

Consequences of Technostress on Job Satisfaction among Bank Employees in Tamilnadu

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ABSTRACT

The aim of the study is to Consequences of technostress on job satisfaction among bank employees in Tamilnadu. The researcher has determined a sample is 384 but the researcher has collected 450 for compensate the error of data. Finally, 415 responses are fit for further analysis. Hence, the sample of this study consist 415 respondents. The researcher has applied the Convenience sampling method to collect the questionnaire. The researcher has approached the employees to get permission for collecting data from their bank. Further, descriptive statistics, correlation and regression were applied. It is found that Techno-insecurity, Techno-uncertainty are positively affecting the pay fairness satisfaction. Techno-overload and Techno-invasion are negatively affecting the pay fairness satisfaction.

Keywords: Techno stress, Job satisfaction, Bank Sectors, and Technology

INTRODUCTION

The term Techno-stress was first coined by a clinical psychologist Craig Brodin 1984, defined techno-stress as a modern disease of adaptation caused by an inability to cope with the new computer technologies in a healthy manner. Technostress is defined as the phenomenon of stress experienced by end users in organizations (Ragu-Nathan et al., 2008). Balamurugan and Selvalakshmi (2019); Priya and M.John Jacob (2020) The symptoms related to techno-stress include anxiety, behavioral strain, feelings of exhaustion, mental fatigue, poor concentration, physical diseases, and insomnia, while its main consequences are reduced productivity, job satisfaction, and organizational commitment and increased employee outcomes (absenteeism and turnover) (Tarafdar et al., 2010; Ayyagari et al., 2011; La Torre et al., 2019). Job performance assesses whether a person performs a job well.

In today's rapidly evolving digital landscape, the integration of technology in the workplace has become indispensable, particularly in the banking sector. However, this technological advancement often leads to a phenomenon known as "technostress," which refers to the stress experienced due to the constant demands of technology. For bank employees in Tamil Nadu, the pressure to adapt to new digital tools and systems can significantly affect their job satisfaction. As banks increasingly rely on technology for operations, customer interactions, and data management, employees may face challenges such as information overload, constant connectivity, and the fear of job redundancy due to automation. These factors can contribute to feelings of anxiety and burnout, ultimately impacting their overall job satisfaction and performance. Understanding the relationship between technostress and job satisfaction is crucial for developing effective strategies to support employees in navigating technological changes. This study aims to explore how technostress influences job satisfaction among bank employees in Tamil Nadu, providing insights that can help organizations create a more conducive work environment.

Statement of the problem

Digital technology influences all areas of life, with its growth exploding over the last decade. As notes, M.John Jacob (2018) the availability of video meetings has also increased significantly. Purisiol, Bauwens and Batistič (2020) In today's modern environment, stress plays a substantial role, as the complexities of life escalate, leading to higher stress levels. With current technological advancements, it has become increasingly difficult to disconnect from work, often extending the regular workday. Tarafdaret al. (2007) This extension can create challenges related to work-life balance, making it hard to differentiate between work hours and personal time. Consequently, employees may struggle to find time to socialize with family and engage in leisure activities.

Objectives of the study

- To examine the employee perception towards technostress and work-life balance
- To test the relationship between techno stress and work-life balance
- To find out the factors influence the techno stress on work-life balance

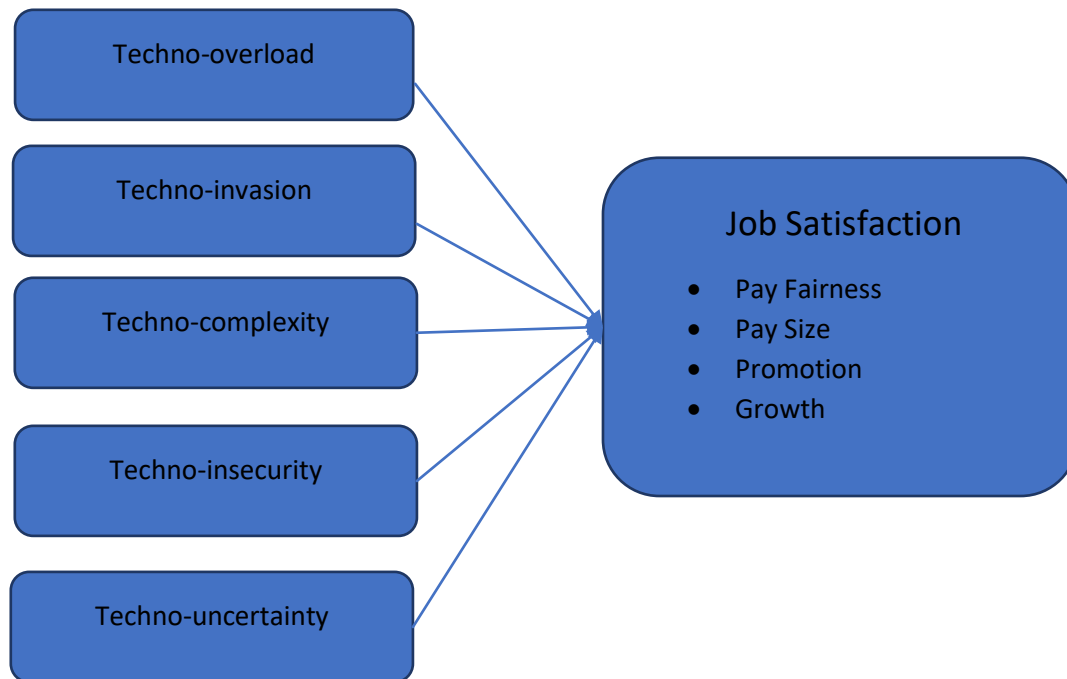


Figure 1: Frame work of the study

RESEARCH METHODOLOGY

The present study explores the consequences of technostress on job satisfaction among bank employees in Tamilnadu. Hence, the present study falls under the category of 'descriptive studies' as the nature. Ragu-Nathan, T. S., Tarafdar, M., Ragu-Nathan, B. S., and Tu, Q. (2008) questionnaire was used to collected the data from the bank employees. The study used the technostress on job satisfaction among bank employees to estimate proportion of the population uses at an approximate 95% confidence level. Based on the pilot study, the percentage of respondents having positive so technostress on job satisfaction among bank employees is found to be 60 % hence, $p = 0.6$ (and therefore $q = 1-0.6 = 0.4$). As this is a preliminary study you are prepared to accept a margin of error of $\pm 5\%$ so you set $d = 0.05$. To determine the minimum sample size formula is applied;

$$n = \frac{4pq}{d^2}$$

$$n = \frac{4 \times 0.60 \times 0.40}{0.05^2}$$

$$n = 0.96 \div 0.0025 = 384$$

For this study, the researcher has determined a sample is 384 but the researcher has collected 450 for compensate the error of data. Finally, 415 responses are fit for further analysis. Hence, the sample of this study consist 415 respondents. The researcher has applied the Convenience sampling method to collect the questionnaire. The researcher has approached the employees to get permission for collecting data from their bank. Further, descriptive statistics, correlation and regression were applied.

Analysis and Discussion

Table 1: Techno-Stress

	Mean	Std. Deviation
Techno-overload	3.72	1.40
Techno-invasion	3.63	1.19

Techno-complexity	3.60	1.25
Techno-insecurity	3.56	1.20
Techno-uncertainty	3.98	1.25

The table presents the mean and standard deviation for five dimensions of techno-stress: techno-overload, techno-invasion, techno-complexity, techno-insecurity, and techno-uncertainty. The highest mean score is observed for techno-uncertainty ($M = 3.98$, $SD = 1.25$), indicating that employees are most affected by frequent changes and updates in technology, which can create confusion and stress. This is followed by techno-overload ($M = 3.72$, $SD = 1.40$), where employees feel overwhelmed by the excessive amount of technology and information they need to process. Techno-invasion, with a mean of 3.63 ($SD = 1.19$), reflects the intrusion of technology into personal life, causing a blurring of work-life boundaries. Techno-complexity ($M = 3.60$, $SD = 1.25$) indicates that employees struggle with the complexity of using new technologies, which can reduce efficiency and increase frustration. Lastly, techno-insecurity ($M = 3.56$, $SD = 1.20$) suggests that employees feel insecure about their job stability due to technological advancements. Overall, these findings highlight that while technology is integral to modern work environments, it also poses significant stressors that can impact employee well-being. Organizations must address these challenges by providing adequate training, support, and clear communication to help employees navigate and adapt to technological changes effectively.

Table 2: Pay Fairness

	Mean	Std. Deviation
I am being paid fairly for the work I do	3.52	1.24
My organization has an appropriate salary scale	3.47	1.23
I feel appreciated by the organization when I think about what they pay me	3.33	1.24
The payroll (wages, bonuses etc.) in my organization is fair	3.38	1.34

Table 2 clarifies the pay fairness among the employees in this study. Here, pay fairness is identified four statements such as paid fairly for the work, organization has an appropriate salary scale, feel appreciated by the organization and the payroll (wages, bonuses etc.) is fair. From the data, the researcher has calculated mean and standard deviation.

The mean value of paid fairly for the work (3.52), and standard deviation value is 1.24.

The mean value of organization has an appropriate salary scale (3.47), and standard deviation value is 1.23

The mean value of feel appreciated by the organization (3.33), and standard deviation value is 1.24.

The mean value of the payroll (wages, bonuses etc.) is fair (3.38) and standard deviation value is 1.34.

The results revealed that payroll of the wages and bonus are low level opinion towards the pay fairness. It is suggested that the management should be increase the wages and bonus based on economic condition and living standard.

Table 3: Pay Size

	Mean	Std. Deviation
My salary is adequate for my living expenses	3.36	1.40
The periods between pay rises are reasonable	3.72	1.19
I am satisfied with my chances for salary increases	3.63	1.25
I am very satisfied with my salary size	3.60	1.07

Table 3 explains the pay fairness among the employees in this study. Here, pays fairness is identified four statements such as salary adequate for their living expenses, periods between pay rises are reasonable, chances for salary increases, and satisfied with their salary size. from the data, the researcher has calculated mean and standard deviation.

The mean value of salary adequate for their living expenses (3.36).

The mean value of the periods between pay rises are reasonable (3.72).

The mean value of chances for salary increases (3.63).

The mean value of satisfied with their salary size (3.60).

The results that salary adequate for their living expenses, periods between pay rises are reasonable, chances for salary increases, and satisfied with their salary size are good level opinion towards the pay fairness among the employees in this study.

Table 4: Promotion

	Mean	Std. Deviation
My organization has a clear career path	3.50	1.26
My organization has a clear and fair promotion policy	3.67	1.10
I am satisfied with my chances for promotion	3.38	1.29
There are many opportunities of promotion in the organization	3.69	1.26

Table 4 describes the promotion among the employees in this study. Here, promotion is identified four statements such as organization has a clear career path, organization has a clear and fair promotion policy, satisfied with chances for promotion, and opportunities of promotion. From the data, the researcher has calculated mean and standard deviation.

The Mean values of organization has a clear career path (3.50) and standard deviation (1.26).

The Mean values of organization has a clear and fair promotion policy (3.67) and standard deviation (1.10).

The Mean values of satisfied with chances for promotion (3.38) and standard deviation (1.29).

The Mean values of opportunities of promotion (3.69) and standard deviation (1.26).

It is found that organization has a clear career path, organization has a clear and fair promotion policy, satisfied with chances for promotion, and opportunities of promotion are medium level opinion towards the promotion among the employees in this study

Table 5: Growth

	Mean	Std. Deviation
I am satisfied with my job growth	3.61	1.23
I find new opportunity in my work	3.63	1.22
I consider my job security	3.60	1.32
I know new innovation about job	3.72	1.25

Table 5 explains the growth satisfaction among the employees in this study. Here, job growth, new opportunity, job security, new innovation about job. From the data, the researcher has calculated mean and standard deviation.

The Mean values of job growth (3.61) and standard deviation (1.23).

The Mean values of new opportunity (3.63) and standard deviation (1.22).

The Mean values of job security (3.60) and standard deviation (1.32).

The Mean values of new innovation about job (3.72) and standard deviation (1.25).

It is found that job growth, new opportunity, job security, and new innovation about job are medium level opinion towards the growth satisfaction.

Table 6: Correlation between Technostress creators and job satisfaction

	Pay Fairness	Pay Size	Promotion	Growth	Techno-overload	Techno-invasion	Techno-complexity	Techno-insecurity	Techno-uncertainty
Pay Fairness	1								
Pay Size	0.743**	1							
Promotion	0.664**	0.677**	1						
Growth	0.574**	0.672**	0.666**	1					
Techno-overload	0.298**	0.458**	0.560**	0.447**	1				
Techno-invasion	0.305**	0.560**	0.624**	0.541**	0.636**	1			

Techno-complexity	0.566**	0.709**	0.658**	0.742**	0.479**	0.496**	1		
Techno-insecurity	0.749**	0.761**	0.737**	0.711**	0.520**	0.574**	0.644**	1	
Techno-uncertainty	0.763**	0.680**	0.576**	0.517**	0.296**	0.299**	0.472**	0.629**	1

Table 6 discuss the relationship between technostress creators and job satisfaction. Here, techno-overload, techno-invasion, techno-complexity, techno-insecurity and techno-uncertainty are the dimensions of technostress creators. Pay fairness, pay size, promotion, and growth are the dimensions of job satisfaction. Further, technostress creators considered as independent variable and job satisfaction is considered as dependent variable.

Ho: There is no relationship between technostress creators and job satisfaction

Pearson correlation is applied to know the relationship between independent and dependent variables.

Techno-overload (0.298), techno-invasion (0.305), techno-complexity (0.566), techno-insecurity (0.749), techno-uncertainty (0.763) are correlated with pay fairness.

Techno-overload (0.458), techno-invasion (0.560), techno-complexity (0.709), techno-insecurity (0.761), techno-uncertainty (0.680) are correlated with pay size.

Table 7: factor affecting technostress creators on pay fairness satisfaction

R	R Square	Adjusted R Square	F	Sig.
0.853 ^a	0.727	0.724	217.793	0.001*

Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.262	0.148		1.767	0.078
Techno-overload	-0.094	0.046	-0.071	-2.043	0.042*
Techno-invasion	-0.171	0.046	-0.135	-3.698	0.001*
Techno-complexity	0.175	0.044	0.140	3.971	0.001*
Techno-insecurity	0.522	0.045	0.490	11.578	0.001*
Techno-uncertainty	0.440	0.033	0.450	13.345	0.001*

Table 7 explains the factor affecting the technostress creators on pay fairness satisfaction. Here, techno-overload, techno-invasion, techno-complexity, techno-insecurity and techno-uncertainty are considered as independent variable and Pay Fairness is considered as dependent variable.

The R value of 0.853 indicates a strong positive impact between the independent and dependent variables. The R Square (R^2) of 0.727 which accounts for the number of predictors in the model. An Adjusted R Square 0.724, suggests that approximately 72.4 % of the variability in the dependent variable can be explained by the independent variables like techno-overload, techno-invasion, techno-complexity, techno-insecurity and techno-uncertainty, indicating a good fit of the model. The F-statistic of 217.793, with a significance level (Sig.) of 0.001. Hence, hypothesis is rejected.

Regression equation is indicating the factors affecting independent variables on dependent variable

Pay fairness satisfaction = 0.262 + 0.522 (Techno-insecurity) + 0.440 (Techno-uncertainty) + 0.175 (Techno-complexity) - 0.094 (Techno-overload) - 0.171 (Techno-invasion)

This regression equation suggests that pay fairness satisfaction is influenced by various forms of technostress. Specifically, Techno-insecurity (0.522) and Techno-uncertainty (0.440) have strong positive effects, indicating that higher levels of insecurity and uncertainty related to technology usage are associated with greater satisfaction with pay fairness. Techno-complexity (0.175) also positively influences pay fairness satisfaction, but to a lesser extent. On the other hand, Techno-overload (-0.094) and Techno-invasion (-0.171) negatively impact pay fairness satisfaction, meaning that feelings of being overwhelmed or intruded upon by technology may reduce satisfaction with pay fairness. Overall, while some dimensions of technostress can enhance perceptions of pay fairness, others detract from it.

It is found that Techno-insecurity, Techno-uncertainty are positively affecting the pay fairness satisfaction. Techno-overload and Techno-invasion are negatively affecting the pay fairness satisfaction.

CONCLUSION

Techno-stress can be treated by getting user friendly software and educating people about new technology and creating better level of reassurance, patience and stability and communication within the job environment. eliminate techno-stress are conducting stress management activities to lessen and eliminate the problem of techno-stress such as exercise, meditation, progressive muscle relaxation, positive self talk, staying healthy and having healthy diet. Techno-stress can be minimized by coping strategies such as giving more technical support to the employees, provide training programs, offer a flexible work environment, stress management programs, arranging a short-vacations, and motivation will help to lessen the problem of techno-stress. Now-a-days, technology is becoming an integral part of each and every organization and contributes toward the individual and organisational performance. But working with fast changing technology can enhance or can reduce the performance.

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