

Personal Factors, Organizational Factors and Environmental Factors Affecting Stress of Thai Higher Education Institution Personnel

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ABSTRACT

The purposes of this research article were: 1) to study personal factors, organizational factors and environmental factors of Thai higher education institution personnel; 2) to study the levels of stress of Thai higher education institution personnel; 3) to find a relationship between personal factors, organizational factors, environmental factors and stress of Thai higher education institution personnel; 4) to analyze the effect of personal factors, organizational factors and environmental factors on stress of Thai higher education institution personnel. This research employed a quantitative research methodology. The samples used in this study were 350 university personnel working in Thai higher education institutions in Bangkok. A research questionnaire was used as the instrument to collect data. Statistics used in this study consisted of percentage, mean, standard deviation and Stepwise Multiple Regression Analysis. The research results showed: 1) Thai higher education institution personnel perceived personal factors, organizational factors and environmental factors as the causes of stress at a high level; 2) Thai higher education institution personnel perceived stress at a moderate level; 3) Personal factors, organizational factors, environmental factors are positively related to stress of Thai higher education institution personnel; and 4) Personal factors, organizational factors, environmental factors had an effect on stress of Thai higher education institution personnel, which can be ranked as personal factors, organizational factors and environmental factors.

Keywords: Stress management, high quality education, sustainable society and community, good health and well-being

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1. INTRODUCTION

Life has changed dramatically in the 21st century, and Thai people now face immense stress in their daily lives. Rising unemployment driven by the global economic crisis, has placed heavy pressure on individuals and families. At the same time, social divisions were fueled by conflicting perspectives, political instability, and strained family relationships. The stresses have further intensified more. Modern organizations, by their very nature, often cultivate environments that heighten these pressures. People live in an increasingly competitive era where stress can arise at any moment. Environmental factors had added another layer of pressure. Employees need to thrive in their companies. Together, these forces erode morale, diminish motivation, and weaken the sense of purpose and inspiration. People often struggle to find satisfaction in their jobs, burdened by challenges related to work, finances, social conflict, and family problems. At a personal level, financial difficulties, poor time management, and family issues play a major role. Organizations showed

heavy workloads, unclear roles, excessive demands, and strained relationships with colleagues contribute further. As a result, they may lose happiness in their professional lives. Prolonged stress can leave individuals feeling frustrated, exhausted, and burned out. This ultimately harms not only their well-being but also the organizations they serve. Stress in the era of globalization stems from a variety of sources.

The Office of the Higher Education Commission (2007) also emphasized that higher education plays a crucial role in enhancing the quality of a nation's people. Consequently, it is essential to strengthen higher education institutions by fostering knowledge and innovation, thereby increasing the country's competitiveness. This development must align with the philosophy of a sufficiency economy, which emphasizes reasonableness, moderation, and resilience, both at the national and global levels. Such an approach will promote sustainable progress for organizations and communities, grounded in academic freedom, systematic unity, and guided by the principles of good governance through networks of higher education institutions. According to Srisa-an (1975), university education represents post-secondary education with a strong focus on advanced academic study and professional development. Higher education rests upon three core principles; namely, academic excellence, academic autonomy, and academic freedom. Within this framework, good governance emerges as the most critical factor for enabling Thai higher education institutions to achieve their goals and fulfill their mission.

For more than a decade, Thailand has been burdened by deep political divisions that hinder the nation's growth and development. These internal conflicts have become overwhelming for both individuals and society, creating weakness, confusion, and suffering. Thailand carries the constant risk of erupting into violence. In response, social reforms aimed at restoring health, strengthening morale, and equipping citizens to cope with these challenges are essential for reinforcing every sector of society. Stress can be understood as the pressure, worry, and anxiety that accumulate from life's problems. The causes of stress are countless, as individuals respond differently to similar situations. What seems extreme for one person may appear minor to another, while some may not perceive it as stress at all. Stress may be either real or imagined, yet the human brain responds identically to both, releasing stress hormones in proportion to the level of distress experienced. In other words, the brain cannot distinguish between actual and perceived threats. This means that even imagined fears, worries, and anxieties can trigger stress as powerfully as real events. Much of the suffering caused by stress arises not from the external situation itself, but from the way we interpret and react to it. Thus, it is vital for human beings to learn how to manage both real and imagined stress, as both can inflict equal harm on mental and physical well-being. In today's world, people are fascinated by the advances of modern technology. Some people are satisfied with the conveniences occurred from the advancement of new technologies such as efficient transportation, instant communication, and a wealth of facilities such as luxurious homes, cars, phones, computers, and countless electronic devices. While technological development has undoubtedly improved material comfort, it does not guarantee inner peace or lasting happiness. Despite these advancements, humanity continues to struggle with greed, anger, resentment, pressure, anxiety, and other emotional burdens. Therefore, it can be concluded that technological sophistication, while valuable, is not the true key to living a peaceful and fulfilling life. Sirathanakul et al. (2023) stated the higher education institutions have to fulfil these four missions: teaching and learning, research conduct, academic service and Thai art and cultural preservation. Each mission must be conducted appropriately to fulfill the requirement of the Ministry of Higher Education, Science, Research and Innovation of Thailand.

In this paper, the researchers present the factors causing stress consisting of personal factors, organizational factors and environmental factors that may have an effect on stress of personnel or employees of Thai higher education institutions.

Purposes of the Study

1. To study personal factors, organizational factors and environmental factors of Thai higher education institution personnel
2. To study the levels of stress of Thai higher education institution personnel
3. To find a relationship between personal factors, organizational factors, environmental factors and stress of Thai higher education institution personnel
4. To analyze the effect of personal factors, organizational factors and environmental factors on stress of Thai higher education institution personnel.

Research Hypotheses

H1: Personal factors, organizational factors and environmental factors are related to stress of Thai higher education institution personnel

H2: Personal factors, organizational factors and environmental factors have an effect on stress of Thai higher education institution personnel

2. LITERATURE REVIEW

In this section, the researchers compiled the concepts, theories and research results related to personal factors, organizational factors, environmental factors and stress from literature review consisting of books, researches and articles.

2.1. Personal Factors

2.1.1. Financial Problem

Financial difficulties are one of the most significant causes of stress. Magazines, newspapers, and other media often provide advice on how to save money, particularly by adopting a simpler lifestyle to focus on purchasing only essential items. By controlling expenses, individuals may be able to align their spending with their income. For instance, before buying a new item, one should consider whether existing possessions already serve the same purpose. It is unnecessary to acquire every new appliance on the market when what one already owns may still be sufficient (Turner, 2010). Financial stress occurs when expenses exceed income. To manage this condition, it is necessary to restore balance between the two. Research consistently identifies finances as a leading source of stress. Major purchases, such as buying a home or a car, are common concerns. Others experience stress due to loss of income or increasing credit card debt. Whenever their income falls, many worry about short of their expenses. For some, unresolved financial stress may even lead to bankruptcy (Peterson, 2003). Furthermore, Turner (2010) suggested two possible approaches: (a) increasing income or (b) decreasing expenditure. In cases of significant debt, choices may be limited in the short term, as debts must be repaid from both present and future income. To reduce debt and achieve financial balance, individuals may need to explore various strategies to increase earnings, such as taking on additional jobs, encouraging other family members to contribute financially, working longer hours, engaging in part-time or overtime work, or seeking returns on investments.

2.1.2. Time Management

In today's highly competitive edge, life moves at an increasingly fast pace, and individuals are required to complete tasks within limited timeframes. Effective time management, therefore, plays a vital role in fulfilling responsibilities and achieving success. Onuka, Onyene, and Junaid (2008) defined time management as the process by which people allocate their time to carry out activities. Ineffective time management reduces the likelihood of achieving one's goals and is strongly associated with poor performance. Time is the one resource equally available to all—every person has the same 24 hours each day, which can neither be reduced nor extended. Although time is a scarce and invaluable resource, its effectiveness depends entirely on how it is managed.

Drucker (1967) emphasized that effective time managers do not merely begin tasks but consciously track how their time is spent before making deliberate plans for its use. Similarly, Ogunsanya and Agu (1990) described time management as the way managers typically structure their working days through careful allocation of time.

Poor time management often leads to business failure and causes stress among workers who struggle to meet deadlines. Conversely, effective time management is a strong indicator of success and productivity. Mokuolu (2007) highlighted that, alongside skill and ability, time management is a critical determinant of achievement in any human endeavor. White (1998) suggested that individuals should begin by clarifying their vision before undertaking other tasks, including prioritizing lesson plans. To achieve objectives, one must focus on one task at a time and organize plans systematically by gathering the necessary resources and arranging events in proper sequence.

2.1.3. Family Problem

Family issues are another major cause of stress. Stress within the family often arises from arguments or conflicts among members, parental divorce, or separation from loved ones. Health concerns within the family also play a significant role—for example, when a family member suffers from serious illness, injury, pregnancy complications, miscarriage, or abortion (Wilkes et al., 1998; Vinokur-Kaplan, 1991). Another source of stress involves personal concerns indirectly created by others. Human beings naturally desire control over their own lives, and stress often occurs when this control feels diminished or absent. Many people report that a lack of control over their time is particularly stressful. Everyday obligations such as housework, employment, transporting children to school, shopping, or organizing extracurricular activities can become overwhelming. Ideally, individuals prefer to manage their own time rather than be controlled by others' demands, but this is not always possible (Lasky, 1995). Relationships, in all their forms, are also a leading source of stress; namely, dating, marriage, separation, divorce, or remarriage.

Family life and work life are deeply interconnected. As Alexandros-Stamatios, Matilyn, and Cary (2003) explained, difficulties in one area can easily affect the other: stress at work can disrupt home life, while family problems often spill over into the workplace. Lasky (1995) further observed that financial and family demands are major sources of extra-organizational stress, which can in turn exacerbate stress within the workplace. Relationships hold the promise of love. On the other hand, a couple has broken, inevitably causing distress. The death of a loved one or close friend is among the most painful and stressful experiences. The loss of a child or a lifelong partner is particularly devastating, while even the death

of a beloved pet can produce significant grief (Rutner, 2003).

2.2. Organizational Factors

2.2.1. Task Demands and Role Demands

Task demands are directly related to the nature of an individual's job. A lot of organizational factors can create stress for employees. These include pressure to avoid errors, meeting tight deadlines, work overload, dealing with a demanding or insensitive supervisor, and managing difficult colleagues. Among the most significant stressors within organizations are task demands and role demands. These may include job design elements such as autonomy, task variety, level of automation, working conditions, and the physical layout of the workplace. For example, employees working on assembly lines may feel pressured when the production speed is excessively fast. Similarly, working in overcrowded offices or in highly visible areas with constant noise and interruptions can intensify anxiety and stress. Role demands, on the other hand, involve the pressures associated with the specific role a person fulfills within an organization.

Role conflict occurs when expectations are contradictory or difficult to reconcile, while role demands arises when the employees exceed their time to complete them. Role ambiguity is another common stressor, emerging when role expectations are unclear and employees lack sufficient information about what is required of them, how tasks should be performed, or how their performance will be evaluated. Cordes and Dougherty (1993) identified role ambiguity as a significant source of workplace stress, noting its detrimental impact on employee confidence and effectiveness. Several studies have confirmed that excessive workloads and strict time constraints are leading causes of stress. Work stress may manifest as reluctance to attend work, feelings of constant pressure, and a range of physiological, psychological, and behavioral symptoms. Al-Aameri (2003) identified workload as one of the six key factors contributing to occupational stress. His study also revealed that high levels of stress are associated with low job satisfaction, which, in turn, increases the likelihood of employees leaving their organizations. Thus, job stress not only signals dissatisfaction but also predicts employee turnover.

2.2.2. Work Load

Although stress at work remains a persistent challenge, efforts to understand and manage it are steadily improving, offering a promising outlook for the future (European Agency for Safety and Health at Work, 2008, as cited in Channuwong & Kantatian, 2012). Work-related stress is both a present and emerging issue in the field of occupational health and safety. It should be addressed using systematic approaches similar to those applied in risk management. Stress management at work requires the adoption of structured strategies such as control cycle models, effectively identify, assess, and mitigate workplace stressors. Work is among the leading causes of stress, often closely tied to financial pressures. In a lifecare survey, 21% of respondents reported that their jobs and careers were a constant source of stress. Employees expressed concerns about securing and maintaining stable employment, adapting to new responsibilities, adjusting to changes in working conditions, and managing interpersonal difficulties at work. Robbins and Judge (2007) noted that students, particularly teenagers and college-level learners, also reported work assignments and academic tasks as significant stressors. Interpersonal dynamics in the workplace present another source of stress. Individuals differ in perspectives, attitudes, and behaviors shaped by their upbringing and education. When employees fail to adapt to or accept these differences, conflicts often arise. Makin, Cooper, and Cox (1996) found that working with others is among the most stressful aspects of organizational life. Workplace relationships—whether with colleagues, supervisors, or subordinates—require frequent interaction, which can become a significant source of strain if not managed effectively.

2.2.3. Co-worker relationship

In the workplace, strong relationships built on trust and honesty are essential. When these qualities are absent, relationships often deteriorate, leading to reduced support and participation among colleagues. Arnold, Cooper, and Robertson (1998) observed that poor relationships contribute significantly to workplace stress. Employees who lack positive connections with co-workers struggle to achieve organizational goals, as collaboration and mutual support are compromised. Such strained relationships often stem from a lack of trust, insufficient support, and limited willingness to listen or address workplace challenges.

Quick (1999) identified five key interpersonal stressors linked to the demands of social relationships at work: status incongruence, social density, abrasive personalities, leadership style, and pressure. Closely related to these factors are workplace bullying and victimization. Mayhew and Chappell (2003) further highlighted that bullying and workplace violence carry both personal and organizational costs. Their research shows that approximately 40% of victims do not seek any support, and when bullying persists, it often results in reduced organizational commitment, with victims eventually leaving the organization.

2.3 Environmental Factors

Environmental factors that contribute to stress include economic uncertainties, political instability, and technological change. Each of these influences the income, security, and overall well-being of employees. For instance, during economic

downturns, layoffs are common, leaving individuals struggling to secure new employment. Political instability directly impacts business investment and a nation's credibility, while rapid technological advancements also place pressure on workers. Many organizations now prefer sophisticated technologies over human labor to reduce costs and boost productivity. Environmental uncertainty not only affects the design of organizational structures but also contributes to stress levels among employees. Economic fluctuations create uncertainty in the business cycle; when the economy contracts, employees become increasingly anxious about job security. Political conflict can also generate stress, especially in countries where differing political standpoints lead to unrest. Similarly, technological change heightens stress by rendering skills and experience obsolete within a short period. Innovations such as computers, robotics, and automation, have threaten job security and create ongoing anxiety among employees. In addition, terrorism has emerged as a growing environmental stressor in the twenty-first century (Robbins & Judge, 2007).

2.4 Stress and the Causes of Stress

Dunham (1992) defined stress as a process of behavioral, emotional, mental, and physical responses to prolonged, increasing, or new pressures that exceed an individual's coping capacity. The factors or situations that trigger stress are called "stressors." While commonly viewed as negative—such as conflicts, exhausting work schedules, or troubled relationships—some stressors can also be positive. Smith (1989) noted that any event requiring significant adjustment, such as buying a house, attending college, getting married, or earning a promotion, can be stressful. Perception plays a key role: what one person finds stressful may not affect another, and may even be enjoyable. For example, a morning commute might cause one individual anxiety about being late, while another may find it relaxing if they allow extra time and enjoy listening to music.

The impact of stress is measurable. Kolbasuk (2000) explained that, on an individual level, stress directly affects the cardiovascular, immune, endocrine, muscular, and gastrointestinal systems, potentially leading to severe health issues such as cancer, diabetes, or thyroid dysfunction. From an organizational perspective, stress undermines profitability. Work stress has negative impacts on the organizations due to lost productivity, absenteeism, accidents, employee turnover, and expenses related to healthcare, legal issues, insurance, and workers' compensation.

Stress often manifests physically through headaches, neck or back pain, dizziness, chest discomfort, heart palpitations, and digestive problems. Individual differences also determine the severity of these effects. For example, stress can disrupt heart rhythms, posing risks for people with existing cardiac conditions, while in women, chronic stress may reduce estrogen levels, a key factor in heart health (Hayman, 2003). Marika et al. (2011) examined the moderating role of coping strategies—problem-focused, emotion-focused, and avoidance—in balancing work-to-family and family-to-work conflicts. Studying 527 Finnish workers, they found that emotion-focused coping reduced job dissatisfaction in situations of high family-to-work conflict, but also decreased family satisfaction under the same conditions. Avoidance coping, on the other hand, improved family satisfaction in such stressful circumstances. No buffering effects were observed for work engagement or problem-focused coping.

Beehr (2003) found that teachers' stress levels in English elementary schools were primarily linked to classroom dynamics—such as relations with pupils, teaching processes, and student behavior—rather than administrative or policy-related issues like autonomy or relationships with principals. Peterson (2003) emphasized that stress cannot be entirely eliminated, but it can be managed and prevented. Stress affects multiple systems of the body, including hearing, brain function, digestion, muscles, skin, and lungs. Among teachers, stress is closely tied to job satisfaction. Similarly, Carpel (1992), in a study of 405 middle and high school teachers in one English district, identified role conflict, personality stability, locus of control, and anxiety as major contributors to stress and burnout. Simultaneously, Kyriacou and Sutcliffe (1978) identified four common sources of stress among teachers in British comprehensive schools: student misbehavior, poor working conditions, and time pressure.

Based on the literature survey, the researchers have proposed the following research framework (Figure 1).

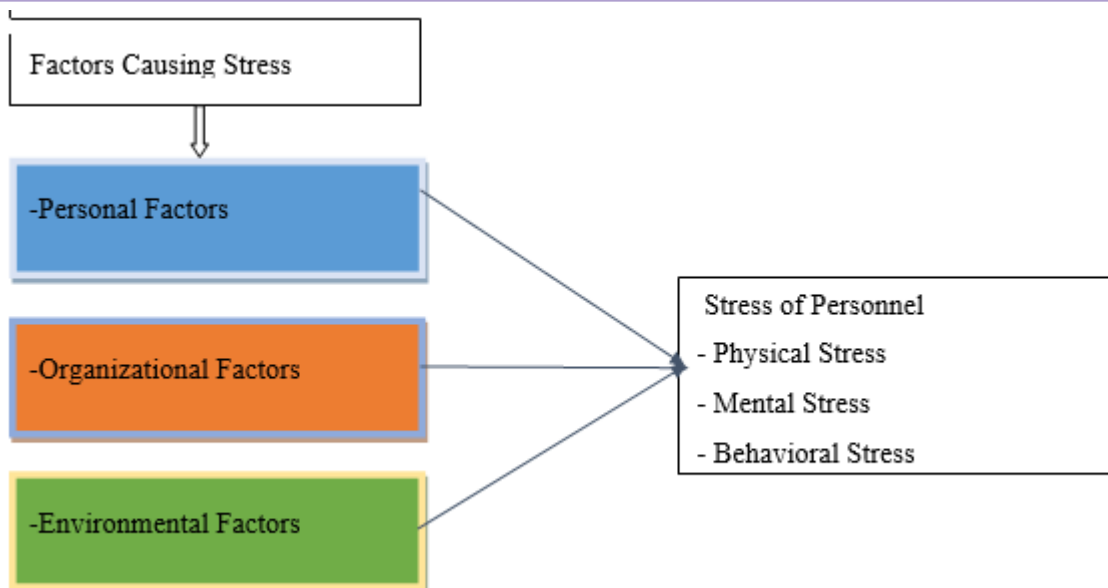


Figure 1 Research Framework

3. RESEARCH METHODOLOGY

The survey questionnaire was used as the instrument to collect data. The research questions were developed based on the literature reviews, which were derived from previous researches, textbooks, journals, and articles, and current recommendations of research specialists.

3.1. Scope of Populations and Samples

The populations in this study were Thai university personnel in Bangkok with the amount of 1,500 persons. These universities were classified as five Thai private and five Thai public universities. In order to calculate the sample size, the research employed the formula of Taro Yamane, and 316 samples were derived.

3.2. Scope of Variables Used in This Study

The variables used in this study consisted of independent variables and dependent variables. Independent variables consisted of demographic profiles of participants, factors causing stress, which consisted of personal factors, organizational factors and environmental factors. Personal factors consisted of financial problem, time management and family problem; organizational factors consisted of task demands and role demand, workload, co-worker relationship; and environmental factors consisted of economic uncertainties, political uncertainties and technological change. Dependent variables consisted of stress of Thai higher education institution personnel, which can be categorized as physical stress, mental stress and behavioral stress.

3.3. Research Instrument and Data Collection

The researcher questionnaire was divided into three parts: Part 1 included demographic profile of participants with a total of 6 questions. Part 2 included personal factors, organizational factors and environmental factors with a total of 10 questions. Part 3 included stress of Thai higher education institutions, which consisted of physical stress, mental stress and behavioral stress. The research questionnaire was verified by five research specialists in order to find an Index of Item Objective Congruence (IOC), and 0.96 of IOC was obtained, which is sufficient to conduct this research.

The research questionnaire was used to ask 316 participants about their demographic profile, personal factors, organizational factors and environmental factors and stress levels. Data were collected during January 10 to May 31, 2025, using a 4-page questionnaire distributed to each participant through Google form. Of the samples targeted, 316 participants completed the questionnaire, which can be calculated as 100%.

3.4. Statistics Used in This Study

Both descriptive and inferential statistics were used in this research. Descriptive statistics included frequency, percentage, mean and standard deviation. Inferential statistics included Pearson Correlation and Multiple Regression Analysis (MRA).

3.5. Criteria Used to Interpret the Data

The researchers analyzed quantitative data obtained from the Likert Scale questionnaire. The criteria used to interpret the

questionnaire were as follows: 5: Strongly Agree; 4: Agree; 3: Neutral; 2: Disagree; and 1: Strongly Disagree. The criteria used to interpret the mean value were as follows: 4.21-5.00 = Strongly agree; 3.41-4.20 = Agree; 2.61-3.40 = Moderate; 1.81-2.60 = Disagree; and 1.00-1.80 = Strongly Disagree.

4. RESULTS

4.1 Demographic Profile of Participants

The results derived from analysis of personal information of participants showed that 69.2% of participants were female; and 30.7% were male. As for age, 36.0% of participants were aged between 31-40 years old; 34.0% were aged between 20-30 years old; 18.9% were aged between 41-50 years old; and 10.8% were aged over 50 years old. As for marital status, 56.4% of participants were single; 40.5% were married; and only 3.0% were divorced. As for educational level, 50% of participants received bachelor's degree; 31.8% received master's degree; 10.8% received doctoral degree; and 7.2% received certificates lower than bachelor's degree. As for work experience, 42.4% of participants had 1-5 years of work experience; 30.7% had 6-15 years of work experience; 17.5% had 16-25 years of work experience; and 9.2% had more than 25 years of work experience. As for financial status, 54.4% of participants had income between 10,001-20,000 Baht; 18.1% had income between 20,001-30,000 Baht; 12.2% had income more than 40,000 Baht; 9.2% had income between 30,001-40,000 Baht; and 5.8% had income equal to or less than 10,000 Baht.

4.2 Statistical Analysis on Personal Factors, Organizational Factors and Environmental Factors of Thai Higher Education Institutions

In this section, the researchers analyzed factors causing stress consisting of personal factors, organizational factors and environmental factors of Thai higher education institutions. The research results showed that the overall factors causing stress of Thai higher education institutions were perceived at moderate level ($M = 2.74$, $SD = 0.45$). In particular, organizational factors were perceived as the highest factors causing stress ($M = 3.42$, $SD = 0.15$), followed by personal factors ($M = 2.63$, $SD = 0.56$) and environmental factors ($M = 2.18$, $SD = 0.45$) respectively (Table 1).

Table 1. Personal Factors, Organizational Factors and Environmental Factors of Thai Higher Education Institutions

Factors Causing Stress	M	SD	Level	Ranking
1. Personal Factors	2.63	0.56	Moderate	2
2. Organizational Factors	3.42	0.15	High	1
3. Environmental Factors	2.18	0.65	Low	3
Total	2.74	0.45	Moderate	

4.3 Statistical Analysis on Stress of Thai Higher Education Personnel

In this section, the researchers analyzed stress of Thai higher education institution personnel. The research results showed that the overall stress levels of Thai higher education institution personnel were perceived at moderate level ($M = 2.41$, $SD = 0.55$). In particular, each kind of stress was perceived at a moderate level, which can be ranked from higher to lower according to mean score as follows: Mental stress ($M = 2.56$, $SD = 0.42$), physical stress ($M = 2.38$, $SD = 0.58$) and behavioral stress ($M = 2.30$, $SD = 0.67$) respectively (Table 2).

Table 2. Mean and Standard Deviation of Stress of Thai Higher Education Personnel

Stress of Thai Higher Education Institution Personnel	M	SD	Level	Ranking
1. Physical Stress	2.38	0.58	Moderate	2
2. Mental Stress	2.56	0.42	Moderate	1
3. Behavioral Stress	2.30	0.67	Moderate	3
Total	2.41	0.55	Moderate	

4.4 Statistical Analysis on the Correlation Coefficient between Personal Factors, Organizational Factors and Environmental Factors and Stress of Thai Higher Education Institution Personnel

In this section, the researchers analyzed the Correlation Coefficient between personal factors, organizational factors, environmental factors and stress of Thai Higher Education Institution Personnel. The research results showed that the internal correlation of factors causing stress were positive, which means that each variable had a relationship in the same direction with statistical significance at 0.01, and the correlation value ranged from 0.569 to 0.786. The correlation between factors causing stress and stress of Thai higher education institutions personnel ranged from 0.501 to 0.792, which organizational factors are highly associated with stress of Thai higher education institution personnel (Table 3).

Table 3: The Correlation Coefficient between Personal Factors, Organizational Factors and Environmental Factors and Stress of Thai Higher Education Institution Personnel

Variables	PEF	ORF	ENF	STR
PEF	1	.569**	.786**	.684**
ORF		1	.715**	.792**
ENF			1	.501**
STR				1

** $p < .01$

4.5 Statistical Analysis on the Effect of Personal Factors, Organizational Factors and Environmental Factors on Stress Thai Higher Education Institution Personnel

In this part, the researchers analyzed the effect of personal factors, organizational factors and environmental factors on stress of Thai higher education institution personnel. The results of Multiple Regression Analysis showed that personal factors, organizational factors and environmental factors had an effect on stress of Thai higher education institution personnel with statistical significance at 0.01 level. The forecasting equation from Multiple Regression Analysis showed that personal factors, organizational factors and environmental factors had the effect on stress of Thai higher education institution personnel at 79.5 percent (Adjusted $R^2 = .795$), whereas 20.5 percent was the result of other variables which taken into account in this study. In particular, personal factors (PEF) had the highest effect on stress of Thai higher education institution personnel (Beta = .598, $p < .01$), followed by organizational factors (Beta = .447, $p < .01$), and environmental factors (Beta = .439, $p < .01$) respectively (Table 4).

Table 4. Personal Factors, Organizational Factors and Environmental Factors Affecting Stress Thai Higher Education Institution Personnel

Independent Variables	Unstandardized Coefficients		Standardized Coefficients	<i>t</i>	<i>p</i>
	<i>b</i>	SE	β		
(Constant) (a)	.308	.036		13.728**	.000
Personal Factors (PEF)	.567	.017	.598	12.825**	.000
Organizational Factors (ORF)	.477	.026	.447	15.524**	.000
Environmental Factors (ENF)	.428	.029	.439	16.514**	.000
	$R^2 = .797$			$F = 5.329$	
	Adjusted $R^2 = .795$		$S E = .736$	$p = .000$	

** $p < .01$

5. DISCUSSION

This study examined the factors causing stress among personnel in The Office of the Higher Education Commission, focusing on personal, organizational, and environmental dimensions. Overall, the findings revealed that stress was perceived at a moderate level. Among the three categories, organizational factors were identified as the most significant contributors to stress, followed by personal factors and then environmental factors. Personal factors included financial difficulties, time management challenges, and family-related issues. Many employees expressed concern about financial problems, as their income was insufficient to cover expenses amidst rising living costs. Turner (2010) suggested that careful financial planning is essential for mitigating such stressors. Effective expenditure control, avoiding unnecessary purchases, and supplementing income through overtime or part-time work may help balance financial pressures. Time management also emerged as a critical stressor. Onuka et al. (2008) and Pansuwong et al. (2023) emphasized that employees often experience stress when forced to complete tasks within tight deadlines. Poor time management not only reduces productivity but also undermines organizational efficiency, making it difficult to achieve institutional goals. However, human beings should learn how to deal with time stress in daily lives and manage time effectively, which can increase productivity and sustainable growth to the organizations.

The study further found that the overall stress levels among Thai Higher Education personnel were at a moderate level across all dimensions; namely, mental, physical, and behavioral stress. According to the severity, mental stress was perceived as the highest, followed by physical stress and behavioral stress. These findings align with Tobia et al. (2024) and Yaribeygi et al. (2017), who demonstrated that mental, physical, and behavioral stress are interrelated. For instance, mental stress can exacerbate physical and behavioral stress, while physical stress may in turn influence both mental and behavioral conditions. Correlation analysis revealed that personal, organizational, and environmental factors were all positively associated with stress levels among higher education personnel, with coefficients ranging from 0.501 to 0.792. Notably, organizational factors showed the strongest correlation with stress, underscoring their central role. These findings

support the conclusions of Alexandro-Stamatios et al. (2003), who reported that organizational factors such as task demands and role expectations. These are major contributors to occupational stress. As mentioned above, there was excessive workload, pressure to avoid errors, and role conflicts that were difficult to reconcile. These conditions often lead to dissatisfaction and heightened stress.

The regression analysis confirmed that personal factors, organizational factors and environmental factors significantly affected stress among Thai higher education personnel. The statistical significance showed at the 0.01 level. Mutually, these factors explained 79.5% of the variance in stress levels (Adjusted $R^2 = .795$). The remaining 20.5% could be attributed to other variables not considered in this study. Among these, personal factors exerted the greatest influence on stress, followed by organizational and environmental factors. These results are consistent with Hoo et al. (2025) and Sin et al. (2025) who highlighted that workplace stress is a major concern for working adults. Organizational factors such as workload, work environment, co-worker relationships and role demand not only reduce productivity, but also negatively impact employees' physical and mental health. Consequently, prolonged work stress impairs decision-making abilities, diminishes job satisfaction, and increases the likelihood of turnover. Thereby, the challenge poses a significant to organizational stability.

Beckel and Fisher (2022) and Tobia et al. (2024) found that work overloads and time constraints were significant contributors to work stress among employees. Work stress can be defined as reluctance to come to work and a feeling of constant pressure accompanied by the general physiological, psychological, and behavioral stress symptoms. Jungwee (2007), Wolor et al. (2021) and Ruksat et al. (2025) noted that some employees are worried about getting and keeping adequate employment. Some are worried about new type of work, new responsibilities, or changes in work conditions. Some may have interpersonal trouble at work. These problems must be solved appropriately to maintain mental health and increase job satisfaction at the workplace.

6. CONCLUSION

Factors causing stress consisting of personal factors, organizational factors and environmental factors of Thai higher education institutions. The research results showed that the overall factors causing stress of Thai higher education institutions were perceived at moderate level, which can be ranked from higher to lower as organizational factors, personal factors and environmental factors. The overall stress levels of Thai higher education institution personnel were perceived at moderate level, which can be ranked from higher to lower as mental stress, physical stress and behavioral stress. The results of Multiple Regression Analysis showed that personal factors, organizational factors and environmental factors had an effect on stress of Thai higher education institution personnel with statistical significance at 0.01 level. The forecasting equation from Multiple Regression Analysis showed that personal factors, organizational factors and environmental factors had the effect on stress of Thai higher education institution personnel at 79.5 percent (Adjusted $R^2 = .795$), whereas 20.5 percent was the result of other variables which taken into account in this study. In particular, personal factors (PEF) had the highest effect on stress of Thai higher education institution personnel, followed by organizational factors and environmental factors respectively.

7. RECOMMENDATIONS

This study discovered many interesting and useful information from both closed ended-questionnaire and open-ended questionnaire. Thus, the researchers would like to make the following recommendations:

1. Most of participants are worried about completing the jobs before the due date and work overload, they perceive workload as the high cause of stress. It may be possible that an evaluation system on performance agreement (PA) is very much dependent on documentary work, thus the university should have experts to help them perform the routine jobs to meet the requirements of performance agreement in accordance with the university policy. Moreover, participants should set up priority of jobs to be done so that each activity can be completed within the timeframe without any delay.
2. Most of participants are worried about their incomes; they perceive that their incomes are not enough for personal and family expense in the current high cost of living. Thus, the university should consider the increase of incomes of university lecturers and staff in order to match with the current high expenditure. This is because the salaries of university lecturers and staff are almost three times less than the salaries of employees with the same educational level and experience in most private companies.
3. The income earnings, which are less than personal and family expense, lead to create debt, causing a stress circle, in which some employees have to spend almost total parts of their incomes to pay for debt and credit card. Instead of creating new debt, employees should find part-time jobs in order to increase income, purchase only necessary things, and avoid purchasing unnecessary goods.

4. With regard to stress related to time management, it is recommended that university personnel should try to complete the urgent and important jobs before the due date in order to reduce work overload, try to balance time between family and works, make a daily memo or time schedule in order to manage time effectively.
5. With regard to stress related to workplace, university personnel should keep watching their workplace to be a safe and secure place for working, arrange tables with flowers and other decorations for relaxation and reducing work stress; and perform some activities or projects for stress management.
6. With regard to stress related to co-worker relationship, university personnel should try to compromise and accept different perspectives in order to accomplish the tasks. if there is any conflict at work, they should realize the disadvantages of expressing aggressive emotion and abusive behavior, and do not express such emotion and behavior with their co-workers. They should try to change work culture to be more initiative, creative and cooperative.
7. With regard to stress related to physical health, university personnel may use entertainment like listening to music and watching concert for reducing stress, stop working temporarily, free themselves from all kinds of tasks, and travel somewhere for relaxation or take care of their health by daily exercise to be free from stress.
8. With regard to stress related to mental health, university personnel should try to accept the reality and bear in mind that not everyone can achieve everything he or she hopes and wishes for, and create a positive feeling by thinking that each problem has its own solution. Moreover, they should try to change their perspectives to be more creative, avoiding from all kinds of mental disturbances. Some may use religious teachings to purify the minds, make it calm by prayer, and meditation like breathing meditation by focusing on exhale and inhale. They should find the way to regain consciousness and awareness by knowing at present moment without worrying about the past and future.

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