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Invitation to review for Heliyon

1 message

Heliyon <em@editorialmanager.com> Mon, Oct 10, 2022 at 12:27 PM
Reply-To: Heliyon <info@heliyon.com>
To: Samuel PD Anantadjaya <ethan.eryn@gmail.com>

The impact of COVID-19 on student stress and financial quality in Cambodian educational institutions
Manuscript Number: HELIYON-D-22-07235

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Abstract:
Several studies indicate that students are at an elevated risk of enduring financial distress and suffering from depression. This exposure could have deteriorated significantly during the COVID-19 outbreak, affecting the socio-economic status and depression symptoms. This study aims to investigate whether perceived stress among Cambodian students influences the magnitude of financial distress and its impact on students. This work used a quantitative method and constructed a research instrument to examine (265 participants) determinants of Cambodian students. The data was collected and analyzed using partial structural equation modeling (PLS-SEM). The findings exhibit that financial distress and the impact on students are significantly manipulated by perceived stress. It indicates that COVID-19 affects students both internally and externally. Additionally, it contributes to the formulation of strategies that will minimize the adverse effects of COID-19 on students' mental
health, financial well-being, and academic performance.

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We look forward to receiving your response to this review request and thank you in advance for your contribution and

time.

Kind regards,

P. Vigneswara Ilavarasan, PhD

Section Editor

Heliyon

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Review for Heliyon - next steps

1 message

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Reply-To: Heliyon <info@heliyon.com>
To: Samuel PD Anantadjaya <ethan.eryn@gmail.com>

Manuscript Number: HELIYON-D-22-07235
Title: The impact of COVID-19 on student stress and financial quality in Cambodian educational institutions

Dear Dr Anantadjaya,

Thank you for agreeing to review the above referenced manuscript HELIYON-D-22-07235 for Heliyon.

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Heliyon

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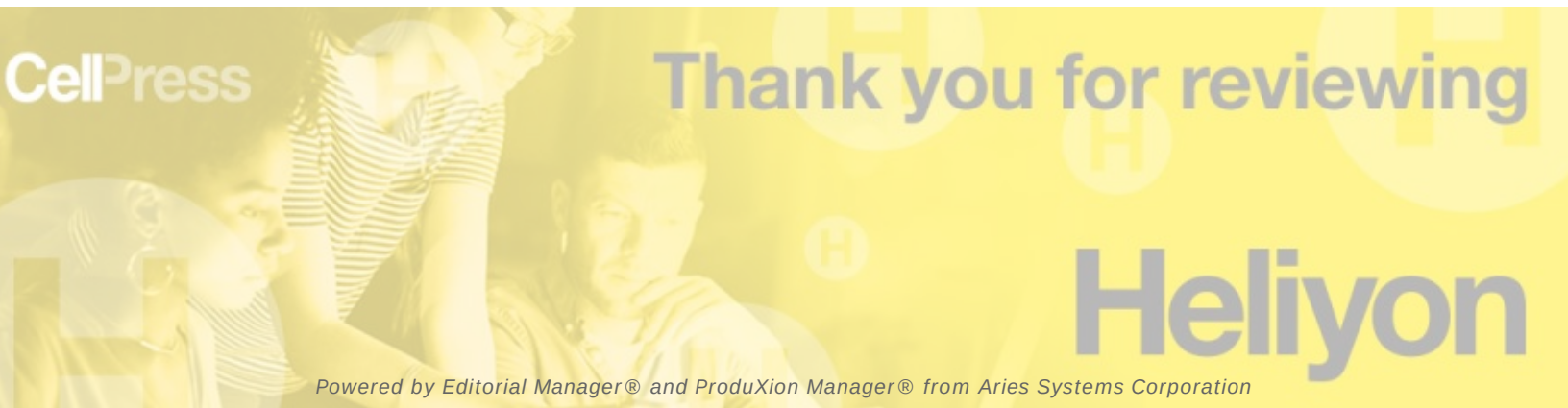
Heliyon

The impact of COVID-19 on student stress and financial quality in Cambodian educational institutions

--Manuscript Draft--

Manuscript Number:	HELIYON-D-22-07235
Article Type:	Original Research Article
Section/Category:	Social Sciences
Keywords:	COVID-19; Financial distress; perceived stress; Cambodian education; PLS-SEM
Abstract:	Several studies indicate that students are at an elevated risk of enduring financial distress and suffering from depression. This exposure could have deteriorated significantly during the COVID-19 outbreak, affecting the socio-economic status and depression symptoms. This study aims to investigate whether perceived stress among Cambodian students influences the magnitude of financial distress and its impact on students. This work used a quantitative method and constructed a research instrument to examine (265 participants) determinants of Cambodian students. The data was collected and analyzed using partial structural equation modeling (PLS-SEM). The findings exhibit that financial distress and the impact on students are significantly manipulated by perceived stress. It indicates that COVID-19 affects students both internally and externally. Additionally, it contributes to the formulation of strategies that will minimize the adverse effects of COID-19 on students' mental health, financial well-being, and academic performance.



The impact of COVID-19 on student stress and financial quality in Cambodian educational institutions

Bora Ly[1] Romny Ly[2]

Abstract

Several studies indicate that students are at an elevated risk of enduring financial distress and suffering from depression. This exposure could have deteriorated significantly during the COVID-19 outbreak, affecting the socio-economic status and depression symptoms. This study investigates whether perceived stress among Cambodian students influences the magnitude of financial distress and its impact on students. This work used a quantitative method and constructed a research instrument to examine (265 participants) determinants of Cambodian students. The data was collected and analyzed using partial structural equation modeling (PLS-SEM). The findings exhibit that financial distress and the impact on students are significantly manipulated by perceived stress. It indicates that COVID-19 affects students both internally and externally. Additionally, it contributes to the formulation of strategies that will minimize the adverse effects of COID-19 on students' mental health, financial well-being, and academic performance.

Keywords: COVID-19, financial distress, perceived stress, Cambodian education, PLS-SEM

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Introduction

The COVID-19 outbreak that emerged in late 2019 has expanded rapidly worldwide. The virus had infected approximately 241 million people worldwide, resulting in nearly 5 million deaths as of October 2021 (World Health Organization, 2021). As a result, most academic institutions across the nation closed their sites, shuttered halls, and switched the remainder of the semester to virtual classrooms because of the out-of-control virus. Also, it has had a significant impact on travel bans, physical distance from the campus, quarantine costs, financial support, and emotional components. Thus, anxiety, depression, and stress have become more frequent during the pandemic (Hao et al., 2020; Lebel et al., 2020; Shah et al., 2021; Soga et al., 2021). This process has also caused many difficulties for students pursuing an education. For example, students with financial worries were more likely to decrease their course load, drop out, or work extra hours to pay off their loans (Joo et al., 2008). Adding financial stress to other life issues may increase the chances of depression and anxiety (Proeschold-Bell et al., 2015). Financial difficulties have been linked to depression, anxiety, and alcoholism in college students, exacerbating the problem and indicating a vicious cycle (Richardson et al., 2017). A multi-site study found that seven out of ten college students feel stressed about their finances (Heckman et al., 2014). Moreover, stress occurs when individuals believe they have too much work to cope with, which results in poor performance and academic disruption (S. Cohen et al., 1983; Zajacova et al., 2005). It has been shown that students' perceived stress and financial distress harm their well-being, specifically their mental health (Arpaci et al., 2021; Roberts et al., 1999).

Additionally, studies on financial distress have rarely examined its direct or indirect effects (such as increased perceived stress) on students, and none have incorporated a mediating role perspective. Therefore, it is imperative to comprehend how financial hardship can negatively impact student performance, health, and well-being to reduce negative consequences. As a result, students can improve their academic, mental, and physical well-being. Given that the existing study has indicated that perceived stress has a significant effect on student performance, this study seeks to examine how perceived stress of Cambodian students can influence the magnitude of financial distress and its impact on students. Also, it contributes to the body of

knowledge on the subject, which can be utilized to establish policies and initiatives for effective financial distress in education beyond the COVID-19 pandemic.

Financial Distress

Financial support for students plays a crucial role in the education sector, particularly in higher education settings. Education costs at the undergraduate and postgraduate levels have increased year after year (Faulk et al., 2010). Consequently, failure to plan appropriately can put the student at risk for financial hardship, which can exacerbate other concerns, such as academic troubles, emotional problems, and motivation to attend graduate school and employment (Bodvarsson & Walker, 2004; Lyons, 2004; Nnamani et al., 2014). Especially before the pandemic, students have struggled with financial support. According to Nnamani et al. (2014), poverty and unemployment are strongly linked to mental illness and suicide rates. Also, financial hardships are correlated with mental and physical well-being (Roberts et al., 2000). Economic hardships, which impact most indigenous populations, erode self-esteem and can result in depression, substance abuse, and violence, contributing to the high suicide rate (Nnamani et al., 2014). According to Andrews and Wilding (2004), college students facing financial difficulties are more likely to suffer from anxiety and depression. There is also evidence that financial stress affects academic performance (Joo et al., 2008). Equally, people with poor mental health are prone to struggles with finance, such as paying bills on time (Roberts et al., 1999). Also, debt may be related to depression, anxiety, and similar mental health issues (Drentea, 2000; Jenkins et al., 2008). Further, debt has been associated with lower financial well-being and higher overall stress levels (Norvilitis et al., 2003).

According to Dickler (2020), over 13 million college students are worried about their financial futures due to the pandemic. Therefore, financial support is necessary for the current COVID-19 epidemic. Furthermore, due to the current economic situation, many students are worried about various issues, including outstanding student loans, rent, study materials, and losing their jobs (Brooks et al., 2020; Elmer et al., 2020). Also, some of them are pursuing other endeavors to supplement their education, such as seeking freelancing opportunities, searching for well-paid professions during this period, and many others. Thus, there are several ways that universities, governments, financial institutions, and student loan organizations can work

together to assist students, including giving immediate case assistance and providing temporary loan relief. Thus, economically disadvantaged students should prioritize living costs, accommodation, and well-being (Sahu, 2020). This study aims to examine the effects of financial distress on students in higher education concerning the pandemic COVID-19 outbreak. Hence, the work proposes:

H1: Financial distress has a significant impact on student

Perceived stress

Mental health is as important as physical health during a pandemic. Stress is an unpleasant emotional experience that leads to additional biochemical, physiological, cognitive, and behavioral responses (Siddique et al., 2021). It is a situation that induces a distressed mood in individuals (Ensel & Lin, 1991; Hobfoll, 2001). Usually, it results from physical, psychological, environmental, or interpersonal-social factors (Beidel et al., 2014). A stressful situation can be exacerbated by unpredictability, uncertainty, or significant event (Taylor, 2010). Selye (1973) believes that negative situations often lead to physical and mental problems because of stress. Lazarus (1993) proposes two critical concepts for understanding stress: (1) how an individual perceives what is occurring and how it responds, and (2) how an individual responds to external demands. This view suggests that an external adverse event or demand activates the stress response, which in turn causes the individual to become more stressed. Health care, social and economic activity have all been negatively affected by the COVID-19 pandemic (McBride et al., 2021). Also, it has negatively affected mental health (Arpaci et al., 2021; Cullen et al., 2020; Dubey et al., 2020; Zhai & Du, 2020). Stress was one of the negative mental states reported by COVID-19 pandemic victims (Babore et al., 2020; Gallagher et al., 2021; Kar et al., 2021). Researchers have observed that students suffering from stress during this process sometimes become depressed due to their stress (Rehman et al., 2021; Salari et al., 2020). As a result of this, distress among COVID-19 students was magnified. There is evidence that stress exacerbates depression and is a strong predictor of this condition (Ang & Huan, 2006; Lee & Kim, 2016). Equally, there is a direct relationship between anxiety and depression, which are common psychological reactions to the current pandemic (Harper et al., 2021; Pakpour & Griffiths, 2020; Taylor et al., 2020). Also,

young, single, or female individuals with less education are more likely to suffer from stress (Kowal et al., 2020). Therefore, the study proposes:

H2: Perceived stress has a significant impact on student

There is empirical evidence that financial hardship results in financial distress. As a result, the individual cannot cope with their financial difficulties and impacts mental health by undermining close personal relationships (Stevenson & Wakefield, 2021). Also, it could lead to psychiatric disorders and suicides due to isolation, fear, loneliness, and uncertainty (Killgore et al., 2020; Serafini et al., 2020; Serafini et al., 2012; Xin et al., 2020). Equally, suicidology affirms that suicide rates rise during the economic crisis (Coope et al., 2015). Furthermore, the relationship between financial hardships and depression was significant (Lathabhavan et al., 2021). Similarly, students experiencing financial difficulties reported more mental health issues, including depression, than students who never faced financial challenges, according to a study assessing financial problems and student health among Norwegian college and university students (Bøe et al., 2021). Accordingly, stress related to finances harms mental health and depression. Therefore, this work purposes:

H3: Financial distress has a significant impact on perceived stress

H4: Perceived stress mediates the association of financial distress and impact on student

Methods

This research aimed to discover whether financial distress and perceived stress significantly influence student learning in the wake of Covid-19. Also, it used a questionnaire-based quantitative research approach. Structural equation modeling (SEM) was used to analyze the data. This work accepted PLS-SEM over covariance-based testing because it is more accurate in assessing nonparametric and unprecedented studies (Henseler, 2018) and evaluating the emerging complexity of existing theories (Hair et al., 2019). Also, Statistical Package for Social Science (SPSS) version 26 was applied for statistical analysis, and a significance level of .05 was specified. In addition, the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy was 0.86, above the recommended value of 0.60 (Pallant, 2020), and Bartlett's test of sphericity was significant at $p < .001$. Also, Fornell and Larcker (1981) claim that acceptable internal consistency requires Cronbach's alpha > 0.70. Likewise, when the $\chi 2/df$ value is less than 5.0, hypothesis

models correspond to the analyzed data (Marsh & Hocevar, 1985). Additionally, the structural equation analysis was performed with SmartPLS 3.3.

Measurement Instruments

The research approach includes three main variables: financial distress, perceived stress, and impact on students. The scale items in this work have been taken from previous literature and modified slightly to suit the current context. First, the measurement of financial distress consisting of six items was adapted and modified from the works of Archuleta et al. (2013). These scales are rated their significance on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). In addition, the scale items for perceived stress consisting of seven items were adapted and modified from the work of Sheldon Cohen et al. (1983) and Cohen et al. (1988), with rated on a five-point Likert scale (1 = never to 5 = very often). Finally, the impact on student constructs containing five items was adopted and modified from Al Qassabi et al. (2021). Also, these items are rated on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

In addition, confirmatory Factor Analysis (CFA) was used to validate the instrument for measuring the constructs. It was used to determine how observed variables are essential with the applied latent construct. This analysis is based on the strength of the regression model connecting the factors to the observed variables rather than the relationship of the variables (Byrne, 2010).

Participants and Sampling

Convenience sampling techniques were used because of their convenience and availability (Bryman, 2016) through self-administered questionnaires to determine the sample of 300 students in Cambodia who participated in this study. This study explored the academic, emotional, financial, and other aspects of student life during the COVID-19 pandemic. The report yielded a total return of 265 distributed questionnaires, showing 88% of respondents. Because 30% of participation is considered acceptable for observations, this profound response percentage is sufficient for analysis (Sekaran, 2003). The profile of respondents revealed that 51.3% were male, 48.7% were female, 87.9% were aged 18-35, and 12.1% were over 35 years of age. Additionally, 81.9% were undergraduate, 14.3% were graduate, and 3.8% were vocational (skill courses) educational level.

Assessment of Measurement Model

The evaluation of the measurement model involves examining for internal consistency, convergent validity, and discriminant validity (Hair et al., 2016; Hair et al., 2011; Henseler et al., 2009). Outer loading values of 0.7 and above are significantly deemed appropriate (Hair et al., 2016). Internal consistency of the constructs was calculated using composite reliability (CR) and Cronbach's alpha values. All CRs were higher than 0.70, the recommended value (Fornell & Larcker, 1981). Each construct exceeded the threshold for Cronbach's alpha of 0.70. There was good converging validity because the Average Variance Extracted (AVE) was higher than 0.50. Table 1 summarizes the key findings of the assessment (loadings, Cronbach's alpha, CR, and AVE).

Table 1. Factor Loadings, Reliability, and Validity

Constructs	Loadings
Financial distress (FD) (Cronbach's Alpha = 0.884, CR = 0.911, AVE = 0.632)	
FD1-I feel anxious about my financial situation during the outbreak	0.804
FD2-I feel the burden in the financial aspect during the outbreak	0.783
FD3-I find it hard to focus on school and work because of financial issues during the outbreak	0.798
FD4-I need to ask for financial aid or support during the outbreak	0.812
FD5-I believe that I need to plan financially for the outbreak	0.712
FD6-I have difficulty controlling worrying about my financial situation	0.855
Perceived stress (PS) (Cronbach's Alpha = 0.911, CR = 0.929, AVE = 0.653)	
PS1-How often do you feel nervous and stressed?	0.763
PS2-How often have you felt confident about your ability to handle your problems?	0.810
PS3-How often have you felt that things were going your way?	0.822
PS4-How often have you found that you could not cope with all the things you had to do?	0.716
PS5-How often have you been able to control frustrations in your life?	0.870
PS6-How often have you been upset because of an unexpected event?	0.848
PS7-How often have you been angered because of things that were outside of your control?	0.818
Impact on student (IS) (Cronbach's Alpha = 0.908, CR = 0.931, AVE = 0.731)	
IS1-Covid-19 causes my daily emotional distress	0.842
IS2-Covid-19 pandemic has dampened my quality of life	0.839
IS3-Covid-19 pandemic is causing me to be concerned about my academic future	0.881
IS4-COVID-19 impedes my study process	0.821
IS5-Covid-19 doubts my ability to graduate on time	0.890

Discriminant validity was evaluated using two procedures in this paper. First, it checks the square root of the AVE of each item to the relationship with the other factors. When the square root of the AVE is greater than the corresponding correlations, the construct has adequate

discriminant validity (Fornell & Larcker, 1981). As a result of the findings, the square root of AVE for the construct was higher than the inter-construct correlation (See Table 2).

Table 2. Discriminant Validity-Fornell & Larcker Criterion

	FD	IS	PS
FD	***0.795***		
IS	0.619	***0.855***	
PS	0.665	0.731	***0.808***
		HTMT	
	FD	IS	PS
FD			
IS	0.664		
PS	0.722	0.792	

Furthermore, discriminant validity was also assessed by the heterotrait-monotrait ratio of correlations (HTMT). Henseler et al. (2015) set a threshold value of 0.9; therefore, a value of HTMT greater than 0.9 could be problematic when discriminant validity is contested. As illustrated (Table 2), the discriminant validity of all constructs was established.

Structural Model

After the construct validity and reliability were confirmed, an analysis of structural model findings was carried out. All constructs were tested for multicollinearity before this process, and the variance inflation factor (VIF) was calculated to confirm collinearity. According to Hair et al. (2011), PLS-SEM requires a VIF tolerance value between 0.20 and 5.0, and multicollinearity would be problematic if VIF is higher than 5.0 or lower than 0.20. The findings confirmed the absence of multicollinearity because the VIF values ranged from 1.8 to 3.4. Also, the model quality is evaluated on its ability to predict endogenous constructs. It is accessed based on the coefficient of determination (R^2), cross-validated redundancy (Q^2), path coefficients (β), and significance of paths. Standardized path coefficients test the degree to which hypotheses were confirmed. The goodness of the model is determined by the strength of each structural path (Gallardo-Vázquez & Sánchez-Hernández, 2014). It was examined using the R^2 value of the latent dependent variable. Thus, the desired values for each path between constructions should be at least equal to or greater than 0.1 (Falk & Miller, 1992). The results (see Table 03) revealed that all R^2 values were greater than 0.1, indicating that the model is predictive capability. Also, the Stone-Giesser

test or cross-validated redundancy Q^2 was used to evaluate the predictive relevance of the endogenous constructs. A Q^2 larger than 0 indicates that the model is predictively significant, whereas a Q^2 less than 0 indicates that the model is flawed (Castro & Roldán, 2013). Therefore, it can be concluded that the prediction of constructions is significant because a constructive Q^2 values were 0.404, and 0.279 of IS, and PS, respectively (See Table 3).

Similarly, it is possible to avoid model misspecification by adopting the standardized root mean square residual (SRMR) in PLS-SEM (Henseler et al., 2016). Hu and Bentler (1999), precisely like Kenny (2020), defined SRMR as the standardized difference between the observed correlation and the predicted correlation. Accordingly, SRMR was applied to quantify the global model fit. However, no threshold of SRMR has been proposed in a PLS-SEM context yet (Hair et al., 2016). Therefore, it has been suggested that SRMR < .10 is a good model fit (Hu & Bentler, 1998; Kara et al., 2022; Worthington & Whittaker, 2006). This finding has an SRMR of 0.09, indicating that this study was a good model fit.

Table 3. Hypotheses Testing

	Path coefficient	SD	*t*-value	*p*-value	Decision
H1: FD -> IS	0.235	0.071	3.301	0.001	Supported
H2: PS -> IS	0.575	0.059	9.689	0.000	Supported
H3: FD -> PS	0.666	0.046	14.623	0.000	Supported
	R^2			Q^2	
IS	0.566			0.404	
PS	0.443			0.279	

Further assessment of the goodness of fit, hypotheses were tested to establish the significance of the relationship. As shown in Table 3, all the path coefficients were statistically significant. Firstly, financial distress was statistically significant and positively impact on student ($\beta = .235$, $t = 3.301$, $p = .001$). Thus, H1 was supported. Also, perceived stress ($\beta = .575$, $t = 9.689$, $p < .001$) found significantly and positively impact on student. Therefore, H2 was robustly supported. Furthermore, financial distress was statistically significant and positively impact on perceived stress ($\beta = .666$, $t = 14.623$, $p < .001$). Hence, H3 was robustly supported.

Mediator Analysis

Additionally, indirect effects were examined to illustrate better the total effects of FD on IS and better examine the role of PS in mediating the link between FD and IS. According to Zhao

et al. (2010), to test for mediating effects in PLS, the indirect effect of a*b should be measured first. Secondly, determine the size of the mediation. Finally, the results were analyzed using bootstrapping with 5,000 subsamples and bias-corrected 95% confidence intervals (CI), where zero is absent (Hair et al., 2016; Zhao et al., 2010). The empirical findings exhibited that the total effect was significant and positive (β = .618, t = 13.483, p < .001). After the mediator was included in the model, the effect diminished, and the direct relationship was statistically significant (β = .235, t = 3.255, p < .001), and an indirect effect with mediator inclusion was also found statistically significant (β = .383, t = 7.424, p < .001). Furthermore, the confidence intervals are not displayed with zeros (see Table 4). Hence, H4 was supported.

Table 4. Mediation Analysis

	Total effects		Direct effects			Indirect effects			
	β	t-value	β	t-value	Hypotheses	β	t-value	p-value	CI(2.5% - 97.5%)
FD -> IS	0.618	13.483	0.235	3.255	H4:FD -> PS -> IS	0.383	7.424	0.000	.292 - .492

Also, the study used the Variance Accounted For (VAF) to estimate relative absorption to assess the strength of this mediator. According to the VAF calculation developed by Hair et al. (2013), the power of the mediation effect (VAF value) on the FD-IS relationship was 0.62. This suggests that PS is a complementary partial mediation in the FD-IS relationship because the direct and indirect effects were significant and positive. These findings support the mediating role of perceived stress in the model.

Discussion

The COVID-19 epidemic harms not just human health but also their mental well-being. Several people are experiencing stress due to the COVID-19 epidemic, affecting millions worldwide. The pandemic crisis has led to an urgent need for in-depth studies on how it has affected students mentally and physically. This work prompted an examination of the role of stress in mediating the association between financial hardships and the impact on students. The findings firstly revealed that financial distress significantly and positively affects students. It indicates that Cambodian students had been affected considerably by the pandemic in various dimensions of finance. This is in line with research showing that many students worldwide are currently experiencing financial difficulties due to COVID-19 (Aristovnik et al., 2021; Bøe et al.,

2021; Ghazawy et al., 2021). The outbreak may negatively affect students who rely on part-time jobs for survival and those who lose their jobs due to the situation. Equally, some students whose parents are financially supported may no longer or only partially continue to get financial support, as their parents may confront a more challenging financial condition in the pandemic.

Consequently, financial difficulties impact their academics, mental health, and professional and social lives, threatening social harmony. In addition to paying tuition on their own or through a loan, students' financial well-being was impacted by the inability to access ad hoc financial assistance. Hence, it is plausible that an unfavorable financial situation is associated with some of these predictors, which suggests a relative lack of flexibility and stability for some students. Furthermore, the study found a significant relationship between financial distress and depression with a substantial contribution to the model. It indicates that students experience increased stress when their financial situation worsens. It is consistent with previous findings that financially distressed students had higher depression scores than those not concerned (Kindt et al., 2021). Besides financial difficulties, students have also experienced anxiety and depression. Equally, financial worries can perpetuate stress and even depression which impedes the individual from focusing on longer-term goals and risky decisions. Therefore, financial strains significantly increase perceived stress.

Lastly, the findings revealed that perceived stress plays a complementary partial mediating role between financial distress and its impact on students. It indicates that stressed students are less likely to participate in academic activities, as they are impacted financially. It is consistent with numerous studies that point to stress as a significant risk factor for poor physical and mental health and academic performance (Britt et al., 2017). Also, stress and academic performance may be affected by financial difficulties (Cooke et al., 2004). Thus, the role of perceived stress contributes to amplifying the significant effects of financial hardship and student performance. Finally, adding these results to the literature enables researchers to come to a more comprehensive understanding of pandemic impacts.

Conclusion

The pandemic has resulted in greater financial concern among students. However, an optimal amount is necessary for adaptation, which is not always undesirable. An easy way to

cope with stress is to reduce it, but increased pressure can cause physical and psychological problems. Thus, the findings of this study can contribute to efforts to minimize perceived stress and financial difficulties among students since both variables have a significant impact on the overall experience. Equally, it demonstrates that COVID-19 influences students both internally and externally. Hence, contingency plans can offer students peace of mind when faced with financial challenges and psychological problems during the outbreak. In order to deal with emotional issues, a variety of strategies can be used, including recognizing the primary concerns, creating a positive environment, changing their mindset, and adjusting their learning schedule. Furthermore, these findings can assist higher learning institutions in formulating strategies to minimize the impact of COVID-19 on their students.

Limitation

This study has limitations that need to be considered when interpreting its results. First, there are drawbacks to this study as it relies on self-reports in an online survey. The investigation studied the only general perception of individuals, which may over-represent the manners of different places. Further research would be needed to validate the validity of the current findings, which would involve replicating the analysis among a larger, more representative sample. Also, due to diversity and organizational culture, focusing only on participants in Cambodian organizations at the outset inhibits generalizability. The author encourages prospective researchers to collect data from various sources/countries.

Ethics statement

Human volunteers did not require ethical review or permission under local legislation and institutional criteria for the study. The questionnaire informed participants not to provide any identification or information in this work. Participants submitted consent to participate in the study after being adequately informed. Participation in the study was entirely voluntary.

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Reviewer Recommendation and Comments for Manuscript Number HELIYON-D-22-07235

The impact of COVID-19 on student stress and financial quality in Cambodian educational institutions

Original Submission
Samuel PD Anantadjaya, Dr

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9. Could the manuscript benefit from language editing?	Yes

Reviewer Comments to Author

1. use most recent sources = erase or eliminate the old references
2. use the automated references only, say via Mendeley
3. what is "impact on students"? this needs to be clarify. Is it better to use "student's performance"?
4. draw the model with the variables & sub-variables with their pertinent correlation

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