



Effect of Person-Job Fit And Training On Employee Performance With Job Satisfaction as A Mediating at BSI KC. Palopo

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ABSTRACT

Purpose: This study aims to examine the direct effects of Person-Job Fit and Training on Employee Performance, their effects on Job Satisfaction, and to assess the mediating role of Job Satisfaction in the relationships among these variables. **Methodology:** This research employs an explanatory quantitative approach with a cross-sectional design. The study was conducted at BSI KC Palopo. The population consists of all permanent employees, totaling 31 individuals, who were selected as the sample using a census technique. Data were collected using a questionnaire. The data analysis technique applied is Structural Equation Modeling based on Partial Least Squares (SEM-PLS). **Result:** The results show that Person-Job Fit has a positive and significant effect on Employee Performance, while Training does not have a direct effect on Employee Performance. Person-Job Fit also does not have a significant effect on Job Satisfaction, whereas Training has a positive and significant effect on Job Satisfaction. Job Satisfaction has a positive and significant effect on Employee Performance. **Findings:** Job Satisfaction does not mediate the relationship between Person-Job Fit and Employee Performance, but it significantly mediates the effect of Training on Employee Performance. **Novelty:** These findings provide empirical insights for the management of BSI KC Palopo in formulating recruitment, placement, and sustainable human resource development policies. **Originality:** This study integrates Person-Job Fit and training into a single model, with job satisfaction as a mediating variable, in the context of post merger at BSI KC Palopo. **Research gap:** The research gap addressed in this study lies in the limited quantitative integration of Person-Job Fit and training models, as well as the scarcity of studies in Islamic banking in the post-merger context. In conclusion, employee performance improvement is achieved through two pathways: first, Person-Job Fit directly enhances performance through capability without influencing satisfaction; second, Training improves performance indirectly through Job Satisfaction as a full mediator. **Type of paper:** Empirical Reasearch paper.

INTRODUCTION

In the increasingly competitive Islamic banking industry, competitive advantage is no longer determined solely by products and technology, but also by the quality of Human Resources (HR) that manage them. Superior employee performance serves as a primary driver in achieving organizational goals, encompassing aspects such as productivity, service quality, target achievement, and innovation Ashraf, (2021). Optimal performance represents the expected condition (*das sollen*) of

every organization, where each individual is able to contribute maximally to the company's vision and mission. Theoretically, the achievement of optimal performance is supported by Person-Job Fit (PJF), defined as the degree of compatibility between individual characteristics and job demands Kristof, (2005). In line with the Attraction-Selection-Attrition (ASA) framework Schneider, (1987), organizations that are able to attract and retain individuals with a high level of fit will achieve superior performance outcomes. Recent research by Mardiyanti, (2023) consistently confirms that a high level of PJF enhances work motivation and increases work engagement, which are fundamental psychological conditions that ultimately lead to improved productivity and employee performance Verquer, (2003).

The second pillar is training. Training is a strategic investment by organizations to enhance the capabilities and technical competencies of their employees. According to Gary Becker in Sudirman (2023), humans need to invest in education, emotional and physical health, as well as training as a form of human capital development. Effective training not only bridges the skill gap but also functions as a form of organizational support that can influence employees' perceptions and work attitudes Ugwu, (2022). Recent research by Astutik, (2022) emphasizes that training conducted regularly and continuously is very important because it can help improve technical abilities (hard skills), social abilities (soft skills), and employees' ability to adapt to various changes in the workplace.

However, the relationship between PJF, training, and performance is often not direct and simple. Job satisfaction often emerges as a crucial mediating variable. Its main foundation is the Social Exchange Theory (SET) by Blau, (1964). This theory argues that when organizations provide something valuable to employees, such as providing a suitable job (Person-Job Fit) and opportunities for self-development through training, employees will feel obliged to reciprocate with positive attitudes and behaviors Hasan, (2021). Job satisfaction, which is an affective response to the evaluation of one's job Judge, (2012), becomes the psychological mechanism of this positive exchange. Empirically, this model is supported by quantitative findings showing that job satisfaction has been proven to mediate the effect of PJF and training on improving employee performance significantly Dewi et al., (2024). Preliminary research conducted by Gaffar, KUSDARIANTO and Samsinar, (2023) at PDAM Kabupaten Luwu strengthens the assumption of a relationship between work discipline and employee performance. Based on the t-test results, work discipline partially has a significant effect on employee performance. This finding serves as a basis for further testing in different contexts and locations. When employees are satisfied, they tend to be more motivated, have high organizational commitment, and voluntarily exert extra effort (discretionary effort) to achieve optimal performance. Thus, the model proposed in this study is a mediation model, where PJF and training are presumed to influence performance through prior improvement in job satisfaction.

Bank Syariah Indonesia (BSI), the result of the merger of three leading Islamic banks, is a large entity with a wide network, including in Palopo City. BSI KC Palopo, which focuses on microfinance and small business services, plays a strategic role in supporting the community's economy in the region. As the frontline, employee performance in this branch directly determines customer experience and the health of the financing portfolio.

Based on initial observations and discussions with several informants, several symptoms have been identified indicating potential performance issues. There is a wide variation in performance, with significant differences in individual performance target achievements among employees, even though they work under the same system and environment. First, customer complaints related to services: several sporadic complaints have emerged regarding inaccurate information, lack of responsiveness, and insufficient product understanding among some employees. Second, turnover and absenteeism rates: internal data show absenteeism levels and transfer requests that require attention, although they have not yet reached a critical level. The symptoms above are not the problem itself, but rather a reflection of deeper root causes. It is strongly suspected that the core issues relate to two aspects: practical (contextual) gaps and theoretical (conceptual) gaps.

The practical gap arises from field phenomena. First, the employee placement process after the merger may not have been fully optimal in achieving the ideal level of PJF. There are indications that the competencies and personalities of some employees are not fully aligned with the specific job demands in Islamic microfinance services, which require a combination of technical banking expertise and strong social communication skills. Second, the training programs implemented may not yet be fully effective in addressing specific branch needs and individual development. Training may still be general in nature and its return on investment in improving competencies and ultimately performance has not been adequately measured.

The theoretical gap of this study is indicated by two interrelated aspects. First, there is still limited research that quantitatively examines models integrating Person-Job Fit (PJF) and training in the context of specific work outcomes. Although external literature has proven that PJF plays a significant mediating variable between training and performance according to Nisa, (2016), this crucial integrative model has not yet been applied as a strategy to mitigate challenges in the post-merger environment. Second, in the organizational context, studies examining this model in post-merger Islamic banking are still very limited. Post-merger dynamics have been proven to create significant micro-level impacts, as evidenced by quantitative findings showing differences in employee job satisfaction at Bank Syariah Indonesia (BSI) after the merger Aprillyanti et al., (2025). This creates a clear research gap regarding how PJF and training can serve as strategic solutions to human resource (HR) problems arising from this transition. This study is an effort to fill this gap by testing this comprehensive model in a unique setting.

Based on the gap between theoretical constructs and empirical reality, this study has high urgency due to the discrepancy between theoretical concepts and actual conditions in the field. Theoretically, this study enriches the field of Human Resource Management by strengthening the role of job satisfaction as a mediating variable and applying ASA theory, Human Capital theory, and Social Exchange Theory in the context of post-merger Islamic banking in Indonesia. Practically, the findings are expected to provide empirical insights for the management of BSI KC Palopo regarding the main factors influencing employee performance and satisfaction, thereby serving as a basis for more effective and sustainable HR recruitment, placement, and development policies.

Therefore, the study entitled "The Effect of Person-Job Fit and Training on Employee Performance with Job Satisfaction as a Mediating Variable at BSI KC Palopo" is considered highly relevant, important, and worthy of immediate implementation, with the aim of analyzing the direct effect of Person-Job Fit and Training on Employee Performance at Bank BSI KC Palopo

Person-Job Fit (X1)

According to Widyana, (2022), Person-Job Fit is the level of compatibility between an individual's (employee's) abilities, knowledge, and skills with job demands (demands-abilities fit), as well as the compatibility between individual needs and desires with what is provided by the job (needs-supplies fit). According to Zhang, (2024), PJF represents the alignment between individual characteristics (such as personality, values, and interests) and job characteristics, which creates a sense of belonging and psychological attachment to the role undertaken. Meanwhile, according to Cable, (2002), Person-Job Fit is also defined as an individual's perception of the extent to which their needs, desires, and preferences are fulfilled by their current job.

Based on the above perspectives, it can be concluded that Person-Job Fit is not merely about skill compatibility, but rather a harmonious "psychological bond" between an employee's identity and the essence of their job. This concept emphasizes the resonance between what employees can offer (abilities) and what they desire (needs) with what the job demands and provides. When this bond is formed, work is no longer seen as a set of tasks, but as a meaningful and satisfying role, which ultimately becomes the foundation for engagement and superior performance. The indicators of Person-Job Fit (PJF) according to Cable, (2002) are: demand-abilities fit and need-supplies fit.

Training (X2)

According to Noe, (2020), training is defined as a planned effort by an organization to facilitate employees' learning of job-related competencies. These competencies include knowledge, skills, and behaviors that are critical for job success. According to Astutik, (2022), training conducted regularly and continuously is very important because it helps improve technical abilities (hard skills), social abilities (soft skills), and employees' ability to adapt to various workplace changes. According to Sari, (2023), training is defined as a systematic process to improve employees' knowledge, skills, and attitudes so that they can perform their jobs more effectively and efficiently.

Based on the above perspectives, it can be concluded that training is a planned and systematic process carried out by organizations to improve employee competencies, including knowledge, skills, and work attitudes. Continuous training not only aims to enhance hard skills and soft skills but also helps employees adapt to changes and improve work effectiveness and efficiency. The indicators of training according to Noe, (2020) and Wahyuningsih, (2019) are: training objectives, methods used, relevance of materials to tasks, and trainer qualifications.

Job Satisfaction (Z)

According to Judge, (2012), job satisfaction is defined as an affective evaluation or a positive attitude toward various aspects of one's job and work environment. It is an emotional response to work experiences. According to Robbins, (2013), job satisfaction is a positive feeling about a job resulting from an evaluation of its characteristics or conditions. Meanwhile, according to Maszudi et al., (2021), job satisfaction is defined as the difference between expectations or values perceived and what has been achieved through one's work (employees, staff, managers, directors, and leaders).

Based on the above perspectives, job satisfaction can be understood as a psychological barometer that measures the gap between ideal expectations of meaning and rewards from a job and the actual experience. When this gap is small or positive, emotional energy emerges that drives engagement and extra effort. Thus, job satisfaction represents the difference between expectations or values perceived and what has been achieved through one's work. The indicators of job satisfaction according to Winardi, (2015) and Sule, (2020) are: salary and employee benefits, work regulations, coworkers, and work environment.

Employee Performance (Y)

According to Robbins, (2013), performance is defined as the result of evaluating how well an employee performs their assigned tasks. Good performance is characterized by the achievement of organizational goals. According to Borman, (1993), performance is divided into Task Performance (core performance directly related to job descriptions) and Contextual Performance (behaviors outside formal tasks that support the social and psychological environment of the organization, such as helping coworkers). Meanwhile, according to Ashraf, (2021), performance is emphasized as the work results achieved by an employee in relation to quality, quantity, and timeliness standards. According to Salju, (2022), employee performance is significantly influenced by leadership style and work discipline, where these variables contribute 61.7% to performance variation. Furthermore, Gaffar et al., (2023) state that work discipline partially has a significant effect on improving employee performance. In addition, the quality of human resources, reflected in a competent workforce, is a fundamental asset in development and leads to optimal work results. To achieve this, motivation and work experience play important roles in supporting organizational success Salju, (2018).

Based on the above perspectives, employee performance can be concluded as the work results of individuals reflected in how employees perform their tasks, complete work on time, and participate and collaborate within the organization to achieve common goals. The indicators of employee performance according to Robbins, (2013) and Mangkunegara, (2019) are: work quality, work quantity, effectiveness, and responsibility.

The Effect of Person-Job Fit on Employee Performance

In the dynamic post-merger Islamic banking environment, achieving optimal performance requires a multidimensional approach. The Attraction-Selection-Attrition (ASA) Theory Schneider, (1987) provides a strong foundation for understanding the importance of Person-Job Fit (PJF), where organizations naturally tend to retain individuals with high job compatibility. This compatibility, which includes alignment between job demands and individual abilities (demand-abilities fit) as well as between job supplies and individual needs (need-supplies fit) DeRue, (2002), is believed to form the capability foundation that directly drives performance. Empirical studies such as Kuncoro, (2024) and Saifuddin, (2022) consistently support this positive direct relationship. Therefore, in the context of BSI KC Palopo, which requires a combination of specific technical and social skills, the following hypothesis is proposed:

H1: Person-Job Fit has a positive and significant effect on Employee Performance at BSI KC Palopo

The Effect of Training on Employee Performance

Human Capital Theory Becker, (1964) views training as an investment in human capital aimed at improving the quality of human resources. In line with this, Noe, (2020) defines training as a planned effort by organizations to facilitate employee learning related to job competencies, including knowledge, skills, and behaviors critical for job success. Effective training, characterized by clear objectives, appropriate methods, relevant materials, and qualified trainers Noe, (2020) & Wahyuningsih, (2019), aims to systematically improve employee competencies. Although it is logical that improved competencies directly affect performance, studies such as Ugwu, (2022) show that this relationship is often indirect and mediated by psychological factors. In service organizations such as banking, where performance depends not only on technical ability but also on motivation and discretionary effort (contextual performance) Borman, (1993), training may play a greater role in shaping perceptions and attitudes before influencing performance outcomes. However, direct capability improvement remains an important driver of performance. Thus, the following hypothesis is proposed:

H2: Training has a positive and significant effect on Employee Performance at BSI KC Palopo

The Effect of Person-Job Fit and Training on Job Satisfaction

Social Exchange Theory Blau, (1964) provides a lens to understand how organizational resources influence work attitudes. According to this theory, when organizations provide value through appropriate job opportunities (PJF) and development investments (training), employees reciprocate with positive attitudes such as job satisfaction. Job satisfaction itself is defined as the difference between expectations or perceived values and what has been achieved through work Maszudi et al., (2021). High PJF, which fulfills individual needs and abilities, creates a positive affective evaluation of the job Judge, (2012). Likewise, relevant and high-quality training, as a form of organizational support, fulfills employees' development needs Astutik, (2022). Previous studies such as Dewi, (2024) and Anggraeni, (2022) support these relationships. Therefore, the following hypotheses are proposed:

H3: Person-Job Fit has a positive and significant effect on Job Satisfaction at BSI KC Palopo

H4: Training has a positive and significant effect on Job Satisfaction at BSI KC Palopo

The Effect of Job Satisfaction on Employee Performance

Job satisfaction as an affective response to work Judge, (2012) is a key mechanism in Social Exchange Theory to translate positive attitudes into productive behavior. Satisfied employees tend to be more motivated, committed, and willing to exert discretionary effort, which directly leads to improved performance Robbins, (2013). This can be measured through satisfaction with salary, work regulations, coworkers, and work environment Sule, (2020) & Winardi, (2015). Thus, the following hypothesis is proposed:

H5: Job Satisfaction has a positive and significant effect on Employee Performance at BSI KC Palopo

Job Satisfaction as a Mediator of the Effect of Person-Job Fit and Training on Employee Performance

The integration of the three main theories (ASA, Human Capital, and Social Exchange) results in a conceptual framework that positions Job Satisfaction as a critical mediating mechanism. This framework proposes two different indirect pathways. First, although PJF is expected to improve performance, its effect may be direct through increased capability and efficiency (in line with ASA logic), rather than through job satisfaction. This means that employees with high fit perform better because they are more capable, regardless of their satisfaction level. This is supported by findings that PJF does not always strongly correlate with satisfaction in certain contexts, contrary to Anggraeni, (2022). Therefore, the first mediation hypothesis is proposed:

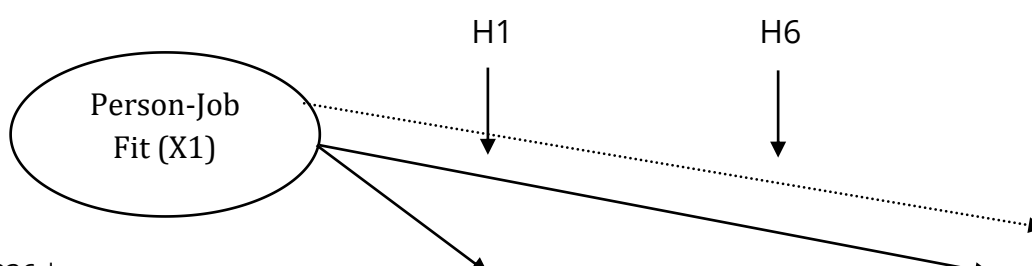
H6: Job Satisfaction significantly mediates the effect of Person-Job Fit on Employee Performance.

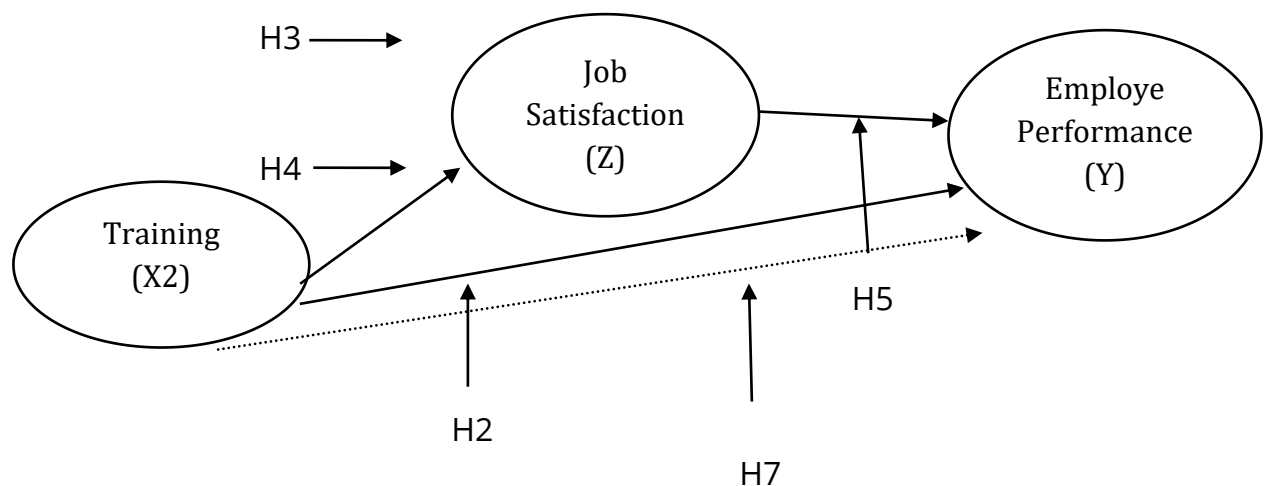
Second, for training, its effect on performance is assumed to be more complex and highly dependent on increased job satisfaction. Training improves competencies, which in turn enhances confidence and perceptions of organizational support. This psychological improvement (manifested as job satisfaction) motivates employees to apply their new skills with greater effort, leading to improved performance. This pathway is consistent with findings by Dewi et al., (2024), which show full mediation by job satisfaction. Thus, the second mediation hypothesis is proposed:

H7: Job Satisfaction significantly mediates the effect of Training on Employee Performance.

Visually, the conceptual framework of causal relationships tested in this study is illustrated as follows:

Figure 1. Conceptual Framework





METHOD

Population and Sample

This study employs a quantitative explanatory approach with a cross-sectional design to examine causal relationships among variables. The research was conducted at Bank Syariah Indonesia (BSI) Branch Office (KC) Palopo, Data were collected from September to October 2025. The population of this study consists of all permanent employees of BSI KC Palopo, totaling 31 individuals. Considering the relatively small and homogeneous population size, the sampling technique used is a census technique, where all members of the population are included as respondents. The inclusion criteria applied are employees who have worked for at least one year to ensure adequate understanding of the organizational culture and work system. Of the 31 questionnaires distributed, all were returned and could be processed (100% response rate).

Data Collection Techniques

A questionnaire was used as the primary instrument to obtain data directly from respondents. Data were collected through a self-administered questionnaire using a five-point Likert scale, namely Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1), developed based on the operational indicators of each variable. The Person-Job Fit (X1) variable was measured using two indicators: Demand-Abilities Fit and Need-Supplies Fit. The Training (X2) variable was measured using four indicators: objectives, methods, material relevance, and trainer qualifications. Job Satisfaction (Z) was measured through four aspects: salary/benefits, work regulations, coworkers, and work environment. Meanwhile, Employee Performance (Y) as the dependent variable was measured using indicators of quality, quantity, effectiveness, and responsibility. Secondary data refer to data that are not obtained directly from respondents, but from existing sources, namely libraries and journals.

Data Analysis Method

Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) through SmartPLS 4.0 software. The analysis process consists of two main stages. First, evaluation of the measurement model (outer model) to test the validity and reliability of the instrument. Convergent validity is assessed based on outer loading (≥ 0.7) and Average Variance Extracted ($AVE \geq 0.5$), while reliability is tested using Cronbach's Alpha and Composite Reliability (≥ 0.7). Second, evaluation of the structural model (inner model) to test the hypotheses. The significance of direct and indirect (mediating) effects is tested using the bootstrapping

technique with 5,000 resampling, with significance criteria of t-statistics ≥ 1.96 and p-value ≤ 0.05 . Model quality is evaluated through the coefficient of determination (R^2) and predictive relevance (Q^2).

RESULTS AND DISCUSSION

RESULTS

Respondent Characteristics

Table 1. Gender of Respondents

Gender	Frequency	Percentage
Male	17	54.84 %
Female	14	45.16 %
Total	31	100 %

Source: Data Processed, 2025

Based on Table 1, this study involved 31 permanent employees of BSI KC Palopo. Of all respondents, the majority were male, totaling 17 individuals or 54.84%, while female respondents accounted for 14 individuals or 45.16%.

Table 2. Age of Respondents

Age Range	Frequency	Percentage
20 - 25 Years	5	16.13 %
26 - 30 Years	8	25.81 %
31 - 35 Years	14	45.16 %
36 - 40 Years	3	9.68 %
➤ 41 Years	1	3.23 %
Total	31	100 %

Source: Data Processed, 2025

Based on Table 2, the study is dominated by employees aged 31–35 years, totaling 14 individuals or 45.16%. The 26–30 age group follows with 8 respondents (25.81%), followed by those aged 20–25 years with 5 respondents (16.13%). Meanwhile, employees aged 36–40 years amount to 3 individuals (9.68%), and only 1 respondent is aged above 41 years (3.23%).

Table 3. Educational Background of Respondents

Education Level	Frequency	Percentage
Diploma / Sarjana	29	93.55 %
SMA	2	6.45 %
Total	31	100 %

Source: Data Processed, 2025

Based on Table 3, respondents in this study have a high educational background. A total of 29 employees or 93.55% are Diploma or Bachelor's degree graduates, while only 2 respondents (6.45%) have a senior high school education.

Table 4. Length of Service of Respondents

Length of Service	Frequency	Percentage
1 Bulan – 1 Years	5	16.13 %
1 Tahun – 2 Years	4	12.90 %
➤ 2 Years	22	70.97 %

Total	31	100 %
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Source: Data Processed, 2025

Based on Table 4, the majority of respondents have more than 2 years of work experience, totaling 22 individuals or 70.97%. This indicates that most employees of BSI KC Palopo have worked long enough to possess a good understanding of their tasks and Islamic banking operations.

This study involved all 31 permanent employees of BSI KC Palopo as respondents. The respondent profile shows that the majority are male (54.84%), within the productive age group of 31–35 years (45.16%), hold a diploma or bachelor's degree (93.55%), and have more than two years of work experience (70.97%). Overall, respondents' answers to all research indicators fall into a positive category, with the highest percentages in the Agree and Strongly Agree responses.

Validity and Reliability Test

According to Hair et al., (2017), if the outer loading value is > 0.7 , the data used are considered valid

Table 5. Uji Validitas Konvergen (Outer Loading)

	Pearson-JobFit (X1)	Traning (X2)	Employee (Y)	PerformanceJob (Z)	Satisfaction	Description
X1.1	0,831					Valid
X1.2	0,923					Valid
X1.3	0,825					Valid
X1.4	0,741					Valid
X2.1		0,852				Valid
X2.2		0,821				Valid
X2.3		0,871				Valid
X2.4		0,710				Valid
X2.5		0,791				Valid
Y.1			0,885			Valid
Y.2			0,831			Valid
Y.3			0,860			Valid
Y.4			0,913			Valid
Y.5			0,869			Valid
Z.1				0,811		Valid
Z.2				0,872		Valid
Z.3				0,838		Valid
Z.4				0,785		Valid
Z.5				0,925		Valid

Source: Data Processed, 2025

The results in the table above indicate that all indicators in the constructs of Person-Job Fit (X1), Training (X2), Employee Performance (Y), and Job Satisfaction (Z) have outer loading values above 0.70. These values meet the criteria for convergent validity, thus each indicator is declared valid in measuring its respective construct. Convergent validity (AVE) is considered valid if the value is above 0.50. The results of the convergent validity (AVE) test are presented in Table 6 below.

Table 6. Convergent Validity Test (AVE)

Average variance extracted	Description
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	(AVE)	
Pearson-Job Fit (X1)	0,693	Valid
Traning (X2)	0,658	Valid
Employee Performance (Y)	0,760	Valid
Job Satisfaction (Z)	0,718	Valid

Source: Data Processed, 2025

The Average Variance Extracted (AVE) values in Table 6 indicate that all research constructs have AVE values above 0.50. This shows that each variable—Person-Job Fit (X1), Training (X2), Job Satisfaction (Z), and Employee Performance (Y)—is able to explain more than 50% of the variance of its indicators. Therefore, each construct meets the criteria for convergent validity and is considered valid for further analysis.

Reliability is assessed through Cronbach's Alpha, where a construct is considered reliable if the value is above 0.70. The results of the reliability test are presented in Table 7 below.

Table 7. Reliabilitas test

	Cronbach's alpha	Description
Pearson-Job Fit (X1)	0,850	Reliabel
Traning (X2)	0,869	Reliabel
Employee Performance (Y)	0,921	Reliabel
Job Satisfaction (Z)	0,901	Reliabel

Source: Data Processed, 2025

Based on the results in the table, all constructs have Cronbach's Alpha values above 0.80. Therefore, it can be concluded that all variables in this study have very good and consistent reliability. Thus, all constructs are suitable to be used in the next stage of analysis. In the inner model table below, the VIF values are < 5, indicating that there is no multicollinearity among variables affecting variable Y.

Table 8. VIF

	Original sample (O)	Sample mean (M)	2.5%	97.5%
Job Satisfaction (Z) -> Employee Performance (Y)	1,633	1,956	1,328	3,137
Pearson-Job Fit (X1) -> Job Satisfaction (Z)	1,856	2,046	1,351	3,180
Pearson-Job Fit (X1) -> Employee Performance (Y)	1,861	2,138	1,442	3,407
Traning (X2) -> Job Satisfaction (Z)	1,856	2,046	1,351	3,180
Traning (X2) -> Employee Performance (Y)	2,411	2,795	1,674	4,424

Source: Data Processed, 2025

The results of the Variance Inflation Factor (VIF) test show that all variables in the model have VIF values ranging from 1.633 to 2.411, indicating that there is no multicollinearity among the exogenous (independent) variables in the model. Therefore, each variable can independently explain the endogenous (dependent) variable.

Koefisien Determinasi (R^2)

The higher the R^2 value, the better the model's ability to explain the phenomenon under study. The results of the R^2 test can be seen in the following table

Table 9. Koefisien Determinasi (R^2)

	R-square	R-square adjusted
Job Satisfaction (Z)	0,675	0,653
Employee Performance (Y)	0,891	0,879

Source: Data Processed, 2025

The R^2 value for the Job Satisfaction (Z) variable is 0.675, indicating that 67.5% of the variance in job satisfaction can be explained by the exogenous (independent) variables in the model, while the remaining 32.5% is influenced by other factors outside the study. Meanwhile, the R^2 value for Employee Performance (Y) is 0.891, indicating that 89.1% of the variance in employee performance can be explained by the exogenous variables used. Thus, both R^2 values indicate that the structural model is in the strong category and is appropriate for drawing conclusions regarding the relationships among variables.

F-Square

The F^2 value indicates the strength of the effect of each exogenous variable on the endogenous variable in the structural model, with general categories: 0.02 = small, 0.15 = medium, 0.35 = large. The results of the F^2 test are presented in Table 10 below.

Tabel 10. F-Square (F^2)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Job Satisfaction (Z) -> Employee Performance (Y)	0,817	0,899	0,670	1,218	0,223
Pearson-Job Fit (X1) -> Job Satisfaction (Z)	0,003	0,047	0,079	0,035	0,972
Pearson-Job Fit (X1) -> Employee Performance (Y)	0,263	0,303	0,252	1,046	0,296
Traning (X2) -> Job Satisfaction (Z)	0,299	0,385	0,282	1,060	0,289
Traning (X2) -> Employee Performance (Y)	0,097	0,202	0,229	0,423	0,672

Source: Data Processed, 2025

The interpretation of the f-square test results shows that Job Satisfaction has the most dominant effect on Employee Performance with an f^2 value of 0.817, which falls into the large category, indicating a substantial contribution in improving performance. Person-Job Fit shows a very small effect on Job Satisfaction ($f^2 = 0.003$), but has a moderate contribution to Employee Performance directly ($f^2 = 0.263$), indicating that the alignment between individuals and their jobs plays a more direct role in performance rather than through job satisfaction. Meanwhile, Training has a moderate effect on Job Satisfaction ($f^2 = 0.299$), indicating its fairly strong role in improving employee satisfaction; however, the direct effect of Training on Employee Performance is relatively small ($f^2 = 0.097$), suggesting that performance improvement is more effectively achieved through

the mediating role of Job Satisfaction.

Direct Effect

The testing of direct effects is presented through the path coefficient table, which aims to determine the extent to which each exogenous (independent) variable has a direct impact on the endogenous (dependent) variable.

Table 11. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Job Satisfaction (Z) -> Employee Performance (Y)	0,520	0,490	0,129	4,033	0,000
Pearson-Job Fit (X1) Job Satisfaction (Z)	0,056	0,119	0,182	0,308	0,758
Pearson-Job Fit (X1) -> Employee Performance (Y)	0,315	0,291	0,136	2,319	0,020
Traning (X2) -> Job Satisfaction (Z)	0,583	0,574	0,177	3,297	0,001
Traning (X2) -> Employee Performance (Y)	0,217	0,251	0,168	1,292	0,197

Source: Data Processed, 2025

The test results indicate that several relationships between variables are significant, while others are not. Job Satisfaction is proven to have a significant effect on Employee Performance (T-statistic = 4.033; p = 0.000), meaning that higher job satisfaction leads to improved employee performance. On the other hand, Person-Job Fit does not have a significant effect on Job Satisfaction (T-statistic = 0.308; p = 0.758), but it has a significant direct effect on Employee Performance (T-statistic = 2.319; p = 0.020). This indicates that the compatibility between employees and their jobs contributes more to improving performance than to job satisfaction. Training shows a significant effect on Job Satisfaction (T-statistic = 3.297; p = 0.001), indicating that training effectively enhances employee satisfaction. However, it does not have a significant direct effect on Employee Performance (T-statistic = 1.292; p = 0.197), suggesting that performance improvement through training is likely to occur indirectly through increased job satisfaction.

Indirect Effect

Indirect effects are used to examine the role of mediating variables in the model, namely how much the exogenous (independent) variables influence the endogenous (dependent) variables through an intervening variable. The mediating variable in this study is Job Satisfaction (Z).

Table 12. Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Pearson-Job Fit (X1) -> Employee Performance (Y)	0,029	0,055	0,089	0,326	0,745
Traning (X2) -> Employee Performance (Y)	0,303	0,284	0,120	2,515	0,012

Source: Data Processed, 2025

The test results indicate differences in the mediating role of Job Satisfaction in the relationship between Person-Job Fit and Training on Employee Performance. In the relationship between Person-Job Fit and Employee Performance through Job Satisfaction, the T-statistic value of 0.326 and p-value of 0.745 indicate that the indirect effect is not significant. Thus, Job Satisfaction does not mediate the relationship, and the performance improvement effect of Person-Job Fit occurs only through its direct influence. In contrast, in the relationship between Training and Employee Performance through Job Satisfaction, the T-statistic value of 2.515 and p-value of 0.012 indicate a significant indirect effect. This means that Job Satisfaction acts as an effective mediator; improvements in employee performance resulting from training primarily occur because training first enhances job satisfaction before impacting performance.

Total Effect

Total effect describes the overall impact of exogenous (independent) variables on endogenous (dependent) variables, both directly and through mediating variables. This value is important for understanding the total contribution of each variable in the model. The following table presents the calculation results.

Tabel 13. Total Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Job Satisfaction (Z) -> Employee Performance (Y)	0,520	0,490	0,129	4,033	0,000
Pearson-Job Fit (X1) -> Job Satisfaction (Z)	0,056	0,119	0,182	0,308	0,758
Pearson-Job Fit (X1) -> Employee Performance (Y)	0,344	0,346	0,156	2,211	0,027
Traning (X2) -> Job Satisfaction (Z)	0,583	0,574	0,177	3,297	0,001
Traning (X2) -> Employee Performance (Y)	0,520	0,535	0,164	3,177	0,001

Source: Data Processed, 2025

The total effect results indicate that Job Satisfaction (Z) has a positive and significant effect on Employee Performance (Y), with a T-statistic of 4.033 and a p-value of 0.000. This implies that higher job satisfaction leads to improved performance. Person-Job Fit (X1) does not have a significant effect on Job Satisfaction (Z), as indicated by a T-statistic of 0.308 and a p-value of 0.758; however, it has a positive and significant effect on Employee Performance (Y), with a T-statistic of 2.211 and a p-value of 0.027. This suggests that job fit improves overall performance. Furthermore, Training (X2) has a positive and significant effect on Job Satisfaction (Z), with a T-statistic of 3.297 and a p-value of 0.001, and also has a significant total effect on Employee Performance (Y), with a T-statistic of 3.177 and a p-value of 0.001. This indicates that training not only enhances job satisfaction but also has an important impact on improving overall employee performance.

DISCUSSION

The results of the analysis of direct and indirect effects between Person-Job Fit and Training on Employee Performance, with Job Satisfaction as a mediating variable at BSI KC Palopo, indicate that:

The Effect of Person-Job Fit (X1) on Employee Performance (Y)

The results show that Person-Job Fit has a positive and significant effect on employee performance, with a T-statistic of 2.319 and a p-value of 0.020. This finding indicates that the better the alignment between employee characteristics and job demands, the higher the performance achieved. This effect is also supported by the total effect value of 0.344 and an f^2 value of 0.263, which falls into the moderate category, indicating that job fit contributes substantially to improving employee performance. This finding is supported by research conducted by Nela et al., (2025), which explains that Person-Job Fit has a positive and significant effect, both partially and simultaneously, on employee performance. Thus, the more appropriate the Person-Job Fit, the greater the potential for improving employee performance.

The Effect of Training (X2) on Employee Performance (Y)

This study finds that Training does not have a direct significant effect on Employee Performance, with a T-statistic of 1.292 and a p-value of 0.197. However, the total effect of Training on Performance reaches 0.520 with a significance level of 0.001, indicating that the impact of training on performance actually occurs when mediated variables are involved. Furthermore, the f^2 value of 0.097 indicates that the direct effect of Training on Performance is in the small category. This finding is supported by research conducted by Shefani, (2024), which explains that job training does not have a significant direct effect on employee performance. In other words, training can improve performance only when it operates through relevant mediating mechanisms.

The Effect of Person-Job Fit (X1) on Job Satisfaction (Z)

The test results show that Person-Job Fit does not have a significant effect on Job Satisfaction, as indicated by a T-statistic of 0.308 and a p-value of 0.758. The f^2 value is very small (0.003), indicating that the contribution of Person-Job Fit in explaining variations in job satisfaction is almost negligible. This finding suggests that even though employees have a good fit between their abilities and job requirements, it does not automatically increase their level of job satisfaction. This result is supported by research conducted by Noviardy et al., (2022), which explains that Person-Job Fit does not have a positive effect on employee job satisfaction. Therefore, Person-Job Fit is not a primary factor in determining employee job satisfaction.

The Effect of Training (X2) on Job Satisfaction (Z)

This study proves that Training has a positive and significant effect on Job Satisfaction, with a T-statistic of 3.297 and a p-value of 0.001. This indicates that effective training can enhance employee competence, confidence, and comfort in performing their tasks, thereby increasing job satisfaction. The f^2 value of 0.299 indicates a moderate effect, meaning that training plays a fairly strong role in explaining variations in job satisfaction. This finding is supported by research conducted by Jaya, (2024), which explains that training has a significant effect on employee job satisfaction. Therefore, well-designed training can serve as an effective strategy for improving employee job satisfaction.

The Effect of Job Satisfaction (Z) on Employee Performance (Y)

Job Satisfaction is proven to have a positive and significant effect on Employee Performance, with a T-statistic of 4.033 and a p-value of 0.000. This indicates that higher levels of employee satisfaction are directly proportional to improvements in their performance. The f^2 value of 0.817, which falls into the large category, confirms that job satisfaction makes a substantial contribution to

determining employee performance success. This finding is supported by research conducted by Aprilia, (2025), which explains that job satisfaction has a positive and significant effect on improving performance. These results emphasize that job satisfaction is a key factor in driving optimal employee performance.

Job Satisfaction (Z) Mediates the Effect of Person-Job Fit (X1) on Employee Performance (Y)

The results of the study show that Job Satisfaction does not mediate the relationship between Person-Job Fit and Employee Performance, as evidenced by the T-statistic value of 0.326 and p-value of 0.745 in the indirect effect. This means that although Person-Job Fit has a significant direct effect on performance, this influence does not occur through the mechanism of increased job satisfaction. The non-significant relationship between X1 and Z (p-value 0.758) further explains why the mediation process does not occur. Thus, performance improvement through Person-Job Fit occurs directly without involving job satisfaction as an intermediary. This result is not consistent with findings by Liswandi et al., (2024). Therefore, the improvement in performance through Person-Job Fit occurs directly without depending on the mediating role of job satisfaction.

Job Satisfaction (Z) Mediates the Effect of Training (X2) on Employee Performance (Y)

The study finds that Job Satisfaction significantly mediates the relationship between Training and Employee Performance, with a T-statistic value of 2.515 and a p-value of 0.012 in the indirect effect. Training is proven to improve job satisfaction, which subsequently contributes to enhanced employee performance. Although the direct effect of Training on Performance is not significant, this mediating effect indicates that the benefits of training will only be optimal if it is able to improve the emotional aspects and comfort of employees in their work.

Thus, effective training is not only about improving competencies but also about how the process builds positive feelings that ultimately drive performance improvement. This result is consistent with the study conducted by Sujarwanto, (2024), which explains that job satisfaction mediates a statistically significant relationship between training, Islamic leadership, and performance. Therefore, the success of training in improving employee performance depends on its ability to build job satisfaction as a mediating mechanism.

CONCLUSION

This study concludes that employee performance improvement at BSI KC Palopo can be achieved through two distinct pathways. First, Person-Job Fit directly enhances performance through a capability-based mechanism but does not significantly influence job satisfaction. Second, Training improves performance indirectly through job satisfaction, which acts as a full mediating variable. These findings provide clear practical implications. Organizations need to optimize recruitment and placement strategies to ensure a high level of Person-Job Fit. In addition, training programs should be designed not only to enhance technical competencies but also to foster employees' job satisfaction. Job satisfaction is confirmed as a critical factor that functions not only as an outcome but also as a key psychological mechanism driving performance and supporting the effectiveness of training initiatives. However, this study has a limitation in the relatively small population size, involving only 31 respondents; therefore, the findings should be interpreted with caution and cannot be broadly generalized.

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