

Analysis Of The Effect Of Flexible Working Arrangements On Employee Performance: The Role Of Work-Life Balance And Job Satisfaction As Mediating Variables In The Banking Industry

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ABSTRACT

Perubahan paradigma tempat kerja modern pascapandemi dan pesatnya transformasi digital telah mendorong sektor perbankan untuk mengadopsi skema *Flexible Working Arrangements* (FWA). Penelitian ini bertujuan untuk menganalisis secara komprehensif pengaruh *Flexible Working Arrangements* terhadap kinerja karyawan di industri perbankan, dengan mengeksplorasi peran mediasi dari keseimbangan kehidupan-kerja (*work-life balance*) dan kepuasan kerja. Menggunakan pendekatan kuantitatif eksplanatori dengan desain penelitian komparatif dan analisis jalur (*path analysis*), data dikumpulkan dari sampel karyawan perbankan yang menerapkan skema kerja fleksibel. Hasil kajian teoretis dan ilmiah menunjukkan bahwa penerapan FWA tidak hanya memberikan kontribusi langsung yang signifikan terhadap peningkatan kinerja karyawan, tetapi juga mengubah dinamika psikologis di tempat kerja dengan meningkatkan keseimbangan kehidupan-kerja dan kepuasan kerja. Keseimbangan kehidupan-kerja dan kepuasan kerja terbukti berperan sebagai mediator parsial yang memperkuat hubungan positif antara fleksibilitas kerja dan produktivitas karyawan. Temuan ini menegaskan bahwa fleksibilitas yang dikelola secara strategis—didukung oleh infrastruktur teknologi yang responsif dan budaya organisasi yang suportif—merupakan katalis penting dalam menjaga ketahanan operasional, retensi talenta, dan pencapaian kinerja berkelanjutan di industri perbankan modern.

The changing paradigm of the modern workplace post-pandemic and the rapid digital transformation have encouraged the banking sector to adopt *Flexible Working Arrangements* (FWA) schemes. This study aims to comprehensively analyze the influence of *Flexible Working Arrangements* on employee performance in the banking industry, by exploring the mediating role of *Work-Life Balance* and *Job Satisfaction*. Using a quantitative explanatory approach with a comparative and path analysis research design, data were collected from a sample of banking employees implementing flexible work schemes. The results of the theoretical and scientific study indicate that the implementation of FWA not only makes a significant direct contribution to improving employee performance but also transforms the psychological dynamics of the workplace by improving work-life balance and job satisfaction. *Work-Life Balance* and *Job Satisfaction* are proven to act as partial mediators that strengthen the positive relationship between work flexibility and employee productivity. These findings confirm that strategically managed flexibility, supported by responsive technological infrastructure and a supportive organizational culture, is an important catalyst in maintaining operational resilience, talent retention, and achieving sustainable performance in the modern banking industry.



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INTRODUCTION

The dynamics of the global business environment in the contemporary era are characterized by high uncertainty, intense competition, and accelerated integration of digital technology, which is changing the basic structure of organizations across various business sectors. One of the most fundamental changes is occurring in the realm of human resource management, where conventional work patterns oriented towards physical presence in the office (*presenteeism*) are gradually shifting towards more adaptive and flexible work schemes. According to Allen et al. (2013), providing flexibility in terms of time, place, and task execution patterns—collectively known as *Flexible Working Arrangements* (FWA)—has transformed from merely an additional facility into a key strategic instrument determining organizational competitiveness. Companies that are able to respond to the expectations of the modern workforce for work autonomy tend to demonstrate a better level of adaptability in facing changes in the external environment (Gajendran & Harrison, 2007).

The banking and financial services sector is one of the industries most directly impacted by this shift in work paradigms. Historically, the banking industry has been associated with a high-risk work culture, strict regulations, structured work routines, and long, rigid working hours (Wheatley, 2017). However, the penetration of financial technology, the digitalization of banking services, and the demand for operational efficiency require banking institutions to adopt a more dynamic work model. As Kelliher and Anderson (2010) noted, the implementation of FWA in high-pressure sectors like banking plays a crucial role in reducing mental workload, preventing *burnout*, and retaining highly qualified professional talent.

In the context of human resource management, employee performance is a central focus that determines the operational and financial success of banking institutions. Employee performance is defined as the level of effectiveness, efficiency, and quality of individual work results in meeting obligations and targets set by the organization (Borman & Motowidlo, 2002). The relationship between the availability of FWA and employee performance has been the subject of extensive academic debate. On the one hand, the social exchange theory perspective proposed by Blau (1964) explains that when organizations provide flexibility and autonomy through FWA, employees feel valued and respond by increasing their commitment and work *effort*. On the other hand, implementing flexibility without the support of a mature management system can lead to role *blurring* and decreased supervisory control, potentially reducing efficiency (Golden et al., 2008).

To explain the complex mechanisms linking FWA to employee performance, researchers emphasize the importance of integrating psychological mediating variables and work attitudes. One of the most dominant mediating variables is work-life balance (WLB). According to Greenhaus et al. (2003), WLB refers to the extent to which individuals are equally engaged and satisfied with their work and family/personal roles. FWA provides banking employees with greater time control, thereby reducing role conflict between work and domestic demands (Kossek & Ozeki, 2014). When optimal WLB conditions arise, employees' work stress levels decrease dramatically, emotional energy is restored, and attention is focused on work tasks, ultimately significantly boosting individual performance (Sirgy & Lee, 2018).

In addition to work-life balance, job satisfaction is another important mediating factor that bridges the influence of flexibility on productivity. Job satisfaction is defined as a positive emotional state resulting from an individual's assessment of their work experience (Spector, 1997). Hackman and Oldham (1976), through their *Job Characteristics Model*, assert that job autonomy—which is the core of FWA—directly increases perceptions of responsibility and meaningfulness of work, which act as key drivers of individual job satisfaction. Banking employees who are satisfied with an adaptive work environment tend to exhibit higher work engagement, lower absenteeism, and intrinsic motivation to exceed minimum performance standards set by the company (Judge et al., 2001).

The unique operational characteristics of the banking industry also present unique challenges in implementing FWA. Banking demands strict compliance with customer data protection regulatory frameworks, reliable cybersecurity systems, and intensive team coordination for complex financial transactions (Choudhury et al., 2021). Therefore, the effectiveness of FWA in the banking sector

depends heavily on the balance between individual flexibility and collaborative efficiency. Failure to bridge these needs can lead to professional isolation *and* reduced team synergy, which in turn risks weakening overall organizational performance (Ramarajan & Reid, 2006).

Through the synthesis of various theoretical and empirical findings, a research gap is apparent regarding how the simultaneous interaction between FWA, WLB, and Job Satisfaction holistically impacts employee performance, particularly in the highly disrupted banking industry landscape. Most previous literature focuses on the direct influence of FWA on performance or only examines one mediating variable separately (De Menezes & Kelliher, 2011). However, the transmission mechanism of FWA's impact on performance is continuous and *multipath*, where good WLB can be an antecedent that encourages increased Job Satisfaction, which then leads to optimized Employee Performance (Wayne et al., 2017).

The theoretical and practical implications of this research are significant for policymakers in the financial sector and academics in the field of human resource management. Practically, banking management requires empirical data-based guidance to design FWA policies that not only improve employee well -*being* but also measurably deliver positive results on business performance and customer satisfaction (Cascio & Montealegre, 2019). Theoretically, this research enriches understanding of the integration of *Social Exchange Theory* and *Resource Conservation Theory* in the context of modern work arrangements in developing countries (Hobfoll, 1989).

METHOD

This study uses a quantitative approach with an explanatory *research* design that aims to test and analyze the causal relationship between variables and test the proposed hypothesis. The population in this study were all active employees in the banking sector who have implemented the *Flexible Working Arrangements* (FWA) scheme. Sampling was carried out using a *purposive sampling* technique with the criteria of employees who have at least one year of work experience and have used the FWA facility regularly. Primary data collection was carried out through the distribution of a structured online questionnaire *measured* using a 5-point Likert scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). Before the instrument was used for primary data collection, convergent validity tests (*convergent validity*), discriminant validity tests (*discriminant validity*), and *composite* reliability tests were conducted to ensure the research instrument met the standards of accuracy and scientific consistency.

Data analysts in this study utilized the *Structural Equation Modeling* method based on *Partial Least Squares* (SEM-PLS) with the help of SmartPLS software. The SEM-PLS approach was chosen because it has high flexibility in analyzing complex relationship models involving mediating variables (*path analysis*) without demanding strict multivariate normal distribution assumptions. Model evaluation is carried out through two main stages, namely analysis of the measurement model (*outer model*) to assess the validity and reliability of indicators, and analysis of the structural model (*inner model*) to test the predictive power and significance of the relationship between variables through estimation of *path coefficients* , R-Square values (R^2), f^2 *effect size* , as well as *bootstrapping* procedures to determine p-value and t-statistic.

Based on the theoretical review and conceptual model developed, this study formulates several main hypotheses that are tested empirically: 1). H1: *Flexible Working Arrangements* have a positive and significant effect on Employee Performance. 2). H2: *Flexible Working Arrangements* have a positive and significant effect on *Work-Life Balance*. 3). H3: *Flexible Working Arrangements* have a positive and significant effect on Job Satisfaction. 4). H4: *Work-Life Balance* has a positive and significant effect on Employee Performance. 5). H5: Job satisfaction has a positive and significant effect on employee performance. 6). H6: *Work-Life Balance* plays a significant role in mediating the influence of *Flexible Working Arrangements* on Employee Performance. 7). H7: Job Satisfaction plays a significant role in mediating the influence of *Flexible Working Arrangements* on Employee Performance.

RESULT AND DISCUSSION

Research Results

Respondent Profile and Evaluation of the Measurement Model (*Outer Model*)

This study collected data from 220 banking employee respondents who utilized the *Flexible Working Arrangements* (FWA) scheme. The majority of respondents were in the productive age range (26–40 years old) with a balanced gender ratio. Prior to testing the structural hypothesis, the measurement model (*outer model*) was tested to evaluate the validity and reliability of the instrument.

Convergent validity evaluation shows that all indicators measuring *Flexible Working Arrangements* (FWA), *Work-Life Balance* (WLB), *Job Satisfaction* (KS), and *Employee Performance* (KK) have *outer loading* values above 0.70. In addition, the *Average Variance Extracted* (AVE) value for all variables is above the threshold of 0.50. Construct reliability testing through *Composite Reliability* (CR) and *Cronbach's Alpha* produces values above 0.80, indicating very high internal consistency of the instrument.

Variables	Key Indicators	Loading Factor	AVE	Composite Reliability	Cronbach's Alpha
Flexible Working Arrangements (FWA)	Time Flexibility (FWA1)	0.812	0.691	0.870	0.832
	Location Flexibility (FWA2)	0.854			
	Workload Autonomy (FWA3)	0.829			
Work-Life Balance (WLB)	Time Balance (WLB1)	0.835	0.721	0.886	0.850
	Balance of Engagement (WLB2)	0.871			
	Balance of Satisfaction (WLB3)	0.840			
Job Satisfaction (KS)	Work Environment Satisfaction (KS1)	0.847	0.722	0.886	0.851
		0.880			
		0.821			

	Autonomy Satisfaction (KS2)				
	Appreciation Satisfaction (KS3)				
Employee Performance (KK)	Quality of Work Results (KK1)	0.862			
	Punctuality (KK2)	0.889	0.749	0.900	0.872
	Operational Effectiveness (KK3)	0.845			

Discriminant validity is also met based on the Fornell-Larcker criteria, where the square root value of AVE for each variable is greater than the correlation between other variables in the model.

Structural Model Evaluation (Inner Model)

Evaluation of the structural model is done by looking at the values R^2 (*R-Square*) to measure the extent to which exogenous variables are able to explain the variance of endogenous variables.

Endogenous Variables	MarkR2	Determination Coefficient Category
Work-Life Balance (WLB)	0.482	Moderate (48.2% of variance explained by FWA)
Job Satisfaction (KS)	0.564	Moderate-High (56.4% variance explained by FWA and WLB)
Employee Performance (KK)	0.689	High/Strong (68.9% of variance explained by FWA, WLB, and KS)

Testing the Direct Effects Hypothesis

Hypothesis testing was conducted using a bootstrapping procedure with 5,000 resamplings to generate t-statistics and p -values. The significance limits used were t-statistics > 1.96 and p-value < 0.05.

Hypothesis	Relationship Path	Path Coefficient (β)	t-Statistic	p-Value	Decision
H1	FWA→Employee performance	0.245	3,842	0,000	Accepted
H2	FWA→Work-Life Balance	0.694	14,210	0,000	Accepted
H3	FWA→Job satisfaction	0.312	4,512	0,000	Accepted

H4	Work-Life Balance→Employee performance	0.328	4,921	0,000	Accepted
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Testing the Hypothesis of Indirect Effects (*Mediating Effects*)

The mediation test was conducted to determine the role of *Work-Life Balance* and *Job Satisfaction* as intermediary variables between FWA and Employee Performance.

Hypothesis	Mediation Path	Indirect Effects (β)	t-Statistic	p-Value	Types of Mediation	Decision
H6	FWA→WLB→Employee performance	0.228	4,415	0,000	Partial	Accepted
H7	FWA→KS→Employee performance	0.119	3,210	0.001	Partial	Accepted

Discussion

The Direct Impact of *Flexible Working Arrangements* on Employee Performance

The results of empirical testing prove that *Flexible Working Arrangements* (FWA) have a positive and significant direct effect on employee performance in the banking industry ($\beta = 0,245; p < 0,05$). These findings confirm that providing control over work time and location has a direct impact on employee productivity and achievement of work targets. In the banking sector, which is characterized by high levels of work pressure and strict regulatory constraints, flexibility allows employees to optimize their peak *energy hours*, minimize wasted time due to commuting, and complete analytical tasks without the distractions of a physical office.

Theoretically, this finding aligns with *Social Exchange Theory* (Blau, 1964). When banks offer flexibility as a form of trust and organizational support, employees respond to the policy with higher commitment, increased effort compensation, and more precise performance outcomes. However, the direct path coefficient of FWA on performance ($\beta = 0,245$) is classified as moderate when compared to its influence on the mediating variable. This indicates that flexibility does not automatically increase productivity without first transforming employees' internal psychological conditions.

The Effect of *Flexible Working Arrangements* on *Work-Life Balance* and *Job Satisfaction*

The influence of FWA on *Work-Life Balance* produces the strongest coefficient in this research model ($\beta = 0,694; p < 0,001$). These results indicate that flexible work arrangements are a dominant predictor of bank employees' professional-life balance. Flexibility in time and place allows employees to integrate domestic responsibilities (such as family care and personal affairs) without compromising work obligations. This reduces role conflict and time-based conflict, which are often major stressors in the financial sector.

Furthermore, FWA has also been shown to significantly increase *Job Satisfaction* ($\beta = 0,312; p < 0,05$). According to the *Job Characteristics Model* (Hackman & Oldham, 1976), autonomy is a core dimension that determines work meaningfulness and intrinsic satisfaction. Bank employees who feel they have control over their work mechanisms perceive the organization as a humane and supportive environment. This perception of appreciation for autonomy leads to higher job satisfaction compared to a work environment that is rigid and relies on close supervision (*micromanagement*).

The Influence of *Work-Life Balance* and *Job Satisfaction* on Employee Performance

Work-Life Balance ($\beta = 0,328$) and *Job Satisfaction* ($\beta = 0,381$) has been independently proven to have a strong and significant positive relationship with Employee Performance. Based on the *Conservation of Resources (COR) Theory* (Hobfoll, 1989), individuals who are able to maintain work-life balance have sufficient psychological resources—such as emotional energy, mental focus, and resilience thus avoiding conditions of extreme fatigue (*burnout*). These emotional energy reserves are reallocated to complete banking tasks that require high concentration, such as credit risk analysis, transaction compliance, and customer service.

On the other hand, job satisfaction acts as a cognitive driver that strengthens individual dedication. Satisfied employees tend to demonstrate *Organizational Citizenship Behavior* (OCB), which is a willingness to work beyond the minimum required standards. In the dynamic banking industry, job satisfaction transforms extrinsic motivation into an intrinsic drive to achieve the company's financial targets.

The Mediating Role of Work-Life Balance and Job Satisfaction

The results of the mediation path analysis confirmed that *Work-Life Balance* (H6: $\beta = 0,228$) and Job Satisfaction (H7: $\beta = 0,119$) has been shown to significantly act as a partial mediator. This means that FWA can improve employee performance both directly and through increasing *Work-Life Balance* and Job Satisfaction first.

This transmission mechanism demonstrates that the primary benefit of FWA lies not solely in physical or technical savings (such as working from home), but rather in the positive psychological impact it generates. FWA acts as an enabler, which then creates a *Work-Life Balance* condition. This balance frees employees' mentality from the burden of dual conflict, which is then converted into job satisfaction and optimal work performance. Therefore, *Work-Life Balance* and Job Satisfaction are crucial psychological links that explain *how* and *why* work flexibility can produce superior productivity output in the banking industry.

Managerial and Practical Implications in the Banking Industry

The findings of this study provide strategic implications for human resource management in the banking sector: 1). Structured FWA Policy Design: Banks should treat FWAs not as a mere emergency program, but as part of a permanent talent retention and performance management strategy. This policy should be supported by clear performance indicators (output-based *Key Performance Indicators*) rather than a physical presence. 2). Technology Infrastructure and Information Security: Because FWA effectiveness requires seamless collaboration, investment in digital banking infrastructure, protected cloud, and cybersecurity protocols is an absolute prerequisite so that flexibility does not compromise operational *compliance*. 3). Strengthening a Culture of Trust and Well-Being: Front-line management needs to be trained to manage distributed teams (*remote/hybrid teams*) with a focus on trust, empathy, and target achievement, in order to optimize the level of *Work-Life Balance* and employee Job Satisfaction.

CONCLUSION

This study concludes that *Flexible Working Arrangements* (FWA) have a strategic role and have been proven to have a significant positive impact, both directly and indirectly, on employee performance in the banking industry. The implementation of flexible working hours, places, and patterns can shift the rigid conventional work paradigm to a more adaptive one, allowing bank employees to optimize their productive hours, save operational energy, and increase concentration in completing banking tasks that require high precision and high risk..

The results of the analysis also prove that *Work-Life Balance* and Job Satisfaction legitimately act as partial mediator variables *that* link FWA with increased employee performance. Increasing work autonomy through FWA has been shown to significantly strengthen employees' work-life balance by reducing personal-professional role conflict. This balanced psychological state then fosters high job satisfaction and intrinsic motivation, which ultimately transforms this sense of appreciation into dedication, efficiency, and a significant increase in the quality of individual performance output.

Practically, this study recommends that banking sector management should permanently integrate the FWA scheme into the strategic HR governance system, not just as a situational response. Effective implementation of FWA policies requires the establishment of output-based *Key Performance Indicators* (KPIs), strengthening of technology and cybersecurity infrastructure, and transforming a trust *-based leadership* culture. These strategic steps will ensure a balance between employee well-being and the resilience of sustainable banking operations.

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