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Work Overload, Job Satisfaction, and Employee Performance: The Mediating Role of Job Stress among Generation Z Employees in Semarang

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Abstract

Background: Generation Z employees in Indonesia's private sector may face demanding targets and irregular working hours. Evidence on how work overload and job satisfaction relate to performance and whether job stress mediates these relationships, remains inconsistent.
Objective: This study analyses the effect of work overload and job satisfaction on employee performance, with job stress as an intervening variable, among Generation Z private-sector employees in Semarang City.
Methods: An explanatory quantitative survey was conducted among 150 Generation Z employees aged 20–27 with at least two years of work experience, 86% of whom worked in production. Twenty-three indicators were measured on a five-point Likert scale and analysed with PLS-SEM using SmartPLS 4.0.
Results: The estimated model yielded positive, statistically significant paths from work overload to job stress (β = 0.314) and performance (β = 0.445), and from job satisfaction to job stress (β = 0.613). The remaining direct paths and both indirect paths were nonsignificant. Four of six HTMT ratios exceeded 0.90, including 1.002 for job satisfaction and job stress.
Conclusion: Discriminant validity was not established. The structural estimates are provisional and do not establish distinct construct-level relationships or rule out mediation.

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INTRODUCTION

Generation Z, the cohort born between 1997 and 2012, is increasingly entering the workforce. Pham et al. (2024) cited a projection that Generation Z would account for 27% of the global workforce by 2025. This was a projection. Hamdali and Liswandi (2023), citing a 2022 international survey, reported that 46% of Generation Z respondents experienced frequent stress or anxiety and identified workload as a workplace contributor. Across the studies synthesized by Nugroho et al. (2025), flexibility, work–life balance and meaningful work were recurring preferences. Research on this cohort examines how employees evaluate their jobs, manage work demands and experience job stress. Semarang, the economic center of Central Java, offers a clear setting for observing this transition. The present study focuses on private-sector employees in

Semarang, primarily in production. In production roles, tight schedules, high output targets and intensive use of technology may create considerable work pressure.



Figure 1. Employment conditions in Semarang City, 2024
Source: (Badan Pusat Statistik Kota Semarang, 2025)

As Figure 1 shows, 69.9% of the working-age population in Semarang participates in the labour force. Services account for 70.17% of employment, followed by industry (27.64%) and agriculture (2.20%). Most workers are employees (61.09%) and formal-sector workers account for 65.11% of employment (Badan Pusat Statistik Kota Semarang, 2025). This employment structure provides context for examining work overload and job stress among the city's private-sector employees. A national Jakpat survey (Figure 2) asked Generation Z respondents what would make them consider leaving a job. Pay perceived as inconsistent with job duties (64.9%), irregular and excessive hours (56.9%), an unhealthy work culture (52.4%) and unclear company rules (51.3%) were among the conditions they cited. They also cited excessive workload (41.8%), a lack of career progression (38.5%) and poor work–life balance (37.2%).

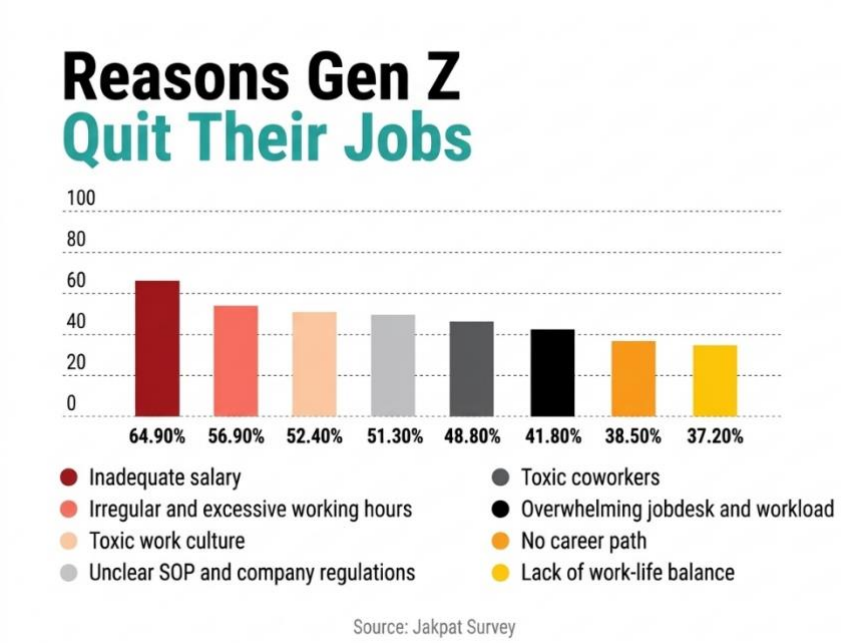

Figure 2. Conditions under which Generation Z respondents would consider resigning (%)
Source: Jakpat survey, reported by (Indonesia, n.d.)

The reported intentions suggest that working hours, workload and satisfaction with employment conditions are relevant to potential turnover among the survey respondents. Work overload refers to a condition in which employees face task demands that exceed their capacity to complete them within the available time, leading to stress, fatigue and a decline in work quality (Damayanti et al., 2021). Job stress is a state of tension that affects emotions, thought processes and physical condition and can impair a person's ability to deal with the work environment (Rivai, 2014). Job satisfaction is an employee's general attitude toward the job, shaped by the gap between what is received and what is believed to be deserved Robbins (2015), while employee performance is the quality and quantity of work achieved in carrying out assigned responsibilities (Mangkunegara, 2017). Sustained stress can reduce focus, motivation and engagement, and prior research has linked it to lower job performance (Iskamto, 2021). In a sample of Indonesian Generation Z employees in Jakarta's digital and start-up firms, workload was associated with job stress (Hamdali & Liswandi, 2023).

The theoretical basis of this study is Karasek (1979) Job Demand–Control model, which argues that high job demands combined with low decision latitude produce psychological strain that can undermine performance, whereas sufficient control allows workers to meet demands while remaining productive. The Job Demands–Resources perspective extends this logic by proposing that demands trigger a health-impairment process, while resources such as support and development opportunities buffer strain and sustain motivation (Bakker & Demerouti, 2017). The challenge–hindrance framework further distinguishes demands that can offer opportunities for growth from demands that obstruct goal attainment (Cavanaugh et al., 2000). Workload and time pressure may elicit challenge or hindrance appraisals depending on the employee and work context (Horan et al., 2020). This distinction provides a framework for interpreting workload patterns in production settings where output targets are common.

Following this reasoning, work overload is expected to increase job stress, because excessive task volume and time pressure deplete employees' psychological resources (Hamdali & Liswandi, 2023). Job satisfaction is also expected to be related to job stress. Johan and Satrya (2023) found a negative path from job stress to job satisfaction in banking, which concerns the reverse direction from H2. The original positive prediction assumed that satisfied employees might take on more responsibility for targets, increasing their exposure to demands. Role investment and added responsibility were not measured, and the available evidence does not establish the predicted positive direction. H2 is retained as the original directional hypothesis and is interpreted as exploratory. Hence, H1: work overload has a positive effect on job stress; and H2: job satisfaction has a positive effect on job stress.

With respect to performance, workload that is matched to employees' capacity is considered essential for sustaining high performance, although workload may also be associated with poorer performance, as reported by (Johan & Satrya, 2023). The positive direction in H3 reflects the study's challenge-based expectation. Satisfied employees tend to work more optimally because satisfaction raises motivation, commitment and focus (Luthans et al., 2021; Pasaribu et al., 2025). Previous research has reported a negative association between job stress and performance (Iskamto, 2021). The original positive prediction for H7 represents the possibility that some pressure may accompany increased effort (Horan et al., 2020). This study therefore proposes H3: work overload has a positive effect on employee performance; H4: job satisfaction has a positive effect on employee performance; and H7: job stress has a positive effect on employee performance.

Job stress may also transmit the effects of work overload and job satisfaction to performance. Previous models have treated stress as an antecedent and satisfaction as the mediator (Johan & Satrya, 2023; Wulandari et al., 2022). The model examined here places job stress between the two predictors and employee performance. Accordingly, H5: job stress mediates the effect of work overload on employee performance; and H6: job stress mediates the effect of job satisfaction on employee performance. The research framework is presented in Figure 3.

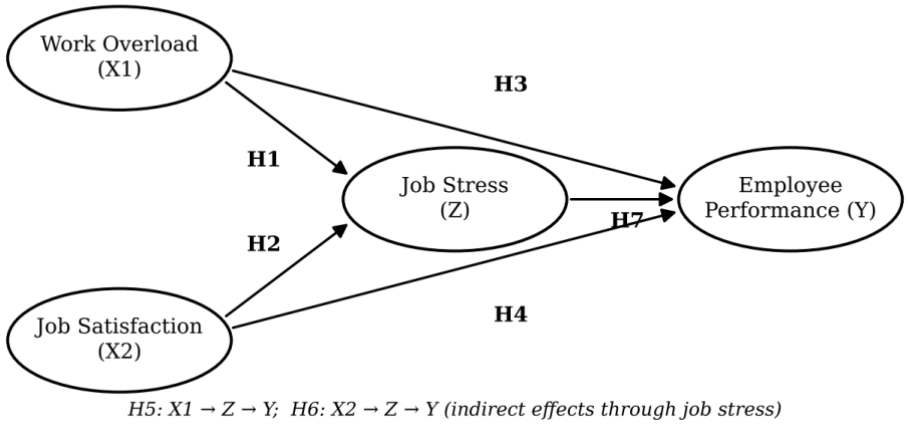

Figure 3. Research framework
Source: Developed by the authors (2026)

Despite the volume of research on workload, stress, satisfaction and performance, findings remain inconsistent. Johan and Satrya (2023) reported that job satisfaction mediated the relationships of workload and job stress with performance among bank employees. Zahro and Abadiyah (2024) found mediation through satisfaction for workload but not for job stress in a public health centre. In a study of Generation Z employees, Hamdali and Liswandi (2023) examined workload as a predictor of stress and treated stress as the outcome. These studies leave open whether job stress can transmit the associations of both work overload and job satisfaction with performance. This study addresses that question by estimating the direct workload–performance path alongside the specific indirect paths through stress, allowing the strain-related association and the performance association to be examined within the same model. The study aims to analyse the effect of work overload and job satisfaction on employee performance, with job stress as an intervening variable, among Generation Z private-sector employees in Semarang City. The theoretical benefit is to examine a demand–strain prediction derived from Job Demand–Control alongside a performance prediction informed by the challenge–hindrance framework. The model does not directly test decision latitude or challenge appraisals. For managers, the study identifies workload, working hours and employee strain as issues to monitor when setting production targets.

METHOD

This study employed a cross-sectional quantitative survey to estimate hypothesized associations among constructs. Because predictors, mediator and outcome were measured at the same time, the design cannot establish temporal ordering or causal mediation.

All constructs were measured reflectively on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Work overload was measured with six indicators covering working conditions, use of working hours and predetermined targets; job satisfaction with six indicators covering pay, co-worker relations, supervision, promotion opportunities and working conditions Luthans et al. (2021) and Robbins (2015) job stress with six indicators covering physiological, psychological and behavioral symptoms and intrinsic job factors; and employee performance with five indicators covering quality, quantity, timeliness, responsibility and cooperation (Mangkunegara, 2017). The operationalization is summarized in Table 1.

Table 1
Operational definition of variables

Variable	Definition	Indicators	Items
Work overload (X_1)	A condition in which employees must complete work within a predetermined period that exceeds their capacity	Working conditions; use of working hours; predetermined targets	6
Job satisfaction (X_2)	Employees' positive or negative feelings about their job, based on how far it meets their expectations and needs	Pay; co-worker relations; supervision and support; promotion opportunities; working conditions	6
Job stress (Z)	Strain arising from events in the work environment	Physiological symptoms; psychological symptoms; behavioral symptoms; intrinsic job factors	6
Employee performance (Y)	The quality and quantity of work achieved in line with assigned responsibilities	Quality; quantity; timeliness; responsibility; cooperation	5

Source: Compiled by the authors from (Luthans et al., 2021; Mangkunegara, 2017; Robbins, 2015)

Data were analyzed using partial least squares structural equation modelling (PLS-SEM) in SmartPLS 4.0, which is suitable for prediction-oriented models with mediating paths and moderate sample sizes (Hair et al., 2022). The measurement model was evaluated through outer loadings (≥ 0.70), average variance extracted (AVE ≥ 0.50), cross loadings, the heterotrait–monotrait ratio (HTMT < 0.90) Franke and Sarstedt (2019) and Henseler et al. (2015), Cronbach's alpha and composite reliability (≥ 0.70). The structural model was evaluated through the coefficient of determination (R^2; 0.25, 0.50 and 0.75 indicating weak, moderate and substantial explanatory power), predictive relevance ($Q^2 > 0$) and effect size (f^2; 0.02, 0.15 and 0.35 indicating small, medium and large effects). Hypotheses were tested by bootstrapping, and a path was considered significant when $t > 1.96$ and $p < 0.05$. Indirect effects were assessed as specific indirect effects through job stress.

This study involved adult employees as respondents. The questionnaire explained the purpose of the study and stated that participation was voluntary and that responses would be treated confidentially and used solely for academic purposes; completing the questionnaire constituted informed consent. No names or identifying information of respondents or their employers were collected or reported, and the data were handled in accordance with the ethical standards of Universitas Muhammadiyah Semarang.

RESULTS AND DISCUSSION

Result

Respondent Profile

The characteristics of the 150 respondents are presented in Table 2. Male respondents slightly outnumbered female respondents (52.67% and 47.33%). The vast majority worked in production (86.00%), with small numbers in operations (5.33%), marketing (4.67%), finance and quality control (1.33% each) and administration and sewing (0.67% each). Respondents lived across the city, most commonly in West Semarang (40.00%), followed by East Semarang (22.00%), Upper Semarang (15.33%), South Semarang (12.00%) and Central Semarang (10.67%). Most were unmarried (60.67%).

Table 2

Respondent characteristics (n = 150)

Characteristic	Category	n	%
Gender	Male	79	52.67
	Female	71	47.33
Division	Production	129	86.00
	Operations	8	5.33
	Marketing	7	4.67
	Finance	2	1.33
	Quality control	2	1.33
	Administration	1	0.67
	Sewing	1	0.67
Domicile	West Semarang	60	40.00
	East Semarang	33	22.00
	Central Semarang	16	10.67
	South Semarang	18	12.00
	Upper Semarang	23	15.33
Marital status	Married	59	39.33
	Unmarried	91	60.67

Source: Primary data processed by the authors (2026)

This purposive sample was concentrated in production (129 of 150 respondents, 86%). Its composition limits generalization to the wider Generation Z workforce in Semarang, particularly employees in other departments. The available population data do not establish whether the sample reflects the distribution of Generation Z employees across departments.

Measurement Model Evaluation

The reflective measurement model was assessed using indicator loadings, average variance extracted (AVE), internal consistency and discriminant validity. Although all reported loadings exceeded 0.70 and AVE exceeded 0.50, these results establish only convergent validity and reliability, not separation among constructs.

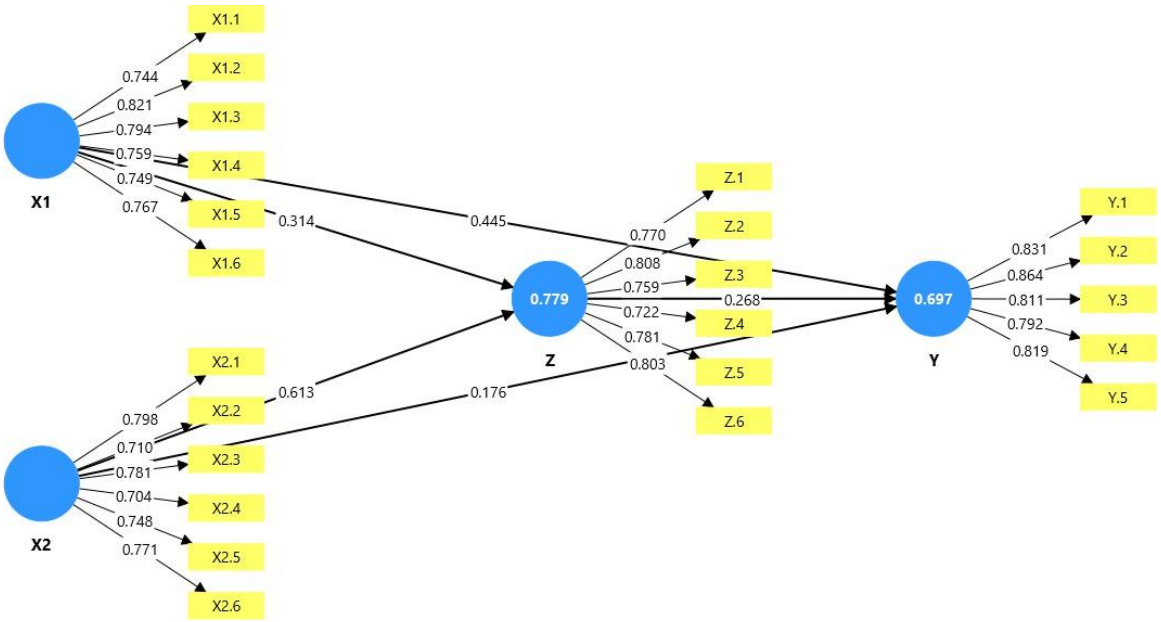

Figure 4. Measurement model (PLS algorithm)
Source: Primary data processed with SmartPLS 4.0 (2026)

Table 3
Outer loadings, convergent validity and reliability

Construct	Outer loadings (range)	AVE	Cronbach's α	Composite reliability
Work overload (X1)	0.744–0.821 (X1.1–X1.6)	0.597	0.865	0.867
Job satisfaction (X2)	0.704–0.798 (X2.1–X2.6)	0.567	0.847	0.851
Job stress (Z)	0.722–0.808 (Z1–Z6)	0.600	0.866	0.867
Employee performance (Y)	0.792–0.864 (Y1–Y5)	0.678	0.881	0.882

Source: Primary data processed with SmartPLS 4.0 (2026)

Discriminant validity was evaluated using cross-loadings and the heterotrait–monotrait ratio (HTMT). Four of six reported HTMT ratios exceeded 0.90, including job satisfaction–job stress (1.002). Therefore, discriminant validity was not established. Cross-loading comparisons do not overturn this finding. All structural estimates must be interpreted as provisional until item content, coding and construct separation are re-evaluated.

Table 4
Cross loadings

Indicator	Work overload	Job satisfaction	Job stress	Performance
X1.1	0.744	0.626	0.580	0.514
X1.2	0.821	0.640	0.658	0.679
X1.3	0.794	0.648	0.618	0.625
X1.4	0.759	0.592	0.618	0.625
X1.5	0.749	0.566	0.584	0.573
X1.6	0.767	0.587	0.636	0.667
X2.1	0.657	0.798	0.746	0.657
X2.2	0.635	0.710	0.606	0.574
X2.3	0.691	0.781	0.612	0.595
X2.4	0.686	0.704	0.630	0.492
X2.5	0.611	0.748	0.624	0.505
X2.6	0.607	0.771	0.659	0.586
Z1	0.506	0.646	0.770	0.524
Z2	0.588	0.694	0.808	0.568

Indicator	Work overload	Job satisfaction	Job stress	Performance
Z3	0.576	0.636	0.759	0.618
Z4	0.644	0.622	0.722	0.630
Z5	0.643	0.669	0.781	0.665
Z6	0.624	0.730	0.803	0.589
Y1	0.600	0.666	0.687	0.831
Y2	0.643	0.617	0.605	0.864
Y3	0.575	0.648	0.665	0.811
Y4	0.673	0.626	0.619	0.792
Y5	0.589	0.557	0.609	0.819

Source: Primary data processed with SmartPLS 4.0 (2026); bold values are loadings on the intended construct

Although each indicator loads highest on its own construct, several margins are narrow. Indicator X2.1 (pay), for example, loads 0.798 on job satisfaction but 0.746 on job stress, and the job stress items load between 0.622 and 0.730 on job satisfaction. These narrow margins are consistent with the HTMT results in Table 5. The construct-mapping review of Table 1 identifies working conditions in the satisfaction domain and intrinsic job factors in the stress domain as possible sources of overlap. The near tie for X2.4 (0.704 on satisfaction and 0.686 on work overload) also points to weak separation at the indicator level. Satisfaction indicators should assess evaluations of the job, while stress indicators should capture strain responses. The full item wording and respondent-level data were unavailable for checking item content and coding, recomputing HTMT with bootstrap intervals or re-estimating alternative specifications. No indicator was deleted from the reported model.

Table 5
Heterotrait–monotrait ratio (HTMT)

Construct pair	HTMT	Criterion (< 0.90)
Work overload – Job satisfaction	0.924	Not met
Work overload – Employee performance	0.909	Not met
Job satisfaction – Employee performance	0.872	Met
Work overload – Job stress	0.921	Not met
Job satisfaction – Job stress	1.002	Not met
Employee performance – Job stress	0.884	Met

Source: Primary data processed with SmartPLS 4.0 (2026)

Structural Model Evaluation

Table 6 summarizes the explanatory and predictive power of the model. Work overload and job satisfaction explain 77.9% of the variance in job stress (R^2 = 0.779), which is substantial, and together with job stress they explain 69.7% of the variance in employee performance (R^2 = 0.697), which is moderate to substantial. PLSpredict yields Q^2 values of 0.759 for job stress and 0.653 for performance, indicating positive predictive relevance under the reported specification. Effect sizes show that job satisfaction has a large effect on job stress (f^2 = 0.644), work overload has medium effects on performance (0.212) and job stress (0.169), and job stress (0.053) and job satisfaction (0.024) have small effects on performance. These R^2 values describe the variance explained in the estimated model. HTMT assesses separation between constructs, while inner VIF assesses collinearity among predictors for each endogenous construct. High HTMT does not establish that overlap inflated R^2. Inner VIF values were not reported and could not be verified from the available output. The revised model should assess inner VIF separately for the two predictors of job stress and the three predictors of performance before interpreting its structural coefficients.

Table 6
Coefficient of determination (R^2), predictive relevance (Q^2) and effect size (f^2)

Endogenous construct / path	Value	Interpretation
R^2 Job stress (Z)	0.779	Substantial
R^2 Employee performance (Y)	0.697	Moderate
Q^2 Job stress (Z)	0.759	Predictive relevance
Q^2 Employee performance (Y)	0.653	Predictive relevance
f^2 Work overload → Job stress	0.169	Medium
f^2 Job satisfaction → Job stress	0.644	Large
f^2 Work overload → Employee performance	0.212	Medium
f^2 Job satisfaction → Employee performance	0.024	Small
f^2 Job stress → Employee performance	0.053	Small

Source: Primary data processed with SmartPLS 4.0 (2026)

Hypothesis Testing

Figure 5 and Table 7 report bootstrapping results from the original specification.

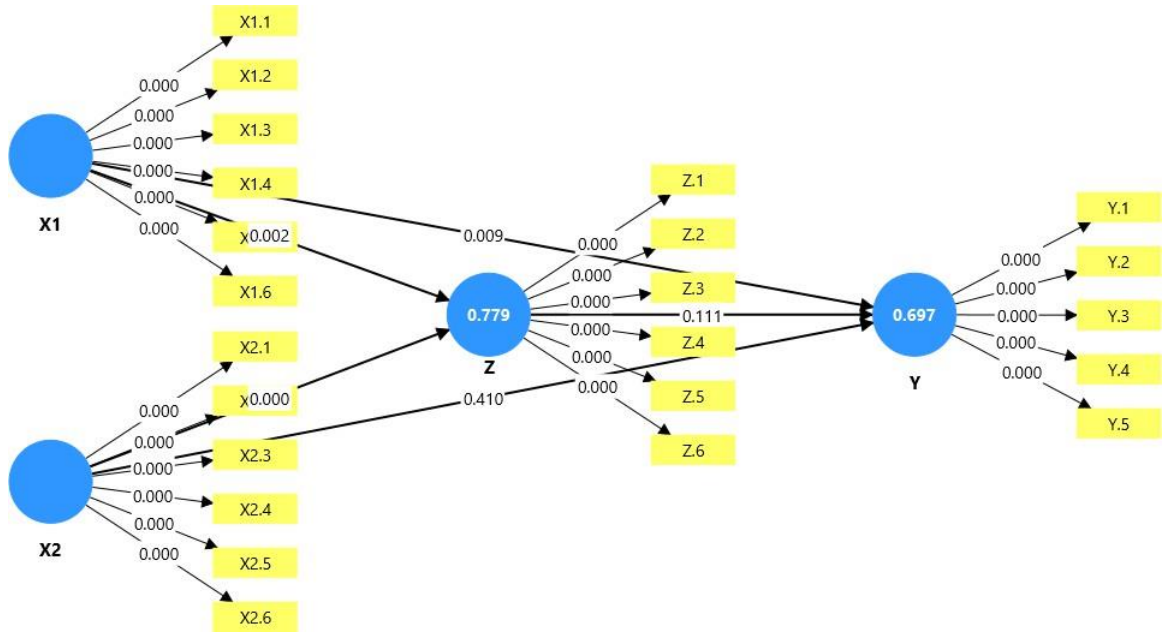

Figure 5. Structural model (bootstrapping)
Source: Primary data processed with SmartPLS 4.0 (2026)

Table 7
Results of hypothesis testing

H	Path	β (O)	STDEV	t-statistic	p-value	Decision
	Direct effects					
H1	Work overload → Job stress	0.314	0.102	3.081	0.002	Supported
H2	Job satisfaction → Job stress	0.613	0.098	6.277	0.000	Supported
H3	Work overload → Employee performance	0.445	0.170	2.615	0.009	Supported
H4	Job satisfaction → Employee performance	0.176	0.214	0.823	0.410	Not supported
H7	Job stress → Employee performance	0.268	0.168	1.593	0.111	Not supported
	Indirect effects					
H5	Work overload → Job stress → Employee performance	0.084	0.064	1.319	0.187	Not supported

H	Path	β (O)	STDEV	t-statistic	p-value	Decision
H6	Job satisfaction → Job stress → Employee performance	0.165	0.110	1.496	0.135	Not supported

Source: Primary data processed with SmartPLS 4.0 (2026)

In the original specification, positive paths were estimated from work overload to job stress (β = 0.314, p = 0.002), job satisfaction to job stress (β = 0.613, p < 0.001) and work overload to employee performance (β = 0.445, p = 0.009). The other direct paths were not statistically significant. These are provisional model estimates rather than confirmed relationships between empirically distinct constructs.

Discussion

Work Overload as a Source of Stress and a Driver of Performance

The positive path estimated for H1 is consistent with the demand–strain proposition of Karasek (1979) Job Demand–Control model. Decision latitude was not measured. In the Jakpat survey, excessive workload and irregular hours were among the conditions respondents reported as reasons they would consider resigning. The estimated direction is consistent with Hamdali and Liswandi (2023), who linked workload with job stress among Indonesian Generation Z employees in Jakarta's digital and start-up firms.

The original model also estimated a positive workload–performance path (H3; f^2 = 0.212). Although this pattern appears inconsistent with a simple strain-based explanation, the challenge–hindrance framework offers one possible interpretation. Workload and time pressure may be appraised differently across workers and circumstances (Horan et al., 2020). The study did not measure appraisals, recognition or effort mobilization. Johan and Satrya (2023) reported a negative workload–performance association in banking, illustrating variation across settings and model specifications. The cross-sectional, self-reported measures cannot establish whether higher workloads improve actual output or lead to later exhaustion or turnover.

The respondent profile provides context for interpreting this finding. Most respondents worked in production (86%) and were unmarried (60.67%). Marital status does not establish family responsibilities, willingness to work extra hours or the way respondents evaluated work demands. The Jakpat survey provides separate context on intentions to resign when working hours are irregular or excessive. The present study did not measure turnover intentions or subsequent departures.

Job Satisfaction, Job Stress and Performance

The satisfaction–stress path was positive in the estimated model (H2; f^2 = 0.644). The role-investment mechanism proposed for H2 remains untested. Prior banking research estimated a negative path in the reverse direction, from stress to satisfaction (Johan & Satrya, 2023). The HTMT of 1.002 means this measurement model does not empirically distinguish satisfaction from stress. Consequently, the positive estimate cannot substantiate the proposed relationship between distinct constructs.

The original model yielded a nonsignificant satisfaction–performance path for H4 (β = 0.176; f^2 = 0.024). This estimate is inconclusive given the measurement problems, although prior work has linked satisfaction to performance (Pasaribu et al., 2025). Standardized tasks and output targets may shape performance in production settings, but the study did not test their influence. Studies of Generation Z report preferences for flexibility and meaningful work, with patterns that vary by setting (Nugroho et al., 2025). Pay, career prospects and work–life balance were reported as reasons for considering resignation in the separate Jakpat survey. Retention and well-being were not outcomes of the present model.

The stress–performance path was nonsignificant in the original model (H7). The study did not establish whether respondents' stress was manageable or whether coping influenced performance. Previous research has reported a negative association between stress and performance (Iskamto, 2021). The present estimate provides insufficient evidence about the direction or magnitude of a distinct stress–performance relationship.

The Absence of Mediation by Job Stress

Neither specific indirect path through job stress reached statistical significance in the original model (H5 and H6). The estimates for these indirect paths are uncertain because stress was not empirically distinguished from several constructs in the model and mediation-specific power was not established. The observed pattern motivates separate tests of a workload–strain relationship and a workload–performance relationship after measurement revalidation. These data do not establish the proposed motivational pathway.

Theoretical and Practical Implications

Theoretically, the provisional estimates motivate testing demand–strain and demand–performance relationships separately. An explicit measure of decision latitude would allow a fuller test of the Job Demand–Control model, and direct appraisal measures would allow a test of the challenge–hindrance interpretation. It also highlights a measurement issue that is relevant for future research: job satisfaction and job stress were not empirically separated by the measures in this sample, which calls for instruments that more sharply distinguish attitudinal evaluations from strain symptoms.

Managers of production teams can use the study to identify issues for local assessment, including whether targets are attainable, procedures clear and working hours predictable. Adequacy of rest and supervisor support can be assessed alongside workload and employee strain. The separate Jakpat survey identifies pay, career progression and work–life balance as possible topics for retention discussions.

International Relevance and Limitations

The findings speak to an international discussion about how Generation Z experiences work. The Semarang sample provides a setting for comparing measurement and structural patterns with studies of young workers in different industries. Such comparisons require evidence that the measures distinguish the same constructs across settings.

Several limitations should be acknowledged. Most importantly, discriminant validity was not established: four of six HTMT values exceeded 0.90, and the value for job satisfaction and job stress exceeded 1. Measurement overlap may affect the structural estimates, and its direction and magnitude cannot be established from the reported outputs. Second, the cross-sectional design and self-reported performance measure limit causal inference and may introduce common-method bias. Third, purposive sampling of 150 respondents from one city, most of them in production, limits generalizability. Fourth, the model omits other potentially relevant variables such as work motivation, work environment, work–life balance and leadership.

CONCLUSION

This cross-sectional study examined associations among work overload, job satisfaction, job stress and self-reported performance in a purposive sample of 150 Generation Z private-sector employees in Semarang. The original PLS-SEM specification estimated three statistically significant positive direct paths, while both specific indirect paths were nonsignificant. However, four of six HTMT ratios exceeded 0.90, including 1.002 for job satisfaction and job stress. Consequently, the measurement model does not support firm construct-level interpretation, and the mediation hypotheses cannot be conclusively accepted or rejected.

The study identifies a measurement priority: distinguishing job evaluations from symptoms of strain. Future studies should first audit item wording and coding and revalidate the measures, including HTMT. Once separation is established, studies should check predictor collinearity and plan sample sizes for the indirect paths. Longitudinal designs and direct measures of decision latitude and workload appraisal would allow more specific tests of the proposed pathways.

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AUTHOR CONTRIBUTION STATEMENT

MRSA conceptualised the study, supervised the research and served as corresponding author. DYA contributed to the methodology and data analysis. HP contributed to the literature review and data interpretation. NARS collected the data and prepared the original draft. All authors reviewed and approved the final manuscript.

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