Corporate Social Responsibility from an Islamic Perspective: An Overview

Riyad Moosa (a)*

(a) Department of Accounting, University of Johannesburg, South Africa.

ABSTRACT

This paper aims to provide an overview of corporate social responsibility (CSR) from an Islamic perspective. The discussion includes an overview on aspects such as CSR activities, CSR and the environment, CSR and marketing, CSR and stakeholders, CSR benefits and challenges and CSR research conducted in various countries. The research is based on a narrative review, considering selected literature relevant to the topic. In general, the study concludes that engaging in CSR does not violate the Sharia, however, there are numerous challenges in implementing and reporting on the impact of CSR activities. Thus, more studies of an empirical nature are needed to understand CSR in the context of the Islamic financial system.

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Introduction

It is important to understand CSR from an Islamic perspective as one in four people around the world are Muslim (Abdullahi, 2019; Alfakhri et al., 2018). The literature has, however, focused more on CSR from a Western perspective (Wan Jusoh et al., 2014). Therefore, the discussion that follows will focus on CSR from an Islamic viewpoint.

The concept of CSR shares similar principles with Sharia (Islamic law), thus Islamic banks who engage in CSR practices are seen to comply with Sharia (Hassan & Harahap, 2010; Koku & Savas, 2014). Williams and Zinkin (2010) agree with the assertion as they found no divergence in the principles contained in the Sharia and the UN Global Compact, except for ‘personal responsibility’ and ‘recognising corporations as legal persons’ as Islam emphasises the former and rejects the latter. The authors posit that Islam is more advanced in its ethical standards and enforcement mechanisms, so convergence between these systems can enhance the understanding of CSR globally.

For the Islamic bank, CSR is seen as a voluntary religious obligation based on Sharia injunctions that aligns business practice towards social and moral outcomes for stakeholders that are beyond financial gain (Arshad et al., 2012; Bakar & Yusof, 2015; Dusuki, 2008; Raimi et al., 2014). It also signals that the Islamic bank is trustworthy and reliable in enhancing the well-being of society beyond just profit making as its CSR practices are motivated by taqwa or God consciousness (Abdullahi, 2019; Darrag & E-Bassiouny, 2013). CSR as practiced by Islamic banks operate within a framework that is flexible to accommodate varying contexts across countries, people, time, and cultures provided there is adherence with Sharia principles (Darrag & E-Bassiouny, 2013). However, providing CSR disclosures does not ensure compliance with Sharia (Aisyah et al., 2021).

Dusuki (2008) states that CSR can be thought of as having five levels. These levels differentiate CSR from an Islamic and Western perspective, particularly because Islamic CSR is expected to be at level five (see levels below) due to its altruistic nature. The levels of organisational performance are:
i. **Irresponsible**: No compliance with minimum moral standards required by law;

ii. **Minimalist**: Compliance with minimum moral standards required by law to maximise profits;

iii. **Apathetic**: Compliance with laws and ethical responsibilities without a clear CSR strategy;

iv. **Tactical**: Clear CSR strategies are in place to secure goodwill and long-term profits; and

v. **God conscious (taqwa) centric**: Clear CSR strategies are in place to fulfil social responsibilities as guided by the Sharia, without regard for financial consequences.

Islamic CSR should be thought of as a tree. The tree has three sections which encompass private, internal, and external social responsibility. The private section represents the roots of the tree, which, if strong and based on intentions that are ethically and morally upright, provide a strong foundation for Islamic banks to build their CSR activities. The roots also mean that Islamic banks give charity in private, to cultivate sincerity of action in the pursuit of attaining God’s pleasure. The internal section represents the trunk of the tree, which is supported and nourished by the roots, and which in turn supports the crown of the tree. The trunk deals with the social responsibility owed by the Islamic bank to its employees as their needs should first be catered to before the needs of others are seen to. The external section represents the crown of the tree, which is the most visible aspect of the CSR initiatives undertaken, and often the portion by which others judge the CSR performance of the Islamic bank. This aspect of CSR considers the needs of customers, the environment, and the communities to cultivate the reputation and image of the Islamic bank. In summary, each part of the tree - roots, trunk, and crown - are inseparable to a good Islamic CSR strategy, as a tree without roots has no substance, a tree without a trunk has no crown, and a crown without a trunk and roots has no ability to grow and give benefit (Alfakhri et al., 2018).

The benefits arising from complying with Islamic CSR is the expectation to receive a reward from God for complying with a religious duty, so the focus of the Islamic bank should be on private social responsibility. The benefits arising from a focus on external social responsibilities, include the maximisation of shareholder value because the reputation of the organisation is improved due to it having a better relationship with its customers and the society (Alfakhri et al., 2018). Other benefits arising from practicing CSR, include customer satisfaction, customer loyalty, customer attraction, satisfied staff, and protection of the environment (Al-Malkawi & Javaid, 2018; Mostafa & Elsahn, 2016).

Research on CSR from an Islamic banking perspective is at a nascent stage (Ali, 2015). Several researchers opine that Islamic banks have not honoured their duty towards CSR (Bukhari et al., 2020; Hamdan, 2014; Ibrahim & Alam, 2018; Nor & Hashim, 2015; Shifa, 2012). An expectation gap remains regarding the role and impact that Islamic banks have on society. There is no clear guidance on CSR for the Islamic banks, as existing CSR guidelines are not sufficiently Islamic and therefore, do not align with stakeholder interests (Wan Josuh & Ibrahim, 2018).

Taking the foregoing discussions into account, the aim of this paper is to provide an overview of corporate social responsibility (CSR) from an Islamic perspective. The discussion begins by exploring CSR activities in the context of the Sharia. Then the extant literature is explored related to CSR and the environment, marketing, and stakeholders. Then, a discussion is presented on the benefits and challenges of implementing CSR, and finally the literature is explored pertaining to studies conducted in various countries around the word, after which the study concludes.

The objective for this study, that being to provide an overview of corporate social responsibility (CSR) from an Islamic perspective is explored using a narrative review by analysing the current published literature on CSR as it pertains to Islamic banking. All relevant literature was screened non-systematically, based on key words such as “Islamic CSR” and “Islamic bank CSR” in Google scholar and Scopus databases. In addition, articles were also sought using a snowball method, if they were perceived to be relevant to the objective of the study.

**Literature Review**

**CSR Activities**

All activities put in place by the Islamic bank with the intention of improving the welfare of society is supported by the Sharia, provided the various stakeholder groups are not exploited by such activities (Khurshid et al., 2014). In this way, CSR activities must be ethical and in compliance with the Sharia (Hamdan, 2014; Mostafa & Elsahn, 2016). The scope for CSR, however, remains undefined; nevertheless, it can include activities such as Sharia compliance, responsibility towards staff, education schemes, environmental protection, poverty eradication, and community engagement to name but a few (Ilyas, 2018; Yusuf & Bahari, 2011). A framework displaying the CSR activities that can be implemented by an Islamic bank is shown in Figure 1.
Figure 1: Framework for CSR Activities; Source: Dusuki and Dar (2005)

The framework above is not exhaustive; however, it is useful when considering CSR activities for an Islamic bank, especially when conducting research. Its major determinants include four dimensions, namely: (1) human resources, (2) environmental, (3) human rights, and (4) philanthropic dimensions. These dimensions are derived from Western literature and are compatible with Islamic teachings and suitable to be employed by an Islamic bank (Dusuki & Dar, 2005).

Farook and Shikoh (2011) and Franzoni and Allali (2018) state that Islamic financial institutions should have standardised social responsibility practices that are categorised as either being mandatory or recommended to maintain the legitimacy of such organisations. Mandatory activities need to be put in place to prevent harm and to comply with the rule of law in the country the Islamic banks are domiciled in, while recommended activities are those that are encouraged as they promote the realisation of good, according to the Sharia. Table 1 below expounds on the types of activities to be implemented by an Islamic bank.

<table>
<thead>
<tr>
<th>Mandatory activities</th>
<th>Recommended activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Screening investments:To ensure investments are Sharia compliant.</td>
<td>Qard Hassan Used to assist clients in financial hardship. Funds can be collected to assist in this regard.</td>
</tr>
<tr>
<td>Earnings prohibited by Sharia: Impermissible earnings are not utilised.</td>
<td>Environmental considerations Avoid investments harmful to the environment.</td>
</tr>
<tr>
<td>Responsible dealings with clients: Implement ex-ante and post-ante policies in conformance with the Sharia to deal with debtors experiencing financial difficulty.</td>
<td>Screening clients and contractors To ensure that their conduct and activities are in accordance with Islamic teachings.</td>
</tr>
<tr>
<td>Employees: Treated equally to promote goodwill and given fair access to advancement opportunities irrespective of gender, race, or religion.</td>
<td>Industry-wide investment quotas Policies developed to ensure that investments are directed towards projects that promote economic development.</td>
</tr>
<tr>
<td>Zakah: A policy must be developed to outline clear responsibilities regarding the collection and payment of zakah by the Islamic bank.</td>
<td>Social impact-based investment quotas Invest in projects that promote social development.</td>
</tr>
</tbody>
</table>

Source: Adapted from Farook and Shikoh (2011)

Ismail and Muqorobin (2017) outline that Islamic CSR can also be categorised as either essential, complementary, or embellishment activities in accordance with the Sharia and the needs of the society, as a tool to assist management in their decision making. The framework developed by Dusuki and Abdullah (2007) supports this as the concept of categorisation is shown in the form of a pyramid (see Figure 2 below). The base of the pyramid depicts fundamental responsibilities to be fulfilled, while the middle and top of the
pyramid deal more with activities that are virtuous in nature and that should be aimed for, provided the fundamental responsibilities are taken care of, as this is a means to secure God’s pleasure by contributing to a society’s well-being.

Figure 2: Pyramid for Islamic CSR Activities; Source: Dusuki and Abdullah (2007)

Yusuf (2012) states that maslahah (the public good) and social capital are important guiding principles for Islamic banks when implementing their CSR programmes. These programmes should aim to alleviate poverty and assist with the achievement of economic goals in accordance with Islam’s teachings, and not be implemented for the sake of cultivating a positive corporate image. Farook (2007) explains that Muslims are God’s vicegerents on earth, and as such they are commanded to enjoin good and forbid evil in accordance with the Quran’s guidance. So, the CSR programmes followed by an Islamic bank serve to fulfil a communal religious responsibility towards the greater society, which may not be possible for Muslims in their individual capacities. This is supported by Bakar and Yusof (2015) who state that these CSR programmes, whether religious, social, or economic, are aimed at securing God’s blessing through deliberate efforts to enhance the well-being of stakeholders. CSR initiatives must be made a top priority by those charged with governance to attract and meet customer expectations and to validate the operations of the Islamic bank (Dusuki, 2008).

Others assert that the CSR activities of Islamic banks have failed to live up to the expectations placed upon them, as there has been no significant socio-economic impact resulting from it. Researchers therefore call for an integration between CSR from an Islamic and conventional perspective to improve the current CSR activities of Islamic banks (Shifa & Hashim, 2015; Sofian & Muhamad, 2016).

To sum up, the Islamic bank is encouraged to engage in various CSR activities, however these activities must be ethical and not violate the Sharia. The Islamic bank has autonomy with respect to the way activities are classified, for example activities can be classified according to specific dimensions or activities can be grouped as mandatory or recommended. Also, the Islamic bank is encouraged to participate in CSR activities to provide benefits for the wider stakeholder community, however the impact of these activities is negligible in some instances.

CSR and the Environment

Hassan (2016) sought to understand to what extent businesses have a responsibility to get involved with environmental development from an Islamic ethics perspective. The results of the study show that the religion of Islam encourages the protection and development of the environment by businesses as a matter of moral and social responsibility, as well as businesses having an awareness of their impact on the environment. Beekun and Badawi (2005) support this and state that God-given resources should not be abused in the process of producing goods and services.

Helfaya et al. (2018) scrutinised the Quran using content analysis to identify themes of an environmental nature and its related ethical stance as it pertains to businesses. Their analysis identified 675 verses dealing with environmental content that can be classified into seven themes: human beings, water, air, land, plants, animals, and other natural resources. These verses assert man’s position as God’s vicegerent on earth, whose actions are motivated based on both worldly and otherworldly gains. The business implications arising from this entails noise reduction, proper management, and minimisation of waste whether hazardous or not, stopping women from being abused, and the exploitation of children through child labour. Furthermore, the doctrines of Islam are consistent with the dimensions of green banking (Bukhari, et al., 2019).

From the preceding discussion, the practice of CSR by Islamic banks, particularly related to environmental protection, development and preservation is supported in the doctrines of Islam, which further encourages that environmental resources are not abused or misused.

CSR and Marketing

Koku and Savas (2014) assert that the concepts of marketing and CSR overlap, so communication channels should be opened, and areas of commonality uncovered between both concepts to enhance Islamic marketing theory and practice. Abdullahi (2019) states that the concept of zakah (religious tax) can be used as a marketing tool by Islamic firms to enhance their CSR image and reputation.
This is because recipients of the zakah secure their basic needs using these funds, thereby increasing their marginal propensity to consume. This provides an opportunity for Islamic firms to showcase their involvement in moral social causes through their marketing campaigns as it can enhance the firm’s development and growth prospects (Abdullahi, 2019). The study by Sheikh and Beise-Zee (2015) found that in Pakistan customers who identify as being religious are inclined to support religious-based causes administered through CSR programmes more than customers who were not religious. So, marketing campaigns that focus on religious-based CSR initiatives could garner more support because of religious-based sentiment. The recommendations by Di Bella and Al-Fayoumi (2016) support this by stating that Islamic banks should enhance their brand identity by exploiting their commitment to improving CSR activities related to the cultural identity of the local communities they serve. Other studies, such as the research conducted by Jaiyeoba et al. (2018) found that for Islamic banks in Malaysia, marketing campaigns did not have to rely on religious aspects to attract customers as being active in CSR initiatives was found to be more effective.

In summary the research has shown that Islamic banks can enhance their growth prospects and their brand identity by tailoring and marketing their CSR activities to the cultural identities of the communities which they serve.

**CSR and Stakeholders**

Dusuki and Dar (2005) surveyed 1500 stakeholders in Malaysia from two Islamic banks and found that they perceive CSR positively, while Jaiyeoba et al. (2018) found that Malaysian stakeholders viewed CSR initiatives by Malaysian Islamic banks to be effective. The research by Nor and Hashim (2015) reveals that while Islamic bankers in Malaysia support and promote CSR activities, they are of the opinion that any significant impact arising from these activities is yet to be felt.

The study by Wan Jusoh and Ibrahim (2015), using interviews as a data collection method, sought to uncover the perceptions of practitioners using Islamic banking in relation to CSR. There findings show that practitioners are of the opinion that a best practice framework is needed to guide the CSR practices of Islamic banks as these practices often include mandatory and optional activities, which can be beneficial to both the growth of the Islamic bank and meeting the needs of its stakeholders. Durus et al. (2015) sought the opinion from three stakeholder groups namely, Sharia scholars, practitioners, and the general public about using a CSR framework to guide CSR activities for organisations which conduct their business in accordance with the Sharia. They found that stakeholders who are aware of CSR as a concept are more willing to adopt a CSR framework to guide the CSR activities for Islamic organisations.

Di Bella and Al-Fayoumi (2016) conducted a study to explore the perceptions of various stakeholders as regards to CSR and Islamic banking. The data was collected from clients, managers, employees, Sharia advisors, and local community members of two Islamic banks in Jordan. The results revealed that stakeholders viewed the concept of CSR favourably, thus affirming CSR as an important dimension of an Islamic bank. Stakeholders were found to be knowledgeable about business activities that are unfair or socially harmful, and they acknowledge that business conducted in accordance with Islamic teachings is closely related to the concept of CSR. This is like the results reported by Siwar and Hossain (2009) who sought to determine whether the concept of Islam is consistent with the concept of CSR by using a questionnaire to compare the perceptions of managers across 50 listed organisations in Malaysia. Their findings conclude that the managers surveyed perceive the concept of Islam and CSR to be similar. In addition, stakeholders were of the opinion that partnership contracts based on risk sharing through profit and loss, zakah as a wealth redistribution system, the prohibition of interest or riba, and the promotion of benevolent loans such as qard-hassan are Islamic concepts that are strongly related to CSR (Di Bella & Al-Fayoumi, 2016). These practices show that CSR and Islamic banking are related; in fact, it demonstrates the widespread acceptance of CSR in Islamic banking (Dusuki & Dar, 2005).

The concept of CSR is perceived in a favourable manner and many feel that the concept of CSR is closely related to Islamic principles, particularly in relation to zakah and the prohibition of interest. However, some researchers believe that CSR activities would benefit from a best practice framework as significant impact from these CSR activities are yet to be seen.

**CSR Benefits and Challenges**

Several studies have indicated the benefits or positive development because of Islamic banks engaging in CSR. For instance, CSR can benefit areas such as education, health, environment, disaster relief, small and micro businesses, Sharia governance, communities, customers, employees, and poverty reduction (Zafar & Sulaiman, 2020; Jaiyeoba et al., 2018; Umar & Musa 2021). Umar et al. (2023) explains that another important benefit is that the Islamic bank will simultaneously achieve the Sustainable Development Goals (SDGs) of the United Nations by increasing their CSR interventions. More studies of an empirical nature have reported a positive and significant relationship between CSR and financial performance, which indicates that Islamic banks who engage in CSR also benefit financially (Migdad, 2017; Zafar et al., 2022). However, despite the reported benefits, CSR implementation remains a challenge, as it is seen as a peripheral activity and not integral to the banks competing objectives, thus a reconceptualization in needed regarding the role of CSR and Sharia compliance for Islamic banks (Sairally, 2013; Aribi & Arun, 2015).

Numerous benefits have been reported regarding engaging in CSR, particularly as it also aligns with the UN’s SDG’s, unfortunately implementing CSR activities remains challenging and thus the benefits are not fully realised.

**Islamic CSR Research Conducted in Different Countries**

In Turkey, philanthropy dominates the CSR activities of Islamic banks due to their implicit commitment to informal institutions such as ethics, codes of conduct, and religion. The CSR activities for conventional banks are aligned to core business processes and is
more explicit to enhance formal institutions arising from laws and regulations. Islamic banks can enhance their contribution to societal well-being by explicitly focusing their CSR approach on more formal institutions (Aracil, 2018).

In Brunei, CSR by Islamic banks is viewed positively. CSR is centred on the concept of ‘awhid’ to comply with God’s commandments relating to the welfare of society (Hamdan, 2014). They find that CSR activities are targeted more at poverty alleviation and education schemes, while less focus is given to entrepreneurship, environment, and staff improvement programmes (Hamdan, 2014). Bala (2012) gathered data from 1,600 respondents in Nigeria concerning their views on the CSR practices of business organisations from an Islamic perspective. The findings indicate that Islam does influence CSR, so Nigerian business organisations should implement programmes targeted at customers, employees, and the community at large to address socio-economic issues. Hossain and Yahya (2017) point out that all Islamic banks in Bangladesh engage in CSR despite variations being found in their application. CSR activities, as reported on the websites and annual reports of these Islamic banks, include community development, ethical behaviour, environmental safety, accountability and transparency, human rights, and fair operating practices. In Malaysia, the CSR practices of local and foreign Islamic banks operating in the country differed. CSR activities relating to the marketplace and community are given priority over workplace and environment activities for both types of banks. Nevertheless, local Islamic banks focused more on client engagement practices, while foreign Islamic banks placed more emphasis on wealth management and profit maximisation schemes (Sujana, 2015).

Sairally (2013) examined the corporate social performance of 46 Islamic financial institutions across the world. The findings indicate that CSR is given limited attention and is considered a peripheral activity without any focused policies to drive its implementation. Profit maximisation and Sharia compliance is given precedence over CSR activities. In Bahrain, Islamic financial institutions did not adhere to Sharia principles in meeting their CSR objectives, despite the management of these institutions having a good understanding of CSR principles (Aribi & Arun, 2015).

Zaman et al. (2018) sought to understand to what extent the Islamic concepts of riba, zakah and actions that put society at risk because of non-compliance with Sharia (mafsadah) influence the CSR approach for 109 listed firms on Pakistan’s stock exchange. They found a positive and significant influence between riba and mafsadah, however, zakah was found to have no significant influence on CSR practices.

In the Indonesian context, Ernawati (2021) explains how Islamic banks incorporate and maintain their CSR practices. The author states that government regulations and Sharia law are the key drivers used by Islamic banks to implement their CSR. Bakar and Yusof (2016) sought to understand the CSR initiatives carried out by Bank Islam Malaysia Berhad (BIMB). They report that BIMB have systematic and well thought out processes and policies to enhance and strengthen the bank’s commitment towards CSR. The Malaysian case is different to the situation in Palestine and Bahrain, as CSR implementation in these countries is negligible and has only marginal effects on communities, despite the management of Islamic banks being aware of the concept of CSR and its resulting benefits (Migdad, 2017; Aribi & Arun, 2014).

With respect to the level of CSR disclosures provided by Islamic banks, Lui et al. (2021) considers the case in Malaysia and reports that Islamic banks provide more CSR disclosures when compared to conventional banks which indicates that Islamic banks have internalised to their duty and accountability towards engaging in CSR. However, when compared to Islamic banks in Pakistan, Zafar and Sulaiman (2022), report that CSR disclosures were found to be below expected levels. The authors suggest that inventions are needed at governmental level for policies to be enacted to improve disclosure levels of CSR.

In South Africa, the study by Moosa (2023) found that customers were either not aware of the CSR engagement or felt that more CSR engagement could be undertaken by their Islamic bank. The study by Moosa (2022a) reported that customers in South Africa, preferred the Islamic bank to supply Sharia compliant products, bursaries and charity, while also reporting on issues relating to Islamic values, unlawful transactions and the Sharia Supervisory Board as part of their CSR activities and CSR disclosures. Finally, Moosa (2022b) reports that in the South African context, CSR has a significant and positive relationship with service quality and customer perception.

CSR is viewed differently across different countries, while CSR is viewed in a positive light many Islamic banks focus on profit maximisation and Shariah compliance. Further to this CSR initiatives are poorly managed, and, in some cases, customers are not always aware of the CSR initiatives the Islamic Bank engages in.

**Practical Implications**

The review of the extant literature in the previous sections reveals that the practice of CSR is not in conflict with Sharia principles. CSR is something which the Sharia supports and encourages, provided the CSR programmes and initiatives are ethical and do not cause any harm. The Islamic banks therefore have a duty to excel in executing their CSR to support their religious mandate of uplifting and improving communities. While Islamic banks are aware of the benefits of CSR, there are challenges as some do not give CSR prominence, and if CSR is given prominence, the impact of such endeavours are not communicated adequately. It is therefore suggested that Islamic banks firstly, establish policies that make CSR a priority, and then to set up systems to capture and report the impact of their CSR activities. In this regard, Islamic banks are encouraged to adopt and leverage from frameworks on
CSR as developed by professional bodies and regulators such as the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and the Islamic Financial Services Board (IFSB).

Conclusion

This study provided an overview of CSR from an Islamic perspective. The study first discussed the notion of CSR and how there is no disagreement with Sharia. Next, the type of CSR activities deemed permissible in Islam were considered particularly those deemed as mandatory CSR and recommended CSR. Then, the discourse moved to showing the relationship between CSR and factors such as the environment, marketing, stakeholders and thereafter the benefits and challenges to implementing CSR. Finally, several selected studies on Islamic CSR conducted in various parts of the world were examined, to understand the different applications of CSR within an Islamic context. A key finding resulting from this review is that while Islamic banks do recognise their duty to engage in CSR, implementation is lacking, and where implementation is present, the impact on society is not assessed or adequately reported. As this study presented an overview of CSR, we recommend that future studies are empirical in nature using a variety of methodologies to understand CSR in the context of the Islamic financial system, and studies should also aim to develop frameworks and models that enhance the CSR practices at Islamic banks.

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