





“How job stress happens among bank tellers in Cambodia”

AUTHORS

Nuttaprachya Nantavisit 
Long Kim 
Sook Fern Yeo 
Siwarit Pongsakornrungsilp 

ARTICLE INFO

Nuttaprachya Nantavisit, Long Kim, Sook Fern Yeo and Siwarit Pongsakornrungsilp (2023). How job stress happens among bank tellers in Cambodia. *Banks and Bank Systems*, 18(4), 12-21.
doi:[10.21511/bbs.18\(4\).2023.02](https://doi.org/10.21511/bbs.18(4).2023.02)

DOI

[http://dx.doi.org/10.21511/bbs.18\(4\).2023.02](http://dx.doi.org/10.21511/bbs.18(4).2023.02)

RELEASED ON

Wednesday, 04 October 2023

RECEIVED ON

Wednesday, 05 July 2023

ACCEPTED ON

Friday, 22 September 2023

LICENSE



This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/)

JOURNAL

"Banks and Bank Systems"

ISSN PRINT

1816-7403

ISSN ONLINE

1991-7074

PUBLISHER

LLC “Consulting Publishing Company “Business Perspectives”

FOUNDER

LLC “Consulting Publishing Company “Business Perspectives”



NUMBER OF REFERENCES

52



NUMBER OF FIGURES

2



NUMBER OF TABLES

4

© The author(s) 2024. This publication is an open access article.



BUSINESS PERSPECTIVES



LLC "CPC "Business Perspectives"
Hryhorii Skovoroda lane, 10,
Sumy, 40022, Ukraine
www.businessperspectives.org

Received on: 5th of July, 2023

Accepted on: 22nd of September, 2023

Published on: 4th of October, 2023

© Nuttaprachya Nantavisit, Long Kim, Sook Fern Yeo, Siwarit Pongsakornrungsilp, 2023

Nuttaprachya Nantavisit, Ph.D., School of Management, Center of Excellence for Tourism Business Management and Creative Economy (TBUS), Walailak University, Thailand.

Long Kim, MSc, Lecturer, School of Management, Department of Digital Marketing, Center of Excellence for Tourism Business Management and Creative Economy, Walailak University, Thailand. (Corresponding author)

Sook Fern Yeo, Ph.D., Senior Lecturer, Faculty of Business, Multimedia University, Malaysia; Department of Business Administration, Daffodil International University, Bangladesh.

Siwarit Pongsakornrungsilp, Dr., Associate Professor, School of Management, Department of Digital Marketing, Center of Excellence for Tourism Business Management and Creative Economy, Walailak University, Thailand.



This is an Open Access article, distributed under the terms of the [Creative Commons Attribution 4.0 International license](https://creativecommons.org/licenses/by/4.0/), which permits unrestricted re-use, distribution, and reproduction in any medium, provided the original work is properly cited.

Conflict of interest statement:

Author(s) reported no conflict of interest

Nuttaprachya Nantavisit (Thailand), Long Kim (Thailand), Sook Fern Yeo (Malaysia), Siwarit Pongsakornrungsilp (Thailand)

HOW JOB STRESS HAPPENS AMONG BANK TELLERS IN CAMBODIA

Abstract

In the professional activity of a bank teller, the palette of emotional states is extremely large, but the dominant state is the state of emotional tension, which depends on the nature of the performed actions, professional experience and motivation of the employee. This study examines the consequences of occupational stress on employee motivation and job satisfaction across different organizational contexts. It focuses on the role conflict, supervisor support, work-family conflict, and job stress experienced by bank tellers in Cambodia. Data were collected from a sample of 649 tellers working in various Cambodian banks using the snowball sampling technique. The results show that role conflict and supervisor support have a significant impact on work-family conflict, which in turn affects the levels of workplace stress experienced by tellers. Role conflict is identified as the primary factor contributing to occupational stress. The study suggests that banks should address inter-role conflicts among tellers to reduce stress levels and promote a more efficient workplace atmosphere.

Keywords

workers, implementation, psychology, influence, support

JEL Classification

G21, M12, M19, M50, M54

INTRODUCTION

The issue of job stress is a prevalent and pervasive worry that impacts workers across many professional fields and industries, resulting in a multitude of adverse consequences for both employees and companies alike. The function of a teller in the banking sector is of great significance, as these frontline staff are responsible for direct customer interaction and the execution of financial transactions. The individuals in this distinctive role frequently encounter a variety of difficulties, such as heavy workloads, demanding performance goals, complex customer engagements, and the requirement for exact precision. The banking sector in Cambodia has witnessed significant growth, characterized by a rapid expansion in the number of bank branches and the range of financial services offered. The banking sector in Cambodia remains the dominant force in the country's banking system, accounting for 85.2% of the total assets (National Bank of Cambodia, 2022). This expansion frequently results in heightened workloads and performance expectations experienced by tellers.

The complexities inherent in the work, in conjunction with the wider economic and organizational changes, emphasize the possibility of increased job-related stress experienced by tellers in Cambodia. Despite the importance of the topic, there is a lack of extensive scholarly study that particularly examines the various elements that contribute to job-related stress among individuals in this demographic. To develop effective treatments that can improve the well-being, work satisfaction,

and overall performance of Cambodian bank tellers, it is crucial to have a comprehensive understanding of the distinct stressors and problems they encounter. This indicates a missing gap in the existing literature which has not displayed sufficient information of how the above antecedents influence job stress among tellers.

1. LITERATURE REVIEW AND HYPOTHESES

Stress is often conceptualized based on individuals' psychological state. Likewise, job stress refers to an unhealthy condition in individuals' psychology that gets affected by their jobs (Mansour & Mohanna, 2018). To understand individual stress, previous studies often apply a model of job-demand resource to explain workers' job stress (Sadiq, 2020). A theory of conservative resources is viewed as an essential and suitable concept to explain the development of job stress among workers. In this theory, a worker feels stressed if he or she runs into three main conditions, namely a threat of resource losses, a lack of resource gain from his or her investment, and a net loss of resources (Hobfoll, 1989). Particularly, workers also consider their time and effort, which they spend at workplaces, as investment resources. In case, they face any one of the above circumstances, they will feel pressured and frustrated with their current job positions. This situation can cause them to have a high concern with their jobs which ultimately enhance a propensity of stress symptom which is generally known as "job stress". As job stress increases, workers' motivation and satisfaction are negatively affected. Thus, it can potentially affect individuals' work productivity and their decision to continue working with the same firms. Therefore, these pieces of evidence clearly show that investigating job stress among tellers is important to every bank.

Since firms can severely face low work productivity and high turnover resulting from job stress, many researchers have investigated the significant factors of job stress among workers in various industries. For example, Jordan and Vogt (2017) used a Thematic Analysis to test the impacts of unmet expectations, congestion, cost of living, pollution, harassment, displacement, and over-used utilities on job stress in the cruise tourism industry. Riyadi (2019) used a structural equation model to test the impacts of satisfaction, work

engagement, individual character, and compensation on job stress among workers in the metal industry. Tongchaiprasit and Ariyabuddhiphongs (2016) used a regression analysis to test the impacts of satisfaction and creativity on job stress among workers in the hotel industry. Ebhote et al. (2022) used the regression analysis to test the impacts of workload, ambiguity, and role conflict on job stress among workers in the banking industry.

According to research gap analysis, despite there have been several investigations on factors influencing job stress in various industries, very few investigations are conducted to test the impacts of role conflict, work-family conflict, and supervisor support on tellers' job stress. Furthermore, although previous researchers respectively raise role conflict (Soltani et al., 2013), work-family conflict (Armstrong et al., 2015), and supervisor support (Yang et al., 2015) as significant factors of job stress in their industries; these factors' impact on tellers' job stress remain skeptical because different industrial workers have different working characteristics. Therefore, this study can contribute extra knowledge by testing how the above factors affect tellers' job stress.

Role conflict is conceptualized as a situation in that workers face incompatible tasks as well as overlapping job responsibilities in their organizations (Nambisan & Baron, 2021). Many workers who have role conflicts normally get unclear guidelines and tasks from their seniors as well as managers (Nguyen, 2021). Thus, this situation causes them to do repeated work which wastes their time and effort on the previous tasks (Carlson, 1999). In the perspectives of work-family conflict review, a person who faces high role conflict needs to invest more time and effort to do the remaining work; thus, this causes him or her to work longer and cannot leave the office to meet their family (Michel et al., 2011). Previous reports have reported that high role conflict causes an imbalance between work time and family time (Nikmah et al., 2021).

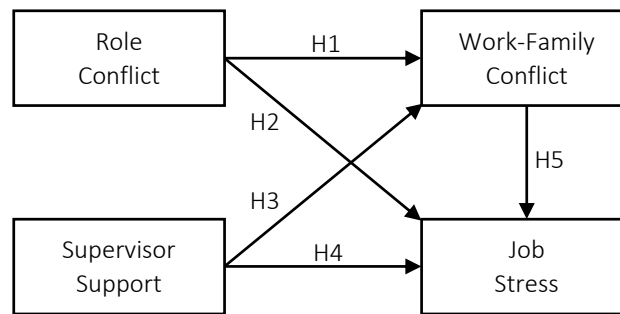


Figure 1. Job stress model

In relation with job stress, growing role conflict causes significant frustration at the offices (Mohr & Puck, 2007), whereas high job stress creates dissatisfaction among workers (Soltani et al., 2013). Based on the two concepts, they share similar directions. In perceptions of stress in higher education, many employees show negative attitudes toward their organizations after their job responsibilities are often not matched with their skills (Widyani & Sugianingrat, 2015). They face frustration and stress with their jobs when their roles often have conflicts with other workers. Likewise, Sajida and Moeljadi (2018) highlight that high role conflict can severely harm individuals' mental states. Another study finds out that high role conflict can cause high stress among workers in the construction industry (Dodanwala et al., 2021).

Supervisor support is conceptualized as support that supervisors offer to their workers to ensure work smoothness and work quality (Drummond et al., 2017). Supervisors are the ones who have more work experience and are in high positions, therefore, they can involve in sharing ideas, directing staff, and offering advice. They can influence and help workers to receive enough necessary resources to accomplish their tasks (Hwang & Ramadoss, 2017). From a work support perspective, when employees receive good pieces of advice and directions from their supervisors, their tasks are completed based on their firms' schedule (Yorulmaz & Sevinc, 2020). As a result, they do not have to continue working overtime at their offices. In an overall service industry, Yadav and Sharma (2023) explain that high supervisor support can reduce work-family conflict among workers.

In association with job stress, high supervisor support promotes positive attitudes among workers (Steinhardt et al., 2003). On the other hand, high job stress causes negative attitudes

among workers (Armstrong et al., 2015). The concepts between supervisor support and job stress show a reverse direction. Based on perspectives among aging society workers, receiving supervisor support can promote not only a strong bond at the workplace but also work motivation to workers (Yang et al., 2015). Therefore, workers do not feel highly pressured with their jobs and in turn their psychological health condition can be better. Similarly, Lambert et al. (2016) also agree that there is a significant reduction in job stress if workers receive more support from their supervisors. In the criminal justice service industry, Krupa (2021) claims that high supervisor support can prevent high job stress.

Work-family conflict describes a conflict situation that is caused by work interference with individuals' family time (Armstrong et al., 2015; Batur & Nart, 2014). This type of conflict reflects the number of tasks that require workers to further invest their strength and time to remain working at their offices (Zhao & Ghiselli, 2016). Therefore, workers cannot leave their offices based on the leaving schedule. In perspectives toward work-family conflict, workers, that cannot participate their social time and family resulting from working longer at offices, feel pressured and disappointed with their jobs (Vickovic & Morrow, 2020). They are often stuck in their offices and look stressed. In the fishing industry, An et al. (2020) indicate that high work-family conflict can cause high job stress.

Figure 1 presents the research model used in this study based on the literature review and hypotheses developed.

H1: Role conflict affects tellers' work-family conflict.

- H2: *Role conflict affects tellers' job stress.*
- H3: *Supervisor support affects tellers' work-family conflict.*
- H4: *Supervisor support affects tellers' job stress.*
- H5: *Work-family conflict affects tellers' job stress.*

2. METHODS

There were a few criteria that determined the qualified participants of this research. First, those people were currently working as tellers at any bank in Cambodia. Second, they had to have to be currently working as tellers at any bank in Cambodia. Meanwhile, they needed to have a sign of stress symptoms (e.g., feeling pressured or frustrated from work). Therefore, researchers developed screening questions (e.g., Are you working as a teller at any bank in Cambodia? Do you feel pressured/ frustrated with your job lately?) to look for all qualified participants. Meanwhile, researchers used a snowball sampling method to continue searching for all remaining participants suggested by previous participants. Finally, 649 participants joined this survey with a 100% response rate.

In variable constructs of this research, four main variables were built by researchers. All items were adopted from past publications. In particular, the items of role conflict were adopted from Nambisan and Baron (2021). Next, the items of supervisor support were adopted from Krupa (2021). Then, the items of work-family conflict were adopted from Vickovic and Morrow (2020). Finally, the items of job stress were adopted from Chen et al. (2011).

Furthermore, this survey contained a five-point Likert scale which ranged from 1 (strongly disagree) to 5 (strongly agree) following a recommendation of Kim and Jindabot (2021). Meanwhile, two main reasons why this type of Likert scale was implemented in this survey. First, the current scale contained a mid-scale (3 = neutral) that separated boundaries between negative and positive scales in the survey (Kim et al., 2021); thus, it made the participants feel convenient to provide their answers (Widayat et al., 2023). Second, it was reported that the participants felt less stressed during answering the survey. Therefore, the current scale was suitable for this survey.

3. RESULTS

This study applied a path analysis technique to evaluate the associations among the studied variables. However, there were three main statistics which had to be reported. First, content reliability and convergent validity were evaluated. Regardless of the content reliability, Cronbach's Alpha and Composite Reliability (CR) scores were at least above 0.7 following a suggestion of (Akhter et al., 2021). Based on Table 1, the scores of Cronbach's Alpha and CR scores were bigger than 0.7 showing the existence of content reliability in this study. In convergent validity, scores of average variance extracted (AVE) needed to be above 0.5 following a suggestion of (Nguyen, 2021; Van et al., 2023). Table 1 also revealed that the scores of all AVEs passed 0.5 showing the convergent validity of this study.

Second, discriminant validity was also checked using a comparison between square root scores of AVEs and correlation scores. In principles, all

Table 1. Content reliability and convergent validity

Variable	Components	Alpha	CR	AVE
Role Conflict	1. Feeling confused after receiving overlapping tasks; 2. Having a conflict with co-workers when receiving a task with unclear policy; 3. Receiving incompatible request from two or more people	0.71	0.85	0.69
Supervisor Support	1. Having problems solved due to receiving solutions from supervisor; 2. Producing more ideas due to having more encourages from supervisor; 3. Having such respectful supervisor when staff's mistakes are handled professionally	0.83	0.74	0.80
Work-family Conflict	1. Having a negative family life due to having uncertain work schedule; 2. Having a negative homelife when receiving more tasks; 3. Having a negative social life because of working under conflicting policies and guidelines	0.86	0.82	0.68
Job Stress	1. I feel that things are out of my control at work; 2. I feel overwhelmed by my work; 3. I feel like giving up on my job	0.77	0.91	0.71

square root scores of AVEs needed to be higher than the correlation scores to determine enough discriminant validity (Ge et al., 2021). Based on Table 2, the discriminant validity existed in each variable after the all-square root scores of AVEs were bigger than the correlation scores.

Table 2. Discriminant validity

Variable	1	2	3	4
Role Conflict	0.882	-0.468	0.549	0.631
Supervisor Support	-	0.850	-0.647	-0.548
Work-family conflict	-	-	0.782	0.701
Job Stress	-	-	-	0.833

Note: All bolded numbers indicate square roots of AVEs. Finally, this study also reported the degree of model fit to ensure an acceptable degree of regression performance. Therefore, all main fitness indicators such as CMIN2/df, GFI, NFI, CFI, and RMSEA reached the minimum requirement of model fit following a suggestion of Els and Bisschoff (2023) in Table 3. Based on the statistical results, all fitness indicators passed the minimum requirements; thus, the study’s model was fit and could perform regressions in the Path Analysis technique.

Table 4. Results and hypothesis testing

Hyp. No.	Proposed Associations		Std. Beta (β)	p-value	Sig. Level	Hyp. Result
	Independent Variable	Dependent Variable				
1	Role Conflict	Work-Family Conflict	0.64	0.000**	Sig.	confirmed
2	Role Conflict	Job Stress	0.45	0.000**	Sig.	confirmed
3	Supervisor Support	Work-Family Conflict	-0.23	0.000**	Sig.	confirmed
4	Supervisor Support	Job Stress	-0.16	0.019*	Sig.	confirmed
5	Work-Family Conflict	Job Stress	0.36	0.000**	Sig.	confirmed

Note: * indicates $p < 0.05$, while ** indicates sig. level $p < 0.001$.

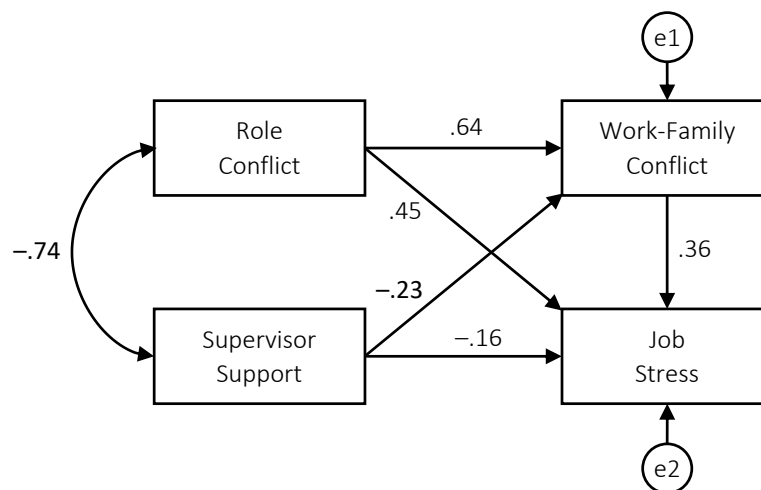


Figure 2. Results of path analysis

Table 3. Model fit

Indicator	Index	Thresholds	Results
CMIN2/df	1.123	< 3	Good
GFI	0.945	> 0.9	Good
NFI	0.923	> 0.9	Good
CFI	0.991	> 0.9	Good
RMSEA	0.029	< 0.08	Good

Figure 2 and Table 4 consisted of a summary of statistical results. Regardless of influences on tellers’ work-family conflict, role conflict significantly affected work-family conflict with ($\beta = 0.64$, $p < 0.001$) which confirmed hypothesis 1. Next, supervisor support significantly affected work-family conflict with ($\beta = -0.23$, $p < 0.001$) which confirmed hypothesis 3.

According to influences on tellers’ job stress, role conflict significantly affected job stress with ($\beta = 0.45$, $p < 0.001$) which confirmed hypothesis 2. Then, work-family conflict significantly affected job stress with ($\beta = 0.36$, $p < 0.001$) which confirmed hypothesis 5. Finally, supervisor support significantly affected job stress with ($\beta = -0.16$, $p < 0.05$) which confirmed hypothesis 4.

> 0.05) which confirmed hypothesis 4. Based on the above relationship discussions, all hypotheses testing results were summarized in Table 4.

4. DISCUSSION

Regardless of influences on tellers' work-family conflict, role conflict showed a positive influence on work-family conflict. Workers who possessed high role conflict often faced more unclear job responsibilities and overlapping roles with their co-workers (Rubel et al., 2017). This situation caused them to waste time and effort in repeating similar tasks at workplaces, therefore, many of them had to spend more time to complete the remaining tasks at workplaces. Consequently, it may have caused workers to isolate themselves from society and family. Similarly, previous studies have outlined that increasing role conflict created high work-family conflict among workers (Jia et al., 2020; Nikmah et al., 2021). In this regard, if tellers had high role conflict at their workplaces, they possibly faced high work-family conflict. Next, supervisor support showed a negative influence on work-family conflict. Workers who received high support from their supervisor could produce high-quality of work following proper guidelines, directions, and advice. This could result in a better workflow and reduce the time and effort of working for too long at the workplace (Perry-Jenkins & Gerstel, 2020). Yadav and Sharma (2023) and Yorulmaz and Sevinc (2020) also agreed that when supervisors offered their support to their colleagues, all tasks were completed on time which could result in low interference with individuals' family time. Therefore, once tellers received more support from their supervisor, they were likely to face less work-family conflict.

Regardless of influences on tellers' job stress, role conflict showed a positive influence on job stress. High role conflict caused high frustration as workers often faced unclear job responsibilities and overlapping work at workplaces (Widyani & Sugianingrat, 2015). This frustration developed into a discomfortable zone where workers probably felt toxic with their co-workers. At the same time, they were concerned with

wasting time and effort by doing the unclear policy and overlapping work. Likewise, past reports also mentioned that when role conflict rose, workers were found to possess high job stress at their workplaces (Dodanwala et al., 2021; Sajida & Moeljadi, 2018). Based on this scenario, tellers must have felt so stressed about their jobs if they had high role conflicts at their workplaces. Second, work-family conflict had a positive influence on job stress. Workers could experience self-isolation from family and society as their works need extra hours to accomplish the remaining tasks at the offices (Mansour & Mohanna, 2018). This situation pressured workers to further invest their time and strength to remain in office although it was time to leave their offices. Based on this situation, tellers probably felt intense toward their jobs which result in high job stress among them. Vickovic and Morrow (2020) agreed that being unable to control work-family conflict could severely cause workers to have high job stress. Thus, increasing work-family conflict caused high job stress among tellers. Finally, supervisor support showed a negative influence on job stress. Having more support from supervisors could help workers feel less anxiety as their jobs could be done with fewer errors. In other words, they could achieve a better work result and less tiredness. This situation helped reduce job stress among workers (Yang et al., 2015). Previous studies reported that having supervisor support reduces the propensity for job stress among workers (Krupa, 2021; Lambert et al., 2016). According to this evidence, tellers did not feel so stressed at their workplaces when they received enough support from their supervisors. In comparison, although tellers' job stress was affected by role conflict, work-family conflict, and supervisor support, job stress seemed to rely heavily on the degree of role conflict as this factor contributed the biggest impact on tellers' job stress. Therefore, the bank needs to develop a new working policy and pay more attention to reducing role conflict among their workers.

From a managerial perspective, human resource management in the banking industry can reduce tellers' job stress as follows. First, banks should reduce role conflict in the workplace. All senior and supervisor levels need to

revise the job responsibilities and offer clearer instructions to avoid confusion and overlapping tasks among co-workers. Second, banks should reduce work-family conflict with their workers. Tellers need to focus and complete the primary tasks such as clearing cheques, transferring, and depositing money, and closing dai-

ly banking transactions. Once these things are completed, they need to leave their offices to see their families. Finally, banks should promote supervisor support activities to their tellers at low-level positions. This can help reduce work errors and anxiety among those tellers, thus, job stress among these workers can be minimized.

CONCLUSION

This study was conducted to investigate how role conflict, work-family conflict, and supervisor support influence tellers' job stress in Cambodia. Results revealed that tellers' work-family conflict was significantly affected by role conflict and supervisor support. Furthermore, the study found that tellers' job stress was significantly influenced by role conflict, work-family conflict, and supervisor support. Though, it was found that job stress developed significantly when role conflict changed, as role conflict was the only factor that had the greatest impact on workers' stress.

Although this study has already uncovered its main objective, the research findings outline a few limitations. First, this study's results were based on cultural perspectives, particularly among Cambodian tellers. Therefore, it could be hard to apply in other cultural contexts such as Indonesia, Malaysia, or Laos. Thus, the same set of variables should be applied to investigate tellers' job stress in other country contexts. Next, this study's results were obtained mainly from bank employees. In this regard, it can be difficult to apply in other industries (e.g., restaurants, hotels, or airlines). Future research should retest these variables on job stress in one of the above-suggested industries to find new research outcomes. Finally, the results were based on the impacts of role conflict, work-family conflict, and supervisor support; however, there could be different variables that significantly influence job stress. Hence, future research should include other variables to have different results and conclusions.

AUTHOR CONTRIBUTIONS

Conceptualization: Nuttaprachya Nantavisit, Long Kim, Sook Fern Yeo.

Formal analysis: Sook Fern Yeo.

Methodology: Nuttaprachya Nantavisit, Long Kim, Siwarit Pongsakornrungsilp.

Project administration: Siwarit Pongsakornrungsilp.

Resources: Sook Fern Yeo, Siwarit Pongsakornrungsilp.

Software: Long Kim, Siwarit Pongsakornrungsilp.

Supervision: Long Kim.

Validation: Nuttaprachya Nantavisit, Long Kim, Sook Fern Yeo.

Writing – original draft: Nuttaprachya Nantavisit, Long Kim.

Writing – reviewing & editing: Long Kim, Siwarit Pongsakornrungsilp.

REFERENCES

-
1. Akhter, A., Karim, M. M., & Islam, K. M. A. (2021). The impact of emotional intelligence, employee empowerment and cultural intelligence on commercial bank employees' job satisfaction. *Banks and Bank Systems*, 16(4), 11-21. [http://dx.doi.org/10.21511/bbs.16\(4\).2021.02](http://dx.doi.org/10.21511/bbs.16(4).2021.02)
 2. An, J., Liu, Y., Sun, Y., & Liu, C. (2020). Impact of work-family conflict, job stress and job satisfaction on seafarer performance. *International Journal of Environmental Research and Public Health*, 17(7), 1-14. <https://doi.org/10.3390%2Fijerph17072191>
 3. Armstrong, G. S., Atkin-Plunk, C. A., & Wells, J. (2015). The Relationship Between Work-Family Conflict, Correctional Officer Job Stress, and Job Satisfaction. *Criminal Justice and Behavior*, 42(10), 1-17. <https://doi.org/10.1177/0093854815582221>

4. Batur, O., & Nart, S. (2014). The relation between work-family conflict, job stress, organizational commitment and job performance: A study on Turkish primary teachers. *International Association of Social Science Research*, 2(2), 72-81. Retrieved from <https://www.semanticscholar.org/paper/The-relation-between-work-family-conflict%2C-job-and-Batur-Nart/d417b2ae96ec1d3b0b75d284ee99db36fc42405f>
5. Carlson, D. S. (1999). Personality and Role Variables as Predictors of Three Forms of Work-Family Conflict. *Journal of Vocational Behavior*, 55(2), 236-253. <https://doi.org/10.1006/jvbe.1999.1680>
6. CFI Team. (2022). *Bank Teller Job Description*. CFI Education Inc. Retrieved from <https://corporate-financeinstitute.com/resources/career/bank-teller-job-description/>
7. Chen, M. F., Lin, C. P., & Lien, G. Y. (2011). Modelling job stress as a mediating role in predicting turnover intention. *Service Industries Journal*, 31(8), 1327-1345. <https://doi.org/10.1080/02642060903437543>
8. Dodanwala, T. C., Shrestha, P., & Santoso, D. S. (2021). Role Conflict Related Job Stress among Construction Professionals: The Moderating Role of Age and Organization Tenure. *Construction Economics and Building*, 21(4), 21-37. <https://doi.org/10.5130/AJCEB.v21i4.7609>
9. Drummond, S., O'Driscoll, M. P., Brough, P., Kalliath, T., Siu, O. L., Timms, C., Riley, D., Sit, C., & Lo, D. (2017). The relationship of social support with well-being outcomes via work-family conflict: Moderating effects of gender, dependants and nationality. *Human Relations*, 70(5), 544-565. <https://doi.org/10.1177/0018726716662696>
10. Ebhote, O., Friday, O., Odiwo Williams, O., Godwin, O., & Dabor Alexander, O. (2022). Empirical analysis of the effect of work stress on employee productivity in the banking industry. *Problems and Perspectives in Management*, 20(3), 117-129. [https://doi.org/10.21511/ppm.20\(3\).2022.10](https://doi.org/10.21511/ppm.20(3).2022.10)
11. Els, D., & Bisschoff, C. A. (2023). A post-COVID model to measure brand loyalty of banking clients. *Banks and Bank Systems*, 18(2), 24-37. [http://dx.doi.org/10.21511/bbs.18\(2\).2023.03](http://dx.doi.org/10.21511/bbs.18(2).2023.03)
12. Ge, Y., Yuan, Q., Wang, Y., & Park, K. (2021). The structural relationship among perceived service quality, perceived value, and customer satisfaction-focused on Starbucks reserve coffee shops in Shanghai, China. *Sustainability (Switzerland)*, 13(15), 8633. <https://doi.org/10.3390/su13158633>
13. Hobfoll, S. E. (1989). Conservation of Resources: A New Attempt at Conceptualizing Stress. *American Psychologist*, 44(3), 513-524. <https://doi.org/10.1037/0003-066X.44.3.513>
14. Hwang, W., & Ramadoss, K. (2017). The Job Demands-Control-Support Model and Job Satisfaction Across Gender: The Mediating Role of Work-Family Conflict. *Journal of Family Issues*, 38(1), 52-72. <https://doi.org/10.1177/0192513X16647983>
15. Indeed. (2023). *Bank Teller Job Description: Top Duties and Qualifications*. Indeed for Employers. Retrieved from <https://www.indeed.com/hire/job-description/bank-teller>
16. Jia, C. X., Cheung, C. K., & Fu, C. (2020). Work support, role stress, and life satisfaction among Chinese social workers: The mediation role of work-family conflict. *International Journal of Environmental Research and Public Health*, 17(23), 1-14. <https://doi.org/10.3390/ijerph17238881>
17. Jordan, E. J., & Vogt, C. A. (2017). Residents' Perceptions of Stress Related to Cruise Tourism Development Residents' Perceptions of Stress Related to Cruise Tourism Development. *Tourism Planning & Development*, 14(4), 1-21. <https://doi.org/10.1080/021568316.2017.1287123>
18. Khmer Times. (2023). *SMEs continue to play an important role in the Cambodian economy*. Retrieved from <https://www.khmertimeskh.com/501246777/smes-continue-to-play-an-important-role-in-the-cambodian-economy/>
19. Kim, L., & Jindabot, T. (2021). Key determinants on switching intention in Cambodian banking market. *ABAC Journal*, 41(2), 204-222. Retrieved from <http://www.assumptionjournal.au.edu/index.php/abacjournal/article/view/4361>
20. Kim, L., & Jindabot, T. (2022). Evolution of Customer Satisfaction in E-Banking Service Industry. *Innovative Marketing*, 18(1), 131-141. [http://dx.doi.org/10.21511/im.18\(1\).2022.11](http://dx.doi.org/10.21511/im.18(1).2022.11)
21. Kim, L., Maijan, P., Jindabot, T., & Bostan Ali, W. (2021). How to build trust: Evidence from Thai customers in the latex glove industry. *Innovative Marketing*, 17(4), 120-131. [http://dx.doi.org/10.21511/im.17\(4\).2021.11](http://dx.doi.org/10.21511/im.17(4).2021.11)
22. Kim, L., Pongsakornrunsilp, S., Horam, N., & Suong, S. (2023). How to make employees happy: Evidence from Thai university lecturers. *Problems and Perspectives in Management*, 21(1), 482-492. [https://doi.org/10.21511/ppm.21\(1\).2023.41](https://doi.org/10.21511/ppm.21(1).2023.41)
23. Krupa, J. M. (2021). Examining the Personal and Perceived Organizational Characteristics Associated with Juvenile Probation Staff Job Satisfaction. *Criminal Justice and Behavior*, 48(3), 293-314. <https://doi.org/10.1177/0093854820977581>
24. Lambert, E. G., Minor, K. I., Wells, J. B., & Hogan, N. L. (2016). Social support's relationship to correctional staff job stress, job involvement, job satisfaction, and organizational commitment. *Social Science Journal*, 53(1), 22-32. <https://doi.org/10.1016/j.socij.2015.10.001>
25. Mansour, S., & Mohanna, D. (2018). Mediating role of job stress between work-family conflict, work-leisure conflict, and employees' perception of service quality in the hotel industry in France. *Journal of Human Resources in Hospitality and*

- Tourism*, 17(2), 154-174. <https://doi.org/10.1080/15332845.2017.1340755>
26. Michel, J. S., Kotrba, L. M., Mitchelson, J. K., Clark, M. A., & Baltes, B. B. (2011). Antecedents of work-family conflict: A meta-analytic review. *Journal of Organizational Behavior*, 32(5), 689-725. <https://doi.org/10.1002/job.695>
 27. Mohr, A. T., & Puck, J. F. (2007). Role Conflict, General Manager Job Satisfaction and Stress and the Performance of IJVs. *European Management Journal*, 25(1), 25-35. <https://doi.org/10.1016/j.emj.2006.11.003>
 28. Nambisan, S., & Baron, R. A. (2021). On the costs of digital entrepreneurship: Role conflict, stress, and venture performance in digital platform-based ecosystems. *Journal of Business Research*, 125, 520-532. <https://doi.org/10.1016/j.jbusres.2019.06.037>
 29. National Bank of Cambodia. (2022). *Annual Report 2022*. Retrieved from https://www.nbc.gov.kh/download_files/publication/annual_rep_eng/Annual%20Report%202022%20Eng.pdf
 30. Nguyen, H. N. (2021). Burnout, inter-role conflicts, and job performance among bankers who have children during social isolation. *Banks and Bank Systems*, 16(4), 137-148. [https://doi.org/10.21511/bbs.16\(4\).2021.12](https://doi.org/10.21511/bbs.16(4).2021.12)
 31. Nikmah, F., Indrianti, T., & Pribadi, J. D. (2021). The Effect of Work Demand, Role Conflict, and Role Ambiguity on Work-Family Conflict (Impact of Work from Home due to the Covid-19 Pandemic). *Journal of Family Sciences*, 5(2), 92-102. <https://doi.org/10.29244/jfs.v5i2.32644>
 32. Perry-Jenkins, M., & Gerstel, N. (2020). Work and Family in the Second Decade of the 21st Century. *Journal of Marriage and Family*, 82(1), 420-453. <https://doi.org/10.1111/jomf.12636>
 33. Ramlawati, R., Trisnawati, E., Yasin, N. A., & Kurniawaty, K. (2021). External alternatives, job stress on job satisfaction and employee turnover intention. *Management Science Letters*, 11, 511-518. <https://doi.org/10.5267/j.msl.2020.9.016>
 34. Riyadi, S. (2019). The Influence of Job Satisfaction, Work Environment, Individual Characteristics and Compensation toward Job Stress and Employee Performance. *International Review of Management and Marketing*, 9(3), 93-99. <https://doi.org/10.32479/irmm.6920>
 35. Rubel, M. R. B., Kee, D. M. H., & Rimi, N. N. (2017). The Mediating Role of Work-Family Conflict on Role Stressors and Employee Turnover Intention Relationship in Labour-oriented Organizations. *Global Business Review*, 18(6), 1384-1399. <https://doi.org/10.1177/0972150917713061>
 36. Sadiq, M. (2020). Policing in pandemic: Is perception of workload causing work-family conflict, job dissatisfaction and job stress? *Journal of Public Affairs*, 22(1), 1-8. <https://doi.org/10.1002/pa.2486>
 37. Sajida, P. W., & Moeljadi, M. (2018). The Effect of Strategic Leadership and Role Conflict to Employee's Commitments with Work Stress as Mediation. *Jurnal Aplikasi Manajemen*, 16(3), 440-447. <https://doi.org/10.21776/ub.jam.2018.016.03.08>
 38. Soltani, I., Hajatpour, S., Khorram, J., & Nejati, M. H. (2013). Investigating the effect of role conflict and role ambiguity on employees' job stress: Articulating the role of work-family conflict. *Management Science Letters*, 3(7), 1927-1936. <https://doi.org/10.5267/j.msl.2013.06.036>
 39. Steinhardt, M. A., Dolbier, C. L., Gottlieb, N. H., & McCalister, K. T. (2003). The Relationship Between Hardiness, Supervisor Support, Group Cohesion, and Job Stress as Predictors of Job Satisfaction. *American Journal of Health Promotion*, 17(6), 382-389. <https://doi.org/10.4278/0890-1171-17.6.382>
 40. Tartakovsky, E., & Cohen, E. (2014). Values in the bank: Value preferences of bank frontline workers and branch managers. *European Journal of Work and Organizational Psychology*, 23(5), 769-782. <https://doi.org/10.1080/1359432X.2013.794933>
 41. Tongchaiprasit, P., & Ariyabuddhiphongs, V. (2016). Creativity and turnover intention among hotel chefs: The mediating effects of job satisfaction and job stress. *International Journal of Hospitality Management*, 55, 33-40. <https://doi.org/10.1016/j.ijhm.2016.02.009>
 42. Van, H. N., Thanh, H. P., & Hai, G. H. (2023). Determinants of external auditor selection and firm performance from a commercial bank manager's perspective: Evidence from Vietnam. *Banks and Bank Systems*, 18(1), 53-67. [https://doi.org/10.21511/bbs.18\(1\).2023.05](https://doi.org/10.21511/bbs.18(1).2023.05)
 43. Vannak, C. (2023). Cambodia's National Bank says banking system plays active role in continuing to support economic recovery. *Khmer Times*. Retrieved from <https://www.khmertimeskh.com/501218507/cambodias-national-bank-says-banking-system-plays-active-role-in-continuing-to-support-economic-recovery/>
 44. Vickovic, S. G., & Morrow, W. J. (2020). Examining the Influence of Work-Family Conflict on Job Stress, Job Satisfaction, and Organizational Commitment Among Correctional Officers. *Criminal Justice Review*, 45(1), 5-25. <https://doi.org/10.1177/0734016819863099>
 45. Widayat, W., Marsudi, & Masudin, I. (2023). QR-code-based payment. Does the consumer intend to adopt a retail buying transaction? *Banks and Bank Systems*, 18(3), 1-13. [https://doi.org/10.21511/bbs.18\(3\).2023.01](https://doi.org/10.21511/bbs.18(3).2023.01)
 46. Widyani, A. D., & Sugianingrat, I. W. (2015). Effect of multiple role conflict on job satisfaction with the mediation role of stress. *International Journal of Economics, Commerce and Management*, 3(5), 862-872. Retrieved from <https://ijecm.co.uk/wp-content/uploads/2015/05/3554.pdf>

47. World Bank. (2022). *Cambodia GDP Annual Growth Rate: 5.1%*. World Economics. Retrieved from <https://www.worlddeconomics.com/GrossDomesticProduct/GDP-Annual-Growth-Rate/Cambodia.aspx#:~:text=GROSS DOMESTIC PRODUCT %28ANNUAL RATE OF GROWTH%29>
48. Xia, H. (2023). *Cambodia's banking industry continues to enjoy high growth in 2022*. Asia&Pacific. Retrieved from <https://english.news.cn/asiapacific/20230120/54eafe74eb5f4078bc1efb89769f2150/c.html>
49. Yadav, V., & Sharma, H. (2023). Family-friendly policies, supervisor support and job satisfaction: mediating effect of work-family conflict. *Vilakshan – XIMB Journal of Management*, 20(1), 98-113. <https://doi.org/10.1108/xjm-02-2021-0050>
50. Yang, T., Shen, Y. M., Zhu, M., Liu, Y., Deng, J., Chen, Q., & See, L. C. (2015). Effects of co-worker and supervisor support on job stress and presenteeism in an aging workforce: A structural equation modelling approach. *International Journal of Environmental Research and Public Health*, 13(1), 72. <https://doi.org/10.3390/ijerph13010072>
51. Yorulmaz, M., & Sevinc, F. (2020). Supervisor support and turnover intentions of yacht captains: the role of work-family conflict and psychological resilience during the COVID-19 pandemic. *International Journal of Contemporary Hospitality Management*, 33(5), 1554-1570. <https://doi.org/10.1108/IJCHM-07-2020-0788>
52. Zhao, X. (R.), & Ghiselli, R. (2016). Why do you feel stressed in a “smile factory”? Hospitality job characteristics influence work-family conflict and job stress. *International Journal of Contemporary Hospitality Management*, 28(2), 305-326. <https://doi.org/10.1108/IJCHM-08-2014-0385>