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# Digital technologies and internal control systems in accounts receivable management: evidence from Quitto-corp S.A.

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## Abstract

Accounts receivable management is essential for the financial sustainability of companies operating under credit sales systems, as it directly affects liquidity, cash flow, and operational stability. In the context of digital transformation, technological tools and information systems play a key role in strengthening internal control and improving the efficiency of collection processes. The objective of this study was to evaluate the internal control system and the use of technological tools in accounts receivable management at Quitto-Corp S.A. during the 2024 period, to determine their impact on collection efficiency and managerial decision-making. The research followed a mixed-methods approach with a descriptive scope and a non-experimental cross-sectional design. Data were collected through semi-structured interviews and a questionnaire based on the COSO II framework, applied to administrative and commercial personnel involved in credit and collection activities. The results reveal weaknesses in technological support for monitoring accounts receivable, including the absence of integrated systems, delays in accounting records, and reliance on manual procedures. These limitations affect information traceability and interdepartmental communication, contributing to an increase in overdue accounts. The study concludes that implementing integrated information systems and automated monitoring tools can strengthen internal control, reduce credit risk, and improve collection efficiency.

**Keywords:** Internal control system, accounts receivable management, business intelligence, digital transformation, credit risk management

## Introduction

Accounts receivable represents financial assets arising from the sale of goods or the provision of services under deferred payment conditions, whose behaviour directly affects the liquidity and financial stability of companies. An excessive increase in these items may generate a diversion of financial resources, limit cash availability, and increase the risk of uncollectibility, which affects the operational sustainability of the organization (Surikova et al.,2022). Therefore, accounts receivable management is aimed at regulating their volume, structure, and recovery periods through credit policies, systematic monitoring of the portfolio, and control mechanisms that allow evaluation of their recoverability.

The financial literature indicates that the management of working capital components, especially the accounts receivable conversion period, significantly influences corporate financial performance. In this sense, shorter portfolio recovery periods are usually associated with better levels of liquidity and profitability, particularly in adverse economic

contexts where cash availability becomes critical for business operations (Enqvist et al.2014; Deloof,2003). However, accounts receivable is not only a financial component of working capital, but also an instrument of commercial relationship between the company and its customers, since trade credit allows stimulating sales and strengthening business relationships (Singh et al., 2021). Despite these benefits, inadequate management of trade credit may increase credit risk and generate liquidity problems. Credit risk is defined as the possibility that customers fail to comply with their payment obligations, generating financial losses and deterioration in the value of the company's assets (Morales et al., 2023). For this reason, it is essential to establish clear credit policies that regulate the granting of financing, define credit limits, and establish efficient procedures for monitoring and recovering accounts receivable (Pesantes et al., 2023).

Accounts receivables are also regulated by the International Financial Reporting Standards, particularly within the framework of IFRS 9 and IFRS 15, which establish criteria for the recognition, measurement, and impairment of financial assets derived from contracts with customers. However, these standards prioritize the accounting recognition of collection rights, while the strategic evaluation of trade credit and its impact on liquidity mainly depends on business management decisions (Beatty & Liao, 2014; IFRS,2021a; IFRS, 2021b).

In this context, internal control plays a fundamental role in accounts receivable management, since it allows the establishment of mechanisms for supervision, recording, reconciliation, and monitoring of outstanding debts. Several studies indicate that deficiencies in internal control systems are associated with higher levels of delinquency, delays in collections, and distortions in financial information used for decision-making (Patuan & Anitawati, 2023; Huamán , 2022). Likewise, the absence of structured processes to evaluate customers, monitor overdue portfolios, and control accounting records may generate imbalances in cash flow and affect the financial stability of companies.

This study evaluates the internal control system applied to the collection management processes of Quitto-Corp S.A. during the 2024 period to determine its effectiveness in accounts receivable recovery. Using a mixed-methods approach and the COSO framework, the research examines credit granting, accounting recording, and portfolio recovery processes to identify key strengths and weaknesses. The results provide evidence to support recommendations aimed at strengthening internal control, reducing credit risk, and improving the company's financial management. The article is structured as follows: First, the literature review is presented; then, in section three, the methodology is described; next, in section four, the results are presented; and finally, the conclusions are shown.

## LITERATURE REVIEW

In recent years, the development of digital technologies and financial information systems has transformed the management of accounts receivable, allowing the automation of credit and collection processes, improving the traceability of operations, and strengthening internal control mechanisms. Tools such as ERP systems, data analytics platforms, and digital financial management solutions facilitate real-time monitoring of the portfolio and contribute to improving the efficiency of administrative processes and the quality of financial information (Romney & Steinbart, 2021; Laudon & Laudon,2022).

In this context, the digitalization of accounting information systems also strengthens internal control mechanisms by improving the traceability of financial transactions and reducing the probability of errors or irregularities in accounting records (Goretzki & Pfister, 2023). The implementation of ERP systems allows the integration of financial, accounting, and

operational information within organizations, facilitating the control of accounts receivable and improving efficiency in working capital management (Al-Okaily et al., 2023). Therefore, accounting information systems play a key role in generating reliable financial information for strategic decision-making related to working capital management (Hall, 2022). Digital transformation in financial processes has made it possible to improve automation, monitoring, and efficiency in accounts receivable management, facilitating payment tracking, evaluation of customers' credit behaviour, and data-driven decision-making (Appelbaum et al.,2017). The use of data analytics and business intelligence tools allows the identification of behavioral patterns among customers, optimization of collection processes, and reduction of delinquency levels within organizations (Richins et al., 2017).

The adoption of digital technologies in accounting and financial processes has generated significant changes in the way companies manage information, allowing greater transparency, operational efficiency, and organizational control capacity (Vial, 2021). Digital tools applied to trade credit management allow the automation of customer evaluation, improvement in payment monitoring, and reduction of risks associated with non-compliance with financial obligations (Gomber et al.,2018). Technological innovation in accounting systems has made it possible to improve efficiency in the management of financial processes, including accounts receivable administration, through the automation and digitalization of records and financial controls (Quattrone, 2022).

This problem is evident in Quitto-Corp S.A., an Ecuadorian company dedicated to the wholesale commercialization of agricultural machinery and equipment, which has presented difficulties in recovering its customer portfolio due to the use of manual procedures, untimely accounting records, and a collection management process based on informal agreements. The absence of formal credit policies, financing limits, and systematic monitoring mechanisms has contributed to the increase in overdue accounts and the deterioration of the organization's cash flow.

Despite advances in the literature on accounts receivable management, working capital, and credit risk, there are still limitations in studies that analyse in an integrated manner the relationship between internal control systems and the use of digital technologies in collection management within commercial companies, especially in emerging economies. Although previous research has examined the impact of trade credit on corporate liquidity and profitability (Deloof, 2003; Enqvist et al., 2014), as well as the importance of accounting information systems and digital technologies in organizational efficiency (Romney & Steinbart, 2021), there is limited empirical evidence analysing how the integration of technological tools and internal control mechanisms contributes to improving accounts receivable management and portfolio recovery in commercial companies in Latin America. In this context, the present study seeks to provide empirical evidence on the effectiveness of the internal control system applied to collection management at Quitto-Corp S.A., considering the role those digital technologies may play in improving credit, recording, and portfolio recovery processes.

In this context, the present research contributes to the literature on financial management and internal control by analysing the relationship between credit and collection processes, the internal control system, and the use of digital technologies in the administration of accounts receivable within a commercial company. Unlike previous studies that have addressed trade credit mainly from the perspective of working capital or financial risk (Enqvist et al., 2014), this study incorporates a comprehensive approach that considers the interaction between operational procedures, internal control mechanisms, and

technological tools used for portfolio monitoring and recovery. In this way, the research provides empirical evidence on how the digitalization of financial processes and the implementation of structured internal controls can contribute to improving efficiency in accounts receivable management, strengthening the reliability of financial information, and reducing credit risk in commercial companies (Bhimani & Willcocks, 2014; Romney & Steinbart, 2021).

## METHODOLOGY

The research was developed under a mixed approach, integrating quantitative and qualitative methods to obtain a comprehensive understanding of the internal control system and the use of technological tools in collection management (Molina, 2016). The study was descriptive in nature, with a non-experimental and cross-sectional design, aimed at analysing the real situation of the company during the 2024 period without manipulating the variables under study.

The study population consisted of personnel and stakeholders directly involved in the accounts receivable management process at Quitto-Corp S.A. An intentional non-probabilistic sampling strategy was used to select participants with direct knowledge and experience in credit approval, sales, accounting, and collection activities. The final sample included 20 participants, comprising administrative personnel, commercial staff, and clients associated with credit operations. Participants were selected based on their active involvement in accounts receivable processes and their ability to provide relevant information regarding internal control practices, credit management procedures, and the use of technological tools. This approach ensured the inclusion of key informants capable of providing a comprehensive perspective on the effectiveness of the company's internal control system and collection management practices. The composition of the sample is presented in Table 1.

**Table 1 -** *Distribution of participants included in the study*

| Participant Group | Number of Participants | Percentage (%) |
|---|---|---|
| Administrative staff | 6 | 30.0 |
| Commercial staff | 8 | 40.0 |
| Clients | 6 | 30.0 |
| Total | 20 | 100.0 |

As a reference framework for evaluating the internal control system, the COSO II model (COSO, 2017) was used, which allows the analysis of organizational processes considering components such as control environment, objective setting, control activities, information and communication, and monitoring (Do Prado et al, 2019; Chalmers et al., 2019). For data collection, the following techniques were used: - Semi-structured interviews, directed at personnel responsible for credit and accounting management, - Questionnaires based on the components of the COSO II model (COSO, 2017), applied to evaluate the level of internal control and the use of technological tools in collection processes. The analysis of the information combined descriptive statistical techniques for quantitative data and interpretative analysis for qualitative information obtained through interviews.

## RESULTS AND DISCUSSION

Quitto-Corp S.A. presents structural weaknesses in the organization of its administrative processes, mainly due to the absence of a formal organizational chart and the empirical

assignment of roles and responsibilities. Although four hierarchical levels can be identified in practice—directive, advisory, support, and operational—these operate informally and without clearly defined competencies. This situation limits the proper allocation of responsibilities, hinders effective supervision, and weakens internal control, particularly in credit, sales, and collection activities.

Likewise, the credit, sales, and collection processes are not formally documented. Their identification was therefore based on staff interviews and direct observation of operational activities. The results show that these procedures are carried out informally, relying mainly on personnel experience and verbal communication, without clearly established policies regarding credit terms, financing limits, timely records, or control points.

This lack of process standardization increases operational risk, generating delays in transaction recording, weak monitoring of the customer portfolio, and a greater likelihood of errors and overdue balances. In addition, the limited use of technological tools for financial information management reduces operational traceability and weakens control over credit approval and accounts receivable recovery activities (Romney & Steinbart , 2021).

The evaluation of the internal control system applied to the accounts receivable process reveals significant deficiencies in several of its components (Table 2), which affect credit management and portfolio recovery. The analysis was developed considering the principles of the COSO internal control framework, widely used to evaluate the effectiveness of organizational control systems (COSO, 2017).

**Table 2 -** *Weighted results of the application of the internal control instrument to accounts receivable*

| Components | % | Risk Level |
|---|---|---|
| Control environment | 46 | High |
| Objective setting | 19 | High |
| Risk assessment | 55 | Moderate |
| Control activities | 43 | High |
| Information and communication | 66 | Moderate |
| Monitoring | 35 | High |

**Note:** The percentages correspond to the average obtained per component of the internal control system; the high–moderate risk levels are assigned according to the criteria of the instrument used for the assessment.

The evaluation of the internal control system reveals significant weaknesses across several COSO II components. The control environment is limited by the absence of formal guidelines, job manuals, and clearly defined internal policies. In addition, the lack of a formal organizational structure and periodic training programs weakens the organizational control culture and operational discipline in credit and collection processes. Likewise, objectives related to accounts receivable management are not formally established or linked to performance indicators—such as recovery periods, acceptable delinquency levels, or reductions in overdue balances—hindering performance evaluation and strategic decision-making.

Regarding control activities, deficiencies arise from the absence of standardized procedures for credit approval, financing limits, monitoring of overdue balances, and timely transaction recording. Existing controls are applied reactively and rely mainly on personnel experience rather than formal mechanisms such as documented authorizations or prior verifications. The information and communication component also presents limitations due to the lack of integration among the sales, accounting, and collections departments, which delays the flow of information related to balances, payments, and due dates. Finally, the monitoring

component is weak because the organization lacks continuous supervision mechanisms and periodic evaluations of portfolio aging, compliance with credit policies, and the effectiveness of collection actions. This situation limits early detection of deviations and delays the implementation of corrective measures.

The analysis of the credit granting process (Table 3) reveals structural weaknesses derived from the absence of formal policies, standardized procedures, and technical criteria for the evaluation and approval of clients. This situation limits the company's capacity to adequately identify credit risk and affects the quality of the accounts receivable portfolio.

**Table 3 -** Clients who meet the formal requirements prior to credit approval

| Type of requirement | Comply |
|---|---|
| **Basic Services** | 0 |
| **Credit Bureau Review** | 1 |
| **Copy of ID Card** | 2 |
| **Copy of RUC** | 5 |
| **Personal References** | 15 |

**Note**: Finding in the credit granting process

The results indicate that the company grants credit without applying technical methodologies to evaluate applicants' payment capacity, credit history, level of indebtedness, or financial behaviour. In most cases, credit approval relies on personnel experience or subjective criteria, increasing the risk of financing clients with low solvency. Systematic credit risk assessment is essential for ensuring financial sustainability, as it enables the identification of potentially delinquent clients and the establishment of credit conditions according to their payment capacity. The absence of these mechanisms may increase overdue accounts and negatively affect corporate liquidity.

Likewise, it was identified that credit files are incomplete and lack the minimum documentation necessary to support credit evaluation, such as proof of address, commercial references, income verification, or inquiries to credit bureaus. This situation weakens the financial analysis process of the client and reduces the capacity of the company to make well-founded decisions. Another relevant aspect is the absence of credit limits and differentiated payment terms according to the risk profile of clients. The establishment of clear credit policies and customer segmentation criteria allows the reduction of financial uncertainty and improves working capital management.

Additionally, a limited integration between the sales, credit, and accounting areas is observed, which makes the timely exchange of information about customer payment behaviour difficult. Various studies highlight that enterprise information systems and digital financial management platforms allow the centralization of customer information and improve the control of the credit granting process (Romney & Steinbart, 2021). Because of these deficiencies, the company presents a progressive increase in overdue accounts, greater difficulties in the recovery of accounts receivable, and a direct impact on its liquidity. The lack of a structured credit granting process limits the administration's capacity to adequately manage financial risk and compromises the operational efficiency of the organization.

The analysis of the sales process reveals significant weaknesses related to the absence of formal controls before and after the execution of commercial transactions, especially those carried out under the credit modality. These deficiencies directly affect the efficiency of the internal control system and increase the financial risk associated with accounts receivable

management. Eleven clients were observed with specific limits on amount and term that were not met when issuing invoices.

The company does not have standardized procedures that require verification of the customer's account status, compliance with previous obligations, or adherence to credit limits before authorizing new commercial operations. In practice, sales decisions are mainly based on operational and commercial criteria, without the application of technical evaluations that allow the analysis of customers' credit risk.

Furthermore, the sales process is not adequately integrated with the credit, collections, and accounting departments, leading to deficiencies in organizational communication and delays in the recording of commercial transactions. This lack of coordination hinders comprehensive control of accounts receivable and reduces the reliability of financial information used for managerial decision-making. In several cases, customers with overdue balances continue purchasing on credit without settling prior obligations, reflecting the absence of validation mechanisms that restrict new credit sales when delinquency exceeds acceptable limits. Studies indicate that integrated information systems, such as ERP or CRM platforms, improve the control of commercial operations through automated alerts and real-time risk validation (Laudon & Laudon, 2022).

Additionally, delays in the accounting recording of sales affect the reliability of financial information and limit effective monitoring of the customer portfolio, hindering the implementation of efficient collection strategies. In this context, the digitalization of accounting and commercial processes is essential to improve operational traceability and strengthen internal control mechanisms (Bhimani & Willcocks, 2014). As a result, the company experiences higher delinquency levels, delays in revenue recovery, and reduced control over accounts receivable. The absence of structured controls weakens the internal control system, limits decision-making based on reliable information, and negatively affects the organization's liquidity and financial sustainability.

The analysis of the collection process reveals significant weaknesses associated with the absence of formal procedures and the limited use of technological tools for portfolio management. Currently, credit recovery activities are mainly carried out through verbal communication with customers and manual monitoring of outstanding balances, which reduces the efficiency of the collection process. Table 4 shows the amounts of overdue portfolios with significant balances in the periods from 2022 to 2024.

**Table 4 -** *Historical overdue portfolio between the periods 2022–2024*

| Period | 2022 | 2023 | 2024 |
|---|---|---|---|
| Not yet due | – | – | – |
| Overdue 30 days | 18,157.20 | 13,642.93 | 20,850.46 |
| Overdue 60 days | 39,227.03 | 23,320.95 | 40,935.20 |
| Overdue 90 days | 7,202.73 | 11,557.38 | 23,599.52 |
| Overdue 120 days | – | 13,865.63 | 16,073.74 |
| Overdue more than 120 days | – | 22,567.40 | 38,373.23 |

**Note**: Finding in the collection process

Specialized literature highlights that the automation of collection processes through digital systems allows improvement in portfolio control, reduction of recovery times, and strengthening of credit risk management (O'Brien & Marakas, 2019). In particular, the use of technological platforms for monitoring accounts receivable facilitates the generation of automatic maturity alerts, the classification of customers according to their payment

behaviour, and the implementation of differentiated collection strategies. In the analysed case, 93.2% of the portfolio corresponds to natural persons, while only 6.8% corresponds to legal entities, which shows a high concentration in individual clients whose payment capacity tends to be more volatile. This portfolio structure increases financial risk, especially in the absence of technical criteria for credit evaluation. Likewise, it is observed that only 50.9% of accounts receivable are supported by electronic invoices, while the remaining 49.1% are supported by pro forma invoices or quotations, documents that have lower legal and accounting support. This situation weakens the enforceability of the credit and may affect the proper recognition of income in accordance with IFRS 15 regarding revenue from contracts with customers (IFRS, 2021a, IFRS, 2021b).

Between 2022 and 2024, the company shows a sustained increase in accounts receivable, particularly in the overdue portfolio, indicating that a significant portion of credit sales is not converted into cash on time. This situation reflects weaknesses in credit, sales, and collection processes and a limited capacity for portfolio recovery.

From a liquidity perspective, the company reports a current ratio of 0.82, meaning it holds only USD 0.82 in current assets for every dollar of short-term liabilities. This value is below the recommended level of 1 and indicates insufficient liquidity to meet immediate obligations, largely due to the high volume of slowly recovered accounts receivable. In terms of efficiency, the accounts receivable turnover is 2.05 times per year, equivalent to an average collection period of approximately 178 days, which significantly exceeds the typical commercial credit range of 30–60 days. This confirms deficiencies in portfolio monitoring and control mechanisms.

Additionally, the company has not established provisions for uncollectible accounts despite the growth of overdue balances, which may overstate current assets and affect the reliability of financial statements according to International Financial Reporting Standards customers (IFRS, 2021a, IFRS, 2021b). Consequently, the organization faces cash flow constraints, greater short-term financial pressure, and increased financial risk.

The results indicate that Quitto-Corp S.A. faces limitations in collection management due to the lack of integrated technological tools and weaknesses in its internal control system. This finding is consistent with Chalmers et al. (2019), which states that effective internal control in modern organizations increasingly depends on the integration of information systems that enable process automation, operational traceability, and improved financial supervision.

To better illustrate the gaps identified during the evaluation of the internal control system and collection management processes, Table 5 compares the current operational conditions observed at Quitto-Corp S.A. with the desired state based on best practices in internal control, digital transformation, and accounts receivable management. The comparison highlights the need for greater technological integration, process standardization, and real-time information management to improve collection efficiency and reduce credit risk.

In this regard, the digitalization of accounting and financial processes through Enterprise Resource Planning (ERP) systems has become a key strategy for improving accounts receivable management. ERP platforms integrate sales, accounting, inventory, and portfolio information, facilitating transaction monitoring, automated records, and real-time financial reporting, thereby reducing operational errors and improving collection efficiency (Romney & Steinbart, 2021).

**Table 5 -** *Comparison of Current and Desired States of Accounts Receivable Management Processes*

| Process | Current State | Desired State |
|---|---|---|
| Accounts Receivable Monitoring | Portfolio monitoring is performed manually through spreadsheets and verbal follow-up, with limited visibility of overdue balances and payment behavior | Automated monitoring through ERP or CRM systems with real-time dashboards, aging analysis, and automatic alerts for overdue accounts |
| Accounting Records | Delays in transaction recording and partial use of electronic invoices reduce the reliability and timeliness of financial information | Real-time recording of transactions through integrated information systems, ensuring accurate and up-to-date financial information |
| Information and Communication | Limited integration between sales, accounting, and collections departments, resulting in delays in information sharing and decision-making | Integrated communication through centralized digital platforms that facilitate immediate access to customer, sales, and collection information |
| Credit Approval Process | Credit decisions are based primarily on experience and subjective criteria, with limited documentation and risk analysis | Standardized credit evaluation procedures supported by customer risk assessments, credit bureau verification, and defined credit limits |
| Collection Management | Collection activities rely mainly on manual follow-up and informal communication with customers | Automated collection workflows, payment reminders, customer segmentation, and differentiated recovery strategies |
| Internal Control and Monitoring | Absence of periodic performance evaluations and limited supervision of collection indicators | Continuous monitoring through key performance indicators (KPIs), automated reports, and periodic internal control assessments |
| Technology Utilization | Lack of integrated technological tools to support credit and collection management | Implementation of ERP, CRM, Business Intelligence, and data analytics tools to strengthen decision-making and operational efficiency |

**Note:** The desired state reflects best practices identified in the literature regarding digital transformation, internal control systems, and accounts receivable management (Romney & Steinbart, 2021; Laudon & Laudon, 2022; Sharda et al., 2020).

Similarly, Business Intelligence (BI) tools support predictive analysis of payment behaviour and credit risk by processing large volumes of financial data and generating indicators for managerial decision-making. These systems enable the identification of delinquency patterns, customer segmentation by risk profile, and prioritization of collection actions (Sharda et al., 2020). Customer Relationship Management (CRM) systems also contribute to portfolio management by centralizing commercial and financial information, monitoring customer interactions, and automating communications, which improves collection processes and strengthens customer relationships (Buttle & Maklan, 2019).

Recent advances in artificial intelligence and machine learning further enhance credit risk management by enabling the prediction of payment defaults based on financial variables, historical sales behaviour, and transaction patterns (Ugando et al., 2024; Zhou et al., 2021; Lessmann et al., 2015). These technologies facilitate early risk detection and more effective recovery strategies. However, their implementation must be supported by a strengthened internal control system. According to the COSO II framework, the appropriate use of information technologies improves information, communication, and monitoring processes,

enabling timely risk identification and more efficient corrective actions (Orlova, 2020; Clarke et al.,2020).

## CONCLUSIONS

The results of the study show that collection management at Quitto-Corp S.A. is carried out mainly through traditional administrative procedures and with a low level of technological integration, which limits the efficiency of the internal control system applied to accounts receivable.

The absence of digital tools for portfolio monitoring, as well as the lack of integrated financial information systems, makes the traceability of operations difficult and reduces the capacity for supervision over credit and portfolio recovery processes.

In this context, the incorporation of digital financial management technologies, such as ERP systems, customer relationship management platforms (CRM), data analysis tools, and automated portfolio monitoring mechanisms, can significantly contribute to improving operational efficiency and strengthening internal controls. Various studies have shown that the digitalization of financial processes improves the quality of information, optimizes managerial decision-making, and reduces credit risk.

This study has certain limitations that should be considered when interpreting the findings. First, the research was conducted as a single-case study in Quitto-Corp S.A., which may limit the generalizability of the results to other organizations or sectors. Second, the cross-sectional design provides evidence of the situation during the 2024 period but does not allow the assessment of changes over time or the long-term effects of technological adoption.

Future research could address these limitations by conducting comparative studies across companies from different industries or regions to identify common patterns and best practices in accounts receivable management. Additionally, action-research approaches could be developed to evaluate the implementation of Enterprise Resource Planning (ERP) systems, Customer Relationship Management (CRM) platforms, or Business Intelligence tools, measuring their impact on internal control effectiveness, collection efficiency, and organizational performance over time.

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Conceptualization, KQM, MUP, CF, YM; methodology, KQM, MUP, CF, YM, LM; software, RAH, BR; validation, KQM, MUP, CF, YM, BR, AM, LM; formal analysis, KQM, CF, YM, AM, LM; investigation, KQM, CF, YM, BR, AM, AHG; resources, KQM, LM; data curation, MUP, BR; writing—original draft, KQM, MUP, CF, YM; writing—review and editing, KQM, MUP, RAH, AHG, AM; visualization, RAH, AHG, BR, AM, LM; supervision, RAH, AHG, BR, AM, LM; project administration, MUP, RAH, AHG; funding acquisition, MUP.

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## CONFLICT OF INTEREST

The authors declare no conflict of interest.

## DATA AVAILABILITY STATEMENT

Data supporting the findings of this study are available upon reasonable request.

## ETHICS STATEMENT

This study involved human participants through questionnaires and semi-structured interviews. Participation was voluntary, and informed consent was obtained from all participants prior to data collection. The information collected was treated confidentially and used exclusively for research purposes.

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