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RESEARCH ARTICLE

The Impact Of Fear Of COVID-19 On Future Anxiety: Life Satisfaction And Academic Motivation As Mediators

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ABSTRACT

The coronavirus pandemic has triggered widespread fear and anxiety worldwide. The objective of this study is to investigate the relationship between fear of coronavirus pandemic and concerns about the future, with a focus on understanding the potential mediating roles of personal contentment with life and motivation in academic pursuits. Datawere gathered through an online survey using a convenience sample of 2737 collegestudents in April 2021. The survey responses were analyzed using Statistical Package for the Social Sciences (SPSS) for Windows 25.00 and Analysis of Moment Structures (AMOS) 25.0 software. Confirmatory factor analyses of the scales in the questionnaire form were conducted and their consistency, construct soundness, and internal consistency. Discriminant construct soundness analysis was conducted between the variables and it was investigated whether the separation between the variables was sufficient for structural equation modeling. Findings indicated that personal contentment with life and motivation in academic pursuits partially mediated the effect of fear of coronavirus pandemic on concerns about the future.

Keywords: Academic motivation, fear of coronavirus pandemic, future anxiety, life satisfaction, college students, distance education, pandemic

INTRODUCTION

In December 2019, a virus—previously unreported in humans—emerged in the city of Wuhan in China and rapidly spread to other countries. The first coronavirus case in Turkey was detected on March 11, 2020, and a pandemic was declared by the WHO that same day. The coronavirus disease (coronavirus pandemic) has affected individuals and society at many levels, creating

great anxiety about the future. The causes of anxiety have also become more diverse in this context, as people experience panic, apprehension, fear, and anxiety for themselves, their families, and friends. While experts focused on protecting physical health in the early days of the pandemic, they began to emphasize the importance of protecting the mind and mental health as the disease spread (Bakioğlu et al., 2021). Mental health difficulties increased, and anxiety about the future was exacerbated (Duplaga & Grysztar, 2021).

The most prominent negative emotion was anxiety about the future or fear of losing a relative. Although fear and anxiety overlap, they differ in some ways. Fear has an external focus on danger, whereas, in anxiety, the focus is internal. Anxiety is concerned with the present, whereas fear is concerned with the future. People's reactions to coronavirus pandemic induced fear and anxiety can change (Porcelli, 2020).

Numerous studies have highlighted the association between Fear of coronavirus pandemic and increased anxiety levels (Asmundson & Taylor, 2020). The uncertainty surrounding the virus, its potential consequences, and the economic implications have contributed to heightened anxiety about the future. These initial studies provided crucial insights into the link between fear of coronavirus pandemic and anxiety. The coronavirus pandemic pandemic has brought notable disruptions to individuals' lives, leading to widespread fear and anxiety worldwide.

The fear generated by the pandemic and its repercussions on daily life, health, and overall well-being has been associated with a decline in personal contentment with life levels. Sousa and Lyubomirsky (2001) defined personal contentment with life as a subjective assessment of one's quality of life, characterized by a notable cognitive component. In contrast, Akandere et al. (2009) described it as an individual's emotional response or attitude toward their life across various domains, including work and leisure. Life satisfaction encompasses both cognitive and subjective aspects of well-being and serves as a means to evaluate an individual's quality of life (Huebner, 1994; Pavot & Diener, 2008; Veenhoven,1996). Research has indicated a negative association between the fear of coronavirus pandemic and personal contentment with life (Satıcı et al. 2020). Moreover, personal contentment with life has been recognized as a critical factor mediating the link between the fear of coronavirus pandemic and concerns about the future (Reznik et al. 2021). Higher levels of personal contentment with life may serve as a buffer, mitigating the heightened concerns about the future stemming from pandemic-related fears.

Fear of coronavirus pandemic has emerged as a prominent psychological consequence of the pandemic, affecting various aspects of students' lives, including their motivation in academic pursuits. Academic motivation has been shown to play a notable role in students' psychological wellbeing (Emadpoor vd., 2015) and their ability to cope with challenges and stress (Ozer & Schwartz, 2020). Limited studies have explored the direct link between fear of coronavirus pandemic and motivation in academic pursuits. However, given the notable disruptions to educational systems and uncertainties about academic outcomes during the pandemic, it is plausible to expect a negative association between fear of coronavirus pandemic and motivation in academic pursuits (Vallerand et al., 1992). Studies have shown that fear and stress associated with the pandemic have had adverse effects on students' motivation in academic pursuits (Zaccoletti et al., 2020; Günaydın, 2022). Reduced motivation in academic pursuits, in turn, may be associated with increased concerns about the future, as academic performance and success are essential sources of students' selfesteem and confidence in their abilities (Ryan & Deci, 2000). According to the literature, fear of coronavirus pandemic's direct and indirect effects on motivation in academic pursuits, potentially through increased academic stress and the use of coping strategies, may contribute to changes in concerns about the future levels. This study draws upon the theoretical framework of fear arousal and motivational theories to understand the complex interplay between fear of coronavirus pandemic, concerns about the future, motivation in academic pursuits, and personal contentment with life. Fear arousal theory suggests that fear-inducing stimuli can trigger a series of cognitive and emotional responses, leading to various behavioral outcomes. In this context, fear of coronavirus pandemic acts as a fear-inducing stimulus, influencing individuals' cognitive and emotional processes. Motivational theories provide insights into how fear and anxiety can impact individuals' motivation and subsequent outcomes, such as motivation in academic pursuits and personal contentment with life.

In light of the context provided, the research is driven by the following objectives:

- 1. To explore how the fear of coronavirus pandemic influences concerns about the future.
- 2.. To discern the mediating role of personal contentment with life and motivation inacademic pursuits in the relationship between fear of coronavirus pandemic and concerns about the future. This study sought to comprehend both the direct and mediated associations between fear of coronavirus pandemic and concerns about the future, with the involvement of personal contentment with life and motivation in academic pursuits as mediators.

METHOD

Proposed conceptual model and hypotheses

This study's core aim was to assess how university students' fear of coronavirus pandemic affects their concerns about the future with a specific focus on the mediating roles played by personal contentment with life and motivation in academic pursuits, as depicted in Figure 1.

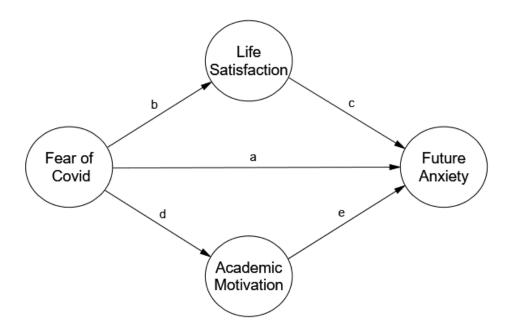


Figure 1: Research model

Data collection tools

The survey was designed to gather information about the fear of coronavirus pandemic, concerns about the future, motivation in academic pursuits, personal contentment with life, and demographic variables.

Fear of coronavirus pandemic Scale was developed by Ahorsu et al. (2020) and was modified Turkish culture by Satıcı et al. (2020). The 7 questions are rated on a five-point Likert scale. Cronbach's alpha value of the scale was 0.911 for this study.3

Future Anxiety Scale was developed by Zaleski in 1996 with 29 items. This study used the shortened version with five items (Zaleski et al., 2019). The questions were rated on a fivepoint Likert scale. The Cronbach's alpha value for the scale was 0.905.

Academic Motivation Scale developed by İhsan Bozanoğlu in 2004 consists of 20 questions and has three dimensions (Self Transcendence, Using Knowledge, and Discovery). The Cronbach's alpha value of the scale was 0.946.

Life Satisfaction Scale developed by Huebner in 1994, consists of 40 items and has five dimensions (Family, Friends, School, Living Environment, and Self). The Cronbach's alpha value for the scale was 0.932.

Procedure

Universities that normally offer face-to-face courses were offering distance education at the time of our research because of coronavirus pandemic. An online questionnaire created with Google Forms was used for data collection. Ethics approval (reference 03/07/2020-35) was obtained from Kocaeli University's Social and Human Sciences Ethics Committee. The purpose of the study, measurement tools, and survey participation time were explained to the students. They were informed that the submitted data would be kept anonymous and confidential. Informed consent was duly obtained from 2737 students voluntarily participating in the study. The survey was conducted from 7–15 April 2021.

Data analysis

Structures (AMOS) 25.0 software were used to analyze the survey answers of 2737participants. In the frequency analysis of the sample, descriptive information about demographic characteristics was given together with percentages. Confirmatory factor analyses (CFA) of the Fear of COVID, Future anxiety, Life satisfaction, and Academic motivation scales in the questionnaire form were conducted and their consistency, construct soundness and internal consistency in the sample were measured by calculating Cronbach's alpha (CA), Combined internal consistency (CR) and Average variance extracted (AVE) values. Discriminant construct soundness analysis was conducted between the variables and it was investigated whether the separation between the variables was sufficient for structural equation modeling. The bootstrap method examined whether Life satisfaction and Academic motivation variables mediate the effect of the Fear of coronavirus pandemic variable on the Future anxiety variable (n=10000).

RESULTS

Demographic characteristics of the sample

The gender distribution of the participants is 63.5% female and 36.5% male. While 4.1% of our participants are married, 95.9% are single. In age groups, the rate of the 18-22 group was 81.69%, the rate of the 23-27 group was 13.7%, the rate of the 28-30 group was 2.1%, and the rate of the over 31 age group was 2.6%. The education levels of the participants were included in the sample as 25.9% for the associate degree, 71.4% for undergraduate, and 2.8% for graduate.

Confirmatory factor analysis (CFA) results of scales

A sample size of more than 200 causes the Chi-Square (x2) value for CFA was employed to validate the structure to be high and the significance level to be low (Bollen, 1989; Fornell & Larcker, 1981). Since the sample size was high in the study, the appropriateness of the tested model was tested with Chi-Square value/degree of freedom and other fit indices (GFI, CFI, SRMR, RMSEA) values (Bayram, 2013) (Table 1).

Table 1. Goodness of Fit Indices and Fit Values Used in Confirmatory Factor Analysis

Indices	Good Fit	Acceptable Fit	FOC	FA	LST	AMT
x^2 / df	$0 \le \chi 2/\mathrm{df} \le 2$	$2 < \chi 2/\mathrm{df} \le 3$	2,733	1,299	2,891	2,989
GFI	≥ 0.90	0,85-0,89	,948	,974	,932	,909
CFI	\geq 0,97	\geq 0,95	,976	,987	,966	,956
SRMR	≤0,05	$0.06 \le SRMR \le 0.08$,034	,021	,065	,078
RMSEA	\leq 0,05	$0.06 \le RMSEA \le 0.08$,025	,010	,072	,076

FOC: Fear of COVID, FA: Future anxiety, LST: Life satisfaction, AMT: Academic motivation, GFI: Goodness of Fit Index CFI: Comparative Fit Indices SRMR: Standardized Root Mean Square Residuals RMSEA: Root Mean Square Error of Approximation Source: (Meydan, 2011: 182).

CFA for Fear of COVID (FOC)

In the CFA was employed to validate the structure applied for the 7-item and onedimensional Fear of COVID (FOC) Scale, factor loadings were found for all 7 items (FY>0.50), so no item was eliminated from the analysis. Confirmatory factor analysis was finalized with 7 items as in the literature. In the analysis, the factor loading standard values were in the range of (.65;.87). According to the model indices in Table 2, the Fear of COVID (FOC) Scale is within the "acceptable fit" limits.

CFA for Future Anxiety (FA)

In the CFA was employed to validate the structure applied for the Future anxiety (FA) scale, which has 5 items and is included in the literature as one-dimensional, no items (FL> 0.5) were eliminated from the analysis. The factor load is in the range of standard values (.64;.91). According to the model indices in Table 2, the Future anxiety (FA) Scale is within the limits of "good fit".

CFA for Life Satisfaction (LST)

In the CFA was employed to validate the structure applied to the 40-item and 5-dimensional Life satisfaction (LST) scale, there were no items eliminated from the analysis since the standard factor loading values (FY>0.5). The factor loading standard values are in the range of (.55;.90). According to the model indices in Table 2, the Life satisfaction (LST) scale is within the "acceptable fit" limits.

CFA for Academic Motivation (AMT)

In the CFA was employed to validate the structure applied for the 20-item and 3- dimensional Academic motivation (AMT) scale, which is included in the literature, the standard factor load values were eliminated from the analysis as there were 2nd and 3rd items (FL<0.5) in the exploration dimension. The analysis was concluded with 18 items in the analysis. The factor load is in the range of standard values (.60;.84). According to the model indices in Table 2, the Academic motivation (AMT) scale is within the limits of "acceptable fit".

Convergence and Dissociative Validity applied to the variables in the model

The combined internal consistency value calculated with the factor loading values of CFA was employed to validate the structure should be greater than CR≥0.70 (Raykov,1997). To assess convergent construct soundness, we employed the Average Variance Extracted (AVE) as an indicator. Convergent construct soundness is established when the Average Variance Extracted (AVE) is equal to or greater than 0.50. Additionally, if the Composite Reliability (CR) demonstrates a value of 0.70 or higher, and the AVE exceeds 0.40, it is also considered as meeting the criteria for convergent construct soundness. To ensure discriminant construct

soundness, the square root of the Average Variance Extracted (\sqrt{AVE}) must surpass the correlation values within the same row and column (Fornell &Larcker, 1981).

Table 2. Convergence and divergence validity values calculated from standard factor loads

Dimension	Mean	SD	FOC	FA	LST	AMT
FOC	2,55	1,03	(,756)		_	
FA	3,57	1,13	,391**	(,797)		
LST	3,03	,60	-,261**	-,257**	(,729)	
AMT	2,69	,64	-,219**	-,309**	,565**	(,876)
Cronbach's Alpha (CA)			,911	,905	,932	,946
Composite reliability (CR)			,902	,896	,847	,909
Average Variance Extracted (AVE)			,573	,636	,532	,769

^{***}p<0,001 **p<0,01 *p<0,05 SD:standard deviation, AVE: Average Variance Extracted, FOC: Fear of COVID, FA: Future anxiety, LST: Life satisfaction, AMT:Academic motivation

As seen in Table 2; High internal consistency (Alpha \geq 0.80) was obtained for all scales. Since the coefficient calculated in all scales in the composite internal consistency values (CR \geq 0.70), it can be stated that the composite internal consistency requirement is met. Since Average Variance Extracted (AVE \geq 0.50) values were found for all variables, the necessary conditions for convergence construct soundness were met too. The square root results of the Average Variance Extracted (AVE) values, calculated for assessing discriminant construct soundness, are presented in parentheses. Given that these values are higher than the correlation values within the same row and column, it can be asserted that discriminant construct soundness has been established.

Structural equation modeling path analysis applied with the observed values of the Model

In many aspects, models designed to examine the existence of mediator or moderator variables serve as the foundation for structural equation modeling. The research model provided in Figure 1 was evaluated through path analysis, utilizing variables computed using Analysis of Moment Structures (AMOS) program version 25.0. (Kline, 2005). For the two models that were subsequently tested; Simulation (for 95% Confidence Interval (CI), using at least 2000 resamples) was tested with the bootstrapping method proposed in recent years instead of the Sobel test, as whether the indirect effects present in the model are statistically notable or not, since it mostly does not meet the assumption of normal distribution (Preacher & Hayes, 2008).

In the research model, whether Life satisfaction and Academic motivation variables mediate the effect of the Fear of COVID variable on the Future anxiety variable was tested with path analysis model with observed variables. The model (n=10000) examined mediation effects with

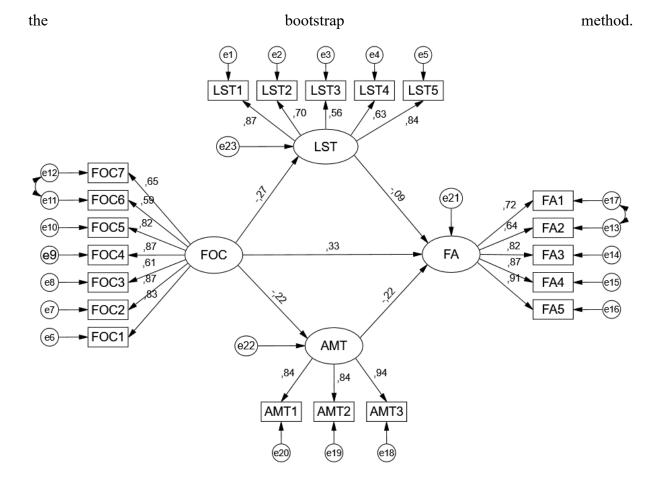


Figure 2. Mediator model path analysis with observed variables (bootstrap n=10000)

In the path analysis model using variables that have been observed x2 (438,307) and x2/df (2,689) were found as model test values (p<0.05), indicating that the model was notable. Since the model's fit index values GFI (.946), CFI (.964), SRMR (.0559), and RMSEA (.060) are within acceptable fit limits, it is understood that the model is valid. Detailed values for the model regression parameters (Table 3) and mediation hypotheses are given in the table (Table 6).

Table 3. Significance test of the regression coefficients in the model

Indepe variabl		Dependent variab	Estimat e	Std. estimate	Z	P
FOC	\rightarrow	AMT	-,968	-,224	- 11,234	***
FOC	\rightarrow	LST	-,129	-,266	- 13,124	***
FOC	\rightarrow	FA	,257	,328	16,196	***
LST	\rightarrow	FA	-,147	-,091	-3,731	***
AMT	\rightarrow	FA	-,040	-,220	-8,863	***

***p<0,001 **p<0,01 *p<0,05 FOC: Fear of COVID, FA: Future anxiety, LST: Life satisfaction, AMT: Academic motivation

In Table 3, where the direct regression effects were examined in the path analysis model with the observed variables, the direct effect of Fear of COVID (FOC), Life satisfaction (LST) and Academic motivation (AMT) variables on Future anxiety (FA) variable and the direct effect of Fear of COVID (FOC) variable on Life satisfaction (LST) and Academic motivation (AMT) variables were found to be notable (p<0.05). Accordingly;

The Fear of COVID (FOC) variable was observed to have a negative and notable impact (β =.224, p<0.05) on the Academic motivation (AMT) variable. The Fear of COVID (FOC) variable had a notable negative effect (β =-.266, p<0.05) on the Life satisfaction (LST) variable. The Fear of COVID (FOC) variable exhibited a notable positive effect (β =0.328, p<0.05) on the Future anxiety (FA) variable. The Life satisfaction (LST) variable had a notable negative effect (β =-0.091, p<0.05) on the Future anxiety (FA) variable. The Academic motivation (AMT) variable exhibited a notable negative effect (β =-0.220, p<0.05) on the Future anxiety (FA) variable.

Table 4. Significance test of mediator hypotheses in the model

	Estimate	Min	Max	Р	Hypothes es
FOC→LST→FA	,019	,009	,030	,000***	accepted
FOC → AMT → FA	,039	,028	,051	,000***	accepted

***p<0,001 **p<0,01 *p<0,05 FOC: Fear of COVID, FA: Future anxiety, LST: Life satisfaction, AMT: Academic motivation

Bootstrap method (n=10000) was used to test the mediating roles of Life satisfaction (LST) and Academic motivation (AMT) variables in the effect of the Fear of COVID (FOC) variable on the Future anxiety (FA) variable. The two mediation hypotheses in the model were accepted since they were found to be (p<0.05). The research results reveal a statistically notable and positive indirect effect of the Fear of COVID (FOC) on Future anxiety (FA) through the Life satisfaction (LST) variable (β = 0.019; p < 0.05). As a result, it can be deduced that the Life satisfaction (LST) variable plays a partial mediating role in the relationship between the Fear of COVID (FOC) variable and the Future anxiety (FA) variable. The fear of COVID (FOC) variable indirectly affects the Future anxiety (FA) variable in an increasing direction through the Life satisfaction (LST) variable.

The research findings indicate a statistically notable and positive indirect effect of the Fear of COVID (FOC) variable on Future anxiety (FA) through the Academic motivation (AMT) variable (β = 0.039; p < 0.05). Consequently, the Academic motivation (AMT) variable playsa partial mediating role in the relationship between the Fear of COVID (FOC) variable and the Future anxiety (FA) variable. The fear of COVID (FOC) variable indirectly affects the Future anxiety (FA) variable in an increasing direction through the Academic motivation (AMT) variable.

DISCUSSION

The study focused on how concerns about the future among university students in Kocaeli was affected by coronavirus pandemic fear. In addition to these direct effects, we investigated the mediating roles of personal contentment with life and motivation in academic pursuits between fear of coronavirus pandemic and concerns about the future. Taylor (2019) describes clinical symptoms of fear and anxiety during the pandemic and notes that fear and anxiety are closely

related. Anxiety is characterized by "mental tension and concern about the future" (Banerjee, 2020). Fear of coronavirus pandemic has a statistically notable impact on concerns about the future (0.328; p<0.05). The direct effect of fear of coronavirus pandemic on concerns about the future was notable in the mediating relationship of fear of coronavirus pandemic -> Life Satisfaction -> Future Anxiety when there was no mediating variable and maintained its significance even when the mediating variable was included in the model. Therefore, the relationship arises both through Life Satisfaction and directly. The initial model indicated that Life Satisfaction partially mediates the relationship between fear of coronavirus pandemic on Future Anxiety.

Research findings suggest that there is a consensus among studies indicating that the fear of coronavirus pandemic has a negative impact on personal contentment with life (Dymecka et al., 2021). However, it's worth noting that Duong (2021) and some other research (Aksoy & Atılgan, 2021) did not find a notable correlation between personal contentment with life and the fear of coronavirus pandemic. Furthermore, Özmen et al. (2021) argue that fear ofcoronavirus pandemic explains only a small portion, specifically 1.3%, of the total variance in personal contentment with life. Some researchers also suggest that the relationship between fear of coronavirus pandemic and personal contentment with life is relatively weak (Tekir, 2022). While certain studies present consistent findings, others diverge from the current results. It is important to acknowledge that personal contentment with life is influenced by various factors, and fear of coronavirus pandemic is just one of them. Considering that a substantial percentage (81.6%) of the students participating in our study fell within the 18–22 agegroup, it is reasonable to assume that many of them experienced fear related to coronavirus pandemic.

Many studies report increased apprehension and anxiety during the coronavirus pandemic pandemic (Helliwell et al., 2021; Wigert et al., 2021). coronavirus pandemic has consistently been reported as a reason for the concerns about the future experienced by many people (Duplaga & Grysztar, 2021; Kulu et al., 2021; Akdeniz et al., 2020; Bakioğlu et al., 2021; Mahmud et al., 2021; Birimoğlu Okuyan et al., 2020; Cihanyurdu et al., 2021). Noticeable shifts observed in the social attitudes of individuals experiencing anxiety and fear related to coronavirus pandemic (Lee, 2020). In conclusion, the literature suggests that fear of coronavirus pandemic is linked to increased anxiety for the future. Research shows that anxiety has a negative effect on personal contentment with life (Baykal, 2020; Çivilidağ et al., 2018; Ghazwin et al., 2016; Gündoğar et al., 2007; Güney et al., 2010; Huebner, 1991; Kermen et al., 2016; Mahmoud et al., 2021; Rogowska et al., 2020). Studies suggest that students' employment personal contentment with life negatively impacts anxiety (Shin, 2019; Turaç & Bayın Donar, 2017) similar to our findings. However, a limited number of studies (Dwivedi & Rastogi, 2016; Dursun & Özkan, 2019) show that concerns about the future and personal contentment with life are not related. Thus, there is a need to elucidate the relationship between university students' personal contentment with life and concerns about the future. Second, we examined whether motivation in academic pursuits mediated the relationship between fear of coronavirus pandemic and life concerns about the future. In the absence of a mediating variable, the direct effect of coronavirus pandemic fear on Future Anxiety was found to be negatively notable. Since the relationship between Fear of coronavirus pandemic -> Academic motivation -> Future Anxiety remained notable after the mediator variable was included, motivation in academic pursuits was thus accepted as a partial mediator.

LIMITATIONS AND CONCLUSION

The research was carried out with students from universities in Kocaeli and surrounding areas, where the participants were learning via the Internet at a time of unprecedented global shutdown. The article have used self-report measures to assess fear of coronavirus pandemic, which can be subject to biases and variations in interpretation. Future studies could employ a

combination of self-report measures and objective indicators (e.g., physiological responses) to provide a more comprehensive assessment. The article have employed a cross-sectional design, which limits the ability to establish causality or capture temporal dynamics. Performing longitudinal research, which tracks individuals over an extended period, would yield more robust evidence regarding mediating effects and offer the opportunity to explore how these associations evolve throughout the duration of the pandemic. The study have not accounted for cultural or contextual factors that could influence the relationship between fear of coronavirus pandemic, concerns about the future, and the proposed mediators. Considering these factors, such as cultural norms, social support systems, or governmental responses, could provide a more nuanced understanding of the impact of fear of coronavirus pandemic on individuals' wellbeing.

By addressing these limitations and exploring the suggested future research directions, researchers can deepen our understanding of the complex relationship between fear of coronavirus pandemic, personal contentment with life, and the mediating factors of concerns about the future and motivation in academic pursuits. The younger generation is apprehensive that shifts in the economic and political landscape may put their future prospects at risk. Many worry that they will be unable to achieve their goals, and they express concern that their lives will deteriorate in the future. Students were heavily impacted by the decision to transition to distance education during the pandemic (Wang et al., 2020; Helliwell et al., 2021). Youth—like all members of society—were negatively affected by high anxiety levels during isolation. As these processes normalized, studies examining anxiety in young people increased. The study draws much-needed attention to precautions that need to be taken to preserve the health of university students, successfully manage their fear of the virus, reduce their anxieties for the future, and increase their personal contentment with life and motivation in academic pursuits. Therefore, policymakers should consider these concerns when developing economic recovery plans and making decisions to broaden the horizons of young people. Youth are society's greatest wealth and can increase the world's potential, but their mental health must also be maintained (Duong, 2021). Life satisfaction and motivation in academic pursuits mediate the impact of fear of coronavirus pandemic on concerns about the future.

ETHICS STATEMENT

This study was reviewed and approved by the Ethical Committee of Kocaeli University. The participants provided their written informed consent to participate.

AUTHOR CONTRIBUTIONS

All authors made substantial contributions to the theoretical framework presented in the paper, design, methodology, data collection, writing, interpretation and editing of this study. All authors contributed to this article and approved its publication.

CONFLICT OF INTEREST

None declared.

FINANCIAL DISCLOSURE

None declared.