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Article

Why Do I Feel Like I Have Gained After Using a Membership Card for a Long Time, Even Though I Paid for It?

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Abstract: This study explores the paradoxical phenomenon wherein consumers frequently feel they have gained significant financial and psychological value after paying for retail membership cards, despite the mandatory upfront fee. Focusing on prominent paid membership retail stores such as Sam's Club, Costco, and Hema X Membership Store, this research adopts a rigorous qualitative approach based on semi-structured, in-depth interviews. The sample comprises seven carefully selected participants, including six highly active members and one who had recently discontinued their membership, providing a comprehensive perspective on consumer retention. The empirical findings reveal three distinct yet interrelated psychological mechanisms driving this perception of value. First, consumers exhibit a strong tendency to reinterpret the initial membership fee as a strategic investment, subsequently increasing their overall shopping frequency in a conscious effort to "earn back" the sunk cost. Second, participants frequently employ selective mental accounting strategies; they heavily emphasize perceived savings and exclusive member discounts, while systematically downplaying unplanned or unnecessary spending incurred during their visits. Third, active social sharing and peer recommendation behaviors serve to strongly reinforce consumers' internal belief that the initial membership decision was highly worthwhile. Ultimately, these three mechanisms interact synergistically to form a powerful, self-sustaining psychological loop in which consumers continuously justify their ongoing spending and strengthen their subjective perception of value. This study significantly contributes to the broader academic understanding of complex consumer decision-making processes within the rapidly expanding paid retail membership sector, offering valuable practical implications for enhancing consumer financial awareness and optimizing future membership program design.

Keywords: retail membership; sunk cost; mental accounting; social reinforcement; consumer psychology

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1. Introduction

1.1. Research Background

Paid retail membership models have grown rapidly in the Chinese market, with representative examples including Sam's Club, Costco, and Hema X membership stores [1]. Unlike traditional retail formats, these stores require consumers to prepay a membership fee before they can obtain shopping access and enjoy member-only prices or services. This prepaid access mechanism changes the nature of consumer decision-making. Instead of evaluating each purchase independently, consumers may begin to connect later shopping behavior with the membership fee they have already paid.

This retail model gives rise to a notable consumer psychological phenomenon. After paying for membership, consumers are expected to become more cautious in order to control their total spending [2]. However, in practice, many consumers increase both their

shopping frequency and average transaction value after becoming members. At the same time, they still subjectively perceive the membership as "worthwhile" or even as a way to gain benefits. In other words, although the actual amount of money spent may rise, consumers may continue to believe that they have "earned back" the membership fee or made a rational consumption decision. This contradiction between actual expenditure and perceived benefit forms the starting point of this study.

1.2. Research Questions

This study seeks to explore two core questions [2]. First, why do consumers perceive a sense of gain or benefit after purchasing a membership card, despite the upfront cost involved? Second, how do retailers incorporate psychological cues into membership benefits, pricing strategies, and in-store experiences to shape consumers' perceptions and subsequent consumption behavior? By addressing these questions, the study aims to uncover the cognitive, emotional, and social mechanisms that influence consumers' experiences in paid retail membership contexts.

1.3. Research Significance

Understanding the consumer psychology behind paid memberships holds significant value for both theoretical exploration and practical application. From a managerial standpoint, this study offers insights into how membership programs, price labels, product displays, and in-store experiences influence consumers' perceived value. These findings can assist businesses in designing more effective membership systems while fostering ethical considerations in consumer guidance [2]. From the consumer's perspective, the research may enhance awareness of how the motivation to "recoup" a membership fee impacts shopping frequency and spending behavior.

From a research standpoint, this study advances discussions on consumer decision-making by analyzing the interplay of the sunk cost effect, mental accounting, and social reinforcement within the context of paid retail memberships [3]. Rather than categorizing increased consumption as purely irrational behavior, the study seeks to elucidate how consumers construct perceptions of rationality and value following membership payments. Consequently, it provides a valuable foundation for understanding how modern consumers interpret, justify, and reinforce their consumption decisions.

2. Literature Review

2.1. Sunk Cost Effect

The sunk cost effect refers to the tendency to continue investing resources, time, money, or effort, because prior commitments have already been made, even when future benefits are uncertain. Arkes and Blumer define it as a cognitive bias where irrecoverable past costs influence present decisions. In paid retail memberships, the membership fee is a clear sunk cost. Once consumers pay for a membership, the fee cannot be recovered by reducing future purchases [4]. Nevertheless, many consumers feel compelled to "earn back" the fee through repeated shopping visits.

This effect has a strong influence on continuous consumption behavior. Rather than evaluating each shopping trip independently, consumers may connect later purchases to the prepaid membership. Visiting stores more frequently or purchasing in larger quantities is often rationalized as reducing the average cost per visit. This perception makes additional spending appear reasonable, even if the total expenditure rises. Thus, the sunk cost effect provides a foundational explanation for the seemingly contradictory behavior where consumers spend more but perceive value.

2.2. Mental Accounting Theory

Mental accounting theory explains how individuals organize, evaluate, and track financial activities in separate mental accounts [2]. Money is not always treated as perfectly fungible; consumers create distinct accounts for different types of spending, perceived savings, and emotional gains. This framework is particularly relevant for membership retail.

In membership consumption, consumers often operate with two parallel accounts: a real financial account recording actual expenditures and a psychological account tracking perceived savings, discounts, or emotional satisfaction [5]. They easily note price differences between original and member prices but may overlook extra spending caused by bulk purchases, unnecessary items, or transportation. This selective attention causes the psychological account to emphasize "money saved" and downplay "money spent," reinforcing the perception that membership consumption is economical. Moreover, calculating savings and comparing prices can produce emotional rewards, further strengthening the perception of value.

2.3. Social Influence and Conformity Effect

Consumer behavior is also shaped by social influence. Classic research shows that individuals often conform to group norms or the behavior of peers. Studies further highlight that social approval and consistency drive decision-making. In retail membership contexts, social influence manifests in two ways. First, non-members may feel excluded when friends or colleagues discuss their membership experiences. Second, existing members often recommend the membership to others. Explaining why the membership is worthwhile serves both to persuade others and to reinforce one's own perception that the decision was correct [3]. Social sharing and peer behaviors thus amplify the consumer's belief in the value of their membership decision.

2.4. Research Gap

Although sunk cost, mental accounting, and social influence have been studied individually, their combined effect in paid retail memberships remains underexplored. Consumers' perception of value arises from an interplay between sunk cost rationalization, selective psychological accounting, and social reinforcement. Furthermore, qualitative empirical research focusing on paid supermarket memberships in China is limited. How consumers narrate their "earning back" logic, account for savings versus extra spending, and justify membership socially has not been systematically examined. This study addresses these gaps using semi-structured interviews to investigate the psychological mechanisms underlying the phenomenon that consumers pay for memberships but perceive that they benefit from it [6].

3. Research Method

3.1. Research Design

This study employs a qualitative research approach, utilizing semi-structured in-depth interviews to explore the psychological mechanisms behind the perception that consumers "benefit" after paying for retail membership cards [7]. Semi-structured interviews enable participants to express their experiences, emotions, and reasoning in their own words, capturing detailed cognitive processes and subjective perceptions that surveys or quantitative tools may not fully address.

The study focuses on understanding how consumers interpret, rationalize, and justify their membership spending behavior. Participants were encouraged to reflect on their motivations, purchasing patterns, mental calculations, and social interactions related to their membership [8]. This design is particularly effective for examining mechanisms such as the sunk cost effect, mental accounting, and social reinforcement, which influence membership-related behaviors.

Figure 1 illustrates the research design, detailing the process from participant recruitment to data collection, transcription, coding, and thematic analysis. The figure emphasizes the iterative nature of qualitative research and the integration of participant narratives into the thematic framework [8].

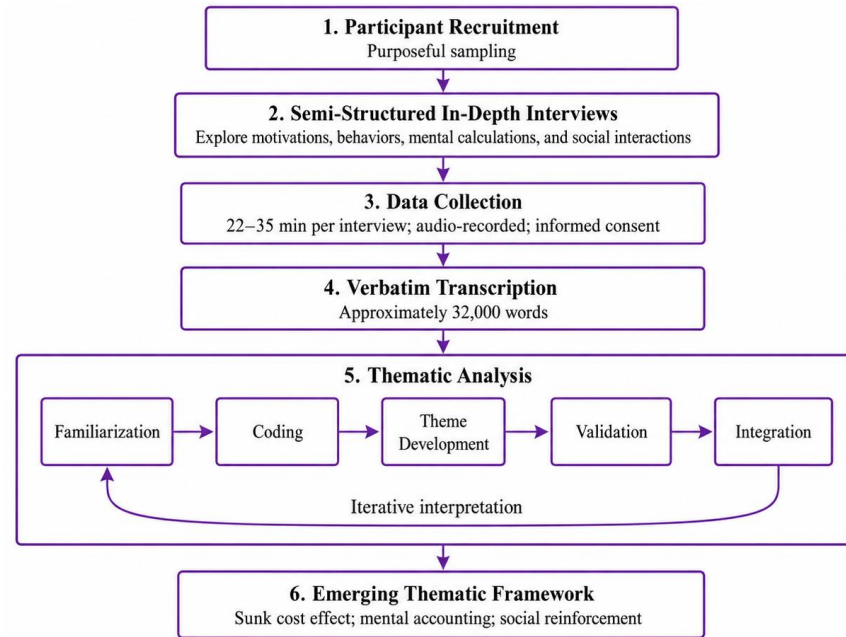


Figure 1. Research Design

3.2. *Participants and Sampling*

A total of seven participants were recruited using a purposeful sampling strategy to ensure diversity in gender, membership brand, and shopping frequency. Among these, six were active members of paid membership retail stores, while one participant had discontinued their membership. The sample consisted of three male and four female participants, with ages ranging from 21 to 29 years [3]. The membership types included Sam's Club, Costco, and Hema X Membership Store.

Including one participant who had discontinued their membership allowed the study to explore potential boundary conditions in the psychological mechanisms of membership perception. Purposeful sampling ensured that the participants represented a variety of experiences across membership status, gender, brand type, and consumption frequency [9]. The overall participant profile is summarized in Table 1, which is presented in the main text for immediate reference.

Table 1. Participant Demographics

Participant ID	Gender	Membership Type	Status	Age
A	Male	Sam's Club	Active	25
B	Female	Costco	Active	27
C	Female	Costco	Active	23
D	Male	Sam's Club	Active	28
E	Female	Sam's Club	Active	24
F	Female	Hema X	Active	22
G	-	-	Discontinued	-

3.3. *Interview Guide*

The interviews adhered to a structured four-module framework designed to gather comprehensive insights into membership consumption [10].

Consumption Background: Participants were prompted to articulate their initial motivations for acquiring a membership card, the context of their decision-making (e.g., influence from peers or promotional activities), and their expectations at the time of enrollment. This module aimed to establish a cognitive and emotional baseline for subsequent behaviors.

Behavioral Changes: Participants discussed alterations in their shopping behavior following membership acquisition. Topics included shopping frequency, average expenditure per visit, product preferences, and deviations from pre-membership patterns. This module facilitated the identification of behavioral shifts associated with psychological perceptions [11].

Psychological Perception: Participants elaborated on how they mentally assessed whether the membership fee had been "recouped" and the rationale behind their decision-making [12]. Discussions encompassed mental accounting strategies, selective focus on perceived savings versus actual expenses, and emotional satisfaction derived from shopping experiences.

Open-Ended Supplement: Participants were encouraged to share additional experiences or perspectives not addressed in earlier modules. This captured unanticipated factors influencing membership perceptions, such as social comparisons or emotional connections to the membership itself.

3.4. Data Collection and Processing

Each interview lasted between 22 and 35 minutes. All interviews were audio-recorded with the informed consent of participants. The recordings were transcribed verbatim, yielding approximately 32,000 words of qualitative data.

To minimize interviewer influence, speaking time was limited to less than 10% of each session. Questions were predominantly open-ended, enabling participants to express themselves freely. Clarifying prompts were used solely to encourage elaboration or address ambiguities.

3.5. Data Analysis

Data were analyzed using a thematic analysis approach, which involved multiple iterative steps to ensure rigor and depth [13].

Familiarization: Transcripts were reviewed repeatedly to identify patterns and recurring themes [14].

Coding: Line-by-line coding was conducted to assign descriptive labels to meaningful units. These codes were refined into conceptual categories aligned with the research objectives.

Theme Development: Codes were grouped into higher-order themes, such as behavioral strategies, mental accounting processes, and social reinforcement mechanisms [15].

Validation: Transcripts were revisited and comparatively analyzed to confirm recurring patterns and core themes [16].

Integration: Themes were interpreted within the context of existing literature on sunk cost, mental accounting, and social influence to construct a coherent framework explaining the membership phenomenon.

3.6. Ethical Considerations

The study adhered to established ethical guidelines for human research. Participants were fully informed about the study's objectives, procedures, and their rights, including the ability to withdraw at any point. Data were anonymized to ensure confidentiality, and all reporting was conducted at an aggregate level. The comfort and well-being of participants were prioritized, with no coercive methods employed.

4. Research Findings

This chapter presents the findings from the in-depth interviews with seven participants who hold paid membership cards in Chinese retail stores [15]. The analysis

identifies three interconnected mechanisms explaining the perception that consumers "gain" after paying for membership: (1) consuming more to recover the membership fee, (2) maintaining two parallel accounts in mental accounting, and (3) reinforcing perceived value through social sharing. Together, these mechanisms create a self-reinforcing psychological loop that strengthens the perceived value of membership.

4.1. Consuming More to "Earn Back" the Membership Fee

Participants reported an increase in shopping frequency after paying for membership, viewing the membership fee as an upfront investment that necessitated frequent use to justify its cost [17]. This behavior was framed as a strategy to reduce the perceived cost per visit by shopping more often or purchasing larger quantities.

One participant, a 25-year-old Sam's Club member, stated: "If I only go two or three times a year, each visit costs almost as much as the membership itself [5]. By going more often, the cost of each visit feels lower." Another participant, a 23-year-old Costco member, remarked: "Even when I have nothing specific to buy, not going feels like wasting the membership fee."

Participants did not view this increased consumption as wasteful. Instead, they characterized it as a prudent approach to spending, emphasizing its role in demonstrating financial responsibility. By framing frequent shopping as a rational method to maximize value, consumers cultivated a sense of control and confidence in their spending habits.

4.2. Two Parallel Accounts in Mental Accounting

The second key finding concerns the dual accounting system participants used to interpret membership value. One account represented actual expenditures, recording real spending [14]. The other, a psychological account, recorded perceived savings, member discounts, and emotional satisfaction.

Participant D (28, Sam's Club) stated: "After shopping, I tell myself these items would cost much more elsewhere [18]. Even though I may spend more overall, I feel like I saved money." Participant F (22, Hema X) emphasized the role of price labels: "Seeing 'member price' versus original price sticks in my mind as savings, even if I didn't need the item."

The psychological account selectively records savings while downplaying extra spending, creating a perception of net benefit. Emotional rewards, such as the pleasure from calculating "how much I saved," further reinforce this perception. Participant B (27, Costco) explained: "I enjoy calculating the amount I saved on a weekend shopping trip, even knowing it might just be self-comfort."

This selective mental accounting allows consumers to feel economically rational even when actual spending is higher, emphasizing perceived value over objective cost [1, 13].

4.3. Social Sharing Reinforces Perceived Value

The third finding indicates that social sharing reinforces participants' perception of membership value [14]. Many participants reported recommending their membership cards to friends, colleagues, or family members. This recommendation behavior not only influenced others but also strengthened their own belief in the correctness of their membership decision. Participant E, a 24-year-old Sam's Club member, explained that when she shared with friends why the membership was worthwhile, listing her purchases and the savings achieved, she was simultaneously convincing herself. Participant A similarly observed that recommending membership to friends required him to reassess the benefits, and the more he articulated these advantages, the more valuable the membership appeared.

Peer influence also emerged as a significant factor. Participant C noted that several colleagues had already purchased memberships and frequently discussed their weekend shopping experiences. This created a perception that not having a membership meant missing out on a shared consumption experience. Consequently, the judgment that membership was "worthwhile" was not static at the time of purchase but was continually reinforced through subsequent sharing, recommendations, and group interactions.

4.4. Integrated Analysis: A Self-Sustaining Psychological Loop

The three mechanisms interact to form a self-maintaining psychological loop, depicted in Figure 2. The loop begins when consumers pay the membership fee, framing it as an investment. This framing drives more frequent shopping to recover the perceived cost [14]. Selective mental accounting emphasizes savings and emotional satisfaction, reinforcing the belief in membership value. Social sharing and peer influence further strengthen this perception, completing the loop and encouraging continued use of the membership.

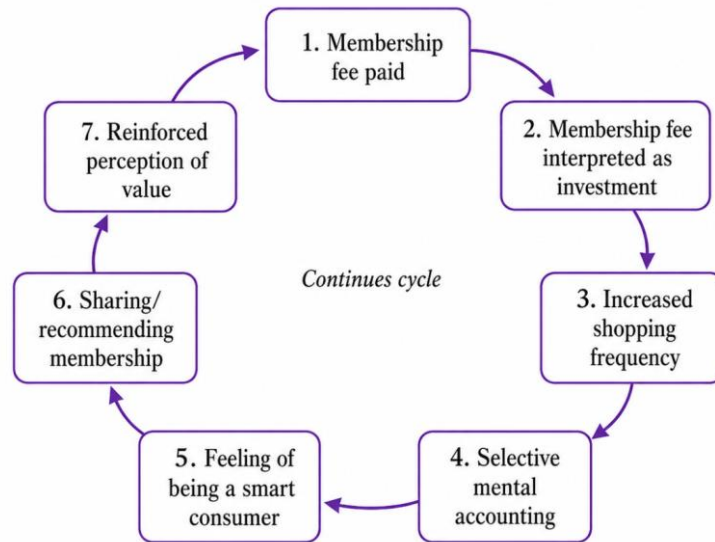


Figure 2. Psychological Loop of Paid Retail Membership Consumption

Table 2 further summarizes the three core findings, their behavioral expressions, corresponding psychological mechanisms, and representative meanings.

Table 2. Summary of Core Findings and Psychological Mechanisms

Core Finding	Main Behavioral Expression	Psychological Mechanism	Representative Meaning
Consuming more to "earn back" the fee	Increased shopping frequency and purchase quantity	Sunk cost rationalization	"The more I go, the lower the cost per visit."
Dual accounts in mental accounting	Recording perceived savings, ignoring extra spending	Selective mental accounting	"I spent more, but I feel I saved."
Social sharing reinforces value	Recommending memberships to others	Self-persuasion and social validation	"The more I explain, the more I believe it is worthwhile."

The loop shows that perceived membership value is not solely based on financial calculation but arises from the interplay of economic rationalization, emotional satisfaction, and social reinforcement. Consumers actively construct meanings around their membership, which explains why they feel they have "gained" despite actual higher expenditure.

This framework provides a comprehensive explanation of the membership phenomenon, demonstrating that sunk cost rationalization, selective mental accounting, and social reinforcement work in tandem to sustain consumers' perception of value [6].

5. Discussion and Limitations

5.1. Psychological Transformation of Membership Fees

The findings indicate that membership fees undergo a psychological shift from being perceived as a standard "consumption" cost to an "investment." Once participants paid the fee, they began to view it as an expense that required recovery. This perception motivated them to visit more frequently and make additional purchases to optimize perceived value. Phrases such as "earning back the fee" and "spreading the cost over multiple visits" illustrate this reframing. By conceptualizing membership as an investment rather than a one-time expense, consumers experienced a sense of rationality and control in their spending behavior.

5.2. Mental Accounting Mechanisms

Participants employed two parallel mental accounts: one for actual expenditures and another for perceived savings, discounts, and emotional satisfaction. Selective attention played a pivotal role in this process. Visible benefits, such as member prices, were distinctly remembered, whereas additional costs, including bulk purchases, unused items, or unnecessary spending, were often overlooked. Favorable comparison baselines were established, such as contrasting member prices with higher original prices or prices in alternative retail channels. This selective mental accounting enabled participants to sustain a perception of economic advantage even when overall spending increased.

5.3. Importance of Social Factors

Social sharing and recommendations significantly enhanced the perceived value of membership. Participants frequently discussed membership benefits with friends, colleagues, or family members, which not only highlighted the advantages but also served as a form of self-persuasion, reinforcing confidence in their decisions. Observing peers engage in membership shopping further provided social validation, making the decision to join appear more customary, rational, and beneficial.

5.4. Rationality Versus Irrationality

Although participants' behavior may deviate from strict rational expenditure control, it follows a coherent psychological logic. Consumers actively construct meaning around their membership through investment framing, selective mental accounting, and social reinforcement. From their own perspective, increased consumption can be justified as "smart consumption." Therefore, the phenomenon of spending more while perceiving gains reflects the gap between objective financial outcomes and subjective value perception.

5.5. Limitations

This study has several limitations. First, the sample size is small. Although seven participants provided rich qualitative data, they cannot represent all membership consumers. Variations across cities, income levels, and age groups may yield different outcomes. Second, the study relies on self-reported interview data, which may involve memory bias or self-justification [1]. Reported behavior might not fully align with actual consumption records. Third, the sample primarily included active members, with only one participant who had discontinued membership. Consumers who never purchased memberships or declined renewals were not included. Future research could expand the sample, integrate interviews with actual consumption data, and explore other paid membership services to further validate the proposed framework.

6. Conclusion and Practical Implications

6.1. Key Findings

This study explored the psychological mechanisms underlying consumers' perception that they "gain" after paying for retail membership cards. Three main conclusions emerged:

Psychological transformation of membership fees: Consumers interpret the membership fee as an investment rather than a simple expense. This perspective

motivates behaviors aimed at recovering the perceived cost, such as increasing shopping frequency or purchasing larger quantities.

Mental accounting favors perceived savings: Participants maintain two parallel accounts, actual expenditure and a psychological account emphasizing savings, member discounts, and emotional satisfaction. They selectively record benefits while underestimating additional costs, resulting in a perception that membership is economically beneficial even when total spending rises.

Social sharing reinforces self-perception: Recommending memberships to friends and discussing membership benefits strengthens participants' belief that their decision was worthwhile. Social validation interacts with cognitive and emotional mechanisms to sustain a self-reinforcing perception of value.

6.2. Practical Implications

These findings provide practical guidance for both consumers and retailers:

For consumers: Awareness of these psychological mechanisms may support more rational membership decisions. Consumers should prioritize actual needs rather than attempting to "recover" the fee through additional spending, thereby avoiding unnecessary or excessive purchases that increase overall costs.

For retailers: Understanding how consumers perceive membership value can inform more effective program design. Retailers may optimize membership structures, pricing strategies, and in-store experiences to strengthen perceived value, while ensuring that promotions and incentives do not encourage excessive consumption that could undermine long-term customer satisfaction.

6.3. Future Research Directions

Future research could extend and refine the present study in several ways:

Increase sample diversity and integrate data sources: Including a larger and more diverse sample across regions, income levels, and age groups, while combining self-reported interviews with actual consumption data, would yield more generalizable and robust insights.

Examine other membership types: Extending the analysis to other paid membership services, such as video streaming platforms, fitness center memberships, or subscription-based services, could clarify whether similar psychological mechanisms operate across broader consumption contexts.

Overall, the study indicates that consumers are not merely passive recipients of marketing strategies. They actively construct meanings around their spending, and their perceptions of value emerge from the interplay of investment framing, selective mental accounting, and social reinforcement. Recognizing these dynamics is important for informed decision-making and for designing effective and responsible membership programs.

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