



Research article

How stress and satisfaction influence customer service quality in banking industry

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ABSTRACT

As customer service quality becomes an important factor that is responsible for the firms' overall successes, many organizations are trying to seek all related clues which can help them to enhance it. Thus, this research aimed to examine how job stress, job satisfaction, and organizational commitment affected customer service quality among bank employees in Cambodia. To accomplish this objective, 630 bank employees working at different banks in Cambodia were invited to answer questionnaires. Furthermore, a structural equation model was used to analyse data. Results indicated that banks could receive high organizational commitment when their employees obtained significant changes in job satisfaction and job stress. Meanwhile, banks could improve customer service quality if there were significant changes in organizational commitment and job stress, except job satisfaction. Finally, a mediation testing result confirmed organizational commitment as a full mediator between job satisfaction and customer service quality. Despite the results highlighted the significant impacts of job stress and organizational commitment on customer service quality, organizational commitment was the stronger factor promoting better customer service quality as this factor contributed higher degree of impact on customer service quality. Therefore, banks should pay more attention to prioritize and promote their organizational commitment among their employees.

1. Introduction

Customer service quality represents a critical component of business success, encompassing the delivery of accurate information and high-performance interactions to meet consumers' needs [1]. Extensive research has underscored the pivotal role of superior customer service quality in garnering positive evaluations from customers, thereby fostering heightened satisfaction with firms [2]. Furthermore, it has been well-established that high service quality serves as a potent risk mitigator, engendering greater customer trust [3] and fostering enduring loyalty towards the same firms [4]. This symbiotic relationship between customer service quality, satisfaction, and loyalty not only fortifies customer retention rates but also contributes substantially to sustained revenues and business sustainability [5,6]. Given the prevalence of research in this area, including the focus of Goh et al. (2016) [7] on examining satisfaction in Internet banking within the Malaysian context, it is clear that a nuanced understanding of the root causes underpinning customer service quality is imperative for firms seeking to thrive in today's competitive landscape.

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Meanwhile, amidst the economic resurgence of Cambodia, a dynamic Southeast Asian nation, following the upheaval wrought by the COVID-19 pandemic, the nation has demonstrated an impressive average economic growth rate of approximately 5.1 % [8]. This economic revitalization has catalysed the resumption of business operations across various sectors, including small and medium enterprises (SMEs), underscoring the country's resilient spirit and commitment to progress [9]. Notably, banks have played a pivotal role in this resurgence, extending an array of financial services to support businesses in Cambodia's evolving economic landscape [10, 11]. Amidst the proliferation of financial service offerings, banks have emerged as crucial facilitators, providing essential services such as e-banking, loans, and various card services (ATM, debit, and credit cards) to meet the diverse needs of businesses [11]. In this context, the delivery of exemplary customer service quality emerges as a paramount differentiator for banks seeking to distinguish themselves amidst intensifying competition [12]. Failure to meet customer expectations in terms of service quality may not only jeopardize satisfaction and trust but also impede customer retention, as businesses vie to attract and retain customers amidst an increasingly crowded marketplace [10]. Thus, it is imperative for banks to discern and comprehend the underlying factors influencing customer service quality to maintain their competitive edge and foster sustainable growth.

In the pursuit of enhancing customer service quality, past studies suggest improving organizational commitment [13]. Achieving high commitment from all employees can promote high intrinsic motivation to perform duties which significantly increase work productivities and performances for organizations. Thus, work outputs (customer service quality) can be significantly improved. To explore beyond organizational commitment, job stress can significantly influence not only organizational commitment [14] but also customer service quality [15]. Stress among employees can affect individual emotional and physical health conditions which lead to a depletion in work capacity and overall outputs. Thus, organizations must reduce job stress among their employees. Similarly, job satisfaction also influences both organizational commitment [16] and customer service quality [17]. Promoting high job satisfaction to employees can enhance individuals' desires and enthusiasts which make all individual employees to engage with their duties so that overall work results can be enhanced. In this sense, job satisfaction and job stress have been acknowledged as the significant factors promoting not only organizational commitment but also customer service quality.

To authors' best understanding, job stress and satisfaction have been conducted to investigate employee behaviours in various areas but not limited to higher education sector [18], supermarket service sector [19], public service sector [20], health care sector [15] and athlete education sector [21]. However, examining impacts of job stress and satisfaction on organizational commitment which customer service quality in banking industry is cultivated has been narrowly studied. Given the diverse reactions of workers from different industries towards these factors [22], understanding their nuanced influence on customer service quality within the banking industry is paramount. Furthermore, the extent to which these factors shape service quality in banking remains underexplored, leaving a notable gap in the literature and hindering efforts to develop effective strategies for cultivating superior service quality in the banking sector. To address the research gap in understanding the antecedents of customer service quality within the banking industry, this study integrates key factors such as job stress, job satisfaction, and organizational commitment into a comprehensive conceptual framework. By examining the interplay of these factors and their effects on service quality, this research seeks to provide valuable insights for enhancing customer service practices in Cambodian banks and potentially offer transferable lessons for similar contexts.

2. Literature review

2.1. Customer service quality and theoretical foundation

Customer service quality describes a certain level of service performance that is delivered to meet customer expectations [23]. High customer service quality is an outcome of employees' significant contributions, both physical and mental efforts [24]. In return, firms receive more positive feedback and attitudes from their customers [25,26]. Therefore, it promotes a better relationship not only between firms and customers but also between employees and organizations as employees are the ones who contribute significantly to ensure organizations' successes. Based on this condition, a social exchange theory is suitable to explain the impact of customer service quality. This theory reveals that all human relationships develop based on a level of subjective cost-benefit analyses in which both parties make comparisons of various options following the process of negotiated changes [27]. In principles, social exchanges emphasize trust rather than legal obligations between parties [28]. In workplaces, employees and organizations develop their social exchange relationships when employees receive supports from their organizations. In return, there are more positive consequences (working attitudes and behaviours) that employees show to their organizations [29]. Based on norms of reciprocity, people normally respond to each other (e.g., returning a favour for a favour and hatred for hatred) when evaluating the consequences and causes of the actions of other people [30]. According to this concept, the favours do not have to be necessarily equal. A small proportion of favour can receive larger returns such as generosity and loyalty from other people [31]. Based on social exchange and reciprocity theories, employees can make better service quality to their customers when they receive better working conditions as well as supports from their organizations.

Many types of business operations and transactions between sellers and buyers these days are conducted through banking services [11,32]. Banks play an essential role in mediating the relationships between buyers and sellers in the market. To smooth all related transactions, banks offer their customers different types of financial products and services, namely mobile banking services, loans, money deposits and transfers, cards (ATM, credit, master, visa and debit cards) and internet banking services to fulfill their customers' demands and purposes around the country [10,11]. Though, in the current competitive market, banks cannot continue retaining their customers and business sustainability without their workers' efforts in developing high service quality to their customers as their competitors also provide customers similar services. Past research has found that developing better customer service quality can

enhance uniqueness of bank services which differentiate banks from their competitors allowing them to gain more competitive advantages in the market [5,6]. In contrast, banks cannot maintain their relationships with customers causing server losses in profits if their workers fail to develop good customer service quality [10]. According to these evidences, customers service quality is one of the main determinants influencing banks' business sustainability and successes. Therefore, workers must help their banks develop high customer service quality that can meet the current market's needs and expectations.

2.2. Job stress

Job stress refers to a worker's psychological state which is negatively affected by his or her job after interacting with job factors [33]. A condition of job stress can occur if three of the following factors appear. First, a worker sees a threat of his or her resource losses [34]. Second, the worker does not gain enough profit from his or her investment [35]. Finally, the worker significantly faces a net loss of his or her resources.

In relation with organizational commitment, stress causes negative impacts to individuals' working attitudes [14] while commitment outlines an improvement of individuals' working productivities [36]. These two perspectives indicate a common stance. In nursing service context, employees appear to have low working motivation at their workplaces when their psychological states are having unhealthy conditions [37,38]. Likewise, previous studies believe that workers can no long commit to delivering their best performance results if they reach high-stress levels [14]. Therefore, it is found that individuals' commitment reduces significantly when job stress increases [39].

In relation with customer service quality, growing stress at the workplace reveals high frustration and pressure which causes workers to feel tired of their jobs [21]. In contrast, increasing service quality can promote service value [40] as well as customer satisfaction [12]. The two ideas show contradicting directions. Based on workers' perspectives in police departments, when employees feel stressed with their work, they seem to have no motivation and desire to do their jobs [41]. As the situation progresses over time, performance results often appear with many errors. Thus, it affects the quality of the services and products to the firms' customers. Similarly, past reports emphasize that the side effect of job stress can be a serious threat to not only workers' work continuance with the same firm but also service quality [15]. Thus, it has been found that firms can fail to deliver high service quality to their customers if their employees have high job stress [20]. Based on the above association discussions, this study can outline hypotheses below.

H1. Job stress can negatively influence organizational commitment.

H2. Job stress can negatively influence customer service quality.

2.3. Job satisfaction

Job satisfaction refers to a pleasurable emotional state which is derived from a person's job evaluation [42,43]. Workers can detect their job satisfaction after they make a comparison between their expected performance and actual performance at the workplace [44, 45]. If the actual performance passes their expected performance, workers are happy with their work ([37]; [46]).

In relation with organizational commitment, a worker's satisfaction reveals a positive working attitude [47,48] whereas organizational commitment underscores an employee's positive attitudes indicating a continuous support to his or her organization [16]. The concepts between satisfaction and commitment seem to be in similar directions. In university hospital context, when employees are happy with their jobs, they show their willingness to continue working rather than leaving their organizations [38]. Moreover, they also have high working motivation to work harder as they like the current roles or positions. Similarly, previous studies also emphasize that when employees feel happy to work, they start having a sense of belonging and developing a strong bond with their organizations [18].

In relation with customer service quality, high satisfaction can create a positive working attitude [17]. On the other hand, better customer service quality enhances customers' perceived value and satisfaction [49]. According to the above concepts, they have similar directions. In the restaurant industry, workers who experience high satisfaction at their workplaces are often optimistic about their job performance [50]. At the same time, it can influence workers' desires to work and produce better work results for their firms. Previous reports mention that happy workers can offer good service quality to their customers [18]. From various managerial perspectives, high job satisfaction can increase customer service quality [19]. Based on the above association discussions, this study can outline hypotheses below.

H3. Job satisfaction can positively influence organizational commitment.

H4. Job satisfaction can positively influence customer service quality.

2.4. Organizational commitment

Organizational commitment refers to individuals' desire to continue working for their organizations despite facing difficulties at the workplace [39]. There are three main aspects (e.g., affective, continuance, and normative commitments) that highlight organizational commitment [51]. First, affective commitment reflects workers' emotional attachment to, identification with, and participation in their organizations [52]. Second, continuance commitment emphasizes an individual's commitment to stay which results from the cost of leaving and the benefits of staying [53]. Last but not least, normative commitment stresses a person's feeling of obligation to continue working for their organizations [54].

In relation with customer service quality, strong organizational commitment can gain more work productivities from its employees [39] whilst increasing service quality can attract more positive evaluations from customers [12]. The two concepts display similar roles. In hotel catering service context, as long as organizations can maintain a high commitment to deliver performance results, their services are offered to customers with accurate information [13]. At the same time, this situation can prove that many employees show high participation to support their organizations to achieve an overall goal of the firms; thus, it seems to be too impossible to provide low service quality to their customers [55,56]. Based on the above association discussion, this study can outline a hypothesis below.

H5. Organizational commitment can positively influence customer service quality.

2.5. Theoretical model of customer service quality

This research's objective is to identify the significant factors influencing customer service quality in banking industry. Therefore, this research aims to evaluate the impacts of job satisfaction, job stress, organizational commitment on customer service quality. Thus, this research proposes to integrate all hypotheses into Fig. 1.

3. Research Methodology

3.1. Sampling method and data collection

Before starting data testing and data collection, researchers arranged a research proposal along with a research ethic application to submit and apply for a research ethic approval from Chairman of Walailak University Ethics Committee in Human Research. This research was approved by the committee on June 26, 2023 under a serial number WUEC-23-162-01. Furthermore, this research highly complied with the research ethic in protecting individual personal information and other identities which were sealed or kept in confidential; therefore, all participants agreed to provide consents to join the survey processes with the researchers. In this regard, this research fully confirmed that informed consent was obtained from all participants who participated in this research's survey processes.

To participate in this survey, the participants needed to be working at any bank in Cambodia. There were two main classifications of participants, namely junior staff or normal staff having responsibility to provide daily services to customers and supervisors or senior staff having responsibilities to supervise the junior staff, observing their performances, checking customer feedback and controlling their staff's quality of service offerings. For the normal staff, two conditions were applied to determine a qualified sample for this study. First, all participants had to be at least 18 years old. Second, they needed to have work experience at least 6 months which included an internship at any bank prior. Though, at least 1-year experience was preferable as this working experience could determine their acceptable knowledge in providing acceptable answers in response to personal working environment and banking services to customers. For supervisor or senior staff, they needed to have work experience in the current position above 1 year at the current bank with the junior staff. This study applied convenience and snowball sampling method which researchers exercised both approaches such as meetings at the public places and the workplaces with the participants. At the end of the survey, the participants were asked to provided other key participants to join the survey.

Regardless of survey approach, this study surveyed small groups of participants consisting of normal staff and their supervisors. For normal staff, researchers offered them the survey forms focusing on their job stress and job satisfaction which allowed them to express their opinions on the current stress and satisfaction levels on the current duties. On the other hand, the higher positions (e.g., supervisors/senior staff and managers) were offered the survey forms focusing on organizational commitment and quality of customer services; thus, they could address their observational perspectives toward their subordinates' contributions in organizational commitment leading to their overall judgement on degree of customer service quality performed by their subordinates.

Regardless of the process of selecting participants, researchers applied a snowball sampling technique to collect data from all related participants. Each participant needed to pass the screening questions. For instance, participants were asked, "Are you currently working as a bank staff at any bank in Cambodia?". At the same time, they were also asked "How long have you been working at that bank?" in the screening section. Once they passed the minimum requirements, researchers asked for their consents to participate in the

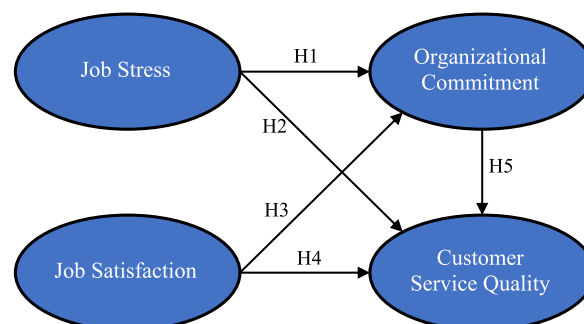


Fig. 1. Customer service quality theoretical model.

survey process. Finally, they were given between 5 and 10 min to fill in the self-administered questionnaires after they said “Okay”. Meanwhile, after completing the survey, researchers continued approaching their supervisors to fill in the survey forms with the approximate time 5–10 min. Finally, they were asked to provide further suggestions about their friends who were currently working at the other banks so that researchers could continue searching the remaining participants.

Regardless of the validity of the questionnaire, researchers performed two main steps. First, researchers conducted 30 pilot tests with bank employees in Cambodia to judge the degree of content reliability of the questionnaire items. The degree of content reliability was evaluated by using Cronbach’s Alpha score of 0.7 following a suggestion of [11]. If the scores were above 0.7, then we considered that each variable had enough content reliability. However, if the scores were below 0.7, researchers rechecked and read the comments from the participants to make some improvements. After that, researchers revised any questions that participants felt confused during the pilot testing. Finally, after all items were revised, researchers collected all 630 data from bank employees with 100 % response rate.

3.2. Survey design

There were four main variable constructs in this study’s survey. Each variable construct contained items that were adopted from past research. For example, items of job stress were borrowed from Ref. [57]. Next, job satisfaction items were adopted from Ref. [58]. Then, organizational commitment items were adopted from Ref. [59]. Finally, customer service quality items were adopted from Ref. [28].

At the same time, all variables’ items were rated using a five-point Likert scale (e.g., 1 = strongly disagree to 5 = strongly agree) [1]. This rating scale was used as a means to collect respondents’ answers because of two reasons. First, the rating scale was convenient for respondents to provide their answers as it had a mid-scale (3 = neutral) that made it easy to spot the boundaries between positive and negative answers [60]. Last but not least, many respondents were not frustrated while rating it as the current rating scale did not consume too much time and effort to complete the whole survey process. Based on these reasons, the rating scale was suitably used in the survey processes of this research.

4. Results

4.1. Demographic information

In demographic section, there were five main variables, namely gender, age, education, working experience and job position. For gender, male participants were 34.8 % whereas female participants were 65.2 %. For age, most participants were between 18 and 28 years (47.3 %) following by 29–39 years (27.6 %), 40–50 years (22.7 %) and above 50 years (2.4 %). For education, most participants graduated from bachelor’s degree (57 %) following by master’s degree (35.4 %) and Ph.D.’s degree (7.6 %). For working experience, most participants experienced working at banks 1–4 years (50 %) following by 5–8 years (34.6 %) and above 8 years (15.6 %). For job position, participants worked as senior officer (45.4 %) following by staff (40.6 %), officer (9.4 %) and manager (4.6 %). All the information were reported in Table 1.

4.2. Model measurement and validity construct

The data were analysed using a structural equation model technique (SEM) using Amos SPSS statistical software. Before starting the regression results of the SEM, three main statistical results were evaluated. First, content reliability and convergent validity were evaluated. In the content reliability, the loading factors needed to have scores above 0.6 while Cronbach’s alpha and composite reliability (CR) were required to have scores above 0.7 [11]. Table 2 indicated that the above indicators had enough scores to show the content reliability of this research. In the convergent validity, each average variance extracted (AVE) needed to have scores above 0.5 [60,61]. In Table 2, the AVEs got scores above the thresholds showing enough convergent validity of this research.

Second, discriminant validity was also checked by comparing the scores between the rooted square of AVEs and correlations. In

Table 1
Demographic section.

Variables	Description	Frequency	Percentage (%)
Gender	Male	219	34.8 %
	Female	411	65.2 %
Age	18–28 years	298	47.3 %
	29–39 years	174	27.6 %
	40–50 years	143	22.7 %
	Above 50 years	15	2.4 %
Education	Bachelor’s Degree	359	57 %
	Master’s Degree	223	35.4 %
	PhD’s Degree	48	7.6 %
Working Experience	1–4 years	315	50 %
	5–8 years	217	34.4 %
	Above 8 years	98	15.6 %

Table 2
Content reliability and convergent validity.

Variable	Alpha (α)	CR	AVE	Mean	Std Deviation	Loading Factor
Job Stress	0.833	0.798	0.632	1.80	1.21	0.70
1) I feel discourage about my work.				2.05	1.36	0.71
2) I feel that things are out of my control at work.				1.53	1.04	0.65
3) I feel overwhelmed by work.				1.58	1.41	
Job Satisfaction	0.710	0.761	0.687	3.22	0.95	0.72
1) Overall, I am quite satisfied with the current job.				2.14	1.12	0.72
2) I am happy to work for this bank.				2.66	0.98	0.72
3) I like the working environment of this bank.				1.86	1.05	
Organizational Commitment	0.776	0.805	0.702	4.03	0.84	0.70
1) I have a strong emotional attachment with this bank.				3.58	1.05	0.65
2) I feel proud to work with my supervisor.				3.82	0.92	0.77
3) I feel a sense of respect for my supervisor.				3.48	0.94	
Customer Service Quality	0.924	0.776	0.664	4.27	0.98	0.85
1) Bank employees provide services with high accuracy.				3.98	0.87	0.64
2) Customers can obtain reliable services from bank workers.				3.82	0.96	0.62
3) Bank workers perform their duties effectively.				4.07	0.91	

principle, the scores of correlations needed to be less than the rooted square of AVEs' scores [62]. In Table 3, all variables had the correlations' scores lower than the scores of rooted squares of AVEs highlighting enough discriminant validity.

Third, a model fitness was checked using fitness indicators (e.g., CMIN2/df, NFI, GFI, CFI, and RMSEA). All of these indicators had to obtain enough scores following a suggestion of [60,63] in Table 4. In Table 4, as the above indicators had scored more than the thresholds, this indicated that the model of this research was fit enough to perform the SEM method.

Finally, other main variables (e.g., gender, age, education and work experience) from demographic section were considered to have some side effects on the relationship construct in this study. These variables were considered as confounding factors in which researchers had tried to control them to remain constant. After keeping gender, age, education and work experience fixed, researchers mainly concentrated the regression results performed by the SEM technique emphasizing the relationships between the studied variables, namely job stress, job satisfaction, organizational commitment and customer service quality.

4.3. Structural equation model results

The regression results of the SEM method were briefly reported in Fig. 2 and Table 5. Regardless of relationships with banks' organizational commitment, job stress demonstrated a significant relationship with organizational commitment with ($\beta = -0.42$, $p < 0.001$) that accepted hypothesis 1. Next, job satisfaction demonstrated a significant relationship with organizational commitment with ($\beta = 0.54$, $p < 0.001$) that accepted hypothesis 3.

Regardless of relationships with bank employees' customer service quality, organizational commitment demonstrated a significant relationship with customer service quality with ($\beta = 0.53$, $p < 0.001$) that accepted hypothesis 5. Then, job stress demonstrated a significant relationship with organizational commitment with ($\beta = -0.39$, $p < 0.001$) that accepted hypothesis 2. In contradicting the above factors, job satisfaction did not show enough significant relationship with customer service quality with ($\beta = 0.06$, $p > 0.05$) that rejected hypothesis 4.

In a mediation test of Job Satisfaction \rightarrow Organizational Commitment \rightarrow Customer Service Quality, despite job satisfaction's direct impact on customer service quality being insignificant ($\beta = 0.06$, $p > 0.05$), its indirect impact on customer service quality was significant ($\beta = 0.28$, $p < 0.05$). Based on this result, an organizational commitment that stood between job satisfaction and customer service quality became a full mediator in this research. According to these results, the hypotheses results were reported in Table 5.

5. Discussion

In relations with banks' organizational commitment, job satisfaction had a positive relationship with organizational commitment. Satisfaction among workers could promote more positive working attitudes in organizations [64]. At the same time, workers also felt energetic to push invest their time and strength to accomplish their organizations' daily objectives as most of the employees enjoyed

Table 3
Discriminant validity.

Variable	1	2	3	4	5
Job Stress	0.882				
Job Satisfaction		0.437			
Organizational Commitment			0.850		
Service Quality				0.782	
Job Stress					0.601
Job Satisfaction					0.538
Organizational Commitment					0.701
Service Quality					0.833
Job Stress					0.710
Job Satisfaction					0.832

Note: all bolded numbers indicate square roots of AVEs.

Table 4
Model fitness.

Measurements	Statistics		Requirements	Outcomes
	Before Modification	After Modification		
CMIN2/df	1.331	1.133	<3	Acceptable
GFI	0.889	0.925	>0.9	Acceptable
NFI	0.897	0.926	>0.9	Acceptable
CFI	0.905	0.981	>0.9	Acceptable
RMSEA	0.072	0.055	<0.08	Acceptable

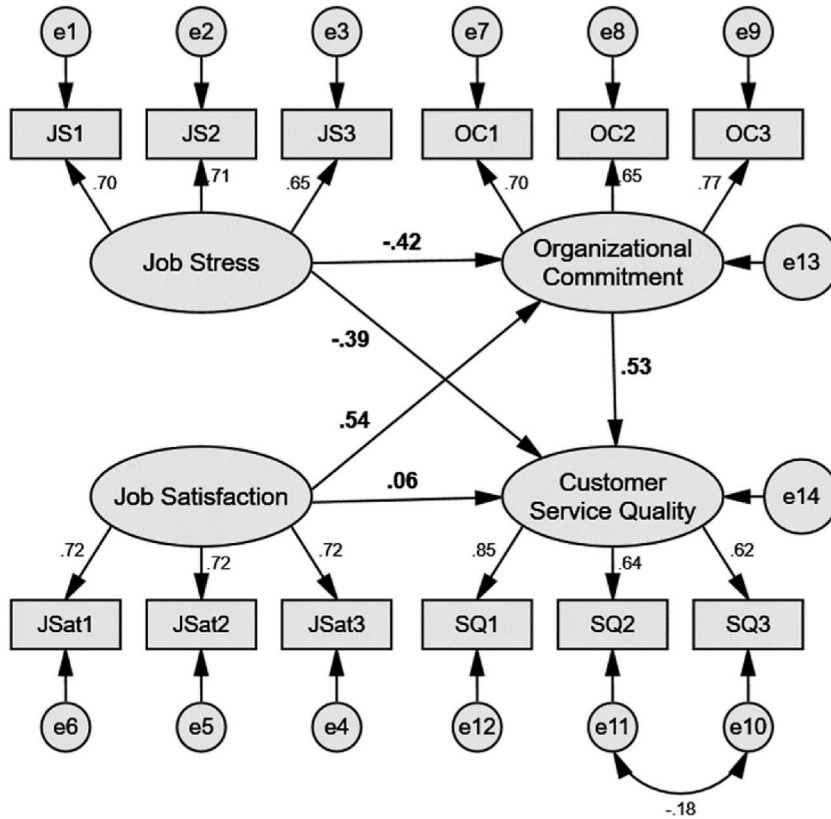


Fig. 2. Sem results.

Table 5
Results summary.

Panel A: Regression and Hypotheses Results					
Proposed Associations		Std.(β)	p.value	Sig. Level	Hyp. Result
Independent Variable	Dependent Variable				
Job Stress	Organizational Commitment	-0.42	0.000**	Sig.	Accepted
Job Stress	Service Quality	-0.39	0.000**	Sig.	Accepted
Job Satisfaction	Organizational Commitment	0.54	0.000**	Sig.	Accepted
Job Satisfaction	Service Quality	0.06	0.109	Insig.	Rejected
Organizational Commitment	Service Quality	0.53	0.000**	Sig.	Accepted
Panel B: Mediation Testing					
Associations		Direct	Indirect	Sig. Level	Mediating Result
Job Satisfaction- > Organizational Commitment- > Customer service quality					
Job Satisfaction		0.06	0.28*	Sig.	Confirmed

Note: * shows sig. level (p < 0.05) whilst ** indicates sig. level (p < 0.001).

working at their workplaces. This situation outlined a major influence on an overall commitment not only within among teams but also the organization as a whole. Similarly, previous studies also found that organizational commitment could be enhanced if employees were satisfied with what they were doing at the workplace [38,65]. Based on this scenario, bank employees were found to have high organizational commitment as long as they were happy with their jobs. Second, job stress had a negative relationship with organizational commitment. High work pressure could harm individuals' mental health [64]. Consequently, it negatively affected individuals' working attitudes at the workplace. They often looked worried about their job performance and co-workers around them. As this situation progressed over time, their working motivation reduced significantly. Furthermore, previous research mentioned that the side effect of job stress could also cause high tiredness indicating less job participation among workers [39]. As a result, the overall organizational commitment dropped significantly. This circumstance clearly showed that banks could not obtain high commitment from their employees if bank employees felt so stressed with their current jobs. In contrast, bank employees were found to have high emotional attachment and feeling of obligation with the current banks once the level of job stress was properly managed or minimized.

In relations with bank employees' customer service quality, the organizational commitment had a positive relationship with customer service quality. Strong commitment indicated a work dedication which resulted in high working morale [39]. This resulted from high support from their employees who had a high feeling of obligation to keep doing their work for their firms' customer needs. As organizations continued to possess more commitment, services were properly conducted and delivered to customers. At the same time, past studies underscored that less propensity of errors occurring in the middle of performing the services when the whole has tried their best at the workplace [59,66]. Thus, it highly enhanced better quality of services to their customers. This result reflected that bank employees could greatly perform high service quality to customers as long as their members together possessed a high commitment to do their jobs. Next, job stress had a negative relationship with customer service quality. It has been reported that stress could harm individuals' working attitudes [41]. Workers seemed to have high anxiety which affected their work behaviours. Meanwhile, workers do their jobs carelessly. Consequently, they were likely to perform less effective and efficient work. In other words, service performances may have been poorly performed. Similarly, previous studies also revealed that many employees were unable to deliver an acceptable degree of service quality to meet their customers' expectations when their stress levels grew too high [34,67]. This result emphasized that bank employees could ensure high service quality to their customers unless they were not highly stressed with their jobs.

In contradicting to the above factors, job satisfaction did not have any significant relationship with customer service quality which was a contrast to previous studies [28,50,68]. Based on the mediation testing result, it showed that organizational commitment stood as the mediator between job satisfaction and customer service quality. Therefore, job satisfaction indirectly influenced customer service quality through enhancing the degree of organizational commitment. Perhaps satisfaction alone may not have made bankers to conduct a significant and fruitful service quality outcome for their customers due to the nature and characteristics of banking service industry could be different from other industries. Obviously, banking service quality was the only differentiation point to attract customers and help banks to remain competitive in the current industry for the long-time. Especially, banking services (e.g., internet banking, ATM, master, credit, and visa cards) were used actively by consumers worldwide [69]; therefore, it had required the banks to constantly evolve and update their services to highly serve their daily transaction [70]. To customers' needs and expectations, bankers must have had demonstrate beyond the positive attitudes and joys; thus, a strong dedication and determination were essential points to conduct and reach the expected quality following the market needs. Past research outlined that bank employees these days worked and were trained to possess more knowledges in providing more than one service [70]. They needed to have intrinsic motivation and commitment to perform their services under pressure with the current market demand. Furthermore, banking industry of Cambodia was in the developing state as the country was expected to leave the status of least developing countries by 2027 [71] whilst its bank consumers had already been well aware of using electronic services and demand further service updates and development [72]. This created such high demanded and expected performances from their employees to integrate their effort and commitment to offer high customer service quality. In this sense, satisfaction did not make an immediate change to customer service quality unless it awoke certain degree of commitment among bankers to perform which significantly changed the overall quality of customer service. In this scenario, it was logic that satisfaction stood as the side effect promoting organizational commitment in which bankers together could ultimately perform better service quality to their customers. Meanwhile, this situation had marked the significant role of organizational commitment as an important factor influencing customer service quality in the banking industry of Cambodia. Bank employees could provide good service quality to their customers when they had a high commitment to perform the roles for their organizations.

6. Academic and practical contributions

This research offers significant contributions to existing literature by conceptualizing, operationalizing and examining the influences of job stress and satisfaction on organizational commitment and customer service quality. First, the theoretical model of customer service quality guides us to understand how stress and satisfaction among bank employees influence their bank commitment and customer service quality. Particularly, the side effects of job stress can significantly cause bank employees to experience emotional and physical tiredness which can affect their overall health. The long-term effects of job stress can deteriorate bank employees' ability to work; thus, it leads to high anxiety among bank employees who in turn are no longer to demonstrate not only high commitment to work for their banks but also high capacity to develop better service quality to serve their customers' needs. Thus, job stress has to be minimized to prevent such consequences to organizations [16], particularly banks. Furthermore, the indirect impact of job satisfaction on developing customer service quality in banking industry cannot be ignored. Satisfaction among bank employees can promote positive attitudes to work such as feeling positive with their current career development [18,73], having more desire to work with their co-workers [19] and increasing intrinsic motivation [48,74] to continue working for their banks. All of these give hopes to bank

employees to commit working and improving their work productivities for the banks. As a result, their high commitment can accomplish providing better service quality which meet their customers' demands and expectations. Finally, this research contributes to social exchange theory [27] and reciprocity norms theory [30]. In expanding social exchange theory, we can understand that bank employees develop their relationships depending upon degree of job attributes or consequences (job stress and satisfaction) which they receive from their banks. The positive evaluation outcome of job attributes or consequences (e.g., job satisfaction with minimal stress level) can enhance their commitment to work for their banks. In response to reciprocity norms theory, bank employees actually return a favour to their banks by improving their performances in developing better customer service quality (e.g., accurate financial information, better maintenance service to secure e-banking services, and other reliable services) which meet their customers' needs and expectations allowing banks to continue retaining their customers and profits for their long-term business sustainability.

From the perspective of managerial implications, banks can improve their service quality to their customers as follows. First, banks should enhance organizational commitment. All employees should be well-treated and motivated to actively perform their roles. Banks need to recognize their hard work and reward them so that they may have a high desire to stay and help their banks satisfy customers' needs and want. Second, banks should minimize job stress among their employees. They need to eliminate unnecessary workloads and let their employees remain focused on completing main daily duties. For instance, marketing staff should focus on promoting financial products and services to customers and fulfilling their customers' needs while tellers have to focus on money transfer and deposit and consultant services to their customers. Finally, banks should promote job satisfaction for their employees. They need to build a new healthy working environment for their employees as happy workers enjoy working and do not want to switch their workplaces.

7. Conclusion

The main goal of this research was to examine the effects of job stress, job satisfaction, and organizational commitment on customer service quality in the banking industry. To achieve this aim, 630 bank employees who were from different banks in Cambodia were invited to fill in the survey with 100 % response rate. The results of this study indicated that banks' organizational commitment was significantly influenced by their employees' job stress and satisfaction. Moreover, organizational commitment and job stress significantly affected customer service quality while job satisfaction did not show any significant impact on customer service quality. Finally, the mediation testing result confirmed that organizational commitment was the mediator between job satisfaction and customer service quality. To sum up, organizational commitment was the main predictor of customer service quality because this factor had the strongest effect on customer service quality.

Despite achieving its primary objectives, this research is not without limitations. Firstly, reliance on self-reported responses from respondents may introduce bias into the findings. Respondents' subjective interpretations of questionnaire items could influence their responses, potentially skewing the results. Future studies could mitigate this limitation by employing structured interviews to control for respondent bias and ensure more objective data collection. Secondly, the findings of this research are primarily contextualised within the banking industry, limiting their generalizability to other sectors such as airlines, tourism, and online shopping services. Variables affecting customer service quality may vary across industries due to unique customer expectations and service delivery mechanisms. Thus, future research should explore the applicability of identified variables in diverse industry contexts to enhance understanding of customer service quality across sectors.

Future research endeavours are encouraged to explore several avenues to address these limitations and advance the understanding of customer service quality. Firstly, researchers could employ structured interviews as an alternative data collection method to mitigate respondent bias and enhance the validity of their findings. Secondly, comparative studies across various industries could be conducted to investigate the generalizability of identified variables and understand industry-specific nuances in customer service quality. Additionally, expanding the scope of research to include additional factors beyond job stress, job satisfaction, and organisational commitment would provide a more comprehensive understanding of the determinants of customer service quality in the banking industry.

Moreover, longitudinal studies could be undertaken to assess the dynamic nature of factors influencing customer service quality over time and their impact on organisational performance and customer satisfaction. By addressing these recommendations, future research endeavours can contribute to refining and expanding knowledge regarding customer service quality, thereby informing the development of more effective strategies for enhancing service delivery and fostering customer satisfaction across diverse industry settings.

Data availability statement

Data will be made available upon reasonable request.

CRedit authorship contribution statement

Long Kim: Writing – original draft, Validation, Software, Methodology, Formal analysis, Conceptualization. **Sook Fern Yeo:** Writing – review & editing, Writing – original draft, Supervision, Software, Methodology, Investigation, Formal analysis.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to

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