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Impact of Technostress on the Performance of Banking Employees with Special Reference to Hambantota District

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Abstract

Technostress has been experienced since ancient times, but it's been even worse here at the start of the 21st century. Because of the increasing usage of information and communication technology in society, the subject of technostress should be examined in depth at workplaces. Over the past few decades, technology advancements had a significant impact on how banks provide their services with computers, cell phones, the internet, and other items. Employee had a negative reaction to technology because they provide extraordinary information flow speed and volume. Unfortunately, this has led to technostress and it negatively impacts employee performance. This research analyzes the concept of technostress experienced by end-users of information and communication technologies (ICT) and its impact on their performance with reference to Hambantota banking employees. The researcher examined the impact of technostress on the banking employee performance by firstly conceptualizing a framework for technostress to understand the determinants of technostress. Technostress is created by Techno overload, Techno

invasion, Techno complexity, Techno insecurity, and Techno uncertainty. The defined population of the study is banking employees in the Hambantota district, and the researcher used the simple random sampling technique to collect data from BOC, People's Bank, NSB, HNB, Sampath Bank and Commercial Bank. The conceptual framework was investigated using data from 186 banking employees' responses. Statistical approaches SPSS 20 version was used to analyze the data. The findings demonstrate that three types of technostress (techno overload, techno invasion, and techno complexity) have a significant impact on employee performance, but techno insecurity and techno uncertainty have no significant effect. The researcher found that techno complexity had the greatest impact on banking employee performance. Further, it reveals that Hambantota banking employees had moderate techno overload and it positively impact to the employee performance. Finally, the research recommended to bank administrators and employees to pay attention to Technostress creators.

Keywords: Technostress, Employee Performance

1. Introduction

According to Raisiene and Jonusauskas (2013)^[17] adopting new ICT in any organization has become vital and an integral part in the twenty-first century. The usage of information technology concepts, techniques, policies, and strategies in banking services has become a significant option for all banks and it has become a requirement for local and global competitiveness (Owusu-Ansah, Azasoo & Adu, 2016)^[15]. Banks offer more products and services, such as electronic banking, internet banking, digital banking, etc. to face boosting competition. Therefore, many changes in the workplace have resulted from the technology revolution in the banking industry. Although some argue that IT has offered to do work more efficiently and faster, others argue that many employees are uncomfortable with the implementation of technology because it comprises change and uncertainty and it can lead to a type of stress known as techno-stress (Unguku & Wan-Khairuzzaman, 2009)^[22]. The term "technostress" encompasses both "technology" and "stress." Technostress is defined as the stress that individuals experience as a result of their incapacity to cope with the demands imposed by their usage of ICT in the workplace (Raisienė & Jonusauskas, 2013)^[17]. According to Li and Wang (2020)^[13], many employees faced computer anxiety or techno-stress when many people use computers on a regular basis in their job. This effect has resulted in tension, weariness, burnout, unhealthy conditions, techno overload, techno complexity, technophobia, computer phobia, poor posture, and other issues. Members of a commercial bank's employees also stated that they had encountered mental health issues and several stress symptoms including

muscular-skeletal symptoms, headaches, mental fatigue, panic, anger, and feeling of helplessness (Sharma & Gill, 2014) ^[18]. Further, Sri Lankan commercial banks can be considered as companies that rapidly use innovative computer applications. Banks typically employ employees with a variety of educational backgrounds and work experience. As a result, some parties are unfamiliar with new technology, and their performance suffers. Ayyagari, Grover, and Purvis (2011) ^[7] also concluded that technostress leads to decrease worker productivity, job performance, job satisfaction, and organizational commitment, as well as lower ICT use intentions, greater turnover intention, etc. Employees are a company's most important resource and employee performance determines an organization whether succeeds or not since their contribution is essential for achieving organizational goals. So, technostress is the concept that should give more attention since it inversely impacts to the employee performance. Although a significant number of studies had been conducted in the field of technostress, there were few numbers of research about the effect of techno-stress on the performance of banking staff. And, there is a gap in past literature in the Sri Lankan context. So, this study is conducted to investigate the impact of techno-stress on the performance of banking employees with special reference to the Hambantota district.

2. Literature review

According to Aguinis (2009) ^[1], employee performance is about employee behavior or what employees do and it is not about what employees produce or the outcomes of their work. The definition of performance does not include the results of an employee's behavior and include only the behaviors themselves. However, employee performance is defined as "actual behavior expressed by everyone as work achievement that achieved by employees relevant to their job in the business" (Aima, Adam, & Ali, 2017) ^[4]. Employee performance has a significant impact on an organization's yield competence. Employees are a company's most important resource. So, employee performance determines an organization whether succeeds or not since their contribution is essential for achieving organizational goals (Hameed, 2011) ^[11].

Employee performance is not stand alone and it is influenced by firm-related factors such as management support, training culture, organizational climate, and environmental dynamism; job-related factors such as communication, autonomy, and environment; and employee-related factors such as intrinsic motivation, proactivity, adaptability, skill flexibility, commitment, and skill level, and so on (Armstrong, 2012) ^[6]. In other words, an employee's aptitude, desire, and environment all influence their performance. So, employee performance is influenced by a variety of personal attributes. Stress is a factor that affecting on employee performance (Imtiaz & Ahmad, 2009) ^[12]. In today's society, stress has become a global problem that express itself in a variety of ways in every job. With new technology advancement in this global environment, employee feel technostress that is a type of stress (Unguku & Wan-Khairuzzaman, 2009) ^[22]. The term "technostress" encompasses both "technology" and "stress." It is defined as the stress that individuals experience as a result of their incapacity to cope with the demands imposed by their usage of ICT in the workplace (Raisienė &

Jonusauskas, 2013) ^[17]. They are experienced it when the dynamism of technology and find it difficult to cope with its demands since new technology comes new demand in the form of adoption, training, and unlearning, and so on.

According to Tarafdar, Tu, Ragu-Nathan, and Ragu-Nathan (2007) ^[19], there are five key technostress creators linked to the usage of ICT. They are techno overload, techno invasion, techno insecurity, techno complexity and techno uncertainty. Techno overload refers ICT's ability to force employees to work faster and longer (Fuglseth & Sreb, 2014) ^[10]. Techno invasion is the ability of ICT to infiltrate its users' personal lives, allowing them to be reached at any time and from anywhere (Tarafdar, Tu, Ragu-Nathan, & Ragu-Nathan, 2011) ^[20]. Techno insecurity is the fear that users will lose their job or position as a result of being replaced by another person who is more knowledgeable about advanced technology or by new ICT (Ahmad, Amin, & Wan Ismail, 2014) ^[3]. Techno complexity is defined as the complexity of an organization's information system, which forces users to spend more time and effort learning the necessary ICT skills (Raisienė & Jonsuaskas, 2013) ^[17]. And techno uncertainty is continuous modifications, upgrades, and revisions of current ICT systems, as well as the constant adoption and deployment of new technology in organizations that can cause employees to lose confidence and become nervous (Fuglseth & Sreb, 2014) ^[10]. They are worried and upset because their weakness, and they are under pressure to learn and accept new technologies (Tarafdar *et al.*, 2007) ^[19].

Even though the topic of stress has been more studied, research on technostress has been very little. Most of the studies conducted on this subject are isolated the essence of technostress and illustrated its effects. In relation to their studies, they reveal that people suffering from technostress have a lower job fulfillment level and output, and are less committed to their companies. So, it is beneficial to evaluate technostress as a factor that impacts employee performance in a dynamic environment (Ragu-Nathan, Tarafdar, Ragu-Nathan, & Tu, 2008). Several studies have been conducted on the impact of technostress on users' job performance in various businesses. Califf and Brooks (2020) have conducted an empirical study of techno-stressors, literacy facilitation, burnout, and turnover intention of K-12 teachers in US. The findings revealed a link between technostress generators and teacher work performance. That is, instructors' job performance was harmed as a result of technostress. Additional findings revealed that teachers had reduced technostress when they learned new skills that improved their use of technology. This could be a result of gaining more proficiency in the use of technology. As well, Owolabi, Aregbesola, and Oyesola (2015) evaluated the influence of technostress on Landmark University library staff and productivity. It was also shown that the majority of respondents said that technostress had a moderate impact on their productivity. most respondents believed that returning to the former system was not a viable option. They stated that frequent training, good office furniture, and regular breaks will help to reduce technostress. Further, many more studies concluded that technostress impacts employee performance.

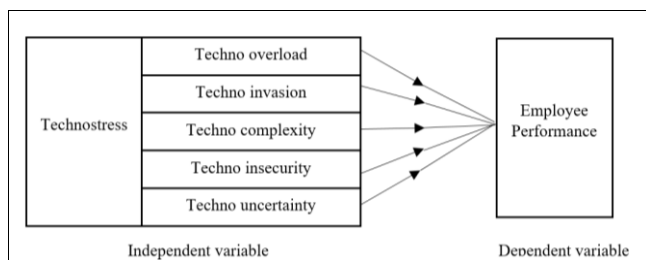
3. Materials and methods

Research design

This research is designed to identify the impact of

technostress on the performance of banking employees. It is grounded on explanatory type research because it attempts to connect ideas to understand cause and effect, to explain what is going on. On the other hand, this study is a deductive type of research because this research is based on previous studies and researcher developed hypotheses using those literature reviews. Quantitative research approach was applied by the researcher to meet the objectives of study since the study fulfills its objectives through empirical assumptions that involves numerical measurements and analyses. As well, this study is a cross-sectional study. Because this study collected data in a single point of time to answer the research question from the respondent.

Conceptual framework



Source: Developed by researcher

Fig 1: Conceptual framework

Above figure shows the conceptual framework of the study, developed by the researcher through reviewing the related literature of the area of the study. Techno overload, techno invasion, techno complexity, techno insecurity and techno uncertainty are the dimensions of independent variable that is technostress creators. Employee performance is the dependent variable of the study.

Research hypothesis

The researcher established directional and causal hypotheses based on the literature review and conceptual framework to examine the impact of independent variables on employee performance.

H₁: Techno overload has a significant impact on employee performance.

H₂: Techno invasion has a significant impact on employee performance.

H₃: Techno complexity has a significant impact on employee performance.

H₄: Techno insecurity has a significant impact on employee performance.

H₅: Techno uncertainty has a significant impact on employee performance.

Conceptualization of variables

Independent variable: Technostress

Technostress has been taken as an independent variable because it uses to investigate its impact on employee performance in this study. Technostress is described as any negative effect on human attitudes, behavior, or psychology caused by technology whether directly or indirectly. End-users experience technostress when they are unable to deal with technology or they experience mental and health issues due to the usage of ICT. Techno overload, techno invasion,

techno complexity, techno insecurity and techno uncertainty are the dimensions of independent variable.

Techno overload

Techno overload is a situation that ICT forces employees to do more work and faster since ICT's ability of information overload. It facilitates to do different activities at same time. So, it creates more requests, more work.

Techno invasion

Techno invasion means IT has the ability to invade a person's life since special features of ICT such as traceability, easy accessibility at any time, etc.

Techno complexity

Techno complexity describes that users have thought using technology is difficult and it is time-consuming to learn and deal with technology.

Techno insecurity

Techno insecurity is IT users think about they are at risk situation to losing their job since having the threat of replacing more IT-skilled people for their job.

Techno uncertainty

Techno uncertainty means technology always develops and changes. It means features of the technology have to often modify and software and hardware have to be updated.

Dependent variable: Employee Performance

In this study, researcher evaluate performance changes as the impact of technostress. So, employee performance is dependent variable. Employee performance refers to the behavior of employees in carrying out their job duties and responsibilities toward achieving the goals and objectives of the organization.

Population

Current study investigated impact of technostress on the performance of banking employees with special reference to Hambantota district. Accordingly, population of the study were all banking employees who use technology for their job in Hambantota. Though there are large number of banks in Hambantota, this study was limited to only six banks including BOC, People's Bank, NSB, HNB, Commercial Bank and Sampath Bank. Researcher do a small interview with regional office managers and province office managers to obtain the details of sample size. According to the bank managers' interview, the researcher found that 200, 250, 181, 150, 70, and 160 employees worked in the aforementioned banks in the Hambantota district and the total banking employees of selected banks are around 1011. It is the population of the study.

Sample

In this study, the researcher used Simple Random Sampling technique as a sampling method. Therefore, all banking employees had same probability to be select to the sample. So, researcher selected sample size as 294 banking employees with consisting of banking employees from each target state and private banks since a population of 1011 requires 294 samples according to Morgan chart. Hence, the target sample for this study was 294 banking employees.

Data collection methods

This study has utilized both primary and secondary data sources. Primary data was collected by using questionnaires. The questionnaire was developed based on the operationalization process considering all the dimensions of each and every variable. Researcher issued questionnaire to employees of state banks and private banks in Hambantota. The distributed questionnaire includes the three parts. Part 1 includes personal information, Part 2 and Part 3 includes Likert scale questions to measure independent and dependent variables. However, the data collection was limited to 186 banking employees since received only 186 respondents for the questionnaire. The secondary data for this research was collected by referring published articles, previous research papers, publish books and relevant bank documents etc.

Data presentation and analysis

Statistical Package for Social Science (SPSS) 20 version was used for the data analysis process. This software was significant for analyzing data effectively and efficiently and measuring accuracy. Data were analyzed using statistical techniques. And also, tested the hypothesis to find out and identify the impact of selected factors on employee performance. The researcher used tables for presenting data.

4. Results and discussion

Demographic characteristics of respondents

The researcher presents about respondents' demographic information such as gender, age, education level, job level,

salary, and bank based on results of the research data analysis.

Table 1: Demographic characteristics of respondents

Demographic characteristics	Frequency	Percentage %	
Gender	Male	88	47.3
	Female	98	52.7
Age	20 to 24 years	46	24.7
	25 to 34 years	62	33.3
	35 to 44 years	69	37.1
	Above 44 years	9	4.8
Education level	GCE A/L	87	46.8
	Degree holder	66	35.5
	Other	33	17.7
Job level	Lower level	113	60.8
	Executive level	44	23.7
	Managerial level	29	15.6
Salary	Rs. 30000 to 50000	113	60.8
	Rs. 50001 to 75000	28	15.1
	Rs. 75001 to 100000	19	10.2
	Above Rs. 100000	26	14.0
Bank	BOC	32	17.2
	People's Bank	31	16.7
	NSB	31	16.7
	HNB	32	17.2
	Sampath Bank	29	15.6
	Commercial Bank	31	16.7
Total	186	100	

Source: Survey data

Reliability and Validity

Table 2: Reliability and validity of variables

Variable	No. of Items	Cronbach's Alpha	Kaiser-Meyer-Olkin Measure of Sampling Adequacy
Techno overload	4	.736	.726
Techno invasion	4	.736	.718
Techno complexity	4	.852	.765
Techno insecurity	4	.776	.720
Techno uncertainty	4	.795	.703
Employee performance	8	.910	.848

Source: Survey data

Table 2 shows reliability and validity of independent variables and dependent variable. The Cronbach's alpha value of all variables were exceeded 0.7 and it is the accepted range. Thus, its internal consistency was good. It can be concluded that the internal reliability of the dimensions was satisfactory. Therefore, the table indicates that all the questions which were used to measure both independent and dependent variables were internally consistent.

According to the data analysis results, KMO and Bartlett's test value of all independent variables more than 0.7. It indicates the sampling is adequate. Therefore, it can be considered that have adequacy of the sample size and can be generalize the findings to the population. Hence, it indicates the external validity.

Descriptive statistics

Table 3: Descriptive statistics of variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation	Variance
TO	186	2.00	4.75	3.0685	.68896	.475
TIV	186	1.50	4.75	3.1976	.51097	.261
TC	186	1.75	4.75	3.3898	.59271	.351
TIS	186	2.50	4.75	4.0269	.66826	.447
TU	186	2.50	4.75	4.2527	.53016	.281
EP	186	2.13	4.25	3.2238	.56569	.320

Source: Survey data

Variables were tested using descriptive statistics. According to the table 3, respondents highly agreed with they have techno insecurity (4.02), techno uncertainty (4.25) and

moderately agreed with employee have techno overload (3.06), techno invasion (3.19) and techno complexity (3.38). The overall mean value of employee performance (3.22)

indicates that the participants of this study have moderately agreed about they have good performance.

Correlation analysis

Correlation analysis was used to measure the relationship between independent variables and dependent variable before testing hypothesis. The results of the correlation matrix show that the employee performance and the dimensions of the technostress were correlated to each other.

Table 4: Correlations

	EP	TO	TIV	TC	TIS	TU	
EP	Pearson Correlation	1	.466**	-.554**	-.539**	-.292**	-.307**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N		186	186	186	186	186
**. Correlation is significant at the 0.01 level (2-tailed).							
*. Correlation is significant at the 0.05 level (2-tailed).							

Source: Survey data

According to the table 4, correlation coefficient of techno overload and employee performance was 0.466 and sig. value was 0.000 which indicates a positive moderate statistically significance association between those variables. The correlation coefficient of techno invasion and techno complexity with employee performance consecutively demonstrated as - 0.554 and - 0.539 where the sig values (0.000) also less than standard value of 0.05. It implies that there was a strong, negative correlation among the employee performance and abovementioned variables. The Pearson correlation value of techno insecurity is - 0.292 and sig value is 0.000. It indicates that there is a weak negative relationship with employee performance. And it is also statistically significance because of its sig value also less than 0.05. Further, techno uncertainty and employee performance has - 0.307 Pearson correlation values and sig. value was 0.000 which indicates a moderate negative statistically significance association between those variables.

According to the result of the correlation analysis, four hypotheses were accepted because of all of them sig values are less than 0.05 and they have strong and moderate

Table 7: Coefficients of Regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	5.136	.440		11.680	.000	4.268	6.004		
TO	.161	.057	.196	2.818	.005	.048	.273	.680	1.471
TIV	-.230	.094	-.208	-2.433	.016	-.416	-.043	.450	2.224
TC	-.256	.075	-.269	-3.427	.001	-.404	-.109	.533	1.876
TIS	-.078	.060	-.092	-1.312	.191	-.196	.039	.660	1.515
TU	-.114	.076	-.107	-1.511	.133	-.264	.035	.650	1.539
a. Dependent Variable: EP									

Source: Survey data

The ANOVA test (Table 6) determines whether the regression model is significant or not. It can be concluded that the model is significant if the output significance value is less than 0.05 at the 95% confidence level. According to table no 6, the significant level is 0.000 which less than 0.05. It provides evidence for model fit of a regression model.

The regression coefficient of techno overload indicates that it has a positive & significant impact on employee performance (B = 0.161, Sig = 0.005 < 0.05).

relationship with dependent variable. Only one hypothesis was rejected though its sig value is less than 0.05 but it has weak relationship with dependent variable.

Regression analysis

Regression analysis was used to identify the impact of an independent variable on the dependent variable of the study. In this study employee performance is considered as the dependent variable and dimensions of technostress were entered as independent variables. This research has five independent variables with the dependent variable.

Table 5: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.641 ^a	.411	.394	.44023	2.052
a. Predictors: (Constant), TU, TO, TC, TIS, TIS					
b. Dependent Variable: EP					

Source: Survey data

According to the above-mentioned model, the summary includes R, R Square, adjusted R Square, and Std. Error of the estimate. R indicates the multiple correlation coefficients which represent all variables together. According to the table, R value is 0.641 and it represents examined variables are related. The R Square value is 0.411. The value of the adjusted R Square is 0.394. It indicates the proportion of variance in the dependent variable (employee performance) that is explained by the independent variables (techno overload, techno invasion, techno complexity, techno insecurity and techno uncertainty).

Table 6: ANOVA table of Regression analysis

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	24.316	5	4.863	25.093	.000 ^b
	Residual	34.885	180	.194		
	Total	59.200	185			
a. Dependent Variable: EP						
b. Predictors: (Constant), TU, TO, TC, TIS, TIS						

Source: Survey data

The regression coefficient of techno invasion indicates that it has a negative & significant impact on employee performance (B = - 0.230, Sig = 0.016 < 0.05).

The regression coefficient of techno complexity indicates that it has a negative & significant impact on employee performance (B = - 0.256, Sig = 0.001 < 0.05).

The regression coefficient of techno insecurity indicates that it has a negative & insignificant impact on employee performance (B = - 0.078, Sig = 0.191 < 0.05).

The regression coefficient of techno uncertainty indicates that it has a negative & insignificant impact on employee performance (B = - 0.114, Sig = 0.133 < 0.05).

This result further supports the first, second and third hypothesis (H₁, H₂, H₃) of the study because of sig value is less than 0.05 and it is standard level. And, result reject the

fourth and fifth hypothesis (H₄, H₅) of the study because of respective sig value is not standard level.

Hypothesis testing

The following table demonstrates the summary of the hypothesis testing.

Table 8: Summary of Hypothesis testing

Hypothesis	Correlation		Decision	Regression		Decision
	r	P		B	P	
H ₁ : There is a significant impact of techno overload on employee performance.	0.466	0.000	Accepted	0.161	0.005	Accepted
H ₂ : There is a significant impact of techno invasion on employee performance.	- 0.554	0.000	Accepted	- 0.230	0.016	Accepted
H ₃ : There is a significant impact of techno complexity on employee performance.	- 0.539	0.000	Accepted	- 0.256	0.001	Accepted
H ₄ : There is a significant impact of techno insecurity on employee performance	- 0.292	0.000	Rejected	- 0.078	0.191	Rejected
H ₅ : There is a significant impact of techno uncertainty on employee performance	- 0.307	0.000	Accepted	- 0.114	0.133	Rejected

Source: Developed by researcher

5. Discussion

The study was evaluated through the use of questionnaires towards determining the effect of technostress on banking employee performance in the Hambantota district. Five hypotheses were established and three hypotheses were accepted in this study. According to the available literature, it has been observed that technostress and job performance have the opposite effect. However, looking deeper into each component revealed that techno overload has a significant positive effect on banking employee performance. Techno invasion and techno complexity have significant negative effects. Further techno insecurity, and techno uncertainty have a negative effect but it is not significant. The implication of the result is discussed in line with the findings of the study.

According to the result, there is a significant positive impact of techno overload on employee performance. And also, previous study was conducted by Li, L. and Wang (2020)^[13] have represented that techno overload is positively related to employee performance. And, high techno overload is negatively related to employee performance. Techno overload is the situation that technology used respondents have to work faster, change their work habits and increase their workload. Techno overload can be seen in multi-tasking, especially in the banking job, where employees utilize a variety of banking applications at the same time. They have to undertake many tasks in a limited time. Then they work speedily and try to complete tasks they have been assigned. It affects to increase banking employee performance. But extremely high workload inevitably influences employees' personal lives. In addition, extra work can increase employee anxiety and will badly affect the employee's performance in the long run. This study reveal that techno overload positively and significantly impact to the banking employee performance. It can be concluded that Hambantota district banking employees have moderate techno overload.

This study reveal that techno invasion negatively and significantly impact to the banking employee performance. Techno invasion which deals with how the technology used in their work has invaded into employees' personal life. Previous studies by Tu, Wang, and Shu (2005)^[21] showed techno invasion influences the employee performance. These situations confirm that technology being a threat to employee privacy. These situations describe the feeling of discomfort due to easy monitoring, tracking of activities, continuous monitoring by the employer, keeping a digital

connection on technology-related activities, touch with work during vacation and invasion of employee privacy, especially in banking, employees' email officials are connected to employees' mobile phones. So, employees feel that they are always connected, they are on call. This leads them to believe that they have lost control over their time and space, which creates feelings of stress and work-family conflict. However, results concluded that Hambantota district banking employees have strong techno invasion. So, techno invasion is an important determinant of technostress that negatively impacted to the banking employee performance.

From the result of this analysis, it was found that techno complexity is the most influential factor on employee performance. Techno complexity is the perception of the respondents towards the complexity of the technology used and they feel that their skills are not adequate. Most people find the variety of applications, functions, and modifications and do not really understand what many of the words mean or how the technologies associated with them can be used. Fear and anxiety are common reactions to this ever-increasing complexity of ICT. All employees have the ability to operate the system after it is specified. However, many employees don't know the way of facing unexpected situations, errors, and IT problems. This creates dissatisfaction and a feeling of being unable to cope often leading to low productivity. A complex system is a system with high functionalities that causes a higher level of technostress. Therefore, study reveal that techno complexity of banking employees negatively affected on their performance as per the previous findings. So, techno complexity is a crucial factor of technostress in examining the impact on employee performance in banking sector.

Techno insecurity is the employees feel threatened and insecure over the possibility of losing their job by when other employees have better and newer technological knowledge and skills. Therefore, study reveal that techno insecurity was less significant than other creators of technostress as per the previous findings by (Ahmad, Amin, & Ismail, 2012)^[2]. And, employee feel techno uncertainty when technology continuously changing. However, study reveal that techno uncertainty was less significant than other creators of technostress and it is not significant determinant of technostress that impact to the banking employee performance. Although, some previous research mentioned techno insecurity and techno uncertainty has significant negative impact on the employee performance they are not

proper determinants of technostress in banking context. However, the result of the regression analysis reviews that though techno insecurity and techno uncertainty negatively affect employee performance it is not significant.

6. Conclusion

The general objective of this study is to find out the impact of technostress on the performance of banking employees with special reference to the Hambantota district in Sri Lanka. The main five factors were determined to measure technostress by referring the literature. They are techno overload, techno invasion, techno complexity, techno insecurity, and techno uncertainty. The researcher tried to find the influence of the above-mentioned independent variables to the dependent variable. Results verify that there is a significant influence of three independent variables on the dependent variable and the other examined two independent variables are not significantly influenced the employee performance. The outcome shows that techno complexity has a negative and significant effect on employee performance and it is the most significant unfavorable component of technostress that impacts banking employee performance. As well, the performance of banking employees is favorably impacted by techno overload. It is the only one factor of technostress that has a positive impact on banking employee performance. And, the performance of banking employees has been greatly and badly impacted by the techno invasion. It is a significant factor in technostress that has a negative effect on the performance of banking employees. Further, the findings reveal that techno insecurity and techno uncertainty have an impact on banking employee performance but it is not significant. So, techno insecurity and techno uncertainty are not substantial or important factors of technostress that impact employee performance in the banking sector. Ultimately, research has found that technostress creators have significant power to impact banking employee performance.

Based on the findings and conclusions of the study, the researcher makes the following recommendations which will be relevant not only to banking employees but also to bank administrators. Findings confirm that techno complexity was the most important determinant factor of technostress that highly influenced employee performance. Researcher suggests that when establishing IT-related facilities, administrators and system developers must pay special attention to employee complaints. And also, managers should regularly take the feedback of the employees and should understand the interests of them. Although all the employees have the ability to conduct their job using IT, the majority of employees don't know what to do exactly in some unexpected circumstances. They don't aware well of computer literacy, and computer-related problems, especially computer breakdowns. The training and assistance should be provided until employees are specified. Training can be considered as an effective stress management technique in a different situation and could be effective in treating technostress. As well, management should introduce user-friendly tools that make work easier and more interesting. Due to the techno invasion is another variable that negatively affects employee performance, the researcher recommends that senior managers pay more attention to their employees and they should plan how to enhance employees' comfortableness, healthy life, and job and family life satisfaction. As well, employees must also

maintain positive human relationships with their coworkers by looking after each other. It would be benefit to manage employee technostress. Although, techno overload is a positively impacted variable high techno overload may be cause for negatively impact employee performance. So, administrators should assign tasks as employees can be managed. Then banking employees can control technostress as not badly impacted on their performance.

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