

THE EFFECT OF JOB STRESS AND JOB SATISFACTION ON CUSTOMER SERVICE QUALITY THROUGH ORGANIZATIONAL COMMITMENT: STUDY OF BPRS IN SEMARANG

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ABSTRACT

This research explores how job stress and job satisfaction relate to customer service quality within Bank Pembiayaan Rakyat Syariah (BPRS) in Semarang City, with organizational commitment examined as an intervening variable. A quantitative survey was conducted involving 101 employees who are directly engaged in customer service activities and have worked for at least six months. The data were processed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4.0. The empirical findings reveal that job stress and job satisfaction significantly influence organizational commitment. However, neither variable demonstrates a direct impact on customer service quality. In addition, organizational commitment does not significantly predict customer service quality and does not function as a mechanism of mediating between independent variables and customer service quality. These results suggest that while internal employee conditions contribute to strengthening commitment, service performance in Islamic rural banking institutions may depend more on structural, managerial, or operational factors beyond the variables examined in this study.

Keywords: Customer service quality, job satisfaction, job stress, and organizational commitment

ABSTRAK

Penelitian ini bertujuan untuk menganalisis hubungan antara stres kerja dan kepuasan kerja terhadap kualitas pelayanan nasabah pada Bank Pembiayaan Rakyat Syariah (BPRS) di Kota Semarang, dengan komitmen organisasi sebagai variabel intervening. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei yang melibatkan 101 karyawan yang secara langsung terlibat dalam aktivitas pelayanan nasabah dan telah bekerja minimal enam bulan. Data dianalisis menggunakan metode Partial Least Squares Structural Equation Modeling (PLS-SEM) melalui aplikasi SmartPLS 4.0. Hasil penelitian menunjukkan bahwa stres kerja dan kepuasan kerja berpengaruh signifikan terhadap komitmen organisasi. Namun demikian, kedua variabel tersebut tidak berpengaruh langsung terhadap kualitas pelayanan nasabah. Selain itu, komitmen organisasi juga tidak berpengaruh signifikan terhadap kualitas pelayanan dan tidak mampu memediasi hubungan antara variabel independen dengan kualitas pelayanan. Temuan ini mengindikasikan bahwa meskipun kondisi internal karyawan dapat memperkuat komitmen terhadap organisasi,

kinerja pelayanan pada lembaga perbankan syariah kemungkinan lebih dipengaruhi oleh faktor struktural, manajerial, atau operasional di luar variabel yang diteliti dalam penelitian ini.

Kata Kunci: *Kualitas pelayanan pelanggan, kepuasan kerja, stress kerja, dan komitmen organisasi*

BACKGROUND

Banks must continuously update and evolve their financial goods and services while the industrial revolution has reached 4.0 and continues to grow. This is because market demands and expectations also change to a new level. Besides these modifications put pressure on bank staff to put greater effort and commitments to providing higher quality services. In order deal with the challenge, bank staff members must develop and enhance their current customer service skills in order being prepared to handle a variety of client issues through the customer service process.¹ Providing customer service quality, which includes providing reliable data as well as professional interactions to satisfy customers' expectations, is a crucial part of corporate success.² Customer service quality refers to the interaction between consumers and the providers of services and is divided into three types: physical, corporate, and interactive quality.³

Job stress is one of the significant factors that affects the quality of customer service.⁴ Job stress can be described as any negative reaction that happens among employees whenever there is a misalignment between the responsibilities of

¹ Long Kim, Pattarawadee Maijan, and Sook Fern Yeo, "Developing Customer Service Quality: Influences of Job Stress and Management Process Alignment in Banking Industry," *Sustainable Futures* 8 (December 1, 2024): 1–10, <https://doi.org/10.1016/j.sfr.2024.100311>.

² Long Kim and Teerasak Jindabot, "KEY DETERMINANTS ON SWITCHING INTENTION IN CAMBODIAN BANKING MARKET," *ABAC Journal* 41, no. 2 (2021): 204–22.

³ Zyad Alzaydi, "Examining the Mediating Effect of Multi-Channel Integration Quality in the Relationship with Service Quality, Customer Satisfaction and Customer Loyalty in the Saudi Banking Sector," *Management and Sustainability*: 3, no. 2 (May 6, 2024): 132–49, <https://doi.org/10.1108/MSAR-12-2022-0061>.

⁴ Ying Chen Lo et al., "Examining the Influence of Organizational Commitment on Service Quality through the Lens of Job Involvement as a Mediator and Emotional Labor and Organizational Climate as Moderators," *Heliyon* 10, no. 2 (January 30, 2024), <https://doi.org/10.1016/j.heliyon.2024.e24130>.

fulfilling a task and the real or expected capabilities to complete the task.⁵ Stress among workers may have an impact on psychological as well as physical well-being, resulting in a decrease in job capability and overall productivity.⁶ Increasing job stress exposes significant frustration and pressure, causing staff to feel burned out due to their occupations, negatively impacting customer service quality.⁷ Results in performance frequently show numerous errors as this situation develops over time. As a result, it negatively affects the quality of services and products provided to business clients. Workplace stress can have a negative impact on both service quality and employees' ability to continue working for the same company.⁸

Previous studies shows that job stress has a significant relationship with customer service quality.⁹ Workers seem to struggle with poor motivation to work at their companies when they are psychologically under stressful circumstances.¹⁰ Increased job stress leads to a higher probability of poor service outcomes.¹¹ However, there is also study that indicates job stress does not have a significant relationship with customer service quality, Regardless of whether job stress

⁵ Yang Liu et al., "Am I Satisfied with the Organization? The Moderating Effects of Organizational Career Management, Altruism and Job Stress on Juvenile Criminal Justice Social Workers' Job Satisfaction," *Acta Psychologica* 261 (November 1, 2025), <https://doi.org/10.1016/j.actpsy.2025.105867>.

⁶ Long Kim and Sok Fern Yeo, "How Stress and Satisfaction Influence Customer Service Qualitu in Banking Industry," *Heliyon* 10, no. 11 (2024): 1–11, <https://doi.org/https://doi.org/10.1016/j.heliyon.2024.e32604>.

⁷ Liu et al., "Am I Satisfied with the Organization? The Moderating Effects of Organizational Career Management, Altruism and Job Stress on Juvenile Criminal Justice Social Workers' Job Satisfaction."

⁸ Tung Ju Wu, Ruo Xi Zhang, and Jia Min Li, "How Does Emotional Labor Influence Restaurant Employees' Service Quality during COVID-19? The Roles of Work Fatigue and Supervisor–Subordinate Guanxi," *International Journal of Contemporary Hospitality Management* 36, no. 1 (January 2, 2024): 136–54, <https://doi.org/10.1108/IJCHM-09-2022-1060>.

⁹ Dilla Fitria, Cut Saura Salmira, and Sri Agustina Meliala, "The Relationship of Work Stress for Health Personnel with the Quality of Services at UPT Puskesmas Medan Sunggal," *Journal of Pharmaceutical and Sciences*, 2023, 393–99.

¹⁰ Kim and Yeo, "How Stress and Satisfaction Influence Customer Service Qualitu in Banking Industry."

¹¹ Fitria, Saura Salmira, and Agustina Meliala, "The Relationship of Work Stress for Health Personnel with the Quality of Services at UPT Puskesmas Medan Sunggal."

increases or decreases, service quality remains unchanged.¹²

Job Satisfaction is one of the factors that affects the customer service quality, higher levels of satisfaction tend to foster a more positive work attitude among employees.¹³ Job satisfaction represents an emotional reward and a mental appraisal that occurs when an employee considers their work experiences as successful and their job-related demands as fully met.¹⁴ Job satisfaction encompasses factors like salary, promotions, and working environment, reflecting an individual's emotions regarding their profession and the company.¹⁵ Employees with high job satisfaction tend to be optimistic about their job performance.¹⁶ Moreover, it can influence employees' motivation to work and improve their job performance. Previous studies indicate that satisfied employees are more likely to deliver high-quality service to customers.¹⁷

Previous studies indicate that employees' job satisfaction develops from organizational initiatives aimed at meeting their intrinsic, extrinsic, and social needs.¹⁸ Higher job satisfaction among employees positively influences customers'

¹² Kadek Diah Gunari, Ni Putu Yeni Astiti, and I Nyoman Resa Adhika, "PENGARUH WORK LIFE BALANCE DAN STRES KERJA TERHADAP KUALITAS PELAYANAN PADA BADAN PENGELOLAAN KEUANGAN DAN ASET DAERAH KABUPATEN GIANYAR," *EMAS* 6, no. 7 (July 26, 2025): 1685–96, <https://doi.org/10.36733/emas.v6i7.12221>.

¹³ Nigel Barreto and Sureshramana Mayya, "Exploring Job Satisfaction in Goa's Hospitality Industry: Insights from the ABCD Framework Perspective," *International Journal of Case Studies in Business* 8, no. 2 (April 2024): 36–53, <https://doi.org/10.5281/zenodo.10985248>.

¹⁴ Tamer Cinki and Turgut Karakose, "Investigation of the Correlation between Job Motivation, Job Satisfaction, and Perceived Organizational Reputation in an Educational Context," *Acta Psychologica* 261 (November 1, 2025), <https://doi.org/10.1016/j.actpsy.2025.105970>.

¹⁵ Ayşegül Turan, Mustafa ALTINTAŞ, and Furkan TURAN, "The Impact of Emotional Contagion Susceptibility on Burnout Levels and Job Satisfaction Among Nurses Caring for Patients in the Terminal Phase," *Asian Nursing Research*, December 2025, <https://doi.org/10.1016/j.anr.2025.08.006>.

¹⁶ Kim and Yeo, "How Stress and Satisfaction Influence Customer Service Quality in Banking Industry."

¹⁷ Abd Al Aziz Hamed Al-Refaei et al., "Determinants of Customer-Perceived Service Quality in Higher Education: The Roles of Job Satisfaction and Organizational Commitment," *International Journal of Quality and Service Sciences* 16, no. 1 (March 5, 2024): 1–18, <https://doi.org/10.1108/IJQSS-08-2022-0089>.

¹⁸ Abd Al Aziz Al-refaei et al., "An Integrated Mediating and Moderating Model to Improve Service Quality through Job Involvement, Job Satisfaction, and Organizational Commitment," *Sustainability (Switzerland)* 15, no. 10 (May 1, 2023), <https://doi.org/10.3390/su15107978>.

perceptions of service quality, as only satisfied employees can provide superior service. Which shows that there is significant relationship between job satisfaction and customer service quality. Similarly, studies indicate a significant relationship between job satisfaction and customer service quality.¹⁹ However, other studies report different findings that job satisfaction has no significant effect on customer service quality.²⁰

Organizational Commitment is one of the factors that affects customer service quality, referring to employees' determination to continue working for their organization regardless of the challenges they experience at work.²¹ This implies that the alignment of individual and organizational values and beliefs creates attachment to the organization.²² Employees who demonstrate high organizational commitment tend to work diligently toward achieving organizational goals and upholding its values, thereby contributing to overall success.²³ Enhancing service quality can generate more positive feedback from customers²⁴. When employees actively participate in supporting organizational goals, it becomes unlikely that they will provide low quality service to customers.²⁵

Previous studies Indicate that a significant relationship exists between

¹⁹ Maria Grace and Clara Rosa Pujiyogyanti Ajisuksmo, "Kepuasan Kerja Dan Persepsi Terhadap Kualitas Layanan Karyawan: Penelitian Pada Pengemudi Taksi Di Jakarta," *Jurnal Perkotaan* 17, no. 2 (January 6, 2026): 160–69, <https://doi.org/10.25170/perkotaan.v17i2.7248>.

²⁰ Muh Asriadi AM et al., "Effect of Job Satisfaction on Service Quality Mediated by Lecturer Performance at State Universities," *Materials of International Practical Internet Conference "Challenges of Science"*, November 22, 2022, 62–71, <https://doi.org/10.31643/2022.08>.

²¹ Natthaya Wongsuwan, Kanakarn Phanniphong, and Khahan Na-Nan, "How Job Stress Influences Organisational Commitment: Do Positive Thinking and Job Satisfaction Matter?," *Sustainability (Switzerland)* 15, no. 4 (February 1, 2023), <https://doi.org/10.3390/su15043015>.

²² William Makumbe, "Linking Ethical Leadership to Organisational Citizenship Behaviour and Organisational Commitment in Public Entities: The Mediating Role of Perceived Organisational Support," *Journal of Management Development*, 2025, 1–15, <https://doi.org/10.1108/JMD-04-2025-0169>.

²³ Wongsuwan, Phanniphong, and Na-Nan, "How Job Stress Influences Organisational Commitment: Do Positive Thinking and Job Satisfaction Matter?"

²⁴ Kim and Jindabot, "KEY DETERMINANTS ON SWITCHING INTENTION IN CAMBODIAN BANKING MARKET."

²⁵ Kim, Maijan, and Yeo, "Developing Customer Service Quality: Influences of Job Stress and Management Process Alignment in Banking Industry."

organizational commitment and customer service quality.²⁶ Nevertheless, reports findings that diverge from previous research, indicating that organizational commitment does not have a significant effect on customer service quality.²⁷

Based on the problem of identification related to customer service quality, a preliminary study was carried out involving 30 employees at BPRS in Semarang City. The findings revealed that, in general, customer service quality was perceived to be at a satisfactory level. However, several gaps in service quality were still observed. These gaps were particularly evident in the reliability and competence indicators. The reliability indicator consisted of two measurement items, with the first item scoring 91.33% and the second item achieving 92%. Meanwhile, the competence indicator recorded a score of 90%. Although these results indicate relatively high percentages, they suggest that certain aspects of service quality still require improvement to achieve more optimal performance.

Based on this explanation, this study aims to investigate the effects of job stress, job satisfaction, and organizational commitment on customer service quality at BPRS in Semarang City. Moreover, this research aims to analyze whether these variables have a significant impact on customer service quality, both partially and simultaneously, to determine the primary factors that enhance service performance within the banking industry.

LITERATURE REVIEW

Job Stress

Job stress can be defined as a negative or harmful response experienced by employees when job demands exceed their actual or perceived capacity to perform

²⁶ Lo et al., "Examining the Influence of Organizational Commitment on Service Quality through the Lens of Job Involvement as a Mediator and Emotional Labor and Organizational Climate as Moderators."

²⁷ Agustian Maulana, Slamet Bambang Riono, and Ari Kristiana, "Pengaruh Komunikasi Organisasi, Komitmen Organisasi, Dan Lingkungan Kerja Terhadap Kepuasan Masyarakat Melalui Kualitas Pelayanan Sebagai Variabel Intervening (Studi Kasus Di Dinas Dukcapil Brebes)" 2, no. 9 (2024): 386–401, <https://doi.org/10.61722/jiem.v2i9.2525>.

the required tasks.²⁸ Job stress is defined as the interaction between job demands and available resources within the work environment. Where job demands include the physical, psychological, organizational, and social aspects of work that require sustained effort from employees.²⁹ Job stress is the mental burden resulting from the interaction between institutional demands and an individual's personal capacity to manage them.³⁰ Job stress can be defined as a condition that arises when work environment demands surpass workers' ability to manage or respond to those demands effectively.³¹ Job stress has some indicators, including a) Several aspects of my work at BPRS often cause me to feel irritated, b) in carrying out my work at BPRS I often experience stress, c) I feel a great deal of pressure in performing my job at BPRS, d) my work at BPRS often makes me feel frustrated.³² So, the hypothesis can be formulated as follows:

H₁: Job Stress has a significant impact on Organizational Commitment

H₂: Job Stress has a significant impact on Customer Service Quality

Job Satisfaction

Job satisfaction is described as a good emotional state in which employees feel happy and pleased in their workplace.³³ Job satisfaction can be defined as an

²⁸ Liu et al., "Am I Satisfied with the Organization? The Moderating Effects of Organizational Career Management, Altruism and Job Stress on Juvenile Criminal Justice Social Workers' Job Satisfaction."

²⁹ Sun Yan et al., "Highest Order Moderation of Extraversion and Neuroticism into the Relationship between Job Stress and Flourishing: Mediated by Readiness to Change among Chinese Medical Teachers," *Heliyon* 10, no. 13 (July 15, 2024), <https://doi.org/10.1016/j.heliyon.2024.e33405>.

³⁰ Woldu Aberhe et al., "Job Stress among Nurses in Ethiopia: A Systematic Review and Meta-Analysis," *International Journal of Africa Nursing Sciences* 20 (January 1, 2024), <https://doi.org/10.1016/j.ijans.2024.100661>.

³¹ Edem M. Azila-Gbettor, Ernestina Atsu, and Abigail Nana Konadu Quarshie, "Job Stress and Job Involvement among Tertiary Interns: The Buffering Role of Perceived Coworker Support," *Heliyon* 8, no. 9 (September 1, 2022), <https://doi.org/10.1016/j.heliyon.2022.e10414>.

³² Shaker Bani-Melhem, Rawan Mazen Abukhait, and Faridahwati Mohd. Shamsudin, "Does Job Stress Affect Innovative Behaviors? Evidence from Dubai Five-Star Hotels," *Journal of Human Resources in Hospitality and Tourism* 19, no. 3 (July 2, 2020): 344–67, <https://doi.org/10.1080/15332845.2020.1737769>.

³³ Yennuten Paarima, Asongo Akwobi Kisinna, and Adelaide Maria Ansah Ofei, "Perceived Organizational Politics: Implications for Nurses' Stress and Job Satisfaction,"

individual's evaluative assessment of their job, whether favorable or unfavorable, that shapes their motivation at work and contributes to their general sense of happiness.³⁴ Job satisfaction means a employees' good perceptions of their job and work environment, which contributes to their sense of happiness.³⁵ Job satisfaction embodies a complex and multidimensional concept that reflects an individual's emotional responses to various aspects of their work-related environment.³⁶ There are several indicators of job satisfaction, namely as follows: a) I am satisfied with the job I have at BPRS, b) the work environment and colleagues at BPRS make me feel comfortable, c) the salary or wages I receive from BPRS are satisfactory.³⁷ So, the hypothesis can be formulated as follows.

H₃: Job Satisfaction has a significant impact on Organizational Commitment

H₄: Job Satisfaction has a significant impact on Customer Service Quality

Organizational Commitment

Organizational commitment can be defined as the level of attachment and involvement an individual has toward an organization.³⁸ Organizational

International Journal of Africa Nursing Sciences 20 (January 1, 2024), <https://doi.org/10.1016/j.ijans.2024.100686>.

³⁴ T Liew, P Lim, and Y Liu, "DIGITAL FINANCIAL LITERACY: A CASE STUDY OF FARMERS FROM RURAL AREAS IN SARAWAK," *International Journal of Education and Pedagogy (IJEAP)*, vol. 2, 2020, <http://myjms.mohe.gov.my/index.php/ijeap>Journalwebsite:<http://myjms.mohe.gov.my/index.php/ijeap>

³⁵ Uğur Özbilen et al., "Meditating Role of Career Sustainability in the Relationship between Teachers' Self-Efficacy and Job Satisfaction and Subject Well-Being," *Heliyon* 10, no. 18 (September 30, 2024), <https://doi.org/10.1016/j.heliyon.2024.e38120>.

³⁶ Qikai Wang, Yang Gao, and Xiaochen Wang, "The Relationships Between Burnout, Job Satisfaction, and Emotion Regulation Among Foreign Language Teachers: A Meta-Analytic Review," *Acta Psychologica* 250 (October 1, 2024), <https://doi.org/10.1016/j.actpsy.2024.104545>.

³⁷ Dwi Salwa Kaniyah, Reni Shinta Dewi, and Hari Susanta Nugraha, "PENGARUH ORGANIZATIONAL COMMITMENT DAN WORKLOAD TERHADAP TURNOVER INTENTION DENGAN JOB SATISFACTION SEBAGAI VARIABEL INTERVENING (Studi Pada Bank Jateng Cabang Utama Di Kota Semarang)," *Jurnal Ilmu Administrasi Bisnis*, vol. 13, 2024, <https://ejournal3.undip.ac.id/index.php/jiab>.

³⁸ Serin Choi, Kyeong Sook Jeong, and So Ra Park, "ESG Activity Recognition Enhances Organizational Commitment and Service-Oriented Organizational Citizenship Behavior among

commitment can be viewed as a composite of affective, continuance, and normative dimensions, where affective commitment indicates an employee's emotional bond and desire to stay within the organization.³⁹ Organizational commitment is a fundamental concept in organizational psychology, as it relates to individuals' psychological bond with their organization.⁴⁰ Organizational commitment refers to the psychological connection between employees and their organization, which encourages employees to stay.⁴¹ A commonly adopted framework classifies organizational commitment into three dimensions: affective, continuance, and normative. Organizational commitment consists of several indicators, namely a) I feel a strong emotional attachment to BPRS, b) I would feel a sense of loss if I had to leave BPRS, c) I feel responsible for remaining loyal to BPRS.⁴² So, the hypothesis can be formulated as follows:

H5: Organizational Commitment has a significant impact on Customer Service Quality

H6: Organizational Commitment mediates the impact of Job Stress on Customer Service Quality

H7: Organizational Commitment mediates the impact of Job Satisfaction on Customer Service Quality

Insurance Call Center Staff,” *Heliyon* 10, no. 11 (June 15, 2024), <https://doi.org/10.1016/j.heliyon.2024.e31999>.

³⁹ Nicolas Goetz and Andreas Wald, “Similar but Different? The Influence of Job Satisfaction, Organizational Commitment and Person-Job Fit on Individual Performance in the Continuum between Permanent and Temporary Organizations,” *International Journal of Project Management* 40, no. 3 (April 1, 2022): 251–61, <https://doi.org/10.1016/j.ijproman.2022.03.001>.

⁴⁰ Habeeb Ur Rahiman and Rashmi Kodikal, “Beneath the Surface: Uncovering the Relationship between Ego States, Organizational Commitment, and Productivity among Indian Bankers,” *Asia Pacific Management Review* 29, no. 2 (June 1, 2024): 151–64, <https://doi.org/10.1016/j.apmr.2023.12.001>.

⁴¹ Mette Strange Noesgaard and Frances Jørgensen, “Building Organizational Commitment through Cognitive and Relational Job Crafting,” *European Management Journal* 42, no. 3 (June 1, 2024): 348–57, <https://doi.org/10.1016/j.emj.2023.01.002>.

⁴² Rahadian Mohamad and Dan M Tony Nawawi, “Pengaruh Organizational Learning, Organizational Commitment Dan Job Satisfaction Terhadap Employee Performance Di Jakarta” II, no. 4 (2020): 1060–69.

Customer Service Quality

Customer Service quality can be defined as the gap between customers' expectations and their actual service experiences. Organizations evaluate service quality through customers' perceptions in order to identify improvement areas and generate new business opportunities.⁴³ Customer service quality is a key determinant of brand equity and value, fostering favorable perceptions, trust, and long-term loyalty through consistent performance.⁴⁴ Within customer centered contexts, service quality is defined as the integration of tangible and intangible components designed to meet consumer needs.⁴⁵ Customer service quality can be defined as the firm's ability to design and deliver services that align with customers' needs and objectives. By fulfilling these needs, service quality facilitates customers in achieving their goals. In response, customers tend to demonstrate positive attitudes and feedback toward the firm, which ultimately fosters mutual trust and strengthens long term relationships between customers and organizations.⁴⁶ Customer service quality has several indicators such as a) BPRS employees provide services with a high level of accuracy, b) BPRS employees are able to deliver reliable services to customers, c) BPRS employees perform their job responsibilities effectively.⁴⁷

Conceptual Framework

Referring to existing literature and earlier research findings, the following

⁴³ Masoumeh Zibarzani et al., "Customer Satisfaction with Restaurants Service Quality during COVID-19 Outbreak: A Two-Stage Methodology," *Technology in Society* 70 (August 1, 2022), <https://doi.org/10.1016/j.techsoc.2022.101977>.

⁴⁴ Dieu Thi Tran et al., "Satisfaction with Response: The Impact on Potential Customers' Perceived Service Quality and Intent to Stay," *Annals of Tourism Research Empirical Insights* 6, no. 1 (May 1, 2025), <https://doi.org/10.1016/j.annale.2025.100179>.

⁴⁵ Lingkui Kong, Chuanwen Yu, and Changzhou Chen, "The Influence of Ski Tourism Service Quality on Tourists' Leisure Satisfaction and Loyalty: The Moderating Role of Novelty Seeking," *Acta Psychologica* 261 (November 1, 2025), <https://doi.org/10.1016/j.actpsy.2025.105819>.

⁴⁶ Kim, Maijan, and Yeo, "Developing Customer Service Quality: Influences of Job Stress and Management Process Alignment in Banking Industry."

⁴⁷ Kim and Yeo, "How Stress and Satisfaction Influence Customer Service Quality in Banking Industry."

section outlines the conceptual framework of this study.

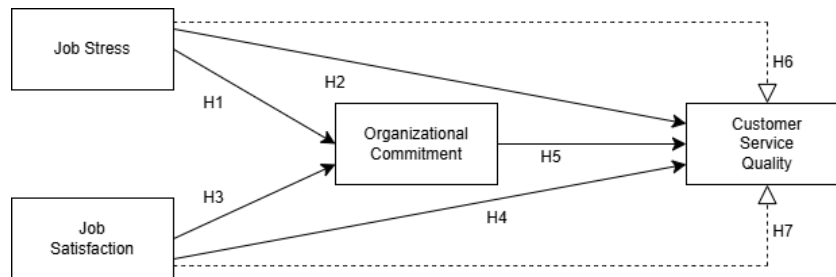


Figure 1. Conceptual framework

RESEARCH METHODOLOGY

This research adopts a quantitative approach. Quantitative involves understanding the dependency relationships between failure events and their underlying contributing factors⁴⁸ This method was chosen because statistical data measurement can explain the phenomena examined in this study. With the aim of reaching reliable conclusions, a quantitative research approach addresses research issues that require precise and accurate measurement of variables. This study employs experimental research design. This design is used to examine the causal relationships among the variables under investigation. Generally, causal relationships among research variables can be identified through statistical testing, allowing the research design to distinguish between independent and dependent variables. In this study, a quantitative approach with experimental research design was employed to investigate the influence of job stress and job satisfaction on customer service quality, with organizational commitment acting as a mediating variable.

The data were analyzed using the PLS-SEM approach with the assistance of SmartPLS software. The research process involved several stages, including problem identification, hypothesis development and testing, questionnaire design,

⁴⁸ Vincent P. Paglioni and Katrina M. Groth, "Dependency Definitions for Quantitative Human Reliability Analysis," *Reliability Engineering and System Safety* 220 (April 1, 2022), <https://doi.org/10.1016/j.res.2021.108274>.

data collection from BPRS (Bank Pembiayaan Rakyat Syariah) employees in Semarang, followed by data processing and interpretation of findings. The study was conducted in Semarang City through the distribution of questionnaires to selected respondents. The population comprised all employees of BPRS in Semarang City, which is categorized as an infinite population. A non-probability purposive sampling technique was applied, targeting employees directly involved in customer service activities and those with a minimum tenure of six months. The target sample size was determined to be 100 respondents in accordance with recommended sampling guidelines.⁴⁹

The validity of the research instrument was evaluated through both convergent and discriminant validity assessments. Convergent validity was confirmed when the Average Variance Extracted (AVE) exceeded 0.5 and each indicator demonstrated a loading factor above 0.7. Discriminant validity was examined using the Fornell–Larcker criterion, which requires each construct to exhibit stronger correlations with its own indicators than with other constructs. Reliability testing was conducted to ensure the internal consistency of the instrument, indicated by composite reliability and Cronbach’s alpha values above 0.7.

The data analysis incorporated both descriptive and inferential statistical methods. Descriptive statistics were utilized to summarize respondents’ profiles and their perceptions of the studied variables. Inferential analysis was performed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) technique, which evaluates the outer model, inner model, and hypothesis testing. A variance-based SEM approach was implemented, applying bootstrapping procedures to determine the significance of relationships among variables. Hypothesis testing relied on t-statistics (critical value > 1.96) and additional model evaluation indicators such as Goodness of Fit (GoF), R-squared (R²), Effect Size

⁴⁹ Prayoga Rinno Handalu, “PENGARUH ATRIBUT PRODUK DAN KETIDAKPUASAN KONSUMEN KEPUTUSAN PERPINDAHAN MEREK MELALUI BRAND IMAGE VARIABEL INTERVENIG PADA SEPEDA MOTOR MERK A KE MOTOR MERK B DI YOGYAKARTA,” *JURNAL EKONOMI BISNIS* 20, no. 2 (December 2021): 88–95.

(f^2), and Predictive Relevance (Q^2) to assess the model's explanatory and predictive capabilities. Mediation analysis was carried out by examining specific indirect effects and p-values below 0.05 to determine the significance of indirect relationships through the mediating variable.

RESULTS AND DISCUSSION

Respondent Characteristics

Employees of Bank Pembiayaan Rakyat Syariah (BPRS) in Semarang City were involved as respondents in this study. The questionnaire data were analyzed to describe respondents' demographic characteristics, including age, gender, length of service, and job position. Out of 101 respondents, the majority were aged 26–35 years (52 individuals or 51.5%), followed by those aged 17–25 years (32 individuals or 31.7%), 36–45 years (16 individuals or 15.8%), and above 45 years (1 individual or 1%). These findings indicate that most respondents were in the 26–35 age group. In terms of gender distribution, 62 respondents (61.4%) were female, while 39 respondents (38.6%) were male, suggesting that female staff constituted the larger proportion of employees participating in this study. Regarding tenure, 47 respondents (46.5%) had worked for 1–5 years, representing the largest group. Meanwhile, 23 individuals (22.8%) had been employed for 5–10 years, 18 individuals (17.8%) for 6 months–1 year, and 13 individuals (12.9%) for more than 10 years. This indicates that most respondents had a moderate length of service, particularly within the 1–5 year range. Based on job position, 19 respondents (18.8%) worked in the credit department, 18 respondents (17.8%) served as customer service staff, 14 respondents (13.9%) were tellers, and 13 respondents (12.9%) held frontliner positions. The remaining 50 respondents (49.5%) occupied various other positions within the organization.

Convengent Validity

All construct indicators were evaluated to assess convergent validity. A loading factor exceeding 0.7 reflects a strong relationship between an indicator and its underlying construct, indicating that the indicator effectively represents the

intended variable. To remain in the model, each indicator is required to obtain a standardized loading value greater than 0.7, while those falling below this threshold

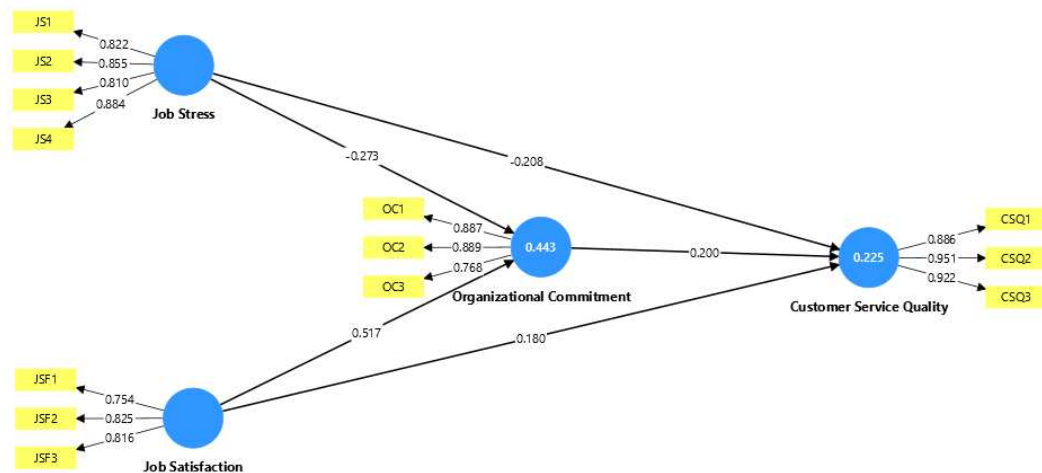


Figure 2. Results of the SmartPLS 4.0 algorithm

Figure 2 illustrates that all indicators meet the validity criteria, as their loading factor values exceed the threshold of 0.7. The validated indicators consist of JS1, JS2, JS3, JS4, JSF1, JSF2, JSF3, OC1, OC2, OC3, CSQ1, CSQ2, and CSQ3.

Discriminant Validity

Discriminant validity was assessed by examining the cross-loadings of each indicator on its respective construct. An indicator is considered valid if it demonstrates a higher loading on the construct it is intended to measure compared to other constructs. This implies that indicators within a particular construct are more strongly associated with their own latent variable than with other latent variables in the model. The results confirm that discriminant validity has been established, as each indicator shows a stronger correlation with its original construct than with other constructs. In other words, when the correlation between an indicator and its corresponding variable exceeds its correlations with other variables, the measurement model demonstrates adequate discriminant validity. Based on the Fornell-Larcker Criterion output generated using SmartPLS 4.0, the following values were obtained:

Table 1. Results of the discriminant validity test (Fornell-Larcker criterion)

Variables	COS	JSF	JS	OC
Customer Service Quality	0.920			
Job Satisfaction	0.377	0.799		
Job Stress	-0.364	-0.356	0.843	
Organizational Commitment	0.406	0.615	-0.458	0.850

The results indicate that the correlation between each construct and the other construct in the model is lower than the square root of the Average Variance Extracted (AVE) for the respective construct, as shown in Table 1. This condition serves as a key criterion for establishing discriminant validity, which reflects the extent to which a construct is empirically distinct from other constructs within the model. Because the inter-construct correlation values are smaller than the corresponding square roots of the AVE, it can be concluded that each construct demonstrates adequate discriminant validity. This finding confirms that the constructs are not excessively correlated with one another and that they represent conceptually different variables within the research model.

Average Variance Extracted (AVE)

The Average Variance Extracted (AVE) is used to assess the proportion of variance captured by a construct relative to the variance attributable to measurement error. Compared to composite reliability, AVE provides a more rigorous evaluation of construct validity. An acceptable AVE value should be equal to or greater than 0.50, indicating that the construct explains at least half of the variance in its indicators. Table 2 presents the AVE results generated using SmartPLS 4.0.

Table 2. Average Variance Extracted (AVE) test results

	Average Variance Extracted (AVE)
X_1 Job Stress	0.711
X_2 Job Satisfaction	0.638
Y Organizational Commitment	0.723
Z Customer Service Quality	0.847

As presented in Table 3, all constructs demonstrate AVE values exceeding the threshold of 0.50. This finding indicates that each construct explains an adequate proportion of variance in its respective indicators. Consequently, the indicators can be considered reliable, and the measurement model satisfies the criteria required for subsequent analysis.

Composite Reliability and Cronbach's Alpha

To evaluate the adequacy of the measurement model, reliability testing was conducted as the final step of the outer model assessment. Reliability was examined using Cronbach's Alpha and Composite Reliability to assess internal consistency. A construct is considered reliable if both values exceed 0.70, indicating that the latent variables meet acceptable reliability standards and that the instrument demonstrates satisfactory internal consistency.

Table 3. Results of composite reliability and cronbach's alpha tests

	<i>Composite Reliability (rho c)</i>	<i>Cronbach's alpha</i>	<i>Information</i>
X ₁ Job Stress	0.908	0.865	Reliable
X ₂ Job Satisfaction	0.841	0.716	Reliable
Y Customer Service Quality	0.943	0.909	Reliable
Z Organizational Commitment	0.886	0.810	Reliable

The findings of the Composite Reliability and Cronbach's Alpha assessments demonstrate that all constructs surpass the recommended threshold of 0.70, as reported in Table 3, thereby confirming adequate reliability. These results indicate that the measurement instrument employed in this study possesses acceptable levels of validity and reliability.

R-Square (R²) Value

The R-square value serves as an indicator of the model's Goodness of Fit, reflecting its explanatory capability.

Table 4 presents the results of the R-square (R^2) assessment

	R-Square
Y Customer Service Quality	0.225
Z Organizational Commitment	0.443

The results indicate that the independent variables in the model (Job Stress and Job Satisfaction) explain approximately 22.5% of the variance in Customer Service Quality, while the remaining 77.5% is attributable to factors beyond the scope of this study. Therefore, the model can be categorized as having weak explanatory power in explaining Customer Service Quality. In addition, the R-square value for Organizational Commitment is 44.3%, suggesting that Job Stress and Job Satisfaction jointly explain 44.3% of its variance, whereas 55.7% is influenced by other variables not included in the model. These results imply that the model demonstrates moderate explanatory power in explaining Organizational Commitment.

f_2 Effect Size

The f-square (f_2) statistics are employed to evaluate the relative contribution of each predictor variable to the endogenous construct. It represents the effect size of each exogenous variable within the structural model. The subsequent section presents the f_2 for each predictor in relation to the endogenous variable.

Table 5. Results of the f_2 effect size test

	Y Customer Service Quality	Information
X_1 Job Stress	0.044	Low Influence
X_2 Job Satisfaction	0.026	Low Influence

Z Organizational Commitment	0.029	Low Influence
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The results show that Job Stress exerts the strongest influence on Customer Service Quality, as indicated by an f^2 value of 0.044, followed by Organizational Commitment (0.029) and Job Satisfaction (0.026). Nevertheless, all f^2 values are below 0.15, suggesting that the effect sizes are categorized as small. This implies that although Job Stress, Job Satisfaction, and Organizational Commitment contribute to explaining variations in Customer Service Quality, their individual impacts remain limited. Overall, the findings suggest that these three variables play a role in influencing Customer Service Quality; however, their respective contributions are relatively weak. Therefore, organizations are encouraged to manage employee stress effectively, enhance job satisfaction, and foster stronger organizational commitment to help improve customer service quality.

Hypothesis Testing Results

Support for the proposed relationships between constructs depends on the statistical significance of the estimated path coefficients. Statistical significance is commonly assessed using a bootstrapping procedure. The bootstrapping procedure was applied to test the hypotheses by analyzing the path coefficients and their corresponding t-statistics. A significance level of $\alpha = 0.05$ (5%) was adopted, which corresponds to a critical t-value of 1.96. The obtained t-statistics were subsequently compared with this threshold to assess whether the proposed relationships were statistically significant.

Table 6. Hypothesis testing results

	T Statistics	P Values	Hypotheses Result
Job Stress -> Organizational Commitment	2.558	0.011	Accepted
Job Stress -> Customer Service Quality	1.570	0.117	Rejected
Job Satisfaction -> Organizational Commitment	5.565	0.000	Accepted
Job Satisfaction -> Customer Service Quality	1.072	0.284	Rejected
Organizational Commitment -> Customer Service Quality	1.191	0.234	Rejected
Job Stress -> Organizational Commitment -> Customer Service Quality	0.995	0.320	Rejected
Job Satisfaction -> Organizational Commitment -> Customer Service Quality	1.089	0.276	Rejected

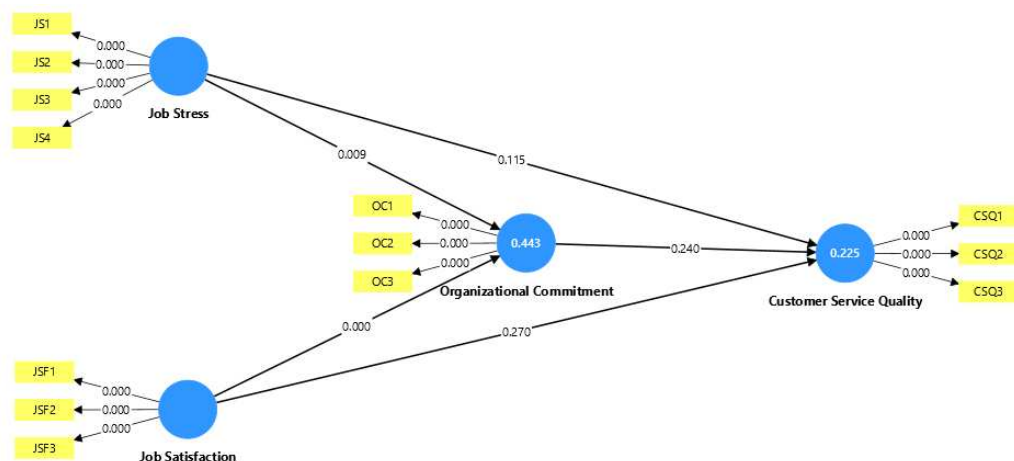


Figure 5. Bootstrapping test results

Impact of Job Stress on Organizational Commitment

The obtained t-statistic (2.558) exceeds the critical value of 1.96, while the p-value of 0.011 further confirms statistical significance. These findings demonstrate that job stress has a significant effect on organizational commitment. Accordingly, it can be inferred that job stress significantly influences organizational commitment in this study, leading to the acceptance of the first hypothesis (H_1).

Previous research also showed that Job Stress has significantly influenced Organizational Commitment (p value of 0.000); therefore, this study addressed that job stress had an adverse impact on employees' attitudes at work.⁵⁰ They frequently appeared anxious about their performance and their relationships with colleagues. Over time, this condition led to a substantial decline in their motivation to work. Job stress can increase levels of fatigue, which in turn reduces employees' involvement and engagement in their tasks.⁵¹ Consequently, the level of organizational commitment has declined considerably. This condition indicated that banks would struggle to achieve strong employee commitment when their staff experienced excessive job stress. On the other hand, employees demonstrated greater emotional attachment and a stronger sense of responsibility toward their banks when job stress was effectively controlled or reduced.

Impact of Job Stress on Customer Service Quality

The correlation analysis between job-related stress and the quality of customer service reveals that the computed t-statistic is lower than the critical threshold ($1.570 < 1.96$). Consequently, the second hypothesis (H_2) is not supported. These results suggest that occupational stress does not significantly influence service quality levels. This finding aligns with a prior study which also

⁵⁰ Kim and Yeo, "How Stress and Satisfaction Influence Customer Service Quality in Banking Industry."

⁵¹ Wongsuwan, Phanniphong, and Na-Nan, "How Job Stress Influences Organisational Commitment: Do Positive Thinking and Job Satisfaction Matter?"

identified a lack of a significant link between these two variables.⁵² Their research documented a t-value of 0.004 and a significance level of 0.997, further validating that work stress lacks a substantial effect on the quality of service provided.

This indicates that whether job stress increases or decreases, customer service quality remains unchanged. In other words, service quality stays stable despite variations in the level of job stress. This suggests that other factors may have a stronger influence on customer service quality than job stress itself. These findings provide important insights for management, highlighting the need to focus on other factors that can enhance service quality without being affected by employees' stress levels. This result is consistent with the prior study, which reported no significant relationship between nurses' job stress levels and customer service quality.⁵³ The research assessed customer service quality based on five dimensions of reliability, responsiveness, assurance, empathy, and tangibles and found no meaningful association between job stress and any of these dimensions.

Impact of Job Satisfaction on Organizational Commitment

The data shows that job satisfaction significantly drives organizational commitment, as the t-value (5.565) is well above the 1.96 threshold. As a result (H_3) is accepted. This suggests that greater job satisfaction directly enhances an employee's commitment to the organization, leading to increased levels of dedication and professional responsibility among satisfied workers.

This outcome aligns with studies which found that job satisfaction is a major determinant of organizational commitment.⁵⁴ According to their research, satisfied employees develop a robust psychological connection to their employer

⁵² Gunari, Astiti, and Adhika, "PENGARUH WORK LIFE BALANCE DAN STRES KERJA TERHADAP KUALITAS PELAYANAN PADA BADAN PENGELOLAAN KEUANGAN DAN ASET DAERAH KABUPATEN GIANYAR."

⁵³ Gunari, Astiti, and Adhika.

⁵⁴ Afaf Hakami et al., "The Relationship between Nurses Job Satisfaction and Organizational Commitment," *Health Science Journal* 14, no. 1 (2020), <https://doi.org/10.36648/1791-809x.14.1.692>.

and view leaving the organization as a high-cost decision. Ultimately, satisfaction acts as a primary catalyst for building organizational loyalty.

Impact of Job Satisfaction on Customer Service Quality

The observed t-statistic of 1.072, falling short of the 1.96 t-table threshold, it is concluded that customer service quality is not significantly driven by job satisfaction. Therefore, it can be concluded that the fourth hypothesis (H_4) is rejected. This finding is in accordance with earlier research with p value of 0.109 which is more than the p value of 0.05, also reported that job satisfaction did not have a significant impact on customer service quality.⁵⁵ The study assessed that job satisfaction alone may not be sufficient to directly improve customer service quality. This is because other factors, such as loyalty to the organization, job stress, and employees' ability to translate their job satisfaction into high-quality service behaviors, serve as important mediators that ultimately determine the level of service quality experienced by customers.

Impact of Organizational Commitment on Customer Service Quality

The t-statistic of 1.191 is lower than the 1.96 threshold, meaning the fifth hypothesis (H_5) cannot be accepted. Data shows that organizational commitment does not have a statistically relevant effect on service quality. This finding implies that even though employees may feel attached and loyal to the organization, such commitment does not always lead directly to improvements in customer service quality.

These results are consistent with past work, which reported a p-value greater than 0.05, indicating that organizational commitment doesn't have a significant effect on customer service quality.⁵⁶ The study further explains that

⁵⁵ Kim, Maijan, and Yeo, "Developing Customer Service Quality: Influences of Job Stress and Management Process Alignment in Banking Industry."

⁵⁶ Kim, Maijan, and Yeo.

organizational commitment can still influence service quality indirectly through other variables, particularly by enhancing employee performance, which functions as a mediating factor between commitment and customer service quality. This suggests that while organizational commitment alone may not directly lead to better customer service quality, its impact becomes meaningful when it improves how employees perform their roles.

Organizational commitment mediates the relationship between job stress and customer service quality

The analysis yielded a t-statistic of 0.995, which is below the critical value of 1.96, leading to the rejection of hypothesis six (H_6). This outcome indicates that job stress does not exert a significant indirect influence on customer service quality through the mediating role of organizational commitment.

Organizational commitment often emerges as the stronger predictor of service outcomes, with job stress having a less dominant indirect effect through commitment compared to direct influences on performance or attitudes toward work quality. Service industries have shown that organizational commitment can be more strongly shaped by factors like job satisfaction, leadership, and organizational culture, reducing the extent to which job stress alone significantly weakens commitment and subsequently diminishes service quality.⁵⁷ Based on earlier study stated that while job stress may influence organizational commitment, the pathway from commitment to customer service outputs is not always significant, particularly when employee performance or other mediators play a stronger role in translating attitudes into actual service quality outcomes.⁵⁸ Therefore, job stress may not significantly weaken organizational commitment strongly enough to produce a measurable indirect effect on customer service quality through

⁵⁷ Kim and Yeo, "How Stress and Satisfaction Influence Customer Service Quality in Banking Industry."

⁵⁸ Kim, Maijan, and Yeo, "Developing Customer Service Quality: Influences of Job Stress and Management Process Alignment in Banking Industry."

commitment alone.

Organizational commitment mediates the relationship between job satisfaction and customer service quality

The t-statistic of 1.089, falling below the critical value of 1.96, leads to the rejection of hypothesis seven (H7). These results indicate that job satisfaction does not have a significant indirect effect on customer service quality through the mediating role of organizational commitment. Previous study stated that employees may feel satisfied with salary, coworkers, or the work environment, but job satisfaction does not automatically lead to strong organizational commitment or better customer service performance.⁵⁹ Service quality is frequently influenced more by organizational systems, policies, workload, and culture, which can render the indirect effect of job satisfaction via organizational commitment weak or statistically non-significant.

Organizational commitment has different dimensions; for example, continuance commitment reflects staying due to necessity or external pressures such as job status or benefits, rather than strong emotional attachment to the organization's goals and strategies. Even when organizational commitment is high, improvements in service quality are often more strongly influenced by factors such as job engagement, organizational climate, or emotional management rather than commitment alone.⁶⁰ Situations where these relationships become insignificant due to more dominant structural and contextual factors. Systemic factors such as standard operating procedures, service training, customer-oriented organizational culture, and managerial policies often play a much greater role in determining actual service quality than merely the level of employee satisfaction or commitment

⁵⁹ Annisa Muti'ah Sandra et al., "Pengaruh Antara Job Satisfaction Terhadap Service Quality Yang Dimediasi Oleh Person Organization Fit Dan Organization Commitment," *Jurnal Disrupsi Bisnis* 6, no. 6 (December 19, 2023): 667–73, <https://doi.org/10.32493/dr.v6i6.36037>.

⁶⁰ Lo et al., "Examining the Influence of Organizational Commitment on Service Quality through the Lens of Job Involvement as a Mediator and Emotional Labor and Organizational Climate as Moderators."

itself.⁶¹

Thus, job satisfaction is largely influenced by both intrinsic and extrinsic individual factors (such as salary, workplace relationships, and a comfortable work environment), which are not directly translated into affective commitment that can enhance service quality. Consequently, within the context of this study, organizational commitment was not found to significantly mediate the relationship between job satisfaction and customer service quality.

Goodnes of Fit (GOF)

	AVE	R – Square
Job Stress	0.711	
Job Satisfaction	0.638	
Organizational Commitment	0.723	0.443
Customer Service Quality	0.847	0.225
Average	0.729	0.334

$$\text{Value of GOF} = \sqrt{\text{average of AVE} \times \text{rata} - \text{average of R Square}}$$

$$\text{Value of GOF} = \sqrt{0.729 \times 0.334}$$

$$\text{Value of GOF} = 0.494$$

The calculated Goodness of Fit (GoF) value of 0.494 indicates that the combined performance of the measurement (outer) model and the structural (inner) model falls within the large GoF category.

CONCLUSION

Based on the findings, job stress significantly affects organizational commitment, indicating that higher stress reduces employees' commitment.

⁶¹ Jesselyn Giovanni and Tigor Sitorus, "PENGARUH KEPUASAN KERJA DAN MOTIVASI KERJA TERHADAP KUALITAS LAYANAN DIMEDIASI OLEH KOMITMEN ORGANISASI DI PT. TATA MANDIRI DAERAH (LIPPO GROUP)," *Journal of Business and Applied Management* 13, no. 1 (April 4, 2020): 91–101, <http://journal.ubm.ac.id/>.

However, job stress does not significantly influence customer service quality. Similarly, job satisfaction significantly enhances organizational commitment but does not directly affect customer service quality. Organizational commitment also does not significantly influence customer service quality and does not mediate the relationship between job stress or job satisfaction and customer service quality. Overall, while job stress and job satisfaction are important for strengthening organizational commitment, customer service quality in BPRS in Semarang City appears to be influenced by other factors. This study is limited by its focus on selected variables, cross-sectional design, restricted scope to BPRS in Semarang City, and reliance on self-reported data. Therefore, organizations should manage stress and maintain satisfaction to enhance commitment, and future research should include additional variables and broader research settings to improve generalizability.

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