An Antecedents of Middle-Line Manager's Job Performance: A Case Study of MFIs in Cambodia

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Abstract- In Cambodia, Microfinance Institutions (MFIs) operate in a competitive market. Employee job satisfaction plays a very important role in business sustainability. This paper aims to assess the link among talent management practices, social job resources, and job insecurity through the mediating role of person-job fit and job performance on employee job satisfaction in Cambodia's MFIs context. A structured questionnaire has been delivered to study a research sample of 396 purposively selected middle-line managers from MFIs operating in seven potential provinces in Cambodia. Structural equation modeling (SEM) was used to examine the presented hypotheses. The finding of this study indicated a significant positive relationship between talent management practices on person-job fit. Also, social job resources strongly and positively influence person-job fit. Interestingly, person-job fit and job performance are critical in mediating employee job satisfaction. Hence, the study encourages organizations to take advantage of talent management practices within their institutions to develop their competitive achievement further and enhance their employee job satisfaction and performance.

Keywords: Talent management practices, social job resources, job insecurity, person-job fit, job performance, employee job satisfaction

INTRODUCTION

The research topic of talent management has received a remarkable degree of business practitioner and academic interest [1]. Scholars have also produced many publications on TM practices over the past decade [2]. In business, practitioners agree that talent management (TM) practice continues to be one of the priorities for organizations worldwide since it can represent a source of business sustainable competitive advantages in the highly dynamic and often uncertain market environment of the twenty-first century [3,4]. The concepts of talent management practices led to different views and interpretations related to all HR-related practices across four key areas: hiring the right talent, performance management, succession planning and development, and retention [5]. TM practices in organizations continue to face severe difficulties in keeping high-potential employees committed and satisfied [6]. TM practices can facilitate greater commitment by high-potential employees to the organization and increase their motivation to work hard to support organizational effectiveness [7]. TM practices are priority practices widely used by many organizations to develop high-potential employees [2]. TM practices are defined as demanding assignments that expand the capacity of high-potential employees to perform global leadership roles in the future [8]. TM practices may fulfill high-potential employees' needs and generate favorable attitudes and behaviors that can result in superior performance [9].

TM practices are relatively poorly developed research subjects, and to add a lasting contribution to the field of HRM since TM practices have to overcome some limitations and difficulties [2]. Key antecedents of TM practices impact organizational performance [10], achieving sustainable competitive advantage [11], knowledge management, and improving the performance of higher education institutions in Indonesia [12], and investigated the job performance of librarians and its relationship with talent management practices of librarians in university libraries in South-West, Nigeria [13]. In addition, talent management practices, considering how theory and practice might need to enhance employee job satisfaction in Lebanese higher education [14]. Although, there has been limited research on the association between the effectiveness of TM practices and high-potential employees' person-job-fit, job performance, and job satisfaction. Therefore, building on social exchange theory and against a background of the discussion above, this study aims to examine the association among TM practices, social job resources, job insecurity, person-job fit, job performance, and job satisfaction of middle-line managers in MFIs, Cambodia.

1. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

1.1. THEORETICAL BACKGROUND

This study applies the Ability-Motivation-Opportunity (AMO) theory is often used in HRM performance research [15]. In these studies, the AMO theory guides the choice of HRM practices to explain the effectiveness of implementing HRM practices by line managers [16]. The AMO theory identifies the relationship between talent management and performance for organizations and employees [17].

Indeed, social exchange theory provides a useful lens for understanding how perceived TM practice effectiveness may generate positive high-potential employees' attitudes related to their perception of job fit [7]. According to this theory, organizations that invest in their people are more likely to see favorable returns on those efforts [8]. The empirical data also suggests that inducements,

such as favorable and advantageous actions taken by firms toward their employees, help establish the conditions for employees to respond favorably. This is based on social exchange and the norm of reciprocity [18].

The P-O fit theory consists of person-environment fit and person-job fit determining employee job satisfaction and employee career success [19]. The person-organization (P-O) fit theory explains the relationship between person-job fit and employee job satisfaction [20]. The P-O fit theory may be useful in reducing employees' stress and resulting in higher job satisfaction [21]. These theories better predict attitudes toward work, such as job satisfaction and performance. Thus, person–organization fit theory, this article moves beyond theories of motivation and social exchange that have often been used in HRM practices and TM practices. Based on the above arguments, this study applies these three theories to explain our research framework as proposed in **Fig.1**.

1.2. HYPOTHESIS DEVELOPMENT

Talent management practices (TMP) and person-job (P-J) fit

Talent management practices are an integrated planning process, recruiting, developing, managing, and compensating employees [22]. It is the process of recruiting, training, managing, developing, appraising, and maintaining the organization's most valuable talent [23]. In addition, talent management practices are the method of developing, rewarding, and training processes for talented employees [14]. Over the past decades, interest in talent management (TM) has grown in HRM contexts [24].TM practices are to structure that leads to increased employee cognitive skills relevant to the job and the organization, increased task productivity, and increased contextual behaviors of high-potential employees [1]. The extant literature has shown that TM affects employee attitudes of affective commitment, performance, motivation, satisfaction, and quit intention [25-27]. However, a few scholars have proposed their study on the relationship between talent management practices and person-job fit [24]. By putting the right person in the right place at the right time, TM practices can help to achieve P–J fit [28]. The fact that talent management practices for talented employees are put in pivotal positions means that TM emphasizes P–J fit [24]. Thus, this proposes that offering talented employees a consistent set of TM practices will likely result in the increased fit of employees with their jobs. Based on the above arguments, the following hypothesis is suggested:

H1. TM practice is positively associated with P–J fit.

Social job resources and P-J fit

Some scholars applied the job demands-resources model is a popular framework which, according to Bakker and Demerouti [29] and Tims, *et al.* [30] adopted the idea that the interactions between job resources and demands activate either as a motivational process critical for motivating the employees. The increasing search for social job resources satisfies the need to connect to quite a great extent at work [31]. Social job resources and challenging job demands may all contribute to the self-concepts and identities employees hold (i.e., person–job fit); the job is likely to be meaningful [32]. Social job resources focus on social support at work as a highly important job resource [33], which is relevant for job satisfaction and job tenure [34], and the reduction of work to family conflicts [35]. Employees who actively seek job resources prompt employees to align their perceived misfits with the job. In social job resources, employees independently modify aspects of their careers to improve the fit between the characteristics of the job and their own needs, abilities, and preferences [30]. The role of job resources to fit the job requirements may impact further job crafting initiatives [36]. In demands-resources theory (DRT), this study examines social job resources foster job satisfaction via perceived person-job fit [37]. Thus, it is hypothesized as follows:

H2. Social job resources are positively associated with P-J fit.

Job insecurity and P-J fit

Employees who perceived lower job insecurity suggested that engaged employees could create a great workplace and increase their P–J fit perceptions [38]. Job insecurity can affect their current job performance and the future development of their career [39]. An expanded model of person–environment fit and job crafting theory, this study investigates the underlying processes of the relationship between job insecurity and person–job fit [40]. Thus, this study assumes that employees experience higher levels of job insecurity, which, in turn, negatively affects their work involvement in perceived a less fit for their job. The following research hypothesis is proposed:

H3. Job insecurity has a negative influence on P-J fit.

The impact of P-J fit on job performance and job satisfaction

Caldwell and O'Reilly Iii [41] found that overall person–job fit is strongly related to several outcomes, including job performance and satisfaction. A person–job fit approach to meaningful work and employee retention is described as matching individual selfconcept with job tasks and behaviors, such as increased worker performance and employee satisfaction [42]. This study argues that person–job fit allows employees to experience positive interactions with their workplace positively and feel qualified to perform their duties well [43]. The Theory of Work Adjustment (TWA) posits a relationship between person–job fit and job satisfaction [19]. A person-Job fit can predict job performance [44]. There was also a significant relationship between person–job fit and job performance and job satisfaction [45,46]. Also, there is a relationship between person-job fit and workers' job performance in the NGOs in Malaysia [47]. A person-job fit in a temporary organization is the antecedent of employee performance [48]. According to the person-organization fit theory, those who believe that their jobs and themselves are more compatible likely to be perceived as having a higher level of person–job fit and tend to experience greater job satisfaction and life satisfaction [49,50]. Thus, based on the above arguments, this study proposes the following hypotheses:

H4. P-J fit has a positive influence on job performance.

H5. P-J fit has a positive influence on job satisfaction.

The impact of job performance on job satisfaction

In characteristics of HRM, job satisfaction and job performance among Romanian employees has been explored by Davidescu, *et al.* [51]. Indeed, the relationships among job satisfaction, turnover intentions and job performance of 434 employees in a restructured telecommunications company in Taiwan [52]. Person–organizational fit theory states that employees with similar characteristics to

those in the context of the workplace may perform better job satisfaction and increase job performance [53]. Multiple regression analysis revealed that job satisfaction is important in enhancing job performance and reducing turnover intention [54]. Investigating job satisfaction effects on job performance can inform organizational decisions and policies about job satisfaction and performance of sugar industrial workers in Bangladesh [55]. Based on the above arguments, this study proposes the following hypothesis (i.e., **Fig. 1**):

H6. Job satisfaction has a positive influence on job performance.



Fig.1. Proposed conceptual model for the study.

2. RESEARCH METHODOLOGY

2.1. SAMPLING TECHNIQUES

A purposive sampling [56] was adopted to collect information from the middle-line managers from (Microfinance Institutions) MFIs where operating in seven potential provinces in Cambodia, such as Kandal, Siem Reap, Kampong Cham, Kampong Chhang, Battambang, Porsat, and Kampong Speu province. A self-administration was also employed to deliver questionnaires to individual middle-line managers personally. To generalize the sample sizes of this study, unknown populations and how to determine the sample sizes are applied by using Cochran [57]'s formula is one of the most popular for calculating sample sizes. Assume a researcher has set the alpha level a priori at 0.05, plans to use a proportional variable, selected the acceptable error level at 5%, and estimated the standard deviation of the scale as 0.5. Cochran's sample size formula is presented here, along with how these decisions were made.

$$n = \frac{Z^2(p*q)}{e^2} = \frac{(1.96)^2(0.5*0.5)}{(0.05)^2} = 384$$

Where Z = value for a selected Alpha level of 0.025 in each tail = 1.96 (the Alpha level of 0.05 indicates the level of risk the researcher is willing to take that the true margin of error may exceed the acceptable margin of error). Where (p*q) = estimate of variance = 0.25. Thus, this study selected a total of 396 sample sizes for formal data analysis.

2.2. MEASURES

The measurement scales for the present study were taken from various available literature published in the area to ensure the validity and reliability of the instrument used. The scale for the dependent variables of job satisfaction was adopted from Dartey-Baah, *et al.* [58], which consisted of 7 items. Job performance was adopted from Kundu, *et al.* [59] which consisted of 4 items. The mediating variable of P-J fit was adopted from Saks and Ashforth [60], which consisted of 6 items. Independent variables of TM practices were adopted from Kaur [61]. Social job resources were adopted from Tims, *et al.* [62], which consisted of 5 items, and five items of job insecurity were adopted from Låstad, *et al.* [63]. A 5-point Likert scale was used to measure the questionnaire items [64]. A double-back translation was used to translate the questionnaire from English to Khmer and Khmer to English to validate the meaning of the questionnaire translation [65]—English questionnaire items as listed in Appendix-I.

3. DATA ANALYSIS AND RESULTS

The data analysis for the study was done using SPSS version 25 and AMOS 23 software to treat a confirmatory factor analysis (CFA) and structural equation modeling (SEM) for testing research hypotheses related to the research objectives that examine the association among TM practices, Social Job Resources, Job Insecurity, person-job-fit, job performance, and job satisfaction of middle-line managers in MFIs, Cambodia. Thus, CFA and SEM are used as suggested by Hair, *et al.* [66]. Before running the data for the measurement model and structural analysis, this study checked the data for multi-collinearity and missing data values. No such concerns with the data were found. The collinearity (VIF) values were less than the cut-off values of 3.5, indicating ideal

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values [67]. Thus, we proceeded with measurement model analysis to test the constructs' reliability and validity. In Table 1 and detailed in Table 2 (Appendix—II), scale reliability and validity through the measurement model are performed, and the next step of structural model analysis and hypothesis testing is conducted.

Table	1	
Reliability and valid	ity of Constructs	
Cronbach's	Average Variance	Composite
Alpha	Extracted (AVE)	Reliability (C.R)
0.940	0.55	0.86
0.719	0.49	0.74
0.765	0.59	0.81
0.876	0.55	0.79
0.791	0.66	0.91
0.887	0.56	0.90
	TableReliability and validCronbach'sAlpha0.9400.7190.7650.8760.7910.887	Table 1Reliability and validity of ConstructsCronbach'sAverage VarianceAlphaExtracted (AVE)0.9400.550.7190.490.7650.590.8760.550.7910.660.8870.56

Note: $AVE = \frac{\sum_{i=1}^{n} \lambda_i^2}{n} (1); CR = \frac{(\sum_{i=1}^{n} \lambda_i)^2}{(\sum_{i=1}^{n} \lambda_i)^2 + (\sum_{i=1}^{n} \delta_i)} (2)$

Where: λ (Lamda) represents the standardized factor loading and i is the number of items (1) and δ (Delta) represents error variance terms (2) while $\delta = 1 - \lambda_i^2$. According Fornell and Larcker [68] and Peterson and Kim [69], AVE must exceed 0.50, and CR must be exceed 0.70, respectively. Hair, Black, Babin and Anderson [66] recommend that t-value must be greater than 1.96 and pvalue<0.05.

MEASUREMENT MODEL ANALYSIS 3.1.

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Applying a standard SEM analysis procedure, the measurement model analysis or confirmatory factor analysis—(CFA) was performed to check scale reliability and validity (i.e., Fig.2-Appendix-III). The constructs used in the study attained Cronbach's alpha value above the recommended cut-off value of 0.70 [68]. The construct for job performance has the lowest Cronbach's alpha value at 0.719, above the minimum threshold value (i.e., Table 1). The items thus indicate high internal consistency and reproducibility of the scale [68]. To test the Convergent validity of the scale, the Average Variance Extract (AVE) measures were employed. The results of all constructs depicted a value of more than 0.50, indicating satisfactory convergent validity among constructs [68]. The outcome of AVE depicted values from 0.49 to 0.66 (i.e., Table 1). Using the Fornell and Larcker Criteria (1981), discriminant validity was tested by comparing the squared root values of AVE with the inter-constructs' correlations. As depicted in **Table 2**, the square root values highlighted in bold exceed the inter-construct correlation values. Thus, implying that the measurement model used has discriminant validity and the constructs used in the study differ from other study constructs.

However, as the data collection process for the research variables was obtained from the same source from MFIs, there is a possibility that common method variance needs to be considered [i.e., 70,71] to confirm if the strengths of the relationships among research constructs have been inflated or deflated [72]. To assess the potential impact of this form of bias in this study, its discriminant validity is tested in two steps. First, a Harmon one-factor test is adopted) that loads all the variables into a principal component factor analysis. This procedure means common method bias may be present if the newly introduced common latent factor explains more than 50% of the variance [73]. The results reveal that a solution accounts for 41.478% of the total variance, which is less than 50%, as recommended by Podsakoff, MacKenzie, and Podsakoff [74] [Also refer to 75]. Second, convergent validity was demonstrated, as all constructs' average variance extracted (AVE) values were higher than the suggested student value of 0.50 (Fornell & Larcker, 1981). However, the AVE of the "Job performance" research variables have 0.49, which is lower than the cut-off value. This process is still keeping these research items because when we decided to delete some of them, the results affected other research items. Thus, discriminant validity was determined by comparing the square root of the AVE with the Pearson correlations among the constructs. All AVE estimates from Table 2 (Overall Factor Model of CFA) are greater than the corresponding inter-construct square correlation estimates in Table 2 (Correlation Matrix). Based on these results, the common method bias is unlikely to be a problem with the data [76,77].

Table 2 Discriminant Validity using Fornell-Larcker Criteria (n=396)									
Variables	Mean	Std.D	TMP	PJF	SJR	JOI	JOP	JOS	
Talent management practices	3.273	0.693	0.748						
Person-job fit	3.675	0.615	0.092 (0.008)	0.768					
Social job resources	2.965	1.276	0.317 ^{**} (0.100)	0.759 ^{**} (0.576)	0.742				
Job insecurity	3.236	0.772	-0.345 ^{**} (0.119)	0.632 ^{**} (0.399)	0.567 ^{**} (0.321)	0.812			
Job performance	3.033	0.839	0.287 ^{**} (0.082)	0.712 ^{**} (0.507)	0.852 ^{**} (0.725)	0.534 ^{**} (0.285)	0.700		
Job satisfaction	2.914	1.003	0.453 ^{**} (0.205)	0.631** (0.398)	0.731** (0.534)	0.364 ^{**} (0.132)	0.715 ^{**} (0.511)	0.742	

Note: **. Correlation is significant at the 0.01 level (2-tailed). Values in Bold indicate Squared values of AVE Scores. Values in parentheses () indicate inter-construct square correlation.

3.2. Structural model analysis

After confirming the measurement model (CFA), the structural equation model modeling (SEM) was performed. For the structural model analysis, the SEM procedure of AMOS is used to analyze the goodness of fit index, and hypotheses testing (Path coefficients). An additional important step, the Goodness-of-fit (GoF) test, has been applied to the SEM assessment. The model's overall Goodness-of fit (GoF) is 0.736, obtained from the outlines Alolah, *et al.* [78] using the Equation of GoF = $\sqrt{AVE * R^2}$ (i.e., **Table** 5). Considering the criteria of GoF values of small at 0.1, medium at 0.25, and large at 0.36 [79], this current can say that the current model for this study has a good model fit. Furthermore, the Model Fit Indices (i.e., Table 3) highlight good model fit using Standardized Root Means Square (SRMR=0.038), indicating a value less than the cut-off limit (<0.05). Similarly, Goodness-Of-Fit (GFI=0.929), Adjusted Goodness-Of Fit (AGFI=0.902), Normed Fit Index (NFI=0.938), and Comparative Fit Index (CFI=0.976) also indicated a good model fit (i.e., Fig.3). Tenenhaus, et al. [80] define this test as the geometric mean of the average communality and average R^2 (i.e., **Table 5**) for endogenous perspectives. These researchers suggest the global fit for Structural Equation Modelling of more than 0 and less than 1 (0 < GoF < 1). Because communality equals AVE in the SEM path modelling approach, Wetzels, et al. [81] propose a cut-off value of 0.5 for communality, as suggested by Fornell and Larcker (1981). As Cohen [82] propose in line with the effect sizes for R² (i.e., small: 0.02, medium: 0.13, and large: 0.26), the following GoF criteria for small, medium, and large effect sizes of R² are obtained by Wetzels et al. [81] by substituting the minimum average AVE of 0.50 and the effect sizes for R^2 in the above equation. For validating the SEM model globally, these scales may serve as baseline values (Wetzels et al. [81]).

Table 3 Path Relationships							
Hypotheses	Path coefficient (β)	Critical ration (CR)	Sig. level (p)				
H1: TMP \rightarrow PJF (Accepted)	0.127**	2.804	0.005				
H2: SJR \rightarrow PJF (Accepted)	0.938***	10.656	0.000				
H3: JOI→PJF (Rejected)	-0.032	-0.0633	0.527				
H4: PJF \rightarrow JOP (Accepted)	0.808^{***}	10.454	0.000				
H5: PJF→JOS (Rejected)	0.064	0.495	0.620				
H6: $JOS \rightarrow JOP$ (Accepted)	0.437***	3.260	0.001				
Model fit indices							
Results		Cut-off values (Threshold	s)				
CMIN/D.F (Chi-square/D.F) =1.574		CMIN/D.F (Chi-square/D	.F)< 3.0				
GFI=0.929		GFI>0.90					
AGFI=0.902		AGFI>0.90					
CFI=0.976		CFI>0.90					
NFI=0.938		NFI>0.90					
RMSEA=0.038		RMSEA<0.038					

Note: ****p*<0.001, ***p*<0.05 *significant level at t-value (CR)*>1.96 *and p*<0.05.

This study tests the mediating effects of P-J fit and Job performance by applying a formula of Soblel – test = $\frac{ab}{\sqrt{b^2 S_a^2 + a^2 S_b^2}}$ (where:

indirect effect = $a \times b$ (where a is the path coefficient of the relationship between the independent and the mediator variables, and b is the path coefficient of the relationship between the mediator and the dependent variables. SE_a is the standard error (SE) of the relationship between the independent and the mediator variables, and SE_b is the standard error (SE) of the relationship between the mediator and the dependent variables). The results of mediating effect of "P-J fit" in this study showed that a: TMP \rightarrow JOP =0.13 (with $S_a^2 = 0.055$); b: PJF \rightarrow JOP = 0.81 (with $S_b^2 = 0.069$). Hence, a x b = 0.13 x 0.81 = 0.105 and Sobel - test = $\frac{0.13 \times 0.81}{\sqrt{(0.81)^2(0.055)^2 + (0.13)^2(0.069)^2}} = \frac{0.105}{0.045} = 2.32$, which indicate t-value = 2.32 > 1.96 and p-value = 0.010 < 0.05 (i.e., how to get this result, refer to Sobel [83] and Chet, Sok and Sou [72]). Therefore, the research finding of this study showed that the research variable of person-job fit plays a critical role as a mediating variable to predict job performance for middle-line managers in IMFs. Similarly, Sobel's test for a mediating effect of job performance on the relationship between P-J fit and job satisfaction was also calculated and shown in Table 4. This study assumes that TMP can't directly influence job performance for middle-line managers. When middle-line managers perceive more TMP while working in their own organizations and teams, they can apply critical TMP for their job performance, which might make them satisfied with their job. After gaining confidence in the structural model's (CFA) validity, the path coefficients and hypotheses testing was performed. The results of SEM indicated solid acceptance of the proposed hypotheses H1, H2, H4, and H6 are accepted. However, H3 and H5 are rejected. (i.e., Table 3). H3- "relationship between JOI and P-J fit" with β =-0.032, t-value = -0.0633 (<1.96), and p-value=0.527 (>0.05), and H5-"relationship between P-J fit and job satisfaction" with β =0.064, t-value = 0.495 (<1.96), and p-value=0.620 (>0.05). For H3 is stated that job insecurity has a negative impact on job satisfaction, from the result of this finding indicated that middle-line managers in IMFs in Cambodia do feel a high level of job insecurity and lower fit with their job. Another rejected H5 stated that P-J fit positively influences job satisfaction. The finding of this study deposits that P-J fit does not have a direct effect on job satisfaction. This means that middle-line managers do feel a lower fit with their job, leading them to be perceived as less satisfied with their current job or position. Another perspective, Sobel's test indicated that the relationship between P-J fit and job satisfaction had been mediated by job performance with β =0.356^{***}, t-value = 3.82, and p=0.000 (i.e., **Table 4**). This study also found that P-J fit and Job performance are important in mediating effect in this conceptual framework. Also, results indicated that TM practices contribute to person-job fit (i.e., H1- β =0.127^{**}, t-value = 2.804, p=0.005), social job resources have a significant impact on person-job fit (i.e., H2— β =0.938^{***}, t-value

= 10.656, p=0.000), person-job fit has a significant impact on job performance (i.e., H4— β =0.808^{***}, t-value = 10.454, p=0.000), and job satisfaction has a positive significant on job performance (i.e., H6— β =0.437^{***}, t-value = 3.260, p=0.000), respectively.

Table 4Mediating Effects of P-J fit and Job performance									
Path relationships	Standardized	Standardized	Standardized	t-value*	Sig. level (p)				
	coefficient: (a)	coefficient: (b)	coefficient: (a x b)						
Mediating effect of P-J	Mediating effect of P-J fit on the relationship between TMP and Job performance								
TMP→JOP	0.13	-	-	2.32	0.010				
PJF→JOP	-	0.81	-						
TMP→PJF→JOP	-	-	0.13 x 0.81= 0.105						
<i>Note:</i> $SE_a = 0.055$; <i>SE</i>	$E_b = 0.069$								
Mediating effect of Job	performance on the	relationship betweer	n P-J fit and Job Satisfac	tion					
PJF→JOP	0.81			3.82	0.000				
JOP→JOS		0.44							
PFJ→JOP→JOS			0.81 x 0.44= 0.356						
<i>Note:</i> $SE_a = 0.069$; <i>SE</i>	$E_b = 0.109$								

Note: **Sobel's test (z-test)*

Table 5 Total Effects:	Direct Effects &	& Indirect Effects
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Direct effects	TMP	SJR	JOI	PJF	JOP	JOS	R ²	AVE	GoF
PJF	0.127	0.938	-0.032	-	-	-	0.961	0.768	0.859
JOP	-	-	-	0.808	-	-	0.707	0.700	0.703
JOS	-	-	-	0.062	0.437		0.514	0.742	0.617
Indirect effects									
PJF	-	-	-	-	-	-			
JOP	0.102	0.758	-0.026	-	-	-			
JOS	0.081	0.390	-0.013	0.353	-	-			
Total effects									
PJF	0.127	0.938	-0.032	-	-	-			
JOP	0.166	0.758	-0.026	0.808	-	-			
JOS	0.081	0.390	-0.013	0.416	0.437	-			



Fig.3. The results of SEM

4. CONCLUSION

This study attempts to determine the association among TM practices, social job resources, job insecurity, person-job fit, job performance, and job satisfaction of middle-line managers in MFIs, Cambodia. The result of this finding (i.e., **Fig.3**) indicated that TM practices have no significant impact on job performance (i.e., β =0.06, t-value= 1.234<1.96, and p=0.217>0.05). Thus, this finding does not consistent with previous findings; for instance, Omotunde and Alegbeleye [13] investigated the relationship between talent management practices and the job performance of librarians (i.e., r = 0.58, p < 0.05) and Bibi [84] determine the effect of talent management practices on employee performance among employees working in healthcare organizations of Pakistan. TM practices enhance the productive performance of employees (i.e., β =0.64, p<0.000) [85]. In **Fig.3** in this manuscript, TM practices do not contribute to job performance because this relationship is mediated by P-J fit, as shown in **Table 4**. In line concept with Mensah and Bawole [86] applied the person-organization fit theory to examine the mediating role of person-organization (P-O) fit on the relationship between TM and employee job satisfaction and organizational citizenship behaviors in 33 banks, Ghana. Thus, P-J fit is important in mediating the effect between TM practices and job performance. Indeed, ability, motivation, and opportunity (AMO) theory have been applied to examine one such mechanism, person–job fit, through which talent management practices influence talented employees' affective commitment and quit intentions in parastatal institutions in Ghana [24]. In line with his study and colleague, this study found that TM practices positively impact P-J fit.

Social job resources enhance the tour leaders' work engagement [87], and increase person-job fit and internal employability by applying job demands-resources theories [88]. In line with previous studies, this current manuscript found that social job resources positively impact the person-job fit of middle-line managers in IMFs, Cambodia. Indeed, drawing on the expanded model of personenvironment fit and job crafting theory, this study investigates the underlying processes of the relationship between job insecurity and person-job fit. The result indicated that job insecurity has no significant impact on person-job fit. This manuscript assumes a higher degree of job insecurity, lower job satisfaction, and lower degree of employee commitment than those who did not fit their job [89]. Thus, this finding is inconsistent with [39], indicating that low employable, overgualified, and temporary employee experience higher levels of job insecurity, which, in turn, negatively affects their job fit involvement.

An extension of person organizational fit theory to examine team members' positive affect and person-job fit and the effect of their sense of well-being on their job performance in 10 life insurance companies in Taiwan [90]. Indeed, person-job fit, personorganization fit, and employee job performance [91]. Person-job fit and professional plateau were positively correlated with job involvement (r=0.704, p<0.01) and job performance (r=0.611, p<0.01), which indicates that the higher the person-job fit and professional plateau, the higher the job performance [92]. Also, a person-job fit in a temporary organization as antecedent of employee performance [48]. Similarly, this current paper is consistent with research finding from these previous scholars to examine the relationship between person-job fit and employee job performance. The variable of person-job fit was positively associated with employee job satisfaction by Peng and Mao (2015), with a primary focus on a sample of 455 staff in Hunan, China. Drawing on the conservation of resources, person-job fit, and spillover theories, the effect of person-job fit and job satisfaction has been found by Choi, Oh and Kim [49] with 2183 active seniors in Korean Labor. However, this current study was inconsistent with the above research findings. Interestingly, this research finding indicated that the relationship between person-job fit and job satisfaction is mediated by job performance (i.e., Table 4).

The meta-analysis of 74 empirical studies of job satisfaction and performance has been explored [93]. For 47 human services workers in organizational research by correlating job satisfaction to performance [94]. A predicting in the level of job satisfaction, stress, and performance in CPA firms in Taiwan has been confirmed by Chen and Silverthorne [95]. The analysis between job satisfaction parameters and job performance is also explored [96]. The findings support developing and applying various interventions to decrease emotional labor and increase job satisfaction and job performance among 424 nurses in South Korea [97]. In managerial practices, the job satisfaction and performance of 260 non-managerial construction professionals in Yangon, Myanmar [98]. Thus, this current manuscript was found to be consistent with the previous findings.

Overall, social exchange theory postulates that when service organizations invest in their employees, they are more likely to reciprocate these corporate investments in positive ways at the workplace. The authors thus advocate that to have the desired effect, such as the increased person-job-fit to job performance and job satisfaction, it is crucial for organizations to invest in TM practices that are perceived as effective by employees.

IMPLICATIONS AND LIMITATIONS 5.

The results of this study contribute to the existing literature on human resource management and organizational behavior related to working environment and employee perception in MFIs. In the context of MFIs in Cambodia, the role of TM practices, social job resources, person-job fit, and job performance are significant factors impacting job satisfaction. In this manuscript, both person-job fit and job performance are considered mediating effects to explain the relationship between TM practice and job performance and person-job fit and job satisfaction, which is mediated by job performance.

From the viewpoint of managers, this study will provide a better understanding of the human resource management practices and organizational behaviors contexts, which will add knowledge to managers and lead to better decision-making to retain talented employees. This study will be of use to the middle-line managers of MFIs. This will also provide an understanding of the talent management practices (TMP) that can take advantage of the working behaviors of middle-line managers to maintain long-term relations among the MFIs and improve their working performance and job satisfaction. This study will also help the MFIs determine the factors affecting job performance and job satisfaction that service managers can take to decide on specific processes to be improved or new management practices to be adopted. In addition, MFIs owners can obtain these results to educate all employees to achieve better organizational performance.

Specifically, this study is conducted on MFIs in Cambodia, so there is a scope of the study by extending the research to other service firms for generalization. Further, a comparison can be drawn between large-scale service organizations and MFIs to see the differences in the adoption factors affecting job performance and satisfaction. In the future, MFIs may consider and incorporate the factors like leadership styles, social organizational support, procedural justice, and employee phycological empowerment that impact job performance and job satisfaction in MFIs contexts. Indeed, employee collaboration among the departments is vital in affecting the implementation of their job performance and satisfaction. These arguments also provide a better understanding of the factors affecting job performance and job satisfaction among MFIs middle-line managers. Also, the impact of mediating and moderating variables (i.e., employee social experience, leader-member exchange, and perceived supervisor support) can be tested in future studies to extend the current model. Future researchers can also develop the relationship of the "theory of organizational socialization" [99] and "socialization resources theory" [100] with human resource management and organizational behavioral practices in cross-sectional studies.

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APPENDIX-I: QUESTIONNAIRE DESIGN

Talent Management Practice—TMP ($\alpha = 0.887$; AVE = 0.56; C. R = 0.90)

- 1. Do you think Talent Management Program helps to identify the strength and weakness of employees?
- 2. What changes have taken place in the organization as a result of Talent Management Program?
- 3. How it is useful for your performance?
- 4. According to your which areas improved due to this Program?
- 5. How it becomes effective to identify employee's potential for advancement?
- 6. To what extent is Talent Management Program motivating the work environment?
- 7. In your opinion does Talent Management Program helps to win co-operation and team work?
- 8. Who is responsible for Talent Management Program and its employee engagement in your organization?

Person-job fit—PJF ($\alpha =; AVE = 0.59; C.R = 0.81$)

- 1. "To what extent do your knowledge, skills, and abilities match the requirements of the
- 2. job?"
- 3. To what extent does the job fulfill your needs?"
- 4. "To what extent is the job a good match for you?"
- 5. "To what extent does the job enable you to do the kind of work you want to do?"
- 6. "To what extent does the organization fulfil your needs?"

(a 5-point Likert-type scale with anchors, 1 = To a very little extent, and 5 = To a very large extent)

Social Job Resources—SJR ($\alpha = 0.876$; *AVE* = 0.55; *C*. *R* = 0.79)

- 1. I ask my leaders to coach me
- 2. I ask whether my leaders are satisfied with my work
- 3. I look to my leaders for inspiration
- 4. I ask others for feedback on my job performance
- 5. I ask colleagues for advice

Job Insecurity—JOI ($\alpha = 0.791$; *AVE* = 0.66; *C*. *R* = 0.91)

- 1. I am worried that I will have to leave my job before I would like to
- 2. I worry about being able to keep my job
- 3. I am afraid I may lose my job in the near future
- 4. I worry about getting less stimulating work tasks in the future
- 5. I feel worried about my career development in the organization

Job Performance—JOP ($\alpha = 0.719$; *AVE* = 0.49; *C*. *R* = 0.74)

- 1. I make sure that my work meets/exceeds performance standards
- 2. I meet/exceed my goals
- 3. I complete my tasks on time
- 4. I respond quickly when problems come up

Job Satisfaction—JOS ($\alpha = 0.940$; AVE = 0.55; C. R = 0.86)

- 1. All in all, you are satisfied with the persons in your work group
- 2. All in all, you are satisfied with your leaders
- 3. All in all, you are satisfied with your job
- 4. All in all, you are satisfied with this organization, compared to most
- 5. Considering your skills and the effort you put into your work, you are satisfied with your pay
- 6. You feel satisfied with the progress you have made in this organization up to now
- 7. You feel satisfied with your chance for getting ahead in this organization in the future.

Appendix—II: Overall CFA

Table 2.	CFA:	Reliability	and	validity	of	Constructs

Codes		Research Constructs	Standardized Loading (λ)	Alpha (α)	t-value	AVE	CR
JOS1	Ļ	Job Satisfaction	0.672***	0.940	А	0.55	0.86
JOS2	ţ		0.766***		15.071		
JOS3	ţ		0.710^{***}		12.649		
JOS4	Ļ		0.789^{***}		13.719		
JOS6	Ļ		0.781^{***}		13.717		
JOP1	Ļ	Job Performance	0.667^{***}	0.719	А	0.49	0.74
JOP3	Ļ		0.794***		12.893		
JOP4	+		0.64***		10.951		
PJF2	Ļ	Person-Job Fit	0.754***	0.765	А	0.59	0.81
PJF4	+		0.769***		15.451		

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PJF5	←		0.776^{***}		15.614		
SJR1	Ļ	Social Job Resources	0.688^{***}	0.876	А	0.55	0.79
SJR2	ţ		0.790^{***}		13.872		
SJR5	Ļ		0.746^{***}		13.41		
JOI2	Ļ	Job Insecurity	0.729^{***}	0.791	17.269	0.66	0.91
JOI3	Ļ		0.827^{***}		18.365		
JOI4	+		0.928^{***}		11.774		
JOI5	Ļ		0.851***		17.79		
JOI1	Ļ		0.716^{***}		А		
TMP3	Ļ	Talent Management Practice	0.747^{***}	0.887	16.142	0.56	0.90
TMP4	Ļ		0.778^{***}		14.192		
TMP5	4		0 7 7 7 7 * ***		4 4 9 49		
_	-		0.755		14.069		
TMP6	+ +		0.755*** 0.663***		14.069 12.438		
TMP6 TMP2	+ +		0.755 0.663*** 0.681***	-	14.069 12.438 A	-	
TMP6 TMP2 TMP8	1 1 1		0.755 0.663*** 0.681*** 0.817***	-	14.069 12.438 A 14.505	-	

Note: A=parameter regression weight was fixed at 1.000 and significant level of p-value<0.05 and t-value>1.96. ***p<0.001

