

**Emotional Intelligence and Job Performance of Employees working in the Financial Sector of Pakistan: Job Satisfaction as the Mediator**Bushra Naz<sup>1</sup>, Muhammad Kashif Fida<sup>2</sup>, Muhammad Zohaib Khan<sup>3</sup>**Abstract**

The financial sector in Pakistan is rapidly experiencing changes and reforms that impact the employees' job performance. Although the argument on how to predict the financial sector employees' job performance remains complex and always a hard task to evaluate. Preliminary research identifies the existing literature gaps by scrutinizing the substantial role of emotional intelligence (EI) in employees' job performance (JP). Furthermore, this research explored the association of emotional intelligence, (*i.e.*, self-regulation, self-motivation, self-awareness, and social skills) with job performance along with the mediational role of employees' job satisfaction. For this varied purpose, the sample of  $N=224$  financial sector employees were selected from different cities of Pakistan having an age range between 25 to 50 years. Reliable questionnaires were used for data collection *i.e.*, Emotional Intelligence Questionnaire (Schutte et al., 1998), Individual Work Performance Questionnaire (Koopmans et al., 2013), and The Minnesota Job Satisfaction Questionnaire (Spector, 1997,1985). Results revealed a positive association between EI with the JP of the employees. Furthermore, analysis of covariance depicted, emotional-intelligence is a covariate that established a significant outcome on employees' job performance. Whereas the gender found to have no significant role. Moreover, employees' job satisfaction significantly mediated the relationship between emotional intelligence and job performance. Comprehensively, this research comes up with meaningful management implications for the financial sector management of Pakistan at the same time as their training and development departments, to design and plan the programs for their prospective employees to enhance their job performance by strengthening their level of emotional intelligence.

**Keywords:** Emotional Intelligence, Job Performance, Job Satisfaction, Financial Sector Employees

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**Introduction**

In financial institutions, establishing and maintaining interpersonal relationships is as important as the knowledge of numbers and figures. Therefore, emotional intelligence is deemed an essential characteristic for individuals working in the financial sector (Begum, 2018; Maamari & Majdalani, 2017). Emotional intelligence (EI) is an ability/skill that enables one to process emotional information, be it

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internal or external, in an accurate efficient manner (Goleman, 2006; Munir & Azam, 2017). It allows an individual to handle these feelings and direct them in a way that encourages them to be motivated, creative, and perform their best. It also makes them more sensitive, thoughtful, and appreciative in their relationships (Ahmad et al., 2019). Accordingly, emotional intelligence was divided into four dimensions, each representing its specific domain. Self-Awareness, a dimension of emotional intelligence, is considered the most critical competency when EI at the workplace is considered. The ability to recognize the feelings one is experiencing and differentiate between them to ascertain what they are feeling and what phenomenon has caused these feelings (Zeidner et al., 2004). Becoming self-aware is the fundamental and most essential step in becoming more emotionally intelligent (Sterrett, 2014). The second core competency of Goleman's model of EI is self-regulation. It is the capacity to maintain one's composure during provocative situations by keeping their defense mechanisms in check and rationality operational (Goleman, 2015). Self-regulation enables the individual to take a more direct and commanding approach toward their emotions, thoughts, and performances (Lee, 2015). The third component of Goleman's EI is self-motivation. It is a capability to control emotional inclinations that facilitates an individual in reaching their goals (Goleman, 2006). With self-motivation, they can keep their focus on their ultimate goals and can overcome any obstacle that might come their way. Self-motivation ensures that each action taken by the individual is committed to a cause (Miao et al., 2017). Social skill is the last core competency in the EI model. Social skill is the art of managing and maintaining relationships with others and developing a support system. Through these skills, a person can understand and fulfill need of other people, relate to him/her over time,

and exchange information regarding thoughts, ideas, as well as feelings. It provides one with the confidence to lead change, persuade others, and build effective and efficient teams, thus becoming more socially acceptable (Md-Nawi et al., 2017; Petrovici & Dobrescu, 2014). All these factors of emotional intelligence combine to enhance the job performance of an individual (Goleman, 2006). Emotional intelligence (EQ) is supposed to influence how successfully employees interact with their colleagues, and it is also thought to have a role in how workers manage stress and conflicts. It also has an impact on overall job performance and job satisfaction of the employees (Dambean & Gabor, 2021). Other investigations have also found a correlation between emotional intelligence, job performance and job satisfaction among employees (Alheet & Hamdan, 2021). Emotional Intelligence can assist an employee in improving their work-related activities or performance by allowing them to use their intellectual capabilities rather than being influenced by their interpersonal interactions. It also improves an individual's ability as an employee to deal with uncertain situations or conflicts at workplace efficiently (Dirican & Erdil, 2020).

Job-performance is the total expected value to the organization of the discrete behavioral episodes that an individual carries out over a standard period (J. Wen et al., 2019). Under this, only the individual's behaviors and actions are concentrated on, rather than the results gotten through them. Throughout the years, job performance comprising various dimensions has been put forward. Among these dimensions, three major dimensions have been prevalent throughout all the theories. These are (i) task performance, (ii) contextual performance, and (iii) counterproductive work behavior. Collectively, these three dimensions combine to provide a comprehensive approach to overall job performance (Dalal et al., 2012). *Task-performance consists of*

*the behaviors that contribute to the production of a good or the provision of a service* (Van Zyl et al., 2021). Its indicators include completing the job assignments, keeping an updated knowledge, work neatly as well as accurately, planning-organizing, and solving issues/graveness. The next aspect of contextual performance; organizational-citizenship-behavior (OCB) is the behavior that contributes to the goals of the organization by contributing to its social and psychological environment (Widodo & Yusuf, 2021). It involves responsibilities that are above all the assigned duties such as taking initiation, proactive approach, cooperation with fellows, and enthusiasm. Additionally, the third aspect of counterproductive-work-behavior is voluntary behavior that harms the well-being of the organization. These deviant behaviors contain irrelevant work behaviors, complaining/grievance, presentism, intentional tasks errors, and misuse of privileges (Koopmans et al., 2011). Job-performance often acts as the main factor in essential personnel decisions of pay scale determination, promotion, and retention of the employee, and maintaining a positive mental state plays a crucial role in sustaining job performance.

Emotional intelligence is among the important factors to positively affect job performance. Moreover, management performance and emotional intelligence were suggested to have a positive association with each other (Mohamad & Jais, 2016). High EI will encourage the employees to adjust their own emotions and

manage others to generate a more positive working environment and enhance organizational citizenship behavior performance (Osisoma et al., 2016). Recent research has studied the variables of emotional-intelligence and job-performance in various organizational and professional contexts and has found a significant positive correlation between both variables (Chong et al., 2020; Othman & Syarifah, 2020).

Job satisfaction is defined as the collection of feeling, an employee for his/her job. Job-satisfaction found to impact the level of job-dissatisfaction including absenteeism, tardiness, grievances expression, low morals, escalated turnover rate, quality enhancement, and less interest in corrective decision making (Ybema et al., 2010). As per Ademodi and Akintomide (2015); job satisfaction is a pleasurable and positive emotional state resulting from the appraisal of one's job or job experience. It was further investigated that a significant association between job satisfaction, emotional intelligence, and job-performance of the employees exist. High job satisfaction brings high job-performance that enhances work productive behavior as well as organizational commitment (Li et al., 2018; Saeed et al., 2014; Vratskikh et al., 2016). The underneath mentioned conceptual framework illustrating the relationship of the emotional intelligence job performance and depicting the mediating role of the job satisfaction between the relation of both variables.

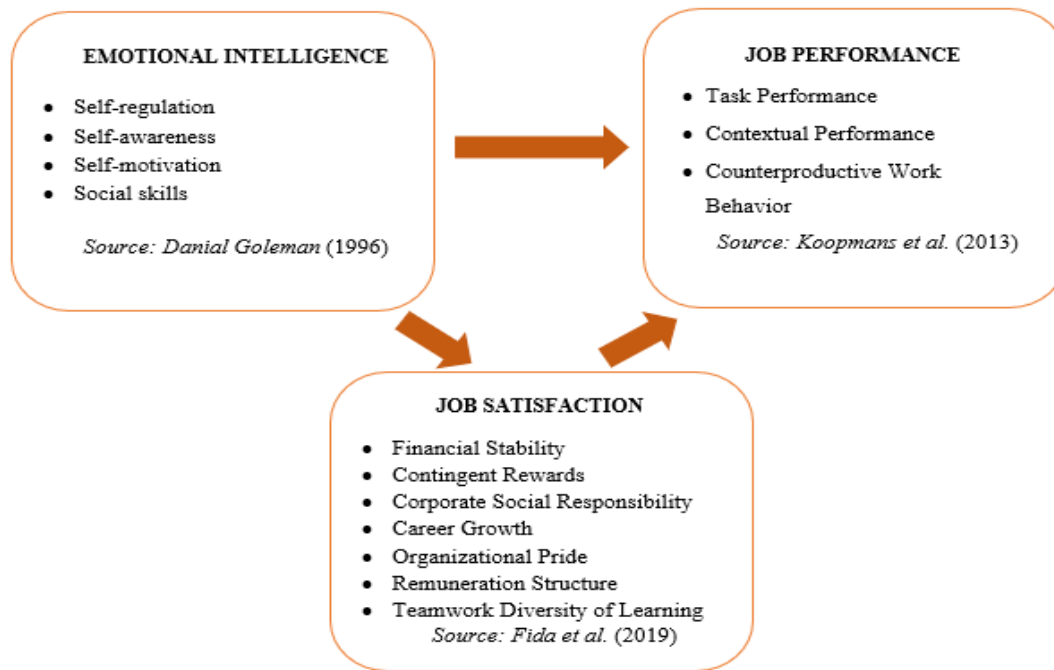


Figure 1. Conceptual framework of this research

## Hypotheses

- H<sub>1</sub>:** There are significant relationships between emotional intelligence (*self-regulation, self-awareness, self-motivation, social skills*) and job performance of the employees.
- H<sub>2</sub>:** Financial sector employees' gender is significantly influencing their level of job performance with the presence of emotional intelligence as a covariate.
- H<sub>3</sub>:** There is significant mediation of job satisfaction between the relationship of emotional-intelligence and job performance.

## Method

### Participants and Procedure

The employees from the different financial sectors/organizations ( $N=224$ ) having an age range between 25 and 50 years were selected for the current research. The sample was collected by using a package of questionnaires, the questionnaires' package was comprised of three sub-sections. The first sub-section contains queries regarding the demographic characteristics of the participants (*such as* age, gender, cities where they belong to, academic qualification, and the number of the year/s spent in the present organization), and the

second and third sub-sections of the questionnaire's package having questions related to emotional intelligence, job performance and the job satisfaction of the employees within the organization. Finally, the researcher distributed the questionnaires' package among the employees in any organizations. Participants of the research voluntarily agreed to fill out the questionnaires available in the package. In addition, they were informed regarding objectives of the research. Further, the researcher ensured the confidentiality and anonymity of the responses to the participants.

### Research Instruments

#### Emotional Intelligence Questionnaire

The Emotional Intelligence Questionnaire comprised of a 28-item, 5-point Likert rating scale, ( $0=never$ ,  $1=rarely$ ,  $2=sometimes$ ,  $3=often$ ,  $4=always$ ) having four domains *i.e.*, self-regulation, self-motivation, self-awareness, and social skills (Schutte et al., 1998). The scale was designed to measure the behavior linked to emotional intelligence. Further, Cronbach's alpha reliability for the scale ranging between  $\alpha=.85$  to  $.91$  (Bradberry & Su, 2006).

### Individual Work Performance Questionnaire

The Individual Work Performance Questionnaire was developed by Koopmans et al. (2013). The 18-item questionnaire forecast three various aspects of job performance *i.e.*, task performance, contextual performance, and counterproductive work behavior. It is a 5-point rating scale (0= *seldom*, to 4= *always* for the task and contextual performance; and 0= *never* to 4= *often* for counterproductive work behavior. The Cronbach's alpha coefficients estimates ranges  $\alpha = .77$  to  $\alpha = .87$  (Ramos-Villagrasa et al., 2019).

### The Minnesota Job Satisfaction Questionnaire

The Minnesota Job Satisfaction Questionnaire consists of 34 items. Ratings of the scale is from 1-5 whereas, 1 as “*Strongly Disagree*” and 5 as “*Strongly Agree*” (Spector, 1997,1985). It measures several facets of JS including *financial stability, contingent rewards, corporate social responsibility, career growth, fringe benefits, the meaningfulness of the job, leadership role, nature of work, organizational pride, remuneration structure, and teamwork diversity of learning*. Cronbach's alpha reliability estimates of this scale ranging from  $\alpha = .70$

to  $\alpha = .92$  showing the reliability of the assessment tool. (Fida et al., 2019; Martins & Proenca, 2012).

### Demographic Characteristics of the Sample

Frequency analysis showed the demographics of the sample. Out of 224 financial sector employees' who participated in the study, 192 (85.7%) of them were males while the remaining were female 32 (14.3%). The age range was 25 years to 50 years ( $M=31.18$ ,  $SD=7.37$ ) and the highest percentage from between 31 to 40 (51.8%), followed by 41 to 50 (38.8%), and 25 to 30 (9.4%). As per the city, most of the employees 41 (18.3%) from Islamabad, followed by D.G Khan 39 (17.4%), Lahore 37 (16.5%), Karachi 37 (16.5%), Faisalabad 36 (16.1%), and Multan 34 (15.2%). The highest academic qualification was a degree of chartered accountant (CA) with 2 (0.9%) respondents followed by an ACCA 48 (21.4%) or a master's degree 46 (20.5%), bachelor 94 (94.0%), and Business/Marketing diplomas 34 (15.2%). The significant number of respondents ( $n=142$ ; 63.4%) had work experience of 5 to 10.5 years within current organization. Similarly, 6-15.5 years' experience,  $n=71$  (31.7%), 15.6-20.5 years  $n=04$  (1.8%), 20.6-30.5 years  $n=6$  (2.7%), and 30.6-35 years  $n=1$  (.04%).

**Table 1**

*Reliability Analysis of the Research Instruments (N=224)*

Research Instruments	<i>k</i>	$\alpha$	Research Instruments	<i>k</i>	$\alpha$
Emotional Intelligence	28	.79	*Contingent Rewards	03	.62
*Self-regulation	07	.70	*Corporate Social Responsibility	03	.71
*Self-motivation	07	.69	*Career Growth	03	.66
Self-awareness	10	.88	*Fringe Benefits	04	.74
*Social Skills	04	.72	*Meaningfulness of the Job	03	.68
Job Performance	18	.90	*Leadership Role	03	.61
*Task performance	06	.72	*Nature of Work	03	.74
*Contextual Performance	06	.81	*Organizational Pride	03	.56

*Counterproductive Work Behavior	06	.79	*Remuneration Structure	03	.68
Job Satisfaction	34	.92	*Teamwork Diversity of Learning	03	.62
*Financial Stability	03	.68			

*Note:  $\alpha$ = Cronbach's Alpha Reliability,  $k$ =number of items in the scale, \*= Showing Subscales*

Table 1 indicates the correlation of both research tools. Cronbach's alpha reliability estimates indicated a high reliability and

consistency, that range from  $\alpha$ =.56 to .92 respectively.

**Table 2**

*Correlation among Emotional Intelligence, Sub-domains of Emotional Intelligence and Job Performance in Financial Sector Employees (N=224)*

Scales	EI	SR	SM	SA	SS	JS
Emotional-Intelligence		.86**	.85**	.80**	.52**	.42**
*Self-regulation			.72**	.55*	.28*	.36*
*Self-motivation				.51*	.32*	.41**
*Self-awareness					.36*	.28*
*Social Skills						.26*
Job Performance						
<i>M(SD)</i>	73.48 (6.87)	75.75 (10.23)	77.20 (9.36)	71.93 (10.05)	69.03 (4.74)	81.02 (9.36)

*Note: \*\*  $p < .01$ , \*  $p < .05$*

*\*= Showing the Subscales, EI=Emotional Intelligence, SR=Self-regulation, SM=Self-Motivation, SA= Self-awareness, SS=Social Skills, JS=Job Satisfaction*

The correlation analysis was carried out to investigate the association between the study variables. Results indicated that emotional intelligence ( $r=.42$ ,  $p<.01$ ) and its subscales such as self-regulation ( $r=.36$ ,

$p<.05$ ), self-motivation ( $r=.41$ ,  $p<.01$ ), self-awareness ( $r=.28$ ,  $p<.05$ ), and social skills ( $r=.26$ ,  $p<.05$ ) were significantly ( $p<.05$ ) related to job performance of the employees.

**Table 3**

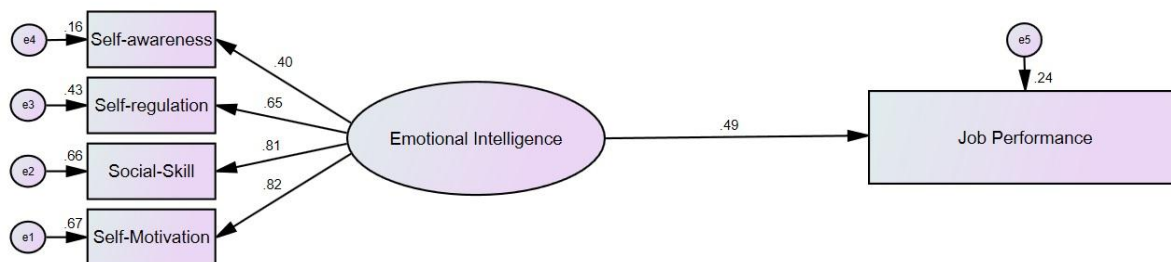
*Analysis of Covariance for Employees' Job Performance effected by their Gender with Emotional Intelligence as Covariate (N=224)*

	SS	df	MS	F	p	$\eta^2$	Observed Power
Intercept	2777.08	1	2777.08	38.42	.00	0.15	1.00
Gender	0.12	1	0.12	0.02	.97	0.01	0.05
Emotional Intelligence	3591.75	1	3591.75	49.69	.01	0.18	1.00
Error	15976.10	221	72.29				

*Note: \*\*  $p < .01$ , \*  $p < .05$*

The results of one-way analysis of covariance (ANCOVA) indicated gender having no significant influence  $F(1,221) = 0.02$ ,  $p = 0.97$ ,  $\eta^2 = 0.01$ . However, the main effect of EI as a covariate on

employees' JP was significant,  $F(1,221) = 49.69$ ,  $p = .001$ ,  $\eta^2 = .18$ . Furthermore, males ( $M = 81.01$ ,  $SD = 9.35$ ) and females ( $M = 81.12$ ,  $SD = 9.56$ ) both have an equal level of job performance.

**Figure 2***Standardized Direct Effect EI on the Employees' Job Performance (N =224)*

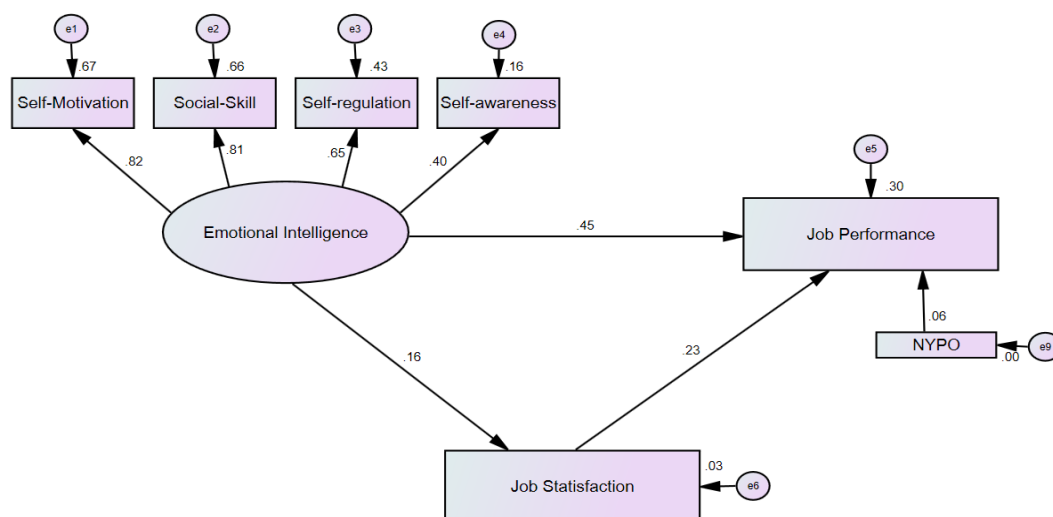
Note: \* $p < .05$ , \*\* $p < .01$

The standardized model fit indices indicated that the direct effect of the

emotional intelligence on job-performance is significant  $\chi^2=13.08$  ( $df=05$ ,  $N=224$ ),  $CMIN=2.61$ ,  $p < .05$ ,  $RMSEA=.06$ .

**Figure 3**

*Standardized Mediation Model including Job Satisfaction as a Mediator between the Relationship of Emotional Intelligence and Job Performance under the Influence of Covariate (N =224)*



Note: \* $p < .05$ , \*\* $p < .01$ , NYPO= Number of Years in the Same Organization

The standardized mediation model illustrates significant indirect path coefficient between emotional intelligence to job satisfaction ( $\beta = .16$ ,  $p < .01$ ), job satisfaction to job performance ( $\beta = .23$ ,  $p < .01$ ) and emotional intelligence to job performance ( $\beta = .45$ ,  $p < .01$ ). Furthermore, job satisfaction significantly mediated the relationship between emotional intelligence and job performance ( $p < .01$ ). Although, the employees' number

of years in the same organization as a covariate has impact on the outcome variable ( $\beta = .06$ ,  $p < .01$ ). The mediation analysis has partitioned the total impact of emotional intelligence on employees' job-performance  $c = .49$ , into a direct effect  $c' = .49$  and a mediated effect  $(.16 \times .23) = .036$  (Arbuckle, 2008). It means one standard deviation increase in emotional intelligence, increase in job performance through the mediational variable job satisfaction.

**Table 4***Standardized Mediation Model Fit Indices (N=224)*

Model	$\chi^2$	df	CMIN	RMSEA	CFI	GFI	TLI
Model-Fit Indices	20.57	13	1.58	.05	.97	.94	.96

Note. \*\* $p < .001$ , \* $p < .05$  =  $CMIN/DF < 3$

The standardized model fit indices showed that the model is acceptable for the mediation between the relationship of EI and JP among the financial sector employees  $\chi^2=20.57$  ( $df=13$ ,  $N=244$ ),

$p < .05$ , RMSEA=.05, CFI=.97, GFI=.94 and TLI=.96. The score of chi-squares is also significant, and the value of  $(\chi^2/df) = 1.58$  showing model fit (Iftikhar & Malik, 2014; Hu et al., 1992).

**Table 5***Standardized Mediation between the Relationship of Emotional Intelligence, and Job Performance (N = 224)*

X to Y	Mediator	Indirect effect	$\beta$	95% CI	
				LL	UL
EI $\rightarrow$ JP	Job Satisfaction	(.16**, .23**)	.01	.08	.18

Note: \*\* $p < .01$ ; EI=Emotional Intelligence, JB=Job Performance, and  $\beta$ =Regression Coefficient (Standardized Direct Effect), 95% CI for Indirect Effect

Moreover, parametric bootstrapping utilized to see the significance of indirect effects. It indicated that job satisfaction significantly mediated with emotional-

intelligence and the job-performance in the employees.

## Discussion

Existing research explored the association between emotional intelligence, job performance, and job satisfaction in the financial sector employees. The correlation showed a significant positive association between emotional intelligence with job performance. This relationship was supported by studies previously done on the same topic (Alhamami et al., 2020; Asiamah, 2017; Bidmeshki & Taheri, 2020; Tanasescu & Leon, 2019; Tekin & Gundogan, 2017). Employees with higher emotional intelligence are actively aware and involved in their professional performance and are therefore constantly learning and evolving to enhance themselves. They take initiative to fully benefit from the training and developmental activities planned by the organization. Emotional intelligence also influences the employee's interpersonal relationships and encourages them to successfully navigate these relationships. Emotional intelligence

also assists the employees in understanding their emotions and managing stress, anxieties, and conflicts. Having a clear professional and personal goal in mind, better interpersonal relationships, and managed stress gravely impact the job performance of the employee and show a greater level of leadership abilities.

The relationship between sub-variables of emotional intelligence i.e., self-awareness, self-regulation, self-motivation, social skills, and job satisfaction was also accepted through correlational analysis. Through self-awareness, an employee realizes their strengths and weaknesses and this cognizance pushes them to audit their performance and improve it. Individuals with developed self-awareness are mindful of their competencies and they accordingly seek input on their performance, amend their shortcomings and discern when they need to work with colleagues that complement their output (Caldwell & Hayes, 2016; Okpara & Edwin, 2015). Self-



regulation directly affects an employee's job performance as it manages one's values, impulses, and discipline. With the help of self-regulation, employees can align their personal needs and values with their professional ones and can thus optimize their mental and emotional energy towards the pursuit of one common objective (Palvalin et al., 2017; Vito et al., 2018). A self-regulatory employee is trustworthy, conscientious, competent, and resilient, combine this with the autonomous and flexible environment of the organization and you get a perfect recipe for out-of-the-box thinking, innovation, and efficiency. Individuals with intrinsically higher self-motivation do not need any external incentive to perform well. They are already motivated by an innate need for achievement which pushes them to seek challenging and rewarding tasks and to succeed at them (Chien et al., 2020). The competency of social skills allows the individuals to employ the essential skills to analyze and influence their interpersonal relationships to induce a desirable and mutually beneficial outcome. It helps them to fine-tune their responses according to the circumstances and be persuasive in their narrative, a skill fundamental to the role of every employee (Beheshtifar & Norozy, 2013; Samwel, 2018).

The second hypothesis proposed that gender and emotional intelligence impact an employee's job performance. It was partially accepted as the effect of only emotional intelligence was evident in this research. The acceptance of the effect of EI on an employee's JP is also recognized by several previous studies (Ahmed et al., 2016; Asrar-ul-Haq et al., 2017). Additionally, the absence of gender impact on job performance can also be supported by a few past kinds of research (Ogunleye & Osekita, 2016; Stone et al., 2016). With time and financial restraints, most households are rapidly moving towards two-person earnings. This inculcation of the more and more female population in the workforce has forced the organizations to

make culture, policies, and environment suitable for both genders. These adaptations have made it relatively less daunting for females to perform a job. Additionally, the competitiveness in the job market and desire to do best has essentially removed the gender differences that could be essential in the job performance of males and females.

The third hypothesis has coincided with the objective that there is a mediation of job satisfaction between the relationship of emotional intelligence and job performance. Emotional intelligence, job satisfaction, and job performance are particularly important to the financial organizations of Pakistan as they are found to influence financial sectors and their productivity. Employees who are working in a turbulent environment are struggling to maintain a high quality of patience by maintaining their emotional intelligence and job satisfaction. High JS is linked to JP as investigated those satisfied employees are more committed to their job having high performance, emotionally satisfied and gratified in their roles and responsibilities. Whereas dissatisfied employees experience absenteeism, turnover intension, grievances, and poor job performance (Laschinger et al., 2001; Shooshtarian et al., 2013; T. B. Wen et al., 2019).

Emotional intelligence greatly impacts job performance as people with higher EI are more adaptive, empathetic, can adjust to a culture effortlessly, and can learn and perform their duties promptly and masterfully (Gilar-Corbi et al., 2018). Contrarily, employees with low EI have difficulty performing and mastering their tasks fully. They are more insubordinate and less target oriented. Emotional intelligence enhances the performance of the task of an individual along with their compliance with the rules and regulations and culture of the workplace (Darvishmotevali et al., 2018). Employees with better EI devise an organizational culture and environment that is inclusive and encouraging, to make sure that every

single individual work towards a unified goal and play their part in the organizational development. They also carefully foster relationships and encourage open, honest, and productive communication. This not only benefits employees in maintaining a peaceful and prolific environment but also establishes an organizational culture as fulfilling and rewarding. Having a productive and dynamic culture enhances the sense of responsibility that an employee has towards their organization (Newton, 2016). It nullifies counterproductive behaviors and promotes organizational citizenship behavior where employees are constantly trying to improve not only their performance but organizational standing as well (Horan, 2016).

### Conclusion

Ultimately, this study explores the relationship between emotional intelligence and the job performance of employees with the mediating role of job satisfaction. Additionally, the sub-variables of emotional intelligence, *self-regulation*, *self-awareness*, *self-motivation*, and *social skill* also have a positive significant association with job performance. Additionally, a significant mediation of job satisfaction was found in the relation between emotional intelligence and job satisfaction. This study will be beneficial for employees and employers alike, as it is highlighting the pathways that the employees need to improve their performance, and for employees, it is indicative of the factors that need to be looked for and maintained to advance organizational performance.

### Limitations

Although the research has provided relevant and interesting insight into the understanding of emotional intelligence, job satisfaction, and job performance, it is important to recognize its limitations. The data in the study were obtained from the different financial organizations' employees of Pakistan. As far as limitations are concerned, the study would also be conducted on the larger sample of the

different organizational sectors to enhance its external validity. Since respondents' perceptions, attitudes, and behaviors are influenced by their regional culture, it would be useful to test whether the existing emotional intelligence, job performance, and job satisfaction scales can be generalized to the situation in another part of the country.

### Contribution of Authors

Bushra Naz: Conceptualization, Methodology, Formal Analysis, Writing - Reviewing & Editing

Muhammad Kashif Fida: Conceptualization, Methodology, Formal Analysis, Writing- Reviewing & Editing

Muhammad Zohaib Khan: Conceptualization, Methodology, Investigation, Data Curation, Writing - Original draft

### Conflict of Interest

There is no conflict of interest declared by authors.

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