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Beyond Behavioural Fixes: Situating Personal Finance within Structural Political Economy

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Abstract
This paper critically examines the intersection of behavioural finance strategies and structural political economy, drawing on interdisciplinary literature from behavioural economics, psychology, and development studies. While behavioural interventions such as automation, temporal framing, and crisis playbooks have demonstrated efficacy in reducing cognitive load and enhancing household resilience their applicability remains constrained by systemic inequalities, income volatility, and institutional gaps. Through qualitative desk research and critical documentary analysis, the study situates seven science-backed financial strategies within broader socio-cultural narratives and geopolitical contexts. Findings highlight the limitations of framing financial precarity as individual pathology, emphasizing instead the need for integrated approaches that combine behavioural insights with structural reforms. By foregrounding the Sri Lankan context alongside global debates, the paper contributes to contemporary scholarship on financial resilience, inequality, and the social construction of economic behaviour.

Keywords: Behavioural Finance, Financial Resilience, Political Economy, Financial Literacy, Structural Inequality, Sri Lanka

JEL Codes: D14, G44, G41, I38, O17

Introduction
Contemporary debates in personal finance increasingly highlight the tension between individual behavioural strategies and structural economic constraints. Behavioural economics has demonstrated how scarcity narrows cognitive bandwidth, producing "tunnelling" effects that compromise long-term planning [1]. Yet critical scholarship cautions against reducing financial precarity to psychological deficits alone, emphasizing the socio-cultural and institutional contexts in which financial behaviours are embedded [2]. This paper situates seven behavioural strategies for financial management within a broader political economy framework, recognizing that interventions must be understood as both cognitive tools and socially constructed practices.

The global financial crisis and subsequent cost-of-living shocks have intensified scholarly interest in household resilience, underscoring the interplay between shame, identity, and financial decision-making [3-5]. At the same time, automation and temporal framing have emerged as promising mechanisms for reducing decision fatigue and sustaining motivation [6,7]. However, as MicroSave Consulting (2025) demonstrates in climate-vulnerable contexts, behavioural interventions remain limited without institutional supports [8].

By adopting a critical lens, this study explores how behavioural finance strategies interact within the gaps between structural inequalities, cultural narratives, and geopolitical dynamics [2,8]. The aim is not merely to catalogue techniques but to interrogate their applicability and limitations within contemporary international political economy.

Literature Review

This review examines the behavioural science literature underpinning seven personal financial management strategies, drawing on interdisciplinary research from behavioural economics, finance psychology, and development studies [3,6,7]. The analysis engages with scholarship published between 2012-2026, incorporating insights from Global North and South contexts. Key themes examined include the relationship between shame and financial behaviour change, temporal framing effects on goal attainment, automation as a cognitive resource conservation strategy, identity-based consumption patterns, habit formation and disruption, anticipatory crisis coping mechanisms, and the social construction of financial narratives. The review identifies significant tensions between individual-level behavioural interventions and structural constraints facing low-income households, particularly in developing economy contexts. It concludes by calling for greater integration of critical financial literacy perspectives that acknowledge systemic inequalities shaping financial decision-making capacity.

Situating Behavioural Approaches to Personal Finance

The desk research advocates for seven science-backed money moves drawing on behavioural science principles that reframe financial management as a matter of strategy rather than moral character. This literature review situates those recommendations within the broader behavioural finance and financial socialisation scholarship, critically examining the evidence base while attending to questions of contextual transferability across diverse socioeconomic settings.

The intersection of psychology and financial decision-making has garnered substantial scholarly attention since the global financial crisis catalysed interest in household financial resilience [9]. More recently, the COVID-19 pandemic and subsequent cost-of-living crises have intensified focus on how households navigate financial stress [3]. This review adopts a critical international perspective, recognising that financial behaviours are shaped not only by individual cognition but also by structural constraints, cultural narratives, and institutional environments [2].

Reframing Financial Mistakes: Beyond Moral Failure

The study's opening proposition, that money problems should be treated as data points rather than moral failures, aligns with behavioural finance scholarship emphasising the counterproductive nature of financial shame. Ho (2025), a clinical neuropsychologist, argues that financial stress triggers shame responses that impair decision-making capacity: "When people feel powerless, they're more vulnerable to emotional burnout and impulsive decisions [3]." This observation is supported by research on the physiological impacts of financial scarcity, which consumes cognitive bandwidth and reduces capacity for forward planning [1].

The concept of "tunnelling", where scarcity narrows attention to immediate concerns at the expense of long-term considerations, has been well-documented in behavioural economics [1]. However, critical scholars question whether individual-level psychological interventions adequately address the structural conditions producing scarcity. Bourne's (2011) analysis of Jamaican financial discourses during the unregulated investment club boom demonstrates how financial narratives become entangled with cultural expectations and class aspirations, suggesting that shame operates within complex socio-cultural fields rather than merely individual psychology [4].

Temporal Framing: Quarterly Sprints Versus Annual Goals

The recommendation to adopt 90-day financial sprints rather than year-long goals finds support in behavioural research on temporal discounting and goal gradients. Humans consistently prioritise immediate rewards over future benefits, a tendency that annual goals exacerbate by creating excessive psychological distance [6]. Shorter timeframes increase perceived attainability and maintain motivation through more frequent feedback loops.

However, this approach requires critical examination across socioeconomic contexts. For households facing what MicroSave Consulting (2025) terms "reactive coping" in climate-vulnerable Bangladesh, quarterly planning may be structurally impossible when survival itself demands day-to-day adaptation [8]. The IPPR's research on low-income British households similarly found that saving "for specific events already on the horizon" was feasible, but longer-term asset building remained elusive [10]. Thus, while quarterly sprints represent an improvement on unrealistic annual resolutions, they presuppose a degree of stability that many households simply do not possess.

Automation and Decision Architecture

The review's advocacy for one-time decisions that eliminate recurring worry, particularly automated savings transfers, is strongly supported by contemporary FinTech research. Gargano and Rossi's (2025) randomised encouragement study of automated investment rules demonstrated that automation causally increases average savings without crowding out manual contributions [7]. Crucially, automated rules reduced "trend-chasing behaviour": while manual deposits responded strongly to recent returns, automated deposits did not, narrowing the gap between fund returns and realised investor returns.

This finding speaks directly to and places emphasis on structural decisions that work with human inertia rather than against it. Niess's (2025) application of the SHIFT framework to socially responsible investment similarly identifies "defaults" as powerful intervention tools: when sustainable investment options are presented as defaults, uptake increases substantially without requiring sustained willpower [6]. The framework's emphasis on reducing cognitive effort proves particularly relevant given the intangible nature of financial assets, which require abstract thinking that humans find inherently difficult [6].

Nevertheless, Gargano and Rossi's (2025) research also reveals limitations: users tend to activate automated rules after strong returns and suspend them during downturns, suggesting that automation reduces but does not eliminate performance sensitivity [7]. Moreover, non-adopters cite concerns about income volatility, a reminder that automation requires predictable cash flows that many households lack.

Identity, Social Expectations, and Consumption

The critique of spending driven by social performance rather than genuine enjoyment engages with substantial sociological and behavioural literature. Bourne's (2011) analysis of Jamaican investment clubs reveals how financial decisions become "technologies of the self", mechanisms through which individuals construct and communicate identity [4]. In a society stratified by class and dominated by religious influences, Jamaicans "not only accepted financial risk into their homes, but into their churches too." Investment clubs achieved remarkable success by aligning with trusted institutions (the charismatic church) rather than formal regulators, demonstrating how financial decisions are embedded in social meaning systems.

This review's suggestion to distinguish between wanting something and wanting to want it draws on research into aspirational consumption, spending driven by desired identities rather than current realities. However, critical financial literacy scholars caution against framing such spending as purely individual pathology [2]. In postcolonial contexts particularly, consumption patterns reflect complex negotiations with globalised aspirations, class mobility projects, and historically constituted social hierarchies. The Sri Lankan context, with its colonial history and contemporary global integration, demands attention to how these forces shape spending beyond individual choice.

Habit Disruption and Mindful Consumption

The recommendation to identify and eliminate one habitual expense aligns with behaviour change scholarship emphasising small, reversible experiments rather than permanent sacrifices. Giles et al.'s (2014) systematic review of financial incentives for health behaviour change demonstrates that sustainable change often requires disrupting automatic routines through conscious reflection [9]. The essay's framing, "try eliminating it for a week, if you don't miss it, keep it gone", reduces the psychological threat associated with permanent deprivation.

This approach resonates with Niess's (2025) discussion of "habit formation" as a SHIFT pathway: sustainable behaviours become automatic through repeated practice, reducing cognitive load over time [6]. However, the transferability of habit-formation interventions from health to financial domains requires careful attention. Health behaviours (exercise, smoking) involve different temporal and social dynamics than financial behaviours, which are often shaped by household negotiation, income volatility, and external shocks beyond individual control [8].

Anticipatory Coping: Crisis Playbooks

This review's most distinctive contribution may be its advocacy for developing crisis plans during calm periods, a recommendation with substantial support in disaster preparedness and resilience scholarship. MicroSave Consulting's (2025) research on climate-vulnerable Bangladeshi households demonstrates that reactive coping (withdrawing savings, taking informal loans) perpetuates vulnerability, while anticipatory capacity enables genuine resilience [8]. Households able to "anticipate, absorb, and adapt" to shocks fare significantly better than those who can only react after damage occurs.

The BRACED 3A framework cited by MicroSave Consulting (2025) distinguishes three resilience capacities: anticipation (pre-disaster planning), absorption (coping during crisis), and adaptation (long-term adjustment) [8]. The essay's crisis playbook primarily addresses absorption, identifying essential expenses and accessible resources, but could usefully extend to anticipation (early warning indicators) and adaptation (structural changes reducing future vulnerability).

Ho's (2025) psychological research reinforces this approach, noting that "regaining a sense of control, even in small ways, can significantly reduce anxiety [3]." The act of developing a crisis plan, regardless of whether it is ever executed, produces psychological benefits by reducing uncertainty and increasing perceived agency. This finding holds across income levels, suggesting the intervention's broad applicability.

Financial Narratives and Critical Literacy

This review's final recommendation, questioning inherited money stories, engages with a growing critical literature on financial socialisation. Lucey's (2021) edited collection "Financialization, Financial Literacy, and Social Education" explicitly challenges conventional financial literacy education, arguing that it often reproduces rather than challenges inequality [2]. Chapters examine how race, class, and colonial history shape financial opportunities and constraints, questioning whether "financial literacy" as conventionally taught serves liberatory or disciplinary functions.

Examples such as, "Our family was never good with money," "Women don't understand finance", illustrate how internalised narratives constrain possibility. However, critical scholars would push further, asking whether individual narrative reframing suffices when structural barriers (labour market discrimination, inadequate social protection, predatory financial services) objectively limit opportunities. Bourne's (2011) Jamaican case study demonstrates how even destructive financial schemes (unregulated currency trading) attracted participants because they promised escape from structural constraints, a rationality that individual narrative work cannot address [4].

Tensions and Limitations: The Structural Critique

Across this review, a persistent tension emerges between behavioural individual-level interventions and structural analyses of financial constraint. While the essay acknowledges that "many households face severe financial pressure" and cannot follow traditional frameworks, its recommendations remain primarily individual-focused. Critical scholars would argue that this framing risks attributing structural problems to individual psychology, what Lucey (2021) terms the "alibi" of financial literacy, which displaces attention from systemic inequality onto personal responsibility [2].

This tension is particularly acute in developing economies, where households face not only psychological barriers but also inadequate social protection, volatile incomes, regressive tax structures, and limited access to appropriate financial services. MicroSave Consulting's (2025) Bangladesh research illustrates how climate shocks overwhelm individual coping capacity regardless of psychological preparation, requiring institutional responses (insurance, pre-arranged finance, social protection) that individual behaviour change cannot substitute [8].

Towards Integrated Approaches

The behavioural science literature broadly supports the seven recommendations as evidence-based strategies for improving financial management. Automation reduces cognitive load and emotion-driven decisions. Shorter timeframes maintain motivation. Crisis planning builds psychological and practical resilience. Habit disruption enables mindful consumption. Narrative reframing expands perceived possibilities.

However, the literature also demands that these individual-level interventions be situated within broader structural contexts. Effective financial support requires both behavioural strategies and institutional arrangements that enable their implementation: adequate incomes, social protection floors, accessible appropriate financial services, and protection from predatory practices. The most psychologically sophisticated crisis playbook cannot substitute for unavailable resources, the most mindful spending cannot compensate for inadequate income.

Future research should examine how behavioural interventions interact with structural interventions, whether automatic enrolment in savings programmes, for example, produces different outcomes when combined with income support or debt protection. Cross-cultural research examining how these strategies translate across diverse institutional environments remains urgently needed. The Sri Lankan context, with its distinctive combination of Buddhist ethical traditions (alpechchathava), colonial history, contemporary global integration, and recent economic crisis, offers fertile ground for such investigation.

Methodology

This study employs a qualitative desk research design situated within political economy frameworks, drawing on integrated flexible approaches [11-13]. Rather than treating financial behaviour as isolated psychological acts, the methodology foregrounds critical documentary analysis (CDA), which interrogates texts not only for content but also for the power relations and socio-political contexts they reproduce. This approach is particularly suited to examining behavioural finance literature where boundaries between individual cognition and structural constraint are blurred [14].

Data sources span four categories: official government and institutional documents, financial market data, policy analyses from leading think tanks, and international media coverage. These materials are read not simply as repositories of facts but as discursive artefacts that shape narratives of scarcity, resilience, and financial responsibility.

Analysis proceeds across three dimensions:

- Market responses, assessing how financial data encode geopolitical risk,
- Structural economic implications, situating behavioural strategies within broader debt, currency, and resource architectures, and
- Geopolitical ramifications, exploring how financial discourses intersect with alliance dynamics and normative frameworks using critical documentary analysis.

This reflective methodology acknowledges limitations of existing literature reliance yet provides a robust foundation for situating behavioural interventions within contemporary political economy and critical financial literacy.

Analysis of Seven Science-Backed Money Moves

Many individuals make grand resolutions, especially at the beginning of a new year about their finances. We promise ourselves we'll save more, spend less, and finally get serious about investments. By March, most of these promises were abandoned alongside our unused gym memberships.

The problem isn't our intentions, it's our approach. We treat financial management as a personality flaw that needs fixing, rather than a skill that needs the right strategy. This year let's try something different. Let's put actual behavioural science behind how we handle our money.

Based on the article '*Seven proven, realistic ways to improve your finances in 2026*' published on 1news.co.nz, I aim to analyze those recommended financial strategies within the context of merging economies. They claim that these seven money habits that work because they're grounded in how humans actually behave, not how we wish we would.

While these strategies offer useful direction for strengthening personal financial management, it is important to acknowledge that they may not be suitable for everyone. Many households face severe financial pressure and cannot realistically follow traditional income-allocation frameworks, such as the well-known but outdated income allocating guidelines, when even meeting daily food expenses has become a struggle. For individuals and families who are burdened by escalating costs of essentials, including electricity, water, mobile connectivity, transport, and other non-negotiable commitments, strict adherence to prescriptive models is neither practical nor fair to expect. Therefore, we should remain mindful of our own financial realities and adapt these strategies in ways that align with our income levels, essential obligations, and broader personal circumstances.

Your Money Problems aren't Moral Failures, they're Data Points

When money misspent becomes evidence of personal failure, we stop looking for solutions. Shame is a terrible problem-solver. It makes us hide from our bank statements, avoid difficult conversations, and repeat the same mistakes because we're too embarrassed to examine them.

Instead, try replacing judgment with curiosity. Transform "I'm terrible with money" into "That's interesting, why did I make that choice?" Suddenly, mistakes become information rather than indictments. One might notice that he/she overspends at expensive shopping malls or high-end restaurant when stressed about work. Or that one commits to expensive plans when feeling socially pressured. Perhaps online shopping peaks during power cuts when people are bored and frustrated.

Forget the Year-Long Marathon, Focus on 90-Day Sprints

Many cultures are densely packed with financial obligations for various festivals such as new year celebrations, religious rituals such as Christmas, Wesak, Shiva or Ramadan celebrations, recurring school fees, seasonal festival shopping, wedding and alms-giving periods, year-end festivities, and an ever-growing list of marketing-driven occasions such as Valentine's Day, Father's Day, Mother's Day, and many others. Each of these events carries its own financial weight, often placing additional pressure on already-stretched household budgets.

Research consistently shows that shorter timeframes work better. Ninety days is long enough to create meaningful change, but short enough to maintain focus and momentum. So instead of one overwhelming annual goal, better to divide into four quarterly upgrades.

In the first quarter, the focus may be on organizing contributions toward key duties and responsibilities, while also ensuring that maximizing the available benefits for designated beneficiaries. Quarter two could be about building a small emergency fund. Quarter three might involve auditing bills and subscriptions to eliminate unnecessary expenses. Quarter four could be focused on the investments that have been postponing. One doesn't need superhuman discipline or complicated spreadsheets, just focused attention, one quarter at a time.

Make One Decision that Eliminates Weekly Worry

The best money decisions are the ones that benefit from repeatedly. These are decisions that permanently reduce what behavioural economists call "decision fatigue", the mental exhaustion that comes from constantly managing money in our heads. What's one choice you could make today that would remove a recurring financial worry?

It might be setting up an automatic standing order to transfer a few Dollars to savings the day the salary arrives. Maybe it's consolidating scattered savings accounts into one that actually pays decent return.

These aren't dramatic moves that require personality transplants. They're structural decisions that work with human tendency toward inertia rather than against it. Most banks now offer seamless digital automation. They can be set up once and benefit from that decision every single month without additional effort or willpower, You make the decision once. You benefit all year. That's leveraging energy intelligently.

Stop Spending on Who you Think you Should be

Many societies come with heavy expectations. The car they drive, the school their children attend, the hotels they patronize, the brands they wear, all communicate their worth, or so we're told. Much of our spending isn't about actual enjoyment. It's about meeting unspoken expectations, keeping up appearances, or aspiring to a version of us that doesn't actually exist.

We buy expensive clothes we'll wear once because everyone does. We maintain memberships to clubs we rarely visit because it looks good. We say yes to weekend plans at overpriced restaurants because declining feels like admitting we can't afford it. We upgrade phones not because ours stopped working, but because others have.

Before your next purchase, ask yourself: do I actually want this, or do I want to want it? If it's the second one, walk away. You won't miss it. This isn't about deprivation, it's about precision. When you stop spending to perform and start spending to support the life you genuinely enjoy, money pressure eases dramatically. Your resources align with your actual values rather than imagined expectations.

Break One Habit, See if you Actually Miss it

Many financial routines begin as practical solutions but can become costly habits over time. Drawing on the Buddhist principle of *alpechchathava*—living contentedly with few desires—wise money management involves avoiding excess spending, unnecessary debt, and craving, while focusing on essential needs and meaningful priorities. Everyday expenses such as late-night meals, frequent snack runs, or small indulgences like sweets and subscriptions may seem minor but can accumulate significantly, draining household budgets without offering long-term value.

A practical strategy is to keep a money diary for one week, recording every expense. Identifying one habitual spend and eliminating it for the following week helps test whether the expense truly adds value. If it is not missed, the habit can be permanently dropped, if it is, it can be reintroduced without guilt. This reflective approach encourages mindful consumption, ensuring spending aligns with current realities, priorities, and purchasing power.

Create your Crisis Playbook on a Good Day

Financial crises often stem not from carelessness but from panic-driven decisions. When faced with shocks such as job loss, medical emergencies, or business downturns, fear overrides rational judgment, leading to costly choices like high-interest loans, selling investments at losses, or unsustainable commitments. To counter this, individuals are encouraged to prepare a crisis plan in advance, during calm periods. Such a plan should identify essential expenses, minimum survival needs, untouchable savings, and accessible resources, while also noting potential advisors or institutional supports. By anticipating possible scenarios before they occur, households can reduce anxiety, maintain agency, and avoid reactive financial mistakes. This proactive approach reframes crisis management as preparation rather than panic, ensuring that decisions are guided by clarity rather than fear.

Question the Money Stories you Inherited

Sometimes our biggest financial obstacles aren't failed attempts, they're the attempts we never make because we've internalized limiting stories. "Our family was never good with money." "Investing is for rich people." "I'm just not the type who earns more." "Women don't understand finance." These narratives, absorbed from family, culture, or past experiences, become invisible fences.

Question them. Where did this belief originate? Is it actually true, or is it a story you've been telling yourself so long it feels like fact? What would happen if you tested it? Often, these stories protect us from the discomfort of trying and potentially failing. But they also protect us from the possibility of succeeding. And that's a far costlier protection than most of us realize.

Discussion

The findings of this study underscore the persistent tension between behavioural interventions in personal finance and the structural constraints that delimit their effectiveness. While behavioural science offers compelling evidence for strategies such as automation, temporal framing, and habit disruption, these approaches cannot be divorced from the socio-economic environments in which households operate [6,7,9]. As Lucey (2021) argues, financial literacy initiatives often risk becoming "alibis" for inequality, shifting responsibility onto individuals while obscuring systemic barriers [2]. This critique resonates strongly in disadvantaged populations, whose volatile incomes, regressive taxation, and limited social protection undermine the feasibility of behavioural prescriptions.

The literature on financial shame illustrates how psychological burdens compound structural disadvantage. Ho (2025) and Pathak (2025) highlight how scarcity narrows cognitive bandwidth, producing impulsivity and burnout [1,3]. Yet Bourne's (2011) analysis of Jamaican investment clubs demonstrates that financial narratives are not merely individual pathologies but socially embedded practices tied to identity, class, and cultural institutions [4]. This suggests that interventions must move beyond treating shame as a cognitive bias to recognizing its entanglement with broader socio-cultural fields.

Similarly, the advocacy for quarterly financial sprints reflects insights from behavioural economics on temporal discounting [6]. However, as MicroSave Consulting (2025) shows in climate-vulnerable Bangladesh, households facing reactive coping strategies cannot realistically adopt medium-term planning horizons [8]. The implication is that behavioural strategies presuppose a baseline of stability that is absent in many low-income contexts. This raises critical questions about transferability: what appears effective in Global North settings may falter when applied in structurally precarious environments.

Automation, often celebrated for reducing decision fatigue and emotional bias, also reveals limitations [7]. Income volatility constrains the ability of households to commit to automated transfers, while downturns prompt suspension of rules, reintroducing performance sensitivity. Thus, while automation aligns with human inertia, its success remains contingent on predictable cash flows, an assumption rarely met in developing economies.

This discussion of identity-driven consumption further illustrates the inadequacy of purely behavioural framings. Bourne (2011) and Lucey (2021) remind us that consumption patterns are deeply tied to aspirations, social hierarchies, and postcolonial legacies [2,4].

Finally, anticipatory coping strategies, such as crisis playbooks, highlight the psychological benefits of regaining agency [3]. Yet MicroSave Consulting's (2025) resilience framework demonstrates that anticipation and adaptation require institutional supports, insurance, social protection, and accessible finance, that individual planning cannot substitute [8]. This reinforces the need for integrated approaches that combine behavioural insights with structural reforms.

In sum, the discussion reveals that behavioural interventions are most effective when embedded within supportive institutional environments. The literature consistently demonstrates that while cognitive strategies can mitigate stress and improve decision-making, they remain insufficient in isolation. Future research must therefore interrogate the intersections between behavioural finance and political economy, exploring how individual-level strategies interact with systemic reforms to produce genuine resilience.

Conclusion

This review study has examined the intersection of behavioural finance strategies and structural political economy constraints, situating individual-level interventions within broader socio-cultural and institutional contexts. The analysis demonstrates that while behavioural science offers valuable insights, such as the efficacy of automation in reducing decision fatigue, the motivational benefits of shorter temporal frames, and the psychological gains of anticipatory coping, these strategies remain limited when applied in isolation. Structural realities, including income volatility, inadequate social protection, and entrenched inequalities, often undermine the feasibility of behavioural prescriptions, particularly in developing economies.

The literature consistently highlights the dangers of framing financial precarity as a matter of personal failure. Shame and scarcity narrow cognitive bandwidth, but they also operate within complex socio-cultural narratives that shape identity and consumption. This suggests that effective financial interventions must move beyond individual psychology to engage with the cultural and institutional environments in which financial behaviours are embedded.

Moreover, the findings underscore the importance of integrating behavioural strategies with structural reforms. Resilience requires anticipation, absorption, and adaptation capacities that cannot be achieved through individual planning alone.

Institutional supports, such as accessible financial services, debt protection, and social safety nets, are essential complements to behavioural interventions.

In conclusion, behavioural finance provides useful tools for enhancing household financial management, but its true potential lies in synergy with political economy reforms. Future research should therefore explore how behavioural interventions interact with systemic measures, examining cross-cultural transferability and institutional design. By situating behavioural strategies within structural realities, this study contributes to a more critical and comprehensive understanding of personal finance in the twenty-first century.

Declaration

The ideas, analysis, and conclusions presented in this manuscript are entirely my own; AI tools were used solely for language polishing and clarity. Some references are included for bibliographic completeness and background context and are not directly cited in the text.

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