CYBERLOAFING BEHAVIOR: THE DETERMINANT FACTORS RELATED TO WORK STRESS AND WORKLOAD IN THE BANKING SECTOR

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Abstract: Cyberloafing is a recent organizational behavior that arises due to easy access to the internet, allowing employees to use company-provided internet facilities for non-work-related activities. Previous researches have attempted to identify variables that influence cyberloafing, including work stress and workload. The purpose of this study was to examine the impact of workload dimensions (psychological workload and physical workload) on cyberloafing behavior, mediated by work stress, within the banking sector of Malang City. This study uses an explanatory quantitative approach with data collection methods through online questionnaires . The responses of 148 participants are analyzed using Partial Least Square (PLS) analysis. The result shows that workload does not significantly affect cyberloafing behavior. However, workload does have a positive and significant influence on work stress, which in turn positively and significantly affects cyberloafing behavior. Work stress acts as a mediator between workload and employee cyberloafing behavior in the banking sector of Malang city. Furthermore, the study highlights the benefits of regular breaks from work in the form of cyberloafing, as it allows employees to recharge their energy and serves as an effective defense against workplace stress.

Keywords: banking, behavior, cyberloafing, workload, work stress

Abstrak: Cyberloafing merupakan perilaku organisasi baru yang dipicu oleh semakin mudahnya akses internet sebagai bentuk penggunaan fasilitas internet yang disediakan oleh perusahaan yang tidak ada relevansinya dengan urusan pekerjaan. Penelitian sebelumnya telah berusaha memetakan variabel yang dapat mempengaruhi cyberloafing, salah satunya adalah stress kerja dan beban kerja. Tujuan penelitian ini adalah untuk menguji pengaruh dimensi beban kerja (beban kerja psikologis dan beban kerja fisik) terhadap perilaku cyberloafing yang dimediasi oleh stres kerja yang terjadi pada sektor perbankan Kota Malang. Penelitian ini menggunakan pendekatan kuantitatif explanatory dengan metode pengumpulan data menggunakan kuesioner yang akan disebarkan secara online dan diolah menggunakan Partial Least Square (PLS) dengan menggunakan 148 responden. Hasil penelitian menunjukkan bahwa beban kerja berpengaruh tidak signifikan terhadap perilaku cyberloafing. Beban kerja berpengaruh signifikan positif terhadap stres kerja. Stres kerja juga berpengaruh positif dan signifikan terhadap perilaku cyberloafing. Stres kerja memediasi pengaruh beban kerja terhadap perilaku cyberloafing karyawan pada sektor perbankan di Kota Malang. Penelitian ini juga menunjukkan bahwa cyberloafing memberikan manfaat bagi pegawai utnuk beristirahat sejenak dari pekerjaan untuk mengisi ulang energi mereka, dan hal ini berfungsi sebagai pertahanan yang kuat terhadap stres di tempat kerja.

Kata kunci: cyberloafing, beban kerja, stress kerja, perbankan, perilaku

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INTRODUCTION

The use of the internet by employees in completing a job is no stranger to companies in Indonesia. The use of the internet in the company has an initial function to make work easier and can shorten employee time in completing tasks. Internet facilities provided by companies that are intended to facilitate work can also harm the company, employees who deviate from using the internet for certain purposes such as relieving stress at work are often a concern of the company. The use of the internet which has nothing to do with work during working hours has an impact on performance. Employers are quite concerned about cyberloafing, or utilizing company time to engage in non-work activities on the internet, as access to the internet has increased thanks to the usage of smartphones, tablets, and other electronic devices. Cyberloafing, according to Henle and Blanchard (2008) is a different type of emotion-focused coping. They proposed that individuals could psychologically distance themselves from the harmful consequences of job pressures by concentrating on non-work-related things while cyberloafing. This hypothesis was backed by empirical data, which showed that workers who were dealing with work stress such as unclear or conflicting work expectations turned to cyberloafing as a form of escapism and emotion-focused coping (Pindek et al. 2018). Academicians studying the causes and effects of this behavior are quite interested in this phenomenon, both pros, and cons. This is due to employees wasting an excessive amount of time up to 60% of their total workday on online activities that are unrelated to their jobs, which lowers productivity for businesses (Koay et al. 2017). Due to the lack of meaningful interaction and relationship-building with other coworkers during downtime, cyberloafing may result in decreased job involvement.

Cyberloafing, though, is not always harmful. Employees who cyberloafing can experience less stress and burnout at work (Koay et al. 2017). Since people are not machines, they require downtime to recharge. Employees are more likely to work hard and produce better work when they are joyful and motivated. Nevertheless, some studies have found that cyberloafing has certain advantages, including a way to relieve stress, a reduction in emotional tiredness, a boost to creativity, and increased understanding of work-related topics (Koay et al. 2017). Cyberloafing is a conscious behavior carried out by employees in using the company's internet access for personal purposes with purposes that have nothing to do with work during working hours, either using privately owned facilities or company facilities. There are four types of cyberloafing, including social activities, information, entertainment, and virtual emotions. According to Ozler and Polat (2012) there are three factors for the emergence of cyberloafing behavior, namely individual, situational, and organizational factors.Cyberloafing behavior is often carried out related to the large workload that produces work stress, so employees often access information that is not related to work as a form of recreational activity. Thus, this study examines the effect of workload on cyberloafing behavior mediated by work stress, especially in the banking sector in Malang city using quantitave approach.

METHODS

This study attempts to quantify the relationship between the variables examined, which is workload mediated by work stress on cyberloafing behavior in employees from various banks in Malang, East Java, that offer insurance and investment services made up of the study's population. The number of the minimal sample is based on the tested variables using a non-probability sampling of an unknown percentage of the population (Cooper and Schindler, 2014). According to Hair et al. (2014), the minimal sample size with a variable of 5 should be 100 or more due to the population's unknown size. 148 respondents who fit the criteria outlined were sampled for this study. Employing a questionnaire as a data collection tool, the first element of a questionnaire used for data collection describes the demographics of the respondents, while the second section examines their attitudes about transformational leadership, organizational commitment, and organizational citizenship behavior. This study employed a five-point Likert scale with a rating of 1 (strongly agree) to 5 (highly agree) (strongly agree). The workload was measured using physical and psychological workload by Hart (2006) with 5 items. Work stress was measured by 5 items adapted by Lait and Wallace (2002). Cyberloafing behavior was measured by 10 items adapted by Lim and Chen (2012). Data were examined using smart partial least squares (PLS) software, which consists of three steps: evaluation of the outer and inner models and testing of hypotheses. Sobel's test can be used to determine the work stress mediating influence.

The research scope in this research limited to the relationship of work stress and workload on cyberloafing behavior in the banking sector. This research is expected to give managerial insight into the importance of work stress, workload, and cyberloafing. It is undeniable that work intensification impacts employees by increasing the demands on cognitive, psychological, and physical skills, and it has been observed that several work-related health and safety issues have occurred in various occupational sectors due to workload (Baernholdt et al. 2010). Overall, the similarity in the psychological and physical outcomes observed in workers is undoubtedly workload. Increased workload endangers their health and safety at work, such as muscle disorders, psychological stress, and fatigue. Given the continuous and rapid changes that occur in organizations, workload issues have become the focus of attention for researchers and concern for organizations (Macphee et al. 2017). There is no doubt that the demands on employees' cognitive, psychological, and physical abilities are increased by the intensity of work, and it has been noted that several health and safety issues related to the workplace have arisen in numerous industries owing to workload (Baernholdt et al. 2010).

The workload is unquestionably the common factor in the psychological and physical results seen in the employees. Their health and safety at work are harmed by the increased workload, which can cause exhaustion, stress, and muscle problems. The workload issue has drawn academics' attention and raised concerns for companies because of the ongoing and quick changes taking place within businesses (Macphee et al. 2017). In this study, the workload is addressed from two perspectives, and it may be divided into the psychological workload and the physical workload. Responsibility, job interruptions, uncertainty, and time constraints are some other categories of elements that influence and add to the intensity of mental and physical work (Hansson et al. 2010; Kurnia, Zainal and Kisanjani, 2021). The psychological workload is a state of intense strain brought on by outside forces that exert pressure on the person, leading to an unbalanced state and behavioral instability. The physical workload, which is a quantifiable component of carrying out a certain task influenced by several factors, is defined as the effort requiring muscular energy. Kara and Kose (2022) and Koay et al. (2017) stated that workload significantly affects work stress. The previous research

stated that workload significantly affects cyberloafing behavior (Koay et al. 2017; Aladwan et al. 2021; Nurhasanah et al. 2021). Therefore, the hypotheses proposed in this research were:

H1: workload significantly affects cyberloafing behavior

H2: workload significantly affects work stress

Work stress is a problem that must be considered by companies because it is related to employee performance, companies must have good performance to achieve success, good performance can help companies earn profits, otherwise, if performance decreases it can harm the company. Internet facilities provided by the company that has nothing to do with the work at the beginning of cyberloafing. According to Henle and Blanchard (2008), the relationship between work stress and cyberloafing behavior shows that the components of job stress, namely role ambiguity, role conflict, and role overload, are significant causes of cyberloafing behavior. This means that high levels of stress in the workplace can increase cyberloafing behavior in employees. From the explanation above, it can be seen that someone who experiences work stress will have a great desire to overcome the stress they experience, one of which is cyberloafing behavior, thus it can be assumed that job stress is positively related to cyberloafing behavior. This means that the higher the work stress, the higher the employee's desire to carry out cyberloafing behavior. Employees who use working hours for activities that are not related to work even for personal things are actions related to cyberloafing. Cyberloafing behavior is regulated as behavior that does not comply with the rules if using office facilities for personal interests is prohibited even though it is on the grounds of self-control from work stress to reduce employees' negative emotions. The previous research stated that job stress significantly affects cyberloafing in employees (Koay et al. 2017; Kara and Kose, 2022). While the research researched by Moffan and Handoyo, (2020) revealed that work stress significantly affects cyberloafing in employees with a positive direction of influence. Therefore, the hypotheses proposed in this research were:

H3: work stress significantly affects cyberloafing behavior

Cyberloafing is frequently viewed by employers as a time waster, although in reality, people do not devote all of their time to work. Because employees utilize

the internet for non-work-related activities when under pressure at work, the intensity and pressure of the task are lowered, and it is hypothesized that cyberloafing can assist workers to cope with work stress (Henle and Blanchard, 2008). Therefore, depending on how much the workload level, a stressed-out employee will participate in cyberloafing behavior. Because of this, employees who experience stress from a heavy job may indulge in cyberloafing. Previous research reported that work stress has mediated the effect of workload on cyberloafing behavior (Koay et al. 2017; Kara and Kose, 2022; Reizer et al. 2022). Therefore, Figure 1 present the research model. The hypotheses proposed in this research were:

H4: work stress mediating the effect of workload on cyberloafing behavior

RESULTS

The following respondent description based on Table 1 can be described as more than 75% are female and dominant aged between 20 – 30 years old and single as described in Table 1. The convergent validity and unidimensionality of the outer model were assessed. Loading values between 0.5 and 0.7 are still permitted.

The ideal loading value must be over 0.7 (Chin, 2010) but loading scores between 0.5 and 0.7 are still accepted (Hair et al. 2014). No variables for this study are below 0.5, so there is no convergent validity issue and all of the questionnaire's items are valid. The composite dependability score was used to assess unidimensionality. For each variable, the composite reliability needs to be higher than 0.7 that can be seen at Table 2. Since the score of each variable in this research was greater than 0.7, there was no uni-dimensionality issue found and the questionnaire is reliable.

To determine discriminant validity, the value of cross-loading and the result of outer loading were compared. It is required that the outer loading score be greater than the cross-loading score. Each variable's outer loading was found by the PLS analysis to be higher than its cross-loading value. There is no problem with discriminant validity, as summarized in Table 3. Evaluation of the inner model utilizing the coefficient's value (R^2), and goodness of fit (GoF). There are three categories for the R^2 score: weak (0.19), moderate (0.33), and considerable (0.67) (Chin, 2010). R^2 is regarded as a weak score for this investigation. In this study, the GoF score is between 0.33 and 0.67, therefore the model in this research is moderate.
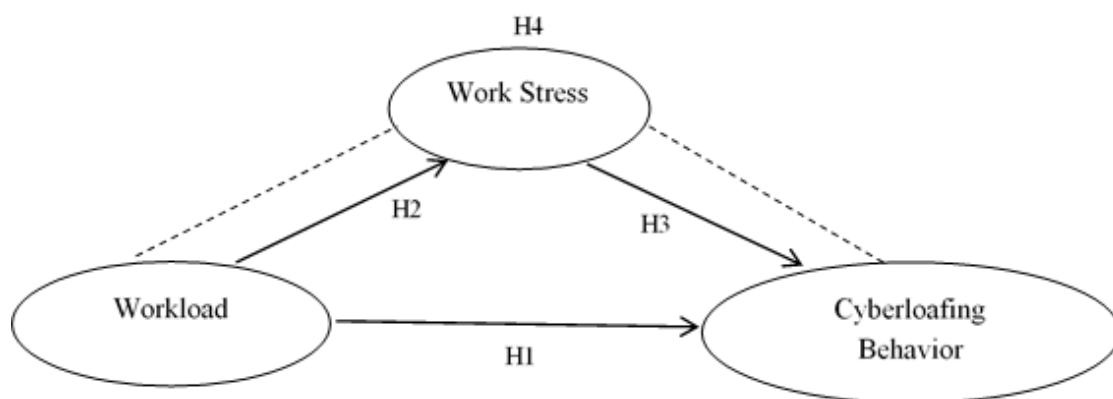

Figure 1. The research model

Table 1. Respondent demography

Particulars	Items	Freq (148)	Percentage (%)
Gender	Male	36	24.3
	Female	112	75.7
Age	20 – 30	92	63.2
	>30	56	37.8
Marriage	Single	76	52.3
	Married	72	48.7
Latest education	Diploma	78	52.7
	Bachelor	70	47.3

Table 2. Outer loading and composite reliability

Variable	Cronbach's alpha	AVE	Composite reliability
Workload	0.751	0.598	0.831
Work Stress	0.685	0.549	0.799
Cyberloafing Behavior	0.889	0.507	0.910

Table 3. Inner model evaluation

Variable	R^2
Work stress	0.350
Cyberloafing behavior	0.095

Four hypotheses are proposed in this research. Figure 2 presented the result of research and Table 4 summarized the direct and indirect hypotheses test for the effect of each variable workload that does not have a significant effect on cyberloafing (H1). Hypotheses 2 showed a positive significant effect of affected workload on work stress. Nevertheless, work stress has a significant effect on cyberloafing behavior (H3). Hypothesis 4 showed that work stress mediated the effect of workload on cyberloafing behavior in the banking sector of Malang city.

Empirically, the result of the study shows that workload does not affect cyberloafing behavior. This indicates that the more and higher the workload employees in the banking sector, the less likely it is for them to access things outside of their job description or practice other cyberloafing behaviors. They need to finish their work and their responsibility as fast as they can. This result supported RuningSawitri (2012) research and have different results from Aladwan et al. (2021), Koay et al. (2017), and Nurhasanah et al. (2021). Furthermore, the workload has a significant effect on work stress. High workload levels of employees in the banking sector may lead to job stress, which has been identified as a key precursor to burnout. This result supported previous research by Kara and Kose (2022), and Koay et al. (2017).

Additionally, the significant result showed that high levels of work stress will result in high levels of cyberloafing behavior, which is consistent with previous research (Henle and Blanchard, 2008; Koay et al. 2017). According to the general strain theory, an employee's usage of the internet at work for personal purposes will increase as a result of the bad feelings brought on by workplace stress. These people need to rest and have fun since they are human beings, not machines, and they are simultaneously pursuing their professions in the workplace (Garrett and Danziger, 2008). They should be given the flexibility to do what is right and best for them, so long as it does not jeopardize their ability to accomplish their jobs. It has been demonstrated that taking regular breaks from work is essential because these breaks help employees to recharge their energy level that cyberloafing provides an effective barrier against job stress.

This study further supports that work stress partially mediates the link between workload and cyberloafing. According to the data, employees who have a lot of workloads would be under a lot of stress at work. This suggests that personnel in the banking industry are less likely to access items outside of their job description or engage in other cyberloafing habits as workload increases. They must complete their tasks and fulfill their obligations. As a result, they might participate in cyberloafing as a way to cope with the unpleasant feelings brought on by work stress (Agnew, 1992; Lim and Teo, 2005). This result supported previous research by Aladwan et al. (2021), Kara and Kose (2022), and Reizer et al. (2022).
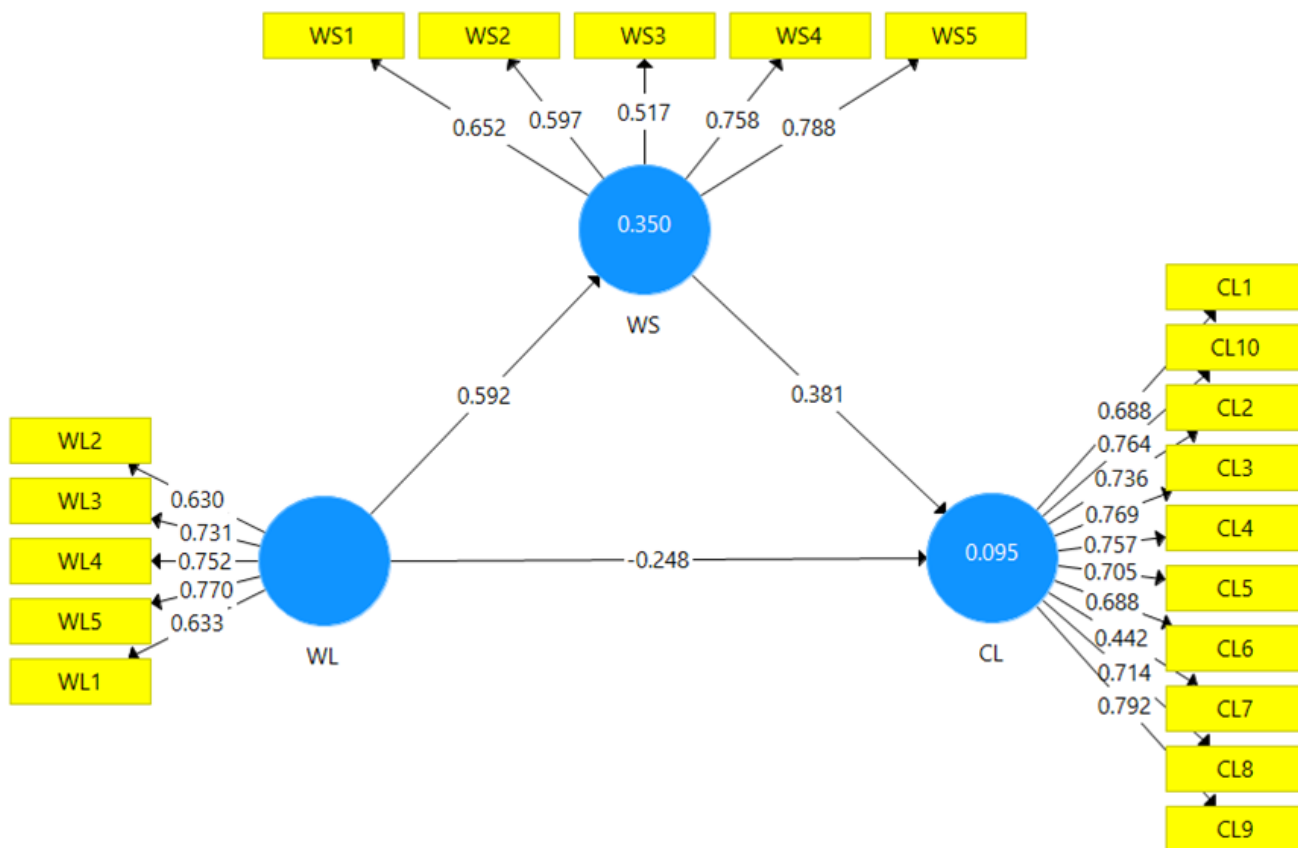
Figure 2. Result of PLS Software

Table 4. Research Hypotheses Test (Direct and Indirect Effect)

Hypotheses	Path	Inner Weight	T-Stat	P-Value	Results
H1	Workload (WL)→ Cyberloafing Behavior (CL)	-0.248	1.106	0.269	Not Significant
H2	Workload (WL) → Work Stress (WS)	0.592	9.621	0.000	Significant
H3	Work Stress (WS)→ Cyberloafing Behavior (CL)	0.381	2.392	0.017	Significant
H4	Workload (WL) →Work Stress (WS)→Cyberloafing Behavior (CL)	0.226	2.214	0.027	Significant

Managerial Implication

Based on the findings, the research result describes theoretical and practical implications. From the theoretical implication, the finding shows that workload does not affect cyberloafing behavior in banking which differ from previous research. Practical implications consist of several implications. First, the managerial level has to ensure the importance of cyberloafing behavior. This behavior can both improve and decrease employee performance which affects organizational performance. Second, the managerial level needs to pay attention to employee workload and work stress. Maintaining a good and balance workload and work stress can affect their cyberloafing behavior during work hours.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The present study has found that work stress mediated the relationship between workload and cyberloafing behavior in the banking sector in Malang city. The result has shown that there was an insignificant effect between workload on cyberloafing behavior. The high workload makes it impossible for workers to access things that are not related to work. On other hand, the workload has a significant effect on work stress, and work stress also has a significant effect on cyberloafing behavior. This result support and is different with the previous research related to the relation of work stress, workload, and cyberloafing behavior in the banking

sector. Cyberloafing acts as a strong defense against workplace stress and has demonstrated the importance of taking regular breaks from the job to refuel one's energy.

Reccomendations

By describing how businesses might become more cognizant of not only the negative impact but also the positive effect of cyberloafing, this paper promotes research in this field and makes contributions. The banking sector needs to maintain the workload and work stress level of their employee to prevent cyberloafing behavior during work hour. Instead, when some employee access something unrelated to their job description, it can be seen as a way to relieve their stress from work. Workload and work stress are just two predictors that triggered cyberloafing behavior, there are so many other aspects such as job burnout and personal demand that need to pay attention by the banking sector. The generalizability of the samples in the salesperson banking services in Malang, East Java, is one of the study's limitations. Due to accessibility and unknown exact population size, the sample cannot represent every employee in the banking sector of Malang city.

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