

Drivers of salesperson performance: value transfer, personality congruence, and selling ambiance

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ABSTRACT

This study examines preference-based transfer of value (PTV) as a mediating mechanism linking adaptive selling (AS), salesperson-brand personality congruence (SPC), and positive selling ambiance (PSA) to salesperson performance (SP) in a retail banking context. Using a quantitative cross-sectional survey, questionnaires were collected from 262 frontline salespeople of PT Bank BNI (Persero) Tbk in Indonesia. The proposed model was tested using structural equation modeling (SEM). The findings show that AS, SPC, and PSA significantly enhance PTV, and PTV positively predicts SP. Mediation analysis indicates that PTV transmits the effects of these antecedents on performance, highlighting the importance of converting selling behaviors and interaction climates into customer-internalized value. The study contributes by introducing and empirically validating PTV as a novel psychological channel in sales performance research and offers managerial implications for recruitment, training, and performance assessment in business-to-consumer financial services. Future research may extend this model across industries and examine boundary conditions using multi-group designs.

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1. INTRODUCTION

The performance and role of salespeople are important because they can create company value as a core value to increase competitiveness [1]–[4]. Several studies have shown that various factors including product rewards and incentives influence the effectiveness of salesperson performance (SP) [5], intrinsic motivation [6]–[8], communication and listening [4], use of social media technology [9], adaptability [9], salesperson-brand personality congruence (SPC) [7], and a positive selling ambiance (PSA). Therefore, the adaptive role of salespeople as front liners is important to manage properly [4], [10]–[12]. Professional salesperson management will increase customer trust and repurchase intention, which consequently has an impact on performance [13], [14]. Adaptive selling (AS) significantly affects sales performance and customer orientation, but not significantly with customer satisfaction [15]. AS and customer orientation have an impact on SP [16]–[20]. In addition to salesperson adaptability, several studies have shown that SPC affects SP [1], [3], [5], [6], [15], [18], [21]. Brand personality impacts consumers' emotional loyalty [22]–[24].

This study investigates how AS, SPC, and PSA influence SP, and whether these effects are transmitted through preference-based transfer of value (PTV). Specifically, the study tests the direct effects among the constructs and the mediating role of PTV within the proposed model. The specific research objective is to analyze the direct and indirect roles of the above concepts in improving SP so that research

gaps can be addressed. To test the role of these concepts, it is outlined in eight hypotheses to measure the direct effect of AS skills on SP, which is a research gap as the basis for this research.

The results of the study are expected to contribute to theoretical usefulness, namely the improvement of marketing management science, specifically explaining the effect of PTV as a mediation of AS on SP. Second, it is useful as a reference for future research in building theoretical models and empirical models that cannot be tested. For practitioners, it is expected to contribute to the thinking of marketing management practices, especially in managing salespeople by having the ability to perform PTV driven by adaptive sales skill, SPC, and PSA so as to raise the level of SP.

This study offers novelty on three levels. Conceptually, it specifies a triadic performance model in which PTV is the central mediator that translates AS skills, SPC, and PSA into SP. Empirically, it demonstrates that the impact of these interpersonal and experiential drivers on performance is largely indirect: rather than simply persuading the customer on the spot, effective salespeople transfer perceived value that the customer internalizes and carries forward as trust and preference. Contextually, it tests this mechanism in a high-contact and high-risk service category—consumer financial products in Indonesian retail banking—where credibility, reassurance, and perceived alignment with the brand are critical for conversion. Taken together, these elements distinguish the present work from conventional studies in fast-moving retail, luxury branding, or business-to-business (B2B) industrial selling.

SP has been operationalized using five indicators that capture contribution to market share, sales of high-margin products, revenue generation, identification and selling to key accounts, and the extent to which sales targets are exceeded. In the present study, SP is assessed using two complementary instruments. First, a self-evaluation scale is used to capture individual perceptions of performance, including customer growth, contribution to team sales targets, attainment relative to the annual quota, and performance relative to high-performing peers. Second, a manager evaluation is conducted to provide an external assessment of technical ability, quota attainment, and teamwork. Prior empirical evidence consistently indicates that AS improves SP across diverse selling contexts [5], [12], [25]–[29]. Accordingly, this study proposes the following hypothesis:

- H1: AS has a positive effect on SP

Service-dominant logic emphasizes value creation through the application of specialized competencies and the integration of operant resources, such as knowledge and expertise, to support beneficial outcomes for oneself and others. In a sales context, value co-creation emerges from salesperson–customer interactions that are enabled by superior product knowledge, problem-solving capability, and interpersonal skills. AS, as a capability to adjust sales behaviors to customer needs and situational cues, is therefore expected to strengthen relationship quality and customer retention, ultimately enhancing perceived value generated through the selling encounter. In addition, responsive, assertive, flexible, and personalized selling behaviors reflect the effectiveness of the selling process and are closely associated with performance outcomes. Building on this theoretical logic, the study proposes that AS increases PTV, and that such value transfer subsequently improves SP [1], [15]–[20]. Accordingly, the following hypotheses are formulated:

- H2: AS has a positive effect on PTV
- H3: PTV has a positive effect on SP

A foundational empirical investigation developed a 16-item instrument to assess the extent to which salespeople engage in AS across customer interactions. AS behavior theory conceptualizes AS as the degree to which salespeople modify their sales presentations in response to situational cues and perceived customer needs during the selling encounter. This theoretical perspective has been widely applied to explain why AS enhances SP in various industries and selling contexts. Extending this logic, the present study argues that AS improves SP primarily by strengthening the PTV, thereby positioning PTV as a mediating mechanism that translates behavioral adaptation into superior outcomes [17], [30]–[32]. Accordingly, the following hypothesis is proposed:

- H4: PTV mediates the positive effect of AS on SP

Salesperson personality is widely recognized as a critical interpersonal resource that shapes customer responses and contributes to sales outcomes, particularly through its influence on perceived service quality and satisfaction. Personality-related attributes may also facilitate the effective communication of product and brand value during salesperson–customer interactions, thereby increasing the likelihood that consumers internalize value-relevant information. From a branding perspective, perceived fit between brand personality and consumer preferences plays an important role in strengthening affective brand responses, including brand love and loyalty. Extending this logic to personal selling, congruence between a salesperson's personality and the personality of the brand being represented is expected to enhance customers' receptivity to value propositions and improve selling effectiveness, ultimately strengthening performance. Accordingly, this study proposes that SPC increases PTV and directly improves SP [33], [34]. The hypotheses are as follows:

- H5: SPC has a positive effect on PTV
- H6: SPC has a positive effect on SP

A validated measurement scale has been developed to capture salespeople's interpersonal capability to create a PSA during customer interactions. In this context, PSA reflects a salesperson's capacity to perceive customers' cues, anticipate needs, and manage the interaction climate in ways that make the encounter comfortable, engaging, and trust-enhancing. Such interpersonal sensitivity is expected to facilitate customers' internalization of value-related information, thereby strengthening PTV. Prior empirical evidence also suggests that the ability to foster a PSA is associated with improved SP outcomes [11], [35], [36]. Accordingly, this study proposes the following hypotheses:

- H7: PSA has a positive effect on PTV
- H8: PSA has a positive effect on SP

Building on the reviewed literature and the subsequent synthesis, this study proposes a conceptual rationale for PTV, which is presented as the foundational theoretical model underpinning the hypothesized relationships in this research. Figure 1 presents the proposed conceptual framework, positioning PTV as the core mediating mechanism linking AS, SPC, and PSA to SP. The model summarizes the hypothesized direct paths (H1–H3, H5–H8) and the mediation hypothesis (H4), which are subsequently evaluated in the structural model.

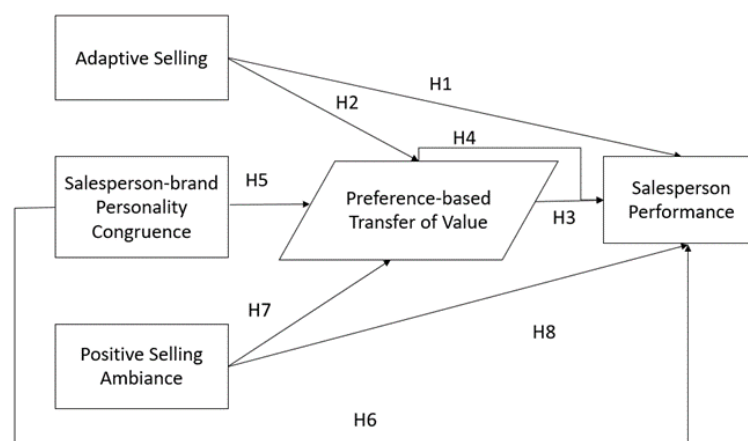


Figure 1. Theoretical model basic concept of PTV

2. METHOD

This study employs a quantitative, cross-sectional survey of frontline retail-banking salespeople responsible for consumer credit offerings. All constructs were operationalized using established Likert-type measures from prior research in sales and services, including SP (behavior- and outcome-based performance), AS (behavioral flexibility and situational tailoring), SPC (the perceived alignment between the salesperson's interpersonal style and the brand's intended personality), PSA (the interpersonal and affective climate of the selling encounter), and PTV (the extent to which customers internalize the value proposition and attribute value to the salesperson as a trusted and preferred problem-solver). The hypothesized model was estimated using covariance-based structural equation modeling (SEM) with maximum likelihood estimation. Convergent validity and construct reliability (CR) were assessed through standardized factor loadings (≥ 0.50), ($CR \geq 0.70$), and average variance extracted ($AVE \geq 0.50$). Overall model adequacy was evaluated using multiple fit indices, including comparative fit index (CFI) and Tucker-Lewis's index (TLI), goodness-of-fit index (GFI), adjusted goodness-of-fit index (AGFI), and root mean square error of approximation (RMSEA). Mediation effects were tested using bias-corrected bootstrapping. Indirect effects were considered significant when the 95% confidence interval did not include zero.

2.1. Sample and data collection

This study uses a quantitative, cross-sectional survey design targeting frontline salespeople in the retail banking sector, specifically those responsible for consumer credit products. The unit of analysis is the individual salesperson. A simple random sampling approach produced 262 usable responses from active retail banking salespeople who engage daily in prospecting, consultative selling, and relationship maintenance with customers. Respondent characteristics include tenure in the role, exposure to one primary

product category (consumer lending), and day-to-day interaction frequency with customers seeking financial solutions. This profile reflects a high-contact sales environment in which interpersonal credibility, perceived expertise, and trust-building behaviors directly influence sales outcomes.

2.2. Measures

All constructs were measured using established and previously validated multi-item Likert scales (1 = strongly disagree to 5 = strongly agree). SP captures both outcome-based performance (e.g., sales contribution and goal achievement) and behavior-based performance (e.g., service quality, follow-up discipline, and relationship maintenance). AS assesses the salesperson's ability to tailor messages, tactics, and interaction style to different customers and situations, reflecting flexibility, responsiveness, and diagnostic selling behavior. SPC measures the perceived alignment between the salesperson's interpersonal style and the intended brand personality (e.g., sincerity, competence, credibility, and aspirational tone). High congruence indicates that the salesperson 'embodies' the brand rather than merely describing it. PSA reflects the affective tone and interpersonal climate of the sales interaction, including warmth, respectful attention, nonverbal immediacy, and supportive framing that reduces customer anxiety and increases perceived safety in discussing financial needs. PTV represents the internalized value that customers attribute to the salesperson. It is captured through i) the salesperson's perceived social reputation and credibility, ii) perceived salesperson equity (for example, trust in and preference for that salesperson as a counterpart), and iii) value-based selling behavior, which is the salesperson's ability to articulate solutions in a way that resonates with the customer's priorities rather than simply listing product features.

2.3. Data analysis

The data analysis technique used in this research is SEM because the purpose of this research is to test the theory; the technique used is covariance-based SEM, namely the SEM approach using analysis of moment structures (AMOS). SEM is an analytical technique used for model specification and model estimation in linear relationships between variables. The respondent profiles are presented in Table 1.

Table 1. Respondents' profile (n = 262)

Characteristics	Descriptions	Percentage (%)
Gender	Male	34.35
	Female	65.65
Age	< 30 years old	7.90
	30-40 years old	71.50
	40-50 years old	13.16
	> 50 years old	7.89
Tenure	< 5 years	2.63
	5 - 10 years	46.00
	10 - 15 years	27.63
	15 - 20 years	13.20
Education	> 20 years	10.54
	3-year diploma	11.84
	Bachelor	73.68
	Postgraduate	14.48

Participation in the study was voluntary. Before responding, each salesperson received an explanation of the research purpose and the types of questions asked, and provided informed consent. Individual identities, branch identifiers, and any personally identifying information were not recorded in the analytical dataset used for reporting; responses were analyzed and presented in aggregate form only. All data were stored securely for academic research purposes and were not shared with the employer in a form that would allow attribution to any specific individual. This process safeguards anonymity, reduces evaluative pressure on respondents, and aligns with ethical expectations for handling employee perception data.

3. RESULTS AND DISCUSSION

3.1. Description analysis

Respondents' answers to the variables AS, SPC, PSA, PTV, and SP were calculated with the help of the SPSS statistical software package. Previously, tabulation of the questionnaire was carried out to see respondents' perceptions on each variable and explain the description of each indicator. The results of respondents' answers to the 9 AS indicators had an average score of 80.83. This shows that, in general, the level of AS in PT Bank BNI (Persero) Tbk salespeople is quite good.

The results of respondents' answers to the 15 SPC indicators had an average score of 83.35. This shows that SPC has been relatively well fulfilled. The stability of the attitudes, emotions, and thoughts of the salesperson forms a personal character in accordance with the characteristics of the product brand it offers, such as sincerity, status, competence, fun, professionalism, sophistication, and attractiveness, creates love for the brand and increases the social reputation of the salesperson, which has an impact on its performance [7], [33], [37]. This is in accordance with socio-analytic theory that humans like to live interacting in groups that have cultural values to provide value for relationship behavior, interpreting the signals received so as to improve their existence [38].

The seven indicators of the PSA variable had an average score of 79.99. The results of respondents' responses show that creating a PSA is indicated by good non-verbal cues from customers, an attitude of accepting the product, and then encouraging consumers to make a decision to buy. In line with the salesforce-specific theory of mind, which views that with the power of thought, salespeople can predict what customers will decide to have an impact on their performance [39], [40].

Thirty-two PTV indicators showed answers had an average of 81.09. In general, the level of PTV carried out by PT Bank BNI (Persero) Tbk salespersons is relatively good enough. The PTV variable is a novelty in this study. The dimensions contained in it are adopted from the validated research results of several experts, namely salesperson social reputation, salesperson equity, and value-based sales behavior that has an impact on SP [27], [33], [41].

In line with the service-dominant logic theory that prioritizes value creation, service orientation, solutions, and experience through operant resources, namely specialized competencies and knowledge skills are resources that produce effects [42]. Likewise, according to the concept in socio-analytic theory that strategies determine self-identity, self-reputation, and how to interact with others, they can predict success in achieving goals [38]. The results of the answers to the 18 SP indicators average score of 80.00. This shows that in general, the level of SP is still relatively sufficient.

3.2. Statistical test results

Indicator validity was established when standardized factor loadings were at least 0.50. CR and convergent validity were evaluated using CR and AVE. CR values of 0.70 or higher and AVE values of 0.50 or higher indicate adequate reliability and convergent validity; CR values between 0.60 and 0.70 were considered acceptable when supported by satisfactory indicator loadings [43]. Based on Table 2, the factor loadings of each indicator are greater than 0.50, the CR values are greater than 0.7, and the AVE values are greater than 0.5, so the indicators formulated in the model are valid and reliable. The results of testing each structural model parameter are shown in Table 3.

Table 2. Standardized loadings and measurement properties (CR and AVE)

AS	SPC	PSA	PTV	SP
AS1: 0.610	SPC1: 0.560	PSA1: 0.800	PTV7: 0.560	SP1: 0.710
AS2: 0.660	SPC3: 0.530	PSA2: 0.740	PTV8: 0.600	SP2: 0.730
AS3: 0.610	SPC5: 0.500	PSA3: 0.560	PTV11: 0.630	SP3: 0.760
AS4: 0.720	SPC7: 0.660	PSA4: 0.650	PTV12: 0.740	SP4: 0.740
AS5: 0.700	SPC8: 0.560	PSA6: 0.600	PTV13: 0.690	SP5: 0.740
AS6: 0.770	SPC9: 0.650		PTV14: 0.800	SP6: 0.670
	SPC10: 0.850		PTV15: 0.710	SP7: 0.650
	SPC11: 0.810		PTV16: 0.670	SP8: 0.550
	SPC12: 0.750		PTV17: 0.740	SP9: 0.600
	SPC13: 0.780		PTV18: 0.760	SP10: 0.690
	SPC14: 0.790		PTV19: 0.720	SP11: 0.800
	SPC15: 0.800		PTV20: 0.760	SP12: 0.650
			PTV21: 0.760	SP13: 0.720
			PTV22: 0.740	SP14: 0.670
			PTV23: 0.780	SP15: 0.640
			PTV24: 0.570	SP16: 0.610
			PTV25: 0.790	SP17: 0.570
			PTV26: 0.780	SP18: 0.660
			PTV27: 0.770	
			PTV28: 0.740	
			PTV29: 0.790	
			PTV30: 0.690	
			PTV31: 0.710	
			PTV32: 0.610	
CR = 0.837	CR = 0.917	CR = 0.805	CR = 0.761	CR = 0.938
AVE = 0.543	AVE = 0.587	AVE = 0.539	AVE = 0.513	AVE = 0.580

Table 3. Results of testing relationships between latent variables

Endogenous variable		Exogenous/endogenous variable	Estimate	Standard error	t-value	Information	Decision	R ²
PTV	←	AS	0.10	0.04	2.39	Significant	H0 rejected	0.83
PTV	←	SPC	0.26	0.05	5.43	Significant	H0 rejected	
PTV	←	PSA	0.73	0.08	8.65	Significant	H0 rejected	
SP	←	PTV	1.13	0.20	5.57	Significant	H0 rejected	0.54
SP	←	AS	0.16	0.06	2.64	Significant	H0 rejected	
SP	←	SPC	-0.01	0.07	-0.08	Not significant	H0 accepted	
SP	←	PSA	-0.63	0.15	-4.22	Significant	H0 rejected	

Table 3 shows that of the 8 hypotheses proposed, 7 hypotheses are accepted (significant), and the rest (1 hypothesis) is not significant. The following is an explanation of each hypothesis. i) there is a positive influence between AS and SP of 0.16 with a t-value of 2.64. Statistically, it can be stated that AS has a significant effect on SP because the t-value price is greater than the t-table value (1.96). This means that the higher the AS, the better the SP; ii) there is a positive and significant influence between AS and PTV. This means that if AS increases, then PTV also increases; iii) there is a positive influence between PTV and SP of 1.13 with a t-value of 5.57. Statistically, it can be stated that there is a significant influence because the t-value is greater than the t-table value (1.96). This means that the higher the PTV conducted, the higher the SP; iv) there is a significant positive influence between AS and PTV, as well as a positive influence of PTV on SP. This shows that the PTV variable is proven to be positively significant as a mediating variable between AS and SP. The higher the AS, the higher the PTV ability, the higher the PTV ability, the higher the SP; v) there is a positive influence of SPC on PTV. Statistically, it can be stated that there is a significant influence of SPC on PTV because the t-value is greater than the t-table value (1.96). This means that the higher the SPC, the stronger the PTV; vi) there is a negative influence between SPC on SP of 0.01 with a t-value of -0.08 and can be statistically declared insignificant because the t-value is smaller than the t-table value (1.96). This means that there is no influence of SPC on SP; vii) there is a positive influence between PSA on PTV of 0.73 with a t-value of 8.65. Statistically, it can be stated that PSA has a significant effect on PTV because the t-value is greater than the t-table value (1.96). This means that the higher the PSA performed, the stronger the PTV; and viii) there is a negative influence between PSA on SP of -0.63 with a t-value of 4.22, and statistically, it can be stated that there is a significant influence between PSA on SP because the absolute t-value exceeds 1.96 ($|t| = 4.22$), indicating statistical significance with a negative direction. This means that the higher the PSA, the lower the SP.

This study reports the structural paths using standardized coefficients and their associated t-values. AS, SPC, and PSA each show significant positive paths toward PTV, and PTV in turn shows a significant positive path toward SP. Also report that the direct path from SPC to SP is statistically weak, suggesting that its performance impact is primarily channeled through PTV rather than through a direct effect. Figure 2 shows the relationship between latent variables and the values of the direct effect of one variable on another. The dashed line indicates that there is no significant effect. Based on Figure 2, it shows that the dominant direct effect occurs in PSA on PTV and SPC on SP.

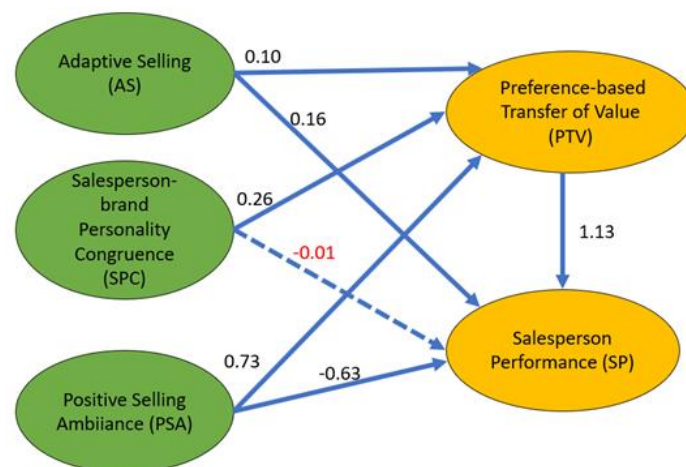


Figure 2. Structural model of latent variables

The relationship between AS, SPC, and PSA to PTV can be written in the mathematical equation in the sub-structure model as in (1).

$$PTV = 0.10 * AS + 0.26 * SPC + 0.73 * PSA, R^2 = 0.83 \quad (1)$$

The relationship between AS, SPC, PSA, PTV, and SP can be written in the mathematical equation in the substructure model as in (2).

$$SP = 1.13 * PTV + 0.16 * AS - 0.01 * SPC - 0.63 * PSA, R^2 = 0.54 \quad (2)$$

This study extends the synthesis of two theories underlying PTV. The first is the service-dominant logic theory on the important role of value creation implied by the sales force [42], [44]. The second theory is the socio-analytic theory, specifically related to the influence of the top five brand personalities on sales [38]. The marketing paradigm shift from goods marketing to service marketing puts forward the main principles of superior service orientation, increasing interaction with customers, and improving performance. Socio-analytic theory states that five personality factors influence individual performance and career success. The results of this study support socio-analytic theory, and it is evident that personality strongly influenced by AS can have an impact on performance.

Salesperson equity encourages consumer preference to buy company products through the salesperson they choose [33]. The social reputation of the salesperson has an effect on the ability to interact, which fosters feelings of comfort, security, and trust [41]. Value-based sales behavior, which includes compiling value propositions, communicating value, and understanding consumer business, the wholeheartedly sharpens the value transfer element to consumer logic [45]. Based on the description above, it shows that collaborative adaptive behavior is proven to strengthen PTV ability techniques. The results of this study support the following statement that SPC has a strong impact on brand affect among customers [46].

Based on the results of data analysis, it is evident that SPC does not directly affect SP. The relationship between the direct influence of the two variables shows inconsistencies in the research results of several experts [33], [47]–[49]. The big five traits that make up personality have developed differently in individuals over time. In this study, SPC has a significant impact on SP when mediated by PTV as described above.

The dimensions of the SPC variable are sincere, exciting, competent, sophisticated, and rugged [48], [49]. The personality of the salesperson associated with the brand does not yet reflect PT Bank BNI (Persero) Tbk consumer credit products. Consumer credit products are believed to have personalities that cannot be equated with human personalities as described above. The images of sincerity, pleasant, competent, sophisticated, and rude are more associated with tangible products, while consumer credit products are intangible.

The results of this research show inconsistencies with the research results of previous experts who state that PSA has a significant impact on improving SP [11], [35], [36], [50]. The current sales situation is varied, including the use of social media such as WhatsApp, Instagram, TikTok, Facebook, X, and other similar applications. The trend of communication through social media is increasing, especially during the COVID-19 pandemic [51]–[53]. This continues in the current new normal era, where companies have started using social media as a strategy to reach more and wider markets [54]. Therefore, the sales situation is gradually shifting towards digital platforms as a means of delivering products to consumers. High PSA reduces SP due to changes in consumer behavior trends that access social media more frequently. The convenience of using digital applications makes interaction shift to online. Based on the results of data analysis, it can be proven that AS has a significant effect on SP. This is in line with some of the research results of experts [55]–[58].

3.3. Intervening effect analysis results

The results of the SEM model analysis obtained estimation results and test results for the direct and indirect effects of AS on SP through PTV. The magnitude of the direct effect of PSA on SP is -0.63 and significant. The magnitude of the indirect effect of PSA on SP through PTV is 0.83 and significant. So that PTV is a good intervening variable for the relationship between PSA and SP. The standardized path estimates indicate that AS, SPC, and PSA all significantly predict PTV, and that PTV strongly predicts SP. In practical terms, this means performance gains are realized when customers internalize, trust, and believe in the value articulated by the salesperson—a process we frame as value transfer. Direct effects from certain antecedents to performance are weaker or even nonsignificant, implying that what matters is not only ‘what the salesperson does’, but ‘how the customer absorbs it’.

For managerial communication and training, these structural relationships can be visualized in a path diagram highlighting PTV as the core node, with standardized coefficients labeled on each arrow. In addition, plotting performance score distributions across branches, or comparing average PTV scores by salesperson tenure or product focus, can reveal meaningful subgroups and guide targeted coaching. Future multi-group SEM should explicitly test whether these paths vary across product category, customer demographic segments, or brand positioning archetypes (e.g., “trusted advisor” vs. “aspirational expert”). Although other research findings support how PTV mediates the relationship between AS and SP, these findings have been confirmed by several studies that suggest that AS significantly predicts sales performance [4], [15], [21] and value-related constructs mediate this relationship [4]. The broader principle that how customers perceive value is important aligns with research on value co-creation and customer perceptions [4], [19].

4. CONCLUSION

This study shows that PTV functions as a key mediating mechanism linking AS, SPC, and PSA to SP. AS has both a direct positive effect on performance and an additional indirect effect through PTV. SPC does not exhibit a meaningful direct effect on performance, indicating that its contribution is primarily transmitted through PTV. PSA demonstrates a negative direct association with performance, yet a positive indirect association via PTV, suggesting competitive (inconsistent) mediation. Managerially, the findings imply that performance improvements are most likely when selling behaviors and interaction climates are translated into customer-internalized value rather than relying solely on interpersonal atmosphere.

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C : **C**onceptualization

M : **M**ethodology

So : **S**oftware

Va : **V**alidation

Fo : **F**ormal analysis

I : **I**nvestigation

R : **R**esources

D : **D**ata Curation

O : Writing - **O**riginal Draft

E : Writing - Review & **E**ditting

Vi : **V**isualization

Su : **S**upervision

P : **P**roject administration

Fu : **F**unding acquisition

CONFLICT OF INTEREST STATEMENT

The author declares that there are no known conflicts of interest associated with this publication. There are no financial or personal relationships that could inappropriately influence or bias the content of this work.

INFORMED CONSENT

We have obtained informed consent from all individuals included in this study.

ETHICAL APPROVAL

The research related to human use has been compiled with all the relevant national regulations and institutional policies in accordance with the tenets of the Helsinki Declaration and has been approved by the authors' institutional review board or equivalent committee.

DATA AVAILABILITY

The data that support the findings of this study are available on request from the corresponding author, [SS]. The data, which contain information that could compromise the privacy of research participants, are not publicly available due to certain restrictions.

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