Disclosure of David Dranove:

I declare that I have no relevant or material financial interests that relate to the research described in this paper.

David Dranove

Disclosure of Chris Forman:

I declare that I have no relevant or material financial interests that relate to the research described in this paper.

Chris Forman

Disclosure of Avi Goldfarb:

I declare that I have no relevant or material financial interests that relate to the research described in this paper.

Avi Goldfarb

Disclosure of Shane Greenstein:

I declare that I have no relevant or material financial interests that relate to the research described in this paper.

Shane Greenstein