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Analysis of Sharia Banking Products and Services Based on Sharia Principles in Supporting the Modern Islamic Financial System

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Abstract

The development of the Islamic economy in Indonesia has encouraged the increasing role of Islamic banking in providing financial services in accordance with Islamic principles and the needs of modern society. This study aims to analyze the implementation of Islamic banking products, financing systems, and digital service innovations in supporting a modern Islamic financial system. The study employed a library research method with a descriptive-analytical approach through data collection from scientific journals, academic books, regulations, and various literature related to Islamic banking. The results show that Islamic banking has three main product groups: fundraising, financing, and service delivery, which are carried out through various contracts such as *mudharabah*, *murabahah*, *musyarakah*, *ijarah*, and *wakalah*. Furthermore, the digitalization of services through mobile banking, internet banking, and digital payments has been proven to improve operational efficiency, service accessibility, and public financial inclusion. This study also found that strengthening digital innovation based on Islamic principles is a crucial strategy in increasing the competitiveness of the Islamic banking industry. The implications of this research emphasize the importance of technology integration and Islamic compliance in the development of modern financial services. However, this research is limited to a conceptual approach without direct empirical testing in the field.

Keywords

Banking Digitalization, Banking Services, Islamic Finance, Sharia Financing, Sharia Product Innovation.

1. Introduction

The development of the Islamic economy in Indonesia has shown a steady upward trend, driven by increasing public awareness of sharia-based financial systems (Auliandari, 2025). This growth is reflected in the wider use of Islamic financial services across banking, insurance, capital markets, and Islamic microfinance institutions (Dikky et al., 2024). The Islamic economic system offers an alternative financial approach by balancing economic objectives with social responsibility. Consequently, more people are choosing financial institutions that not only pursue profit but also uphold ethical values and Sharia principles in their financial transactions (Andriansyah et al., 2024).

Islamic banking plays an important role in supporting the development of the Islamic economy in Indonesia by functioning as a financial intermediary that operates in accordance with Islamic principles and avoids practices involving *riba* (usury), *gharar* (uncertainty), and *maisir* (gambling) (Saputri, 2022). Unlike conventional banks that rely on interest-based systems, Islamic banks apply profit-sharing, profit margin, and partnership principles in fund mobilization and financing activities to create a fairer relationship between banks and customers through mutually agreed contracts (*akad*). In practice, Islamic banks provide fundraising products through wadiah and mudharabah contracts, alongside financing products such as *murabahah*, *musyarakah*, *mudharabah*, *ijarah*, and *salam* (Abdullah et al., 2021). Moreover, Islamic banking services have increasingly embraced digitalization through mobile banking, internet banking, QR payments, and sharia digital wallets to adapt to technological advancements (Arifin & Fasa, 2024).

Despite the considerable progress achieved by Islamic banking in Indonesia, practical conditions indicate that the implementation of sharia-based products and services still faces various challenges. One of the major phenomena is the relatively low level of Islamic financial literacy among society, particularly regarding the understanding of *akad* mechanisms and profit-sharing systems that constitute the primary characteristics of Islamic banking (Abdullah et al., 2024b). A substantial portion of society still perceives that Islamic banking products are not significantly different from conventional banking products because transaction patterns are considered relatively similar. In addition, the dominance of *murabahah* contracts in financing activities indicates that partnership and profit-sharing principles such as *mudharabah* and *musyarakah* have not yet been implemented optimally. This condition demonstrates that the implementation of justice and risk-sharing principles, which represent the core characteristics of the Islamic financial system, still requires further strengthening (Aflah, 2026).

Another phenomenon can be observed in the development of Islamic digital banking services, which still encounter various limitations in technological innovation and service quality. Competition with conventional banks and financial technology (fintech) companies has become increasingly intense because society tends to prefer services that are fast, practical, and efficient. On the other hand, Islamic banks are required to provide digital innovations that are not only modern but also remain compliant with Sharia principles. However, the implementation of Islamic digital services is still considered suboptimal, which may affect public trust and customer loyalty toward Islamic banking institutions (Susanti, 2024).

Previous studies have generally focused more on the development of Islamic banking from the perspectives of asset growth, profitability, and its contribution to the national economy. Studies regarding the implementation of sharia principles in Islamic banking products and services have tended to remain normative and theoretical in nature (Purnomo, 2025). Furthermore, research specifically examining the relevance of Islamic banking products and services to the needs of the modern Islamic financial system, particularly in the context of digital transformation,

remains relatively limited. Comprehensive studies analyzing the effectiveness of implementing Sharia principles in Islamic digital banking service innovations are still scarce. These conditions indicate the existence of a research gap that requires further investigation.

Based on these phenomena and research gaps, this study aims to analyze the implementation of Islamic banking products, financing systems, and digital service innovations in meeting the needs of modern society. This study is expected to provide theoretical contributions to the development of studies concerning the implementation of Sharia principles within modern financial systems, particularly in the context of Islamic banking digital transformation. In addition, this study is also expected to provide practical contributions for the Islamic banking industry in developing services that are more innovative, competitive, inclusive, and aligned with the needs of society in the digital era.

2. Literature Review

2.1. Sharia Banking Product and Service

Sharia banking products and services represent essential components in supporting the development of the Islamic financial system in the modern era. Islamic banks provide various financial products based on Sharia principles through fund mobilization, financing, and digital financial services. Financing products generally apply *akad* such as *murabahah*, *mudharabah*, *musyarakah*, *ijarah*, and *salam*, while fund-raising products are implemented through *wadiah* and *mudharabah* contracts. The development of digital technology has also encouraged Islamic banks to transform their services into digital-based systems to improve efficiency, accessibility, and customer convenience. Research conducted by Ningrum et al. (2023) explained that digital transformation in Islamic banking information systems positively influences customer transaction decisions because it improves transaction efficiency, ease of access, and service quality. Similar findings were also identified by Nasution et al. (2023), who found that self-service technology in Islamic digital banking services increases millennial customer satisfaction through application usability, transaction speed, and technology-based financial efficiency.

In addition, Islamic banking services also play a strategic role in supporting the broader Islamic economic ecosystem. Research by Irawan (2023) demonstrated that Islamic banks contribute significantly to the development of sharia-based economic systems through digital banking services and Islamic financial accessibility. Furthermore, Albanna and Lutfika (2023) found that ease of use, digital service quality, transaction security, and religiosity influence customer preferences in using Islamic digital banks. Pertiwi (2023) also emphasized that service innovation and digital technology adoption are important factors in strengthening the competitiveness of Islamic banking institutions. However, previous studies still provide limited discussion regarding the integration of innovative sharia-based products and services with Islamic financial principles, particularly in relation to the implementation of *akad* and the development of comprehensive Islamic digital banking systems.

2.2. Sharia Principles

Sharia principles constitute the fundamental foundation of Islamic banking operations and differentiate Islamic financial systems from conventional banking systems. Islamic banking activities are conducted based on Islamic law by avoiding *riba* (usury), *gharar* (uncertainty), and *maisir* (gambling), while emphasizing justice, transparency, partnership, and social welfare in every financial transaction (Purnomo, 2025). The implementation of sharia principles can be observed through the use of *akad* in financing and fund mobilization activities, including *mudharabah*, *musyarakah*, *murabahah*, *ijarah*, and *wadiah* contracts. These principles aim to

establish balanced relationships between banks and customers through fair profit-sharing and risk-sharing mechanisms. In the context of digital transformation, the implementation of sharia principles has become increasingly important because Islamic banking institutions are required to maintain sharia compliance while simultaneously adapting to technological developments and modern financial service systems (Susanti, 2024).

Several previous studies have highlighted the importance of maintaining sharia values in the development of Islamic banking products and digital services. Ningrum et al. (2023) and Nasution et al. (2023) emphasized the effectiveness of digital transformation and self-service technology in improving banking services. However, their studies have not comprehensively examined the implementation of sharia principles in digital banking practices. Similarly, Irawan (2023) explained the strategic role of Islamic banks in supporting the Islamic economy in the digital era, while Albanna and Lutfika (2023) identified religiosity as one of the major factors influencing customer decisions in using Islamic digital banking services. Pertiwi (2023) also argued that innovation is essential for strengthening competitiveness, although the integration of *fiqh muamalah* principles in digital banking innovation remains underexplored. Therefore, strengthening sharia principles within modern Islamic banking services remains highly necessary.

3. Methods

This study employs a library research design using a descriptive-analytical approach to examine Islamic banking products and services based on Sharia principles in supporting the modern Islamic financial system. The descriptive approach is applied to explain the characteristics, implementation, and development of Islamic banking products and services, while the analytical approach is utilized to evaluate the conformity of these products and services with Islamic sharia principles and the financial needs of modern society. Through this research design, the study seeks to provide a comprehensive understanding of the relationship between Islamic banking practices, sharia compliance, and the transformation of modern financial services. This approach is considered appropriate because the study focuses on conceptual analysis and theoretical examination derived from various academic and scientific sources related to Islamic banking and Islamic finance.

The population of this study consists of scientific literature and academic references discussing Islamic banking, Islamic financial systems, sharia principles, and digital banking transformation. The research population includes books, scientific journals, previous research findings, conference proceedings, government regulations, and academic articles relevant to Islamic banking products and services. The study prioritizes literature sources that specifically discuss the implementation of *akad* in Islamic banking, digital banking innovation, and the application of *fiqh muamalah* principles within modern Islamic financial systems. The selection of these references aims to ensure that the data used in the study are relevant, credible, and capable of providing comprehensive information regarding the development of Islamic banking in the digital era.

The data collection technique in this study was conducted through documentation and literature review methods. Researchers collected data from various secondary sources, including academic books, accredited scientific journals, online publications, institutional reports, and previous studies related to Islamic banking and digital financial services. These literature sources were used to obtain information regarding the development of Islamic banking products and services, the implementation of sharia contracts, and the transformation of digital banking systems in supporting modern Islamic finance. The use of multiple scientific references was intended to strengthen the theoretical foundation and improve the validity and reliability of the study findings (Abdullah et al., 2024a).

The data analysis technique was carried out through several stages, including data identification, data classification, conceptual examination, interpretation, and content analysis of the collected literature (Nurrisa & Hermina, 2025). First, the researcher identified literature relevant to the research topic and classified the data based on themes related to Islamic banking products, sharia principles, financing systems, and digital banking services. Second, the study analyzed the relationship between Islamic banking products and services and the principles of *fiqh muamalah*, including justice, transparency, partnership, and public benefit (*maslahah*). Furthermore, the analysis also examined the relevance of digital innovation in Islamic banking in responding to the rapid development of modern financial systems and changing customer needs. The findings from the literature analysis were then systematically organized and interpreted to produce objective conclusions consistent with the research objectives.

4. Results

4.1. Concept of Products in Islamic Banking

Islamic banking is a financial institution that conducts all operational activities based on Islamic Sharia principles. The operational system of Islamic banking is not solely oriented toward economic profit, but also emphasizes the aspects of justice, transparency, balance, and social welfare (*maslahah*) in every financial transaction. The primary principle distinguishing Islamic banking from conventional banking lies in the use of *akad* (contracts) as the legal foundation governing the relationship between the bank and its customers. Every product and service in Islamic banking must be free from elements of *riba* (usury), *gharar* (uncertainty), and *maisir* (gambling), all of which are prohibited in Islam. Therefore, the development of Islamic banking products considers not only business and profitability aspects but also compliance with the principles of *fiqh muamalah* and the fatwas issued by the National Sharia Council of the Indonesian Ulema Council (*Dewan Syariah Nasional Majelis Ulama Indonesia*/DSN-MUI) (Fadilah et al., 2025).

In operational practice, Islamic banking products are developed to fulfill the needs of modern society in the areas of fund mobilization, business financing, investment, and financial service provision (Susanti, 2024). These products are designed to provide financial solutions that are halal, secure, and aligned with Islamic economic principles. In general, Islamic banking products are classified into three main categories: fund-raising products (funding products), financing products (financing products), and service products (service products). These three categories of products have interconnected functions in supporting a stable, inclusive, and sustainable Islamic financial system. The following Figure 1 illustrates the concept of products in Islamic banking.

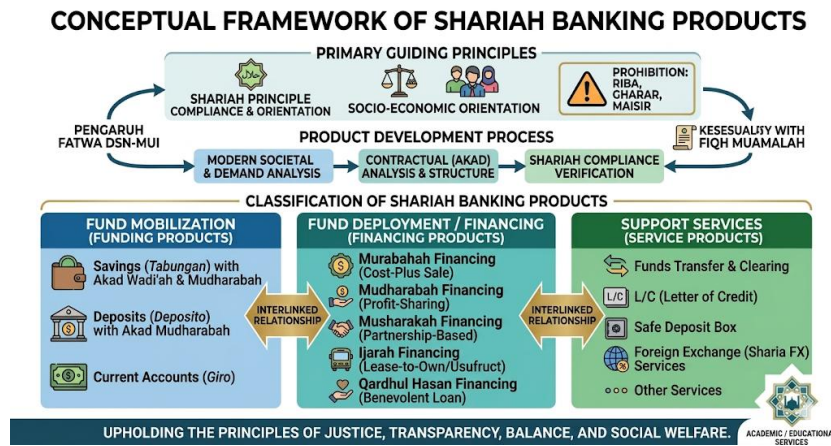


Figure 1. Conceptual Framework of Sharia Banking Products

4.2. Sharia Banking Financing System

The sharia banking financing system represents one of the primary components in the operations of Islamic financial institutions, functioning to distribute funds to society for consumptive, productive, investment, and social purposes in accordance with Islamic sharia principles (Zulfah, 2025). Unlike conventional banking systems that rely on interest-based mechanisms, sharia financing systems are implemented through Islamic contracts (*akad*) that emphasize justice, transparency, partnership, and risk-sharing between banks and customers. The relationship established within sharia financing is not merely that of creditor and debtor but also reflects a mutually beneficial partnership based on the principles of *fiqh muamalah* (Aulia et al., 2026). This system aims to create more balanced economic activities oriented toward public welfare (*maslahah*), indicating that Islamic financing performs not only economic functions but also social functions in supporting equitable welfare distribution and sustainable economic stability.

In operational practice, Islamic financing is conducted by aligning the type of contract with customer needs and transaction characteristics. Islamic financing products are classified into financing based on sale and purchase principles, leasing principles, profit-sharing principles, and social financing (Fatun & Rofiqi, 2023). Financing based on sale and purchase principles includes *murabahah*, *salam*, and *istishna'* contracts, which are widely utilized in trade transactions, procurement activities, and both consumptive and productive needs. *Murabahah* refers to a sale and purchase contract in which the bank purchases goods required by customers and subsequently resells them at an agreed profit margin determined at the beginning of the contract (Riyadi, 2025). In this transaction, the bank is required to disclose the original price, profit margin, and payment mechanism transparently to uphold the principles of fairness and transparency. *Murabahah* has become one of the most dominant contracts in Islamic banking practices because it involves relatively lower risks and provides certainty of profit for banks.

In addition to *murabahah*, *salam* contracts also constitute an important part of sale-based financing. *Salam* is a contract in which payment is made in advance while the goods are delivered in the future according to agreed specifications. This contract is commonly applied in agriculture, plantation, and commodity trading sectors because it supports working capital provision for producers before products become available (Nasrullah et al., 2025). Meanwhile, *istishna'* is a manufacturing or construction contract involving the ordering of specific goods according to predetermined specifications, where payment may be made gradually or upon project completion. *Istishna'* financing is widely implemented in manufacturing, housing construction, and infrastructure projects because it offers flexibility in payment systems and production processes (Lutfiah et al., 2026). The existence of *salam* and

istishna' financing demonstrates that Islamic financing systems are capable of supporting real sector development and productive economic growth in accordance with Islamic principles.

Islamic financing systems are also implemented through leasing principles known as *ijarah*, which provide alternative financing mechanisms for customers to utilize assets without directly owning them. *Ijarah* refers to a leasing contract between banks and customers in which the bank provides assets that customers may use in exchange for rental payments without transferring ownership rights (Siregar, 2024). This financing product is commonly used for vehicles, heavy equipment, production machinery, and other productive assets. In addition to facilitating access to assets, *ijarah* financing also supports business efficiency because customers may utilize assets without requiring substantial initial capital. A further development of *ijarah* is *Ijarah Muntahia Bittamlik* (IMBT), a leasing contract that concludes with the transfer of asset ownership to customers after the lease period ends. IMBT is frequently applied in home financing, vehicle ownership, and long-term investment financing because it enables gradual ownership without involving interest-based mechanisms (Yasir & Masse, 2025). These leasing-based financing systems reflect the principles of transparency, contractual certainty, and fairness in Islamic financial transactions (Aurellia & Nisa, 2024; Saifuddin & Sabiq, 2025).

The main characteristics of Islamic financing systems are also reflected in the implementation of profit-sharing principles through *mudharabah* and *musyarakah* contracts. *Mudharabah* is a partnership contract between capital owners and business managers in which profits are distributed according to an agreed ratio, while financial losses are borne by the capital owner unless negligence or misconduct is committed by the business manager (Rahma & Anggraini, 2025). This contract is widely applied in financing Micro, Small, and Medium Enterprises (MSMEs) and various productive business sectors because it supports real sector growth and fairer profit distribution. Meanwhile, *musyarakah* is a partnership contract involving two or more parties contributing capital to operate a joint business venture. Profits are distributed according to mutual agreement, while losses are shared proportionally based on each party's capital contribution (Ardiarta et al., 2025). The *musyarakah* system reflects the principles of active participation, partnership, and balanced risk-sharing within Islamic economic activities.

In addition to commercial activities, Islamic banking financing systems also perform social functions through *qardh* contracts. *Qardh* refers to an interest-free loan provided to assist communities in meeting urgent needs, supporting small businesses, financing education, and addressing other social purposes. Under this contract, customers are only obligated to repay the principal amount without additional profit for the bank (Agustin et al., 2024). The existence of *qardh* financing demonstrates that Islamic banking institutions are not solely profit-oriented but also emphasize mutual assistance, social solidarity, and equitable welfare distribution. Through the diversity of these financing systems, Islamic banking institutions are capable of providing a comprehensive and flexible financial system that accommodates the needs of modern society while maintaining compliance with Islamic Sharia principles.

4.3. Sharia Banking Service Product

Service products constitute financial services provided by Islamic banks to fulfill the transactional needs of society while simultaneously generating income in the form of fee-based income (Simarmata, 2024). Unlike fund-raising and financing products, service products in Islamic banking primarily focus on providing administrative services, guarantees, transfers, and other financial transactions conducted based on sharia contracts (*akad*). The existence of service products demonstrates that Islamic banking functions not only as an institution for collecting and distributing funds, but also as a provider of modern financial services that

support business and trade activities in a more efficient, secure, and sharia-compliant manner (Assaharani, 2025).

Wakalah is a contract involving the delegation of authority from a customer to a bank to perform certain actions on behalf of the customer. In Islamic banking practice, the *wakalah* contract is applied in various services such as fund transfers, bill payments, collection services, the issuance of Letters of Credit (L/C), and the management of other transaction documents. Through this contract, the bank acts as an agent that performs tasks according to customer instructions in exchange for a specified service fee. *Wakalah* products provide convenience for society in conducting financial transactions in a practical, secure, and efficient manner while remaining consistent with sharia principles (Sahla et al., 2023).

Kafalah is a guarantee contract in which the bank acts as a guarantor for the obligations of a customer toward a third party. This product is widely utilized in bank guarantee services to support business activities, trade, and construction projects. Under the *kafalah* contract, the bank guarantees that the customer will fulfill obligations according to the established agreement. The existence of *kafalah* services provides security and enhances trust in business relationships because there is a guarantor responsible in the event of default (*wanprestasi*) (Hanum, 2025).

Sharf is a foreign currency exchange contract conducted on a spot basis in accordance with Sharia principles and free from speculative elements. This contract is applied in foreign exchange transactions required for international trade, overseas travel, and other global transaction needs. In practice, *sharf* transactions must be conducted directly and transparently to avoid elements of *gharar* (uncertainty) and *maisir* (gambling). This product plays an important role in supporting the development of international trade and global economic activities in line with Islamic economic principles (Wulandari, 2024).

Harwalah is a debt transfer contract in which financial obligations are transferred from one party to another party willing to assume responsibility for those obligations. This product is utilized to facilitate the settlement of financial liabilities among parties in business activities and trade transactions. In Islamic banking practice, *harwalah* can accelerate payment processes and reduce the risk of delays in debt settlement. This system also reflects the principles of convenience and efficiency within Islamic economic transactions (Nurzahiroh & Putri, 2023).

A *rahn* is an Islamic pawn contract in which assets with economic value are pledged as collateral for loans received by customers. *Rahn* products are widely utilized by society to fulfill short-term financing needs quickly and securely in accordance with Sharia principles. Under this contract, the pledged asset remains the property of the customer, while the bank only possesses the right to retain the asset until the loan obligation has been fully repaid. The existence of *rahn* products provides flexible financing solutions for society without involving interest-based systems while continuing to uphold the principles of justice and the protection of the rights of all parties involved in Islamic financial transactions (Simarmata, 2024).

5. Discussion

The development of digital technology has significantly transformed the global financial service system, including the Islamic banking industry. Islamic banks are required to adapt their operational systems and service models to meet the demands of a technology-driven society. The digitalization of Islamic banking is not merely a response to technological advancement but also a strategic effort to strengthen the industry's competitiveness and sustainability. Selvia et al. (2025) emphasized that digital banking services expand financial inclusion by enabling customers to access banking services without limitations of time and location. Similarly, Rahmah and Fasa (2024) found that digital transformation enhances operational efficiency and

improves the quality of Islamic banking services. These findings suggest that digitalization has become a crucial factor in maintaining the relevance and competitiveness of Islamic banks in the modern financial landscape.

Digital transformation in Islamic banking has been realized through various service innovations, including mobile banking, internet banking, digital payments, virtual accounts, QR code payments, and integration with other digital financial platforms. These innovations enable customers to perform financial transactions more efficiently, such as fund transfers, bill payments, product purchases, account opening, and financing applications through online systems. Among these services, Islamic mobile banking has experienced rapid growth due to its convenience and accessibility through smartphones. Internet banking also allows customers to access banking services without visiting branch offices. Arifin and Fasa (2024) reported that the adoption of digital technology accelerates service delivery, reduces operational costs, and enhances customer satisfaction with the quality of Islamic banking services.

The digitalization of Islamic banking services also plays an important role in improving financial inclusion within society. Through digital platforms, individuals living in remote areas or those with limited access to physical bank branches can conveniently access Islamic financial services. This condition expands the market reach of Islamic banks while encouraging greater literacy and utilization of Islamic financial products across various segments of society. Hanifah et al. (2025) explained that digital transformation supports the development of the Islamic economic ecosystem through the integration of digital payment services with trade activities, Micro, Small, and Medium Enterprises (MSMEs), and other sharia-based business platforms. Consequently, digitalization not only enhances banks' internal efficiency but also supports broader economic development and strengthens the role of Islamic finance in society.

On the other hand, the advancement of digitalization has introduced various challenges for the Islamic banking industry. Competition with conventional banks and financial technology (fintech) companies requires Islamic banks to continuously innovate by providing modern, secure, and competitive services. Beyond technological advancement, Islamic banks must ensure that all digital systems and transactions remain compliant with Sharia principles. Harahap (2025) emphasized that sharia supervision in digital services is essential for maintaining public trust in the halal status and security of financial transactions conducted through digital platforms. In addition, issues related to data security, customer privacy protection, and cybercrime risk mitigation have become important considerations in the development of Islamic banking digital services. Addressing these challenges is crucial to supporting the sustainable growth of the Islamic banking industry in the digital era.

Digital innovation has become an important strategy for enhancing the competitiveness of the Islamic banking industry within the modern financial landscape. Islamic banks are required to develop digital services that are not only user-friendly but also capable of delivering fast, transparent, and sharia-compliant services. Strengthening technological infrastructure, improving human resource capabilities, and developing robust digital security systems are essential factors supporting successful digital transformation. Santoso et al. (2025) explained that collaboration among Islamic banks, sharia fintech companies, regulators, and digital economic actors is necessary to establish a more inclusive and sustainable Islamic financial ecosystem. By optimizing service digitalization, Islamic banks can expand their market reach, strengthen public trust, and reinforce their contribution to the development of the Islamic economy in the digital era.

6. Conclusion

Islamic banking is a financial institution that conducts business activities based on Islamic sharia principles by avoiding elements of *riba* (usury), *gharar* (uncertainty), and *maisir* (gambling). Its operational system applies various sharia contracts (*akad*) that emphasize the values of justice, transparency, partnership, and social welfare (*maslahah*) in every financial transaction. Islamic banking products consist of fund-raising products, financing products, and service products. Fund-raising products include Islamic current accounts, savings accounts, and time deposits implemented through *wadiah* and *mudharabah* contracts. Financing products consist of *murabahah*, *salam*, *istishna'*, *ijarah*, *mudharabah*, *musyarakah*, and *qardh*, which are utilized to fulfill the consumptive, productive, and investment needs of society. In addition, service products such as *wakalah*, *kafalah*, *sharf*, *hawalah*, and *rahn* facilitate financial transactions in a secure manner while remaining compliant with sharia principles.

The advancement of digital technology has also contributed significantly to the transformation of Islamic banking services through mobile banking, internet banking, and various other digital financial service innovations. The digitalization of services has enhanced operational efficiency, expanded public access to Islamic financial services, and strengthened the competitiveness of Islamic banking in the digital economic era. Nevertheless, this study still has limitations because it employs a library research approach, resulting in discussions that are primarily conceptual and theoretical without direct empirical data from the field. Therefore, future studies are expected to apply empirical approaches in examining the effectiveness of implementing Islamic banking products and digital services, the level of Islamic financial literacy among society, and the influence of technological innovation on the development of the Islamic banking industry. With the development of innovative products and services that consistently adhere to Sharia principles, Islamic banking possesses significant opportunities to strengthen its contribution in supporting a modern, inclusive, and sustainable Islamic financial system.

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Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.



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