

Influence Socially Responsible Human Resource Management, Technostress Creators and Employee Satisfaction to Use Fintech (Study on Financial Institutions in Indonesia)

Niki Sanjaya^{a*}

Ben-Roy Do^b

Ubud Salim^c

Wahdiyati Moko^d

^{a,c,d}Faculty of Economy and Business Universitas Brawijaya, Malang, Indonesia;

^bDepartment of Business Administration, National Central University, Taiwan

Abstract

This study aims to examine and analyze the positive influence between the variables Socially Responsible Human Resource Management (SRHRM), Technostress Creators, employee job satisfaction on the use of Financial Technology (FinTech). The study sample consisted of 152 employees as respondents who worked in several financial institutions in Indonesia, such as banking, securities, insurance and leasing. Data obtained online through Google Form during March to May 2018. Data analysis methods use PLS-SEM to analyze data and verify research hypotheses. The results showed that the results of hypothesis 1) SRHRM had a positive impact on the purpose of using FinTech, 2) SRHRM had a positive impact on Technostress Creators, 3) Technostress Creators had a positive impact on the purpose of using FinTech, 4) SRHRM had a psychological impact on employee job satisfaction when using FinTech, 5) Employee job satisfaction has a positive impact on the purpose of using FinTech.

Keywords

socially responsible human resource management; financial technology; technostress creators; employee satisfaction

Received: 26 September 2018; Accepted: 1 November 2018; Published Online: 31 December 2018

DOI: 10.21776/ub.apmba.2018.007.02 2

*Corresponding author Email: sanjaniki@gmail.com

Introduction

Socially responsible human resource management (SRHRM) is a practically action of human resource management (HRM) divisions that are practical actions used by organizations in fulfilling external corporate social responsibility (CSR) programs which in practice want to influence attitudes and employee behavior in a positive direction and support the company's performance in the process that including recruitment of socially responsible employee candidates, CSR training, and employees social contributions during promotion, reward, compensation, and performance appraisal (Shen, J., & Benson, J., 2014). Therefore, CSR implementation requires support from employees to take initiatives in embracing socially responsible attitudes and behavior, and facilitate employee job satisfaction (Shen, J., & Zhang, B., 2017).

In the banking sector, HRM practices are considered to have a major impact on the creation of banking products, quality of services to clients, and the operational supportive aspects. Following Haines, V. Y., & St-Onge, S. (2011), with rapid growth in the information communication technology (ICT), human resource information system (HRIS) has been commonly used to improve organizational performance in the banking and financial sectors to meet the demand better service quality by the customers. While HRIS is an important component of the banking and financial sector and well known among developing countries (Ahmer, Z., 2013), a recent trend is to incorporate financial technology (FinTech). FinTech refers to the use of technology created for the

efficiency of banking operations through new business models, applications, and products related to the financial services. FinTech impacts not only financial institutions, but also regulators, customers, and several industries (Leong, C., Tan, B., Xiao, X., Chian, F.T., & Sun, Y., 2017).

In addition to traditional banking services such as savings accounts, FinTech encourages stronger collaboration among existing services to build synergies to form a healthier and more inclusive macro economy. For instance, nowadays an ATM can allow for cardless cash withdrawal by using the latest FinTech to identify the user to ensure security and enlarge its reach (Iqbal, M., 2017). FinTech can also facilitate new business model development, such as payment, transfer, clearing, and settlement (payment, clearing and settlement). This activity is closely related to mobile payments (either by banks or non-bank financial institutions), electronic wallets (digital wallet), digital currencies and the use of ledger technology (distributed ledger technology, DLT) for infrastructure payment. These models aim to increasing inclusion in the field of financial services and ensuring better access to consumers for payment services and ensure smooth functioning of the payment system.

This model can also contribute to the management of a large number of transactions and transfers and large settlements between financial institutions. Deposits, loans and additional capital (deposits, lending and capital raising). FinTech's most common innovations in this field are crowdfunding and online P2P (peer-to-peer) lending platforms,

digital currencies and DLT. This application is closely related to financial intermediation. Traditional banks not only compete against fellow financial institutions, but also newcomers in the service industry sector. Consequently, banks may have to consider their roles in the community outside of economic activities alone. The development of global evolution in financial technology innovation has also influenced the development of FinTech in Indonesia.

One possible result is to incorporate sustainable social and environmental sustainability in their mission (Yip, A., & Bocken, N., 2017). FinTech aims to facilitate customers in performing banking activities such as for payments or savings online, without having to deal with cash or necessity to come directly to the bank (GSMA, 2017). As HR practices in the banking sector is known to be quite complex (Masum, A.K.M., Azadac, Md. A. K., & Beh, L.S., 2015), shifting the priority from face-to-face interaction towards faceless users of ICT can be very challenging for many employees, as doing so requires each employee to learn new technology application with every update, the need to take phone calls and reply to instant messages, on top of daily routines. It can be very burdensome and cause huge stress to have negative effects for employees in the long term health (Tu, Q., Wang, K., & Shu, Q., 2005). Research on stress has identified technology is become a factor that can cause stress on an employee (Cooper, C.L.; Dewe, P.J.; & O'Driscoll, M.P., 2001).

Technostress is defined as the stress caused by the use of information systems (IS) experienced by individuals

within the organization (Ragu-Nathan, T. S., Tarafdar, M., Ragu-Nathan, B. S., & Tu, Q., 2008). IS is considered to be a technostress creator, and is associated with processes and variables that put psychological stress on employees (Tarafdar, M., Cooper, C.L., & Stich, J.F., 2017). For instance, used formative modelling to identify technostress creators and inhibitors to test the effect of technostress resulting from an employee's inability to face ICT. Prior research indicated 47% of employees in financial services industry believed technology may put their job into risk and became a threat, followed by employee compliance as the next most fearful one (37%), while the least worried was human resources workers at 15% (BII, 2016). Therefore, Tu, Q., Wang, K., & Shu, Q. (2005) called for specific measures to reduce technostress in the internal environment and define an extreme technostress is known to lead to job burnout, job dissatisfaction, and an intention to quit from the job. Consequently, employees will take counterbalancing actions to reduce job satisfaction under their expectation of an organization.

According to the background above, the research aims are (1) Is there any significant effect of SRHRM that able to improve on intention to use FinTech as well as to reduce the effects on Technostress Creators?. Moreover (2) Is there any significant effect of Technostress Creators that able to increase on intention to use FinTech as well as to increase on Employee Satisfaction at using FinTech?. Lastly the aims of the research is to highlight (3) Whether there any significant effect

of Employee Satisfaction that able to increase on intention to use FinTech?

Method

This research has used quantitative descriptive approach which pointed to theory and concept examination through variable measurement in matrix and number. That is according to data analysis procedure and statistic tools to measure and examine hypothesis. Processing statistical data has an important role in research because the results of data processing will be concluded by research. Data analysis methods will be discussed regarding descriptive analysis and path analysis using SPSS 22.0. Based on the above research framework and hypothesis, this study uses the PLS software for statistical analysis and research hypothesis verification for data collection.

Data Collection

The quantitative data used in this study comes from secondary data, namely in the form of a questionnaire distributed to samples which is in Indonesia and then collected online through Google Form.

The questionnaire utilized 7-point Likert scale, the format that is considered to have fine reliability, validity, discriminating power, and test-retest (stability) index (Budiaji, W., 2013), Seven-point answer format also indicates a high standard of agreement, or indicates inconsiderable agreement plus a response style (Dolnicar, S., Grun, B., Lesich, F., Rossiter, J., 2011), where 1= strongly disagree, 2= disagree, 3= somewhat disagree, 4= the neutral, 5= somewhat agree, 6= agree, 7= strongly disagree.

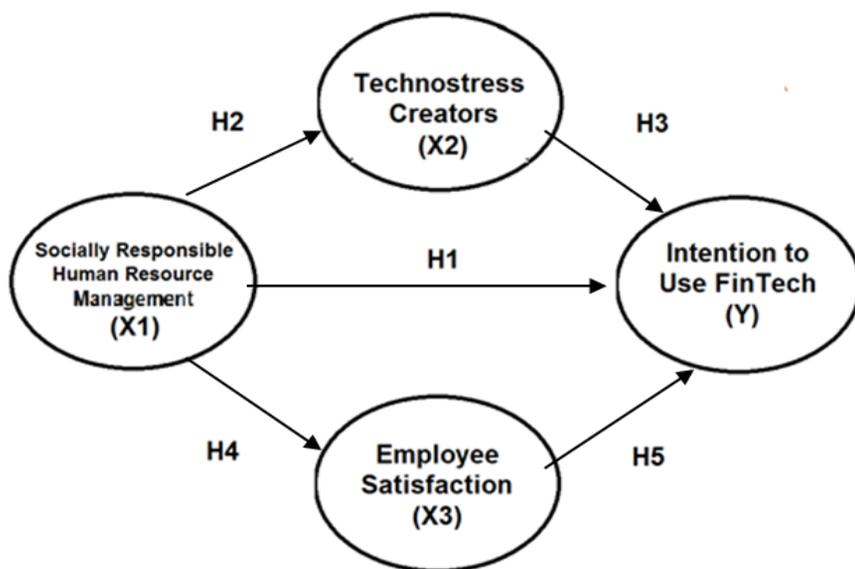


Figure 1. Conceptual Framework Research

Population and Research Sample

Data was collected online by Google form during March-May 2018. The link to the questionnaire was spread to employees of the banking and financial companies around Indonesia. A total of 152 questionnaires were obtained for further analysis. The number of participant is appropriate according to Hair, J.F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2014) when the model has seven construct or less, the minimum sample size suggested is 150. Before the actual data collection, the author encountered several obstacles, such as the uneven knowledge of FinTech, the

difficulty for some younger worker to understand certain terms, some sensitive questions on demographic questions about salary, length of service, and email address grab. Therefore, the final criteria of the sample collected were:

1. Working in the banking sector and multi-finance in Indonesia.
2. Over 18 years old, the productive age used as a benchmark to start work in general.
3. Refers to the city of DKI Jakarta, as the state capital city of Indonesia, expected to have salary above regional minimum wage, Rp. 3,000,000. (Detikfinance, 2018)

Result and Discussion

Table 1. Respondent Characteristic

Characteristic	Frequency
SECTOR	
Public	13.8%
Private	86.2%
GENDER	
Male	40.8%
Female	59.2%
AGE	
21-24	6.5%
25-34	61.2%
35-44	11.2%
45-54	20.4%
55-64	0.7%
>64	0%
MARITAL STATUS	
Single	44.1%
Married	55.9%

EDUCATION BACKGROUND	
Primary School	0%
Secondary School	0.7%
High School	3.3%
Diploma	2%
Bachelor Degree	85.5%
Master Degree	8.5%
Doctoral Degree	0%
JOB POSITION	
Frontliner (Cust Service/Teller)	15.8%
Backoffice	9.2%
Supervisor/Manager	12.5%
Account Officer/Marketing	37.5%
Others	25%
GROSS MONTHLY SALARY (Rp)	
<3.000,000	3.9%
3,000,001 -- 5,000,000	17.1%
5,000,001 – 8,000,000	17.8%
8,000,001 – 10,000,000	15.8%
10,000,001 – 12,000,000	7.9%
>12,000,001	37.5%
Work Period (Year)	
>0-5	42.8%
>5-10	27.6%
>10-15	5.9%
>15-20	23.7%

Bank companies in Indonesia is known to be highly updated with the latest technological developments, ranging from ATMs, mobile banking, credit cards, debit cards, to other services that are very advanced and support the activities of its customers. However, compared to other developed countries, banks in Indonesia may not have adequate favorable human resources systems, due to the large population, high unemployment rate, and limited job vacancy. As a result, banks in Indonesia

generally prefer the recruitment system called outsourcing, rather than hiring permanent employees, as outsourcing is considered to benefit the company but unprofitable for the workers. Outsourced workers do not often have to work overtime and have the same job weight with permanent employees.

A total 200 questionnaires were distributed to the employees of banks and multifinancial companies in Indonesia through Google Form, but only 152

were filled. Most of the participants live in Java area. The sample was consist of 90 women (59.21%), similar to the gender composition of bank employees in Indonesia. Minimum education level was bachelor degree, as some of the banks made it a condition of absolute, required by the banking sector to work. Work period was 0-5 years and > 5-10 years is a representation of the age of respondents who are mostly aged 25-34, productive age with a working range of less than 10 years starting after graduating undergraduate. Banks seem to have started widening the reach of market by increasing the number of marketing, given that marketing is a spearhead of a

company. From the summary, monthly gross salary that has reached more than Rp. 12,000,000, which is well above the minimum regional wage which is Rp. 3,000,000, may be affected by bonuses, incentives, benefits and more.

Descriptive Analysis

The first step in data analysis is to describe the data using descriptive statistics by SPSS 22.0. Descriptive statistics are methods related to the collection and presentation of a data cluster so as to estimate the quality of data in terms of variables, statistical summary, distribution, without probabilistic formulas (Dodge, Y., 2006).

Table 2. Mean and Standard Deviation

Variables	Mean	Standard Deviation
SRHRM	4.91	0.86
Technostress Creators	4.18	0.79
Employee Satisfaction	4.94	1.05
Intention to Use FinTech	5.41	1.09

The result of convergent validity examination present in this table below:

Table 3. Convergent Validity Testing Results

Variables	Convergent	Correlation				Information
	AVE	1	2	3	4	Valid
Employee Satisfaction	0,74	0.68				Valid
Intention to Use FinTech	0,62	0.71	0.79			Valid
SRHRM	0,69	0.67	0.61	0.57		Valid
Technostress Creators	0.59	0.65	0.73	0.54	0.42	Valid

Source : Processed primary data (2016)

Nunnally, J.C., & Bernstein, I.H. (2010) define that high convergence will be represented by “highly correlated” measures, whereas measures that are correlated “near zero” suggest weak or no convergence. AVE (Average Variance Extracted) values for all four variables ranged from .59 to .74, indicates good convergent validity, and the result of correlation and discriminant

validity, ranged from .42 to .79, indicated good results as well. In general, higher discriminant validity indicates weaker relationship between measures from different constructs.

Construct reliability examination

Examination result of composite reliability and cronbach alfa can be seen through conclusion below:

Table 4. Result of Construct Reliability Examination

	Composite Reliability	Cronbach Alpha
Employee Satisfaction	0.81	0.72
Intention to Use FinTech	0.86	0.79
SRHRM	0.88	0.87
Technostress Creators	0.85	0.80

Source: Processed primary data (2016)

Nunnally, J.C., & Bernstein, I.H. (2010) did not recommend a lower limit of reliability lower than .70, for basic research is must be estimate of .80 for the minimum score and for the important

decision is must be higher than .90. The Composite Reliability ranged from .805 to .876, Cronbach Alpha ranged from .72 to .87 indicated the scale are sufficiently reliable.

Partial Least Square (PLS) Analysis
Path Diagram Development

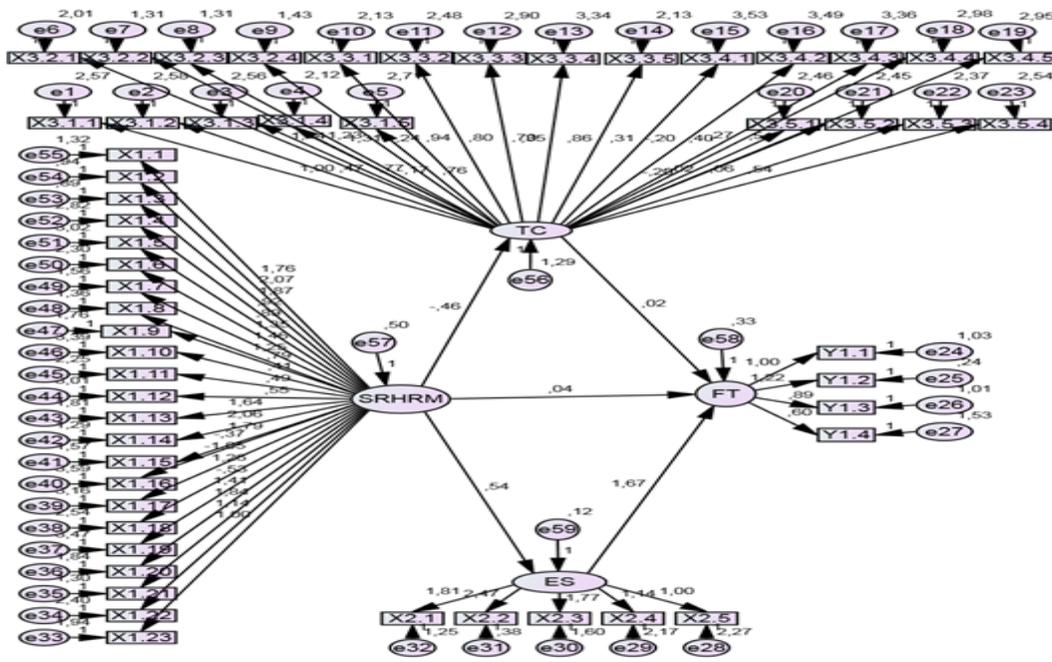


Figure 2. Goodness of Fit Inner Model

Hypothesis Examination

Significance examination used for examining presence or absence of exogenous variabel influence toward endogen variable. Criteria examination stated that if the score of T-statistic \geq

T-table (1.96), exogenous variable will significantly influence endogen variable. Significance examination result can be seen in the table below.

Table 5. Hypothesis Examination Result

Hypothesis	Exogenous Variable	Endogen Variable	Coefficient (Standardize)	P-Value (Unstandardize)	Remark
Hypothesis 1	SRHRM	Intention to Use FinTech	-0.154	0.067	Accepted
Hypothesis 2	SRHRM	Technostress Creators	0.517	0.118	Accepted
Hypothesis 3	Technostress Creators	Intention to Use FinTech	0.512	0.112	Accepted
Hypothesis 4	SRHRM	Employee Satisfaction	0.136	0.060	Accepted
Hypothesis 5	Employee Satisfaction	Intention to Use FinTech	0.082	0.042	Accepted

All hypotheses were accepted. Support for SRHRM has a direct positive effect on intention to use FinTech is consistent with the finding from Rahman, M.A., Qi, X., & Jinnah, M.S., (2016), who also focused in the banking and finance sector, took an implementation case in a large scale factory, and by providing opportunities for the targeted employees and ensuring them to work with the IT. SRHRM has a direct positive effect on Technostress Creators was supported, similar to Tak, O.S, & Park, S. (2016), who found that technostress may resulted from the use of new technologies even after work and during holidays. With regards of proven that Technostress Creators has a direct positive effect on intention to use FinTech was supported, the result was consistent the finding from Tu, Q., Wang, K., & Shu, Q. (2005), who defined about factors that create stress from the use of ICT.

Transaction based model of technostress that included employee satisfaction and intention to use FinTech is similar to what Tak, O.S, & Park, S. (2016) found, but not supported by finding from Patel, M., Doku, V., and Tennakoon, L. (2003), who found a negative association between technostress creators and performance. The development of technology is inevitable, the employees are demanded quickly responsive and follow all the technological developments that exist in each company, but also can't be denied the stress felt by some people because they feel unable to follow it. Participation of the company in its CSR step is able to cope with the technostress, maintain employee satisfaction and increase the enthusiasm of employees to keep using and trying to be good at handling FinTech and able to learn more.

Conclusion

The summary of research findings can be shown as follows:

1. The results on this study indicate that SRHRM has an influence on the intention to use FinTech. Dynamic SRHRM will be able to increase the use of FinTech. In Indonesia, it is evidenced by the fact that CSR is manifested indirectly in reducing unemployment in Indonesian society. FinTech, like online transportation, is able to become a platform to make money without special work ties and with a more flexible time. unemployed people were helped by the ease of work and the money income system that was considered very feasible with a simple work procedure, moreover able to accommodate a fairly wide age range just enough for residents who had obtained a resident card and driver's license, were considered eligible to work. besides, gender does not affect men and women can do that things. Technological advances in the financial sector have not always had a positive impact. In fact, the use of financial technology (FinTech) actually increases the risk of money laundering crimes. Because there are still many regulatory loopholes in the information and technology-based service system. there are still many FinTech rule vacancies for financial sector supervisors, namely BI and the Financial Services Authority/ *Otoritas Jasa Keuangan* (OJK). The regulation is still low, especially the standardization of the payment transaction system. In addition, there is no obligation for the FinTech industry as a service provider to report the findings of suspicious transactions.

2. The results on this study indicate that SRHRM has an influence on Technostress Creators. The existence of a good work environment and attractive benefits received by employees each month will be able to reduce stress, especially due to the obligation of employees to adapt with the newest technological developments that are applied to the company. In this study, the age range of 25 - 34 years old was the highest number of respondents, which proved that in this age range it is still possible to accept something new, especially in the field of technology, so that it does not become a major obstacle that can lead to stress caused by technology or Technostress.
3. The results on this study indicate that Technostress Creators has an influence on the intention to use FinTech. Wriggling FinTech is also inseparable from two phenomena that drive momentum. The first phenomenon is the banking crisis that hit the world in 2008. Another phenomenon is making the start-up infrastructure more affordable, so the barrier to entry for new entrants in the financial industry is lower. FinTech industry is developing very rapidly, and starting with internet banking services, companies in this sector have increased their capabilities and financial services offered. Machine learning and artificial intelligence seem to open new lines in all industries and the alternative financial sector seems to also benefit greatly from that. Alternative banking institutions are starting to use FinTech services to improve their services and offer more personalized packages, but also better, more comprehensive, faster infrastructure, which contributes to creating a more personal and easy experience for end consumers. In the FinTech sector, Big Data can be used to anticipate customer behavior, but also to create strategies and protective policies for banks and alternative financial institutions from around the world. Big Data helps banks and other financial institutions to better understand each customer's shopping habits, but also their usual online patterns.
4. The results on this study indicate that SRHRM has an influence on Employee Satisfaction. Along with the development of the era of CSR will also experience many developments and differences will also begin to appear between conventional and modern CSR. Conventional CSR focuses on forms of responsibilities, starting from doing activities that can improve community welfare and environmental improvement, scholarships for underprivileged children, funding for maintenance of facilities general, donations for particular social community in nature and is useful for many people, especially the people who are located around the company is located, and another unprecedented year ahead. Good SRHRM will improve employee job satisfaction and encourage better performance.
5. The results on this study indicate that Employee Satisfaction has an influence on Intention to use FinTech. The trigger for the threat of reducing the number of employees was triggered by the increasingly sophisticated use of FinTech in

financial institutions especially the banking sector. So that the tasks that have been handled by employees, in the future those tasks will be replaced by automatic machines such as tellers, ATM cash deposits, auto debit, mobile banking, SMS banking and others. it does not affect performance and worries employees because they think they will get a special policy from the company to anticipate this.

Suggestions

For Company

Reducing technostress not only increases individual productivity. If productivity increases, it can be concluded that job satisfaction also increases, but technostress can't be removed just because the company must always continue to accept changes in innovation for the achievement of efficiency.

Researchers define a threat to job losses that are felt by employees on the development of existing technology, this may be due to the growing issues in Indonesia on the replacement of several positions in the banking, especially on the position of Frontliner by machines. If this problem can't be avoided, the company may look for other ways to move the position of Frontliner employees into other departments, such as marketing, as such kind of position is less likely to be replaced with sophisticated technology, due to the need for marketers to negotiate, and establish good relationships with customers and others.

Dealing around with intensive staffing system, especially for employees in certain divisions who are very sensitive facing the newest technology.

For Future Research

A sufficiently large sample size is also necessary to produce results among variables that are significantly different (Tarafdar, M., Pullins, E.B., & Ragu-Nathan, T.S., 2015). Respondents in this study was only 152 people, thus further research may need to recruit more participants so as to achieve maximum results. Further research is expected to examine with different variables, such as work attitude, work productivity and others.

Find some supporting data relating to organizational culture and the application of applicable CSR in the company until then it can be linked to the results obtained given that each company is a company in the same sector but has different policies.

Developing relationships between research variables in a wider scope and relevance to current issues

Notes on Contributors

Niki Sanjaya He is a Graduated Student in Faculty of Economics and Business, University of Brawijaya.

Ben-Roy Do is the assistant professor at National Central University, Taiwan. He handles for many research and courses focus on Organizational Behavior, Human Resource Management, Managerial Psychology, Psychometrics. He gained his master at Columbia University and his doctoral in University of Illinois at Urbana-Champaign. He has written many research paper like "Exploring the relationship between human resource flexibility, organizational innovation, and adaptability culture"

Ubud Salim He is a Professor in Management Department at the Faculty of Economics and Business, University of Brawijaya Malang, Indonesia. His research interests are in Strategic

Management and International Business

Wahdiyat Moko He is a Lecture in Faculty of Economics and Business, University of Brawijaya.

References

- Ahmer, Z. (2013). Adoption of human resource information systems innovation in Pakistani organizations. *Journal of Quality and Technology Management, IX*, 25–50.
- BII. (2016). Nearly half of financial services employees fear tech will take their jobs <http://www.businessinsider.com/nearly-half-of-financial-services-employees-fear-tech-will-take-their-jobs-2016-10>.
- Budiaji, W. (2013). The measurement scale and the number of responses in Likert scale. *Journals of Agricultural Science and Fisheries, 2*(2), 127-133.
- Cooper, C.L.; Dewe, P.J.; & O'Driscoll, M.P. (2001). *Organizational Stress: A Review and Critique of Theory, Research, and Applications*. Thousand Oaks, CA: Sage
- Dodge, Y. (2006). *The Oxford dictionary of statistical terms* (p. 111). New York: Oxford University Press.
- Dolnicar, S., Grun, B., Lesich, F., Rossiter, J. (2011). Three good reasons not to use five and seven point Likert items. Faculty of Commerce and Business, University of Wollongong, Australia. <http://ro.uow.edu.au/commpapers/775>.
- GSMA. (2017). State of the industry report on mobile money: Decade Edition 2006- 2016:p.76. http://www.gsma.com/mobilefordevelopment/wpcontent/uploads/2017/03/GSMA_State-of-the-IndustryReport-on-Mobile-Money_2016.pdf.
- Haines, V. Y., & St-Onge, S. (2011). Performance management effectiveness: Practices or context? *The International Journal of Human Resource Management, 23*(6), 1158–1175.
- Hair, J.F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2014). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Sage Publications Inc.
- Iqbal, M. (2017). FinTech dan Bank: Pesaing atau Masa Depan Keuangan?. <http://www.republika.co.id/berita/ekonomi/FinTech/17/12/21/p1aftp408-FinTech-dan-bank-pesaing-atau-masa-depan-keuangan>
- Leong, C., Tan, B., Xiao, X., Chian, F.T., & Sun, Y. (2017) Nurturing a FinTech ecosystem: The case of a youth microloan startup in China. *International Journal of Information Management, 37*, 92–97.

- Masum, A.K.M., Azadac, Md. A. K., & Beh, L.S. (2015). The role of human resource management practices in bank performance. *Total Quality Management & Business Excellence*, 27, 382-397
- Nunnally, J.C., & Bernstein, I.H. (2010). *Psychometric theory (3rd Edition)* New York: McGraw-Hill.
- Ragu-Nathan, T. S., Tarafdar, M., Ragu-Nathan, B. S., & Tu, Q. (2008). The consequences of technostress for end users in organizations: Conceptual development and empirical validation. *Information Systems Research*, 19(4), 417–433.
- Rahman, M.A., Qi, X., & Jinnah, M.S. (2016). Factors affecting the adoption of HRIS by the Bangladeshi banking and financial sector. *Cogent Business & Management*, 3, 1262107.
- Shen, J., & Benson, J. (2014). When CSR is a social norm: How socially responsible human resource management affects employee work behaviour. *Journal of Management*, 42(6), 1723–1746.
- Shen, J., & Zhang, B. (2017). Socially responsible human resource management and employee support for external CSR: Roles of organizational CSR climate and perceived CSR directed toward employees. *Journal of Business Ethics*.
- Tak, O.S., & Park, S. (2016). A study of the connected smart worker's techno-stress. information technology and quantitative management. *Procedia Computer Science*, 91, 725–733.
- Tarafdar, M., Cooper, C.L., & Stich, J.F. (2017). The technostress trifecta- techno eustress, techno distress and design: Theoretical directions and an agenda for research. DOI: 10.1111/isj.12169.
- Tarafdar, M., Pullins, E.B., & Ragu-Nathan, T.S. (2015). Technostress: negative effect on performance and possible mitigations. *Information Systems Journal*, 25, 103–132.
- Tu, Q., Wang, K., & Shu, Q. (2005). Computer-related technostress in China. *Communication of the ACM*, 48(4), 77–81.
- Yip, A., & Bocken, N. (2017). Sustainable business model archetypes for the banking industry. *Journal of Cleaner Production*. doi: 10.1016/j.jclepro.2017.10.190.