

Disclosure Statement: Sumit Agarwal

1. My co-authors and I obtained the proprietary data from a leading financial institution in Singapore as well as from the Nielsen company. Our contracts with the data providers did not give them the right to influence, review, or screen our findings in this study. The institutions have not influenced, reviewed, or screened the findings of our study.
2. The author declares that he has no relevant or material financial interests that relate to the research described in this paper.

Disclosure Statement: Jessica Pan

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2. The author declares that she has no relevant or material financial interests that relate to the research described in this paper.

Disclosure Statement: Wenlan Qian

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