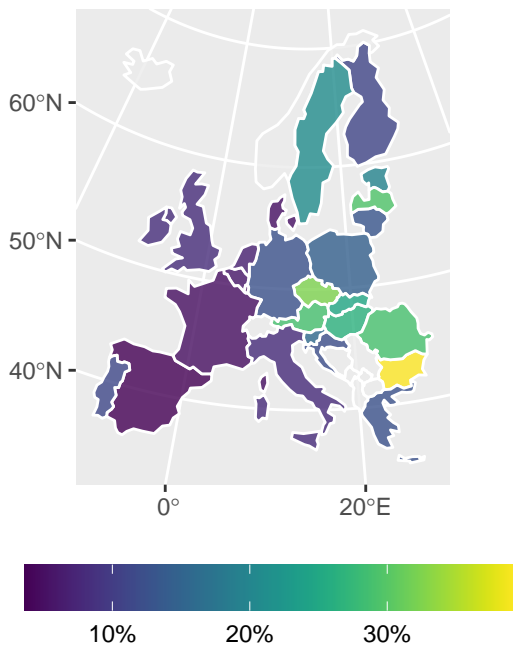
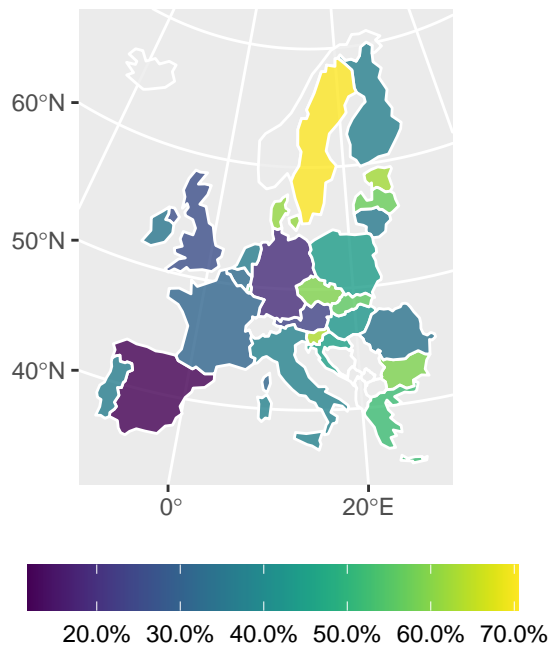


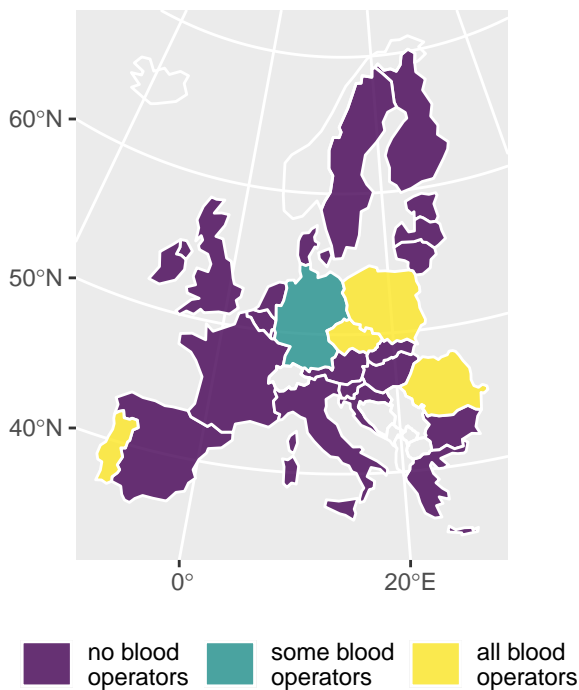
a Social norm
regarding financial incentives



b Social norm
regarding time incentives



c Financial incentives offered



d Time incentives offered

