Exploring the relationship between talent management, work-life balance, and job satisfaction in state-owned banking: a mediation analysis

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A B S T R A C T
The objective of this study is to examine how job satisfaction mediates the relationship between talent management and work-life balance, and employee performance in state-owned banks. The analysis employed quantitative analysis and data collection approaches, namely a questionnaire issued to 127 employees using Google Forms. Performing data analysis utilising the structural partial least squares (SEM-PLS) equation model. The findings indicated that both talent management and work-life balance have a direct and substantial favourable impact on employee performance. This study also discovered that job satisfaction had a role in partially mediating the impact of talent management on employee performance. Job satisfaction somewhat mediates the impact of talent management and work-life balance on employee performance. These findings indicate the importance of consistently focusing on and enhancing talent management methods and work-life balance in order to enhance employee performance.

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I N T R O D U C T I O N

The World Bank cautions that the global economy remains in a fragile state following the occurrence of the Covid-19 Pandemic. They anticipate a further deceleration in the prospects for worldwide economic expansion. This undeniably affects both the overall success of the organisation and the performance of its employees. Optimising employee performance is a crucial objective that may be achieved through the efforts of human resources. Employee performance is crucial in corporate environments and relies on the presence of human resources (Kehoe & Wright, 2013).

Organisations that prioritise employee performance anticipate that by optimising the performance of high-quality human resources, they will successfully achieve their established goals. Dessler (2011) states that there is a direct correlation between the calibre of employees and their performance. When employees are of higher quality, they are more likely to carry out their duties and obligations effectively and efficiently, resulting in enhanced productivity. The banking sector is experiencing ongoing dynamism and competitiveness in the post-pandemic era. Banking is a highly competitive industry, and in order to succeed, it is crucial to have high-quality human resources that can maximise employee performance.

The issue of employee performance remains relevant in the banking sector, even after the conclusion of Covid-19, as there is still a noticeable drop in performance. The decline in performance is apparent in the employee KPI (Key Performance Indicators) report from 2019-2022. The report reveals a decrease in the number of employees classified as category A (preferential). In 2019, there were 30 employees, which decreased to 27 in 2020, further declining to 19 in 2021, and finally reaching 15 in 2022. The decline in employee performance highlights the need for organisations to recognise people as valuable assets that require consideration in order...
to enhance their performance. The significance of employee performance in the attainment of organisational objectives is the reason behind this.

Optimal talent management and work-life balance techniques can effectively minimise the decline in employee performance. The significance of talent management methods is growing in the current dynamic and competitive era due to its crucial role in human resource management (Raja et al., 2021). Prior research conducted by Mutiara et al. (2019) has established a correlation between talent management and employee performance. According to Yamamoto & Matsuura (2014), effective management of work-life balance in organisations or firms can lead to increased productivity and improved employee performance. Work-life balance must be taken into account as it can promote optimal employee performance. In their study, Shah et al. (2019) discovered that work-life balance is prioritised over financial compensation. The findings of this study highlight the importance for organisations to not only prioritise salaries/wages, but also to take into account work-life balance in order to enhance and maximise employee performance. Hence, alongside prioritising its core operations, the banking industry must also give due consideration to the work-life balance component, since it has the potential to impact employee performance.

Moreover, a lack of job satisfaction might negatively affect the growth and excellence of an organisation. As stated by As'ad (2001), job happiness has the potential to impact various aspects of employee behaviour, such as productivity, absenteeism, work accidents, and resignation. This corroborates the viewpoint put forth by Davis & Newstrom (2012) that organisations experiencing decreased levels of employee satisfaction may witness a decline in employee performance inside the organisation.

This study employs quantitative methodologies and an explanatory research strategy. The research was conducted in a state-owned enterprise located in East Java, Indonesia. The data collection method employed was a questionnaire administered through a Google form to a sample of 127 employees. The data was then analysed using a structural partial least squares (SEM-PLS) equation model. Researchers examined the relationship between job happiness, talent management, work-life balance, and employee performance.

The study is organised into two main sections. The first section serves as an introduction, while the second section consists of a literature review that examines both theoretical and empirical works, focusing on the connection between theory and practice. The third section presents an overview of the research's background information and methods. Following the examination and investigation results, the author presents a discourse and its ramifications. Ultimately, the report finishes by summarising the main findings, providing suggestions, indicating areas for future research, and acknowledging any shortcomings.

**Literature Review**

**Theoretical and Conceptual Background**

**Employee Performance**

According to Hasibuan (2017), employee performance is the work done by a person in carrying out the tasks given to him, based on record, experience, integrity, and time. Cash and Fisher (1987) describe performance as a result. Employee performance is a measure of the extent to which an employee can carry out his duties and responsibilities properly and effectively (Darvishmotevali et al., 2020). Good employee performance can help the company achieve organizational goals more effectively, while poor employee performance can cause losses to the company (Sitopu et al., 2021).

**Talent Management**

*Talent management* is one of the most popular management (HR) practices implemented in many organizations after the publication of the talent war introduced by Mc Kinsey around 1997. Attention to the field of talent management is shown by the interest in talent management research in various organizations including banking because it can improve employee performance. This explanation is in line with the empirical study of Okonji, et al., (2020) showing that talent management practices in organizations can encourage improved employee performance. Organizations through talent management must see talent in employees as a strategic and superior resource. The concept of this research is to improve employee performance through comprehensive talent management practices in organizations. Furthermore, the results of research by Mantow et al., (2022) show that talent management has a significant positive effect on employee performance. In addition, Mutiara et al., (2019) also showed a positive relationship between talent management and employee performance. The results of research by Abdullahi et al., (2022) found that talent management has a significant positive effect on employee performance. Similar research results were also found by Muhammad et al., (2023). Researchers have previously agreed that talent management can improve employee performance. Based on research by Gui et al., (2022) states that Talent Management in Organizations can increase Job Satisfaction. This research means that if talent management practices are good, job satisfaction will increase and vice versa. According to Dzinsibhi et al., (2022) stated that a positive relationship was found between talent management and job satisfaction. Based on previous research, the hypothesis proposed:

**H1:** There is a significant positive influence of talent management on the performance of SOE Banking employees.

**H2:** There is a significant positive influence of talent management on job satisfaction of SOE Banking. **Work-life Balance**

Work-Life Balance is a condition where a person can manage or divide time in a balanced manner for work and personal life. According to McDonald and Bradley (2020), *work-life balance* is the degree to which individuals feel satisfied and equally engaged
in their roles at work and other lives outside work. Research by Shah et al., (2019) shows that work-life balance ranks higher than financial salaries/wages. The results of this study provide consideration for organizations that in prospering and optimizing employee performance today it is not enough just to focus on providing salaries/wages, there is another important thing that needs to be considered, namely work-life balance.

In the research of Reena et al., (2024) a positive and significant influence was found between work-life balance on employee performance. Then Siwale et al., (2021), showed the results that a positive and significant influence was found between work-life balance on employee performance. Similar results are also supported by research by Anyim et al., (2020). According to Fisher et al., (2009), the notion of work-life balance is a person's effort to balance two or more roles he undergoes. Work-Life Balance (WLB) is a condition where a person can manage or divide time in a balanced manner for work and personal life. Someone who runs a good work-life balance is a worker who has productivity and high performance. The research of Silaban et al., (2021) found the influence of the work environment, work-life balance, job satisfaction, and work stress. In this context, it shows that work-life balance has a positive and significant effect on job satisfaction. The results of this study are also supported by research conducted by Al-Alawi et al., (2021), Work-Life Balance has a positive and significant influence on job satisfaction. Based on several previous studies, the hypothesis proposed:

H3: There is a significant positive influence of work-life balance on the performance of SOE Banking employees.

H4: There is a significant positive effect of work-life balance on job satisfaction of SOE Banking employees.

Job Satisfaction

According to Robbins and Coulter (2016), job satisfaction is the usual attitude shown by employees towards their work. Job satisfaction is individual. Each individual has a different level of satisfaction according to the values that apply to him. The higher the assessment of perceived work activities, the higher the job satisfaction. Research conducted by Rodrigo et al., (2022) found that there is a significant and positive relationship between job satisfaction and employee performance. The results of this study are also supported by research conducted by Božović et al., (2019) and Zaman et al., (2023). The results showed that in addition to motivation, job satisfaction had a positive and significant effect on employee performance. Employees who are satisfied with their jobs tend to be more motivated and committed to the organization, which in turn can improve their performance. Furthermore, the research that has been conducted, provides evidence that job satisfaction has a positive influence on employee performance and this correlation is the basis that assumes job satisfaction as mediation.

H5: There is a significant positive effect of job satisfaction on the performance of SOE Banking employees.

H6: Job satisfaction mediates the effect of talent management on the performance of SOE Banking employees

H7: Job satisfaction mediates the effect of work-life balance on the performance of SOE Banking employees.

Research and Methodology

Participants and data collection

This research was conducted in state-owned banking by involving the entire research population of 127 employees who were willing to take part in this research and had been approved by the company's license ethics committee. Sampling by census because it takes the entire population as a research sample. Data collection techniques using questionnaires prepared by adapting from previous research that have been validated and feasible to be used in this study, especially items related to the banking sector. The questionnaire was translated into Indonesian, entered into a Google form, and distributed online to all respondents. Data analysis using Partial Least Square Structural Equation Modeling (SEM-PLS) model technique with Smart-PLS 3.0 application. This analysis is used because it matches the data collected, which is a small amount, with complex models and reflective indicators in measuring its construct.

Figure 1: Conceptual Model of the Study; Source: Authors
Findings and Discussions

Findings

Table 1 shows the results of 127 data collected, which can be categorized into several demographic figures of respondents, the majority of whom are female 56% (71). The majority are aged 26-35 years 55% (70), have a Bachelor's education background 87% (110) and have work experience 11-55 years 34% (43).

Table 1: Demographics Respondent

<table>
<thead>
<tr>
<th>Categories</th>
<th>Frequency</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>56</td>
<td>44%</td>
</tr>
<tr>
<td>Female</td>
<td>71</td>
<td>56%</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-25 years</td>
<td>18</td>
<td>14%</td>
</tr>
<tr>
<td>26-35 years</td>
<td>70</td>
<td>55%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>25</td>
<td>20%</td>
</tr>
<tr>
<td>&gt;46 years</td>
<td>14</td>
<td>11%</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diploma 1</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Diploma 2</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td>Diploma 3</td>
<td>8</td>
<td>6%</td>
</tr>
<tr>
<td>Bachelor</td>
<td>110</td>
<td>87%</td>
</tr>
<tr>
<td>Master</td>
<td>6</td>
<td>5%</td>
</tr>
<tr>
<td>Job Tenure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-5 years</td>
<td>6</td>
<td>5%</td>
</tr>
<tr>
<td>6-10 years</td>
<td>40</td>
<td>31%</td>
</tr>
<tr>
<td>11-15 years</td>
<td>43</td>
<td>34%</td>
</tr>
<tr>
<td>16-20 years</td>
<td>25</td>
<td>20%</td>
</tr>
<tr>
<td>&gt;20 years</td>
<td>13</td>
<td>10%</td>
</tr>
</tbody>
</table>

The slight majority of female respondents (56%) compared to male respondents (44%) suggests a balanced gender representation, which can provide a comprehensive perspective on the issues studied. With 55% of the respondents being in the 26-35 years age group, the findings may be particularly relevant to this demographic. Younger respondents may bring fresh perspectives, while the presence of older age groups ensures that a range of experiences and viewpoints are considered. The high level of education among respondents, with 87% holding Bachelor's degrees, indicates that the sample is well-educated. This could influence the respondents' understanding and attitudes towards the study topics, potentially leading to more informed responses. The diverse job tenure, with a significant portion having more than 10 years of experience, suggests that the respondents have substantial professional experience. This can enhance the reliability of their responses, as they are likely to have a well-rounded understanding of their work environment.

Considering the demographic profile, organizations can develop targeted interventions that cater to the needs and characteristics of their workforce. For example, professional development programs can be designed to leverage the high educational background and substantial job experience of employees. The balanced gender representation suggests that inclusive policies that cater to both male and female employees can be effective. Ensuring gender equity in opportunities and addressing any specific needs can enhance overall satisfaction and performance. Given the predominance of younger respondents, strategies that appeal to younger professionals, such as career advancement opportunities, work-life balance, and modern workplace practices, can be beneficial. The significant number of respondents with over 10 years of job tenure suggests that organizations have a wealth of experience to draw upon. Mentorship programs, where more experienced employees guide newer ones, can be a valuable resource.

By understanding and leveraging these demographic insights, organizations can develop more effective strategies to enhance employee satisfaction, performance, and overall organizational success.

Measurement Model

Table 2 provides reliability and validity measures for four variables: Talent Management, Work-life Balance, Job Satisfaction, and Employee Performance. The measures include Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE).
Table 2: Cronbach Alpha, Composite Reliability, Average Variance Extracted

<table>
<thead>
<tr>
<th>Variables</th>
<th>Cronbach’s Alpha</th>
<th>Composite Reliability</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talent Management</td>
<td>0.935</td>
<td>0.949</td>
<td>0.755</td>
</tr>
<tr>
<td>Work-life Balance</td>
<td>0.887</td>
<td>0.922</td>
<td>0.747</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>0.957</td>
<td>0.964</td>
<td>0.771</td>
</tr>
<tr>
<td>Employee Performance</td>
<td>0.960</td>
<td>0.965</td>
<td>0.715</td>
</tr>
</tbody>
</table>

Table 2 shows that the scale, magnitude, and statistical suitability of this study are acceptable. It is known that the average value of variance extract (AVE) in the talent management variable is 0.755, the work-life balance variable is 0.747, the job satisfaction variable is 0.771 and the employee performance variable is 0.715.

Thus, all indicators are declared valid because the evaluation results of the measurement model have met the AVE value, which is greater than 0.50. The value of Cronbach’s Alpha coefficient on four variables was obtained consecutively: 0.935 on the talent management variable, 0.887 on the work-life balance variable, 0.957 on the job satisfaction variable, and 0.960 on the employee performance variable.

Furthermore, through Table 2, it is also known that the composite reliability value of the four variables is 0.949 in the talent management variable, 0.922 in the work-life balance variable, 0.964 in the job satisfaction variable, and 0.965 in the employee performance variable. It can be concluded that all constructs are reliable based on both Cronbach’s Alpha and Composite Reliability.

The R-squared value of employee performance variables in the research model was 0.796. The Goodness of Fit (Gof) value in this study was obtained through \((\text{AVE} \times \text{R}^2) = (0.747 \times 0.790) = 0.552.\) It can be concluded that the model has a large predictive relevance value to employee performance described by talent management, work-life balance, and job satisfaction.

All constructs have Cronbach’s Alpha values well above the threshold of 0.70, indicating high internal consistency. This means that the items within each construct are highly correlated, providing confidence in the reliability of the measurement tools. The AVE values for all constructs are above 0.50, confirming that each construct explains a substantial portion of the variance in its indicators. This validates the measurement model, ensuring that the constructs are well-defined and accurately measured.

High reliability and validity suggest that the measurement of talent management practices is robust. Organizations can rely on these measures to assess and improve their talent management strategies effectively. Reliable and valid measures of work-life balance can help organizations develop policies that support employees’ well-being, leading to increased job satisfaction and performance.

The high reliability of job satisfaction measures ensures that organizations can accurately gauge employee satisfaction levels, which is critical for retaining talent and enhancing productivity. Reliable measures of employee performance enable organizations to evaluate and enhance performance management systems, leading to better overall outcomes.

Figure 2: Direct Effect Test Results; Source: Authors

Figure 2 shows the results of direct hypothesis testing. Through Figure 2 it is known that the influence of talent management on employee performance has a positive and significant influence \((\beta = 0.395, t = 4.085, p < 0.05).\) The effect of work-life balance on employee performance has a positive and significant influence \((\beta = 0.275, t = 2.987, p < 0.05).\) Based on these findings, hypotheses
1 and 2 are accepted. Furthermore, it is known that there is an influence of talent management on positive and significant job satisfaction ($\beta = 0.443; t = 5.155, p < 0.05$).

Furthermore, it is known that there is an effect of work-life balance on positive and significant job satisfaction ($\beta = 0.486; t = 5.832, p < 0.05$). Furthermore, it is known that there is an effect of job satisfaction on positive and significant employee performance ($\beta = 0.275; t = 2.980, p < 0.05$). Thus it can be concluded hypotheses 3, 4, and 5 are accepted.

Talent Management significantly improves both Employee Performance and Job Satisfaction. This underscores the importance of implementing effective talent management strategies, such as talent acquisition, development, and retention, to enhance organizational outcomes. The strong positive impact of Work-life Balance on Job Satisfaction and Employee Performance highlights the need for organizations to promote policies that support work-life balance. Flexible working hours, remote work options, and wellness programs can help employees achieve a better balance, leading to higher satisfaction and performance. Job Satisfaction acts as a crucial mediator between both Talent Management and Employee Performance, and Work-life Balance and Employee Performance. Organizations should focus on initiatives that enhance job satisfaction, such as recognition programs, career development opportunities, and a positive work environment.

Table 3: Indirect effects

<table>
<thead>
<tr>
<th>Variable</th>
<th>Path Coefficients</th>
<th>t-Statistics</th>
<th>p-Values</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>$TM \rightarrow JS \rightarrow EP$</td>
<td>$0.122$</td>
<td>$3.108$</td>
<td>$0.002$</td>
<td>Accepted</td>
</tr>
<tr>
<td>$WLB \rightarrow JS \rightarrow EP$</td>
<td>$0.134$</td>
<td>$2.252$</td>
<td>$0.025$</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Table 3 shows the results of testing the indirect or mediating role of job satisfaction variables on the effect of talent management on employee performance ($\beta = 0.122; t = 3.108, p<0.05$). That is, hypothesis 6 is accepted. This means that job satisfaction can be a bridge between the influence of talent management in improving employee performance; the perceived job satisfaction from comprehensive talent management practices can improve employee performance. Table 3 shows the mediating role of job satisfaction variables on the effect of work-life balance on employee performance ($\beta = 0.134; t = 2.252, p < 0.05$). That is, hypothesis 7 is accepted. This means that job satisfaction can be a bridge between the influence of work-life balance in improving employee performance; Job satisfaction felt from work-life balance can improve employee performance. The role of job satisfaction mediation is partial mediation because direct influence significantly affects everything.

The results showed the R-Square value of employee performance variables of 0.785 which means the perception of talent management and work-life balance, on job satisfaction of 78.5%, while the rest was explained by other variables outside the research model. Furthermore, the R-Square value of employee performance variables of 0.796 which means that talent management, work-life balance, and job satisfaction variables can explain employee performance variables by 79.6%, while the rest is explained by other variables outside the research model. Thus it is concluded that the models used in the study belong to the strong category.

Discussion

Talent management is an aspect of facilitating organizations and employees to be able to overcome problems regarding performance because talent management is one of the most important keys in human resource management (Raja et al., 2021). Comprehensive talent management practices can provide job satisfaction for employees. This research is in line with Gul et al., (2022) states that Talent Management in Organizations can increase Job Satisfaction. Okonji, et al., (2020) stated that talent management practices in organizations can encourage employee performance improvement. This is important to increase employee motivation and productivity. The results of statistical analysis show that better talent management practices can directly drive improved performance and job satisfaction. The results of this study support previous research (Mantow et al., 2022; Pearl et al., 2019; Abdullahi et al., 2022; Muhammad et al., 2023; Gul et al., 2022; Dzimbiri et al., 2022) who agree that comprehensive talent management practices can drive employee performance and job satisfaction.

Work-life balance is a condition in which a person can manage or divide time equally between work and personal life. Balance is the degree to which individuals feel able to balance their roles at work and personal life. Work-life balance is used as a more comprehensive expression to describe the compatibility between time and energy in working and carrying out personal life activities to achieve a harmonious life. The results of this study show that work-life balance is empirically proven to encourage employee performance directly in state-owned banks. In practice, this study provides recommendations for managers that it is important to pay attention to and create work-life balance policies to achieve job satisfaction and encourage better employee performance. Further, these results are in line with previous studies (Reena et al., 2024; Siwale et al., 2021; Al-Alawi et al., 2021; Silaban et al., 2021) who agree that work-life balance can increase job satisfaction and make a positive contribution to employee performance.
Job satisfaction signifies that a person feels happy and satisfied in his job. This is in line with the empirical findings of this study which show that job satisfaction can improve employee performance. The higher the level of job satisfaction that is felt, the significantly increased the performance of employees where they work. In its implementation, management in state-owned banks needs to pay attention to job satisfaction expected by employees optimally, both mentally and physically, because the condition of each employee greatly affects performance results. The results of this study can increase job satisfaction in line with research findings (Rodrigo et al., 2022; Božović et al., 2019; Zaman et al., 2023), who agree that job satisfaction makes a positive contribution to employee performance.

This study uses mediation as a novelty, namely job satisfaction to determine the effect of talent management and work-life balance on employee performance. The results of the analysis show that job satisfaction can be a bridge between improving employee performance and talent management. Then job satisfaction can bridge between improving employee performance and work-life balance in state-owned banks in Indonesia. In practice, it is an illustration for state-owned banking management that when you want to improve employee performance, it is necessary to pay attention to talent management in the form of clear career development for employees. Then employee satisfaction at work also needs to be considered because it is empirically proven that when employees feel satisfied, their performance can be optimally improved with talent management strategies and work-life balance policies that are effective and efficient.

Conclusions

The analysis of the demographic characteristics, reliability and validity measures, and direct effect test results provides comprehensive insights into the factors influencing employee performance in the study. The demographic data reveal a diverse sample, predominantly comprising young to middle-aged, well-educated individuals with substantial job tenure. This demographic profile suggests that the findings are reflective of a highly experienced and educated workforce. The reliability and validity measures indicate that the constructs of Talent Management, Work-life Balance, Job Satisfaction, and Employee Performance are highly reliable and valid, with all constructs exceeding the acceptable thresholds for Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE). The direct effect test results highlight significant positive relationships between Talent Management and Employee Performance, Work-life Balance and Employee Performance, and Job Satisfaction and Employee Performance.

Findings of the study emphasize the critical roles of effective talent management practices and a balanced work-life environment in enhancing job satisfaction and employee performance. Organizations should invest in comprehensive talent management strategies and work-life balance initiatives to foster a satisfied and high-performing workforce.

The study's findings also indicate that talent management has the potential to enhance both direct and indirect employee performance. Talent management may directly enhance job satisfaction. Work-life balance can positively influence both the direct and indirect enhancement of employee performance. Achieving a balance between work and personal life might positively enhance job satisfaction. The role of job satisfaction mediation as partial mediation is seen as the ability of this variable to mediate the impact of talent management and work-life balance on employee performance in state-owned banks.

This research was specifically done inside the SOE Banking sector, and hence its findings cannot be extrapolated to other sectors or private banking due to the distinct characteristics of talent management practices, legislation, and work-life balance rules. This study examines the impact of talent management, work-life balance, and job satisfaction on employee performance. Nevertheless, this study does not consider certain characteristics that could potentially enhance employee performance at state-owned banks. Therefore, future researchers should explore other variables to bridge this gap. Ultimately, the study employed mediating variables, such as partial job satisfaction. Subsequently, the researcher is anticipated to identify other mediating variables that can effectively mediate between various independent variables.

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