



The effect of work-related stress on employee well-being with ethical leadership as a moderator among back-office bankers

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ABSTRACT

The rapid development of the global financial services sector has brought new challenges for bank employees, including an increase in work-related stress. This study investigates the impact of work-related stress on employee well-being and whether ethical leadership can moderate this relationship. An online cross-sectional survey consisted of three instruments: the Health and Safety Executive Work-related Stress Scale, Employee Well-being Scale, and the Ethical Leadership Questionnaire. The survey was administered to 96 back-office employees in the bank, all of whom had a minimum of one year of tenure and were selected using an accidental sampling technique. Data analysis was conducted using moderated regression analysis with Jamovi for Windows, version 2.3.28. The results showed a significant negative impact of work-related stress on employee well-being, while ethical leadership had a positive effect on it. However, ethical leadership was not a moderator in the relationship between work-related stress and employee well-being. These findings highlight the importance of stress management programs and the promotion of ethical leadership in promoting employee well-being within the banking sector.

Keywords: *employee well-being, ethical leadership, psychological well-being*

1. Introduction

The banking industry is a vital sector in supporting national and global economic growth (Hendra et al., 2020). Banking does not only depend on employees who interact directly with customers, such as the front office, but also on back office employees who are responsible for the smooth operation of internal processes (Shasra et al., 2023). Back office employees perform complex administrative tasks, including data processing, risk management, transaction verification, and fulfilling compliance regulations (Bank Rakyat Indonesia, 2022). High workloads, tight deadlines, and pressure to maintain accuracy are triggers for the emergence of work pressure, known as work-related stress (Dinesh et al., 2022).

Work-related stress is defined as an emotional, cognitive, behavioral, and physiological response that arises due to an imbalance between work demands and an individual's ability to cope with them (WHO, 2020; Mucci et al., 2015). According to Lazarus and Folkman (1984), stress occurs when an individual perceives external pressures as exceeding their ability to cope. If this condition persists over a prolonged period, it can negatively impact mental health, work productivity, and increase the risk of turnover intention (Rajgopal, 2010).

One aspect affected by work-related stress is employee well-being. Employee well-being encompasses well-being in life, well-being at work, and psychological well-being (Zheng et al., 2015). Decreased employee well-being due to work-related stress leads to the emergence of symptoms, including emotional exhaustion, decreased work engagement, and increased absenteeism in the workplace (Schütte et al., 2014; Setiawan, 2022). In the banking context, the pressure to achieve high administrative targets, combined with the monotonous yet critical workload, increases the risk of problems affecting employee well-being (Ndengu & Leka, 2022).

Maharani et al. (2023) found that factors such as excessive workload, role ambiguity, and lack of organizational support were the main predictors of low employee well-being. These findings are supported by Setiawan (2022), who found that work-related stress in the banking environment has a significant impact on employee job satisfaction and psychological health. Therefore, serious attention is needed to address factors that can minimize the impact of work-related stress in organizations.

One important factor that can act as a protector against the negative impacts of work-related stress is the leadership style within an organization. Ethical leadership is a leadership style that demonstrates behavior based on moral principles, fairness, honesty, and concern for the welfare of subordinates (Yukl et al., 2013). An ethical leader not only sets standards of good behavior but also serves as a role model in treating employees fairly and with dignity (Fu et al., 2020).

Research indicates that ethical leadership is positively associated with enhanced employee well-being. Fu et al. (2020) found that ethical leadership contributes to the creation of a fair and supportive organizational climate, resulting in increased job satisfaction and improved employee well-being. Chughtai et al. (2015) found that ethical leadership can enhance subordinates' psychological empowerment, ultimately leading to a positive impact on their emotional well-being. Huang et al. (2021) also showed that ethical leader behavior reduces uncertainty and role conflict, which are sources of work-related stress.

Although the relationship between work-related stress, employee well-being, and ethical leadership has been extensively studied, research specifically examining the moderating role of ethical leadership in the relationship between work-related stress and employee well-being, particularly among back-office banking employees in Indonesia, remains limited. Previous studies have focused more on the front office or the service industry in general (Chughtai et al., 2015; Fu et al., 2020). However, back-office work, which tends to be repetitive, administrative, and stressful due to regulatory compliance, presents its own unique set of stress challenges (Shasra et al., 2023). The limited research specifically examining the moderating role of ethical leadership in this context has prompted researchers to conduct research that could fill this gap.

The Ethical Impact Theory explains that ethically based organizational behavior can improve employee psychological well-being (Giacalone et al., 2016). According to the Ethical Impact Theory (EIT), organizations with strong ethical values tend to have a healthier and more supportive work environment, which in turn can reduce employee work-related stress and improve employee well-being (Giacalone et al., 2016). Ethical leadership, a leadership style that emphasizes integrity, honesty, and social responsibility, will play a crucial role in mitigating the negative impact of work-related stress on employee well-being. A leader with an ethical leadership style will possess strong ethical values, creating a healthy and mutually supportive work environment (Giacalone et al., 2016). Additionally, ethical leadership can enhance work engagement and shield employees from the adverse effects of emotional exhaustion, which are crucial indicators of employee well-being. A leader with an ethical leadership style also serves as a role model, promoting ethical behavior within the organization and exerting significant control over subordinates, which in turn significantly impacts job demands and social support for employees. A superior's behavior can positively or negatively influence the actions of subordinates, so ethical leadership can act as an effective moderator in mitigating the negative impact of work-related stress on employee well-being.

Theoretically, this research is expected to contribute to the existing literature on employee well-being, particularly by examining protective factors that can mitigate the negative impact of work-related stress. Practically, the results of this study are expected to contribute to the development of ethical leadership-based work-related stress management programs in the banking sector. Based on this background, this study has two main objectives. First, we examined the effect of work-related stress on employee well-being in back-office employees at a bank. Second, to examine the moderating role of ethical leadership in the relationship between work-related stress and employee well-being.

Based on these objectives, the proposed research hypotheses are as follows:

- Hypothesis 1: Work-related stress negatively impacts employee well-being.
- Hypothesis 2: Ethical leadership moderates the relationship between work-related stress and employee well-being.

2. Method

cross-sectional study design (Neuman, 2014). This study aims to examine the effect of work-related stress on employee well-being, with ethical leadership as a moderator, among bank back-office employees. The independent variable in this study was work-related stress, the dependent variable was employee well-being, and the moderating variable was ethical leadership.

Participants

The population in this study was back-office employees at banks in Surabaya. This study employed accidental sampling, a nonprobability sampling method. The sample criteria were back-office employees at banks in Surabaya with a minimum of one year of service. The minimum sample size was determined using an a priori power analysis using the G*Power application. The G*Power application selected Linear Multiple Regression: Fixed model, R^2 deviation from zero, and included effect size values obtained from previous research related to two predictors suspected of correlating with employee well-being, $\rho_1 = -0.391$ (the effect size of work-related stress on employee well-being) and $\rho_2 = 0.23$ (the effect size of ethical leadership on employee well-being). These parameters yielded an effect size of $f^2 = 0.259$. Then, by entering a power ($1-\beta$ error probability) of 0.95 and an α error probability of 0.05, the results show that the minimum sample size required for this study is 63. This study involved 96 participants, which exceeded the minimum number required for this study.

Procedure

Data collection was conducted using an electronic questionnaire via the Google Forms platform. The questionnaire included informed consent, respondent demographic data, and instruments measuring the variables studied in this study. Informed consent provided an explanation of the research objectives, guaranteed data confidentiality, and the participant's right to withdraw at any time without consequence. The demographic information collected included gender, age, length of service, employment status, position level, and marital status. Data collection was conducted by distributing an electronic questionnaire link through social media platforms, including WhatsApp, Instagram, and Twitter, from May 7, 2024, to May 13, 2024.

Measurement

This research will be conducted quantitatively using three measuring tools as instruments to measure the three variables in this study:

1. Work-related stress was measured using the Health and Safety Executive Work-related Stress Scale (HSE-WRSS) from the Health and Safety Executive (2009), which has been adapted into Indonesian by Grasiawaty et al. (2022). This scale comprises 35 items distributed across seven dimensions: demands, control, support, colleague support, role, and change. The Cronbach's alpha reliability coefficient for this scale in this study was 0.876.

2. Employee well-being was measured using the Employee Well-being Scale (EWBS) from Zheng et al. (2015), which was adapted into Indonesian by Rahmi et al. (2021). This scale comprises 18 items distributed across three dimensions: life well-being, workplace well-being, and psychological well-being. The Cronbach's alpha reliability coefficient was 0.874.

3. Ethical leadership was measured using the 10-item Ethical Leadership Questionnaire (ELQ) from Yukl et al. (2013). This scale underwent adaptation by researchers through forward-backward translation and expert judgment, assessing the representativeness, relevance, and clarity of each translated item. This resulted in a content validity index (CVI) of 0.911 and a Cronbach's alpha reliability coefficient of 0.885.

All instruments used in this study are Likert scales with answer choices ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Data Analysis

Data analysis was conducted using descriptive analysis techniques, correlation analysis, and moderated regression analysis (MRA) to test the research hypotheses. Furthermore, assumption tests for normality, multicollinearity, and heteroscedasticity were conducted to ensure the feasibility of the regression model. Data processing was performed using the Jamovi for Windows software version 2.3.28.

3. Result

Participants in this study were bank back-office staff located in the Surabaya City area and had worked in the bank's back office for at least one year. Participants ranged in age from 23 to 44 years ($M = 29.7$, $SD = 3.63$) with an average tenure of 5.11 years ($SD = 3.09$). The distribution of participants by gender in this study was fairly balanced, with 50.9% male and 49.1% female. The number of single employees (48.1%) and married employees (51.9%) was nearly equal. Most participants held a bachelor's degree (77.2%), and the majority were permanent employees (81.1%). Participants were predominantly employees in the Operations Division (44.3%).

A correlation test was conducted to determine the relationship between variables, including demographic data that could significantly influence the dependent variable, which then served as a control variable or covariate in this study. The results of the correlation test are presented in Table 1.

Table 1: Correlation Matrix

	1	2	3	4	5
1. Age	-				
2. Tenure	0.870***	-			
3. Work-related stress	-0.320**	-0.239*	-		
4. Ethical leadership	0.037	0.001	-0.415***	-	
5. Employee well-being	0.021	0.001	-0.623***	0.648***	-

Note. * $p < .05$; ** $p < .01$; *** $p < .001$

Based on Table 1, the results of the Pearson correlation test indicate that work-related stress is significantly and negatively correlated with employee well-being ($r = -0.623$, $p < .001$). Besides that, ethical leadership is significantly and positively correlated with employee well-being ($r = 0.648$, $p < .001$). Furthermore, work-related stress is also significantly negatively correlated with ethical leadership ($r = -0.415$, $p < .001$). Demographic variables, namely age ($r = -0.320$, $p < .01$) and tenure ($r = -0.239$, $p < .05$), were also found to have a significant negative correlation with work-related stress.

After conducting correlation tests between variables, the researchers then conducted several assumption tests before conducting the simple mediator tests to prove the research hypotheses. The assumption tests included normality tests, linearity tests, heteroscedasticity tests, multicollinearity tests, and outlier detection. The normality test using the Kolmogorov-Smirnov Test shows that the residual data meet the principles of normality testing, where $p > 0.05$, so the residual data can be considered normally distributed. The results of the normality test are presented in Table 2.

Table 2: Normality Test Results (Kolmogorov-Smirnov)

Normality Tests

	Statistic	p
Kolmogorov-Smirnov	0.0454	0.984

Note. Additional results provided by *moretests*

Next, a linearity test was conducted using scatterplots to determine whether a linear relationship exists between work-related stress, ethical leadership, and employee well-being. The results of the linearity test, as shown in Figures 1 and 2, demonstrate the scatterplots.

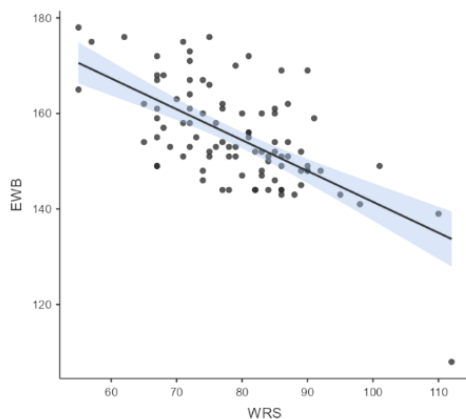


Figure 1. Scatterplots of the Relationship between Employee Well-being (EWB) and Work-related Stress (WRS)

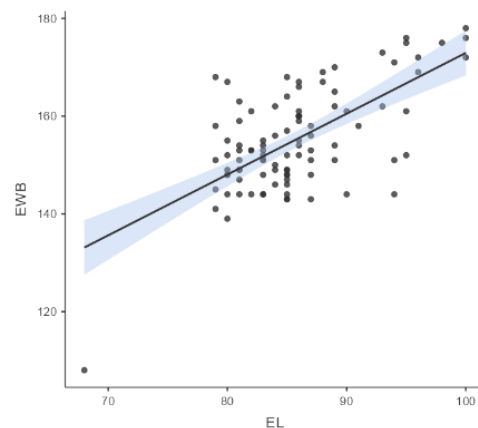


Figure 2. Scatterplots of the Relationship between Employee Well-being (EWB) and Ethical Leadership (EL)

The results of the linearity test using scatterplots indicate that the relationship between employee well-being (EWB) and work-related stress (WRS) is negative. In contrast, the relationship between employee well-being (EWB) and ethical leadership (EL) is positive, as both variables meet the linearity assumption, as they do not form a curve that violates linearity. Next, a heteroscedasticity test was conducted to identify whether there is an imbalance in the data variance. The results of the heteroscedasticity test are presented in Table 3.

Table 3: Heteroscedasticity Test

	Statistic	p
Breusch-Pagan	0.969	0.616
Goldfeld-Quandt	1.31	0.186
Harrison-McCabe	0.440	0.209

Note. Additional results provided by *moretests*

Based on Table 3, it was found that the p-value was 0.616, so the heteroscedasticity assumption was not met, and the homoscedasticity assumption (constant residual variance) was met because $p > .05$. Furthermore, a multicollinearity test was conducted to verify that there was no relationship between the two independent variables in this study. The results of the multicollinearity test are presented in Table 4.

Table 4: Multicollinearity Test

Collinearity Statistics	VIF	Tolerance
Work-related stress	1.21	0.828
Ethical leadership	1.21	0.828

Table 4 shows that the VIF value does not exceed 2.5. Furthermore, the tolerance value in Table 4 is also above 0.10. Therefore, it can be concluded that there is no close relationship between the two independent variables in this study, and the multicollinearity test is met. Finally, the assumption test performed is an outlier detection test to identify data points that disrupt the regression line. If the mean value is less than 1 in the Cook's distance test, the outlier does not disrupt the regression line. The following table shows the results of the Cook's distance test.

Table 5: Cook's Distance Test

Cook's Distance				
Mean	Median	SD	Range	
			Min	Max
0.0145	0.00462	0.0459	2.99e-6	0.429

Based on Table 5, it can be concluded that the outlier data in this study can be ignored because they do not disrupt the regression line. After the assumption test was met, the next step was to test the hypothesis using moderated regression analysis to examine the moderating effect of the ethical leadership variable on the relationship between work-related stress and employee well-being. A moderation effect is said to occur if there is a significant interaction between the independent variable and the moderator variable in influencing the dependent variable. The results of the moderation test are presented in Table 6.

Table 6: Moderation Test

Moderation Estimates						
	Estimate	SE	95% confidence interval		Z	p
			Lower	Upper		
Work-related stress (WRS)	-0.827	0.134	-1.0896	-0.564	-6.17	< .001
Ethical leadership (EL)	0.765	0.105	0.5584	0.971	7.26	< .001
WRS * EL	0.402	0.246	-0.0811	0.884	1.63	0.103

Table 6 shows that work-related stress has a significantly negative effect on employee well-being ($\beta = -0.827$; $CI_{95}[-1.0896; -0.564]$; $SE = 0.134$; $p < 0.001$), so Hypothesis 1 was supported. Additionally, it was found that ethical leadership has a significant positive effect on employee well-being ($\beta = 0.765$; $CI_{95}[0.5584, 0.971]$; $SE = 0.105$; $p < 0.001$). However, ethical leadership was found to have no significant effect in moderating the relationship between work-related stress and employee well-being ($\beta = 0.402$; $CI_{95} = [-0.0811, 0.884]$; $SE = 0.246$; $p = 0.103$), so Hypothesis 2 was not supported.

Additionally, a simple slope analysis approach, which examines the regression slope, is employed to detect moderating effects. If moderation occurs, the resulting regression line will vary and not lie in a straight line. The results of the simple slope analysis can be seen in Table 7 and Figure 3.

Table 7: Simple Slope Analysis

Simple Slope Estimates

	Estimate	SE	95% Confidence Interval		Z	p
			Lower	Upper		
Average	-0.827	0.135	-1.09	-0.563	-6.13	< .001
Low (-1SD)	-0.974	0.152	-1.27	-0.676	-6.40	< .001
High (+1SD)	-0.679	0.173	-1.02	-0.341	-3.93	< .001

Note. shows the effect of the predictor (*Work-related stress*) on the dependent variable (*Employee well-being*) at different levels of the moderator (*Ethical leadership*)

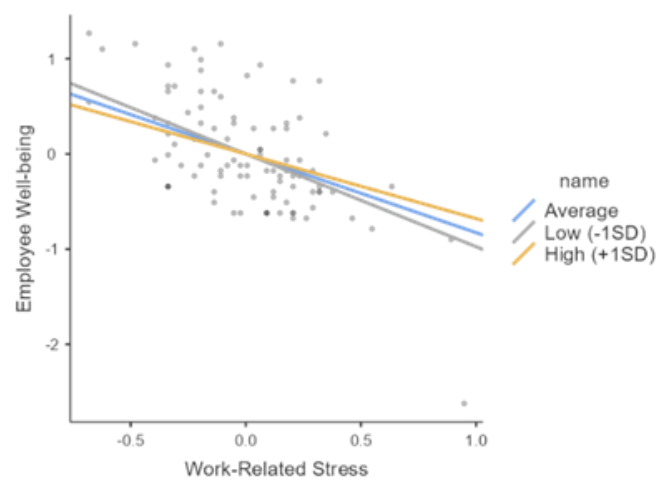


Figure 3. Simple Plot Analysis

The results of the simple slot analysis show that work-related stress has a significant negative effect on employee well-being at all levels of ethical leadership, so it can be concluded that ethical leadership does not have a significant moderating effect in reducing the negative influence of work-related stress on employee well-being, so the second hypothesis is not supported.

4. Discussion

The results of this study indicate that work-related stress has a negative impact on the well-being of back-office employees at banks. This finding supports previous research indicating that high levels of work stress can negatively impact employee well-being (Ndengu & Leka, 2022; Schütte et al., 2014). Prolonged work stress can lead to emotional distress, psychological exhaustion, and a decreased overall quality of life (Maharani et al., 2023; Rajgopal, 2010). In the banking context, high administrative burdens, strict work targets, and pressure to meet standard operating procedures contribute to increased work stress, which in turn reduces employee well-being.

This study also found that ethical leadership has a positive effect on employee well-being. This finding aligns with research by Fu et al. (2020) and Huang et al. (2021), which suggests that ethical leadership behavior can foster a supportive work environment, enhance perceptions of fairness, and enhance employee psychological well-being. Leaders who demonstrate values of fairness, honesty, and concern for the well-being of their subordinates can reduce uncertainty and role ambiguity in the workplace, thereby improving employee well-being. Giacalone et al. (2016) explained that the Ethical Impact Theory (EIT) states that organizations with strong ethical values tend to have healthier and more supportive work environments, which can then reduce work-related stress and ultimately improve employee well-being.

The results of this study indicate that ethical leadership does not have a significant moderating effect in weakening the negative influence of work-related stress on employee well-being. This result contradicts initial

expectations based on theory and several previous studies, such as those by Chughtai et al. (2015) and Fu et al. (2020), which stated that ethical leadership can function as a buffer against the negative effects of work stress. One possible reason for the insignificant role of ethical leadership as a moderator in this study is that the work stress experienced by back-office employees tends to originate from organizational structural factors such as work volume and tight deadlines, so that the ethical behavior of superiors is not fully able to weaken the negative impact of work-related stress. Furthermore, the routine and procedural nature of administrative work can limit the extent to which leadership interventions have a direct impact on employee well-being.

This study used a nonprobability sampling method, which limits its generalizability to the population of back-office employees at banks. Furthermore, the study employed a cross-sectional design, making it impossible to definitively establish causal relationships between the variables. The use of self-report-based data collection methods can also increase the risk of participant bias. Therefore, future research should consider using sampling methods that better represent the characteristics of the population and are more representative. Future research could also consider using a longitudinal design to observe the dynamics of relationships between variables over time.

Future researchers could also consider other moderating variables that may potentially mitigate the negative impact of work-related stress, such as organizational factors like organizational social support or individual factors like individual resilience. Furthermore, research could expand the range of moderating variables to more specific stress characteristics in back-office work environments and include objective measurements of employee stress levels and well-being.

The results of this study have important practical implications for banking organizations, specifically highlighting the need for more effective structural stress management interventions, such as workload management, increased role flexibility, and training in coping strategies to enhance employee well-being. Furthermore, ethical leadership training for superiors remains crucial for building a supportive work climate that enhances employee well-being. Although ethical behavior in leaders cannot completely mitigate the negative impact of work stress, it still contributes to improving employee well-being.

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