"Investigating the role of job satisfaction and work engagement dynamics in reducing turnover intentions among female bank employees"

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INVESTIGATING THE ROLE OF JOB SATISFACTION AND WORK ENGAGEMENT DYNAMICS IN REDUCING TURNOVER INTENTIONS AMONG FEMALE BANK EMPLOYEES

Abstract

The study aims to analyze the relationship between job satisfaction, work engagement, and turnover intention in state-owned commercial banks in Indonesia. The study surveyed 200 female employees who had been working at the bank for at least two years. The samples were drawn from office branches of four state-owned banks across twelve different cities/regencies in seven provinces on Sulawesi Island in Indonesia. The collected data were analyzed using Structural Equation Modeling (SEM) to ensure that each indicator appropriately defined its constructs of the variables. The study applied Composite Reliability (CR) and Average Variance Extracted (AVE) to verify that the loading weights and measurement models met the SEM requirements. The findings indicate that job satisfaction positively influences work engagement. This indicates that female employees who are highly satisfied with their superiors, promotion opportunities, and financial benefits in state-owned banks, especially those who are married, older, and have children, exhibit higher levels of engagement. Additionally, the study found that job satisfaction and work engagement negatively affect turnover intention, suggesting that highly satisfied and engaged employees are more likely to remain loyal to the organization and less likely to think about looking for another job. This effect is particularly strong among middle-aged and married employees, who may feel a heightened responsibility to support their family's economic stability.

Keywords	job satisfaction, work engagement, turnover intention, female employees, state commercial banks
JEL Classification	015, J63, M12, G21

INTRODUCTION

Companies consistently strive to achieve strategic goals by effectively meeting their operational objectives. Employees are a vital part of an organization, driving success through both individual and collective contributions. However, high turnover can challenge organizational performance, leading to productivity losses, increased recruitment costs, and challenges in maintaining organizational stability. Retaining a committed and engaged employee is essential for sustaining long-term success and achieving strategic business objectives.

This challenge is particularly evident in Indonesia's banking industry, where sustaining human resources is critical for long-term success. Achieving strategic goals requires careful consideration of resource composition, including competence, quantity, and gender equality (Deshpande & Kabeer, 2024). Employee turnover, particularly among female employees (Lomáscolo et al., 2024; Adella et al., 2024), is a sig-

nificant concern, with rates reaching 15% (Istiqomah et al., 2024). High turnover disrupts operations, increases recruitment and training costs, and negatively impacts an organization's reputation and stability (Gallagher & Maxwell, 2019).

Despite the urgency of addressing turnover, existing scholars have primarily examined employee retention in general, neglecting the unique challenges faced by female employees in the banking sector of developing countries (Istiqomah et al., 2024). Furthermore, existing studies have largely overlooked the role of work engagement as a key mediating factor, particularly for women who must balance dual responsibilities in both their families and organizations (Yin et al., 2022; Zhuo et al., 2021).

1. LITERATURE REVIEW

The existing literature lately examines turnover intention, exploring why employees leave organizations and how it affects businesses. Turnover is the percentage rate at which employees leave a company for one or more reasons over a given period, usually one year, while turnover intention refers to employees' plans to leave their current jobs. Literature indicates that turnover intention can be classified into voluntary and involuntary types (Harnish, 2023; An, 2019). Voluntary turnover refers to the conscious decision to exit the company, due to dissatisfaction, better opportunities elsewhere, or personal circumstances. Involuntary turnover happens when the employer terminates the employment relationship due to poor performance or organizational restructuring (Zhang et al., 2021).

Scholars reveal that employee turnover presents both financial and non-financial challenges for organizations. From a financial standpoint, turnover can lead to substantial costs associated with recruiting, hiring, and training replacements for departing employees (Hossain et al., 2023; Porter & Rigby, 2021; Falahat et al., 2019). Beyond financial implications, turnover can negatively impact productivity (Sung et al., 2024). New hires often require time to adjust and reach optimal performance (Lin & Huang, 2021), either individually or within a team, which may temporarily reduce overall efficiency. Additionally, a high turnover rate can weaken employee morale, decrease organizational loyalty, and disrupt workplace culture (Porter & Rigby, 2021; Allen et al., 2010). Another major concern is the potential loss of critical skills and expertise when employees leave, as replacing specialized knowledge can be difficult (Sumbal et al., 2020). Furthermore, excessive turnover can

harm a company's reputation, making it more challenging to attract skilled employees in the future (Lin & Huang, 2021; Hussain & Xian, 2019).

Given the consequences, understanding the factors that drive employees to leave is essential for organizations to reduce turnover. Researchers indicate that both internal and external factors play a role in an employee's decision to resign. Internally, Mitchell et al. (2001) reveal that factors such as job alignment, workplace culture, and career growth opportunities can shape an employee's intention to stay or resign. On the other hand, Holtom et al. (2008) emphasize the significance of external factors, such as labor market conditions, economic opportunities, and social networks, in shaping an employee's decision to leave.

With regard to turnover intention in Indonesia, banks struggle with high turnover rates among female employees. Women in the banking sector are expected to contribute to fund collection and distribution targets while also supporting related operations (Aswan et al., 2024; Jusni et al., 2019). According to Adella et al. (2024) and also supported by Istiqomah et al. (2024), approximately 15% of women working in Indonesia's banking sector are likely to leave their jobs. Rasheed et al. (2018) suggest that work-life balance challenges and caregiving responsibilities are key factors influencing women's decisions to resign. In particular, married women often face the expectation of managing both professional duties and family obligations simultaneously (Deshpande & Kabeer, 2024; Lebni et al., 2021).

In the human resource management literature, there are extensive studies associated with turnover intention. The first study on turnover intention was conducted by March and Simon, high-

lighting two key aspects: perceived desirability of movement and perceived ease of movement. They suggested that turnover intention is primarily driven by employee motivation factors (Bowen & Siehl, 1997). Building on this, Mobley (1977) explored internal organizational factors and identified a relationship between turnover intention and job satisfaction, though the connection was not particularly strong.

In recent years, research on turnover intention has continued to evolve, with studies increasingly focusing on the complexity of internal factors, particularly the interplay between job satisfaction, work engagement, and turnover intention (Yin et al., 2022; Zhuo et al., 2021).

Job satisfaction has been widely recognized as one of the most significant predictors of turnover intention (Yalabik et al., 2017). It is defined as a positive emotional state resulting from the appraisal of one's job or job experiences, job satisfaction influences various work outcomes, including job performance, organizational commitment, and retention (Judge et al., 2001). When employees are satisfied with their jobs, they are more likely to be engaged, productive, and loyal to the organization. Conversely, dissatisfaction can lead to disengagement, absenteeism, and eventually, turnover (Vroom, 1964; Ampofo et al., 2021; Che et al., 2019).

The determinants of job satisfaction are multidimensional, encompassing intrinsic and extrinsic factors. Intrinsic factors include the nature of the work itself, autonomy, and opportunities for personal growth, while extrinsic factors involve pay, work conditions, and organizational support (Hackman & Oldham, 1976). Studies have demonstrated that job satisfaction is strongly linked to work engagement, with satisfied employees displaying higher levels of vigor, dedication, and absorption in their work (Schaufeli et al., 2002). This relationship is particularly evident in industries such as banking, where employees often face high workloads and pressure to perform (Ghosh et al., 2020). As such, enhancing job satisfaction is crucial for improving employee retention and overall organizational performance.

Job satisfaction is also influenced by employees' perceptions of fairness and organizational support.

Theories such as equity theory (Adams, 1965) and organizational justice theory (Greenberg, 1987) suggest that employees compare their inputs (e.g., effort, skills) and outcomes (e.g., pay, recognition) to those of others within the organization. When employees perceive that they are being treated fairly, they are more likely to experience job satisfaction and remain committed to their organization. On the other hand, perceptions of unfair treatment can lead to dissatisfaction, disengagement, and higher turnover intentions (Robinson, 1996). Therefore, organizations must foster a fair and supportive work environment to enhance job satisfaction and reduce turnover, particularly among female employees who may have additional responsibilities and expectations outside of work (Chen et al., 2019).

Beyond influencing turnover intention, job satisfaction also plays a crucial role in shaping work engagement. Work engagement, defined as a positive, fulfilling work-related state of mind characterized by vigor, dedication, and absorption, has emerged as a key factor in employee retention and organizational performance (Schaufeli et al., 2002). Garg et al. (2018) and Lee et al. (2022) discovered that higher job satisfaction leads to work engagement, with satisfied employees demonstrating higher levels of dedication and enthusiasm toward their organization. However, these studies primarily focused on managerial-level employees in private banks and relied on survey-based data, limiting their generalizability. Additionally, Lee and Kim (2023) identified a link between job satisfaction and organizational commitment but provided only a limited assessment of work engagement, leaving room for further exploration into this critical relationship.

In addition to job satisfaction, work engagement plays a crucial role in employee retention and overall organizational performance. Engaged employees are highly motivated, enthusiastic, and deeply involved in their work, leading to higher job performance, lower absenteeism, and reduced turnover intention (Bakker & Demerouti, 2008).

The job demands-resources model provides a theoretical foundation for this concept, suggest-

ing that engagement flourishes when job resources (e.g., autonomy, social support, feedback) outweigh job demands (e.g., workload, emotional strain) (Demerouti et al., 2001).

Moreover, work engagement has been shown to mediate the relationship between job satisfaction and turnover intention (Rai & Maheshwari, 2021). Engaged employees are less likely to contemplate leaving their organization, as they are more satisfied with their work and experience a stronger sense of belonging (Bakker & Leiter, 2010). This underscores the importance of enhancing both work engagement and job satisfaction to reduce turnover, particularly in sectors like banking, where turnover can be costly and disruptive (Rayton et al., 2019). Organizations should prioritize interventions that promote engagement, such as leadership development, employee recognition programs, and opportunities for career advancement, to retain top talent and improve organizational performance.

The literature review highlights the significance of examining turnover intention to address the persistent turnover challenges in Indonesia's banking sector. Research findings indicate a strong connection between job satisfaction, work engagement, and turnover intention, suggesting that these factors play a crucial role in employee retention. Additionally, studies have identified a direct relationship between job satisfaction and work engagement, reinforcing the idea that engaged employees tend to experience higher job satisfaction. Building on these insights, this study aims to analyze the relationship between job satisfaction and work engagement in influencing turnover intention, with work engagement acting as an intervening variable. By exploring this dynamic, the study seeks to provide a deeper understanding of how job satisfaction indirectly impacts turnover intention through work engagement, offering valuable insights for improving employee retention strategies in the banking industry.

The study investigate the link between job satisfaction, work engagement, and turnover intention in state-owned commercial banks in Indonesia. The study then proposes three hypotheses:

H1: *There is a positive and significant relationship between job satisfaction and work en-*

gagement among female employees in the banking industry.

H2: *There is a negative and significant relationship between job satisfaction and turnover intention among female employees in the banking industry.*

H3: *There is a negative and significant relationship between work engagement and turnover intention among female employees in the banking industry.*

2. METHOD

This study employs a quantitative research design to examine job satisfaction and work engagement, and how these two constructs relate to turnover intention. A survey was administered to 210 female employees across four state-owned banks from twelve cities/regencies within seven provinces on Sulawesi Island, Indonesia, selected through accidental sampling (Table 1). The survey utilized a 5-point Likert scale:

1) Strongly Disagree;
2) Disagree;
3) Neither Agree nor Disagree;
4) Agree; and
5) Strongly Agree.

Table 1. Sample distribution across cities in Sulawesi provinces

No.	Province	City/ Regency	State Banks	Samples
1	South Sulawesi	Makassar	4	23
2	South Sulawesi	Pare-Pare	4	15
3	South Sulawesi	Palopo	4	15
4	Central Sulawesi	Palu	4	18
5	Southeast Sulawesi	Kendari	4	18
6	Southeast Sulawesi	Bau-Bau	4	15
7	Gorontalo	Gorontalo	4	18
8	North Sulawesi	Bitung	4	15
9	South Sulawesi	Kotamobagu	4	15
10	South Sulawesi	Manado	4	18
11	South Sulawesi	Tomohon	4	15
12	West Sulawesi	Mamuju	4	15

The collected data were analyzed using Structural Equation Modeling (SEM) with the maximum likelihood method to analyze Job Satisfaction (Satis) and Work Engagement (Engage) in relation to female Turnover Intention (TurnInt) in state-owned commercial banks (Figure 1). Prior to SEM analysis using statistical Lisrel software, the data were assessed for normality through skewness and kurtosis scores as recommended by Jusni et al. (2023). Additionally, the study evaluated the loading factor scores, composite reliability (CR), average variance extracted (AVE), and discriminant validity to validate the measurement model. The following provides operationalization of the model:

$$\eta_1 = \gamma_1 \xi_1 + e_1, \tag{1}$$

$$\eta_2 = \beta_1 \xi_1 + \beta_2 \eta_1 + e_2, \tag{2}$$

where ξ_1 is exogenous variable; η_1 and η_2 are endogenous variables; $X1$-$X5$ is an indicator for exogenous variables; $Y_{1.1}$-$Y_{1.3}$ and $Y_{2.1}$-$X_{2.3}$ are indicators for endogenous variables. ξ_1 is job satisfaction, which is defined by type of job (X_1), relationship with superiors (X_2), relationship with coworkers (X_3), promotion opportunity (X_4), and salary (X_5). η_1 is work engagement which is defined by vigor ($Y_{1.1}$), dedication ($Y_{1.2}$), absorption ($Y_{1.3}$), and η_2 is turnover intention which is defined by thinking of quitting ($Y_{2.1}$), intention to search for an alternative job ($Y_{2.2}$), intention to quit ($Y_{2.3}$).

3. RESULTS

Of the 210 questionnaires distributed, 10 respondents did not complete their answers and were excluded from the analysis. The study provides an overview of respondent characteristics based on age, education level, marital status, and number of children. Based on the findings, the study reveals that the majority of respondents are in the 30–39-year age group, accounting for 35.5% of the sample, followed by 25.5% in the 26–29-year range, and 20.5% under 25 years old. A smaller proportion of respondents fall within the 40–49-year age group (12.5%), and only 6% are 50 or older. This age distribution suggests that most respondents are in the prime working age, which may influence their work-life balance and job satisfaction. Regarding educational background, 77.5% of respondents hold a bachelor's degree, 18% have a master's degree, and 4.5% possess a diploma. This indicates that female employees in the banking sector are highly educated, with the majority holding at least a bachelor's degree, likely contributing to their professionalism. In terms of marital status, 97.5% of respondents are married, while 2.5% are widowed. Additionally, 75% of respondents have children, while 25% do not. Overall, these characteristics suggest that the respondents are representative of the broader population.

Descriptive statistics for the main variables are presented in Table 2. The analysis includes data from 200 respondents who have been employed at a state bank for at least two years. The findings show that the mean scores for the study variables range from 2.1400 to 3.7020, with standard deviations between 0.69708 and 1.11202. For normality using skewness and kurtosis statistics, the results indicate that the data are approximately normally distributed, as evidenced by skewness values ranging from 0.012 to 2.174 and kurtosis values between 0.107 and 3.327, which align with the criteria set forth by Kline (2011).

Table 2. Descriptive statistics of main variables

Latent Construct	Measurable Variables	Mean	Standard Deviation	Skewness	Kurtosis
Job Satisfaction (Satis)	X_1	3.314	0.820	0.195	−0.530
	X_2	3.374	0.726	0.084	−0.107
	X_3	3.475	0.741	0.425	−0.291
	X_4	3.373	0.852	0.189	−1.148
	X_5	3.355	0.849	0.340	−1.335
Work Engagement (Engage)	$Y_{1.1}$	2.127	1.014	1.091	−0.841
	$Y_{1.2}$	2.225	1.089	1.246	−2.166
	$Y_{1.3}$	2.140	1.112	2.174	−3.327
Turnover Intention	$Y_{2.1}$	3.649	0.790	0.012	−0.265
	$Y_{2.2}$	3.624	0.697	0.021	−0.147
	$Y_{2.3}$	3.702	0.749	−0.065	−0.123

Loading weight scores are evaluated using acceptable criteria proposed by Hair et al. (2010) above 0.50 to indicate whether the items can be used to define the construct. The result indicated that all loading weight parameters are in acceptable values as their scores range from 0.88 to 0.97 (see Table 3).

To evaluate whether the items can be used to properly measure the construct, the study applied average extracted variance (AVE) and composite reliability (CR) as suggested by Hair et al. (2010). AVE is the average amount of variance of items that a construct can explain and it is considered adequate when the value equals or is above 0.50. To composite reliability, a score of 0.70 or higher was acceptable. Table 1 shows that the scores of AVE and CR were adequate. All AVE scores are above 0.50, which are 0.836, 0.916, and 0.831 respectively for Job Satisfaction, Work Engagement, and Turnover Intention. It is also the same for CR in which they scored 0.962, 0.970, and 0.936, respectively.

Discriminant validity assesses the extent to which a construct differs from other constructs by evaluating the variance shared among items associated with different constructs. Researchers consider it satisfactory when a construct's average variance extracted (AVE) exceeds the squared correlation between constructs. The comparison of the square of the covariance matrix with AVE scores shows that the square root of the correlation matrix for latent variables, ranging from 0.557 to 0.5727, consistently falls below the corresponding AVE scores

that range from 0.831 to 0.916. These results confirm that the discriminant validity criteria are adequately met.

To evaluate the structural equation model's goodness-of-fit, Table 4 presents a range of indices, following the guidelines suggested by Hair et al. (2010). The results confirm that the conceptual model fits the data well, as all criteria fall within acceptable ranges. The non-normed fit index (NNFI), incremental fit index (IFI), goodness-of-fit index (GFI), and comparative fit index (CFI) all exceed the recommended threshold of 0.90, demonstrating strong model fit, as per Hair et al. (2010). The chi-square value (χ^2) is 46.773 (p = 0.2541), surpassing the 0.001 benchmark recommended by Kline (2011), indicating equivalence between the sample and population covariance matrices. Additionally, the chi-square per degree of freedom (χ^2/df) is 1.141, comfortably below the threshold of 5, as noted by Kline (2011). The root mean square error of approximation (RMSEA) score of 0.0260 remains well within the acceptable range of less than 0.08, as outlined by Hair et al. (2010). Furthermore, the standardized root mean square residual (SRMR) score of 0.0225 is below the 0.05 threshold, aligning with the recommendations of Whittaker and Schumacker (2022). These metrics collectively affirm the model's satisfactory fit.

The study applies the maximum likelihood method to evaluate five structural causal hypotheses, categorizing path values into small

Table 3. Result of the measurement model

Latent Construct	Measurable Variables	SLF (> 0.50)[a]	t-Value[b]	R2	AVE[c] (> 0.50)	CR[d] (> 0.70)
Job Satisfaction (Satis)	X_1	0.93	17.47	0.872	0.836	0.962
	X_2	0.94	17.52	0.874		
	X_3	0.94	17.71	0.885		
	X_4	0.88	15.65	0.767		
	X_5	0.88	15.80	0.776		
Work Engagement (Engage)	$Y_{1.1}$	0.97	–	0.917	0.916	0.970
	$Y_{1.2}$	0.96	36.62	0.804		
	$Y_{1.3}$	0.93	30.51	0.772		
Turnover Intention (TurnInt)	$Y_{2.1}$	0.96	–	0.949	0.831	0.936
	$Y_{2.2}$	0.90	21.67	0.929		
	$Y_{2.3}$	0.88	20.56	0.873		

Note: a. indicate an acceptable level of standardized loading parameter by Hair et al. (2010) above 0.50; b. t-Value (critical ratio) with a significant score at the level of 0.05; c. AVE: average variance extracted ($\sum \lambda^2/n$); d. CR: composite reliability = $(\sum \lambda)^2/(\sum \lambda)^2 + (\sum \lambda)$.

Table 4. SEM model fit indices

Model fit indices	Value	Recommended guidelines	References
χ2	46.773	> 0.001	Kline (2011)
χ²/df	1.141	< 3	Kline (2011)
NNFI	0.997	> 0.90	Hair et al. (2010)
CFI	0.998	> 0.90	Hair et al. (2010)
IFI	0.998	> 0.90	Hair et al. (2010)
GFI	0.959	> 0.90	Whittaker and Schumacker (2022)
RMSEA	0.0260	< 0.08	Hair et al. (2010)
SRMR	0.0225	< 0.05	Whittaker and Schumacker (2022)

(0.2), medium (0.50), and large (0.8 or above) as per the criteria outlined by Cohen (1988). The analysis identifies the relationship between Job Satisfaction (Satis) and Work Engagement (Engage) as the most prominent among the structural causal paths in the model. This relationship demonstrates a positive effect of moderate magnitude, with a standardized path coefficient of 0.31 and a t-value of 4.20. Furthermore, Work Engagement (Engage) exerts a moderately small negative influence on Turnover Intention (TurnInt), reflected by a path coefficient of –0.24 and a t-value of 3.59. Similarly, the relationship between Job Satisfaction (Satis) and Turnover Intention (TurnInt) reveals a moderately small negative effect, with a path coefficient of –0.25

and a t-value of 5.22. These findings underscore the interplay between job satisfaction, work engagement, and turnover intention in the structural framework.

Regarding the hypotheses, the results indicate a positive and significant relationship between Job Satisfaction (Satis) and Work Engagement (Engage), as well as a negative and significant relationship between Job Satisfaction (Satis) and Turnover Intention (TurnInt). Similarly, the relationship between Work Engagement (Engage) and Turnover Intention (TurnInt) is also negative and significant. Therefore, all proposed hypotheses (*H1*, *H2*, and *H3*) are supported. Detailed results for each hypothesis are presented in Table 5.

Table 5. Hypothesis testing results

Hypothesis	Path	Path Coefficient*	t-value	Result
H1	Satis à Engage	0.31	4.20	Supported
H2	Satis à TurnInt	−0.24	3.59	Supported
H3	Engage à TurnInt	−0.25	5.22	Supported

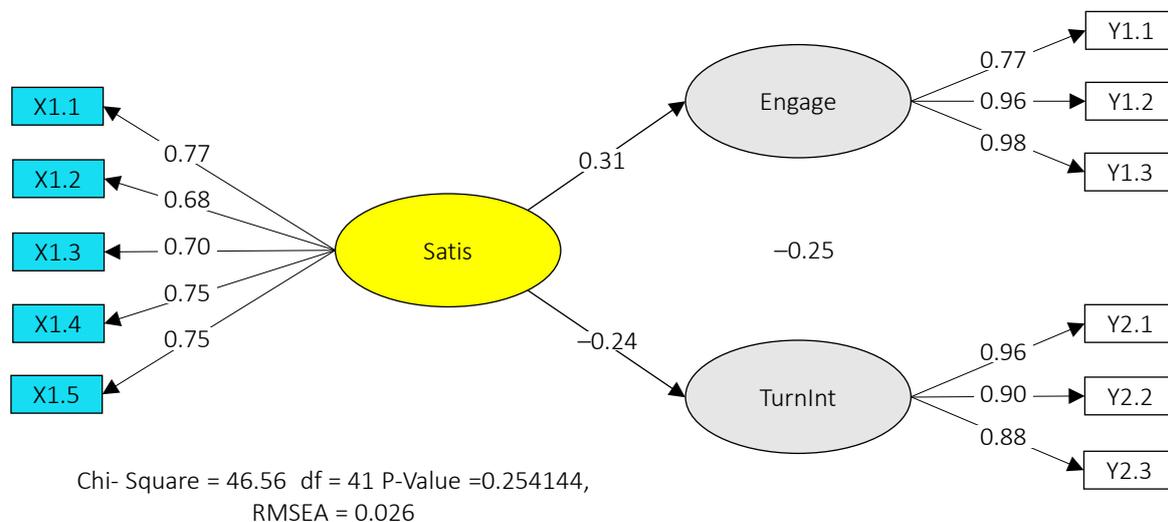*Note:* Standardized path coefficient parameter.

Figure 1. Structural equation modeling of turnover intention

4. DISCUSSION

This study seeks to analyze employee behavior that may influence organizational outcomes. It focuses on three key behaviors at the individual level: job satisfaction, turnover intention, and work engagement, with work engagement serving as an intervening variable. The findings reveal a positive correlation between job satisfaction and work engagement. This indicates that employees who are satisfied with their jobs are more likely to be actively engaged in their work and exhibit greater loyalty to their organization. This suggests that female employees at state-owned banks are more likely to be fully engaged when they build and maintain positive relationships with their superiors (Sodiq et al., 2024). This also reinforces that clearer career development paths and more favorable working environments may contribute to employee satisfaction and high work engagement. Additionally, women, particularly those with families, often prefer working in government banks due to the stability and support these institutions provide. The findings further suggest that older women face greater challenges in changing jobs, reinforcing their preference for stable employment. These results align with recent studies, such as Wang et al. (2021), which identified job satisfaction as a critical predictor of work engagement, and Van Zyl et al. (2020), which emphasized that job satisfaction fosters work engagement, ultimately enhancing job performance and organizational commitment.

Job satisfaction and turnover intention exhibit a negative relationship, indicating that employees who are satisfied with their work environment, relationships with colleagues and supervisors, and clarity about their career paths are more likely to remain committed to their organization and less inclined to seek alternative employment. Conversely, dissatisfaction with these aspects often leads employees to pursue opportunities elsewhere, contributing to increased turnover rates. This observation aligns with the findings of Holtom et al. (2008), who emphasized the critical role of job satisfaction in reducing turnover intention.

The study establishes a negative relationship between work engagement and turnover intention, indicating that employees with higher engagement levels are less inclined to leave their organization. This relationship is consistently highlighted in prior research. For instance, Schaufeli (2021) reported that increased work engagement substantially lowers the likelihood of turnover. Engaged employees typically show stronger organizational commitment and loyalty, making them less likely to resign voluntarily. Similarly, Book et al. (2019) emphasize the crucial role of work engagement in reducing turnover intentions

CONCLUSION

The study aims to establish the relationship between job satisfaction, work engagement, and turnover intention among female employees in Indonesia's state-owned commercial bank. The findings reveal that job satisfaction positively influences work engagement, suggesting that female employees who experience higher job satisfaction are more likely to exhibit enthusiasm and dedication to their organization. This is particularly true when they are satisfied with their superiors, promotion opportunities, and financial incentives. The study also found that job satisfaction and work engagement have a negative effect on turnover intention. These results indicate that female employees with higher job satisfaction, both financial and non-financial, and strong work engagement, are more likely to remain with their current organization rather than seek alternative jobs or resign voluntarily. This is especially true for middle-aged, married female employees who feel a strong economic responsibility for their families. Despite these findings providing valuable insights, this study provides certain limitations for future research. It does not take into account the impact of job satisfaction and work engagement on younger, unmarried female employees. Additionally, cultural differences between regions in Indonesia, particularly between Sulawesi and Java, may yield different results, given that Java offers a more diverse range of job opportunities and higher financial incentives.

AUTHOR CONTRIBUTIONS

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DECLARATION OF CONFLICTING INTERESTS

The authors declare no conflict of interest.

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