







# “Factors influencing job stress: Evidence from tellers in Cambodia”

<b>AUTHORS</b>	Wanamina Bostan Ali  Long Kim  Siwarit Pongsakornrunsilp  Sydney Chinchanchokchai  
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© Wanamina Bostan Ali, Long Kim,  
Siwarit Pongsakornrungrungsilp, Sydney  
Chinchanachokchai, 2023

Wanamina Bostan Ali, Ph.D. in  
Management, Department of  
Business Administration, Faculty  
of Management Sciences, Prince of  
Songkla University, Thailand.

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

Siwarit Pongsakornrungrungsilp, Ph.D.  
in Business Management, Center  
of Excellence for Tourism Business  
Management and Creative Economy,  
Department of Digital Marketing,  
School of Management, Walailak  
University, Thailand.

Sydney Chinchanachokchai, Ph.D.  
in Management, Associate Professor  
of Marketing, College of Business,  
University of Akron, United States of  
America.



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**Wanamina Bostan Ali** (Thailand), **Long Kim** (Thailand),  
**Siwarit Pongsakornrungrungsilp** (Thailand),  
**Sydney Chinchanachokchai** (United States of America)

# FACTORS INFLUENCING JOB STRESS: EVIDENCE FROM TELLERS IN CAMBODIA

## Abstract

Increasing the propensity for job stress can negatively affect individuals' job satisfaction and work productivity. Therefore, lots of organizations have tried to assess factors that can affect job stress among workers so that they can seek to develop new working policies to promote a better working environment for their staff. This study aims to investigate how job stress is influenced by these key factors (i.e., workload, work-family conflict, role conflict, performance pressure, and supervisor support). To collect the data, 649 tellers who felt pressured and frustrated with their jobs were asked to fill in the self-administered questionnaires. Next, multiple regression was used to analyze the data. The results indicated that role conflict ( $\beta = 0.45$ ), workload ( $\beta = 0.30$ ), work-family conflict ( $\beta = 0.23$ ), and supervisor support ( $\beta = -0.19$ ) significantly influenced job stress among bank tellers. At the same time, performance pressure had an insignificant effect on job stress.

## Keywords

firms, psychology, sustainability, managers, attitudes,  
workers, pressure

## JEL Classification

M12, M50, M54

## INTRODUCTION

Bank tellers have been seen as front-line workers who must offer customers direct services and information daily. They are required to do daily financial transactions for their customers (CFI Team, 2019). These workers' primary tasks involved checking customers' cheques, counting money, offering consultant services, and transferring, depositing, and withdrawing money for every customer (Indeed, 2023). Thus, banks also consider bank tellers as essential workers.

Many banks (approximately 2,614 banks, including headquarters and branches) have established their business operations in Cambodia (Vannak, 2023). Their business operations have remained active these days to respond to high customers' demands for financial services, which are essential to customers' daily business activities (Kim & Jindabot, 2022). According to this circumstance, banks have offered job opportunities to Cambodian citizens to work in various positions, including bank tellers. However, information concerning job stress among bank tellers has not been widely reported. Past reports have claimed that when firms cannot control their employees' stress levels, they can face low work productivity and high turnover among workers (Ramlawati et al., 2021). At the same time, they will not be able to maintain sustainable business goals, and they will have to spend more searching for new professional workers (Mansour & Tremblay, 2018). Similarly, if banks cannot minimize their tellers' job stress, they possibly face a similar situation. Therefore, it is essential to properly investigate factors influencing job stress among bank tellers.

In fact, managers have to look for certain key indicators that cause workers to have high job stress. Particularly, role conflict is considered a significant predictor of job (Soltani et al., 2013). Workers who run into problems with their co-workers often feel frustrated with their jobs. As this situation continues, they are likely to have high job stress. In contrast, work-family conflict is seen as the main factor of job stress in the prison facility context (Armstrong et al., 2015). Workers who face work-family conflict cannot meet their families as their tasks interfere with their family time. They sometimes feel isolated from society, which causes them to feel stressed.

On the other hand, the workload is claimed to be a significant factor of job stress (Suarthana & Riana, 2016). It has been revealed that a high number of workloads can create more pressure on the workers. They have to work long hours, which makes them feel stressed with their jobs. Unlike the above factors, Yang et al. (2016), from the aging society context, outline supervisor support as a main factor of job stress. Supervisors are experienced workers who know the processes of tasks and other transactions. High support from supervisors can smooth the tasks and get accurate results. However, a lack of supervisor support may result in high mistakes, leading to frustration and stress among workers. In contradicting the above claims, Ahsan et al. (2009), from the higher education context, indicate that performance pressure is a cause of job stress. Increasing performance pressure means workers must work harder to achieve productive results for their organizations. The side effect of this performance pressure is physical pressure. Consequently, it makes workers feel stressed about their positions.

Multiple reports mention role conflict (Soltani et al., 2013), work-family conflict (Armstrong et al., 2015), workload (Suarthana & Riana, 2016), supervisor support (Yang et al., 2016), and performance pressure (Ahsan et al., 2009) as the main factors of job stress. However, their impacts on job stress among bank tellers have yet to be made clear. Ahsan et al. (2009) mention that workers in different industries have different working characteristics. Consequently, this reveals low awareness regardless of how these factors influence employee stress in the banking industry, especially among bank tellers.

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## 1. LITERATURE REVIEW

The concept of job stress is conceptualized as a person's psychological health condition that is negatively affected by job pressure at his or her workplace (Mansour & Mohanna, 2018). A job-demand resource model has been applied to explain job stress among workers (Sadiq, 2022). However, the theory has not provided any support to family resources. A conservative resource theory is a suitable theory that can explain individuals' stress attitudes. According to this theory, a person feels stressed when facing three main challenges: a net loss of resources, a threat of resource losses, and a lack of resource gain from his or her investment (Hobfoll, 1989). Workers also invest time and effort to perform their jobs for their organizations. They may feel frustrated and pressured if their performance results meet one of the above challenges. This situation underscores a sign of unhealthy psychology, generally known as stress symptoms. In other words, it is job stress. In consequence, high job stress can negatively affect not only workers' motivation but also their productivity.

At the same time, it also negatively affects satisfaction, which causes a high desire to quit their jobs.

According to the current theoretical standpoint, job stress is an essential topic that all organizations must pay more attention to and conduct possible research to promote a better working environment. Several researchers from different industrial contexts suggest some key factors to help firms minimize job stress. Meanwhile, previous studies individually claim workload (Suarthana & Riana, 2016), role conflict (Soltani et al., 2013), work-family conflict context (Armstrong et al., 2015), performance pressure (Ahsan et al., 2009), and supervisor support (Yang et al., 2016) as significant factors of job stress. However, their impacts on job stress among bank tellers have remained unspecified as workers from different industrial contexts are reported to have different working characteristics.

The workload is conceptualized as the number of tasks an employee has to complete following an organization's objective (Miller, 2019). In other words,

Miller (2019) reveals that workload can be counted as the number of working hours employees are given to conduct their duties. Growing workloads require employees to spend more strength and time finishing their tasks at the workplace (Sadiq, 2022). Employees generally feel discomfort with their jobs once the workload increases more than the standard number of workloads (Kokoroko & Sanda, 2019). At the same time, they feel less motivated to do their work, which leads to a high propensity for psychological pressure on their organizations (Elshaer et al., 2018). Previous reports highlight that a high workload can cause high stress (Kokoroko & Sanda, 2019; Sadiq, 2022).

Work-family conflict is conceptualized as a condition when working time keeps interfering with individuals' lifetime at home (An et al., 2020). Similarly, work-family conflict reflects job responsibilities that require workers to spend more energy and time performing their duties at their workplaces even though they are supposed to leave their offices to meet their families (Vickovic & Morrow, 2020). This situation makes workers feel isolated from society as well as their relationships at home (Mansour & Mohanna, 2018). Previous reports have indicated that high work-family conflict can develop into high psychological risk among many workers. In particular, workers can possess high-stress symptoms that often cause them to show more negative attitudes in the workplace (An et al., 2020; Vickovic & Morrow, 2020).

Role conflict is defined as a conflicting condition in which workers receive incompatible duties or overlapping tasks with other workers at the workplace (Nambisan & Baron, 2021). Notably, workers can run into conflict at their workplaces when they receive unclear job responsibilities, which makes employees repeatedly perform similar tasks (Nguyen, 2021). The current authors also warn that if this situation continues, workers may feel dissatisfied with their jobs and less motivated to work with other workers. As workers witness their time and effort being wasted, they may feel stressed and no longer enjoy working with others (Dodanwala et al., 2021). These pieces of evidence clearly show that high role conflict creates more job stress for the workers (Sajida & Moeljadi, 2018; Widayani & Sugianingrat, 2015).

Performance pressure is a condition that demands workers to work harder to achieve the organiza-

tion's goal (Trivedi & Pattusamy, 2022). This type of pressure is also considered a threat to workers as their organizations look forward to better performance results (Kundi et al., 2022). Workers need to invest more strength and time to perform their workplace duties. However, anxiety starts growing among many workers as they may have high fear regardless of performing less than their organizations' expectations (Vine et al., 2016). This condition causes high stress among workers who must take their duties seriously and perform them cautiously (Mitchell et al., 2019). Based on this condition, growing performance pressure can cause high job stress among workers (Roberts et al., 2016).

Supervisor support is the assistance a supervisor provides to his or her workers (Steinhardt et al., 2003). Supervisors are highly positioned to deliver complaints and assist employees in obtaining all necessary resources (Boz & Martínez, 2009). When they support their workers, they can push their workers to produce fewer errors and obtain better performance results at the workplace (Sloan, 2012). At the same time, it is believed that the strong support of supervisors can promote a better working environment where employees can enjoy working for their organizations (Edwards & Rothbard, 2004). Therefore, employees have more positive attitudes toward their organizations (Krupa, 2021). High supervisor support has been found to reduce job stress among workers (Yang et al., 2016).

This study aims to investigate how workload, work-family conflict, role conflict, performance pressure, and supervisor support influence tellers' job stress. Therefore, all hypotheses are integrated into Figure 1 as follows:

- H1: *Workload positively influences job stress.*
- H2: *Work-family conflict positively influences job stress.*
- H3: *Role conflict positively influences job stress.*
- H4: *Performance pressure positively influences job stress.*
- H5: *Supervisor support negatively influences job stress.*

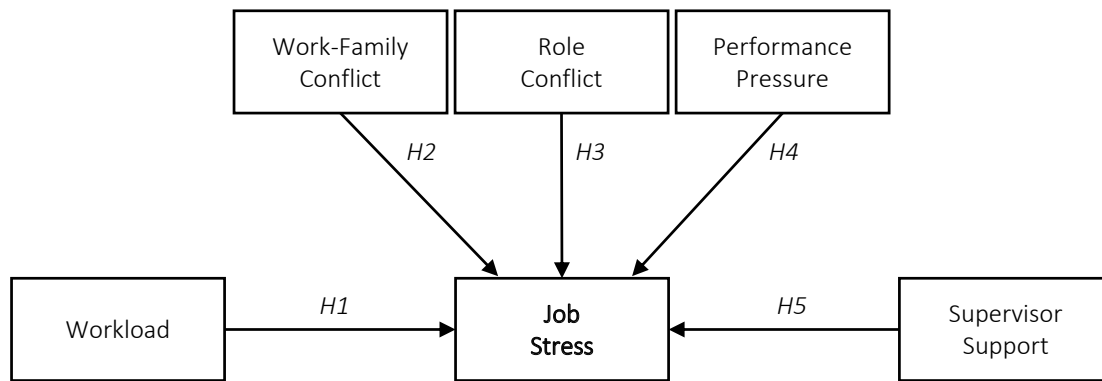


Figure 1. Conceptual framework

## 2. METHOD

According to the research objective, workers who had stress signals (e.g., feeling frustrated and pressured from work) are the targets of this analysis. Those workers who had positions as bank tellers at any bank in Cambodia are samples. At the same time, the participants of this study needed to have at least 1-year of working experience as bank tellers at any bank in Cambodia. Therefore, 649 bank tellers from different banks in Cambodia were invited to fill in the self-administered questionnaires.

Six variables were constructed in the survey. All components of each variable were originally borrowed from past publications. For instance, the workload components were borrowed from Sadiq (2022). Second, the components of work-family conflict were borrowed from Vickovic and Morrow (2020). Third, the components of role conflict were borrowed from Nambisan and Baron (2021). Fourth, the components of performance pressure were borrowed from Sheng and Fan (2022). Fifth, the components of supervisor support were borrowed from Krupa (2021). Finally, the components of job stress were borrowed from Chen et al. (2011). All variables' items were included in Table 1.

In addition, each component was rated using a five-point Likert scale technique, which ranged from 1 (strongly disagree) to 5 (strongly agree) (Kim et al., 2022). This rating technique was considered suitable for two main reasons. First, the respondents felt it convenient to provide their answers as the respondents could see mid-scale (3 = neutral), which divided a clear cut between posi-

tive and negative scales. Second, the respondents felt satisfied with the survey as the current technique consumed less time and effort.

## 3. RESULTS

This study applied a multiple-linear regression method to analyze 649 data samples. This study provided three leading diagnostics before performing the linear regressions. First, each variable's content was assessed to find content reliability using Cronbach's alpha scores (above 0.7) (Kim et al., 2021). Table 1 shows that each variable obtained enough content reliability after its scores were higher than the minimum requirements.

Second, multicollinearity was evaluated to ensure that all related independent variables did not have high correlations. To do this, collinearity statistics were checked using tolerance and variance inflation factor (VIF) scores; thus, tolerance scores needed to be above 0.10 while VIF scores needed to be below 10 (Ringim et al., 2012). Based on collinearity statistics in Table 1, the multicollinearity issue did not appear among independent variables as their scores were within the range of requirements.

Finally, a linearity test was diagnosed to find possible linear relationships among variables. In evaluation, as long as scatter dots remained around linear lines of each variable, the linearity was assumed to exist. Based on Figure 2, all variables obtained linearity as most scatter dots stayed around the linear lines. Finally, multiple regressions were performed.

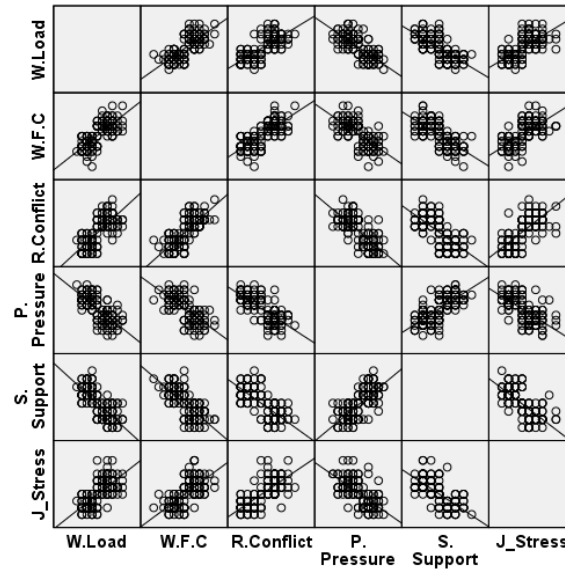


Figure 2. Linearity test

Table 1. Variable construct and content reliability

Variable	Components	Alpha Scores	Collinearity Statistics	
			Tolerance	VIF
Workload	1. I am required to work harder 2. I am required to do an extra amount of work 3. I am very busy with this job	0.881	0.155	0.561
Work-family conflict	1. I have a negative family life due to having an uncertain work schedule 2. I have a negative homelife when receiving more tasks 3. I have a negative social life because of working under conflicting policies and guidelines	0.709	0.218	0.422
Role conflict	1. I feel confused after receiving overlapping tasks 2. I have a conflict with co-workers when receiving a task with an unclear policy 3. I receive incompatible requests from two or more people	0.750	0.311	0.417
Performance pressure	1. I have high pressure to boost performance at the workplace 2. I feel extremely pressured to produce results 3. I have job risk when being able to produce good results	0.906	0.290	0.559
Supervisor support	1. I have problems solved due to receiving solutions from the supervisor 2. I produce more ideas due to having more encouragement from the supervisor 3. I have such a respectful supervisor when staff's mistakes are handled professionally	0.911	0.318	0.179
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	0.872	–	–

All main statistical results were extracted from multiple regressions. The statistical results were reported in Figure 3 and Table 2. Based on the results, role conflict significantly affected job stress ( $\beta = 0.45, t = 3.625, p < 0.001$ ), which supported hypothesis 3. Next, workload significantly affected job stress ( $\beta = 0.30, t = 3.100, p < 0.001$ ), which supported hypothesis 1. Then, work-family conflict significantly affected job stress ( $\beta = 0.23, t = 3.265, p < 0.05$ ), which support-

ed hypothesis 2. After that, supervisor support significantly affected job stress ( $\beta = -0.19, t = -1.997, p < 0.05$ ), which supported hypothesis 5. On the other hand, performance pressure did not have a significant impact on job stress ( $\beta = 0.09, t = 1.203, p > 0.05$ ), which rejected hypothesis 4. Thus, the results confirmed four hypotheses, except hypothesis 4. Table 2 displays the summary of the hypotheses testing results.

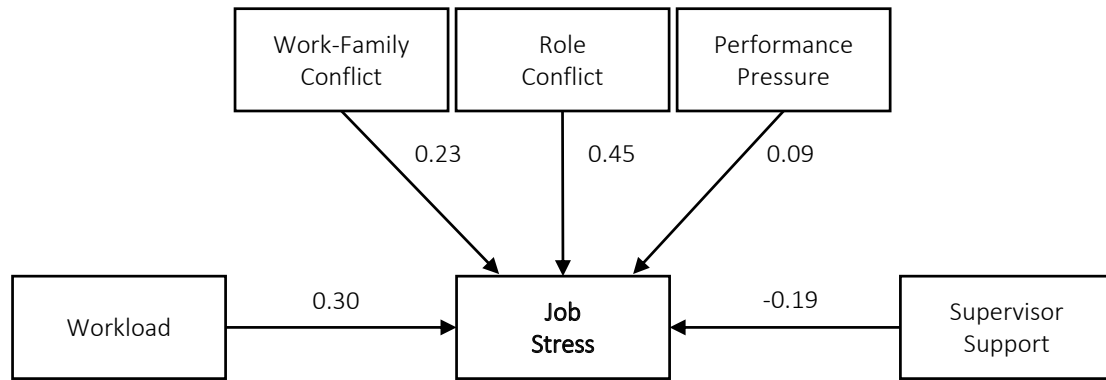


Figure 3. Multiple regression results

Table 2. Multiple regressions and hypotheses summary

No.	Independent Variable	Dependent Variable	StD. Beta	t	p-value	Hypothesis Result
1	Workload	Job stress	0.30	3.100	0.000**	Supported
2	Work-family conflict		0.23	3.265	0.001*	Supported
3	Role conflict		0.45	3.625	0.000**	Supported
4	Performance pressure		0.09	1.203	0.109	Rejected
5	Supervisor support		-0.19	-1.997	0.048*	Supported

Note: \* shows  $p < 0.05$ , while \*\* shows  $p < 0.001$ .

## 4. DISCUSSION

Regardless of the impacts on job stress, role conflict positively affected bank tellers' job stress. Role conflict indicates a situation when employees are facing unclear job responsibilities. This issue could cause overlapping tasks and lead to high employee frustration (Dodanwala et al., 2021). Once the role conflict remained high at the workplace, bank tellers seemed to have intense feelings and negative attitudes toward their organizations. Consequently, it caused high stress among those employees. Similarly, previous studies also highlighted that growing role conflict at the workplace could significantly create toxic workplaces and high job stress for the workers (Sajida & Moeljadi, 2018; Widyani & Sugianingrat, 2015). Based on this evidence, bank tellers who ran into high role conflict at their workplaces possibly felt stressed with their jobs at their workplaces.

Next, workload positively affected bank tellers' job stress. Despite the standard number of workloads that could reduce a certain degree of laziness among workers, discomfort appeared if the number of tasks grew beyond the standard (Kokoroko & Sanda, 2019). This situation pressures bank tell-

ers to invest more time and effort to complete their workplace tasks. Likewise, previous studies also underscored that a high workload harmed individuals' physical and mental health (Kokoroko & Sanda, 2019; Sadiq, 2022). According to this evidence, increasing the number of job responsibilities and other office tasks could cause bank tellers to have high job stress at banks.

Then, work-family conflict positively affected bank tellers' job stress. High work-family conflict reflected that tasks and other job responsibilities required more time and effort from workers to continue working on them (Mansour & Mohanna, 2018). In this situation, the tasks and work responsibilities interfered with the bank tellers' family time. Therefore, it caused those employees to feel discomfort with their workplaces. An et al. (2020) and Vickovic and Morrow (2020) agreed that people felt stressed with their jobs when their jobs isolated them from society and family. Thus, if this situation continued, the bank tellers would feel stressed with their jobs.

After that, supervisor support negatively affected bank tellers' job stress. Bank tellers could receive proper direction to complete their work following the banks' policy and guidelines. Therefore, hav-

ing high supervisor support could save time and effort for bank tellers. At the same time, more supervisor support also indicated how workers' mistakes were treated and solved peacefully and professionally. This could promote positive perspectives among workers who, in turn, felt even more comfortable doing their jobs (Edwards & Rothbard, 2004). Likewise, employees did not feel stressed with their tasks after they received more support from their supervisors (Krupa, 2021; Yang et al., 2016). Based on this proof, bank tellers would likely feel less stressed with their jobs when they received more supervisor support.

In contrast, performance pressure positively affected bank tellers' job stress. However, it did not demonstrate any significant effect on bank tellers' job stress, which differs from previous studies (Kundi et al., 2022; Mitchell et al., 2019). In comparison, the results outlined role conflict, workload, work-family conflict, and performance pressure as the significant factors of job stress among bank tellers, except performance pressure. This indicated that bank tellers seemed to demonstrate less concern with workplace performance pressure, which did not cause any major stress among them.

As for managerial implications, stress among bank tellers can be reduced as follows. First, bank managers should reduce role conflict among their employees. They should offer their employees precise tasks and job responsibilities so they do not interfere with other employees' tasks. At the same time, bank tellers may share their roles separately in handling customer service, clearing bank cheques, and providing other bank consultant services. Second, the number of workloads should be revised to meet the standard of daily working objectives. For instance, bank tellers should spend seven hours working on the primary tasks mentioned above, while the last hour should focus on cutting and finishing the transactions of the banks. This can help balance their strength and time at their offices. Third, work-family conflict needs to be minimized among workers. To do this, bank managers should encourage bank tellers to focus on completing their daily tasks and leave the office to see their families once the leaving time arrives. Finally, bank managers should encourage all related senior and supervisor levels to support the normal staff levels, particularly the new staff. This can help them feel less nervous to do their work so that their job stress can be reduced.

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## CONCLUSION

This study aimed to examine the effects of role conflict, work-family conflict, workload, performance pressure, and supervisor support on bank tellers' job stress. The results demonstrated that role conflict, workload, work-family conflict, and supervisor support significantly influenced job stress, while performance pressure showed an insignificant impact. To sum up, role conflict, workload, work-family conflict, and supervisor support are the main predictors of job stress among bank tellers. Furthermore, although their impacts are significant on job stress, role conflict is identified as the primary concern, as this factor demonstrates the highest impact on job stress.

This study has certain limitations. First, the data may have biased responses because participants answered the questionnaires themselves. Thus, new research may apply different approaches using a structural interview. Next, the results have limited generalizations to other employees in different industrial contexts (e.g., higher education, restaurant, or tourism) as different employees seem to have different working characteristics. Thus, future research may apply the current factors to investigate job stress in those industrial contexts to find new results and conclusions.

## AUTHOR CONTRIBUTIONS

Conceptualization: Sydney Chinchachokchai.

Data curation: Siwarit Pongsakornrunsilp.

Formal analysis: Wanamina Bostan Ali, Siwarit Pongsakornrunsilp.



Investigation: Wanamina Bostan Ali, Siwarit Pongsakornrungsilp.  
 Methodology: Wanamina Bostan Ali, Long Kim, Siwarit Pongsakornrungsilp, Sydney Chinchanchokchai.  
 Project administration: Siwarit Pongsakornrungsilp, Sydney Chinchanchokchai.  
 Resources: Wanamina Bostan Ali.  
 Software: Long Kim.  
 Supervision: Long Kim, Sydney Chinchanchokchai.  
 Validation: Long Kim.  
 Writing – original draft: Wanamina Bostan Ali.  
 Writing – review & editing: Wanamina Bostan Ali, Long Kim, Siwarit Pongsakornrungsilp.

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