user-generated content (UGC) while selecting a destination depending upon perceived

credibility, in formativeness, and emotional appeal for a traveler. Employing structural equation modeling (SEM) with sample size of 512 respondents the findings revealed that UGC significantly impacts destination specially when the content line up with travelers' informational requirements. [Lakho et al. \(2022\)](#) explored the effect of Facebook brand-related user-generated content (UGC) on commitment, consumer faith, and purchase goals. Taking a sample of 400 customers and PLS-SEM analysis, the research study found that UGC impacts consumer behavior positively. The research study also suggested that further studies should explore UGC's effects across various platforms and demographics for broader insights. A study conducted by Palazón et al. (2024) revealed that health-conscious consumers are more influenced by micro-influencers promoting health-related products. They also advocated further research is needed on the long-term impact and broader consumer segments across various platforms. Study by [Hu et al. \(2024\)](#) found that micro-influencer characteristics like trustworthiness, attraction, and relatability influence consumer choices depending upon Chinese social media. This study explored that truthfulness and credibility are key factors for consumer commitment, with a gap in understanding how these attributes vary across platforms and demographics.

Hypotheses

H1: Exposure to positive user-generated content (UGC) will positively influence buying behavioral intention of Gen X and baby boomers.

H2: Exposure to micro-influencer endorsements will positively influence buying behavioral intention Gen X and baby boomers.

Conceptual framework

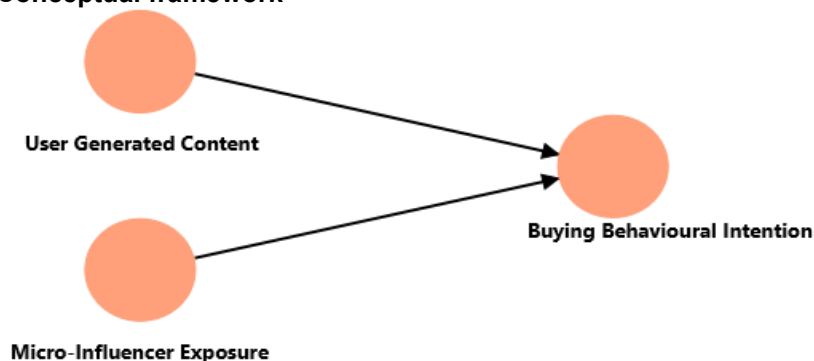


Figure 1. Conceptual framework

This conceptual model in [Figure 1](#) provides a framework for analyzing the data collected from the 35+ age group. The statistical analysis will test the hypothesized relationships.

3. RESEARCH METHOD

This study adopts a conclusive explanatory research design to investigate the relationship between user-generated content, micro-influencer credibility, and buying behavioral intention. Participants were randomly selected based on predefined age criteria, resulting in a sample of 362 consumers from Generation X (born 1965–1980) and Baby Boomers (born 1946–1964) residing in India. This sample size was determined to ensure sufficient statistical power for hypothesis testing and model validation.

Data collection was conducted through online survey platforms, utilizing a combination of closed-ended questions and Likert scale items to capture respondents' perceptions and behavioral tendencies. To measure user-generated content, the study adapted the Electronic Word-of-Mouth Scale (eWOM) developed by [Hennig-Thurau et al. \(2004\)](#). The influence of micro-influencers was assessed using the Micro-Influencer Credibility Scale (MICS) proposed by [Sokolova and Kefi \(2020\)](#), while buying behavioral intention was measured through the Purchase Intention Scale (PIS) recommended by [Evans et al. \(2017\)](#).

For data analysis, descriptive statistics were employed alongside a range of statistical techniques to evaluate reliability, validity, and model fit. Hypothesis testing was conducted using Partial

Least Squares Structural Equation Modeling (PLS-SEM), which enabled the examination of t-statistics, R^2 values, and the strength of associations among variables. This approach provided a robust framework for understanding the predictive relationships within the proposed model.

3. RESULTS AND DISCUSSION

3.1. Results

Data Analysis

A critical initial step in PLS-SEM involves a thorough evaluation of the measurement model. This paper delves into the detailed assessment of construct reliability, validity, and factor loadings within the measurement model using Smart PLS 4. Thresholds for acceptable values for reliability generally, above 0.7 are considered good and those above 0.8 are considered excellent (Hair & Alamer, 2022). Acceptable factor loadings are generally considered to be above 0.7 (Henseler et.al 2009). The assessment of the measurement model involving a detailed examination of construct reliability and validity, in addition to the evaluation of factor loadings is presented in Table 1.

Table 1. Constructs Reliability and Validity

Variables	Statements	Outer loadings	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
User Generated Content	Conent1	0.702	0.921	0.923	0.933	0.524
	Conent2	0.702				
	Conent3	0.761				
	Motive1	0.386				
	Motive2	0.647				
	Motive3	0.734				
	Motive4	0.709				
	eWOM1	0.728				
	eWOM2	0.793				
	eWOM3	0.812				
Micro-Influencer Exposure	eWOM4	0.789	0.702	0.710	0.802	0.575
	eWOM5	0.780				
	eWOM6	0.765				
	MICS1	0.723				
Buying Behavioural Intention	MICS2	0.779	0.921	0.923	0.933	0.524
	MICS3	0.772				
	PIS1	0.748				
	PIS2	0.705				
	PIS3	0.762				
	PIS4	0.762				

Source: Data Processed – PLS SEM (2025)

According to the results displayed in Table 1, all factor loadings exceed the threshold of 0.6, indicating strong item reliability. Furthermore, Cronbach's alpha values for all constructs are above 0.7, demonstrating good internal consistency (Hair et al., 2014). The composite reliability values also meet the required threshold, further supporting the reliability of the constructs (Hair et al., 2019). Additionally, the convergent validity values measured by AVE, are all above 0.5, signifying that each indicator is well-associated with its respective construct, as recommended by Fornell and Larcker (1981).

Table 2 shows discriminant validity which is also required to establish the psychometric properties of measurement model along with reliability, convergent validity and composite reliability.

Table 2. Discriminant Validity Heterotrait-monotrait ratio (HTMT)

Constructs	Heterotrait-monotrait ratio (HTMT)
Micro-Influencer Exposure <-> Buying Behavioural Intention	0.785
User Generated Content <-> Buying Behavioural Intention	0.860
User Generated Content <-> Micro-Influencer Exposure	0.696

Source: Data Processed – PLS SEM (2025)

All discriminant validity values are below 0.9, indicating that the indicators of each construct are distinct and belong to different groups. This supports the requirement for establishing the psychometric properties of the measurement model, in conjunction with reliability, convergent validity, and composite reliability.

Structural Model Assessment:

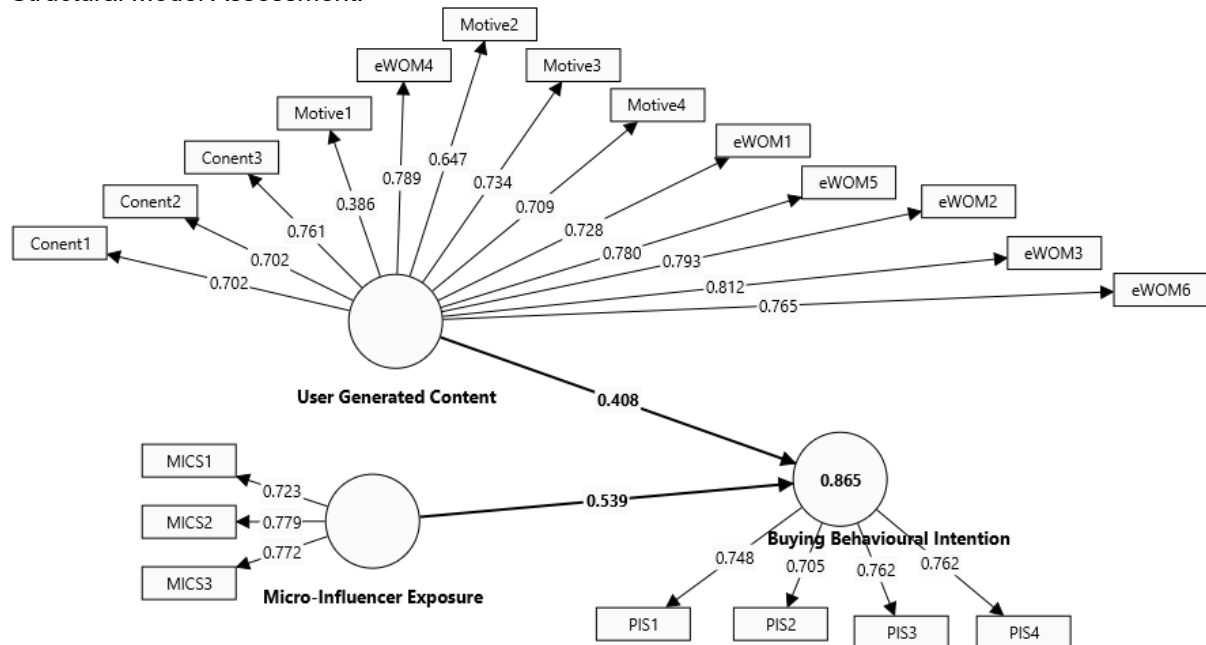


Figure 2. Structural Model using Smart PLS 4

Source: Data Processed – PLS SEM (2025)

In PLS-SEM analysis using Smart PLS, after establishing a strong measurement model, next step is to move on to evaluating the structural model. This stage focuses on assessing the relationships between the latent variables (constructs) identified in research model. Figure 2 is showing structural model assessment for the proposed conceptual model in the study. For supporting the results of structural model inner VIF values, bootstrapping results and R² values are further explained.

Table 3. Inner model VIF

Constructs	VIF
Micro-Influencer Exposure -> Buying Behavioural Intention	3.244
User Generated Content -> Buying Behavioural Intention	2.244

Source: Data Processed – PLS SEM (2025)

Table 3 demonstrates that multicollinearity is not present, as the Variance Inflation Factor (VIF) values for the inner model are all below the threshold of 5. This indicates that there is no significant collinearity among the predictor constructs.

Hypotheses Testing

Hypothesis testing with PLS-SEM (Partial Least Squares Structural Equation Modeling) is a statistical method for examining relationships between variables in a model, where the significance of each relationship is measured using a p-value. If the p-value for a path is less than a specified threshold

(usually 0.05), then the hypothesis is considered statistically significant, and if it is greater, the hypothesis is not significant.

Table 4. Bootstrapping results for Hypothesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Micro-Influencer Exposure -> Buying Behavioural Intention	0.539	0.544	0.092	5.858	0.000
User Generated Content - > Buying Behavioural Intention	0.408	0.403	0.093	4.408	0.000

Source: Data Processed – PLS SEM (2025)

The bootstrapping results in [Table 4](#) indicate that Hypothesis 1 is accepted at $P < 0.05$ ($\beta = 0.539$, $t = 5.858$), demonstrating that micro-influencer exposure has a significant effect on the buying behavior intention of customers from Gen X and baby boomers. Additionally, Hypothesis 2 is also accepted at $P < 0.05$ ($\beta = 0.408$, $t = 4.408$), confirming its significance.

Table 5. R Square Results

Dependent Variable	R-square	R-square adjusted
Buying Behavioural Intention	0.865	0.863

Source: Data Processed – PLS SEM (2025)

Buying behavior intention is significantly influenced by both micro-influencer exposure and user-generated content, as evidenced by a substantial R^2 value of 0.865 ([Hair et al., 2011](#)). High R^2 value shown in [Table 5](#) indicates that a large proportion of the variance in buying behavior intention can be explained by these two factors.

3.2. Discussion

Influence of User-Generated Content on Buying Behavioral Intention

Hypothesis 1 that stated Exposure to positive user-generated content (UGC) will positively influence buying behavioral intention of Gen X and baby boomers is accepted since the p-value < 0.05 . The direction of the relationship is positive, indicating that the more Gen X and baby boomers are exposed to the user-generated content, the higher they intend to buy. The findings of this study affirm that user-generated content (UGC) significantly influences consumers' buying intention, particularly among Generation X and Baby Boomers. This aligns with prior research suggesting that UGC fosters trust and reduces perceived risk, thereby enhancing consumers' willingness to engage with a brand ([Chu & Kim, 2011](#)). In the current study, the strength of the relationship between UGC and buying intention suggests that consumers in older age cohorts are not only receptive to peer-generated content but also actively incorporate it into their decision-making processes.

Compared to younger generations who may be more impulsive or trend-driven, Gen X and Baby Boomers tend to seek authenticity and reliability in product information. This behavior is consistent with the findings of [Christodoulides et al. \(2012\)](#), who argue that UGC serves as a credible source of brand-related information, especially when consumers perceive it as unbiased and experience-based. The present study extends this understanding by demonstrating that UGC is not just influential among digital natives but also among digital migrants who value peer validation and experiential narratives.

From a practical standpoint, marketers targeting older demographics should prioritize strategies that encourage and amplify UGC. This includes incentivizing reviews, showcasing customer testimonials, and creating platforms where consumers can share their experiences. Brands should also ensure that UGC is easily accessible and integrated into the purchase journey, such as embedding reviews on product pages or featuring user stories in campaigns. By doing so, marketers can leverage the persuasive power of peer content to drive conversions and build long-term brand loyalty.

Influence of Micro-Influencer Exposure on Buying Behavioral Intention

Hypothesis 2 that stated Exposure to micro-influencer endorsements will positively influence buying behavioral intention Gen X and baby boomers is accepted since the p-value < 0.05. The direction of the relationship is positive, indicating that the more Gen X and baby boomers are exposed to the micro-influencer, the higher they intend to buy. The study also reveals a strong positive relationship between micro-influencer exposure and buying intention, reinforcing the notion that credibility and relatability are key drivers of consumer behavior. This finding is in line with [Lou and Yuan \(2019\)](#), who emphasize that consumers are more likely to trust influencers who appear authentic and share values similar to their own. In the context of Gen X and Baby Boomers, micro-influencers serve as trusted intermediaries who bridge the gap between brands and consumers through personalized and emotionally resonant messaging.

Interestingly, while previous studies have focused predominantly on younger audiences, the current research highlights that older consumers are equally responsive to influencer content—provided it is perceived as genuine and informative. [Casaló et al. \(2020\)](#) found that opinion leadership on platforms like Instagram can significantly shape consumer attitudes, and this study extends that insight to older demographics. It suggests that micro-influencers who communicate with clarity, transparency, and relevance can effectively influence purchase decisions across generational lines.

For marketers, this underscores the importance of selecting micro-influencers whose audience demographics align with campaign goals. Rather than focusing solely on follower count, brands should evaluate engagement quality, content tone, and audience trust. Collaborations with micro-influencers should emphasize storytelling, product demonstrations, and value-driven narratives that resonate with mature consumers. By doing so, marketers can harness the persuasive power of micro-influencers to drive meaningful engagement and increase conversion rates among high-value customer segments.

4. CONCLUSION

The results underscore the growing importance of social media platforms as influential marketing channels, especially for consumers traditionally seen as less digitally engaged. This challenges the stereotype that older age groups are less influenced by social media, suggesting instead that their buying decisions are increasingly shaped by peer reviews and relatable endorsements. UGC, such as reviews and testimonials, fosters trust through peer validation. The positive association observed aligns with existing research on younger demographics but highlights its relevance for older consumers. This age group may value detailed and credible UGC to mitigate risk and ensure informed decisions.

Micro-influencers, with their smaller yet engaged audiences, resonate well with Gen X and Baby Boomers. Their relatability and perceived authenticity make their endorsements impactful. These findings suggest that marketers should leverage micro-influencers whose content aligns with the values and interests of older consumers.

This study bridges the research gap by exploring the decision-making process of consumers aged 35 and above in the context of social media. It extends the applicability of established constructs such as eWOM and influencer credibility to older demographics, providing a more inclusive understanding of consumer behavior. Marketers should prioritize UGC strategies, such as encouraging customer reviews and sharing user testimonials. Collaborations with micro-influencers targeting niche communities of older consumers can enhance brand trust and engagement. Tailored social media campaigns should account for the specific information processing styles of Gen X and Baby Boomers, emphasizing clarity, credibility, and relatability ([Palazon et al., 2024](#)).

This study confirms that both user-generated content (UGC) and micro-influencer exposure significantly influence buying behavioral intention among Generation X and Baby Boomers in India. The findings highlight that older consumers are not only active participants in digital ecosystems but also responsive to peer-driven content and credible influencer messaging. By validating the predictive strength of UGC and micro-influencer credibility, the study contributes to a more inclusive understanding of digital consumer behavior across generational cohorts.

While this study provides valuable insights, certain limitations must be acknowledged. The sample was confined to India; future research could explore cross-cultural variations. Self-reported data might introduce biases; longitudinal studies could offer deeper insights into behavioral trends over time. Future studies could explore additional constructs, such as emotional engagement or brand loyalty, to build a more comprehensive model of consumer behavior. By addressing these limitations and

expanding the scope of analysis, researchers can further enhance the understanding of social media's influence on older demographics, paving the way for more effective and inclusive marketing strategies.

Practically, the study offers actionable guidance for marketers aiming to engage older consumers. Brands should invest in strategies that amplify authentic user content and collaborate with micro-influencers who resonate with mature audiences. Theoretically, the research extends the application of eWOM and influencer credibility frameworks to underrepresented age segments, enriching the literature on digital persuasion and generational marketing. From a policy perspective, the findings underscore the need for inclusive digital literacy programs and ethical influencer regulations that protect consumers from misleading endorsements, especially in age groups that may be less digitally savvy.

Abbreviations

UGC: User-Generated Content, eWOM: Electronic Word-of-Mouth Scale, MICS: Micro-Influencer Credibility Scale, PIS: Purchase Intention Scale, PLS-SEM: Partial Least Squares Structural Equation Modeling, HTMT: Heterotrait-monotrait ratio.

Authors' contribution

Each author contributed equally to the research and writing the manuscript.

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Conflict of Interest

The authors declare no competing interests.

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Availability of data and materials

Data are available on the company's website and the banks' directory.

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