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TECHNOSTRESS AND EMPLOYEE ENGAGEMENT OF MONEY DEPOSIT BANKS IN ANAMBRA STATE

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Abstract

This study was deemed necessary because of what appear to be the confusion on the part of the employees as a result of so many information on how to do their jobs made possible by Information and Communication Technology (ICT), their private life also seem to have been encroached on as a result of being able to reach them at any time of the day, and their workloads seem to have increased because of technology. Hence, the broad objective of this study was to examine the nature of relationship that exists between technostress and employee engagement in money deposit banks in Anambra State. One specific objectives, research questions and hypotheses were formulated with the decomposed variables of the study. The work was anchored on Person-environment (P-E) fit theory propounded by French and Kaplan in 1972. The study adopted a survey research design due to the nature of the study. The study population was 1005 while the sample size was 286 determined using Taro Yamane's Statistical formula. Data were collected using structured questionnaire and were analyzed using Pearson's Product Moment

Correlation Coefficient while the hypotheses were tested using .05 level of significance. From the findings, it was shown that there was a significant positive relationship between information overload and emotional exhaustion in deposit money banks in Anambra State (r =.966, P-value = .00 < .05). It was therefore concluded that technostress has a significant relationship with employee engagement in money deposit banks in Anambra State. Hence, the study recommends that the management of the studied organizations should try to regulate the amount and types of work related information the employees are exposed to within the work premises to avoid them being overwhelmed by information thereby causing emotional exhaustion.

Keyword: Technostress, Employee Engagement, Information Overload and Emotional Exhaustion

Introduction

The world we are leaving in today depends heavily on technology to execute many tasks that were hitherto executed by people manually. Before the advent of Information and Communication Technology (ICT), the work and tasks in organizations were executed manually by employees and this took a long time and most times, the jobs were not executed effectively and efficiently. But ICT introduction especially in the work place, seem to have been providing more effectiveness and efficiency in the execution of duties leading to better performance by organizations. Corroborating this assertion, Carayon, Smith and Haims (1999) posit that the introduction of ICT in work environments has led to multiple benefits for individual employees (e.g., the automation of tedious tasks) and organizations as a whole (e.g., reduced cycle times, cost savings, and innovations). Technological trends and challenges have been a leading force in improving and enhancing services provision and performance of employees and organizations (Murthy & Cholin,2003).

ICT has been pointed as a course of stress in organizations like banks. The stress, anxiety, and unease that result from the adaptation of ICT in the workplace is called technostress. The form of stress associated with technology is referred to as technostress (Riedl, 2013;

Ayyagari, Grover & Purvis, 2011). On their part, Agbu and Olubiyi (2011) opine that the rapid introduction of technology in the workplace may cause individuals in organizations to suffer from a combination of technology fatigue and aversion and this leads to technostress. This stress is caused by the inability of employees to cope with the adoption, adaption and introduction of technology as a huge part of everyday work. Ennis (2005) states that circumstances in which a person cannot cope and accept the technology changes which is quickly developed becomes a pressure/stress for employees known as Technostress.

As a result of increased awareness of the effect of technology adoption, many researchers in Nigeria and other countries have studied different organizations to examine the effect of technostress on performance. For instance, Aghwotu and Owajeme (2010) explored the causes, symptoms and coping strategies of technostress among librarians in university libraries in Edo and Delta States. Also, Sang-Joon, Soo-Hyang and Beom-Jin (2012) focused on the technostress and anti-smart or the resistance to smartphones, as emerging key factors that influence continuous use of smartphones in the educational environment. Similarly, Eziefule (2015) studied money deposit banks in South East Nigeria to explore the effects of technostress on organizational performance. Agbu and Olubiyi (2011) on their own determine the levels of technostress among academic and administrative staff of an open and distance learning institution in Nigeria while Tagurum, Okonoda, Miner, Bello and Tagurum (2017) studied academic staff of University of Jos, Nigeria to examine the effect of technostress on job performance and coping strategies. In all these studies, none looked at the effect technostress has on employee engagement. Also, none of the studied was carried out in 2024 which presents a time gap which this study intends to fill. It could also be observed that most of the studies were carried out in the academic environment which is quite different from the banking environment, the studies carried out in banks even in the South East Nigeria are lagging behind on time (2024) as a lot may have changed between when they carried out the study and this present period. It is

against the backdrop of these observed issues as a result of technological adoption that this study was necessitated to empirically examine the case and come up with empirical results in the selected banks.

Objectives of the Study

The broad objective of this study is to examine the nature of relationship that exists between technostress and employee engagement in money deposit banks in Anambra State. Specifically, this study seeks to:

a) Examine the extent of relationship that exists between information overload and emotional exhaustion in money deposit banks in Anambra State.

REVIEW OF RELATED LITERATURE

Conceptual Review Technostress

Technostress as a term was coined by Dr. Craig Brod, a clinical psychologist in 1984. So, the term was first conceived in 1984. To lay credence to this, Lieli and Agung (2014) posit that the technostress term was firstly proposed by Brod in 1984. Dr. Craig was also the first person to conceptualize the term. He conceptualized it as "a modern disease of adaptation caused by an inability to cope with the new computer technologies in a healthy manner. It manifests itself in two distinct but related ways: in the struggle to accept computer technology, and in the more specialized form of over identification with computer technology" (Brod, 1984). It is seen as a disease related with the usage of technology in the work place. Other authors have also associated technostress as a disease. Like Tiemo and Ofua (2020) who define that term as a modern disease of adaptation caused by an inability to cope with the new technologies in a healthy manner.

A lot of dimensions of technostress has been asserted by different authors, one of which is Knibbe- Haanstra (2018) who cites other technostress factors, taken from Kupersmith's

research, including performance anxiety, information overload, role conflicts of professional identity, and burnout. Performance anxiety may relate to several situations in computer use: the user may be concerned about damaging the machine, may worry about appearing incompetent or unintelligent if he or she does not understand the technology, or may be unsure of his or her ability to correctly perform technology related tasks.

Information Overload

One of the core dimensions of technostress is information overload as has been observed by earlier scholars. Information over-load is a factor contributing to technostress (Gorman, 2001). This dimension of echnostress is associated with the number of information an employee gets relating to the work from various sources like mails, fax, computers, internet, mobile phones etc. When the amount of information from various technological sources overwhelms the employee, then there is a case of information overload and this is a source of stress to the employees.

Agbu and Olubiyi (2011) opine that information overload entails tension as a result of too much information which exceeds a person's apprehension capability. It describes situations where employees are forced to work more and work faster or change their working habits; trying to do more in less time, and experiencing tension and anxiety due to the advanced ICT's and he information flow that comes with (Ranjna, 2015). Tu, et al. (2008) posit that communication overload and information overload are related fall-outs. It is routine for employees to handle a constant stream of communication from different sources such as the Internet, emails, cell phones, short messages and faxes, aided by devices such as laptops, PDA's and blackberries (Tu, et al., 2008). Mobile communication tools such as laptops and smart phones and applications such as collaborative software and the browser have made it routine for employees to simultaneously handle different

streams of information from internal and external sources (Ragu-Nathan, et al., 2008).

Employee Engagement

Employee engagement is a concept that has gathered momentum over the years especially among management scholars and researchers. This is because it goes a long way in not only determining the performance of employees but also influences the performance of the organza ion in general. Laying credence to this submission, Diriye (2015) opines that the concept of engagement is a hot managerial topic. He further posits that it is very difficult to find a Human Resource (HR) or managerial related article that does not mention employee engagement as it determines performance and performance occupies an enviable position in firms survival. Improved performance for both individuals and groups occupies and is the centre of attention in an effort to ensure organizations sustainability (Mathis & Jackson, 2002).

Emotional Exhaustion

Stress most times manifest in the emotions of people as they tend to get emotionally tired and depleted. This point is corroborated by Nagar (2012) who avers that emotional exhaustion is the fundamental stress component representing a feeling of energy loss and a sense of being completely drained out of emotional and physical strength. Emotional exhaustion within the context of this work has to do with the tiredness in the emotional state of employees in the work place. It is characterised by feelings of emotional depletion, extreme tiredness, a lack of energy and a feeling of being drained of emotional resources to cope with continuing demands (Cordes & Dougherty, 1993; Maslach et al., 2001).

Being emotionally drained is not something that just occurs from the blue, it occurs as a build of of stress in the work place. This is the submission of Akpinar, Taş amd Okur (2013) that point out that emotional exhaustion does not emerge suddenly, but progressively as a result of long and stressful work. This build-up of stress is common with employees in the

service firms like banks, insurance companies, schools, hospitals, etc. Ennis (2005) states that emotional exhaustion occurs on individuals working in especially service area.

The effects of technostress can be felt in physical form and psychological or physiological. Corroborating this point, Ennis (2005) states that the four aspects where technostress can manifest include physical, emotional, behavioural and psychological. Similarly, Agbu and Olubiyi (2011) opine that the changes as a result of technostress can be manifested in different forms like physical and psychological or emotional where emotional involves a negative self-concept and negative attitudes as well as loss of concern and feeling for others, especially those who are considered as stressors.

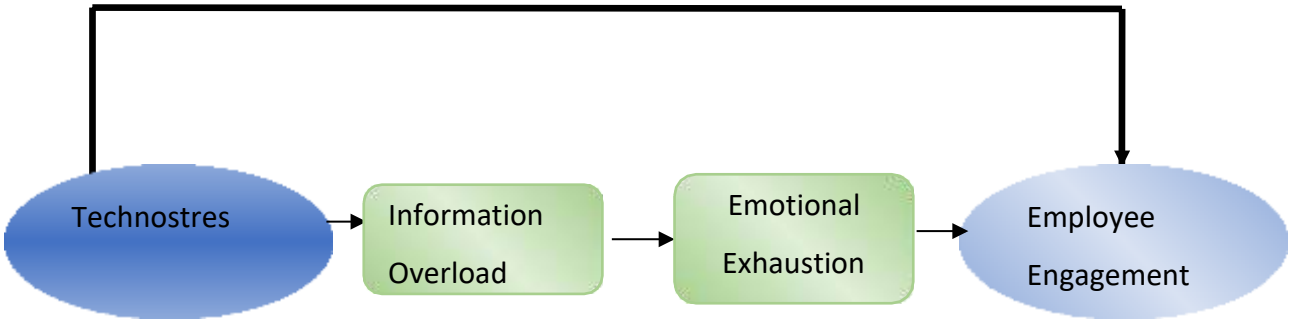

Figure 2.1: Conceptualization of Technostress and Employee Engagement Source: Researcher, 2024.

Theoretical Framework

This work is anchored on the Person-environment (P-E) fit theory propounded by French and Kaplan in 1972. The main theme of this theory is alignment of interests between the employee and the organization, between the environment of work and the feelings and capacity of the employees. The theory emphasises on balance between employees need and environmental conditions. The core concept of P-E fit is the degree to which the individual and environmental characteristics match (Kristof-Brown et al., 2005). Edwards

(1996) states that in work settings, there should be balance between individuals' characteristics and the work environment; any misfit in this relationship can lead to strain. This misfit and mismatch is what the P-E fit theory was propounded to bring to the fore and possibly address.

If they expected technology to ease their work and make them more comfortable, but what they get is a situation where they are inundated by sometimes confusing information about the same thing, where technology has eluded them of their privacy and where they have to do more as a result of faster pace of work made possible by technology, then such employees may exhibit tendencies of exhaustion and may even quit when they can no longer stand the heat. This is the link between the theory and the study variables.

Empirical Review

Hung, Chang and Lin (2012) did a study which proposed a notion termed "ubiquitous technostress" which is the stress caused by over using mobile technologies. Based on a review of the literature, a model of the creators and consequences of ubiquitous technostress in organizations was formed in order to help managers better understand the causes and consequent effects of this particular type of stress. A survey was conducted on employees who use mobile phones routinely in their work, and 714 questionnaires were received that included 622 valid ones. Through the empirical results, it was found that ubiquitous technostress creators have a positive effect on employees' job stress, yet a negative effect on their productivity. Stress inhibitors (stress management training, job control, organizational rewards) do not have an effect on employees' job stress but on their productivity. When employees feel stressed the most negative impact will be on their productivity. This study suggested that ubiquitous technostress does exist in organizations and has an invisible impact on employees.

Tagurum, Okonoda, Miner, Bello and Tagurum (2017) studied academic staff of University

of Jos, Nigeria to examine the effect of technostress on job performance and coping strategie. The study was a descriptive, cross-sectional study involving 144 academic staff selected from all the 12 faculties of the University of Jos via multi-stage sampling technique. A self-administered questionnaire was used to collect data which was entered and analyzed using Epi-info version

3.5.4 statistical software. The result revealed that technostress significantly affected the job performance of 57 (39.6%) respondents to some extent, 47 (32.6%) to a very little extent, 27 (18.8%) to no effect and 13 (9.0%) to a great extent. Commonest symptoms of technostress experienced were according to the findings are neckache 66 (45.8%) and blurred vision 61 (42.4%). The respondents ranked technology-based training 87 (60.4%) and effective time management 87 (60.4%) the highest as strategies for coping with technostress.

Sinha and Sinha (2012) did a study to identify the psychological factors of technostress in organizations. The data was collected from 100 employees holding middle managerial positions in various IT organizations based in India. The Cronbach's alpha of the questionnaire was found to be 0.786 & Pearson correlation was 0.912 ($p<0.001$). The factor analysis of the component psychological factors of technostress led to the extraction of three below mentioned factors from various organizations. The three emerging factors were "techno-cognitive-task-concern", "techno- invasive-emotional-differences", "techno-invasive-task-disagreement" respectively. The results indicated that these factors are major source of cognitive, emotional and interpersonal issues at psychological level which the employees at middle managerial level perceive and experience at work due to technostress in the Indian context.

Owusu-Ansah, Azasoo and Adu (2016) carried out a study which aimed at investigating the effects of techno-stress on employees in the banking sector. A survey methodology that involved self- administered questionnaires to solicit data from 400 banking staff of

commercial banks in Ghana was employed. The employees revealed that ICTs create mental pressure, sense of anxiety and pessimism, as they have to keep up with the fast advancing pace of the new ICTs. The study revealed that techno-stress has a negative impact on employee performance. It was recommended that the management of commercial banks, and IT professionals provide a better environment, alternative power supply and adequate training programs.

Tu, Tarafdar, Ragu-Nathan and Ragu-Nathan (2008) investigated the impact of a set of technostress creators on End User Satisfaction (EUS), and the effect of some technostress inhibiting mechanisms on alleviating the negative impact of technostress on EUS in the United States. Questionnaire survey were used in collecting data through method from users of ICT in two public sector organizations in the United States. Data was analysed using inferential statistics and hypothesis tested using regression analysis. From the result, it indicated that that Technostress Creator (TSC) alone does have a significant negative relationship with End-User Satisfaction (EUS). However, when Technostress Inhibitor (TSI) was introduced as the second independent variable, the effects of TSC on ESU became insignificant, while TSI had a highly significant positive relationship with EUS. To test if TSI moderates the relationship between TSC and EUS, a moderator variable TSC*TSI was introduced. It showed that both the TSC variable and the moderator variable TSC*TSI are not significant, and TSI is the only highly significant variable. This means that TSI is not a moderator between TSC and EUS, but a good predictor of higher levels of end-user satisfaction.

Gap in Knowledge

Over the years, a lot of studies have been done in the area of examining the importance of technological adaptation and usage in organizations especially in service firms by researchers and scholars. They have been unanimous in their position that ICT have been

tremendously helpful to the performance of organizations like banks. However, the new perspective which looks at the negative effect (the stress associated with the use of technology like increased workloads and invasion of privacy) of ICT is yet to be fully appreciated and examined in order to know how they interact to affect employees' engagement. This is an academic gap that craves to be filled because the effect of technostress on employee engagement has not yet been examined in the banks studied in recent times.

METHODOLOGY

Research Design: survey research Design was adopted by the study because of the nature and characteristics of the study.

Population of the Study: The population of the study consists of employees of five selected banks in Anambra State. These banks were selected using Simple Random Sampling Technique

through the use of Table of Random Numbers. The population include 1005 employees of these banks in Awka, Onitsha and Nnewi. The banks and population are: Diamond Bank Plc

210, Fidelity Bank Plc 261, First Bank Plc 301, Heritage Bank Ltd 179 and Standard Chartered Bank Nigeria Ltd 54.

Sample Size Determination: The sample size of 286 was determined using Taro Yamane's Statistical formula. The formula is given below as:

$$n = \frac{N}{1 + (Ne)^2}$$

Where:

n = sample size.

N = population size

(1005). e = error limit (0.05).

$$n = \frac{1}{1 + 1005(0.05)^2}$$

n = 286

Sampling Technique: The researcher made use of simple random sampling technique through the use of Table of Random numbers to distribute questionnaire. However, to determine what proportion of questionnaire goes to each of the five studied banks, Bowley's proportionate allocation formula will be utilized. The formula and application is exemplified below as:

$$nh = \frac{nNh}{N}$$

Where:

n = total sample size.
Nh = Number of items in each stratum in the population. N = population size.

Application of the Formula

- Diamond Bank Plc — 210 (286) / 1005 = 60
- Fidelity Bank Plc — 261 (286) / 1005 = 74
- First Bank Plc — 301 (286) / 1005 = 86
- Heritage Bank Ltd — 179 (286) / 1005 = 51
- Standard Chartered Bank Nigeria Ltd — 54 (286) / 1005 = 15

Description of Data Collection Instrument: The structured questionnaire that was deployed to collect data for the study.

Validity of Instrument: Face and content validity was employed in testing whether the instrument will be able to measure what it is supposed to measure.

Reliability of the Instrument: Crombach Alpha reliability technique was used in testing

the consistency capacity of the instrument. The result obtained was .912 which is higher than the benchmark of .7. The result obtained is shown in the reliability output below:

Table 3.2: Reliability Statistic

Cronbach's Alpha	N of Items
.912	12

Source: Field Survey, 2024

Computation: SPSS ver. 20

Method of Data Analysis: Pearson's Product Moment Correlation Coefficient was deployed in analysing the data and testing the nature of relationship existing between the variables of the study.

DATA PRESENTATION AND ANALYSIS

Data Analysis: A total of 286 copies of questionnaire were distributed to the studied organization, a total of 255 copies were retrieved.

Descriptive Statistics for Research Questions and Test of Hypothesis Research Question

What is the extent of relationship existing between information overload and emotional exhaustion in money deposit banks in Anambra State?

Table 4.2: Distribution of Responses for Information Overload and Emotional Exhaustion

S/N	Questionnaire Items	SA (5)	A (4)	UD (3)	D (2)	SD (1)	Mean	Remark
	Information overload (Technostress)							
1	I get too many information on how to do my job in the organizations.	57	133	-	26	30	3.65	Accept
2	Sometimes, the information I get to carry out a task through the internet are conflicting.	146	70	-	30	-	4.35	Accept
3	My job has been made easier as I get hint on how to do my job easily through ICT.	85	105	-	46	10	3.85	Accept
4	Technology has made the assess of information easier.	201	30	-	15	-	4.70	Accept
5	Too many ways of doing a particular jobs can be assessed online.	55	112	3	70	6	3.57	Accept
6	I get overwhelmed by the amount of information available through the use of technology.	90	59	2	30	65	3.33	Accept
	Emotional Exhaustion (Employee Engagement)							
7	I get very tired after every day's work in the organization.	71	103	-	50	22	3.61	Accept
8	My work makes me very tired.	89	92	-	57	8	3.80	Accept
9	I feel wasted each time I get home from work.	79	121	-	19	27	3.84	Accept
10	I always pray for weekends to reach to escape from this my job.	67	99	-	34	46	3.43	Accept
11	I enjoy my work, it is not exhausting.	22	63	2	121	38	2.63	Reject

12	My work is very simple to do especially with the help of technology.	37	68	-	80	61	2.76	Reject

Source: Field Survey, 2024

Table 4.2 shows the distribution of responses of respondents for questions bothering on information overload and emotional exhaustion. The threshold of acceptance of the questionnaire item is 3 (5 + 4 + 3 + 2 +1 / 5 = 3). For questions on information overload, the respondents agreed that they get too many information on how to do their job in the organizations as the mean obtained (3.65) is greater than the threshold of acceptance which is 3. They also concurred that sometimes, the information they get to carry out a task through the internet are conflicting as shown by the mean of 4.35. Similarly, they also agreed that their job has been made easier as they get hint on how to do their job easily through ICT with a mean of 3.85 which is greater than 3. They almost unanimously agreed that technology has made the assess of information easier with a mean of 4.70. On whether too many ways of doing a particular jobs can be assessed online, the respondents agreed as indicated by the mean of 3.57.

On questions that bothers on emotional exhaustion, with the same threshold of acceptance of 3, the respondents agreed that they get overwhelmed by the amount of information available through the use of technology with a mean of 3.33. Similarly, they also agreed that they get very tired after every day's work in the organization with a mean of 3.61. A mean of 3.80 indicates that the respondents accepts that their work makes them very tired. They also posited that they feel wasted each time they get home from work as shown by a mean of 3.84. Hence, they said that they always pray for weekends to reach to escape from their jobs with a mean of 3.43. The respondents disagreed that they enjoy their work, that the work is exhausting with a mean of 2.63. On whether their work is very simple to do especially with the help of technology, they also disagreed with a mean of 2.76.

Hypothesis

H_{01}: there is no significant relationship between information overload and emotional exhaustion in money deposit banks in Anambra State

Table 4.3: Correlation Analysis and Test of Hypothesis for Information Overload and Emotional Exhaustion

Correlations

		INFOOVER	EMOEXHAU
INFOOVER	Pearson Correlation	1	.966**
	Sig. (2-tailed)		.000
	N	246	246
EMOEXHAU	Pearson Correlation	.966**	1
	Sig. (2-tailed)	.000	
	N	246	246

Source: Field Survey, 2024

Table 4.3 shows the correlation analysis and test of hypothesis for Information Overload and Emotional Exhaustion in money deposit banks in Anambra State. From the result shown in the table, it is revealed that there is a strong positive relationship existing between the variables with a coefficient of .966. it is also revealed that the relationship observed is statistically significant with a p-value of .000 which is less than .05 (p-value < level of significance). Hence, the null hypothesis is rejected in favour of the alternate hypothesis. It is therefore stated that there is significant positive relationship between information overload and emotional exhaustion in money deposit banks in Anambra State

Discussion of Findings

The result from the test of hypothesis shows that there is a significant positive relationship between information overload and emotional exhaustion in deposit money banks in Anambra State. This means that when employees are inundated with a lot of information especially when such information are contradictory rather than complementary, it takes a

toll on the employees are they will not know which of the information to rely on and could end up exhausting the mental capacity of the employees and they will suffer from emotional exhaustion. That is, the more employees are get varieties of messages and information from various places especially technological mediums, the more employees will be made to make a decision on which aspect to follow and which to ignore and this as has been made know by the findings affects the employees. These findings is in tandem with the finds of Tagurum, Okonoda, Miner, Bello and Tagurum (2017) who studied academic staff of University of Jos, Nigeria to examine the effect of technostress on job performance and coping strategie and revealed that technostress significantly affected the job

performance of 57 (39.6%) respondents to some extent, 47 (32.6%) to a very little extent, 27 (18.8%) to no effect and 13 (9.0%) to a great extent. This finding shows that technostress of which information overload is a huge part of affects performance of the employees which could be as a result of being emotionally exhausted. Also, the findings of Ragu-Nathan, Tarafdar and Ragu- Nathan (2008) who studied the phenomenon of technostress, that is, stress experienced by end users of Information and Communication Technologies (ICTs), and examines its influence on their job satisfaction, commitment to the organization, and intention to stay aligns with the findings of this present study. They found out that technostress creators decrease job satisfaction, leading to decreased organizational and continuance commitment. The reduction in job satisfaction and commitment level of employees as a result of technostress as found out in this study could be attributed to factors such as emotional exhaustion of the employees. Similarly, Owusu-Ansah, Azasoo and Adu (2016) who carried out a study which aimed at investigating the effects of techno- stress on employees in the banking sector revealed that techno-stress has a negative impact on employee performance.

SUMMARY OF FINDINGS, CONLUSIONS AND RECOMMENDATIONS

Summary of Findings

The following was observed from the test of hypothesis carried out:

I. There is a significant positive relationship between information overload and emotional exhaustion in deposit money banks in Anambra State with Correlation Coefficient of 0.966 and P-value = .000 < .05

Conclusion

Going by the findings of this study, it is concluded that technostress has a significant relationship with employee engagement in money deposit banks in Anambra State. This is owing to the fact that information overload was seen to have a significant relationship with emotional exhaustion in deposit money banks in Anambra State.

Recommendations

Going by the findings and conclusions drawn from the work, the study makes the following recommendations:

I. The management of the studied organizations should try to regulate the amount and types of work-related information the employees are exposed to within the work premises to avoid them being overwhelmed by information thereby causing emotional exhaustion.

Contribution to Knowledge

Chief among the contribution to knowledge of this study is the conceptualization of technostress and employee engagement. This is a framework that captured the interrelation among the decomposed variables of technostress and employee engagement. Similarly, this study made known empirical evidence of the relationship existing between

the variables of the study as shown by the findings of the study. In doing this, the lacuna established in literature was filled.

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