The Role of Work Stress Mediation in the Relationship of Multiple Role Conflict and Female Employee Performance
Lissa'dijah¹, Fitri Lukiastuti²

STIE Bank BPD Jateng, lissadiah343@gmail.com, Indonesia¹
STIE Bank BPD Jateng, flaluki@yahoo.com, Indonesia²

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ABSTRACT
Modern life and rapid development require women to take over in developing work careers, and even some become leaders of organizations and countries. In contrast to past perceptions that place women are considered low and tend to experience discrimination in careers and jobs. The participation of women by working brings negative consequences resulting from role conflicts. This study aims to provide empirical evidence regarding the effect of multiple role conflict on the performance of female employees with job stress as a mediating variable. The sample in this study was 97 employees of Bank Jateng, the Coordinator in Purwokerto. The data analysis method uses the structural equation modeling - partial least square (SEM-PLS) with SmartPLS version 3.3.2 software. The results showed that multiple role conflicts had no effect on performance, and job stress had no effect on performance. Multiple role conflicts have a positive influence on job stress. In addition, the moderating role of job stress shows a connecting effect between the influence of multiple role conflicts on the performance of female employees.

Keywords: multiple role conflicts, job stress, female employee performance, role theory

INTRODUCTION
The ancient stigma that women only became housewives, managed the needs of their families and children, now has a second role as working women (Ramopolii et al., 2017). The challenges that women often experience in work are generally less than the maximum work done after marriage. The life of women in the world of work and household life has the effect of changing behavior. Difficulties in carrying out duties and job duties and the demands of roles are faced by women who are married at the same time. Demands for high performance and achievement at work are also often hampered by discrimination on the Mommy Track career path or more popularly known as the glass ceiling (Fisher et al., 2007 and Segovia-Saiz et al., 2020). The increase in the number of female labor force participation rates (TPAK) every year indicates an increase in the contribution of women's roles as well as opportunities for employment and economic
development in Indonesia (www.bps.go.id). Women's participation is not only about equal rights to work, but actually has a function for the economic development of the Indonesian nation.

The participation of women by working brings negative consequences resulting from role conflicts. The imbalance plays the role of a worker and the role of regulating household needs not only affects oneself, but affects changes in work attitudes, family harmony and social life (Permata, 2019). According to Mahdiatunnisa & Abdurrohim (2020) women with multiple roles, namely women who work physically and emotionally in a formal environment with the aim of achieving work careers, as well as the roles of wives and mothers with household responsibilities. Women who have multiple roles have the potential to cause job stress, by carrying out this dual role will increase the burden that must be borne by women, which when associated with work has an impact on reducing the performance of female employees (Burhanuddin et al., 2018). To complete and achieve the targets given by the company, it takes a lot of ability and time, even employees often bring and do work at home. The high demand for work often creates conflicts, especially for women workers who have to carry out various roles at once. Playing many roles between being an employee (worker) as well as being a wife and mother in the family is not easy, employees who are married have children.

On the other hand, women are required to manage their families well and with love, but on the other hand, as workers, they are required to work to maximize good performance for the company. Conflicts that cannot be resolved properly can have a negative impact on the sustainability of the company (Ramopolii et al., 2017). Mittal & Bhakar (2018) research on married women who work in the banking sector in India found that excess roles have an effect on increasing job stress, besides that, excess roles also result in decreased performance. The conflicts that arise have an effect on the work and family life of women workers. On the one hand, women workers have the responsibility of taking care and fostering the household properly, and on the other hand, they also have to be responsible as a professional woman. For women who work, their role in family responsibilities becomes disrupted, not according to expectations (Anugraha et al., 2020). Female workers are more susceptible to job stress because of the multiple roles they play (Hikmah, 2017). Dealing with job stress in the long term will cause a decrease in performance (Bhui et al., 2016). Conditions, situations, or events with negative feelings can disturb, endanger, or threaten and give pressure that can affect work performance (Ajayi, 2018); and Daniel, 2020).

Altindag (2020) and Yunus et al. (2018) found that job stress has a negative effect on performance. However, there are differences in results from (Noor et al., 2016) and (Ismiati, 2020) who show the positive effect of job stress on performance. Stressful conditions or emotional distress at work can actually be a trigger to be more active in working and achieve the specified criteria (Ismiati, 2020). In the service department, customer service is a job that can be the most stressful (National Safety Council, 2004: 8). Demands such as responsibilities, overloaded work, pressure, obligations and even uncertainty faced by individuals in the workplace (Hikmah, 2017). Higher job stress can reduce the performance of female employees (Bhui et al., 2016).
LITERATURE REVIEW

One of the basic premises of role theory is that various job roles involving individuals can become stressful regardless of their actual job, suggesting that the stress found in various work roles may be stressful for all workers (Harry, 2020). Osipow, and Spokane (1987) in (Sunanda, 2018) described six work roles that they felt were stressful regardless of an individual's actual vocation, these six roles are: a) Role ambiguity; b) Role insufficiency; c) Role overload; d) Role boundary; e) Role responsibility, and f) Physical environment. Role theory begins with an understanding of gender roles which focuses more on the concept of relationships or relations between women and men which initially gives consideration to the alignment of roles between roles in family and work, namely the extent to which the ideal role between husband and wife is in accordance with the orientation According to (Latip et al., 2019) that the main assumptions of role theory explain the rights of men and women given by the community, which have implications for carrying out what obligations should be done and prohibited, and there are discrepancies found in the role of employees at work with the context of roles in the family. So it can be said that role theory describes the position and behavior of a person that is expected and related to other people and does not deviate from society's expectations.

Conflict according to (Anugraha et al., 2020) and (Juwita & Arintika, 2018) is a process that begins when one party views the other party as having influenced or will negatively affect everything that is considered important. Conflict is the failure to convey the intent and purpose of the communication carried out, the lack of openness and low trust and the inability of the leadership to appreciate the various demands of the workers (Safrizal et al., 2020). People who face conflict in playing the role have difficulty fulfilling the demands of the role, even though they know what they want (Soltani et al., 2013) & (Lumintang, 2015). (Greenhaus & Beutell, 1985) in (Burhanuddin et al., 2018) describe the indicators of multiple role conflicts: time-based conflict, strain-based conflict and behavior-based conflict.

Multiple role conflicts create expectations that may be difficult to resolve or meet. Female employees who have chosen to work in an office environment have consequences for the roles they have chosen. The life of women in the world of work and household life influences behavior change (Afrilia & Utami, 2018). Career women are required to complete office work, and at home must be able to manage the needs of their families. For women who work, their role in family responsibilities becomes disrupted, not according to expectations (Robbins & Judge, 2015:135). Targets have been set, but sometimes not all of them are achieved. This is due to a lack of time and a lot of major work to be done. The role of female workers or female employees also supports various achievements of Bank Jateng. In terms of careers, many organizational positions are held by women, from the head of the cash office to the head of the coordinating branch. If employee performance decreases, it will endanger the company and vice versa if employee performance increases it will have a beneficial effect on the company (Ahmed & Ramzan, 2013) and (Zulqarnain Arshad et al., 2020). Companies must know what factors can affect performance, so that they can take various policies to improve employee performance so that they can work as expected by the company.

The National Safety Council (2004: 2) defines stress as the inability to face human mental, physical, emotional and spiritual threats, which will interfere with human health itself. According to (Safrizal et al., 2020) job stress is an emotional state that arises because of the mismatch between the workload and the individual's ability to cope with
the job stress at hand. In a job, employees will experience stress because they have a job that has an excessive load and is not in accordance with their abilities. Stress is often associated with problems in individual interpersonal relationships, including work conflicts, marital problems, and / or problems with family and friends (Habibie et al., 2020). Performance management is used to conduct periodic assessments of the operational effectiveness of an organization and employees based on predetermined goals, standards and criteria. Through performance, the organization and management can find out how much success and failure their employees have in carrying out the mandate. Performance in the sense of working performance demands the expression of a person's potential, and this expression demands taking responsibility or total ownership of his job. According to (Wolor et al., 2020) and (Sinaga et al., 2020) that the indicators used to assess employee performance include the following: initiative, mastering the job description, results achieved, cooperation ability, accuracy, suitability of tasks with orders, quality of work results, level of accuracy of completion and quantity of work results.

The main assumption of role theory explains that the rights of men and women are given by society, which has implications for carrying out what obligations should be done and what should not be done, and there are mismatches found in the role of employees in work with the context of roles in the family (Latip et al., 2019). For women who work, their role in family responsibilities becomes disrupted, not according to expectations (Anugraha et al., 2020). Research conducted by (Ramopolii et al., 2017) shows the effect of dual role conflict on the performance of female employees with the dual role of female employees at Prof. DR. V.L. Ratumbuysang Manado. More in-depth results were obtained by (Afrilia & Utami, 2018), (Rahmayati, 2015), (I, R G, 2019), Zain & Setiawati (2019), and (Zulqarnain Arshad et al., 2020) with significant negative findings of multiple role conflicts on the performance of female employees. In conditions of conflict, decision making that can be carried out will have detrimental impacts. There are differences in the results of research obtained by (Mittal & Bhakar, 2018) which reveal the positive influence of multiple role conflicts on the performance of married women who work in the banking sector in Raipur. These results differ from the findings of (Widyani & Sugianingrat, 2015), (Samsinar, 2019), and (Ismiati, 2020) which actually show that there is no effect of multiple role conflicts on the performance of female employees. Based on the description above, the hypothesis 1 (H1) proposed is multiple role conflicts have a negative effect on the performance of female employees.

According to (Lyu & Fan, 2020) women have a dual role as those who have roles as women workers physically and psychologically, both in the government and private sectors with the aim of bringing about advancement in their careers, as well as having roles as mothers and wives who are responsible for the household. The inability of employees to balance family needs and work matters can lead to the growth of conflicts, including family conflicts and work conflicts. Women who have multiple roles have the potential to experience job stress, by carrying out this dual role will increase the burden that must be borne by women which, when associated with work, has an impact on reducing the performance of female employees. Research conducted by (Mittal & Bhakar, 2018) on married women who work in the banking sector in India found that excess roles have an effect on increasing job stress, besides that, excess roles also result in decreased performance. These results are in line with previous findings obtained by (Hikmah, 2017), (S et al., 2021), (Widyani & Sugianingrat, 2015) who found a significant positive effect
of multiple role conflict on job stress. (Ranihusna et al., 2020) found a strong relationship between dual role conflict as a mother and job stress in the nursing profession. (Wolor et al., 2020) tested the effect of multiple role conflict on job stress, with the finding that there was no significant effect. For women who work, their role in family responsibilities becomes disrupted, not according to expectations (Ismiati, 2020). This division of roles can result in disruption of the fulfillment of one role and can lead to job stress. Based on the description above, the hypothesis 2 (H2) proposed is multiple roles conflict has a positive effect on job stress.

According to (Vanchapo et al., 2019) job stress is an emotional state that arises because of the mismatch between workload and an individual's ability to cope with job stress at hand. Female workers are more prone to experience job stress due to the dual role conflicts they live in (Hikmah, 2017). (Ramopolii et al., 2017) examined the effect of work conflict, work-family conflict and job stress on women's performance as a dual role, with findings that include a significant effect of job stress. (Widyani & Sugianingrat, 2015) explored more about the relationship between multiple role conflicts and job stress on the performance of Village Credit Institution (LPD) employees in Tabanan Bali Regency by involving as many as 61 female employees who were married, which showed a significant positive effect of job stress on performance. In addition, job stress also plays a role as a mediator for the influence of multiple role conflicts on the performance of female employees. Stressful conditions or emotional distress at work can actually be a trigger to be more active in working and achieve the specified criteria. The difference in the direction of the negative influence of job stress on the performance of female employees is obtained from (Hikmah, 2017), (Bhui et al., 2016), (I, R.G, 2019). Stress (stressor) will burden the individual and result in physical or psychological balance disorders (Wollesen et al., 2019). Conditions, situations, or events with negative feelings can disturb, endanger, or threaten and give pressure that can affect work performance (Tahir, 2018). The hypothesis 3 (H3) that is formulated is job stress has a negative effect on the performance of female employees.

People who face conflict in playing the role have difficulty fulfilling the demands of the role, even though they know what is expected (Greenhaus & Beutell, 1985; Stipanowich, 2001). According to (Safrizal et al., 2020) multiple role conflicts have an impact on the performance of career women who play multiple roles, including stress caused by one role which then affects different roles. Demands such as responsibilities, overloaded work, pressure, obligations and even uncertainty faced by individuals in the workplace (Hikmah, 2017). Higher job stress can reduce the performance of female employees (Irawanto et al., 2015). Research conducted by (Widyani & Sugianingrat, 2015) found that stress plays a role as mediating the effect of multiple role conflict on performance. This is consistent with the findings of previous studies investigated by (Rusinta et al., 2019) where job stress mediates the effect of multiple role conflicts on employee performance in the Department of Revenue Financial and Asset Management, Kulon Progo Regency. Similar results are also found by (Sutanto & Wiyono, 2017) job stress has a significant effect as a mediating role of multiple role conflicts on performance. Based on the description above, the proposed hypothesis 4 (H4) is multiple roles conflict affects the performance of female employees through job stress mediation variables.
RESEARCH METHOD

This research was conducted at Bank Jateng Coordinator Purwokerto. The population used in this study were female employees of Bank Jateng, the Coordinator of Purwokerto which amount to 126 people. From Purwokerto area: 43 people, Cilacap area: 31 people, Purbalingga area: 30 people and Banjarnegara area as many as 22 people. Sampling using purposive sampling method with the following criteria: female, married, permanent employee, minimum work period of 2 years. The number of female employees who fit with the criteria is 97 people, so that they will be used as respondents in this study with a sample spread: from Purwokerto area 31 people, Cilacap area 29 people, Purbalingga 20 people and Banjarnegara as many as 17 people.

Multiple role conflicts (X1) are roles in which work and family do not go hand in hand with one another (Adityawira & Supriyadi, 2017). Indicators of X1 variable are 1) time based conflict, 2) strain based conflict, and 3) behavior based conflict (Greenhaus and Beutell, 1985). Job stress (Z) is an emotional state that arises because of the mismatch between workload and an individual's ability to cope with job stress at hand. (Vanchapo et al., 2019). Indicators of Z variable are somatic complaints, psychic complaints, and psychomotor disorders (Pandey, 2020). Female Employee Performance (Y) is the real achievements achieved by someone (Iswari & Pradhanawati, 2018). Indicators of Y variable are Initiative, mastering the job description, results achieved, the ability to cooperate, accuracy, compliance with orders, quality of work, level of accuracy of completion, and the quantity of work (Kurniawan, 2020).

The analysis technique uses a structural equation model, namely Partial Least Squares - Structural Equation Modeling (PLS-SEM) and is assisted by SmartPLS version 3.2.8 software. In the SEM-PLS method, the sample does not have to be large in predicting a structural model and measurement model (Ulum et al., 2014). According to Chin and Newsted (1999) in Ghozali and Latan (2015), the use of PLS-SEM aims to provide an explanation of whether or not there is a relationship between latent variables and is used to confirm the theory.

RESULT AND DISCUSSION

The profiles of respondents in the study were obtained through distributing questionnaires and summarized in the respondent characteristics table as follows:
Table 1. Respondents Profiles

| Keterangan | ∑       | %     |
|------------|---------|-------|
| A. Age (years) |         |       |
| 1. ≤ 30     | 21      | 22%   |
| 2. 31-40    | 23      | 24%   |
| 3. 41-50    | 36      | 37%   |
| 4. ≥ 51     | 17      | 17%   |
| total       | 97      | 100%  |
| B. Education Level |     |       |
| 1. D3       | 26      | 27%   |
| 2. S1       | 59      | 61%   |
| 3. S2       | 12      | 12%   |
| 4. S3       | 0       | 0%    |
| total       | 97      | 100%  |
| C. tenure (years) | |       |
| 1. ≤ 5      | 17      | 18%   |
| 2. 6 - 15   | 28      | 29%   |
| 3. 16 - 30  | 49      | 50%   |
| 4. ≥ 31     | 3       | 3%    |
| Total       | 97      | 100%  |

The prerequisite test model 1 uses all variable indicators to meet the required validity and reliability tests, then the eliminated variable indicators are tested for the prerequisite model 2-4. Convergent validity is related to the principle of the gauges (manifest variable) of a construct which should be highly correlated, which according to Chin (1999), a factor loading value of 0.5 - 0.6 is still considered sufficient. The test sees and finds out the indicators that can be eliminated in the Multiple Role Conflict (X1), Job Stress (Z), and Female Employee Performance (Y) variables. Elimination has been carried out up to model 4 and the question items for the Multiple Role Conflict (X1) variable that were eliminated were X1.4, X1.5, X1.6 because it was found that the outer loading value was <0.5, for the Job Stress (Z) item variable. The questions that were eliminated were Z.1, Z.2, Z.6 because the outer loading value <0.5 was also found, while for the female employee performance variable (Y) the questions that were eliminated were Y1.1, Y1.2, Y1.3, Y1.4, Y1.5, Y1.7, Y1.8, Y1.9, Y1.10, Y1.11, Y1.16, Y1.17, Y1.18 because outer loading values were found <0.1 in the prerequisite test models 1, 2 and 4 and outer loading values <0.5 in the prerequisite test model 3. The discriminant validity value of the reflective indicators used in the study is fulfilled and described in the results of the cross loading in Table 2:

Table 2. Discriminant Validity : Cross Loadings

| Matrix | X1   | Z    | Y    |
|--------|------|------|------|
| X1.1   | 0.678| 0.320| 0.274|
| X1.2   | 0.702| 0.291| 0.345|
| X1.3   | 0.747| 0.416| 0.264|
| Y1.6   | 0.317| 0.507| 0.618|
| Y1.12  | 0.299| 0.341| 0.674|
| Y1.13  | 0.262| 0.513| 0.801|
| Y1.14  | 0.375| 0.412| 0.679|
| Y1.15  | 0.199| 0.544| 0.690|
| Z1.3   | 0.398| 0.809| 0.582|
| Z1.4   | 0.440| 0.687| 0.365|
| Z1.5   | 0.246| 0.721| 0.555|
Table 3 depicts the results of reliability constructs in this study also fulfilled, the result show that the composite reliability of each construct has value of more than 0.7.

Table 3. Construct Reliability

| Matrix                      | Composite Reliability |
|-----------------------------|-----------------------|
| X1 Multiple role conflict   | 0.752                 |
| Z  Job stress               | 0.784                 |
| Y Female Employee Performance | 0.822            |

In structural model testing, a goodness fit model test is needed to determine the R-Square value as seen in Table 4:

Table 4. R Square

| Matrix                      | R Square | R Square Adjusted |
|-----------------------------|----------|-------------------|
| Z (Works Stress)            | 0.236    | 0.228             |
| Y (Female Employee Performance) | 0.475  | 0.464             |

The value of R Square variable Y 0.464 means that the performance of female employees can be explained by the variable (independent) multiple role conflicts and job stress of 46.4%, the remaining 53.6% is explained by other variables outside of this study. The Z value of 0.228 means that job stress can be explained by the independent variable of dual role conflict 22.8%, the remaining 77.2% is explained by other independent variables that are not yet in this research model. Hypothesis testing is done by comparing the value of $t$-count > $t$-table and a significance value below 5% (0.05), so the proposed hypothesis can be accepted.

Figure 2. Path Diagram (Resampling Bootstrapping)
Table 4. Path Coefficients

| Path          | Original Sample (O) | Standard Deviation (STDEV) | t Statistics | P Value |
|---------------|---------------------|----------------------------|--------------|---------|
| X1 → Y        | 0.107               | 0.076                      | 1.400        | 0.081   |
| X1 → Z        | 0.486               | 0.075                      | 6.488        | 0.000   |
| Z → Y         | 0.631               | 0.107                      | 5.876        | 0.000   |

The first hypothesis is the performance of female employees. Based on the test results, the hypothesis is rejected. This shows that multiple role conflicts have no impact on the performance of female employees. Multiple role conflicts are conflicts between roles where work and family are not in line with each other. A woman who carries out 2 obligations at once will give heavy pressure, this pressure which eventually becomes the cause of conflict in a married woman. Career women are required to complete office work, and at home must be able to manage the needs of their families. However, the dual role conflict interacted with the performance of female employees did not actually have a negative effect. This means that the performance of female employees experienced by Bank Jateng employees cannot be affected by multiple role conflicts. The dual role conflict has a positive influence on the performance of female employees of Bank Jateng.

Empirically this research is not in line with previous research by (Afrilia & Utami, 2018), (Safrizal et al., 2020), (I, R. G, 2019), (Zain & Setiawati, 2019), and (Ismiati, 2020) stated that dual role conflict is a variable that has a significant negative effect on the performance of female employees. The results of the study actually support the previous findings of (Mittal & Bhakar, 2018) that serving leadership has no influence on work fatigue. Although the dual role conflict was strongly felt by employees, it was not sufficient to suppress or reduce the performance of female employees at Bank Jateng. Female employees who have chosen to work in an office environment have consequences for the roles they have chosen, and demonstrate the ability to manage role conflicts experienced which in fact have the effect of being able to spur and improve the performance of female employees at Bank Jateng. The high demands of a woman employee to fulfill her family and work responsibilities at the same time, actually triggers the best initiatives to complete work and work responsibilities. The demand to be able to balance roles at home and roles in the office in multiple role conflicts can make employees more motivated to manage roles and improve performance.

The second hypothesis states that multiple role conflicts have a positive effect on job stress. Based on testing, the hypothesis is accepted. This shows that the stronger the dual role conflict, the stronger the work stress is felt. In this study, multiple role conflicts create expectations that may be difficult to resolve or fulfill. For women who work, their role in family responsibilities becomes disrupted, not according to expectations (Pandey, 2020). The inability to fulfill the demands of a role that is not only one role, but there are two different roles which are strongly felt to make work stress greater. This research proves that dual role conflict is a predictor of work stress which includes time based conflict, strain based conflict, and behavior based conflict. Conflict between roles in which work and family are not in line with each other can increase the emotional state of the individual or the work stress at hand is getting bigger. This study supports the results of previous studies (Hikmah, 2017), (Rabenu et al., 2017), (Widyani & Sugianingrat, 2015), and (Mittal & Bhakar, 2018) which concluded that multiple role conflict variables have a positive influence on work stress. The high level of conflict that is felt at the same
time and added to the burden / household obligations after work which is quite strong for Bank Jateng employees has an influence on the emotional state that arises because of the mismatch between workload and individual abilities, making work stress felt strongly by female employees at Bank Jateng.

The third hypothesis states that job stress has a negative effect on the performance of female employees. Based on the test results, the hypothesis is rejected. This shows that job stress does not have a negative impact on the performance of female employees at Bank Jateng. Work stress is an emotional state that arises because of the mismatch between workload and an individual's ability to cope. Job stress interacted with the performance of female employees did not actually have a significant negative effect. This means that the performance of female employees who are experienced cannot be affected by work stress experienced by employees of Bank Jateng. Stressful conditions at work actually have a positive effect, spurring work hard and achieving maximum results. Empirically this research is not in line with previous research by (Hikmah, 2017), (Bhui et al., 2016), (I, R.G, 2019), and (Yunus et al., 2018) stated that job stress is a variable that has a negative effect on the performance of female employees. The results of the study actually support the previous findings of (Widyani & Sugianingrat, 2015), (Noor et al., 2016), and (Ismiati, 2020), namely that there is a significant positive effect of work stress on the performance of female employees. Stressful conditions or emotional distress at work can actually be a trigger to be more active in working and achieve the specified criteria.

| Table 5. Specific Indirect Effects |
|-------------------|----------------|-----------------|-----------------|----------------|
|                  | Original Sample (O) | Sample Mean (M) | Std. Dev. (STDEV) | t Statistics (O/STDEV) | P Value |
| X1 → Z → Y       | 0.307              | 0.315           | 0.065            | 4.712           | 0.000   |

Job stress is positioned as a mediating variable between the influence of multiple role conflicts on the performance of female employees. The fourth hypothesis that job stress provides an indirect effect as the role of the mediating variable in the effect of multiple role conflicts on the performance of female employees at Bank Jateng is accepted through a significance value of 0.000 <0.05 with a coefficient value of 0.307.

CONCLUSION

The results of this study are consistent that role theory is valid as a general theory. This theory explains that people who face conflict play a difficult role in fulfilling the demands of the role, even though they know what they want. The results showed that the performance of female employees could not be influenced by multiple role conflict factors and job stress. Although not a predictor that has a direct effect on performance, job stress is able to mediate the influence between multiple role conflicts and the performance of female employees at Bank Jateng. The results also indicated that multiple role conflicts were a factor that could influence job stress with a positive influence that increased the job stress conditions felt by female employees of Bank Jateng. Thus, the multiple role conflict will make female employees at Bank Jateng know how to manage and the consequences of work stress that they will encounter while working, so that it does not affect their performance decline.
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