

## Research Article

# The Moderator Effect of Cyberloafing on Workload and Employee Performance

Ega Leovani\*, Aurelia Tiffani Yakuputri

Management Study Program, Faculty of Business and Accounting, University of Katolik Musi Charitas Palembang, Indonesia

**Abstract.**

Multi-finance companies require technology to carry out their business activities. However, its employees are prone to cyberloafing. In addition, a high workload can also affect the performance of employees. This study aimed to analyze the impact of cyberloafing and workload on the performance of multi-finance companies in Palembang. Data were collected through questionnaires. The sample in this study was company employees at multi-finance companies in Palembang. The data was analyzed using multiple linear regression statistical methods. The results of this study were expected to provide a broader understanding of the impact of cyberloafing and workload on the performance of multi-finance company employees in Palembang. The results of this study were also expected to provide insight to managers and organizational leaders in developing effective strategies to overcome cyberloafing problems and minimize employee workload to improve their performance. This research can also provide input to companies to optimize the use of technology and efficient division of workload in the workplace to increase employee productivity.

**Keywords:** cyber loading, financing growth, workload, performance

Corresponding Author: Ega Leovani; email: ega@ukmc.ac.id

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## 1. Introduction

The end of the Covid 19 pandemic has resulted in business recovery in all sectors. One type of business engaged in the financial and insurance services sector is a multi-finance company [1]. Multifinance companies are an alternative for the community in meeting the community's needs and maintaining the balance of financing receivables so that the financing industry grows healthily and sustainably [2]. Figure 1 below shows the development of the number of multi-finance companies in Indonesia.

Figure 1 shows data collected from financing institution statistics in 2021 showing a decrease in the number of finance companies from 2017, with a total of 193, 2018 with a total of 185, 2019 a total of 184, 2020 a total of 176. Until the end of 2021, 161 companies were reduced by 15 finance companies that had their licenses revoked. Meanwhile, data in the Indonesian Financing Institution Office Network Directory published by OJK as

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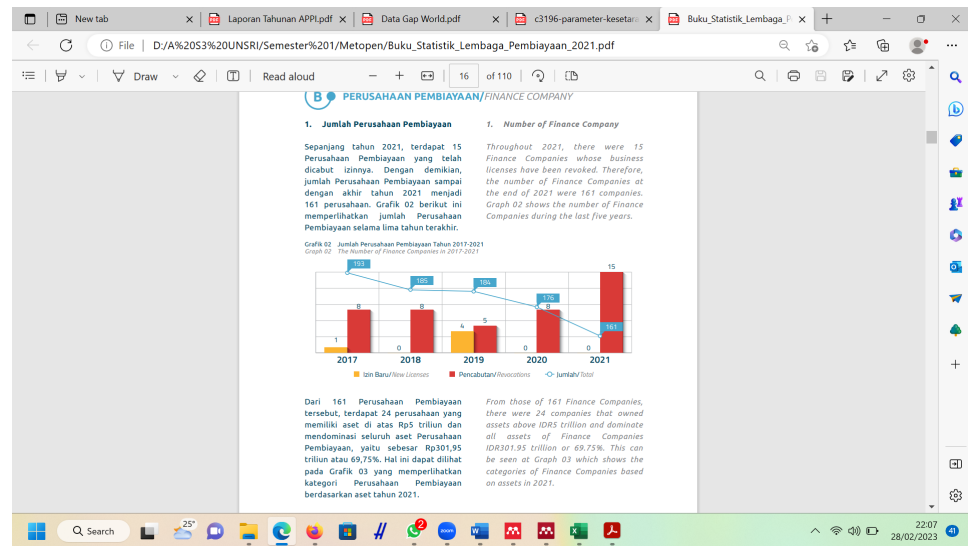


Figure 1: Number of Multifinance Companies in Indonesia. Source: Financing Institution Statistics 2022.

of December 2022 shows that the number of multi-finance companies in Indonesia is 153, which means that the number of finance companies in Indonesia has decreased again by 8 companies. The distribution of multi-finance companies in Indonesia can be seen in Figure 1. 2 following:

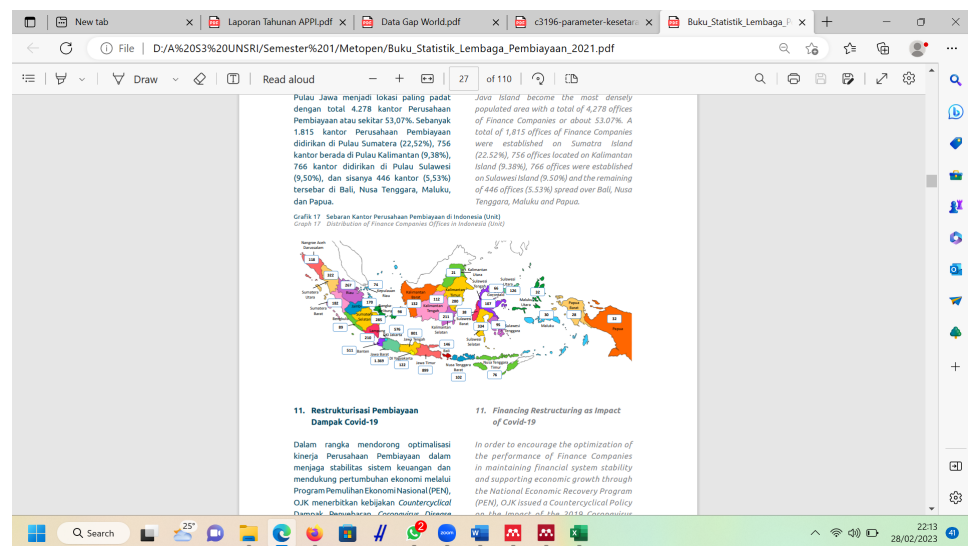


Figure 2: Distribution of Multifinance Companies in Indonesia. Source: Financing Institution Statistics 2022.

Figure 2 shows the distribution of finance company offices. Until December 2021, there were 8,061 finance company offices, both head offices, branch offices, marketing offices, and offices other than branch offices spread throughout Indonesia. The finance company's business activities include investment, working capital, multipurpose, other financing based on OJK approval, and financing based on Sharia principles [3]. With

the large number of finance companies and various types of financing that are laughed at, the needs of employees must be considered to be very influential in their business activities.

The company is an organization that will only develop if it has qualified employees and can produce high performance [4]. Employee performance is essential to organizational success because of its strong relationship with employee productivity [5]; [6]. Employee performance is essential for companies to survive in an unstable business environment [7]; [8]. One of the management challenges is to improve employee performance by developing employee quality to help companies achieve organizational goals [9]. Job performance is the leading performance in a person's success in his job. Performance is employee behavior that will later produce consequences for their work [10]; [11].

The need for efficiency and increasing customer demand cause the banking sector, in this case, multi-finance companies, to rely a lot on the help of information and communication technology in completing work related to customer needs. The use of technology needed allows employees to access the internet during working hours [12]. It can be a means for employees to do personal activities such as browsing online shopping sites or sending personal emails [13]. The behavior known as cyberloafing refers to the use of the internet by employees for non-work-related activities during working hours [14]; [8].

Several studies have shown that cyberloafing has a positive impact on employee performance [15]; [16] because the use of the internet during a specific time while working can increase employee performance through creativity and proactive attitude [17]. However, several other studies show different results where cyberloafing hurts employee performance [13]. These employees feel bored and tired, which causes this behavior to occur in the workplace, affecting their performance. This is because cyberloafing behavior is considered to bring many negative impacts rather than positive ones. Namely, employees will undoubtedly delay their work progress and prefer to access the internet to relieve boredom and stress, which can lead to the risk of addiction to forgetting their work [18]; [19].

Cyberloafing can have a negative impact when there is less productivity or higher costs in a company [20]. When employees neglect their work, cyberloafing is counterproductive behavior [21]. Collaborative behavior is deliberate behavior that is contrary to lightening aimed at formal organizations [22]. Several studies have shown that cyberloafing is counterproductive [23]; [8]. Cyberloafing is a dysfunctional behavior that will eliminate focus, security threats, excess bandwidth, and loss of intellectual property, to sexual harassment [24]; [25]. Although cyberloafing behavior is considered

counterproductive, in some circumstances, cyberloafing has a positive impact. Research conducted in Singapore by [23] where most respondents in this study showed that video games do not always have a detrimental impact on employee productivity because they can reduce anxiety and encourage experimentation skills [26]; [27], so it can also improve the ability and skills of employees if accompanied by self-control.

In addition to cyberloafing, workload also affects the performance of millennial generation employees. Workload refers to the tasks and responsibilities that employees must complete and accept using their skills and potential [28]. Workload leads to the weight of the workload, which creates excellent pressure, such as stress due to tension felt by the employees [29]. Suppose the workload faced by an employee is heavy. In that case, it can affect their performance because their physical and mental feelings will feel tired, as well as the emergence of negative emotions that can interfere with their health [30]. However, on the contrary, employees are vulnerable to feeling bored [28]. Technological developments also make many companies and businesses compete fiercely so that the responsibilities carried by employees become heavier [30].

Several research results state that workload positively or significantly influences employee performance [31]; [32]; [33]; and [34]. However, these results are different, stating that workload and cyberloafing have a negative but significant effect [35], with the result that employees have high work demands and feel bored because they do the same work over and over again so that it can affect their performance [35].

This research is expected to contribute to various fields of knowledge, such as human resource management, organizational psychology, to work behavior. Research on this topic can provide insight into how performance management can be organized to boost productivity, where organizations can design reward or recognition systems that can motivate employees to avoid cyberloafing and better manage workloads. Research on similar topics in multi-finance companies is rarely done in previous studies. Where multi-finance companies have their own work culture and characteristics, the results of this study are expected to provide new insights into the factors that interact in the context of this study. In addition, this research also combines concepts from various disciplines, such as psychology and management, that can be used to gain a more comprehensive understanding of this topic. This study also explores cyberloafing's role as a moderation variable between workload and employee performance. While cyberloafing can reduce work stress due to high workload and pressure at work, employees who browse the internet for personal and nonwork interests can reduce the intensity of work pressure [36]; [37].

## 2. Theory, Literature Review, and Hypothesis

Job Demand Resource Theory interprets organizational factors and their influence on work and job outcomes, such as employee performance [38]. The JDR model contains two elements: job resources and worker demands [39]. The Job Demands-Resources theory proposed by [38] explains that each job has specific risk factors related to work stress which are divided into two factors, namely demand factors, demands in work, and resources are data sources to complete work. The JD-R investigates the impact of working conditions on employees and the impact that employees have on working conditions. According to JD-R theory, well-being factors and organizational behavior influence each other over time at the organizational, team, and individual levels [38]; [39]. JD-R theory outlines how work requirements affect occupational health, well-being, organizational behavior, and job performance.

The model in this study can be seen in Figure 3 below.

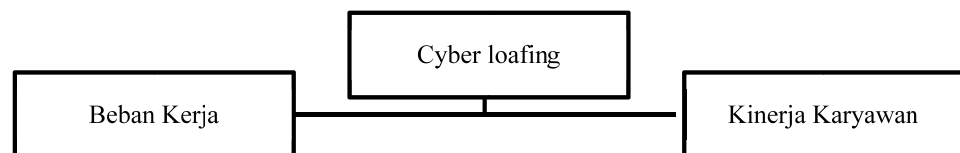


Figure 3: Research Model.

### 2.1. Workload and employee performance

Workload refers to the intensity of work assignments which is one source of pressure for employees [40]. A study to examine sudden changes in workload levels was designed and conducted by [41], which aimed to compare sudden increases directly and decreases in workload situations. Results showed that performance was significantly impaired for both conditions. The findings suggest that a sudden workload decrease can impair performance [42]; [41]. The higher the burden borne by employees, it can impact deteriorating employee performance [43]. Companies provide high job demands to their employees, resulting in employees feeling exhausted if the target is not achieved [35].

The workload always increases, but there is no suitability for workload sharing, and employee performance can decrease [6]. The workload obtained by employees will affect their performance [44]; [45]. Several studies have shown that workload negatively influences employee performance [35]. From the literature review that has been done,

the second hypothesis in this study is H1: Workload has a negative influence on employee performance.

## 2.2. Cyberloafing as Moderator

Internet technology in companies can have a good impact. It can make it easier for employees to complete their work. However, there is also an impact that can cause losses when employees access the internet during working hours for personal interests, known as cyberloafing [8]. Cyberloafing can have a negative impact when there is less productivity or higher costs in a company [20]. When employees neglect their work, cyberloafing is counterproductive behavior [21]. Collaborative behavior is deliberate behavior that is contrary to lightening aimed at formal organizations [22]. Several studies have shown that cyberloafing is counterproductive [23]; [8].

Cyberloafing is a dysfunctional behavior that will eliminate focus, security threats, excess bandwidth, and loss of intellectual property, to sexual harassment [24]; [25]. Although cyberloafing behavior is considered counterproductive, in some circumstances, cyberloafing has a positive impact. Cyberloafing carried out by employees is those who complete work outside of their duties and job responsibilities during working hours for family or friends' work through their mobile devices [8]. Cyberloafing means employees spend working hours and use the company's internet resources to check personal emails or visit websites unrelated to their work [17].

Some articles show that cyberloafing has a negative impact where this behavior is considered to consume work time. But in real life, not all employees work all their working hours. Cyberloafing can help overcome stresses in workloads that can result in stress [37] Cyberloafing is also potentially positive because it can help employees overcome boredom over the given workload where employees are underloading and boredom [19]. So the third hypothesis in this study is H<sub>2</sub>: There is a significant influence of cyberloafing variables as mediators between workload and employee performance.

## 3. Research Methods

This study used quantitative research. Based on the understanding [46] quantitative research methods are types of research where the specifics are systematic, structured, and planned from beginning to end (making research designs). The population in this study is employees of multi-finance companies in the city of Palembang. Where the

sampling technique used in this study is convenience sampling, where this technique is used with consideration of ease in finding samples to be used in this study.

The number of samples used in this study was as many as 105 respondents who worked in multi-finance companies in Palembang. Multifinance employees were chosen as samples because employees in this company perform work with a computer system connected to the internet, in addition to the workload provided and targets and performance that become a benchmark for work success so that it can trigger the use of cyberloafing compared to other jobs.

The type of data used is primary data, where researchers collect the original data source to answer their research problems specifically [47]. The data source came from a questionnaire distributed online through a Google form. The data collection technique used in this study is a questionnaire by disseminating, collecting, processing, and analyzing data for the study's conclusion. The data comes from the respondents' answers, which will be processed using the SPSS application version 26.

The initial test in this study is testing research instruments carried out to determine the validity and reliability of the measuring instruments used. Validity testing is used to see the validity of the measuring instrument used, where the instrument will be declared valid if the significance value is less than 0.05 [48]. The test showed that all items on the questionnaire showed a significance value below 0.05, so the questionnaire was declared valid and suitable for use. In reliability tests, it is said that an instrument can be said to be reliable or reliable if it has a Cronbach's Alpha value greater than 0.60 [46]. Based on the test results shows Cronbach's Alpha value on the Cyberloafing variable of 0.844, workload of 0.778, and employee performance of 0.676, where the results of the three variables are greater than 0.60 (cut point), so the research instruments on these three variables can be said to be reliable.

Data testing begins with testing classical assumptions by testing normality, multicollinearity, and heteroskedasticity testing. In addition, coefficient of determination testing is also carried out to measure how far the model can explain the variation of the dependent variable [48]. Hypothesis testing in this study uses statistical t-tests, which show how far independent variable measurements are in explaining the variation of dependent variables [48].

Testing cyberloafing variables as mediators using moderated regression analysis (MRA) testing. The cyberloafing variable as moderating is an independent variable that strengthens or weakens the relationship between workload variables and employee performance.

## 4. Results and Discussion

### 4.1. Result

The sample used in this study was employees in a multi-finance company in Palembang City, with a total sample of 105 people. The characteristics of respondents obtained based on respondents' answers to previously distributed questionnaires can be seen in the following table:

The sample used in this study was employees in a multi-finance company in Palembang City, with a total sample of 105 people. The characteristics of respondents obtained based on respondents' answers to previously distributed questionnaires can be seen in the following table:

TABLE 1: Characteristics of Respondent Identity.

Gender	Quantity	Percentage
Man	65	62%
Woman	40	38%
<b>Total</b>	<b>105</b>	<b>100%</b>
Age	Quantity	Persentase
27-32	62	59%
33-37	22	21%
38-42	21	20%
<b>Total</b>	<b>105</b>	<b>100%</b>
Education	Quantity	Persentase
S1	65	62%
D3	7	6,7%
SMA	17	16,1%
SMK	8	7,6%
SMP	8	7,6%
<b>TOTAL</b>	<b>105</b>	<b>100%</b>

Source: Data processing results

Table 1 shows that most respondents are men; this is possible because in multi-finance companies, the type of work is dominated by fieldwork where good physical endurance is needed, so male workers are considered better prepared to occupy the position. Based on age, the highest is the age of 27-32 with a total of 62 people; this



is possible because of the demands of the multi-finance company industry to be able to work fast and master good technology so that employees with a relatively young age are very desirable to work in this field. In the last education section, most of the sample are college graduates with a bachelor’s degree; this supports previous analysis of work speed, analytical skills, and adaptive ability to technology is expected in the field of multi-finance business so that good education is expected to help workers in producing good performance.

The results of testing classical assumptions in this study can be seen in Table 2 below:

TABLE 2: Results of Classical Assumption Testing.

Normality Test		
Asymp. Sig. (2-tailed)	0,200 <sup>c,d</sup>	
Multikolinierity Test		
	Tolerance	VIF
Cyberloafing (X1)	0,977	1,024
Workload (X2)	0,977	1,024
Heteroscedasticity Test		
	Sig.	
Cyberloafing (X1)	0,135	
Workload (X2)	0,796	

Source: Data processing results

Based on Table 2, the result of the value of *Asymp. Sig. (2-tailed)* in the *Unstandardized Residual* is 0.200, where this value is greater than 0.05, so it can be said that the data has met normal assumptions or the data in the regression model has been normally distributed. The Tolerance and VIF values in both variables are the same, namely 0.977 and 1.024, so it can be said that the two variables do not occur multicollinearity because each has a *Tolerance* value greater than 0.10 and a *VIF* value smaller than 10. The significance value of the *Cyberloafing* variable is 0.135, and the workload is 0.796, so it can be stated that the two variables do not occur heteroscedasticity because it is greater than 0.05.

The next test is a regression used to answer the research hypothesis. The analysis stage in this study is a simple regression test between workload on employee performance and the MRA interaction test. The results of multiple linear regression testing can be seen in the following table 3:

Based on table 3 shows the significance value for the workload variable of  $0.000 < 0.05$ ; this successfully proves a significant influence between workload and

TABLE 3: Results of Multiple Linear Regression Analysis.

	Unstandardized Coefficients		
	B	t	Sig.
(Constant)	35,993		
Beban Kerja (X1)	-0,186	-4,142	0,000
Beban Kerja dengan Cyber Loafing	0,000	-0,086	0,931

Source: Data processing result

employee performance, where the negative sign on the calculated t value indicates that the higher the workload given, the employee performance will decrease. The MRA test resulted in findings that cyberloafing did not significantly moderate the effect of workload on performance, as evidenced by a significance value of  $0.931 > 0.05$  with a beta value of 0.000. The absence of the mediation effect makes researchers assume that the results of cyberloafing still tend to be low, so the impact is not strong enough to moderate the influence of workload on the performance of multi-finance employees in Palembang.

## 4.2. Discussion

Workload variables partially have a negative and significant effect on employee performance. This explains that when a very large workload and excessive work pressure over a long period will affect the decline in employee performance. Several studies have proved that excessive workload negatively impacts employee health, increases stress levels, and even triggers burnout.

This study examined the role of cyberloafing moderation on the relationship between workload and employee performance in multi-finance companies in Palembang City. The results showed that cyberloafing did not moderate the relationship between workload and employee performance. The results showed that cyberloafing did not moderate the relationship between workload and employee performance. The results of descriptive analysis of respondents' identities show that most respondents tend to be young people who belong to generation Y. Where this generation has lived with the development of access to technology and information that has become a culture that can affect their values, views, and life goals [49]. Generation Y employees also tend to multitask by working while listening to music, opening social media, or surfing the internet to unwind. A finding supports the conceptualization of cyberloafing as a coping mechanism for

boredom from a form of counterproductive behavior. It highlights the importance of reducing boredom by cyberloafing on employee behavior [19].

## 5. Finding and Conclusion

The results of data analysis that reveal a negative relationship between workload and the performance of multi-finance employees show that the higher the level of workload given, the lower the performance achieved. This study does not show that cyberloafing variables do not moderate the relationship between workload and employee performance. Employees who feel higher management support for using technology for activities that can increase creativity and productivity, as well as good self-control, make cyberloafing behavior less likely to have a moderating impact on workload and performance relationships.

In conclusion, this study proves that cyberloafing has no mediating role on the workload and performance of employees of multi-finance companies in Palembang. Meanwhile, the variable workload partially negatively and significantly impacts the performance of multi-finance employees in Palembang City.

## 6. Implications, Limitations, and Suggestions

The results of this study are expected to assist companies in developing appropriate strategies to address Cyberloafing behavior and workload management in multi-finance companies in Palembang. These strategies are hoped to improve employee performance and overall productivity by enabling them to focus more on their job tasks. Additionally, the study is expected to enhance the quality of work and foster creativity and innovation among employees by utilizing their time and skills to develop new ideas and creative solutions to business problems. Furthermore, it is anticipated that the study will contribute to the overall satisfaction and well-being of this generation of employees by helping them reduce stress caused by heavy workloads, which can adversely affect adversely affect their health and performance.

The study conducted has certain limitations in terms of time and scope. Therefore, future research should increase the sample size, expand the geographical area, and include a wider range of variables such as leadership, self-esteem, remuneration, and other factors influencing employee performance. Additionally, the questionnaire used in this study was only distributed online, which may have led to some errors and misunderstandings during the completion process. Hence, future research should

consider combining data collection methods using offline and online questionnaires and interviews.

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