CHAPTER 4

FINDINGS AND DISCUSSION

4.1 Introduction

After collecting data, the most significant task is to analyze collected data through different statistical tools. These tools help researchers to get valuable findings from the study. Therefore, this chapter presents the results and conclusions of this study with the help of statistical techniques. The first portion of the chapter presents the demographic information of respondents. In contrast, the second portion includes parametric tests to evaluate the scales' reliability and validity and test the developed hypotheses.

4.2 Demographic Information

This study is based on employees from three banks, including Jordan Islamic, Islamic International Arab Bank, and Safwa Bank. The employees from each of these banks have been chosen based on the proportion of total employees in a bank. First of all, 36 (16.4%) employees or respondents are included from Safwa Bank (see Table 4.1). Meanwhile, Jordan Islamic Bank has the highest number of employees; therefore, the researcher has chosen 103 (47%) respondents from this bank. Finally, 80 (36.5%) respondents belong to Islamic International Arab Bank, thus counting to 219 samples.

Secondly, Table 4.1 presents information about the frequency distribution of gender. Out of 219 total employees, 144 (65.8%) are males, while 75 (34.2%) are females. It means the majority of the respondents are males in this study.

Also, from another point of view, these three banks may have the majority of males. Moving ahead, Table 4.1 shows the frequency distribution of respondents concerning their age the highest number, 97 (44.3%) participants fall in the age range of 20-30 years. 87 (39.7%) of total respondents fall in the age category of 30-40. However, only 19 (8.7%) and 16 (7.3%) respondents fall in the age ranges of 40-50 and 50-60 years, respectively. Here, it is significant to note that most respondents are young employees. Also, as the age ranges go up, there are fewer employees, meaning the banks prefer to hire young employees as the banking workers need energetic, knowledgeable, and active employees to perform arduous duties (Aktar & Pangil, 2017).

Table 4.1: Demographic Characteristics

Demographics		**Frequency**	**%**	**Valid Percent**	**Cumulative Percent**
Bank	Jordan Islamic Bank	103	47.0	47.0	63.5
	Islamic International Arab Bank	80	36.5	36.5	100.0
	Safwa Bank	36	16.4	16.4	16.4
	Total	219	100.0	100.0	
Gender	Male	144	65.8	65.8	65.8
	Female	75	34.2	34.2	100.0
	Total	219	100.0	100.0	
Age	20-30 Years	97	44.3	44.3	44.3
	30-40 years	87	39.7	39.7	84.0
	40-50 years	19	8.7	8.7	92.7
	50-60 years	16	7.3	7.3	100.0
	Total	219	100.0	100.0	
Qualification	Bachelor	101	46.1	46.1	46.1
	Master	86	39.3	39.3	85.4
	PhD	26	11.9	11.9	97.3
	Other	6	2.7	2.7	100.0
	Total	219	100.0	100.0	
Experience	<5 years	54	24.7	24.7	24.7
	5-10 years	55	25.1	25.1	49.8
	10-15 years	55	25.1	25.1	74.9
	>15 years	55	25.1	25.1	100.0
	Total	219	100.0	100.0	

Following the age category, Table 4.1 presents information about the qualification of participants. This information is divided into bachelor, master, Ph.D., and other types. Among 219 participants, 101 banking employees have bachelor's degrees, which accounted for 46.1% of the total sample, with the highest number of employees falling in this category. In contrast, 86 respondents have master's degrees, thus, accounting to be 39.3% of 219 respondents. Similarly, 26 (11.9%) respondents hold a Ph.D. degree, followed by only 6 (2.7%) participants holding other degrees. Thus, based on Table 4.1 information, it can be concluded that most respondents have a bachelor's degree. Also, it is important to note that not even a single respondent who is lower than bachelor's qualification is included in this study. Tolonen, Dobson, Kulathinal, and project (2005) have noted that highly educated respondents increase the research study's accuracy and authenticity.

Thus, Table 4.1 shows that 54 (24.7%) employees have less than five years of experience; 55 (25.1%) employees have 5 to 10 years of experience. Similarly, with a little difference, 55 (25.1%) respondents have 10-15 years of experience, followed by 55 (25.1%) participants who have more than 15 years of experience. Overall, this study has included experienced employees to increase the research's validity and authenticity.

4.3 Descriptive Statistics

Previous scholars often use mean and standard deviation (SD) to present the summarized information of latent constructs (Jeet & Sayeeduzzafar, 2014; Schuler & MacMillan, 1984; Taamneh, Alsaad, & Elrehail, 2018). Like previous authors, the current study has used descriptive statistics to present summarized

results regarding the study variables. Table 4.2 shows that training has a 3.787 mean value with an SD of 0.884. With a little difference, direct compensation has a 3.427 mean value with SD=0.940. The mean values of (IWB), indirect compensation, and (CA) are 3.218 (SD=0.877), 3.699 (SD=0.832), and 3.648 (SD=0.790), respectively. It means that (IWB) has the lowest mean value, while training has the highest mean value.

Table 4.2: Descriptive Statistics

	N	Minimum	Maximum	Mean	SD
Training	219	1.00	5.00	3.7869	.88379
Direct Compensation	219	2.00	5.00	3.4265	.93996
IWB	219	2.00	5.00	3.2179	.87683
Indirect Compensation	219	1.00	5.00	3.6986	.83165
CA	219	1.00	5.00	3.6484	.79035
Valid N (listwise)	219				

Overall, all the latent constructs have a greater than three mean values, indicating the inclination of responses towards the positive (agree) side. It means the relationships among variables are expected to be positive. Also, these mean values and SD values provide information that data is usually distributed. Amongst independent variables, training has a higher mean value than direct compensation, which indicates that training is more important to affect (IWB).

4.4 Reliability, Confirmatory Factor Analysis, and Validity

Scholars always highlight the importance of measurement authenticity while conducting a quantitative survey-based study. Roberts and Priest (2006) asserted that good measurement always provides reproducible results. In other words, a good measurement provides consistent and similar results when tested multiple times. Thus, reliability and validity are important in enhancing the study's

authenticity. Fink and Litwin (1995) defined reliability as a measure and process to evaluate the scale or measurement's consistency. Similarly, Hammersley (1987) asserted that reliability could be termed as up to what extent the methods or precedes generate unchanging and stable results.

SEM applies the confirmatory factor analysis (CFA) to confirm the usefulness of study models, such as data reliability and validity (Hoyle, 1995), and assure the goodness of model fit using instrumental tests such as TLI, IFI, CFI, and RMSEA (Hair et al., 2006). After confirming the model fitness, SEM tests the research hypotheses through the direct and indirect relationships between the model variables.

First, the interpretation starts with the unstandardized coefficients produced by the linear regression model using the independent variables measured in their original scales. Unstandardized coefficients are used to interpret the effect of each independent variable on the outcome.

In Table 4.3, SE represents the standard error (sampling distribution regression), CR represents the critical ratio, CR value is equal to the estimated value divided by standard errors, and such as the CR value of DC3 is equal to 4.192, which is equal to .91 to .189. CR value is the test value of the linear regression coefficient, which (or the corresponding probability value) will fall into the rejection range, indicating the significant difference between the regression coefficient and the influence of the eigenvector on non-observable variables. It should be noted that the critical ratio (C.R. value) is distinguished from the composite reliability; both can be abbreviated as CR values. In regression analysis, P-values and coefficients tell us which relationships in the model are statistically significant and the nature of those relationships. The linear regression

coefficients describe the mathematical relationship between independent and dependent variables. The p values for the coefficients indicate whether these relationships are statistically significant. The table below is a non-standard path coefficient; it can be seen that whoever carries a factor of less than 0.001 (three stars) is meaningful for measuring variables; the unstandardized regression weights, the item score is the regression coefficient for that particular item.

Table 4.3: Unstandardized Regression Weights

			Estimate	S.E.	C.R.	P
T1	<---	TR	.88	.280	1.080	.280
T2	<---	TR	1.000			
T3	<---	TR	.97	.278	1.490	.136
DC1	<---	DC	.85	.200	.119	.905
DC2	<---	DC	.81	.175	.652	.514
DC3	<---	DC	.91	.189	4.192	***
DC4	<---	DC	.96	.240	4.194	***
DC5	<---	DC	1.000			
IWB1	<---	IWB	.81	.054	2.735	.006
IWB2	<---	IWB	.96	.037	26.381	***
IWB3	<---	IWB	1.000			
IWB4	<---	IWB	.87	.040	23.242	***
IWB5	<---	IWB	.91	.064	.858	.391
IWB6	<---	IWB	.84	.076	1.953	.051
IWB7	<---	IWB	.86	.059	.981	.326
CA1	<---	CA	.94	.112	8.121	***
CA2	<---	CA	1.000			
CA3	<---	CA	.92	.108	8.132	***
CA4	<---	CA	.91	.110	8.047	***
CA5	<---	CA	.93	.112	8.274	***
CA6	<---	CA	.81	.106	7.906	***
CA7	<---	CA	.76	.108	7.811	***
CA8	<---	CA	.84	.109	8.240	***
CA9	<---	CA	.91	.108	8.065	***
CA10	<---	CA	.93	.110	8.007	***
CA11	<---	CA	.92	.118	7.353	***
CA12	<---	CA	.81	.115	7.923	***
CA13	<---	CA	.89	.117	8.032	***
IC3	<---	IC	.97	.052	.337	.736
IC2	<---	IC	1.000	.052	.337	.736
IC1	<---	IC	.83	.047	.337	.736

Continuing the interpretation, primarily, there are two methods to measure the reliability of a scale comprising Cronbach's Alpha (α) and Composite

Reliability (CR). Although some researchers asserted that CR is more preferable to Cronbach's alpha (Peterson & Kim, 2013; Raykov, 1997); however, the majority of the researchers either use alpha or both methods (Padilla & Divers, 2016; Raykov, 1998; Şimşek & Noyan, 2013). Thus, this study has measured reliability through both methods to provide more accurate results (see Table 4.4).

Although Hair et al. (2010) proposed that the minimum threshold for alpha and CR is 0.6; however, the majority of researchers preferred 0.7 as the minimum value for both reliability measures (Bernardi, 1994; Moonen-van Loon, Overeem, Donkers, Van der Vleuten, & Driessen, 2013; Pinto, Fogliatto, & Qannari, 2014; Taber, 2018).

Table 4.4 shows that all the alpha and CR values are greater than 0.7, thus, proving the reliability of the scales.

Table 4.4: Reliability, CFA, and Validity

Variables & Items	Cronbach's Alpha	CR	Factor Loadings	AVE
Training	.871	.9196		.7923
T1			.88	
T2			.88	
T3			.91	
Direct Compensation	.820	.8765		.5887
DC1			.72	
DC2			.67	
DC3			.76	
DC4			.88	
DC5			.79	
Innovative Work Behavior	.783	.9064		.5872
IWB1			.57	
IWB2			.83	
IWB3			.69	
IWB4			.75	
IWB5			.73	
IWB6			.72	
IWB7			.68	
Indirect Compensation	.828	.8226		.6130
IC1			.94	
IC2			.65	
IC3			.73	

Competitive Advantage	.793	.9443		.5686
CA1			.73	
CA2			.80	
CA3			.70	
CA4			.85	
CA5			.88	
CA6			.69	
CA7			.58	
CA8			.72	
CA9			.80	
CA10			.80	
CA11			.68	
CA12			.72	
CA13			.80	

Confirmatory Factor Analysis (CFA) is a parametric test commonly utilized in social sciences to evaluate how well the measures under a variable represent the variable and model fitness (Brown & Moore, 2012; Hoyle, 2000; Koran, 2020). First, each item's contribution to measuring the variable is evaluated through factor loadings (see Table 4.4). Previous researchers have proposed three levels of loadings, including small (0.3 or less), medium (up to 0.5), and large (greater than 0.5) (Sharma et al., 2005; Shevlin & Miles, 1998). Most researchers remove those items which have factor loadings of 0.3 or less. AMOS tool was used to conduct CFA as it is valuable software used repeatedly to conduct accuracy tests.

In this study, the factor loadings of different items, including DC6, IWB8, IWB9, IWB10, IWB11, CA14, CA15, and CA16, were below 0.3; therefore, they were removed. Shevlin and Miles (1998) asserted that factor loadings higher than 0.3 are accepted, while factor loadings greater than 0.5 are preferred. Table 4.4 presents all the factor loadings greater than 0.5, meaning they provide enough contribution to measuring the variables for which they are developed.

Apart from the above, factor loadings are also presented in Figure 4.1. Also, the model fitness is proved through commonly utilized indexes like CMIN/DF

(Chi-square), CFI (Comparative Fit Index), GFI (Goodness of Fit), IFI (), NFI (Normed Fit Index), and RMSEA (Root Mean Square Error of Approximation). These indexes are presented along with their accepted standards. For instance, CFI, GFI, IFI, and NFI should be greater than 0.9, while RMSEA should be lower than 0.08 (Byrne, 1994; Rigdon, 1996). Similarly, the P-value of the Chi-square should be lower than 0.05 (Kline, 1998).

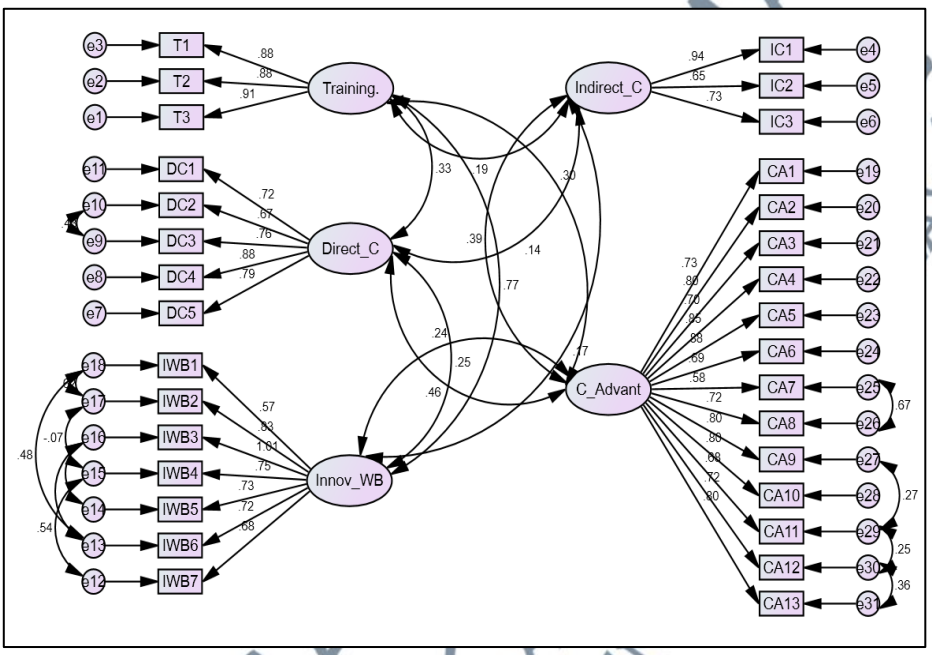

Figure 4.1: Factor Analysis Model

Figure 4.1 shows that all the model fit standards are met, which means the model fits the structural equation modeling technique. In sum, the overall model's CFA, represented by the values of the goodness of fit, reliability and convergent validity and discriminant validity, supported the usefulness of the construction of the overall model, as evidenced by the results in the previous figure.

Apart from the above, Table 4.4 also shows information regarding the validity of the scales. Majorly two prominent forms of validity are mentioned by most researchers, including convergent and discriminant. The table above shows

only convergent validity, calculated through a famous Average Variance Extracted (AVE) measure. Russell (1978) defined convergent validity as a technique to evaluate how much there is a relationship between the new scale's constructs with the items of another scale and the items within the same scale. Similarly, Carlson and Herdman (2012) explained it simply as a technique to examine how closely the items within and outside a variable are related. To fulfill a scale's convergent validity requirements, the minimum value of AVE should be 0.5 (Alarcón, Sánchez, & De Olavide, 2015; Lin, 2008; Liu, 2003). In this study, amongst all variables, the minimum AVE value is 0.5686, while other constructs have higher AVE values; thus, these values confirm the existence of convergent validity.

The second necessary type of validity is discriminant, which tests whether the constructs/measures or items under a variable should not be associated and are unrelated (Farrell, 2010; Henseler, Ringle, & Sarstedt, 2015). However, Fornell and Larcker (1981) have asserted this concept from a different point of view. They noted that discriminant validity provides evidence that the items developed to measure a variable should have a high correlation compared to their correlation with the items of another variable. For this purpose, the researcher has employed a method proposed by Fornell and Larcker (1981), which suggests that the square root of AVE should be higher than the correlation of a variable with other constructs. In simple terms, the diagonal highlighted values should be greater than their corresponding cross-values in rows and columns (see Table 4.4).

In Table 4.4, the diagonal values are the square root of AVE, while the other values are correlations among variables. As suggested by Fornell and Larcker (1981) criterion, these diagonal values are higher than their corresponding values

in rows and columns, thus, proving the existence of discriminant validity. This method demonstrates that the items of a variable only measure the variable they are developed to measure.

4.5 Correlation Coefficients

To examine the strength of the relationship between two constructs' movement, the correlation coefficient is suggested by previous authors (Benesty et al., 2009; Taylor, 1990). Table 4.5 presents this valuable information along with information regarding discriminant validity. The asterisk symbols represent the level of significance. A double asterisk shows the significance of the relationship at 0.0l p-value or 99.99% confidence interval. However, the single asterisk indicates that the relationship is significant at 0.05 p-value or 95% confidence interval.

Based on information in Table 4.5, training has a 31.5% positive and significant association with direct compensation at $p<0.01$. Similarly, training has a positive association with other constructs, such as (IWB) ($r=64.2\%$, $p<0.01$), indirect compensation ($r=14.9\%$, $p<0.05$), and (CA) ($r=28.8\%$, $p<0.01$). It means training has the strongest and most positive relationship with (IWB); however, weak positive association with indirect compensation. Apart from this, Table 4.5 shows that direct compensation has a positive relationship with all the constructs like (IWB) ($r=20.8\%$, $p<0.01$), indirect compensation ($r=15.2\%$, $p<0.05$), and (CA) ($r=44.7\%$, $p<0.01$). Like training, direct compensation has a weak positive relationship with indirect compensation. However, direct compensation has a strong positive relationship with a (CA).

Table 4.5: Correlations and Discriminant Validity

	1	2	3	4	5	AVE
Training	**.890**					.7923
Direct Compensation	.315**	**.767**				.5887
IWB	.642**	.208**	**.766**			.5872
Indirect Compensation	.149*	.152*	.187**	**.783**		.6130
CA	.288**	.447**	.254**	.360**	**.754**	**.5686**
	219	219	219	219	219	.5686
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

Furthermore, (IWB) has a positive and significant relationship with both indirect compensation (r=18.7%, p<0.01) and (CA) (r=25.4%, p<0.01). However, the strength of both relationships is weak. Also, it is crucial to note that similar to other constructs, and (IWB) has a lower construct with indirect compensation compared to its relationship with a (CA). Finally, indirect compensation has a 36% positive association with a (CA) at p<0.01. In addition, it is significant to note here that a positive symbol refers to the same direction of two variables. Conversely, a negative symbol refers to the opposite direction of both related variables.

4.6 Hypotheses Testing

To examine the influence or effect of one variable on another variable, the researcher either utilize regression analysis or structural equation modeling (SEM). In this study, the researcher employed SEM by using AMOS software. The SEM combines factor analysis (explained above) and multiple regression analysis (Hoyle, 1995; Ullman & Bentler, 2003).

SEM is the second most crucial process in the SEM statistical analysis process. Following the validation of the measurement model, the variable's relationships are assessed, and the structural model encapsulates the relationships between the independent and dependent variables (Ho, 2006). First, the overall model fit is focused on, followed by the size, direction and parameter estimate previously hypothesized.

Hair et al. (2006) proposed indicating the relationships using a one-headed path diagram. Finally, the structural model is confirmed by analyzing the proposed relationships among the identified and assessed variables.

The SEM's representation of the direct and indirect paths among the study factors is presented in Figure 4.2 as a structural model. Training and direct compensation are considered independent variables and cover many sub-dimensions. On the other hand, (IWB) is considered the mediating variable. Furthermore, indirect compensation is regarded as the moderated variable; last, (CA) is assumed to be the dependent variable.

Accordingly, this study examined the direct effects of the variables involving the immediate impact of training on (IWB), representing hypothesis H1. The direct effect of direct compensation was examined on (IWB), representing hypothesis H2.

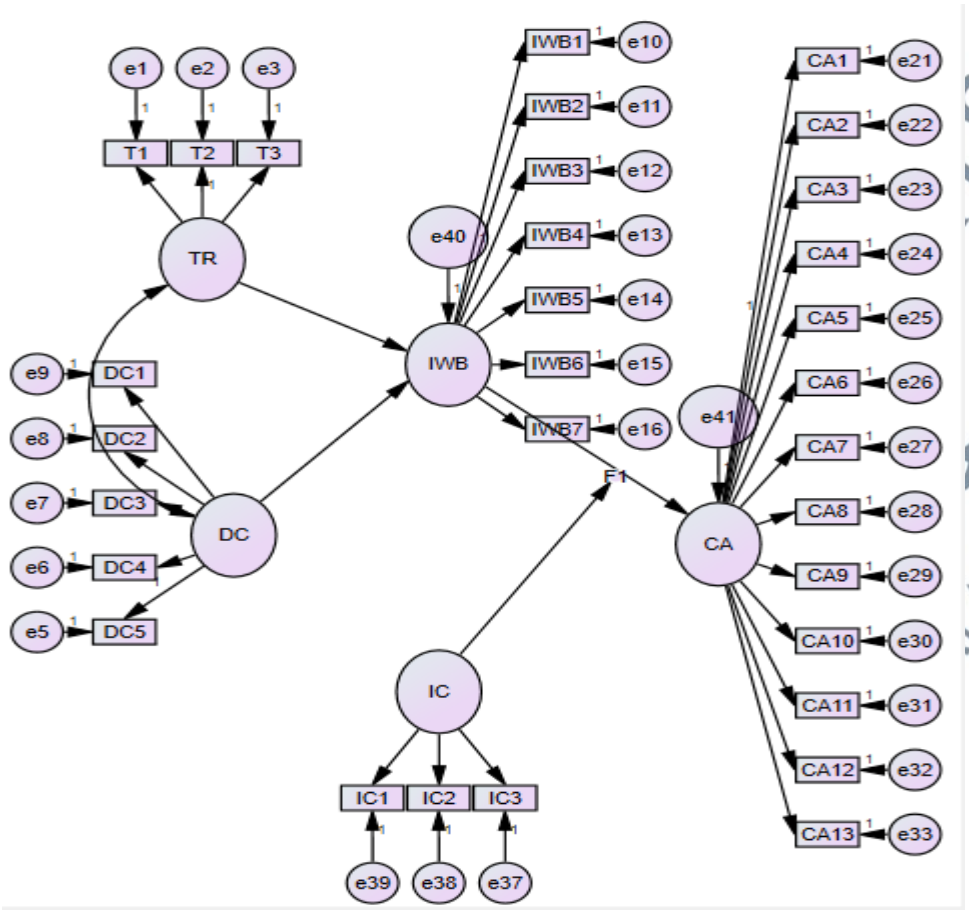

Figure 4.2: The structural Model of The Variables

Figure 4.2 depicts the AMOS structural model graphs for all relationships. This study also examined the direct relationships using a significance level of p-value=0.05 to test the possibility of the relationship effect in one direction. Through the parameter estimates, the hypothesized direct impact can be determined. Figure 4.3 displays the path coefficients and results of the hypothesized direct impact through the standardized regression weights.

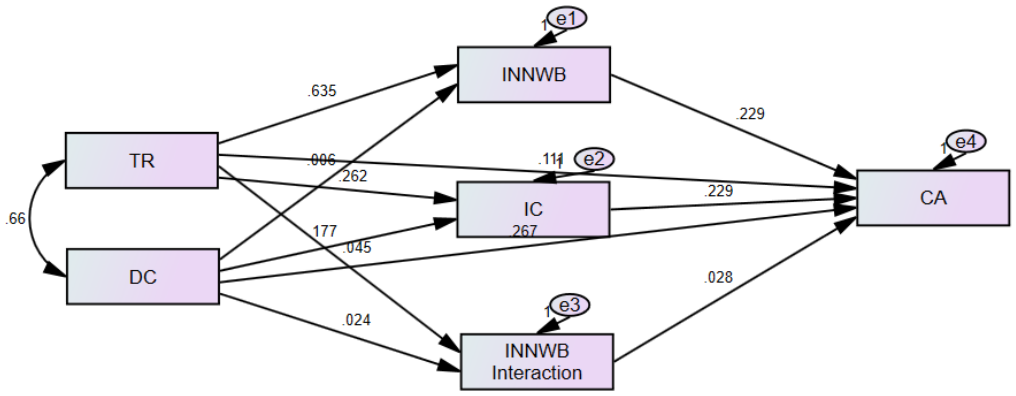

Figure 4.3: Path Coefficients Model

Innovative work behavior here (IWB) is multiplied by indirect compensation to create the new interaction variable (INT), and the new variable (INT) is entered as a mediator between direct compensation and training. To show the direct effects of predictors on outcome variables, 4.6 Table presents the unstandardized results of path coefficients, which shows regression weights; the estimates that get results for all variables paths, standard errors (S.E.), critical values (C.R.) for each path, and the significance values (P) for all the direct effect among the variables in the structural model as following:

Table 4.6: Regression Weights or Path Coefficients

			Estimate	S.E.	C.R.	P
IWB	<---	Training	.635	.054	11.708	***
I_Compensation	<---	Training	.262	.068	3.872	***
INT	<---	Training	.045	.062	.731	.465
IWB	<---	D_Compensation	.006	.051	.114	.909
I_Compensation	<---	D_Compensation	.177	.069	2.580	.010
INT	<---	D_Compensation	.024	.063	.379	.705
CA	<---	INT	.028	.064	.437	.662
CA	<---	I_Compensation	.176	.059	2.999	.003
CA	<---	IWB	.229	.059	3.872	***
CA	<---	Training	.111	.062	1.796	.073
CA	<---	D_Compensation	.267	.062	4.280	***

According to this table, the first hypothesis is supported as training has a 63.5% positive impact on (IWB) with a p-value less than 0.01. However, direct compensation has no significant influence on (IWB), as a significance value 0.909>0.05. Thus, the second hypothesis of this study is rejected. Conversely, (IWB) has a 22.9% positive influence on (CA) with a p-value less than 0.01. Therefore, the third hypothesis of this study is accepted.

In sum, this study supports the first hypothesis and its sub-hypotheses, indicating a positive relationship between training and (IWB) of the bank employees in Jordan Islamic banks. In this regard, the high level of training methods and quality could improve the (IWB). The employees who feel more trained and experienced in the working environment would provide other innovative ideas to do their jobs accurately. Otherwise, inadequate training may negatively affect the (IWB). However, that doesn't work with direct compensation, the second hypothesis. Similar to 1st hypothesis, the high (IWB) could increase the level of (CA) in the banks.

After testing the first three hypotheses, the following are the test of other indirect effects of the study variables.

To show the indirect effect of the mediation analysis, which has its basis in the correlations among the variables, an appropriate tool to examine the covariance relationship among three variables (independent, dependent and mediating variables) is followed in Table 4.7; the indirect effects of direct compensation, training and indirect compensation on (CA) through the mediation of (IWB) and the moderation of indirect compensation can be noted as detailed:

Table 4.7: The Indirect Effects of D_Compensation, Training and I_Compensation

	D_Compensation (sig)	Training (sig)
IWB	0.001(0.031)	0.154(0.004)
I_Compensation	0.041 (0.021)	0.060 (0.000)

The indirect effects comprise the product of paths between variables so long as the end variable is endogenous. Results of the bootstrap procedure highlight a significant indirect impact of indirect compensation on training (β=0.060), p<0.01, showing that (IWB) dimensions partially mediate this relationship.

Table 4.7 indicates the significant relationship between training, and indirect compensation through the mediating effect of (IWB), with the standardized total result and p-value being 0.060 and 0.000, respectively. This supports the significant impact of (IWB) (p<0.05) on the relationship between (training and indirect compensation. Also, there is a substantial relationship between direct and indirect compensation through the mediating effect of (IWB), with the standardized total result and p-value being 0.041 and 0.021, respectively. This supports the significant impact of (IWB) (p<0.05) on the relationship between the independent variables and the indirect compensation.

4.7 Moderation Analysis

Similar to path coefficients, moderation analysis is also performed through SEM; however, this process comprises two steps. The first step (IWB) is multiplied by indirect compensation to create the new interaction variable (INT). In the second step, the (INT) variable is entered as a mediator between direct compensation and training, as shown in Figure 4.3 in the Path Coefficients Model.

In other words, we have to test whether indirect effects are statistically significantly different across models; this would address whether the mediation is moderated.

Hence, the above tells us that if we want to test the mediation hypothesis across groups, we must look at column 1 vs. column 2 coefficients. This is the test of moderated mediation. If the pairwise comparison of column 1 to column 2 is statistically significant, we have evidence to suggest that the given moderator moderates the hypothesized mediation model.

Table 4.8 shows the impact of direct compensation and training through the mediation of (IWB), moderated by indirect compensation.

Table 4.8: Moderated mediation through I_Compensation

	D_Compensation (sig)	**Training (sig)**
INT	0.001 (.045)	0.001 (0.039)

In sum, hypothesis H4 was supported in light of (IWB) mediating effects. All indirect paths of (IWB) are supported, which reveals the (IWB) role in the relationship between training, direct compensation and (CA) in Jordan Islamic banks. As stated clearly, the best achievement of (CA) can be enhanced as the (IWB) is improved, and the (IWB) could be improved through providing HRM practices under the training and direct compensations practices.

Testing hypothesis H5, the total effects comprise the sum of direct and indirect impact and hence are simple to compute. Table 4.9 shows the total sum of the indirect impact of (IWB), indirect compensation and INT with their significances. It simply indicates the relevant quantities in the direct and indirect effects matrices.

Table 4.9: The Total indirect effect (mediated and moderated)

	D_Compensation (sig)	Training (sig)
IWB	0.001(0.031)	0.154(0.004)
I_Compensation	0.041 (0.021)	0.060 (0.000)
INT	0.001 (.045)	0.001 (0.039)
TOTAL	0.043 (0.001)	0.215 (.014)

4.8 Chapter Summary

This chapter has presented that most respondents are included from Jordan Islamic Bank. Similarly, most participants have a bachelor's degree, working experience of fewer than five years, and ages between 20 to 30 years. Also, most of the respondents are males. The chapter shows that reliability and validity are proved along with model fitness. All the effects are direct (some are not significant), indirect, indirect (moderated mediation) which is (INT), which gives power since two variables are stronger than one; hypotheses tests show that training has a significant impact on (IWB), while direct compensation has no significant impact. In addition, (IWB) has a significant impact on (CA), while the moderated mediation effect has significantly decreased the influence of (IWB) on (CA).