

Developing customer service quality: Influences of job stress and management process alignment in banking industry

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ABSTRACT

Job stress and management process alignment can influence work attitudes and productivity; however, there is still no empirical evidence addressing how these factors influence customer service quality in banking industry. Thus, this research aims to explore how job stress and management process alignment influence commitment and employee performance which develop customer service quality. 650 bank employees who were working at different banks in Cambodia were asked to join the survey process via a survey questionnaire. Researchers applied a path analysis technique to analyze the collected data. This research found that job stress and management process alignment significantly influenced organizational commitment. Meanwhile, job stress, management process alignment, and organizational commitment significantly influenced employee performance. Furthermore, customer service quality was significantly influenced by employee performance, except organizational commitment. Finally, employee performance mediated the relationship between organizational commitment and customer service quality. These key findings revealed workers' insights which could be an evidence-based strategy for banks to issue an effective working policy to develop better customer service quality.

Introduction

Bank employees are the main workforce to serve and provide customers with various financial products and services, namely mobile banking services, money deposit and transfer, cards, general banking information, and loans to fulfill the needs and expectations of customers around the country [1,2]. Meanwhile, as the industrial revolution reaches 4.0 and continues developing further, market demands and expectations also shift to another level requiring banks to continue updating and evolving their financial products and services constantly [3]. These changes also pressure bank employees to pledge more efforts and commitments to perform better service quality to achieve their banks' goals. To overcome this challenge, bank employees have to learn and improve their existing service performances to be ready to solve various customer complaints in the customer service system [4]. In service processes, supervisors and managers have to control, observe, and evaluate the service quality which has to comply with their banks' policies and regulations related to quality assurance allowing banks to satisfy their customers' needs and expectations [5]. Subsequently, banks

can differentiate themselves from competitors and obtain more competitive advantages as most banks provide similar services to their customers [6] because past research underscores that customer service quality has direct associations with customer satisfaction [7], trust [8] and retention [9]. So far, business sustainability and success have relied heavily on customer service quality. Hence, exploring factors influencing workers to develop better service quality is a primary mission of all banks.

In perspectives of work productivity, past research outlines the impact of organizational commitment on customer service quality [10] because commitment displays great efforts and willingness to deliver better services which can meet their customers' needs. In contrast, customer service quality is a result of employee performance [11] since performance indicates care, willingness, and accuracy of service development. Though, it has been argued that organizational commitment and employee performance are derived from side effects of job stress [12,13] and management process alignment [14,15]. Past research highlights that when employees are working in a less stressful environment, they are willing to continue their supports and increase more

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work productivities to their firms. Furthermore, process alignment is a mechanism in that supervisors and managers employ to control and direct all employees' work activities complying with the firms' objectives and regulations, thus, it helps encourage employees to work together and promote their work productivity. Overall, the impacts of job stress and management process alignment on worker attitudes (organizational commitment and employee performance) are undeniable marking them as the hidden causes influencing worker attitudes.

To authors' knowledge, side effects of job stress and management process alignment have been investigated on employee behavior in various work areas such as airline, education service, healthcare, and food companies [5,12,16–19]. Despite an abundance of research on the above factors, there has been a lack of empirical evidence confirming the impacts of job stress and management process alignment on employee attitudes which develop a work result in the banking industry. This results in a lower understanding of workers' insights which gives less clue to policymakers and managers of this industry to come up with better solutions to develop better customer service quality. Therefore, these issues have motivated this research to explore the related factors influencing the development of bank service quality which can be an evidence-based strategy for all banks to further develop their customer service quality. To solve this issue, this research aims to examine the relationships between job stress and management process alignment, organizational commitment and employee performance, and customer service quality with an attempt to answer three main questions below:

- (1) how do job stress and management process alignment influence organizational commitment?
- (2) how do job stress, management process alignment, and organizational commitment influence employee performance?
- (3) how do organizational commitment and employee performance influence customer service quality? Finally, the remaining sections of this manuscript are structured as literature review, methods, results, discussion, theoretical contributions, practical implications, and limitations and future research directions.

Literature review

Customer service quality in the banking sector and theoretical underpinning

Customer service quality is conceptualized as a service standard which is performed by employees to surpass the minimum requirement of customers' needs and expectations [20]. To develop customer service quality, employees have to contribute both physical and emotional efforts in producing such services to their customers [14]. Customer service quality is developed in response to customer needs and serves their purposes. In return, customers reply with positive feedback and attitudes to the firms allowing both customers and firms to build good relationships [21,22]. In organizational behavior, employees who can develop better customer service quality can gain trust from their supervisors and managers at workplaces where employees and organizations can also build good relationships as organizations can see that their employees are the main workforce to perform and deliver service quality to customers allowing organizations retain both customers and profits. These days many business operations and transactions between sellers and buyers are conducted smoothly through the supports of banking services [2]. This allows banks to act as the main mediators between buyers and sellers in the market. To smooth all related transactions, banks provide various 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 [1,2]. However, banks can retain their customers and remain competitive in the current market only if their employees can perform and provide better customer service quality which is considered a standard meeting

their customer expectations because it is the only way to differentiate themselves from their competitors as most banks have similar financial products and services. Thus, developing customer service quality has huge impacts not only on banks' profit earnings but also banks' business sustainability [23,24]. In contrast, if bank employees fail to develop better customer service quality, it can severely damage the relationships between banks and customers leading to severe losses of customers and profits [1]. Based on this evidence, it is obvious that customer service quality is one of the main factors influencing banks' business sustainability and success. Hence, the main duty of bank employees is to develop high customer service quality that can fulfill the current market demands.

In theoretical underpinning, social exchange and reciprocity norm theories can be used to explain the development of customer service quality. In social exchange theory [25], human relationships evolve according to a certain extent of subjective cost-benefit analyses in which both parties compare following a negotiation process. The social exchange concept outlines individual trust rather than a legal obligation between parties [26]. Furthermore, the theory of reciprocity norms reveals that people normally give similar responses to other people (e.g., returning favors for favors and hatreds for hatreds) after evaluating the consequences and side effects of other people's actions [27]. In workplaces, the relationship between employees and organizations are built depending upon the side effects of organizations' actions in favoring their employees' duties. In return, employees also respond with positive working attitudes and behaviors to enhance their organizations' work productivities [28]. In social science perspectives, returning a favor to another party does not need to be necessarily equal in proportions [29]. A small proportion of favor can sometimes attract greater returns (e.g., generosity and loyalty from others). Based on these theories, when all side effects of actions provided by banks are in favor of employees' daily work, employees will do their best to develop better customer service quality for their banks. Based on this theory, job stress and management process alignment are actions favoring to working attitudes (organizational commitment and employee performance) which lead to the development of customer service quality as the work results.

In the research gap analysis of research literature in Table 1, customer service quality has been conducted by different groups of researchers. The first group emphasized the impacts of interactivity, reliability, accessibility, ease of use, efficiency, and security on customer service quality [30]. The second group outlined the influences of performance goals, work management, and customer experience on customer service quality [31]. The third group underscored the effects of customer orientation, managerial support, work facilitation, and empowerment on customer service quality [32]. The fourth group examined the impacts of diversity, performance, ease of use, compensation, reactive mode, and privacy on customer service quality [33]. The fifth group highlighted agility, assurance of service, scalability, security, service responsiveness, and usability influencing customer service quality [34]. The sixth group indicated the influences of reputation, access, emotional attachment, academic variables, and non-academic

Table 1
A Brief Recent Literature of Customer Service Quality.

Source	Factors
Huang et al. (2019) [30]	Interactivity, reliability, accessibility, ease of use, efficiency, and security
Scheidt and Chung (2019) [31]	Performance goal, work management, and customer experience
Phuong and Ahn (2021) [32]	Customer orientation, managerial support, work facilitation, and empowerment
Feng and Chen (2022) [33]	Diversity, performance, ease of use, compensation, reactive mode, and privacy
Agarwal and Dhingra (2023) [34]	Agility, assurance of service, scalability, security, service responsiveness, and usability
Sharif and Sidi Lemine (2024) [35]	Reputation, access, emotional attachment, academic variables and non-academic variables

variables on customer service quality [35]. Based on the author's knowledge, despite various examined variables in past studies, examining factors of job stress, management process alignment, organizational commitment, and employee performance on customer service quality has not been widely investigated yet. This leaves a research gap where policymakers and managers in the related industry cannot find an evidence-based strategy to develop better customer service quality for their customers. In response to this issue, this research develops a new conceptual model having three main sections (1) side effects: stress and management process alignment, (2) work attitude: organizational commitment and employee performance, and (3) work result: customer service quality. The new conceptual model of customer service quality is provided in Fig. 1. Therefore, this research aims to examine the relationships between variables in the above sections.

Job stress

Stress refers to a person's emotional tension derived from conditional and environmental pressure [36]. To extend the stress concept of Beehr and Franz [36], job stress is conceptualized as an employee's emotional tension which emerges from work environments creating intensity of pressure on him or her [37]. In organization behavior, workers feel stressed about their jobs because they probably know that their current careers are at risks requiring them to find a proper solution to fix as soon as possible [38].

In association with organizational commitment, job stress can affect individuals' intrinsic motivation resulting in less desire to participate in working for the current organization [12]. One of the side effects of stress can cause employees to experience depersonalization [17] indicating cynical and uncaring working attitudes toward others [39,40]. Furthermore, employees who cannot control their stress levels at workplaces may have high job dissatisfaction which can affect their long-term relationships with their organizations [41]. Consequently, it can result in low cooperation among members deteriorating their commitment to perform their duties for their organizations [42].

In association with employee performance, stress symptoms can develop into burnout [43]. Past research has found that employees with high job stress can face emotional and physical exhaustion after work [44]. The prolonged of job stress can affect individuals' self-esteem and work motivation within the current organization [18]. This can harm employees' overall health which can result in a reduction in capacity to perform their duties. In this sense, high job stress can put employees' physical health in a critical condition which can deplete their long-term work productivities for the current organizations [43]. Therefore, this research can hypothesize the associations below:

H1. Bank commitment is influenced by job stress.

H2. Bank employee performance is influenced by job stress.

Management process alignment

Management process alignment is conceptualized as a controlling method in that employees at managerial levels (e.g., supervisors or

managers) use to monitor and direct employee performances harmonizing their organizations' objectives [45]. According to managerial perspectives, employees have to work and comply with their organization's regulations, policy, vision, and objectives to ensure quality assurance which is commonly known as "management process alignment" [14]. During process alignment, supervisors and managers have to control, check, and observe their employees' work activities [46]. They sometimes give advice, correct mistakes, and involve in service productions with their junior workers to avoid misconduct and unethical performances. Thus, employees can produce products and services with constant standards and results for their customers.

In association with organizational commitment, management process alignment is a tool to guide and correct individual work behaviors [47]. It also promotes greater participation and close relationships between co-workers, particularly between junior and senior workers [48]. A strong bond between workers leads to unity which triggers individual working motivation and willingness to work for their organizations [49]. Past research underlines that promoting management process alignment can enhance organizational commitment [14].

In association with employee performance, mistakes and errors in a service production are likely to be at zero when management process alignment is well-implemented [50]. From the perspective of management, management process alignment has been used to educate and guide employees to conduct their tasks carefully [51,52] so that individual performance results can meet not only the standards required by organizations but also customer expectations. In some critical situations, supervisors and managers are involved in production processes with their employees who are not well aware of their firms' policies and goals. This allows them to not only minimize performance errors but also accomplish the organization's work productivity goals [15,53]. Therefore, this research can hypothesize the associations below:

H3. Bank commitment is influenced by management process alignment.

H4. Bank employee performance is influenced by management process alignment.

Organizational commitment

Organizational commitment refers to a worker's emotional attachment creating a sense of belonging and support for his or her organization [12]. In organizational commitment, employees appear to possess one of these commitment forms, namely normative, affective, and continuance commitments [54]. In normative commitment, employees demonstrate a sense of obligation to perform their duties [55]. For affective commitment, employees have a strong emotional attachment and identification with their organizations [56]. Last but not least, continuance commitment outlines employees' desire to continue working for the current organization [57].

In association with employee performance, employees who commit to work for their organizations are willing to work and increase productivity [58]. This happens because commitment is considered an intrinsic motivation that influences one's desires and passion to perform

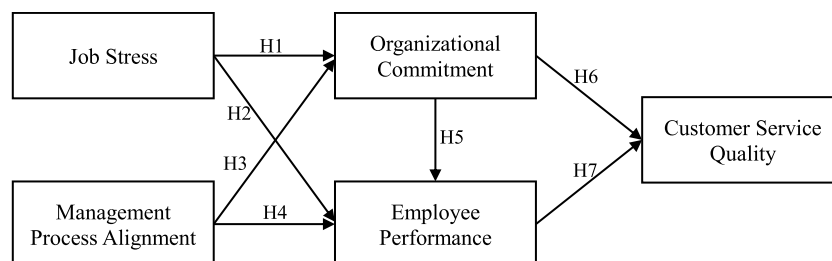


Fig. 1. Constructive Mechanism Developing Customer Service Quality.

the duties [59,60] despite receiving a certain degree of work pressure. Past research emphasizes that individual workers with high organizational commitment show a greater sense of obligation and desire to continue working to accomplish the workloads assigned by the firms [61,62]. This acknowledges that commitment significantly changes individuals' work performances in organizations.

In association with customer service quality, organizational commitment has direct links not only with individual work productivity [12] but also with work quality [63]. It has been found that employees with high commitment to performing their duties always stay focused on their works [64] which results in better outputs for their organizations. A case study of work commitment in the hotel industry reveals that when all employees are fully committed to satisfying their customers' needs and wants, the services performed by their employees contain fewer mistakes and complaints [65] indicating a good customer service quality. Organizational commitment allows workers to have a strong attachment to their jobs resulting in positive attitudes toward work and producing better service quality for their customers [63]. Hence, this research can hypothesize the associations below:

H5. Bank employee performance is influenced by commitment.

H6. Customer service quality is influenced by commitment.

Employee performance

Employee performance refers to a work assessment outcome that emphasizes a certain extent of performance results following the job description [66]. Employees can perform their duties better depending upon their satisfaction and commitment to their jobs [67] because these indicators can affect individuals' work motivation and attitudes in the workplaces. Any change in employee performance may result in a significant change in the desirable outputs of employees [68].

With customer service quality, greater performance outcomes indicate a low propensity of errors in services developed by employees [69]. In the banking industry, good employee performance can be in the forms of providing accurate information, offering quick money transfers and deposits, having convenient transactions, and demonstrating a willingness to serve and giving convenient functional usages of financial products and services to their customers [3]. When employees can perform their duties to help customers accomplish their transactions, employee performance is considered to surpass customers' needs and expectations [11] allowing customers to perceive more value in the services of the current firms. As a result, it is unquestionable that increasing employee performance can promote service accuracy and reliability leading to better improvement in customer service quality [68]. Hence, this research can hypothesize the association below.

H7. Customer service quality is influenced by bank employee performance.

Methods

Sample and data collection

There was an unknown population regardless of the total number of bank employees in the country. However, the number of participants in this research was determined based on a standard comparison between sample size and justification quality [70]. In Table 2, the sample size (from 10 to 1000) reflected the quality of representation and generalizability (from very poor to excellent). Based on quality perspectives, researchers determined 650 sample size ranging between very good and excellent quality justifications. Therefore, 650 bank workers were the commitment number that researchers had to collect.

Inclusion criteria, participants who joined the survey processes had to be bank employees working at any bank in the Kingdom of Cambodia. There were two main groups of participants, junior employees with daily

Table 2
Sample Size and Justification Quality.

Sample Size	Quality
10	Very Poor
50	Poor
200	Fair
300	Good
500	Very Good
1000	Excellent

job responsibilities in offering daily services to customers and senior employees (supervisors or managers) with daily job responsibilities in providing advice, controlling work quality, and managing the whole branch. Junior employees needed to be at least 18 years old and possess work experience of at least one year in their professions. For senior employees, they had to have work experiences in a managerial position for at least one year. This minimum requirement could determine adequate knowledge and experience in the banking industry allowing them to understand questionnaire items and provide acceptable feedback in the survey processes.

In the data collection process, this research employed a snowball sampling method to gather data from 650 Cambodian bank employees via a survey questionnaire. Therefore, when researchers approached this type of participant, researchers used a screening question "Have you already worked for this bank for one year?" to ask the participants. Once they said "yes", they were asked to provide their consent to participate in the survey processes voluntarily. Moreover, researchers asked them to focus on answering questionnaire items related to their stress and commitment to their organizations while senior levels focused on answering the questionnaire items related to management process alignment, employee performance, and the results of customer service quality developed by their junior employees with an approximate time of 10–15 min. Researchers conducted a closed monitor and waited to provide all necessary assistance (e.g., clarify content confusion) to our participants in each survey session. In each returned survey form, researchers read and cross-checked each set of questionnaires carefully before leaving the participants. In this situation, any missing information was immediately informed to the participants to complete it. With this full compliance, the response rate was obtained at 100 %. Finally, they were asked to give further suggestions related to other qualified participants who worked at different banks at the end of the survey so that researchers could continue contacting those participants.

Survey measurements

In survey measurements, there were five main variables; and their items were originally borrowed from previous publications. For instance, items of job stress were borrowed from Chen et al. [71]. Next, items of management process alignment were borrowed from Sumardi and Fernandes [14]. Then, items of organizational commitment were borrowed from Sharma et al. [68]. After that, items of employee performance were borrowed from Dhar [10]. Finally, items of customer service quality were borrowed from Shen and Tang [26]. Meanwhile, as all of the items were borrowed from different contextual studies, researchers modified and revised them to make their contents suitable in the context of bank employees.

In addition, this research applied a five-point likert scale to let participants evaluate the questionnaire items. This scale technique was employed because it had a mid-point (3 = neutral) which divided a clear boundary between positive and negative areas [72] providing participants with more convenience to complete the survey with less effort and frustration. The complete survey measurement was reported in Table 3.

Two primary steps were taken to enhance the validity of questionnaire items. First, researchers conducted a pilot test with 30 Cambodian bank employees to check the content reliability of the questionnaire

Table 3
Survey Measurements and Pilot Test Results.

Variable	Items	Scale	Alpha (α)	Results
Job Stress	1. I feel discourage about my work.	5-likert Scale	0.704	Passed
	2. I feel that things are out of my control at work.			
	3. feel overwhelmed by work.			
Management Process Alignment	1. Employees' practices follow our bank's vision.	5-likert Scale	0.981	Passed
	2. Employees' practices follow our bank's policy and regulation.			
	3. Employees' practices enhance our bank's value.			
	4. Employees' practices follow our bank's aim and goal.			
Organizational Commitment	1. My supervisor means a lot to me.	5-likert Scale	0.760	Passed
	2. I appreciate my supervisor.			
	3. I feel little admiration for my supervisor.			
	4. I am really attached to my supervisor.			
Employee Performance	1. Employees show strong working attitudes.	5-likert Scale	0.825	Passed
	2. Employees have high dependability.			
	3. Employees have high responsibility.			
	4. Employees producing high work quality.			
Customer Service Quality	1. Employees can solve problems to every customer.	5-likert Scale	0.878	Passed
	2. Employees provide services with high accuracy.			
	3. Employees are helpful and trusted.			
	4. Employees perform their works effectively.			
	5. Employees show high willingness to serve customers.			

items. In this step, Cronbach's Alpha (α) scores were used to measure the content reliability with scores (≥ 0.7) [70]. In Table 3, each variable obtained enough content reliability as their α scores passed the thresholds. Second, researchers continued modifying and revising some of the contents of the questionnaire items, following the suggestions of the participants from the pilot test, so that the clarity of the whole survey construct could be improved before conducting a full-scale data collection.

Table 4
Content Reliability and Convergent Validity.

Variable	Alpha	CR	AVE	Discriminant Validity Diagnostics				
				1	2	3	4	5
Job Stress	0.830	0.718	0.699	0.908	-0.441	-0.622	-0.332	-0.525
Management Process Alignment	0.856	0.723	0.631	0.857	0.610	0.538	0.573	
Organizational Commitment	0.821	0.841	0.653		0.786	0.403	0.621	
Employee Performance	0.911	0.756	0.712			0.834	0.510	
Customer Service Quality	0.754	0.735	0.844				0.832	

Note: all bolded numbers indicate square roots of AVEs.

Data analysis

This research applied a path analysis technique to analyze the data. Before proceeding this analysis technique, some statistical measurements were analyzed. First, researchers checked content reliability using Cronbach's Alpha (α) and composite reliability (CR) with scores above 0.7 [73]. Table 4 indicated that all variables obtained enough reliability since their scores passed the minimum requirements of content reliability.

Second, convergent and discriminant validity statistics were evaluated following suggestions of Kim et al. [70]. For convergent validity, all average variance extracted (AVEs) had to obtain scores above 0.5. For discriminant validity, square-rooted scores of AVEs had to be higher than correlation scores. In Table 4, all scores passed the thresholds indicating the existence of convergent and discriminant validities in this research model.

Third, outlier detection and data normality along with multi-collinearity statistics were evaluated. In the outlier section, researchers ran the statistical test using Mahalanobis distance where items' probability (scores < 0.001) indicated potential outliers requiring to be deleted before running relationship regressions [74]. So far, data with the lowest Mahalanobis probability scores were still higher than 0.001 in Table 5; thus, all data were kept for data analysis. For data normality skewness and kurtosis scores had to stay between -1.96 to +1.96 while variance inflation factors (VIF) scores had to be low than 10 indicating no multi-collinearity detection [75]. In Table 6, all scores of each variable met the requirements of normality and no multi-collinearity assumptions.

Finally, model fitness with indicators (e.g., CMIN2/df, GFI, NFI, RMSEA) was checked following the suggestion of Adulyarat et al. [72]. According to Table 7, the model of this research obtained enough fitness scores indicating model fit. Therefore, researchers could perform relationship regressions using the path analysis technique.

Findings

All statistical findings from the path analysis technique were reported in Fig. 2 and Table 8. In association with organizational commitment, job stress significantly influenced organizational commitment ($\beta = -0.31, p < 0.001$). Then, management process alignment significantly influenced organizational commitment ($\beta = 0.48, p < 0.001$).

Table 5
Outlier Detection.

Probability Item	Mahalanobis Distance	Probability
1	15.73040	0.0133
2	14.01836	0.0155
3	13.56689	0.0199
5	13.00321	0.0233
6	12.96443	0.0308
7	10.70771	0.0661
8	10.54077	0.0699
9	10.45295	0.0770

Table 6
Data Normality and Multi-collinearity Diagnostics.

Variable	Normality Distribution		Collinearity Statistics
	Skewness	Kurtosis	
Job Stress	-0.382	-0.420	3.517
Management Process Alignment	0.609	0.557	3.082
Organizational Commitment	0.781	0.602	2.998
Employee Performance	0.836	0.711	4.080
Customer Service Quality	1.077	0.996	5.613

Table 7
Model Fitness.

Indicator	Scores	Thresholds	Results
CMIN2/df	0.276	< 3	Good
GFI	0.987	>0.9	Good
NFI	0.934	>0.9	Good
CFI	0.951	>0.9	Good
RMSEA	0.048	<0.08	Good

In association with employee performance, organizational commitment significantly influenced employee performance ($\beta = 0.62$, $p < 0.001$). Next, management process alignment significantly influenced employee performance ($\beta = 0.55$, $p < 0.001$). Finally, job stress significantly influenced employee performance ($\beta = -0.43$, $p < 0.001$).

In association with customer service quality, employee performance significantly influenced customer service quality ($\beta = 0.73$, $p < 0.001$). In contrast, organizational commitment did not show any significant impact on customer service quality ($\beta = 0.06$, $p > 0.05$).

In a mediation testing of Organizational commitment→Employee performance→Customer service quality, even though the direct impact of organizational commitment on customer service quality was insignificant ($\beta = 0.06$, $p > 0.05$), its indirect impact on customer service quality was significant ($\beta = 0.34$, $p < 0.001$). This allowed employee performance stand as a full mediator between organizational commitment and customer service quality.

Discussion

In association with organizational commitment, job stress negatively influenced bank commitment, accepting hypothesis 1. This result was consistent to previous studies highlighting the significant impact of job stress on organizational commitment [39,40]. Bank employees who experienced job stress may have had difficulties in collaborating their work with other employees. Past research revealed that stress symptoms could create not only anxiety but also dehumanization in which employees showed uncaring attitudes toward other people [17]. Consequently, when this case continued, bank employees may have demonstrated unwillingness to cooperate with others. However, bank employees could reversely show more determination and motivation to continue supporting their banks if their stress was at the minimal level. Therefore, bank employees with low stress were likely to feel energetic in expressing their care and assistance toward their co-workers resulting

in a strong collaboration among their members. Next, management process alignment positively influenced bank commitment, accepting hypothesis 3. The result of this research was similar to past research that found management process alignment as the predictor of organizational commitment [48,49]. Management process alignment was a tool guiding individual employees to complete their tasks following their bank branches' policies, regulations, and objectives. When this management technique was well implemented, bank employees possibly worked together and had a clear direction of completing their tasks following the same procedures required by their supervisor and managers. Past research highlighted that management process alignment was considered a work instruction requiring all employees to work and follow [14, 48]. In a certain period, it became a working habit for bank employees, and it created a unity of workforce in their banks where employees belonged to and worked for their growth.

In association with employee performance, organizational commitment positively influenced bank employee performance, accepting hypothesis 5. Bank employees who had high work commitment to their bank were likely to demonstrate positive working behaviors in promoting work productivity for their banks. Similarly, past studies also supported that organizational commitment was a form of positive pressure reducing laziness among members who in turn displayed greater desires to help their team to get the tasks done [61,62]. In some circumstances, they could complete their workloads related to financial products and services such as cards (ATM, visa, master and credit cards),

Table 8
Statistical 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	-0.31	0.000**	Sig.	Accepted
Management Process Alignment		0.48	0.000**	Sig.	Accepted
Job Stress		-0.43	0.000**	Sig.	Accepted
Management Process Alignment	Employee Performance	0.55	0.000**	Sig.	Accepted
Organizational Commitment		0.62	0.000**	Sig.	Accepted
Organizational Commitment		0.06	0.409	Insig.	rejected
Employee Performance	Customer Service Quality	0.73	0.000**	Sig.	Accepted

Panel B: Mediation Testing				
Associations	Indirect	Direct	Mediation	Result
Organizational commitment→Employee performance→Customer service quality	0.34**	0.06	Full Mediation	Sig.

Note: ** indicates sig. level ($p < 0.001$).

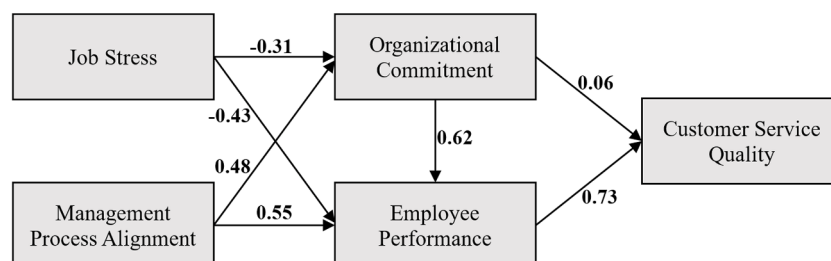


Fig. 2. Path Analysis Findings.

legal loan documents, bank consultant services, and money deposits and transfers following the deadlines required by their bank managers. In this regard, it could be assumed that organizational commitment could trigger individual performance as well as the whole bank's productivity goals. Second, management process alignment positively influenced bank employee performance, accepting hypothesis 4. This result was similar to past research indicating the significant association between management process alignment and employee performance [15,53]. The benefit of management process alignment was to provide a constructive guideline to the main workforce to work and obtain a high achievement rate. Furthermore, bank supervisors and managers could monitor and control the whole service operations at each service counters leading to better control the service outputs which could meet customers' demands. Obviously, when management process alignment was implemented by bank employees, the service outputs (e.g. completing particular number of credit cards and loans to customers) were highly achieved and met the standards required by banks. Finally, job stress negatively influenced bank employee performance, accepting hypothesis 2. The result of this research was consistent to past studies indicating job stress as the key factor influencing employee performance [18,43]. The side effect of job stress could also affect bank employees' work productivity. Particularly, with high stress, bank employees may have experienced a certain degree of emotional and physical exhaustion at their workplaces. The prolonged of their stress could create a new syndrome called "burnout" which significantly affected their overall work motivation, work enjoyment and personal development as bank employees' health condition was seen at the critical state leading to a reduction of their capacity to produce service outputs. It could be a clear picture of poor performance derived from job stress. On the other hand, when the degree of job stress was at manageable position, there could be significant enhancements in worker attitudes in which individual bank employees could think positively, enjoy, and continue their passion to accomplish their daily tasks. Thus, bank employees were likely to improve their service performances.

In association with customer service quality, employee performance positively influenced bank service quality, accepting hypothesis 7. The result was found similar to past studies raising employee performance as the key factor influencing customer service quality [11,68]. High service performance performed by employees reflected high service quality meeting customers' purposes and needs [76]. Bank employees who displayed good service performances were less likely to produce many errors (e.g., confusing information, miscommunication, missing service deadlines, giving wrong credits to customers) in their service outputs. This could result in low customer complaints regardless of their customer service quality. In banking professions, when one considered providing good service quality to their customers, their service performances had to consist of accurate financial information, clear banking consultancy, correct bank announcements (e.g., policies, regulations, and system update and maintenance), good cards' performance functions (e.g., widely and convenient usages) and quick solutions to customer complaints. Bank employees who could perform their duties reaching these major criteria were seen to provide good customer service quality. In the contrary, organizational commitment showed no significant impact on bank service quality rejecting hypothesis 6. This research rejected the results of previous research [12,64] which outlined the significant impact of organizational commitment on customer service quality. In the mediating impact result, employee performance was a mediator between organizational commitment and customer service quality making organizational commitment indirectly influence customer service quality. In service quality processes, commitment did not immediately change customer service quality unless it developed into performance. In fact, a certain degree of service changes (e.g., visa, credit, master cards, loans, internet banking, money transfers and deposits, and etc.) was the main result of employee performances which demonstrated both physical and emotional efforts to accomplish the daily tasks. In bank managerial perspectives, the view of commitment

was perceived as an individual desire and determination which remained as the individual intrinsic motivation to perform the work [77]. Without a clearer picture of actual performance, bank managers could only estimate a certain extent of their bank service outputs produced by their junior employees, however, they seemed to be reluctant to provide the overall judgment on the results of customer service quality derived from organizational commitment. In this sense, only the results of actions possibly helped supervisors and managers to detect the final work outcomes which led to a better justification of quality assurance of service performed by their employees.

Theoretical contributions

Some insightful results derived from conceptualizing, operationalizing, and variables' relationship examination of this research contribute significantly to the existing literature. First, we have acknowledged that bank employees see job stress as a potential threat to their overall health, work motivation, and satisfaction at workplaces where they can become anxious about their work. This can affect their long-term commitment to work for their banks. However, when bank can minimize job stress to their employees, it can reverse the results of work attitudes to continue their support for the banks. Meanwhile, we also understand that management process alignment has become a management tool employed by supervisors and managers to control, guide, and direct their junior employees to get the tasks done following their banks' objectives, policies, and regulations; thus, it strengthens the unity of individual workforces to promote better work productivity. Moreover, senior employees can also obtain benefits from this process alignment compliance (e.g., achieving high target productivity and service quality assurance) by applying this management technique at their bank branches. Second, we have found that not all work attitudes (especially organizational commitment) directly influence work results at every workplace. Unlike past studies [12,64], organizational commitment in the banking industry displayed an indirect influence on customer service quality. There are two basic theories explaining these conflicting results. First, our research has acknowledged that organizational commitment is just individuals' intrinsic attributes (e.g., emotional attachment, passion, desire and determination) which do not cause an immediate impact to work result unless commitment transforms into performance which is a critical point to judge the changes in work results. Second, the work characteristics in banking profession may be different from other industries where results of customer service quality can be detected following the changes of their organizational commitment. Though, banks can clearly estimate the significant improvements of their financial products and services when their employees display sufficient performance because banking services are required to have constant updates to meet the changes of customers' needs following the era of banking 5.0 [3]. Hence, bank supervisors and managers are reluctant to predict the outcomes of their customer service quality despite the existence of organizational commitment among employees. Finally, in contributions to social exchange [25] and reciprocity norms theories (Gouldner, 1960), we can understand how relationships between employees and their banks change after assessing the side effects of actions provided by banks. Meanwhile, when employees see more favors from evaluating the side effects, they respond with better work attitudes (high commitment and performance) in developing better customer service quality for their banks. Developing better or less customer service quality relies upon the side effects (job stress and management process alignment) given by the banks at the early stage.

Practical implications

Policymakers and managers in the banking industry can improve their banking service quality for their customers by following these suggestions below. First, banks should minimize job stress for their

workers. To do this, all related managerial sections such as supervisors and managers have to recheck and revise the existing workloads to be more focused workloads (e.g., loan contract signing, e-card production, bank marketing activities, etc.) daily so that their workers can concentrate on and complete following the deadlines. Any unnecessary workloads should be less prioritized or categorized as “optional tasks” so that their workers will not feel pressured and concerned with those tasks.

Second, banks should improve their management process alignment. Supervisors and managers have to direct and observe their workers in each section. Their work productivity has to meet their bank branches’ regulations and missions which ensure high work results with better work standards and integrity following the central bank systems of the country. Thus, the produced banking services can be widely recognized. Third, banks can enhance organizational commitment. Banks have to promote more positive working morale among their workers. They have to provide clear directions and guidelines to ensure that everyone can develop their workability and grow with their organizations; thus, they can be rewarded and promoted with a new positive level following their historical commitment levels. This can promote workers’ long-term working attitudes and motivations to continue supporting the current banks.

Finally, banks have to continuously improve their employee performance. Banks have to offer more workshops and training sessions to improve their workers. This can promote workability, capacity, skills, work cultures, and know-how in the new context of the digital banking era. These can upgrade bank workers’ knowledge and capacity to enhance better work quality which leads to high work professionalism in the banking industry. Thus, they can produce even better customer service quality which can satisfy all types of customers in the current markets.

Conclusion

This aims to understand the development of customer service quality through the side effects of job stress and management process alignment. The results indicate that job stress and management process alignment are associated with organizational commitment while employee performance is the outcome of job stress, management process alignment, and organizational commitment. In addition, the changes in employee performance can directly develop customer service quality. To sum up, bank service quality can be well developed depending heavily on the improvement of job stress and management process alignment at the early stage of the service operation. However, this research is completed not without limitations. First, this research concentrated on the impacts of job stress, management process alignment, organizational commitment, and employee performance on customer service quality. However, there could be other potential factors influencing customer service quality. Therefore, future research should incorporate other factors (e.g., salary, supervisor support, and compensation) to continue testing customer service quality. Second, this research contextualized the Kingdom of Cambodia where its working culture could be extensively applicable to Asian countries’ working cultures. Future research may consider cross-national research between Asian and Western working cultures (e.g., between Cambodia and France). Third, this research contained different generations of employees who probably had different working attitudes and behaviors. A comparative study between Gen-workers can be an interesting topic in which future research should explore and address new results and conclusions. Finally, the snowball sampling technique may have obtained data from the same characteristics of participants making the results have some degree of bias. Future research may consider using both convenience and snowball sampling methods to obtain more diverse data with more degree of random samples from different participants.

Institutional review board statement

The methods used for the survey in this research fully guaranteed the anonymity of the participants. Therefore, the aforementioned project and informed consent were reviewed and approved by Ethics Committees in Human Research on 26th June 2023, based on the Declaration of Helsinki under an approval number WUEC-23–162–01.

Informed consent statement

Informed consent was obtained from all participants involved in this research.

CRedit authorship contribution statement

Long Kim: Writing – review & editing, Writing – original draft, Methodology, Investigation, Data curation, Conceptualization, Formal analysis, Resources. **Pattarawadee Majjan:** Project administration, Resources, Supervision, Validation. **Sook Fern Yeo:** Software, Formal analysis, Investigation, Project administration.

Declaration of competing interest

There is no potential conflicts of research interest among authors.

Data availability

The data that has been used is confidential.

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