

**THE IMPACT OF TECHNO-STRESS AND ADOPTION OF
DIGITAL PAYMENT SYSTEM ON THE EMPLOYEE
PERFORMANCE OF GOVERNMENT BANKS IN KATHMANDU
VALLEY**

A Dissertation Proposal submitted to the office of the Dean, Faculty of Management in
partial fulfillment of requirement of the Master's Degree

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CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of the dissertation entitled “The Impact of Techno-Stress and Adoption of Digital Payment System on the Employee Performance of Government Banks in Kathmandu Valley”. The work of this dissertation has not been submitted previously for conferral of any degrees nor has it been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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REPORT OF RESEARCH COMMITTEE

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We have examined the dissertation entitled “**The Impact of Techno-Stress and Adoption of Digital Payment System on the Employee Performance of Government Banks in Kathmandu Valley** ” presented by Sanish Dangol Management for the degree of Master of Business Studies (MBS). We hereby certify that the dissertation is acceptable for the award of degree.

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ABBREVIATIONS

ANOVA	:	Analysis of Variance
ATM	:	Automated Teller Machine
CMV	:	Common Method Variance
DL	:	Digital Leadership
EP	:	Employee Performance
ICT	:	Information and Communications Technology.
IC	:	Innovative Culture
IS	:	Information Systems
IT	:	Information Technology
ICCT	:	Information, Communication, and Collaboration Technologies
PU	:	Perceived Usefulness
PEU	:	Perceived Ease of Use
PS	:	Perceived Security
POS	:	Point of Sale
PU	:	Perceive Ease Use
RO	:	Role Overload
RC	:	Role Conflict
SIT	:	Social Influence Theory
SMEs	:	Small and Medium-Sized Enterprises
SLT	:	Social Learning Theory
SJR	:	Scimago Journal and Country Rank
T	:	Trust
TC	:	Techno Complexity
TCM	:	Technology Competence
TOL	:	Techno Overload
TAM	:	Technology Acceptance Mode
TI	:	Technostress Inhibitors
TRA	:	Theory of Reasoned Action
USSD	:	Unstructured Supplementary Service Data

WHO : World Health Organization
WRTQ : Work-Related Technostress Questionnaire

ABSTRACT

The primary objective of this study is to ascertain how technostress and digital payment system affects employees' performance at government banks in the Kathmandu Valley, while also examining the role of stress as a mediator. Specific goals include: examining the relationship between technostress, digital payment systems, and the role of stress on employee performance; analyzing the impact of technostress and digital payment systems on employee performance within government banks in the Kathmandu Valley; and exploring how role overload and role conflict act as mediators between technostress, digital payment systems, and employee performance.

This paper explores the pivotal role of tech startups in shaping the economic landscape of Asia. It begins with an introduction to the concept of tech startups, highlighting the rapid growth and proliferation of these enterprises across the continent, supported by notable examples.

A descriptive research design with quantitative methods was used, collecting data from 400 government bank employees via a standardized questionnaire. Descriptive, correlation, and regression analyses were employed to interpret the data.

The study concludes by emphasizing the transformative potential of understanding technostress in driving employee performance in government banks. The implications for various stakeholders underscore the importance of coordinated efforts to overcome challenges and capitalize on opportunities within the government banking sector.

Keywords: Technostress, Employee Performance, Digital Payment System, Role Conflict, Role Overload

CHAPTER I

INTRODUCTION

1.1 Background of the study

Information technology (IT) is widely used, which has beneficial and harmful effects on people and businesses. The direct interaction of human beings with IT artifacts gives rise to technostress. In the post-information system, it includes perception, emotion, and thought. Studies reveal that people who experience technostress may experience severe consequences such as anxiety, exhaustion, and fatigue. Additionally, workers' performance has been shown to decline and job discontent to result in job performance. Supporting to similar studies reveal that people who experience technostress may experience severe consequences such as anxiety (Ayyagari et al., 2011), tiredness (Korunka et al., 1996) and lethargy (Arnetz & Wiholm, 1997). The term technostress was identified by professional psychologist, Craig Brood, in 1984, who defined it as a situation where the human body finds it difficult to manage technology in a healthy way, which creates illness and other mental and physical impacts (Gaudio et al., 2016). Technostress is an issue with adaptability that people experience when they can't handle information technology. Technostress, in an organizational context, is the stress end users experience as a result of using IT in their workplace.

The word technostress is combined with stress which generally defines the condition of worry reflecting excessive pressure (Agboola & Olasanmi, 2016). According (Ahmad & Amin, 2012), stress has a significant impact on how a person responds, adjusts and deal with surroundings and how these often impact on human existence, action, health and well-being. The adaptation of technology in personal and professional life is very common and essential for development. This nascent growth has made the organization's performance way better and more flexible. Given the widespread adoption of information technology (IT) in businesses, it is vital to look into the existence and effects of techno-stressors. People today are overly dependent on technology, which is inefficient on both a personal and professional level and causes them to suffer from a variety of medical and psychological issues. While there is no denying that technology has made people's lives more comfortable and efficient, most of its users also find it difficult to deal with its negative effects. To understand more the

research conducted on how Nigerian academic staff members' coping strategies and job performance were affected by technostress. Technostress was reported by 54.2% of participants, and the results indicated that it considerably reduced employees' capacity to do their tasks by 9%. This study aims to understand the constitution of work-related technostress. Thus, this study has the potential to increase the generalizability of this research. The output of our literature review research is the development of a conceptual model of technostress.

1.2 Problem Statements

Since then, as organizations embrace new technology more quickly and regularly provide updates, technostress has become an increasingly prevalent issue. Although the issue has already been identified in the corporate world, it hasn't been specifically analyzed in the case of government employee performance in Nepal. The majority of the research focused on the effects of occupational stress on job performance, with little attention paid to the effects of technostress on governments. To close the current research gaps, this paper has been put forward. As a result, this research could help recognize and distinguish the origins of technostress and its effects on role stress and government bank employee performance.

The following research questions are addressed in the study:

- How are government bank employees coping with technological stress currently at the Kathmandu Valley?
- How much do digital payment systems affect the performance of government employees in the Kathmandu Valley?
- Does role stress (role overload and role conflict) have a moderating effect? Between drivers of technological stress, DPS and employee performance?

1.3 Objectives of the Study

The study's main goal is to ascertain how technostress affects employees' performance at government banks in the Kathmandu Valley while also examining the role of stress mediating role. Specific goals are:

- To examine the relationship between of techno-stress, digital payment systems, Role of Stress on employee performance
- To analyze the impact of techno-stress and digital payment system on the employee performance of government bank inside in the Kathmandu Valley.
- To analyze the role overload and role conflict act as mediators between technostress, DPS and employee performance.

1.4 Hypotheses

According to Ansah et al., (2016) while it is believed that modern technology would increase worker productivity, in practice it has the opposite effect, leaving workers so overwhelmed by its uses that they find it difficult to complete tasks.

A significant correlation between various techno-stressors and unemployment, degree-level education, and female gender (La Torre et al., 2020). Furthermore, it found that technostress dramatically reduces commitment, productivity, innovation, and job satisfaction. Empowering approaches like building technology self-efficacy, improving information systems (IS) literacy, and participating in IS projects are needed to mitigate a drop in overall performance brought on by technostress employees (Kim & Lee, 2021).

Techno- Overload and Employee Performance

Techno-overload refers to situations when information and communication technologies require users to work faster and much longer. Using ICT for work can be unsettling due to increased effort and time constraints. Workload and time pressure are common stressors in organizations, as they are perceived as rewarding for personal growth.

Techno-overload is predicted to impact hindrance appraisal outcomes for two reasons. Techno-overload can lead to inefficient use of ICTs, requiring more time and effort than necessary to process information. Second, processing unnecessary data diverts employees' attention away from more productive activities. Responding to excessive bureaucratic group emails might take time and attention from dealing with client

inquiries. Therefore, techno overload might create additional obstacles to using ICTs to complete tasks (Zhao et al., 2020). Including these literature research prepare the first hypothesis in techno overload.

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

Techno-Complexity and Employee Performance

Techno-complexity refers to situations in which users' sentiments of inadequacy regarding their technical abilities are linked to the complexity of technology, forcing them to invest more time and energy in understanding it (Mougha et al., 2023).

Keeping up with rapidly evolving ICTs can be stressful for individuals. This creates worry and pessimism. Techno-complexity negatively impacts staff performance.

H2: Technology complexity has a significant impact on employee performance.

Technological Competencies and Employee Performance

Technological competencies are aligned with specific knowledge of several technological competencies and professional fields (Arballo et al., 2019). Technological competency in enterprises grows every day, and it is considered one of the pillars in the aforementioned SME assessment. (Öztemel & Özel, 2019).

H3: Technology competence has a significant impact on employee performance

Perceived ease of use and Employee performance

Employee perceptions of technology competence and employee performance are positively correlated. A new conceptual thread that highlights the positive relationships between technology competence and employee performance is now included in the literature exploring the relationship between technology and organizational roles and structure.

H4: Perceived ease has a significant impact on employee performance

Trust and Employee Performance

The less impact of perceived ease of use has less impact on employee performance. The relative strength of the usefulness-usage association in comparison to the ease of use-usage relationship is one of the most important discoveries. Usefulness and utilization were substantially more strongly correlated in study than was simplicity of use.

H5: Trust in DPS has a significant impact on employee performance

Perceived Usefulness and Employee Performance

The results showed that consumer adoption of digital payments in India is significantly influenced by trust. The findings of this study clearly demonstrate how much the presence of technical protection influences people's perceptions of security and trust (Primadineska & Jannah, 2021).

H6: Perceived usefulness has a significant impact on employee performance

Security and Employee Performance

One of the most significant findings is the relative strength of the usefulness-usage association compared to the convenience of use-usage relationship. In the study, usefulness and utilization had a significantly stronger correlation than did usability. The degree about which someone feels confident using digital payment methods is also significantly impacted by security (Primadineska & Jannah, 2021). Also, found that it feels comfortable utilizing digital payment methods, security plays a big role as well.

H7: Security has a significant impact on employee performance

The Role of Stress, Techno-Stress and Employee Performance

Muraale et al., (2017) states that employees observe technostress as positively connected to role stress. Mental health mediates the relationship between work stress and employee performance, implying that work stress influences employee's; mental health, which, in turn, reduces job performance (Chen et al., 2022). Complex technologies may lead to role overload as users struggle to understand and apply them

effectively (Tarafdar et al., 2014). The role stress serves as a mediator between technostress and employee performance. Technostress is a major global concern.

H8: The role of stress has a significant mediating effect on the relationship between Techno-stress and employee performance

This study identifies role stress as a mediator between technostress and employee performance among government bank staff. This will assist organizations and staff in managing technostress and increasing productivity. This study aims to examine the relationship between technostress and employee performance, as well as the factors that influence it.

1.5 Rationale of the Study

This study is important because it aims to address the issues mentioned in the problem statement, which help to fill in any gaps in previous knowledge. Initially, this study contributes to the body of knowledge about the effects of technological stress on role stress and worker performance in the Kathmandu Valley government bank employment.

Based on Wang et al. (2008) studies, the highest level of technostress is found in highly creative and centralized firms. Technostress, on the other hand, is lowest in businesses with low levels of innovation and centralization.

Second, role stress is being used in this study to mediate the relationship between techno-stress and performance among government bank employees. This will greatly benefit the organization and staff in managing techno-stress and boosting productivity. Finally, this research may contribute to understanding techno-stress and the relationship between variables that determine technological stress and worker performance. The results of this investigation may serve as a foundation for future studies and a source of information. The study can be used as a resource by other academics or researchers who wish to look more closely at how techno-stress affects worker performance in various public, corporate, and governmental sectors.

1.6 Limitations of the Study

Among the study's limitations are:

- Only three technostress elements were examined in this study; other potential factors that contribute to technostress and digital payment system might not be focused more.
- The survey was limited to employees of particular Kathmandu Valley government banks, so the sample results may not be representative of the country's total population.

CHAPTER II

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

This chapter focuses at the theoretical underpinnings of technostress variables and worker performance at Kathmandu's government banks. A comprehensive evaluation of previous research on a topic, a literature review looks at academic books, journal articles, and other materials relevant to a particular field of study. It explains the relationship between Techno-overload, Techno-Complexity, Technology competency, PU, PEU, T, PS and their consequential impact on EP. The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform,(Siagian et al., 2022).

2.1 Theoretical Reviews

Theoretical reviews provide insight into the study's topic, goal, and expected outcomes, which can be compared to actual events. The literature review process comprises identifying research topics and conducting searches across various online databases and scholarly sources to find relevant articles. Once key keywords and phrases are recognized, the literature analyzes trends and gaps in research. The search for relevant literature was conducted in two main domains. Google Scholar and Research Gate were primarily used to search for articles from reputable journal publishers worldwide. These databases were selected due to their reputation for having a diverse selection of journal articles. The quality of journal articles was measured through the Scimago Journal and Country Rank (SJR). For articles that were not freely available, Sci-Hub was used to access the research papers. The review process begins by searching for articles and journals with keywords such as “techno-stress,” “employee performance,” “digital payment system,” “role of stress,” or “performance of government banks.” Based on the method, several articles were found. The articles selected were chosen based on the relevance of the research title.

2.1.1 Technostress and Employee Performance

According to (Ayyagari et al., 2011) Technostress is a modern disease characterized by the incapacity to manage ICTs healthily. The World Health Organization (WHO) cites

the rising usage of ICTs as a contributing factor to current employment patterns. According to the authors, previous efforts to prevent workplace health risks focused on physical risks and neglected psychosocial risks and the impact of work on mental health. They recommend training and tools to develop preventive measures for workers' mental health. According to Heijnis (2003) technostress refers to an individual's behavior in response to a mismatch between the situation's demands and their response. It occurs when individuals find their profession stimulating but lack the necessary qualifications. ICT disruptions can lead to technostress, which generates mental pressure, and uneasiness in the work directly or indirectly by ICT (Marchiori et al., 2020).

2.1.2 Dimensions of Technostress among Employees

Ahmad and Amin (2012), identified many dimensions as techno-overload, invasion, ambiguity, complexity, and insecurity. Technostress levels were determined by computing the mean scores of these variables. These dimensions have multiple effects on employees' decision-making making which include their decision-making style, perception of job insecurity, technostress, etc. (Yildirim & Börü, 2023). Stress applied to individuals in computer-related areas. Most respondents felt that developments in computer technology cause uncertainty (Agboola & Olasanmi, 2016). According to some, those responsible for planning, managing, and overseeing these systems face increasing technostress, which is expected to persist in the future.

2.1.3 Role of Stress as a Mediator

Stress has become one of the major issues in all types of organizations especially in technical, strategic and other decision-making fields. To understand it more deeply polled 355 employees from a private bank in Pakistan that had implemented a new technology system (Hang et al., 2022). Installing and upgrading software, as well as using sophisticated features, can lead to activities that do not clearly align with work demands. This leads to role stress due to increased overload. Likewise Ansah et al., (2016) made a survey of 400 employees from four commercial banks in Ghana found that technostress had a negative impact on employee performance. Employees who face technological stress may experience anxiety and pessimism as they acclimate to new

ICTs. Similarly, Saganuwan et al., (2015) studied 283 accounting personnel using an accounting information system, those exposed to technostress reported lower levels of satisfaction with their performance. The study found a substantial correlation between scope and integration, as well as the relationship between technostress creators and task performance.

Each individual has a distinct role to play in both personal and professional settings. Employees often have multiple roles inside an organization, each with specific duties and responsibilities. Multiple conflicting job assignments can be difficult for individuals. This is especially important when there is a breakdown in communication or clarity regarding a task or obligation, or when the requirements are unclear. Multiple activities are incompatible. Role conflict and overload are the primary sources of role stress.

2.1.4 Digital Payment System and Employee Performance

The development of e-commerce, which further permits electronic transfer in a technology context, was facilitated by the Internet's global spread. E-commerce's growth is contingent upon its velocity, digitization, availability, and accessibility. Quick decision-making in company operations, such as advertising, bidding, negotiating, ordering, paying for goods, and sourcing, is made possible via the Internet. Internet banking, banking cards, Unstructured Supplementary Service Data (USSD), mobile wallets, bank pre-paid cards, point of sale (POS), mobile banking, and micro ATMs are some of the ways that digital transactions can be made in Nepal (Singh, 2024).

No economy can indeed expand in the global marketplace without a suitable and adaptable arena for competition, especially when it comes to trade and business through internet commerce. In order to compete with multinational corporations both inside and outside of borders, small and medium-sized enterprises (SMEs) in developing nations must transition from paper-based payment systems to digital payment systems (Putrevu & Mertzanis, 2023). According to the study Nyaga (2017), mobile money services have a major impact on how well SMEs perform in Kenya. Additionally, the few research

that looked into how the performance of SMEs was impacted by the digital payment system (Scott et al., 2017).

2.1.5 Perceived Ease of Use

The idea that utilizing a specific information technology system would be effortless is known as perceived ease of use. Users are more likely to accept an application if they believe it to be simpler to use than another. The degree to which a person believes a system is easily understandable is known as perceived ease of use. Perceived usability of cloud computing: The greater the perceived ease of use of cloud computing, the higher the likelihood of adopting innovations in technology, (Ratten, 2014). Guriting and Ndubisi claim that bank consumers are more inclined to utilize online banking and other financial services when the technology is user-friendly. Additionally, they found a correlation between PEU and the intention to use the online trading system (Singh, 2024). PEU has a big impact on how initially willing people are to use internet banking. PEU therefore forecasts technology adoption based on end users' perceptions of it.

2.1.6 Perceived Usefulness

The benefits of information technology are its perceived usefulness in helping people perform their tasks. The conviction behind using a particular method is known as its perceived value. Because of this, perceived usefulness is the state in which people think that technology will enable them to achieve their objectives. A person is more inclined to use technology if they are aware of its benefits. The infrastructure advances, employees will grow more accustomed to technology, which will enhance their ability to perform their jobs (Omar et al., 2019). In particular, perceived usefulness is strongly correlated with relative advantage the idea that new technology is better than its predecessor while the ease of use of technology acceptance mode (TAM) is directly correlated with complexity, which establishes the perceived difficulty of use.

2.1.7 Trust with Digital Payment System

Trust is influenced by competence, integrity, honesty, and kindness, among other qualities (Daabseh & Aljarah, 2021). A party's faith in the goals and deeds of the other is known as trust. There are four ways to measure trust: 1) Having faith in all parties

participating in digital payment applications, including buyers and sellers; 2) Having faith in the security features of digital payment applications; 3) Having faith in the services offered by digital payment applications; and 4) Having faith in the information supplied during the application process.

2.1.8 Perceived Security

Eight indicators can be used to gauge perceived security, according to research by (Flavián & Guinalú, 2006). These indicators include: 1) having a mechanism in place to ensure the security of transmitting user information; 2) exhibiting a high level of concern for the security of each transaction; 3) having the technical capacity to guarantee that no other organization will replace their identity; and 4) feeling confident.

2.1.9 Employee Performance

Strain symptoms and overall job satisfaction are the markers of individual adjustment that have been highlighted in previous studies, but this paper concentrated on the narrow themes of stress and attitudes. A survey of 216 employees from a medium-sized local government administration in Norway revealing high levels of unhappiness, leading to a decreased desire to embrace technology. Inhibitors had an inverse impact on both willingness to utilize ICT and satisfaction level (Fuglseth & Sørebo, 2014). Likewise, on the research conducted in 216 Indian academicians found that technostress had a negative impact on their job performance. Agboola and Olasanmi (2016), used secondary data to study the impact of technological stress on auditing firms in developing nations. The study concluded that technostress negatively impacts employee productivity and creates ergonomic hazards that harm both employees and the workplace.

2.1.10 Theoretical Foundations for the Study

This study has used some of the popular and common theories such as signaling theory, social learning theory, theory of planned behavior, social influence theory, and social presence theory. The theories serve as a framework for understanding the dependent and independent variables of the study.

Social Learning Theory

Social learning theory (SLT) is a dynamic and interactive process that occurs within a multi-actor environment, where individuals exchange information, educate each other, and collaboratively generate new understandings over time. SLT is derived from its emphasis on learning from others. This theory agrees with the idea that learning happens through direct experience of consequences but also highlights that learning can occur by observing how others' behavior affects the social environment. (Dundar & Lewis, 1998). From the perspective of SLT, individuals primarily shape the environmental conditions influencing their behavior through their actions in a reciprocal manner. The experience resulting from these behaviors also contribute significantly to shaping an individual's capabilities and subsequent behaviors. Interacting with peers and people reinforces these norms, shaping people to think and behave.

Social Influence Theory (SIT)

Social Influence Theory (SIT) defined as individuals' attitudes, beliefs, and subsequent behaviors are shaped by others they perceive as influential, manifesting through compliance, identification, and internalization process. Researcher suggested that social influence causes shifts in attitude and behavior, which can vary in intensity depending on how individuals accept that influence. Social influence is a tendency to accept information from others as evidence of reality. For instance, if a friend or mentor recommends a specific approach, an individual may begin to perceive its utility, subsequently forming an intention to implement it. The researcher outlined two psychological motivations that drive humans to conform to others' expectations. These involve informational social influence and normative social influence. Informational influence involves accepting information from others as a guide to reality. Normative influence is the pressure to adhere to others' favorable expectations.

Changes in attitudes and actions resulting from social influence can manifest at different levels of social interaction. These different processes of influence can be categorized as compliance, internalization, and identification. Compliance is the act of conforming to the expectations set by others, internalization involves aligning one's goals with those of the group members, creating congruence between individual and

collective objectives, (Bagozzi & Dholakia, 2002). Find using social influence approach to participate in virtual communities can derive benefits to the individuals from the interaction (Okazaki, 2009).

Unified Theory of Acceptance and Use of Technology

The unified theory is integration of important components that determine behavioral intention and use. In order to achieve this goal, a study of the key literature on IS acceptance was conducted in order to identify theoretical and contextual parallels and discrepancies between conceptions of technology acceptance that came from three different research streams: social psychology, IS management, and behavioral psychology.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) explains how people would accept new technology. The Theory of Reasoned Action (TRA), on which TAM is predicated, is not fully utilized by Davis. However, Davis only uses the elements "belief" and "attitude" since he thinks that an individual's behavior when utilizing information technology starts with how they perceive its utility and ease of use. As the model has developed, TAM has progressively been expanded to include financial activities. When new constructs that are deemed necessary in light of the study environment are introduced, the TAM is frequently extended in this way. For instance, trust and security are crucial in the financial setting to ensure the safety of financial transactions and investments (Pinho & Soares, 2011)

Innovation Resistance Theory

The technologically advanced digital payment methods are inventive as well. Acceptance of innovation can be difficult for both individuals and organizations. The majority of for-profit businesses create cutting-edge products with the needs and wants of their customers in mind and actively work to have them adopted. Companies continue to struggle with consumers' adoption of their innovations (Kleijnen et al., 2009). Innovation resistance refers to the potential disapproval of potential changes to the current satisfying situation or deviations from their ideal of innovation.

2.2 Empirical review matrix

Table 1

Empirical Review Matrix

Author	Focus	Methodology	Major Findings
(Kim & Lee, 2021)	To explore how self-efficacy and technical support function as mitigating factors in the link between counterproductive behavior and techno-stress	Sample: 620 respondents. A sample size of 300 in the IT industry and 400 in non-IT industries using a convenient sampling method.	Counter-productivity is significantly impacted by techno-stress. Overload with technology has a positive impact on counterproductive work behavior.
(Hang et al., 2022)	Focus on how technostress inhibitors influence the relationship between employees' well-being and techno-stressors.	Samples: 355 employees from private banks of Pakistan. They used Smart PLS for validity, reliability, correlation, and common method variance.	Installing and upgrading complex software improves productivity but doesn't address immediate job demands. This leads to role overload and consequently, role stress.
(Jeyalakshmi & Rani, 2020)	Investigate how employee performance in the banking industry is affected by digitization.	One hundred and fifty questionnaires were issued to employees of various banks; of those, one hundred were completed and returned.	Data shows a significant association between digitization and performance concerns.

(Zhao et al., 2020)	To examine the relationship between technostress creators and ICT-enabled productivity	Interviewed 513 Chinese employees who work full-time and frequently use ICTs at work. Descriptions of the interviews. Measured with 5-point Likert scales	Technostress creators positively related to hindrance appraisal and negatively related to challenge appraisal
(Putriani & Apriani, 2022)	To understand influence of digital technostress and digital technology self-efficacy	122 respondents were analyzed by Structural Equation Modeling (SEM).	FinTech, which adds stress due to its complexity and overload, can influence Generation Z's intention to adopt it.
(Shadbad & Biros 2020)	Examine the relationship between the possibility of security problems and technostress, which arises from employees' frequent involvement with IT.	Online survey with 356 employees who work in technology-related fields. The research model is assessed using the structural equation modeling method.	Members that apply IT are forced to adopt high-level conceptions of a group of techno stressors, which leads them to justify their ISP infractions and participate in non-compliant activities.
(Güğerçin, 2019)	Study was to analyze the impact of Techno-stress on cyber slacking behaviors.	A survey method was used and data were gathered from 252 white-collar employees working in the manufacturing sector.	Significant and positive relationships were found between the dimensions of techno-stress. The zero-order correlation of variables

(Issa & Omar, 2024)	To explore the role of technostress inhibitors (TI), innovative culture (IC), and digital leadership (DL) in promoting participation for better digital innovation (DI).	Total 292 usable responses from five major banks in Libya and done Partial least squares structural equation modeling.	Digital leadership (DL) and innovative culture (IC) positively influence digital innovation (DI). Techno-work engagement (TE) acted as a mediator between leadership, culture, and innovation.
(Maier et al., 2019)	To study how and to what extent user personality types affect technostress perception.	Two-wave study methodology to explore the relationship and Partial Least Squares Structural Equation Modeling (PLS-SEM),	Personality traits significantly influence technostress perception, with IT mindfulness exerting the strongest impact.
(Porcari et al., 2023)	A study examines how social interaction stressors and personal life stressors are related to use of mobile instant messenger after work hours	2,586 bank employees. Reliability, exploratory factor analysis, confirmatory factor analysis. ANOVA, Independent sample t-test.	Higher levels of technostress are correlated with negative outcomes, including reduced job satisfaction and increased anxiety among employees.

2.3 Research Gap

Kim and Lee (2021) “Exploring the Roles of Self-Efficacy and Technical Support in the Relationship between Techno-Stress and Counter-Productivity” has some limitations despite providing results that may advance the current literature on techno-stress and counter-productivity, given the lack of sufficient research in this area. It was

conducted within specific industries, highlighting the need for further investigation in other sectors to enhance generalizability. Additionally, the study calls for clarification of relationships among other related impact factors, as it focuses on a limited perspective that does not encompass all necessary elements for a comprehensive theory. Furthermore, since the research relied solely on responses at a single point in time, it lacks the ability to verify results over a long time series, which limits its conclusions. Future research should also address common method variance (CMV) and the implications of self-report measures regarding this topic.

In the study “The moderating effects of technostress inhibitors on Techno-Stressors and Employee’s Well-Being” Hang et al. (2022) advances our understanding of how technostress inhibitors influence the relationship between well-being and technostressors. However, future research could address gaps related to geographical and sectoral diversity, a comprehensive analysis of technostress inhibitors, longitudinal impacts, detailed analysis of technological complexity, the influence of remote work and digital transformation, coping mechanisms, interactions with other stress forms, performance metrics, and the role of employee demographics.

Jeyalakshmi and Rani (2020) highlighted the significant association between digitization and performance concerns in the banking industry. The title of the study was “The impact of digitalization on employee performance in banking sector.” However, sample size and representation, depth of data analysis, longitudinal perspectives, specific aspects of digitization, moderating and mediating variables, geographical and cultural context, different performance metrics, employee perceptions and experiences, and intervention strategies can be taken as a research gap. Addressing these gaps would enhance our understanding of the impact of digitization on employee performance and help develop effective strategies to manage this transition in the banking sector.

The study by Zhao et al. (2020) advances understanding of the relationship between technostress creators and ICT-enabled productivity through appraisal and coping processes. However, comprehensive coping mechanisms, the role of organizational

culture and support, impact on different aspects of productivity, influencing various demographic factors.

Putriani and Apriani, (2022) studied “Impacts of digital technostress and Digital Technology Self-Efficacy on intentions to use FinTech in Indonesia” where researcher highlighted several key areas needing further exploration. Firstly, there is insufficient research specifically examining how digital technostress affects users' intentions to adopt FinTech solutions, particularly within the Indonesian context. Additionally, while self-efficacy is acknowledged as a factor, its specific impact on the relationship between technostress and FinTech usage intentions requires deeper investigation. The study also emphasizes the need to understand how cultural factors in Indonesia influence these dynamics, as most existing literature primarily addresses broader technology usage rather than FinTech adoption. Finally, there is a call for longitudinal studies to assess how perceptions of technostress and self-efficacy evolve over time and their impact on FinTech usage intentions. Addressing these gaps could significantly enhance the understanding of technology adoption dynamics in emerging markets like Indonesia.

Shadbad and Biro, (2020) Provides valuable insights into the factors influencing the behavioral intention to use ERP systems, highlighting the importance of perceived utility over usability. However, detailed usability factors, user involvement and change management, technology complexity, demographic factors were completely missed in his paper. Addressing these gaps would deepen our understanding of ERP system acceptance and help develop more effective implementation strategies.

Does Techno-Stress Justify Cyberslacking? An Empirical Study Based on the Neutralization Theory," highlights several areas for further exploration. Firstly, while the study investigates the relationship between techno-stress and cyberslacking through the lens of neutralization theory, there is a lack of comprehensive research examining the underlying psychological mechanisms that mediate this relationship. Additionally, the focus on a specific theoretical framework may limit the understanding of techno-stress impacts across different contexts and industries. Furthermore, the study predominantly relies on self-reported data, raising concerns about potential biases and the need for more diverse methodological approaches, such as longitudinal or mixed-

method designs. Lastly, exploring the role of organizational culture and support systems in mitigating techno-stress and its associated behaviors, like cyberslacking, remains under-researched, indicating a need for more nuanced investigations in this area. Addressing these gaps could enrich the literature on techno-stress and its implications for workplace behavior, (Gügerçin, 2019).

Stress levels among non-academic and academic staff in dealing with computers. Likewise in other research, the author has missed the ,detailed examination of stress factors, impact of training and support, psychological and health outcomes, coping mechanisms and interventions, comparison across institutions and how it impact on the person mental and physical health (Issa & Omar, 2024).

The research gap identified in Maier et al., (2019) study, "Technostress and the Hierarchical Levels of Personality: A Two-Wave Study with Multiple Data Samples," focuses on several key areas needing further investigation. Despite providing insights into how personality traits at different hierarchical levels (neuroticism, personal innovativeness in IT, and IT mindfulness) influence technostress perception, there is a need for more extensive research to explore other personality traits and their impacts on technostress. Additionally, the study's industry-specific context suggests a gap in understanding how these relationships might differ across various organizational settings and cultures. Furthermore, the reliance on two-wave data limits the ability to capture long-term effects and changes over time, highlighting the need for longitudinal studies. Lastly, the interaction between organizational support mechanisms and individual personality traits in mitigating technostress remains under-explored, indicating a potential area for future research. Addressing these gaps could provide a more comprehensive understanding of the interplay between personality and technostress in diverse environments.

The research gap identified in Porcari et al., (2023) study, "A New Scale to Assess Technostress Levels in an Italian Banking Context: The Work-Related Technostress Questionnaire," encompasses several key areas for further exploration. While the study introduces the Work-Related Technostress Questionnaire (WRTQ) and validates its

reliability within the Italian banking sector, there is a need to investigate its applicability and validity across different industries and cultural contexts to enhance generalizability.

According to previous studies, none of them are specific to government bank employee performance in Nepal. Most of the studies connect the new technology with work performance without considering the additional and important factors that may impact them physically and mentally. Following a thorough examination of the relevant literature, researcher identified a few study gaps. The majority of research on technological stress has focused on analyzing its impact on employee performance. However, there is limited evidence of role stress as a mediator in the relationship between technostress and employee performance in Nepal. The current study's findings can inform future research on the relationship between technostress and employee performance (including role of stress)

CHAPTER III

RESEARCH METHODOLOGY

A research methodology is essential for ensuring the validity, reliability, and accuracy of study findings. This begins with clearly defining the research objectives and formulating research questions or hypotheses to address the research challenge.

The next step involves outlining the process of data acquisition. Data can be obtained from both secondary sources, such as literature reviews and pre-existing databases, and primary sources, such as surveys, interviews, and observations. After data collection, the methodology provides recommendations for data analysis. This might include quantitative techniques, like statistical analysis, or qualitative techniques, like thematic analysis. The choice of analytical methods should align with the study's objectives and the data's structure.

In this investigation, both primary and secondary sources were employed. Primary data was collected through a questionnaire designed to gather employee responses regarding company commitment and culture. Secondary data was acquired from various publications, research articles, case studies, and other reliable sources to corroborate the findings.

This chapter covers the research methods used to investigate the effects of technostress (an independent variable) on employee performance (a dependent variable) among government bank employees in the Kathmandu Valley. It also explores the indirect effects of role stress (a mediating variable). The chapter includes techniques for selecting samples, collecting information, and analyzing the data.

3.1 Research Design

A research design is a strategy for answering research question using empirical data (Singh, 2024). A research design is a framework that contains the techniques and steps for gathering, analyzing, and interpreting data. The descriptive research design was used for this study. The researcher used primary data collection methods. Additionally,

a quantitative research strategies were implemented. Data were collected through a standardized questionnaire delivered both online and in print. The correlational research designed to determine the prevalence and relationships among variables and to forecast events from current data and knowledge, (Curtis et al., 2016). Similarly, correlational research design doesn't manipulate the data and find the relationship such as the strength and direction of the relationship between the variables without an experiment (Fleetwood, 2023). Therefore, this study used a correlational research design.

3.2 Population, Sample Size and Sampling Design

The primary target demographic for this study were every employee ranked as an officer or below the officer level working in government banks in Kathmandu Valley. The samples were collected using the probability convenience sampling approach. The population size is unknown; the sample size calculated as the number of samples required to estimate a proportion with an approximate 95% confidence level, resulting in a sample size of 384.

Using the sample size formula:

$$n = Z^2 \cdot p \cdot (1-p) / M^2$$

Where, n. = sample .size for infinite population

Z = Z.value (e.g. 1.96 for 95% confidence level)

p = Population proportion (expressed as decimal and assumed as 0.5)

M = Error Margin i.e. 5%

Calculation:

$$n = \frac{(1.96)^2 \cdot 0.5 \cdot (1-0.5)}{(0.05)^2}$$

$$n = \frac{3.8416 \cdot 0.25}{0.0025}$$

$$n = \frac{0.9604}{0.0025}$$

$$n = 384.16$$

3.4 Nature, Source of Data and Instrument of Data Collection

The study primarily relied on primary data, which was collected by distributing questionnaires to selected respondents. With increased internet access, distributing the questionnaires both physically and online became easy and cost-efficient.

The research study had a total sample size of 384 respondents, consisting of employees from government banks in the Kathmandu Valley. A convenience random sampling method was used, which the most suitable approach was given the constraints of time and budget. This technique allowed for the efficient and effective reach and access to the necessary respondents.

The questions related to all the dependent, mediating, and independent variables were mapped to a 5-point Likert scale with five different options. The questionnaire was filled out by government bank employees only. These data has been inserted into software such as MS Excel, SPSS to bring out the appropriate information.

Both the printed and digital questionnaire were distributed in the mid of June 2024. Out of 500 questionnaire, 415 were returned in 19 June 2024. All the respondents' confidentiality was ensured through their voluntary involvement, and they were free to withdraw at any time for any reason.

Table 2

Data Cleaning

Total distribute questionnaire	500
Total questionnaire not return	85
Total complete return	415
Missing value	0
Unengaged response	15
Total Usable response	400

Note: Based on author's calculation

3.4 Methods of Analysis

To achieve this, the researcher distributed questionnaires both online using Google Forms and in hardcopy format. Printed questionnaires were provided to all government

banks in the region to ensure comprehensive coverage. The questionnaire was designed to capture data related to the dependent, mediating, and independent variables, with each question mapped to a 5-point Likert scale offering five response options. This scale helped measure the intensity of respondents' attitudes and perceptions, ranging from strong disagreement to strong agreement.

For data analysis, the researcher adopted descriptive analysis techniques to interpret the collected data. Descriptive analysis involved summarizing and organizing the data to provide a clear understanding of the sample's characteristics. The methods employed included:

1. **Readability Analysis:** This assessed the clarity and comprehensibility of the questionnaire responses, ensuring that the data collected was coherent and interpretable.
2. **Correlation Analysis:** This technique was used to identify and measure the strength of relationships between variables, helping to understand how changes in one variable might be associated with changes in another.
3. **Regression Analysis:** This method explored the impact of one or more independent variables on a dependent variable, determining the degree to which technostress affected employee performance and the role of mediating variables like role stress.

By using these descriptive analysis techniques, the study aimed to provide a detailed overview of the data and uncover significant patterns and relationships. This allowed for a comprehensive understanding of the effects of technostress on employee performance, as well as the indirect effects mediated by role stress.

In summary, the research relied on a carefully structured questionnaire distributed both online and in print to gather primary data from government bank employees in Kathmandu Valley. Descriptive analysis, including readability, correlation, and regression analyses, was employed to interpret the data and derive meaningful insights.

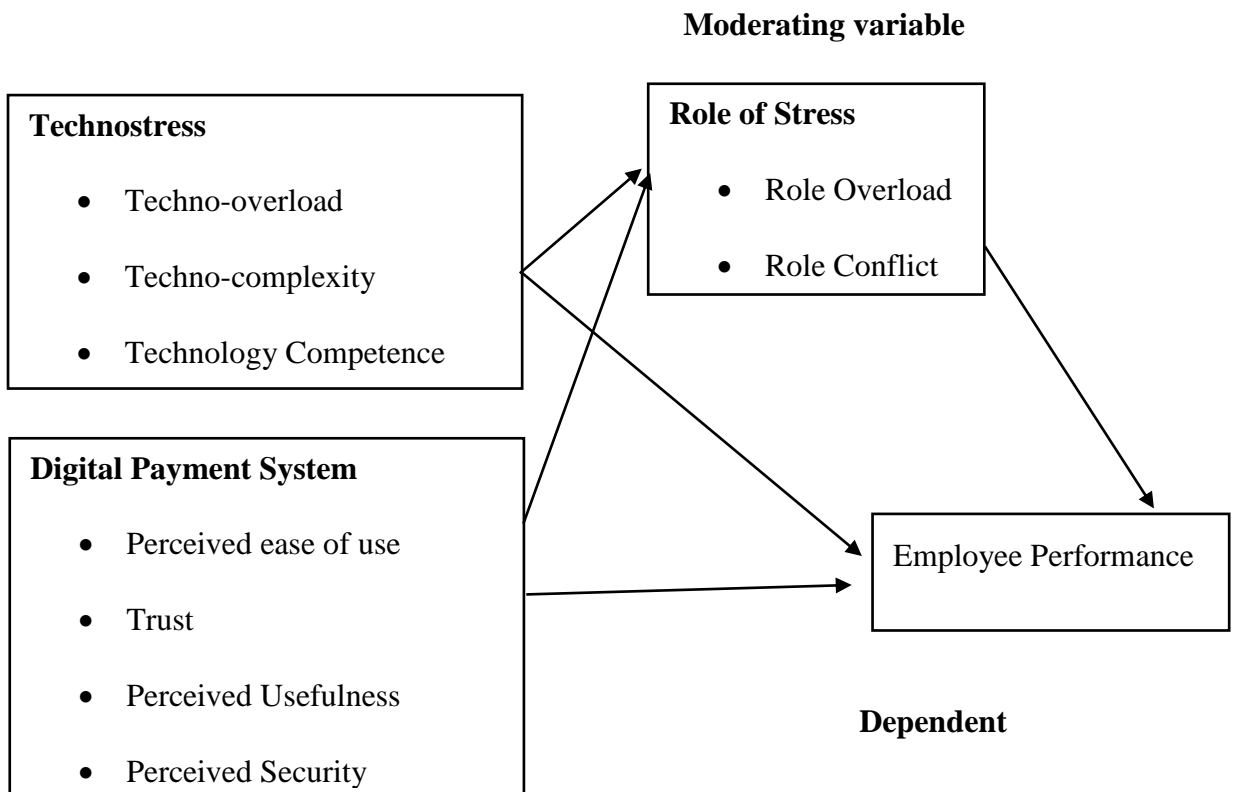
3.5 Research Framework and Definition of Variables

The conceptual framework defines the relationship between independent, mediating and depending variables. The formulation of the conceptual framework is based on idea

of previous study of theoretical framework on dependent and independent variables, i.e., internal factors of techno-stress, digital payment, and role of stress and employee performance (Boer & Burza, 2018).

Figure 1

Theoretical Framework



Independent Variables

Source: Tarafdar et al.(2014) and Zhao et al. (2020)

Operational definition of variable

Techno-overloaded: The phrase "techno overload" refers to difficult situations that force people to work longer and harder than usual. It may require employees to manage a massive volume of information, which may lead to exhaustion, memory issues, and loss of control.

Techno-complexity: Techno-complexity is the state in which workers perceive a deficiency in their computing abilities, leading them to invest more time in acclimating and acquiring new technologies.

Technology competence: the term "technological competence" defines the concept's fundamental focus. Knowledge management specialization is the subject of the first discussion over the word technological competence in the business within the context of Information, Communication, and Collaboration Technologies (ICCT). Technological competencies can be defined as particular skills applied to various professional domains, (Arballo et al., 2019).

Perceived ease of use: A person's perception of how easy a certain information technology system would be to use is known as perceived ease of use. Consumers are more likely to accept an application if they believe it to be simpler to use than another. A person's degree of belief that a system is easily understandable is known as perceived ease of usage.

Perceived Security: Security services will continue to be the main concern for users when it comes to financial transactions. Perceived security is the users' subjective belief that third parties won't access, store, or improperly alter their personal information (Flavián & Guinalú, 2006)

Trust: Developing trust in digital payment has taken a lot of time. After the COVID pandemic, most bank users seem to have incorporated the habit of digital payment. Especially in business, entrepreneurs and owners have shifted their payment preferences through e-sewa, mobile banking, Khalti, etc. in Nepal. However, the number of digital fraud cases cannot be ignored, and the bank, as a third party, will always be responsible for them.

Perceived Usefulness: One of the core reasons people choose government banks is for security. Digital security in government sectors is the major motivation for customers in India to use digital payments. Including digital security in banking sectors motivates customers to use more mobile banking, which ultimately reduces the work pressure on

bankers (Purohit & Bandyopadhyay, 2014). However, server errors, hacking, and misinformation have created a few issues in the past as well as in the present

Role overload: Role overload is a growing issue in the workplace that is severely harming both employees and businesses. It occurs when people feel their role demands are greater than their time, energy, and talents.

Role Conflict: When an employee has more than one role that conflicts with one another or with the responsibilities of a work group, it is referred to as a role conflict. If there is greater role conflict at work, an individual is more likely to feel stressed out. (Tiwari, 2020).

Employee performance: employee performance is the ability of a worker to deliver tasks, goods, and services that meet, surpass, or exceed the minimal requirements established by their employers. Additionally, evaluating the output in terms of both quantity and quality while accounting for resource costs.

This chapter summarizes the research methodology and rationale or logic for applying such methodology. In the following chapter, the collected data were analyzed by applying Statistical Packages for the Social Sciences (SPSS). The demographic profile, reliability, descriptive statistics, and regression analysis discussed from the data analysis results.

CHAPTER IV

RESULTS AND DISCUSSION

4.1 Result

The results section begins by outlining the demographic profile of the respondents, emphasizing key characteristics. This is followed by an in-depth descriptive analysis that identifies patterns and trends in the data. Correlation analysis is then employed to examine the relationships between variables, shedding light on their interactions. Additionally, regression analysis is utilized to uncover the impact and predictive elements within the study, providing deeper insights. This blend of demographic information, descriptive analysis, and advanced statistical methods enriches the results, offering a comprehensive perspective on the study's findings

4.1.1 Demographic Profile of Respondents

Table 3

Demographic Profile of Respondents

Demographic Variables		Frequency	Percent
Age	20-29	93	23.25
	30 -39	169	42.25
	40-49	119	29.75
	Above 50	19	4.75
Gender	Female	210	52.5
	Male	190	47.5
Marital Status	Married	243	60.75
	Unmarried	157	39.25
Education Status	Bachelor	269	66.1
	Intermediate Leve (+2)	33	8.1
	Masters and Above	98	24.1
Years of work experience	1-10 years	217	54.25
	10-20 years	113	28.25
	20 years and above	50	12.5
	Less than a year	20	5

Organization you are currently working for	ADB: (Agriculture Development Bank Limited)	150	37.5
	NBL (Nepal Bank Limited)	102	25.5
	NRB (Nepal Rastra Bank)	63	15.75
	RBB (Rastriya Banijya Bank)	85	21.25
Rank/Designation	Below officer level	179	44.75
	Officer level	221	55.25
Years of work experience in current organization	1-10 years	211	52.75
	10-20 years	102	25.5
	20 years and above	43	10.75
	Less than a year	44	11
Available Technologies in the Banking Sector	Automated Teller Machine (ATM);Smartcard Banking (Debit/Credit);Loan Repayment	2	0.5
	Automated Teller Machine (ATM);Smartcard Banking (Debit/Credit);Online Banking	135	33.75
	Automated Teller Machine (ATM);Smartcard Banking (Debit/Credit);Online Banking;Loan Repayment	79	19.75
	Automated Teller Machine (ATM);Smartcard Banking (Debit/Credit);Online Banking;Utility (Bill Pay/Tuition Fee)	2	0.5
	Automated Teller Machine (ATM);Smartcard Banking (Debit/Credit);Online Banking;Utility (Bill Pay/Tuition Fee);Loan Repayment	1	0.25
	Automated Teller Machine (ATM);Smartcard Banking (Debit/Credit);Online Banking;Utility (Bill Pay/Tuition Fee);Remote Fund Transfer	3	0.75
	Automated Teller Machine (ATM);Smartcard Banking	168	42

(Debit/Credit);Online Banking;Utility (Bill Pay/Tuition Fee);Remote Fund Transfer;Loan Repayment Automated Teller Machine (ATM);Smartcard Banking (Debit/Credit);Online Banking;Utility (Bill Pay/Tuition Fee);Remote Fund Transfer;Loan Repayment;None	10	2.5
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(Source: SPSS)

The demographic data provided presents a comprehensive overview of the respondents, detailing various aspects such as age, gender, marital status, education, work experience, current organization, rank/designation, and available technologies in the banking sector. This information is crucial for understanding the characteristics of the sample group.

In terms of age distribution, the majority of the respondents fall within the 30-39 years age group, comprising 42.25% (169 respondents), followed by those aged 40-49 years at 29.75% (119 respondents). The 20-29 years age group makes up 23.25% (93 respondents), and those above 50 years constitute 4.75% (19 respondents). Gender distribution is fairly balanced, with 52.5% (210 respondents) being female and 47.5% (190 respondents) being male.

Marital status data indicates that a significant portion of the respondents are married, accounting for 60.75% (243 respondents), while 39.25% (157 respondents) are unmarried. Regarding education, the majority hold a bachelor's degree, representing 66.1% (269 respondents). Those with an intermediate level education (+2) make up 8.1% (33 respondents), and 24.1% (98 respondents) have a master's degree or higher.

The respondents' work experience varies, with the largest group having 1-10 years of experience, accounting for 54.25% (217 respondents). Those with 10-20 years of experience represent 28.25% (113 respondents), while 12.5% (50 respondents) have over 20 years of experience. A smaller segment, 5% (20 respondents), has less than a year of experience.

In terms of organizational affiliation, 37.5% (150 respondents) work for the Agriculture Development Bank Limited (ADB), 25.5% (102 respondents) are employed at Nepal Bank Limited (NBL), 15.75% (63 respondents) are with Nepal Rastra Bank (NRB), and 21.25% (85 respondents) are with Rastriya Banijya Bank (RBB). Rank-wise, 55.25% (221 respondents) are at the officer level, while 44.75% (179 respondents) are below officer level.

Regarding work experience within their current organization, 52.75% (211 respondents) have 1-10 years of experience, 25.5% (102 respondents) have 10-20 years, 10.75% (43 respondents) have over 20 years, and 11% (44 respondents) have less than a year.

Finally, the available technologies in the banking sector highlight a range of services. The most common combination is Automated Teller Machine (ATM), Smartcard Banking (Debit/Credit), Online Banking, Utility (Bill Pay/Tuition Fee), Remote Fund Transfer, and Loan Repayment, utilized by 42% (168 respondents). Other combinations include ATM, Smartcard Banking, and Online Banking at 33.75% (135 respondents), and ATM, Smartcard Banking, Online Banking, and Loan Repayment at 19.75% (79 respondents). A small percentage of respondents use various other combinations of these technologies, indicating a diverse technological engagement within the banking sector.

4.1.2 Reliability Test

Table 4

Reliability Test

Code	Variables	N	Cronbach Alpha
TOL	Tech Overload	5	.895
TC	Tech Complexity	5	.834
TCM	Technology Competence	4	.746
RO	Role Overload	5	.725
RC	Role Conflict	4	.685
PEU	Perceive Ease Use	4	.756
T	Trust	4	.752
PU	Perceived Usefulness	9	.853

PS	Perceived Security	5	.732
EP	Employee Performance	5	.719

(Source: SPSS)

Table 3 presents the results of a reliability test for various variables using Cronbach's Alpha. Cronbach's Alpha is a measure of internal consistency or reliability of a set of scale or test items. The values range from 0 to 1, with higher values indicating greater reliability. The variables measured are Tech Overload (TOL) with 5 items ($\alpha = .895$), Tech Complexity (TC) with 5 items ($\alpha = .834$), Technology Competence (TCM) with 4 items ($\alpha = .746$), Role Overload (RO) with 5 items ($\alpha = .725$), Role Conflict (RC) with 4 items ($\alpha = .685$), Perceived Ease of Use (PEU) with 4 items ($\alpha = .756$), Trust (T) with 4 items ($\alpha = .752$), Perceived Usefulness (PU) with 9 items ($\alpha = .853$), Perceived Security (PS) with 5 items ($\alpha = .732$), and Employee Performance (EP) with 5 items ($\alpha = .719$). Most variables exhibit high to acceptable reliability, with Cronbach's Alpha values above 0.7, indicating good internal consistency among the scale items.

4.1.3 Descriptive Statistic

4.1.3.1 Summary of Descriptive Statistics

Table 5

Summary of Descriptive Statistics

	N	Mean	Std. Deviation
TOL	400	14.9675	3.61790
TC	400	15.8750	3.29340
TCM	400	14.7750	2.03217
RO	400	17.8325	2.71161
RC	400	13.8575	2.24941
PEU	400	15.2475	1.88816
T	400	14.8725	1.76324
PU	400	34.2600	3.35941
PS	400	17.9175	2.44656
EP	400	19.3881	1.89187

(Source: SPSS)

The descriptive statistics provide a comprehensive summary of various variables measured in a study, highlighting the number of observations (N), mean values, and standard deviations. Starting with TOL, there are 400 observations with a mean score

of 14.9675 and a standard deviation of 3.61790, indicating moderate variability in responses related to this variable.

For TC, the observed mean is 400 with average standard deviation of 3.29340 which is still not very large in indication that there were some variations from the average test score. In the TCM, we can see that the mean figure is 14.7750 and standard deviation of 2.03217 from 400 observation it show that there is relatively low variance in perceived technology competence among the respondent. The variable RO has 400 observations with the average score of 17.8325 and with the standard deviation at the level of 2.71161 which indicate moderate variability.

The same is with RC having a mean score of 13.8575 with 400 observations while the standard deviation at 2.24941 indicate that there is a little variability of the scores around the mean scores. PEU can be explained as having less variability and mean = 15.2475, SD = 1.88816 from 400 observations. T also shows constant results with 400 observations, mean =14.8725, SD = 1.76324. However, PU has the highest of mean of 34.2600, which is more moderate compared to the others, and a standard deviation of 3.35941 from 400 observations. For PS, 400 scores are available, and the mean PS score is 17.9175 and standard deviations of 2.44656, which influence the outcomes moderately.

Lastly, EP is measured across 268 observations, with a mean of 19.3881 and a standard deviation of 1.89187, suggesting relatively lower variability in this sample. The mean values indicate the central tendency of each variable, while the standard deviations reveal the extent of variability or dispersion of the scores around the mean. The number of observations shows that most variables were measured across 400 participants, except for EP, which was measured across 268 participants.

4.1.3.2 Descriptive Study of Techno-overload

Table 6

Descriptive Study of Techno-overload

	N	Mean	Std. Deviation
I am forced by new technology to work much faster.	400	2.86	.811
I am forced by new technology to do more work than I can handle.	400	2.93	.904
I am forced by new technology to work with very tight time schedules	400	2.96	.818
I am forced to change my work habits to adapt to new technologies	400	3.11	.894
I have a higher workload because of increased technology complexity.	400	3.11	.879

(Source: SPSS)

With reference to a descriptive study done on techno-overload, this paper unveils a vivid picture of how new technology affects respondents' work environment. For the statement "I am forced by new technology to work much faster" respondents' feedback reached four hundred with mean score of 2.86 standard deviation of 0.811 showing moderate level of agreement and dispersion. Also the statement "Due to new technology more work is imposed on me than I can handle" has the mean [2.93] and standard deviation [0.904] from 400 respondents which indicate slightly more agreement and variability level. Statement 'Due to new technologies I am compelled to work with very stiff time schedules' was also completed by 400 respondents and Cronbach alpha coefficient was 0.818, mean score was 2.96, which corresponds to the moderate level of the analyzed factor. The pre-test freedoms were moderate and had moderate variability when responding to the statement "I have to work a different way to accommodate new technologies" mean score of 3.11, SD = 0.894 from 400 respondents.

Finally, the statement "I have a higher workload because of increased technology complexity" showed a mean score of 3.11 and a standard deviation of 0.879 from 400 respondents, indicating a similar level of agreement and variability. Overall, the data suggests that respondents generally agree with the statements about the impact of new technology on their work pace, workload, time schedules, work habits, and overall

complexity. The mean scores range from 2.86 to 3.11, showing a tendency towards agreement, while the standard deviations, ranging from 0.811 to 0.904, indicate moderate variability in responses.

4.1.3.3 Descriptive Study of Techno-overload

Table 7

Descriptive Study of Techno Complexity

	N	Mean	Std. Deviation
I do not know enough about new technology to handle my job satisfactorily.	400	2.89	.825
I need a long time to understand and use new technologies.	400	3.12	.863
I do not find enough time to study and upgrade my technology skills.	400	3.27	.876
I find new recruits to this organization know more about computer technology than I do.	400	3.43	.829
I often find it too complex for me to understand and use new technologies.	400	3.17	.855

(Source: SPSS)

The findings of the descriptive study of techno complexity also exhibit how respondents encounter diff Western New Mexico State University Australasian Journal of Information Systems, Vol 19 No 1, pp 31-40 Systems Thinking encompasses a Best Practice HOW TO ENCOUNTER NEW TECHNOLOGY IN WORK places to deal with new technology in their work. 400 participants provided ratings to the statement “I do not know enough about new technology to handle my job satisfactorily” that was moderately agreed upon, SD = 0.825, Mean = 2.89. With respect to the statement “I need long time to understand and use new technologies” the 400 respondents rated it at mean of 3.12 with standard deviation of 0.863 thus indicating a slightly higher agreement though variability is also higher than for the earlier questions. The question: “I do not find enough time to study and upgrade my technology skills” was also answered equally and variably by 400 respondents; mean = 3.27; SD = 0.876.

Also, the statement “new recruits to this organisation claim more especially in computer technology than I do.” was evaluated with a significance level of 0.000 as 400 respondent’s scored mean= 3.43 and standard deviation =0.829. Lastly, the statement ‘I often find it too complex for me to understand and use new technologies’, the mean score to this question was 3.17 with standard deviation 0.855 from 400 participants again showing moderate agreement and standard deviation. Overall, the data shows that respondents generally agree with the statements about the difficulties they face due to technological complexity in their jobs. The mean scores range from 2.89 to 3.43, reflecting varying degrees of agreement, while the standard deviations, ranging from 0.825 to 0.876, indicate moderate variability in responses.

4.1.3.4 Descriptive Study of Technology Competence

Table 8

Descriptive Study of Technology Competence

	N	Mean	Std. Deviation
I can use this technology to improve the quality of my work	400	3.69	.656
I can use this technology to improve my productivity	400	3.75	.679
I can use this technology to accomplish more work than would otherwise be possible	400	3.59	.702
I can use this technology to perform my job better.	400	3.75	.660

(Source: SPSS)

The descriptive study of technology competence provides valuable insights into respondents' perceptions of their ability to use technology effectively in their work. Here are the details in paragraph form:

To evaluate the validity of the proposed solutions and tools, the subject survey statement “I can use this technology to enhance the quality of my work “was responded to by 400 participants giving a mean score of 3.69, SD = 0.656, which reflects an almost unanimous agreement to the improvement of the quality of their work through the help of the described technologies with minimal variance. About the statement, “I can use this technology to increase my output” the 400 respondents gave a mean score of 3.75 with SD of .679 showing high agreement with little variability.

The statement “I can perform more tasks using this technology than normally would be possible” reacted 3.59 means and 0.702 standard deviation from 400 respondent showing strong agreement and slight higher variability. Furthermore, the statement of perceived means “I can use this technology for better performance of my work” with the mean score of 3.75 out of 5 and Standard Deviation of 0.660 among the 400 respondents yielded a highly agreed result with least variability.

Overall, the data demonstrates that respondents generally feel confident in their ability to use technology to enhance their work quality, productivity, and performance. The mean scores range from 3.59 to 3.75, showing a high level of agreement, while the standard deviations, ranging from 0.656 to 0.702, indicate relatively low variability in responses.

4.1.3.5 Descriptive Study of Technology Competence

Table 9

Descriptive Study of Technology Competence

	N	Mean	Std. Deviation
I often have to do more work than I can handle.	400	3.49	.813
I am often required to do difficult tasks.	400	3.70	.765
I often work beyond actual or official working hours.	400	3.54	.800
I often attend to many problems or assignments at the same time.	400	3.69	.730
I never seem to have enough time to do my actual work.	400	3.41	.817

(Source: SPSS)

Another advantage of the descriptive study is that it brings out the technologic competence of respondents, their experience on the work load and difficulties they encounter. The statement “I often have to do more work than I can handle” received an average response of 3.49 out of 5 from 400 respondents conforming to dimensionality, standard of moderate agreement and a standard deviation of 0.813. With regard to the statement “They often have to perform complex tasks” the mean rating based on the 400 respondents was 3.70, SD, 0.765; hence the results

demonstrated a slightly higher level of agreement and slightly less variability. The statement “I often work beyond actual or official working hours” was found to be moderately agreed with a mean score of 3.54 and standard deviation of 0.800 from 400 respondents. Likewise, when asked the statement “I often attend to many problems or assignments at the same time”, the respondents agreed by a score of $\bar{x} = 3.69$, $s = 0.730$, among the 400 respondent which has low variability but with significant value.

Lastly, the statement "I never seem to have enough time to do my actual work" had a mean score of 3.41 and a standard deviation of 0.817 from 400 respondents, indicating moderate agreement and variability.

Overall, the data shows that respondents generally agree with the statements about the demands and challenges they face in their work. The mean scores range from 3.41 to 3.70, reflecting varying degrees of agreement, while the standard deviations, ranging from 0.730 to 0.817, indicate moderate variability in responses.

4.1.3.6 Descriptive Study of Role Overload

Table 10

Descriptive Study of Role Overload

	N	Mean	Std. Deviation
I am often asked to do things that are against my better judgment.	400	3.36	.788
I often receive an assignment without adequate resources and materials to execute them	400	3.41	.811
I often have to bend rules or policy in order to carry out an assignment.	400	3.49	.772
I often receive incomplete requests from two or more people.	400	3.60	.765

(Source: SPSS)

The descriptive study of role overload provides insights into the extent to which respondents feel overwhelmed by their job demands and the challenges they face. The items “I often find myself doing things that I know are wrong” rated the statement “I am often asked to do things that are against my better judgment” 400 voters gave it 3.36

mean and 0.788 standard deviations showing moderate agreement and variability. Mean score obtained from the ‘I often receive an assignment without adequate resources and materials to execute them’ statement was 3.41 with standard deviation of 0.811, which means moderate level of respondents agree to the statement and show moderate level of variability. The statement regarding the violation of rules or policy in order to complete an assignment obtained a mean score of 3.49 with standard deviation 0.772 for 400 knowledge worker respondents, indicating moderate conformity. Also the statement “I often receive incomplete requests from two or more people” was measured with a mean score of 3.60 and standard deviation of 0.765 from 400 respondents which show they are more agreed with this statement compared to others and little lower variance from mean. In total, the findings show that respondents endorse the statements concerning the role overload they perceive in their occupations. The mean scores vary from 3.36 to 3.60, indicating a slight incline towards agreement, the standard deviations from 0.765 to 0.811 arguing for the moderate dispersion of the answers.

4.1.3.7 Descriptive Study of ease of use

Table 11

Descriptive Study of ease of use

	N	Mean	Std. Deviation
Easy to use	400	3.74	.641
Clear and understandable	400	3.87	.609
Easy to interact clearly	400	3.80	.641
An application can be used quickly	400	3.84	.593

(Source: SPSS)

The descriptive study of ease of use explores how respondents perceive the user-friendliness of technology. The statement "Easy to use" was rated by 400 respondents, yielding a mean score of 3.74 with a standard deviation of 0.641, indicating strong agreement and relatively low variability. For the statement "Clear and understandable," the mean score is 3.87 with a standard deviation of 0.609, reflecting even stronger agreement and slightly lower variability. The statement "Easy to interact clearly" received a mean score of 3.80 and a standard deviation of 0.641 from 400 respondents, showing strong agreement and moderate variability.

Finally, the statement "An application can be used quickly" had a mean score of 3.84 and a standard deviation of 0.593 from 400 respondents, suggesting strong agreement and the lowest variability among the statements.

Overall, the data demonstrates that respondents generally find the technology easy to use, clear, and quick to interact with, with mean scores ranging from 3.74 to 3.87 and standard deviations indicating low to moderate variability in responses.

Descriptive Study of Adaptation of Digital Payment System and Employee Performance

4.1.3.8 Descriptive study of Trust

Table 12

Descriptive study of trust

	N	Mean	Std. Deviation
All parties involved in transactions are trusted	400	3.68	.550
The security of digital transactions is trustworthy	400	3.72	.609
The service of digital payment is trusted.	400	3.75	.602
The information provided on processes is trusted	400	3.71	.566

(Source: SPSS)

The descriptive study of trust assesses respondents' confidence in various aspects of digital transactions and services. Another statement that was supported was "All parties involved in transactions are trusted" the responses given by 400 respondents gave it a mean of 3.68 and standard deviation of 0.550. Regarding the statement "The security of digital transactions is trustworthy," the participants provided a mean score of 3.72 with Standard Deviation = 0.609 which again show fairly higher level of agreement that is slightly variant.

The survey statement "The service of digital payment is trusted" achieved a rating of 3.75, standard error of 0.602 from 400 respondents, which shows strong positive agreement with moderate dispersion. Finally, the statement of the study "The information provided on processes is trusted" has mean=3.71, SD=.566, which also showed that the respondents strongly agreed and there was low variability in the responses. Overall, the data shows that respondents generally have a high level of trust

in digital transactions and services, with mean scores ranging from 3.68 to 3.75 and standard deviations reflecting low to moderate variability in responses.

4.1.3.9 Descriptive study of Perceived Ease of Usefulness

Table 13

Descriptive study of Perceived Ease of Usefulness

	N	Mean	Std. Deviation
Digital payments more quickly complete work	400	3.71	.565
Digital payment applications is very helpful	400	3.87	.512
Digital payment applications simplify the transaction	400	3.81	.587
Digital payment apps give me a lot of benefits.	400	3.80	.559
Digital payment applications increase productivity	400	3.81	.558
Digital payment applications increase cost-efficiency	400	3.78	.571
Digital payment applications increase time efficiency	400	3.82	.548
Digital payment applications complete many activities	400	3.83	.525
Digital payment applications improve work performance	400	3.82	.528

(Source: SPSS)

For the statement: “Digital payments more quickly complete work” 400 participants were polled, yielding a mean of 3.71 and standard deviation of 0.565 centred around strong agreement. The response to the statement “These digital payment applications are of great use,” received a mean of 3.87, with a standard deviation of 0.512 indicating a higher level of respondent agreement as well as reduced dispersion. Respondents were highly and moderately consistent in their selection of the statement “Digital payment applications simplify the transaction” with a mean score of 3.81 and a standard deviation of 0.587 gathered from 400 people.

The similar analysis of the statements revealed the similar pattern, 3.80 / 0.559 for the statement “ Digital payment apps give me a lot of benefits”. In regards to productivity, with the exception of SP1 and SP8, participants expressed strong agreement and

moderate variability with a mean of 3.81 (sd = 0.558) for the statement ‘Digital payment applications increase productivity’. Participants agreed most strongly with the statement about cost-efficiency finding it to have high scores, a mean of 3.78, and standard deviation of 0.571. Especially for time efficiency, participants responded strongly agreeing to the statement “Digital payment applications increase time efficiency” with the mean score of 3.82 and SD 0.548. The statement Mean and standard deviation of the responses given to the statement “Digital payment applications complete many activities” was 3.83 and 0.525 respectively indicating that all the participants were strongly agree and it also had the least variability than the other statements that were given to the participants. Finally, the statement that captured the dependent variable “Digital payment applications improve work performance” had a mean score of 3.82 with standard deviation of = 0.528 that show that the respondent have a strong positive agreement response that has low variation.

Overall, the data demonstrates that respondents generally find digital payment applications to be effective in completing work quickly, simplifying transactions, increasing productivity and cost-efficiency, and improving overall work performance. The mean scores range from 3.71 to 3.87, reflecting strong agreement, while the standard deviations indicate low to moderate variability in responses.

4.1.3.10 Descriptive study of Perceived Security

Table 14

Descriptive study of Perceived Security

	N	Mean	Std. Deviation
Payment information transmission is secure	400	3.67	.549
Digital is safe when using the Internet	400	3.65	.655
Digital payments are safe from hacking	400	3.48	.810
Data sent cannot be changed by third parties	400	3.48	.759
Data sent cannot be modified by others.	400	3.64	.720

(Source: SPSS)

The statement of “Payment information transmission is secure” received a rating of 400 respondents and the mean score was 3.67:standard deviation was 0.549; thus the respondents indicated strong agreement with more homogeneity. For the statement “digital is safe when using the Internet,” the mean score = 3.65 SD = 0.655 SHOB = 4,

indicating the participants' agreement with moderate variation. The statement "Digital payments are safe from hacking" elicited a mean response of 3.48, s.d 0.810 and therefore, the results indicated moderate level of agreement lower reliabilities and higher variability as derived from 400 respondents. The statement "Data sent cannot be changed by third parties" was answered with a mean score of 3.48 and the standard deviation therefore being 0.759 showing moderate agreement and similar level of variation respectively. Last but not the least, the statement "Data sent cannot be modified by others" was agreed with a strong moderate variability with the mean value of 3.64 ± 0.720 .

Overall, the data demonstrates that respondents generally have a moderate to strong sense of security regarding digital payments and data transmission, with mean scores ranging from 3.48 to 3.67. The standard deviations indicate variability in respondents' perceptions, with slightly higher variability observed in concerns about hacking and data modification.

4.1.3.11 Descriptive study of Employee Performance

Table 15

Descriptive study of Employee Performance

	N	Mean	Std. Deviation
Using technology results in improved task satisfaction	400	3.82	.485
Using technology helps me make my time more productive	400	3.86	.612
I seize opportunities that can improve my results at work.	400	3.90	.542
I do my job according to what the organization expects from me	400	3.88	.543
The performance of my work contributes to the achievement of the Organization's mission and objectives.	400	4.02	.448

(Source: SPSS)

The descriptive study of employee performance evaluates the level of technology on the satisfaction and productivity of the performance of tasks as well as contributions to

RO	Pearson	.029	.120*	-.015	1						
	Correlation										
RC	Pearson	.094	.230**	-.125*	.169**	1					
	Correlation										
PEU	Pearson	-	-	.519**	-.066	-	1				
	Correlation	.503**	.521**		.148**						
T	Pearson	-	-	.413**	-.114*	-.075	.553**	1			
	Correlation	.315**	.398**								
PU	Pearson	-	-	.478**	-.085	-.110*	.589**	.504**	1		
	Correlation	.242**	.311**								
PS	Pearson	-	-.120*	.191**	-.066	.035	.223**	.247**	.057	1	
	Correlation	.200**									
EP	Pearson	-	-	.400**	-.019	-	.353**	.300**	.293**	.245**	1
	Correlation	.304**	.354**		.131**						

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

(Source: SPSS)

The coefficient matrix provides a comprehensive view of the relationships between different variables related to technology and employee performance.

Techno-Overload (TOL) demonstrates a moderate positive correlation with (TC) ($r = 0.664$, $p < 0.01$), suggesting that as techno-overload increases, technology competence also tends to increase. However, TOL has a negative correlation with Technology Complexity Management (TCM) ($r = -0.315$, $p < 0.01$), indicating that greater techno-overload is associated with less effective management of technology complexity. TOL shows minimal or no significant correlation with other variables such as Role Overload (RO) ($r = 0.029$) and Perceived Security (PS) ($r = -0.200$, $p < 0.01$).

Technology Complexity (TC) is negatively correlated with Technology Competence (TCM) ($r = -0.375$, $p < 0.01$), suggesting that higher technology competence is linked with less effective management of technology complexity. It shows positive correlations with Techno-Overload (TOL) ($r = 0.664$, $p < 0.01$) and Perceived Ease of Usefulness (PEU) ($r = -0.521$, $p < 0.01$). TC also has a moderate positive correlation

with Role Overload (RO) ($r = 0.120$, $p < 0.05$) and other variables, although the correlations are less pronounced.

Technology Competence (TCM) has a negative correlation with Techno-Overload (TOL) ($r = -0.315$, $p < 0.01$) and Technology Competence (TC) ($r = -0.375$, $p < 0.01$). Conversely, it shows a positive correlation with Perceived Ease of Usefulness (PEU) ($r = 0.519$, $p < 0.01$), indicating that better management of technology competence is associated with higher perceived usefulness.

Role Overload (RO) exhibits a positive but minimal correlation with Technology Competence (TC) ($r = 0.120$, $p < 0.05$). RO does not show significant correlations with Techno-Overload (TOL) and other variables.

Role Conflict (RC) is positively correlated with Technology Competence (TC) ($r = 0.230$, $p < 0.01$). It shows minimal or no significant correlations with other variables, suggesting that increased role conflict is associated with higher technology competence but not necessarily with other aspects.

Perceived Ease of Usefulness (PEU) is negatively correlated with Techno-Overload (TOL) ($r = -0.503$, $p < 0.01$) and Technology Conflict (TC) ($r = -0.521$, $p < 0.01$). It has positive correlations with Trust (T) ($r = 0.553$, $p < 0.01$) and Perceived Usefulness (PU) ($r = 0.589$, $p < 0.01$), indicating that higher perceived ease of usefulness is associated with more positive perceptions of technology and usefulness.

Trust (T) shows positive correlations with Perceived Ease of Usefulness (PEU) ($r = 0.553$, $p < 0.01$) and Perceived Usefulness (PU) ($r = 0.504$, $p < 0.01$). It is negatively correlated with Techno-Overload (TOL) ($r = -0.315$, $p < 0.01$) and Technology Competence (TC) ($r = -0.398$, $p < 0.01$), suggesting that technology has mixed impacts on various aspects of perceived ease and competence.

Perceived Usefulness (PU) has significant positive correlations with Perceived Ease of Usefulness (PEU) ($r = 0.589$, $p < 0.01$), Technology (T) ($r = 0.504$, $p < 0.01$), and Employee Performance (EP) ($r = 0.293$, $p < 0.01$). It is negatively correlated with Techno-Overload (TOL) ($r = -0.242$, $p < 0.01$), indicating that higher perceived usefulness is associated with better employee performance and less techno-overload.

Perceived Security (PS) is positively correlated with Perceived Ease of Usefulness (PEU) ($r = 0.223$, $p < 0.01$) and Employee Performance (EP) ($r = 0.245$, $p < 0.01$). It shows minimal correlations with other variables, indicating that higher perceived security is associated with better performance and perceived ease of usefulness.

Employee Performance (EP) demonstrates positive correlations with Perceived Ease of Usefulness (PEU) ($r = 0.353$, $p < 0.01$), Trust (T) ($r = 0.300$, $p < 0.01$), Perceived Usefulness (PU) ($r = 0.293$, $p < 0.01$), and Perceived Security (PS) ($r = 0.245$, $p < 0.01$). It is negatively correlated with Techno-Overload (TOL) ($r = -0.304$, $p < 0.01$) and Technology Conflict (TC) ($r = -0.354$, $p < 0.01$), suggesting that better employee performance is linked with higher perceived usefulness, ease of use, and security, and less techno-overload and technology competence challenges.

Overall, the coefficient matrix reveals complex relationships among techno-overload, technology competence, and perceived ease of use, usefulness, security, and employee performance, highlighting both positive and negative interconnections between these variables.

4.1.5 Regression Analysis

Impact of DP and TS on Employee Performance

Table 17

Model Summary of Regression Model

Model	R		Std. Error of the Estimate	Change Statistics			Sig. F Change	Durbin-Watson	
	Correlation	Adjusted R Square		F	Change	df1			df2
1	.495 ^a	.245	1.58994	.245	18.13	7	392	.000	1.577

a. Predictors: (Constant), PS, PU, TOL, TCM, T, TC, PEU

b. Dependent Variable: EP

(Source: SPSS)

Table 17 presents the model summary of a regression analysis examining the impact of Digital Payments (DP) and Techno Stress (TS) on Employee Performance (EP). Here's a summary in paragraph form:

The regression analysis shows that the model's R-value is 0.495, indicating a moderate positive correlation between the predictors and Employee Performance (EP). The R-squared value of 0.245 means that approximately 24.5% of the variance in Employee Performance can be explained by the independent variables included in the model. The adjusted R-squared value of 0.231 accounts for the number of predictors and suggests that the model is relatively robust in explaining the variability in employee performance.

The standard error of the estimate is 1.58994, which provides an average distance that the observed values fall from the regression line. The change statistics indicate that the R-squared change is 0.245, which is a substantial increase, and the F-change value is 18.135 with degrees of freedom of 7 and 392. The significance level (Sig. F Change) is 0.000, which is less than 0.05, confirming that the regression model is statistically significant and the predictors collectively have a significant impact on Employee Performance.

The Durbin-Watson statistic of 1.577 assesses the presence of autocorrelation in the residuals. A value close to 2 suggests no autocorrelation, and the value of 1.577 indicates a slight positive autocorrelation, but it is generally considered acceptable for the model.

Overall, the regression model demonstrates that Digital Payments and Technology Security, along with other predictors like Technology Competence (TC), Technology Complexity Management (TCM), Techno-Overload (TOL), Perceived Ease of Usefulness (PEU), and Trust (T), collectively explain a significant portion of the variance in Employee Performance.

ANOVA

Table 18

ANOVA Regression Model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	320.906	7	45.844	18.135	.000 ^b
	Residual	990.934	392	2.528		
	Total	1311.840	399			

a. Dependent Variable: EP

b. Predictors: (Constant), PS, PU, TOL, TCM, T, TC, PEU

(Source: SPSS)

Table 18 provides the ANOVA (Analysis of Variance) results for the regression model assessing the impact of Digital Payments (DP) and Techno Stress (TS) on Employee Performance (EP). Here's a summary in paragraph form:

The ANOVA table shows the overall fit of the regression model used to predict Employee Performance (EP) based on various predictors including Perceived Security (PS), Perceived Usefulness (PU), Techno-Overload (TOL), Technology Competence (TCM), Technology (T), Technology Complexity (TC), and Perceived Ease of Usefulness (PEU).

The regression sum of squares is 320.906 with 7 degrees of freedom (df), resulting in a mean square of 45.844. This value, when compared with the residual mean square, contributes to the F-statistic of 18.135. The F-statistic assesses whether the model significantly improves the prediction of the dependent variable (Employee Performance) compared to a model with no predictors.

The residual sum of squares is 990.934 with 392 degrees of freedom, leading to a residual mean square of 2.528. The total sum of squares is 1311.840 with 399 degrees of freedom, which combines both regression and residual components.

The significance level (Sig.) of the F-statistic is 0.000, which is well below the conventional alpha level of 0.05. This indicates that the regression model as a whole is

statistically significant, meaning that the predictors collectively have a significant impact on Employee Performance.

In summary, the ANOVA results confirm that the regression model is effective in explaining the variability in Employee Performance, with the predictors significantly contributing to the model's explanatory power.

Table 19

Coefficient Regression Model

Model		Unstandardized		Standardized		Collinearity	
		Coefficients	Std. Error	Coefficients	t	Statistics	Tolerance
1	(Constant)	13.931	1.391		10.017	.000	
	TOL	-.024	.031	-.048	-.786	.432	.514
	TC	-.093	.034	-.168	-2.684	.008	.491
	TCM	.204	.048	.229	4.220	.000	.657
	PEU	.022	.064	.023	.345	.730	.432
	T	.032	.058	.032	.558	.577	.603
	PU	.044	.032	.082	1.391	.165	.560
	PS	.114	.035	.153	3.292	.001	.887

a. Dependent Variable: EP

(Source: SPSS)

In this regression analysis, the model evaluates the influence of various predictors on Employee Performance (EP). The significant findings are:

- **Techno Conflict (TC)** has a significant negative effect on EP, with a coefficient of -0.093 ($t = -2.684$, $p = 0.008$).
- **Technology Competence (TCM)** positively impacts EP significantly, with a coefficient of 0.204 ($t = 4.220$, $p = 0.000$).

- **Perceived Security (PS)** also significantly affects EP, with a coefficient of 0.114 ($t = 3.292$, $p = 0.001$).

The other variables, including Techno-Overload (TOL), Perceived Ease of Usefulness (PEU), Trust (T), and Perceived Usefulness (PU), do not have significant effects on EP. Collinearity statistics show acceptable tolerance and VIF values, indicating no major multicollinearity issues.

Role of Mediating Variable in the Relationship of Dependent and Independent

Variables

4.1.6 Regression Analysis with mediating variable

Table 20

Model Summary of Regression Model

Model	R	Adjusted R Square	Std. Error of the Estimate	Change Statistics						
				R Square Change	F	Sig.	Change	df1	df2	Durbin-Watson
1	.710 ^a	.504	.491	1.34964	.504	37.80	7	260	.000	
2	.713 ^b	.508	.491	1.34978	.004	.973	2	258	.379	1.871

a. Predictors: (Constant), PS, PU, TOL, TCM, T, TC, PEU

b. Predictors: (Constant), PS, PU, TOL, TCM, T, TC, PEU, RO, RC

c. Dependent Variable: EP

(Source: SPSS)

The regression analysis results depict the influence of a mediator variable on the function between the dependent variable; in this case Employee performance (EP) and the independent variables. Here's a summary of the findings:

In model I, using the following predictors: Perceived Security (PS), Techno-over load (TOL), Technology Competence (TCM), Perceived Usefulness (PU), Technology (T), Technology Complexity (TC), and Perceived Ease of Usefulness (PEU) the R value

equals 0.710. This is consequent to the fact that all the predictors are positively correlated with Employee Performance at 1% significance level. The values of Predictors R-squared of 0.504 imply that these predictors could explain 50.4% of the Employee Performance. The value of the adjusted R-squared is 0.491 when accounting for the number of predictors and still shows good results. The standard error of the estimate or the standard error associated with prediction is 1.34964. At 7 and 260 for the F-change value of 37.805, the associated p-value is 0.000 to show that the model has a reasonable significance in explaining the variance in Employee Performance. The Durbin-Watson statistic was estimated to be 1.871; this shows that there is little evidence of autocorrelation in the residuals.

As a highlight of points from the second model, one gets an additional two: Role Overload (RO) and Role Conflict (RC). The coefficients R-value slightly increase from 0.707 to 0.713 and the R-squared from 0.496 to 0.508 which mean that the new model explains 50.8% of the Employee Performance. Also, the adjusted R-squared stays at 0.491, the same as in the first model indicating that the inclusion of the new predictors only marginally changed the model fit. The standard error of the estimate hardly changes to 1.34978. The F-change value obtained for the new predictors is 0.973 with DF 2,258, $p > 0.379$ and hence insignificant suggesting that the inclusion of RO and RC does not enhance the model.

Durbin-Watson statistic is 1.871, but it remains the same which support the idea of autocorrelation of the residuals. Comparatively, the second model reveals that, although the mediating variables (Role Overload and Role Conflict) are also included, these variables do not impact the relationship between the independent variables and Employee Performance in the context of the explained model.

ANOVA Table of Regression Model

Table 21

ANOVA Table of Regression Model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	320.906	7	45.844	18.135	.000 ^b
	Residual	990.934	392	2.528		
	Total	1311.840	399			
2	Regression	326.118	9	36.235	14.336	.000 ^c
	Residual	985.722	390	2.527		
	Total	1311.840	399			

a. Dependent Variable: EP

b. Predictors: (Constant), PS, PU, TOL, TCM, T, TC, PEU

c. Predictors: (Constant), PS, PU, TOL, TCM, T, TC, PEU, RO, RC

(Source: SPSS)

The ANOVA tables of the regression models given above show how different predictors determine Employee Performance (EP). The analysis of the first model that takes into account the total of 716 participants using the Perceived Security (PS), Perceived Usefulness (PU), Techno-Overload (TOL), Technology Competence (TCM), Techno Complexity (TC), Trust (T), and Perceived Ease of Usefulness (PEU), regression sum of squares equals to 320.906, F-statistic equals to 18.135 and significance This shows that the overall model is statistically significant and that all the above mentioned predictors in cumulative have accounted for a fair share of the variation of Employee Performance. The residual sum of squares equals to 990.934 while the total sum of squares is equal to 1311.840, pointing at the fact that the predictors we have used affect EP significantly.

The second model introduces additional predictors, Role Conflict (RC) and Role Overload (RO), along with the variables from Model 1. This model has a regression sum of squares of 326.118, an F-statistic of 14.336, and a significance level of 0.000, indicating statistical significance. Although the addition of RC and RO slightly increases the explained variance in Employee Performance, the change in the F-statistic

is not substantial. The residual sum of squares for this model is 985.722, with the total sum of squares remaining at 1311.840. This suggests that while the additional predictors contribute to the model, their impact on Employee Performance is not markedly different from that of the first model.

Table 21

Coefficient Regression Analysis

Model		Unstandardized		Standardized		Collinearity		
		Coefficients	Std. Error	Coefficients	t	Sig.	Statistics	
		B	Std. Error	Beta	t	Sig.	Toleranc e	VIF
1	(Constant)	13.931	1.391		10.017	.000		
	TOL	-.024	.031	-.048	-.786	.432	.514	1.947
	TC	-.093	.034	-.168	-2.684	.008	.491	2.036
	TCM	.204	.048	.229	4.220	.000	.657	1.522
	PEU	.022	.064	.023	.345	.730	.432	2.315
	T	.032	.058	.032	.558	.577	.603	1.658
	PU	.044	.032	.082	1.391	.165	.560	1.787
	PS	.114	.035	.153	3.292	.001	.887	1.127
2	(Constant)	14.033	1.552		9.041	.000		
	TOL	-.026	.031	-.051	-.829	.407	.508	1.968
	TC	-.087	.035	-.158	-2.471	.014	.468	2.135
	TCM	.199	.048	.223	4.103	.000	.653	1.532
	PEU	.017	.064	.018	.269	.788	.431	2.322
	T	.038	.058	.037	.656	.512	.600	1.668
	PU	.045	.032	.083	1.414	.158	.558	1.792
	PS	.118	.035	.159	3.404	.001	.880	1.136
	RO	.025	.030	.038	.835	.404	.945	1.058
	RC	-.047	.037	-.059	-1.280	.201	.911	1.098

a. Dependent Variable: EP

(Source: SPSS)

Model 1 evaluates the impact of Perceived Security (PS), Perceived Usefulness (PU), Techno-Overload (TOL), Technology Complexity (TC), Technology Competence

(TCM), Trust (T), and Perceived Ease of Usefulness (PEU) on Employee Performance (EP). It finds that Technology Conflict (TC) and Technology Competence Management (TCM) have significant effects on EP, with PS also showing a significant positive impact. TOL, PEU, and Trust do not have significant effects.

Model 2 introduces Role Overload (RO) and Role Conflict (RC) but does not significantly change the results. RO and RC have non-significant effects on EP, while the significant impacts of TC, TCM, and PS remain consistent. Collinearity statistics in both models suggest no major issues with multicollinearity.

4.2 Major Findings

- The majority of the respondents are in the 30-39 years age group (42.25%), followed by the 40-49 years age group (29.75%), the 20-29 years age group (23.25%), and those above 50 years (4.75%).
- The gender distribution is fairly balanced, with females making up 52.5% of the respondents and males 47.5%.
- A significant portion of the respondents are married (60.75%), while 39.25% are unmarried.
- The majority of respondents hold a bachelor's degree (66.1%), with others having an intermediate level education (+2) (8.1%) or a master's degree and above (24.1%).
- The largest group of respondents has 1-10 years of work experience (54.25%), followed by those with 10-20 years (28.25%), over 20 years (12.5%), and less than a year (5%).
- Respondents are primarily affiliated with Agriculture Development Bank Limited (37.5%), Nepal Bank Limited (25.5%), Nepal Rastra Bank (15.75%), and Rastriya Banijya Bank (21.25%).
- More than half of the respondents are at the officer level (55.25%), while the remaining are below officer level (44.75%).
- The majority of respondents have 1-10 years of work experience in their current organization (52.75%), followed by those with 10-20 years (25.5%), over 20 years (10.75%), and less than a year (11%).

- The most common technological combination used includes ATM, smartcard banking (debit/credit), online banking, utility (bill pay/tuition fee), remote fund transfer, and loan repayment, utilized by 42% of respondents. Other common combinations include ATM, Smartcard Banking, and Online Banking (33.75%) and ATM, Smartcard Banking, Online Banking, and Loan Repayment (19.75%).
- TOL has a moderate positive correlation with Technology Conflict (TC) ($r = 0.664$, $p < 0.01$), indicating that as techno-overload increases, technology competence also tends to increase.
- TOL is negatively correlated with technology competence (TCM) ($r = -0.315$, $p < 0.01$), suggesting that higher techno-overload is associated with less effective management of technology complexity. TOL shows minimal or no significant correlation with role overload (RO) ($r = 0.029$) and perceived security (PS) ($r = -0.200$, $p < 0.01$).
- TC is negatively correlated with technology complexity management ($r = -0.375$, $p < 0.01$), indicating that higher technology competence is linked with less effective management of technology complexity.
- TC shows positive correlations with Techno-Overload (TOL) ($r = 0.664$, $p < 0.01$) and Perceived Ease of Usefulness (PEU) ($r = -0.521$, $p < 0.01$), and a moderate positive correlation with Role Overload (RO) ($r = 0.120$, $p < 0.05$).
- TCM is negatively correlated with Techno-Overload (TOL) ($r = -0.315$, $p < 0.01$) and Technology Competence (TC) ($r = -0.375$, $p < 0.01$).
- TCM has a positive correlation with perceived ease of usefulness (PEU) ($r = 0.519$, $p < 0.01$), indicating that better management of technology competence is associated with higher perceived usefulness.
- RO exhibits a positive but minimal correlation with the (TC) ($r = 0.120$, $p < 0.05$). RO does not correlate significantly with Techno-Overload (TOL) and other variables.
- RC is positively correlated with (TC) ($r = 0.230$, $p < 0.01$). It shows minimal or no significant correlations with other variables, suggesting that increased role conflict is associated with higher technology competence.

- PEU has positive correlations with trust (T) ($r = 0.553$, $p < 0.01$) and perceived usefulness (PU) ($r = 0.589$, $p < 0.01$).
- Trust shows positive correlations with perceived ease of usefulness (PEU) ($r = 0.553$, $p < 0.01$) and perceived usefulness (PU) ($r = 0.504$, $p < 0.01$).
- PU has significant positive correlations with perceived ease of usefulness (PEU) ($r = 0.589$, $p < 0.01$), trust (T) ($r = 0.504$, $p < 0.01$), and employee performance (EP) ($r = 0.293$, $p < 0.01$).
- PS is positively correlated with perceived ease of usefulness (PEU) ($r = 0.223$, $p < 0.01$) and employee performance (EP) ($r = 0.245$, $p < 0.01$).
- EP demonstrates positive correlations with perceived ease of usefulness (PEU) ($r = 0.353$, $p < 0.01$), trust (T) ($r = 0.300$, $p < 0.01$), perceived usefulness (PU) ($r = 0.293$, $p < 0.01$), and perceived security (PS) ($r = 0.245$, $p < 0.01$).
- The regression analysis shows that the model's R-value is 0.495, indicating a moderately positive correlation between the predictors and employee performance (EP).
- The R-squared value of 0.245 means that approximately 24.5% of the variance in employee performance can be explained by the independent variables included in the model.
- The significance level (Sig. F Change) is 0.000, confirming that the regression model is statistically significant.
- Techno Conflict (TC) has a significant negative effect on EP ($\beta = -0.168$, $p = 0.008$).
- Technology Competence (TCM) positively impacts EP ($\beta = 0.229$, $p = 0.000$) and Perceived Security (PS) significantly affects EP ($\beta = 0.153$, $p = 0.001$).
- Techno-Overload (TOL), Perceived Ease of Usefulness (PEU), Trust (T), and Perceived Usefulness (PU) do not have significant effects on EP.

Mediating Variables Analysis

The authors got an R-squared of 0.504, implying that about fifty-four percent of the variation in employee performance can be attributed to the predictors.

The model has an F change value of 37.805 and the p value is 0.000. The R-squared reduces slightly to 0.508 meaning that the new model accounts for 50.8% of the variance in employee performance.

Including role overload (RO) and role conflict (RC) to the model does not enhance the model analysis (F-change value = 0.973, $p = 0.379$). The model is statistically significant with an F-change value of 37.805 ($p = 0.000$).

Model 2:

- The R-squared value slightly increases to 0.508, meaning the new model explains 50.8% of the variance in employee performance.
- The addition of role overload (RO) and role conflict (RC) does not significantly improve the model (F-change value = 0.973, $p = 0.379$).

ANOVA Analysis

Model 1:

Significance: The significant F-statistic of 18.135, ($p = 0.000$) confirms that the model is statistically significant and the combined set of the predictors would account for a reasonably fair amount of the variance in employee performance.

Model 2:

Significance: The model stays still statistically significant with F value of 14.336 ($p = 0.000$). As shown in Table 4, compared with the first model, the introduction of RC and RO results in a slightly higher amount of explained variance in employee performance.

Coefficients Analysis

1. Model 1:

- **Significant Predictors:** Technology Conflict (TC), Technology Competence (TCM), and Perceived Security (PS) significantly impact employee performance.
- **Non-Significant Predictors:** Techno-Overload (TOL), Perceived Ease of Usefulness (PEU), Trust (T), and Perceived Usefulness (PU).

2. Model 2:

- **Consistent Results:** The significant impacts of TC, TCM, and PS remain consistent. Role Overload (RO) and Role Conflict (RC) have non-significant effects on EP.

4.3 Discussion

The study identified number of correlations and resemblance with previous work done on the topic. The results support the theory on technostress, especially the effect of technostress on employee performance and of stress as the mediator. The definition and dimensions of technostress were initially developed by Ayyagari et al., (2011) and Heijnis (2003), which our study supported. Ansah et al., (2016) and Saganuwan et al., (2015) also obtained the negative impacts of technostress toward performance similar to this research study. Per support, trust and perceived security noted by Daabseh and Aljarah (2021) and Flavián and Guinalú (2006) were also found to be significant to performance. In summary, the present study offers a systematic investigation of the effects of technostress, digital payment systems and user perceptions on the performance of employees and thereby upholds the development of theory regarding such factors in workplace..

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Summary

The study's conclusion is covered in this chapter. After completing the inquiry, general study results are reached. Furthermore, a final set of recommendations for additional research are given. The ANOVA tables for the regression models illustrate the influence of various predictors on Employee Performance. In the first model, which includes Perceived Security, Perceived Usefulness, Techno-Overload, Technology Competence, Technology Conflict, Trust, and Perceived Ease of Usefulness. This indicates that the model is statistically significant and that these predictors collectively explain a meaningful portion of the variance in Employee Performance. Role overload and role conflict are two new factors included in the second model. The explained variance in employee performance is somewhat increased by the addition of RC and RO, but the change in the F-statistic is not significant. This implies that although the extra predictors bring value to the model, their effect on employee performance is essentially the same as the previous model.

In summary, it finds that Technology Conflict and Technology Competence Management have significant effects on Employee Performance, with PS also showing a significant positive impact. Technology overload, Perceived use of usefulness, and Trust do not have significant effects whereas in model 2 it is found that Role Overload and Role Conflict does not significantly change the results. Role overload and role conflict have non-significant effects on Employee Performance, while the significant impacts of Technology Complexity and Perceived Security remain consistent.

5.2 Conclusion

The major purpose of this study is to determine the impact of techno-stress and adoption of digital payment system on the employee performance of government banks in Kathmandu valley. The study factorizes technostress in techno overload, techno complexity and techno uncertainty. The study is based on stress theory, role theory and

socio- technical theory. Technostress is a serious issue in the current environment that negatively impacts worker performance and eventually lowers business efficiency. Both good and negative effects of technostress can be seen in worker performance. Stress may, in certain cases, seem to improve employee performance, but these outcomes always depend on how the person responds to or handles the stress. An employee's performance may suffer from stress when their capacity to handle it reaches a breaking point. On the same vein, if employees are not properly taught, the introduction of new ICTs into the workplace may cause them stress and lower their performance. If we are to lessen technostress, proper training must be prioritized.

The study discovered a negative correlation between technostress and employee performance. Techno overload negatively impacts employee performance, according to the current study, albeit this effect is statistically not significant. However, the study also found that staff performance is negatively impacted by technological complexity. The third component of technostress, techno uncertainty, also has a big influence on worker performance. Likewise, it appeared that role overload had a statistically significant impact on employee's performance. Employee performance is not significantly impacted by the other mediator, in contrast to the role conflict. The current study found that the association between technological stress and employee performance is mediated by role overload and role conflict. Although each of these independent and mediating factors has a unique impact on employee performance.

5.3 Implication

This current research will benefit future research work and enable the future researcher to develop a better understanding of technostress and how it impacts on employees' performance. ICTs are still rapidly evolving and continuously growing. It makes employees claim that he has subpar skills at best but is also cohesive enough to make them learn and comprehend numerous new attributes.

For Managerial Implications:

The more what is known about the effects of technostress on worker performance, the impacts will aid the entire manager to become aware of the mental wellbeing of its employee? Finally, they establish that the effect of technostress on performance is

significant. Looking at the organizational training and development or at higher level classes to operate the new means for addressing technostress and awareness can be identified by the supervisor. Consequently, the findings of this current job division analysis will enhance the efficiency of the worker's performance.

The youths' findings of this study can be adopted to supplement mature theoretical understanding and inform the tactical management methods. To make the calculation of technostress, an organization can employ the act of surveying workstations.

For Further Research:

The purpose of the present study was to assess the extent technological stress affects the productivity of government employees in the Kathmandu valley?. It also underscores how those several factors reviewed relate to the employee. To the best of my knowledge, this study is the first to be conducted in enabling fields or domain in Nepal, that analyze the technostress impact on on employee performance in the Kathmandu valley with partial mediated of role stress. For the purpose of achieving these objectives, the materials and constructions have been adapted from other related studies. The findings of this research are in harmony with greatest part of the existing literature which was accessible during this inquiry.

In the present study, only the factor that causes technostress among government staffs of Kathmandu valley was assessed. The future research could more include on other factors of technostress too for the further research on the aspect of employee performance. Subsequently, exploratory quantitative research method can be used to again analyze in order to arrive at the usual source of technostress. This will aid the investigation and apply theoretical conclusions across a range of study dimensions. It is possible to conduct a comparative study in different sectors considering that the same sets of constructs concerning technostress can be arrived at bearing in mind that, many a time, a variety of researchers have forwarded numerous constructs and variables that have been rigorously examined. The study has undertaken mediating variables which would be of great benefit for future research embarked on mediating effects. This will facilitate identification of the basic causes of technostress across the levels of employment.

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APPENDIX
QUESTIONNAIRE

Hello I, Sanish Dangol, an MBS student, am doing this study for my dissertation. The objective of this questionnaire is to mediate the relationship between government bank employees in Kathmandu Valley. Evaluating and testing the effects of technostress on employee retention.

I would appreciate it if you could take your valuable time to answer this questionnaire. I assure you that the information provided will be kept confidential and will be used only for research purposes

Section A: Profile of Respondents

Please put a tick mark (✓) in the box in an appropriate option for each of the following.

1 Age

- | | |
|----------|--------------------------|
| Below 20 | <input type="checkbox"/> |
| 20-29 | <input type="checkbox"/> |
| 30 -39 | <input type="checkbox"/> |
| 40-49 | <input type="checkbox"/> |
| Above 50 | <input type="checkbox"/> |

2. Gender

- | | |
|-------------------|--------------------------|
| Male | <input type="checkbox"/> |
| Female | <input type="checkbox"/> |
| Prefer not to say | <input type="checkbox"/> |

3. Marital Status

- | | |
|-----------|--------------------------|
| Married | <input type="checkbox"/> |
| Unmarried | <input type="checkbox"/> |
| Other | <input type="checkbox"/> |

4. Education Status

- | | |
|-------------------------|--------------------------|
| SLC/SEE | <input type="checkbox"/> |
| Intermediate level (+2) | <input type="checkbox"/> |
| Bachelor | <input type="checkbox"/> |
| Masters and above | <input type="checkbox"/> |

5. Years of work experience

- | | |
|------------------|--------------------------|
| Less than a year | <input type="checkbox"/> |
| 1-10 years | <input type="checkbox"/> |

10-20 years []

20 years and above []

6. Organization you are currently working for

RBB (Rastriya Banijya Bank) []

NBL (Nepal Bank Limited) []

ADB (Agriculture Development Bank Limited) []

NRB (Nepal Rastra Bank) []

7. Rank/Designation

Officer level []

Below officer level []

8. Years of work experience in current organization

Less than a year []

1-10 years []

10-20 years []

20 years and above []

9. Available Technologies in the Banking Sector

Automated Teller Machine (ATM) []

Smartcard Banking (Debit/Credit) []

Online Banking []

Utility (Bill Pay/Tuition Fee) []

Remote Fund Transfer []

Loan Repayment []

Specific Information

The section presents several statements that require you to give your opinion on the extent to which different HRM interventions were initiated and implemented. Complete the following questionnaire on a five-point Likert scale where 1= strongly agree, 2= Agree, 3= Neutral, 4= Disagree, 5= Strongly Disagree

Technostress factors and Role Stress factors

Questions	1	2	3	4	5
Techno-overload					

I am forced by new technology to work much faster.					
I am forced by new technology to do more work than I can handle.					
I am forced by new technology to work with very tight time schedules.					
I am forced to change my work habits to adapt to new technologies					
I have a higher workload because of increased technology complexity.					
Techno-complexity					
I do not know enough about new technology to handle my job satisfactorily.					
I need a long time to understand and use new technologies.					
I do not find enough time to study and upgrade my technology skills.					
I find new recruits to this organization know more about computer technology than I do.					
I often find it too complex for me to understand and use new technologies.					
Technology Competence					
I can use this technology to improve the quality of my work					
I can use this technology to improve my productivity					
I can use this technology to accomplish more work than would otherwise be possible					
I can use this technology to perform my job better					

Source: Techno overload, Techno complexity (Alam, 2016)

Source: Techno Competence (Tarafdar, Pullins, & Ragu-Nathan, 2014)

Questions	1	2	3	4	5
Role Overload					
I often have to do more work than I can handle.					
I am often required to do difficult tasks.					
I often work beyond actual or official working hours.					

Source: Role of Stress, (Tarafdar, Tu, Ragu-Nathan, & Ragu-Nathan, 2007)

I often attend to many problems or assignments at the same time.					
I never seem to have enough time to do my actual work.					
Role Conflict					
I am often asked to do things that are against my better judgment.					
I often receive an assignment without adequate resources and materials to execute them					
I often have to bend rules or policy in order to carry out an assignment.					
I often receive incomplete requests from two or more people.					

Adaptation of Digital Payment System and Employee Performance

Questions	1	2	3	4	5
Perceived ease of use					
Easy to use					
Clear and understandable					
Easy to interact clearly					
An application can be used quickly					
Trust					
All parties involved in transactions are trusted					
The security of digital transactions is trustworthy					
The service of digital payment t is trusted.					
The information provided on processes is trusted					
Perceived Ease of Usefulness					
Digital payments more quickly complete work					
Digital payment applications is very helpful					
Digital payment applications simplify the transaction					
Digital payment apps give me a lot of benefits.					
Digital payment applications increase productivity					

Source: Digital Payment System, (Siagian, Tarigan, Basana, & Basuki, 2022)

Digital payment applications increase cost-efficiency					
Digital payment applications increase time efficiency					
Digital payment applications complete many activities					
Digital payment applications improve work performance					
Security					
Payment information transmission is secure					
Digital is safe when using the Internet					
Digital payments are safe from hacking					
Data sent cannot be changed by third parties					
Data sent cannot be modified by others.					

Employee Performance

Questions	1	2	3	4	5
Using technology results in improved task satisfaction					
Using technology helps me make my time more productive					
I seize opportunities that can improve my results at work.					
I do my job according to what the organization expects from me					
The performance of my work contributes to the achievement of the Organization's mission and objectives.					

Source: Employee Performance (De Azevedo Andrade, Queiroga, & Valentini, 2020)

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ABSTRACT The primary objective of this study is to ascertain how technostress and digital payment system affects employees' performance at government banks in the Kathmandu Valley, while also examining the role of stress as a mediator. Specific goals include: examining the relationship between technostress, digital payment systems, and the role of stress on employee performance; analyzing the impact of technostress and digital payment systems on employee performance within government banks in the Kathmandu Valley; and exploring how

role overload and role conflict act as mediators **between technostress**, digital payment systems, **and employee performance**. This paper explores **the**

pivotal role of tech startups in shaping the economic landscape of Asia. It begins with an introduction to the concept of tech startups, highlighting the rapid growth and proliferation of these enterprises across the continent, supported by notable examples. A descriptive research design with quantitative methods was used, collecting data from 400 government bank employees via a standardized questionnaire. Descriptive, correlation, and regression analyses were employed to interpret the data. The study concludes by emphasizing the transformative potential of understanding technostress in driving employee performance in government banks. The implications for various stakeholders underscore the importance of coordinated efforts to overcome challenges and capitalize on opportunities within the government banking sector. Keywords: