

Cyberloafing and work performance of employees in Nepalese commercial banks

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Abstract

There is an ongoing debate about the role of cyberloafing and whether it is a vice or a virtue. Considering this, the purpose of this study is to examine the antecedent factors (intention, habit, and facilitating conditions) that influence cyberloafing and to investigate the impact of cyberloafing on the work performance of employees in Nepalese Commercial Banks. Data were collected using a self-administered questionnaire that yielded 384 responses. Structural equation modeling has been used to test the hypotheses. Findings show that social factor has a significant positive effect on intention to cyberloaf, whereas perceived consequences and affect have an insignificant effect on intention to cyberloaf. Furthermore, intention to cyberloaf has a positive influence on actual cyberloafing behaviour, whereas habit and facilitating conditions have an insignificant effect. Moreover, cyberloafing has a significant positive effect on the work performance of employees. The findings of this study are valuable for both managers and policymakers. These results can benefit the managers of commercial banks in Nepal to decide how to enhance employees' performance by focusing on cyberloafing.

Keywords: Work performance, Cyberloafing, Perceived consequences, Affect, Facilitating conditions, Habit

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Introduction

The Internet has its advantages and disadvantages, as it offers significant benefits to both employees and companies, while also introducing unforeseen issues. One of these issues is the prevalent problem of cyberloafing among employees, which is a novel type of counterproductive work behavior (CWB) (Zhang et al., 2015).

Cyberloafing is considered the personal use of email and the internet while at work (Blanchard & Henle, 2008). There are various other terms as well used to define cyberloafing which include online loafing, cyberslacking, problematic internet use, internet deviance, personal web usage at work, internet dependency, Cyber bludging internet addiction disorder, and Internet abuse (Kim & Byrne, 2011). Cyberloafing also includes activities such as social media browsing, online shopping, video watching, and game playing. These kinds of online/internet behavior promote inefficiency and negatively affect productivity, increase online security risks, cause unwanted consumption of network resources, and may lead to sexual harassment lawsuits against employees (Lim V. G., 2002). Likewise, the Internet's integration into the workplace allows employees to easy and convenient means of involving themselves in activities unrelated to work, with a greater chance of resulting in negative impacts on the workplace (Lara & Tacoronte, 2006).

Previous studies clearly showed that cyberloafing could have a significant impact on an individual's work performance, as well as the overall productivity of an organization (Hussain & Parida, 2017). Hence proper understanding of the causes of cyberloafing behavior and its impact on work productivity is necessary to tackle it effectively. To avoid various losses resulting from cyberloafing behaviour, organizations have adopted various regulatory methods, including strict internet usage policies, restricting access to unproductive websites or the internet as a whole, disciplinary action, and monitoring internet usage of employees through technological means. However, these approaches have not been very in controlling and limiting cyberloafing behavior and intentions (Baturay & Toker, 2015).

The differences in findings regarding the effects of cyberloafing and social media on employees' job performance in previous literature indicate the need for further research in this area. Although cyberloafing behaviour is common among employees, it has not been thoroughly researched (Hussain & Parida, 2017). This emphasizes conducting additional research to gain an adequate understanding of how cyberloafing affects job performance. Most of the

previous research studies have emphasized the negative consequences of cyberloafing on job performance but only limited studies have reported positive impacts on work performance (Baturay&Toker, 2015).

Nepalese companies are increasingly adopting the use of information technology in their operations and thus much of the Nepali research focuses on the use of digital technology on customer satisfaction, and its challenges to the organization, customer, and employee perspective but lacks in the investigation of cyberloafing causes and impact on job performance. Many of the developed countries have already done this research on different areas such as banking, finance, service sector and IT industries and this research in the field of Nepali commercial banking will help to add further knowledge regarding the aspect of cyberloafing.

This paper aims to explore the factors that contribute to cyberloafing, including intention, habit, and facilitating conditions, and examine the impact of cyberloafing on the work performance of employees in Nepalese Commercial Banks. By examining these antecedents and their effects, the study seeks to provide insights into the phenomenon of cyberloafing and its implications for employee performance in the banking sector of Nepal.

Theoretical framework and hypotheses development

Earlier studies that were relevant used a variety of terms to describe cyberloafing in the literature. Cyberloafing (Lim, 2002; Lim and Chen 2012; Baturay and Toker, 2015), internet abuse (Armstrong et al., 2000; Anandarajan, 2000), internet misuse (Block, 2001; Wyatt and Phillips 2005; Vitak et al., 2011), and non-work-related computing (Chun and Bock 2006) are terms that have been used by earlier researchers. The term "cyberloafing" is used in our study to describe "the personal use of email and the Internet while at work" (Blanchard and Henle, 2008; Bortolani and Favretto, 2006).

Conceptual background and hypothesis

Determinants of behavior have been found using the theory of planned behavior (TPB) (Ajzen, 1985) and the theory of intentional behavior (TIB) (Triandis, 1977).The TPB theory explains how behavior develops, whereas the TIB is an expanded version of the TPB theory (George, 2004). TPB only included a small number of factors or antecedents, such as attitude, intention, and social influence, whereas TIB includes, in addition to the aforementioned factors, habits, emotional factors, affect, facilitating environment, and social influences. Researchers have used TIB extensively to comprehend and forecast human behavior. Due to its extensive scope, the current study will therefore also adopt the TIB model.

Job demands-resources model

The Job Demands-Resources (JD-R) model is a theoretical framework that has gained significant attention in research, exploring the connection between job characteristics and employee well-being and performance (Bakker & Demerouti, 2007). The model proposes that job demands and resources are the primary factors that can affect employee outcomes. Job demands pertain to the physical or mental effort required in a job, which can incur physiological and psychological expenses.

The JD-R framework explains that excessive job demands can have detrimental effects on employee well-being, resulting in burnout and stress, whereas sufficient job resources can foster positive outcomes, such as job satisfaction and engagement. Additionally, the model emphasizes the importance of the dynamic interplay between job demands and resources in shaping employee outcomes. Specifically, when both job demands and resources are high, employees are more likely to experience favorable outcomes like motivation and high performance (Halbesleben & Buckley, 2004).

According to the JD-R model, employee well-being is determined by the balance of job demands and resources. Physical, social, or organizational aspects of a job that require effort and have physiological and psychological costs are referred to as job demands. Examples are work overload, interpersonal conflict, and job insecurity. Conversely, job resources are the aspects that can help achieve work goals, reduce job demands and their costs, and promote personal growth and development (Demerouti & Bakker, 2011). The research model and associated hypothesis are presented below and are based on a review of previous literature and theories.

Perceived consequences

According to Pee et al. (2008), perceived consequence refers to how an action is viewed in terms of potential outcomes, whether they are positive or negative, and the probability of each outcome. Positive outcomes, such as saving time and money, usually serve as motivators for individuals to engage in behaviour and reap its benefits. Negative outcomes, such as punishment or decreased productivity, may discourage individuals from engaging in the behavior. If the perceived positive outcomes outweigh the negative outcomes, individuals are more likely to engage in the behavior. Conversely, if the negative outcomes outweigh the positive ones, individuals are more likely to reduce the behaviour. The TIB model, as proposed by Betts et al. (2014), suggests that there is a positive connection

between an employee's intention to engage in cyberloafing behavior and their perception of the consequences of that behavior. Because of this, we hypothesize the following:

H1: Employees who perceive more favourable consequences are more likely to have the intention to use the Internet for cyberloafing.

Affect

Affect pertains to a person's feelings such as happiness, excitement, sadness, or dissatisfaction towards their actions. These emotions can either be good or bad, enjoyable or unpleasant, and intense or mild (Triandis, 1977). Lee et al. (2005) suggest that employees are more likely to engage in cyberloafing when they experience positive emotions associated with internet use in the workplace and use the term "affect" to describe these emotions, and argue that affect plays a significant role in predicting individual behavior. Affect often influences an individual's decision-making process, and can involve both positive and negative emotional responses that vary in intensity. These emotional responses are instinctively governed by specific situations. (Parikh & Gupta, 2010)

H2: There will be a positive relationship between employees' intention to use the internet for cyberloafing and higher levels of affect.

Social factors

The term "social factors" pertains to an employee's arrangement with friends, colleagues, and family to use the Internet while at work. When an employee sees that important social connections (such as coworkers or influential individuals) participate in cyberloafing, they are more likely to engage in the same behavior. This theory is based on the Triandis model and has been embraced by many researchers (Chang, 2001). According to Lee et al.'s (2003) research, there exists a correlation between individuals' intention and their personal internet usage at work, as well as social factors, in the context of cyberloafing. Therefore, based on the supporting evidence from the previous study, social factors will have a significant impact on behavioral intention. So, we hypothesize the following:

H3: There will be a significant positive association between social factors and employees' intention to use the Internet for cyberloafing.

Intention

The willingness to engage in internet abuse at work also referred to as cyberloafing intention, is determined by a person's decision-making process (Lee et al., 2005). According to Pee et al. (2008), intention is a cognitive factor that includes a subjective dimension related to the likelihood of engaging in a behavior and the effort individuals are willing to put into it. It is widely accepted that intention is an antecedent of behavior. Specifically, the higher the intention to cyberloaf, the greater the likelihood of engaging in this behavior. So, we also hypothesize the following:

H4: Higher levels of the intention to engage in cyberloafing will result in higher levels of actual cyberloafing behavior.

Facilitating condition

A facilitating condition is a feature of a person's environment that makes it simple for them to carry out their desired action (Pee et al., 2008). If the environment doesn't allow or prevent people from doing what they intend to do, they won't be able to do it. However, if the environment facilitates their intentions, it can motivate them to behave in a certain way. Based on these theories, researchers have proposed that there is a correlation between facilitating conditions and Non-work related computing behavior (which is also known as cyberloafing), suggesting that a positive relationship exists between the two (Betts et al., 2014).

H5: Higher levels of actual cyberloafing behavior will be positively associated with higher levels of facilitating conditions.

Habit

As per the Theory of Interpersonal Behaviour (TIB), when an action is performed repeatedly, it becomes a habit. Employees who frequently use the internet during work hours without any obstacles tend to develop this habitual behavior. The duration and pattern of internet usage by employees at work contribute to the development of this habit, creating a favorable correlation between habit and cyberloafing behaviors. Employees find pleasure in repeatedly performing the task of using the internet with minimal effort once the habit has been established (Woon & Pee, 2004). Moody and Siponen (2013) used the theory of interpersonal behavior (TIB) model and found habit is the most significant predictor of cyberloafing behavior compared with intention. Similarly, Conner and Armitage (1998) suggest that future behavior is heavily impacted by habit. Hence, we hypothesized the following:

H6: Higher levels of actual cyberloafing behavior will be positively associated with higher levels of habit.

Cyberloafing and work performance

Quoquab and Halimah (2015) proposed that there is a significant and favorable correlation between employee productivity and workplace Internet leisure. However, the study also indicates that employee productivity is not influenced by the policies on Internet leisure in the workplace or the degree of autonomy orientation. Olajide and Abdul-Qadir (2018) affirmed that both informational and social loafing have a considerable detrimental impact on performance. However, their research found that leisure loafing does not have a significant effect on performance. According to Young (2010) and Macklem (2006), using the Internet in the workplace for variety of personal and social purposes like making personal calls, sending personal emails, or accessing social networking sites can exhaust employees' resources, energy, and work time, which can hinder work productivity.

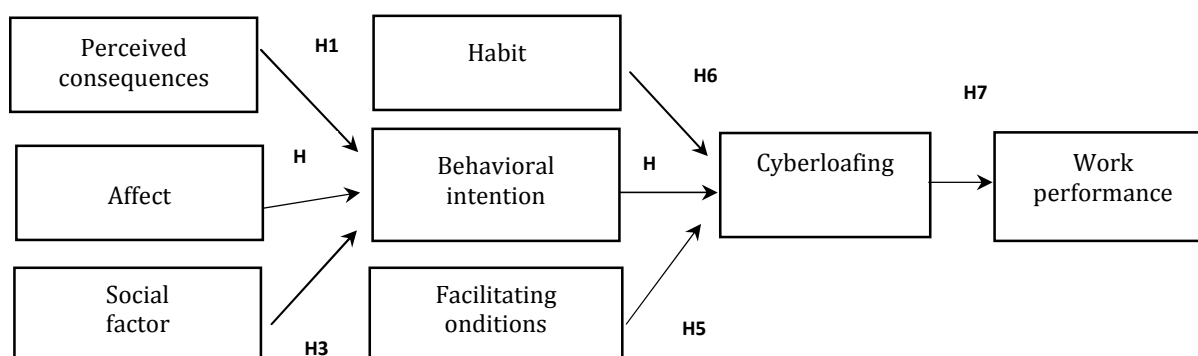
H7: Cyberloafing has a significant influence on work performance.

Theoretical framework

Based on this review of literature, a theoretical framework suggesting possible relationships among different study variables is proposed which is shown in Figure 1.

Figure 1

Theoretical Framework



Research methods

Research design

The research design is quantitative and casual (explanatory), focusing on cause-and-effect relationships. Data is collected through a structured questionnaire, and data analysis is conducted using SPSS and PLS-SEM to test hypotheses and evaluate the measurement and structural models.

The data analysis and results section of the study used structural equation modeling (SEM) to assess the relationships between latent variables and their constructs. The study employed a variance-based method called partial least squares (PLS) using SmartPLS software.

The measurement model was examined first to assess the validity and reliability of the model's variables. Various tests were conducted, including Cronbach's alpha, composite reliability, average variance extracted (AVE), cross-loadings, and Heterotrait-Monotrait (HTMT) analysis.

Data collection and procedures

Data were gathered from Nepal's banking sector, which included commercial banks. Banks in Kathmandu Valley were chosen because it is the business center, where most bank headquarters are located, and it has good infrastructure, including internet access. The unit of analysis was an individual employee who works in these banks and has access to the Internet at work. Initially, researchers contacted the human resource managers of these organizations to obtain permission to conduct the survey. The researchers contacted 21 banks, and five agreed to participate in the survey: Global IME Bank, Sanima Bank, Siddhartha Bank, Nmb Bank, and Rastriya Banijya Bank. Following approval from human resource managers and under their recommendations, 100 questionnaires were distributed to each of the five banks, for a total of 500 questionnaires distributed using non-probability purposive sampling. Non-probability sampling was justified because the primary goal of this study is to contribute to theory (Calder et al., 1981). The sample size was determined using the Hair et al. (2010) guideline of having five times as many observations as the number of variables to be examined. Sixty-two survey questionnaires were not returned, and fifty-four surveys were omitted from the total due to being incomplete or not meeting eligibility criteria. The remaining 384 questionnaires were retained, included in the data analysis process, and deemed suitable for further analysis, for a response rate of 76.8%.

Construct measurement development

All previous research constructs and measurements were used with minor modifications to best suit the context of cyberloafing behavior. For current research, a five-point Likert scale was used in the questionnaire. Table 1 shows the measurement sources for each construct individually.

Table 1

Sources of measurement for constructs

Constructs	Items	Sources
Affect	6	Moody and Siponen (2013), Yeik et al. (2017), Taneja (2006)
Social factor	5	Moody and Siponen(2013), Peace et al. (2003)
Perceived consequences	8	Cheung and Lai (2000), Moody (2013), Pee et al. (2008)
Habit	7	Moody and Siponen(2013), Brumec (2006), Verplanken and Orbell (2003)
Facilitating condition	5	Betts, et al. (2014), Limayem et al. (2004)
Intention	3	Moody and Siponen (2013), Pee et al. (2008), Robinson (2009)
Cyberloafing Behavior	9	Lim & Teo (2005), Pee et al. (2008)
Work Performance	5	Kuvaas (2006), Yeik, Sohand Chew (2017)

Results and findings

Descriptive analysis of the study variables

Table 2 displays the demographic information collected from respondents about age, gender, marital status, and hours spent online at work have been tabulated.

Table 2

Respondents' Profile

Variables	Category	Frequency	Percentage
Gender	Male	155	40.4
	Female	229	59.6
Age	15-25	60	15.6
	25-35	185	48.2
	35-45	87	22.7
	Above 45	52	13.5
Marital Status	Married	190	49.5
	Unmarried	194	50.5
Hours spend online at Work	Below 1 Hour	55	14.3
	2-Hour	125	32.6
	4-6 Hour	124	32.3
	6-8 Hour	50	13.0
	Above 8 Hour	30	7.8

Table 2 presents the respondents' profiles in terms of various variables. Regarding Gender, the table reveals that 40.4% of the respondents were male, while 59.6% were female. The Age variable highlights the age groups of the respondents. Among the participants, 15.6% were aged 15-25, 48.2% fell in the 25-35 age range, 22.7% were in the 35-45 age categories, and 13.5% were above 45. Marital Status provides insight into the respondents' marital relationships. The table shows that 49.5% of the participants were married, while 50.5% were unmarried. Hours spent online at work capture the duration of respondents' online activities during work hours. The table demonstrates that 14.3% of respondents spent less than 1 hour online, 32.6% spent 2 hours, 32.3% spent 4-6 hours, 13.0% spent 6-8 hours, and 7.8% spent above 8 hours. This variable provides insights into the extent of online engagement at work and its potential effects on employee productivity and work performance.

Measurement model

The researcher started by looking at the measurement model, which looks at the relationship between latent variables and their measures. Various tests for measurement model validity and reliability were performed in this study, as defined by Hair et al. (2011) and Hair et al. (2012). The measurement model has two segments: convergent validity (as construct reliability and validity) and discriminant validity, both of which were evaluated using Smart PLS-5.

Table 3
Measurement model results

Variables	Items	Loadings	Cronbach's alpha	Composite Reliability	Average variance extracted
Affect	Aff1	0.818	0.854	0.862	0.543
	Aff2	0.705			
	Aff3	0.812			
	Aff4	0.712			
	Aff5	0.787			
	Aff6	0.686			
Cyber Loafing	CL1	0.863	0.863	0.892	0.503
	CL2	0.726			
	CL3	0.638			
	CL4	0.651			
	CL5	0.781			
	CL6	0.775			
	CL7	0.761			
	CL8	0.735			
	CL9	0.746			
Facilitating Condition	FC1	0.857	0.821	0.835	0.517
	FC2	0.807			
	FC3	0.793			
	FC4	0.634			
	FC5	0.611			
Habit	Hab1	0.772	0.865	0.892	0.592
	Hab2	0.685			
	Hab3	0.847			
	Hab4	0.733			
	Hab5	0.652			
	Hab6	0.614			
	Hab7	0.858			
Behavioral Intention	BI1	0.833	0.794	0.877	0.704
	BI2	0.844			
	BI3	0.841			
Perceived Consequences	PC1	0.841	0.828	0.864	0.508
	PC2	0.643			
	PC3	0.652			
	PC4	0.797			
	PC5	0.663			
	PC6	0.741			
	PC7	0.785			
	PC8	0.663			
Social Factor	SF1	0.743	0.779	0.835	0.505
	SF2	0.821			
	SF3	0.701			
	SF4	0.695			
	SF5	0.571			
Work performance	WP1	0.756	0.810	0.840	0.506
	WP2	0.858			
	WP3	0.698			
	WP4	0.858			
	WP5	0.908			

Cronbach's alpha, composite reliability, and average variance extracted (AVE) are used in PLS to validate the convergent validity of measured items, as shown in Table 3. Cronbach's alpha was used in this study to validate data reliability as well as survey item internal consistency. An acceptable alpha value, according to Nunnally and Bernstein (1994), is greater than 0.7. In this study, the reliability of all variables exceeded the acceptable "Cronbach's alpha" level of 0.7, indicating the questionnaire's reliability. Furthermore, the dependability of the items was investigated using "Composite reliability" and "Average variance extracted (AVE)". Fornell and Larcker (1981) proposed that the "Composite reliability" standard value be greater than 0.7. All variables in this study achieved an acceptable Composite reliability (i.e., > 0.7) ranging from 0.835 to 0.892. According to Hair et al. (2010), an acceptable "Average variance extracted (AVE)" criterion is greater than 0.5. As all AVE values were valid and reliable, the variables in the study also met the acceptable "Average variance extracted" (i.e., >0.5) criteria. In this study, the loading weights of the items to their related latent variables were also tested. Hair et al. (2010) proposed

that the item reliability acceptance criteria be greater than or equal to 0.5. As a result, all items in the study are acceptable because they exceed the "0.5" criterion level.

Following convergent validity determination, discriminant validity was determined using cross-loadings and AVE. Discriminant validity is defined by Carmines and Zeller (1979) as the degree to which a latent variable differs from other variables in the model. Fornell and Larcker (1981) proposed a test for assessing discriminant validity. Each construct's first value should be bold. The square root of "average variance extracted" is represented by diagonal values in the discriminant validity matrix, and they are considered valid if they are greater than non-diagonal values in the related columns and rows. As a result, Table 4 shows that the discriminant validity of the constructs has met their acceptance criteria, indicating that the diagonal values of all variables are greater than the non-diagonal values.

Table 4

Fornell-Larcker criterion

	Aff	BI	CL	FC	Hab	PC	SF	WP
Aff	0.666							
BI	-0.147	0.839						
CL	-0.217	0.43	0.695					
FC	-0.125	0.319	0.111	0.719				
Hab	0.086	-0.035	-0.153	0.058	0.469			
PC	0.561	-0.108	-0.091	-0.083	-0.067	0.669		
SF	-0.198	0.519	0.614	0.217	-0.027	-0.134	0.711	
WP	-0.228	0.197	0.431	0.237	-0.046	-0.076	0.353	0.647

Abbreviations: PC, Perceived Consequences; BI, Behavioral Intention; Aff, Affect; SF, Social Factor; CL, Cyber Loafing; FC, Facilitating condition; HAB, Habit; WP, Work performance

The cross-loadings are shown in Table 5. The criterion for cross-loading, according to Garson (2016), is that the indicating variables have a higher correlation with their respective latent variable than other latent variables. As a result, the table determined that each of the indicative variables had a higher loading in their respective latent variable and agreed that each of the indicative variables is highly relevant to its corresponding latent variable.

Table 5

Loadings and cross-loadings

	Aff	BI	CL	FC	HAB	PC	SF	WP
Aff1	0.818	-0.104	-0.239	0.015	0.181	0.363	-0.196	-0.178
Aff2	0.705	-0.085	-0.234	-0.021	0.128	0.249	-0.191	-0.186
Aff3	0.81	-0.123	-0.249	0.000	0.141	0.345	-0.182	-0.165
Aff4	0.582	-0.039	0.037	-0.203	-0.154	0.568	0.000	-0.132
Aff5	0.587	-0.038	-0.056	-0.125	-0.064	0.564	-0.059	-0.157
Aff6	0.586	-0.128	-0.012	-0.251	-0.061	0.44	-0.076	-0.126
CL1	-0.103	0.285	0.491	0.146	-0.039	-0.039	0.308	0.153
CL2	-0.085	0.340	0.626	0.053	-0.128	-0.075	0.398	0.239
CL3	-0.073	0.217	0.638	0.097	-0.101	-0.011	0.381	0.290
CL4	-0.167	0.248	0.65	0.113	-0.024	-0.092	0.350	0.284
CL5	-0.201	0.353	0.781	0.102	-0.147	-0.085	0.478	0.333
CL6	-0.199	0.361	0.775	0.177	-0.097	-0.111	0.545	0.378
CL7	-0.187	0.371	0.761	0.028	-0.108	-0.104	0.463	0.288
CL8	-0.172	0.266	0.735	0.029	-0.119	-0.027	0.442	0.345
CL9	-0.135	0.222	0.746	-0.036	-0.166	-0.006	0.422	0.345
FC1	-0.114	0.302	0.100	0.857	0.072	-0.049	0.216	0.175
FC2	-0.089	0.238	0.093	0.807	0.043	-0.093	0.173	0.196
FC3	-0.090	0.239	0.092	0.793	0.025	-0.076	0.139	0.200
FC4	-0.126	0.206	0.03	0.634	0.041	-0.012	0.144	0.189
FC5	-0.028	0.147	0.001	0.411	-0.018	0.009	0.026	0.233
Hab1	0.001	0.127	0.026	0.104	0.625	-0.109	0.076	0.095

Hab2	-0.063	0.037	0.058	0.205	0.528	-0.086	0.087	0.056
Hab3	0.079	0.019	-0.077	0.146	0.647	-0.070	-0.001	-0.009
Hab4	0.009	0.069	-0.001	0.197	0.433	-0.068	0.113	0.019
Hab5	0.032	0.038	-0.055	0.176	0.652	-0.121	0.126	0.056
Hab6	0.005	0.002	-0.059	0.046	0.614	-0.056	0.015	0.016
Hab7	0.055	0.070	0.034	0.074	0.258	0.005	0.114	0.089
BI1	-0.137	0.833	0.311	0.27	-0.006	-0.093	0.437	0.174
BI2	-0.143	0.844	0.417	0.297	-0.021	-0.122	0.451	0.161
BI3	-0.087	0.841	0.345	0.232	-0.064	-0.053	0.415	0.163
PC1	0.351	-0.06	-0.08	-0.125	-0.164	0.641	-0.115	-0.089
PC2	0.358	-0.056	-0.055	-0.127	-0.174	0.643	-0.106	-0.102
PC3	0.257	-0.024	-0.046	-0.126	-0.133	0.552	-0.083	-0.051
PC4	0.274	-0.094	-0.055	-0.061	-0.056	0.797	-0.049	0.030
PC5	0.287	-0.034	0.065	-0.022	-0.042	0.663	0.067	0.036
PC6	0.279	-0.074	0.000	-0.022	0.007	0.741	-0.072	0.018
PC7	0.326	-0.081	-0.031	-0.055	-0.058	0.785	-0.066	-0.047
PC8	0.707	-0.091	-0.188	0.017	0.115	0.463	-0.204	-0.170
SF1	-0.255	0.375	0.506	0.212	0.032	-0.18	0.743	0.310
SF2	-0.127	0.438	0.523	0.249	-0.041	-0.075	0.821	0.313
SF3	-0.082	0.434	0.374	0.184	-0.046	-0.085	0.701	0.145
SF4	-0.104	0.326	0.398	0.055	-0.048	-0.05	0.695	0.216
SF5	-0.173	0.180	0.388	-0.059	0.042	-0.093	0.571	0.345
WP1	-0.087	-0.107	0.053	0.045	-0.009	-0.038	-0.004	0.452
WP2	0.028	-0.091	-0.027	0.070	0.019	0.064	0.034	0.277
WP3	-0.054	0.017	0.128	0.115	-0.012	0.024	0.123	0.498
WP4	-0.171	0.188	0.355	0.238	-0.116	-0.050	0.279	0.858
WP5	-0.242	0.203	0.438	0.196	0.017	-0.093	0.371	0.908

Heterotrait-Monotrait (HTMT) analysis is shown in Table 6. The Henseler, Ringle, and Sarstedt (2015) constructs' discriminant validity can also be determined using HTMT. The HTMT method is also used to determine the scattered correlation between constructs. Gold, Malhotra, and Segars (2001) and Teo, Srivastava, and Jiang (2008) recommend that the HTMT ratio be less than 0.85 or 0.9. The findings indicate that all constructs in the study met the acceptable criterion because their HTMT ratios are all less than 0.9, implying that they have discriminant validity for the HTMT ratio.

Table 6

Heterotrait-Monotrait ratio (HTMT)

	Aff	BI	CL	FC	HAB	PC	SF	WP
Aff								
BI	0.183							
CL	0.286	0.515						
FC	0.207	0.391	0.161					
HAB	0.246	0.09	0.121	0.21				
PC	0.765	0.122	0.141	0.129	0.231			
SF	0.262	0.633	0.75	0.257	0.149	0.193		
WP	0.253	0.268	0.426	0.329	0.125	0.145	0.41	

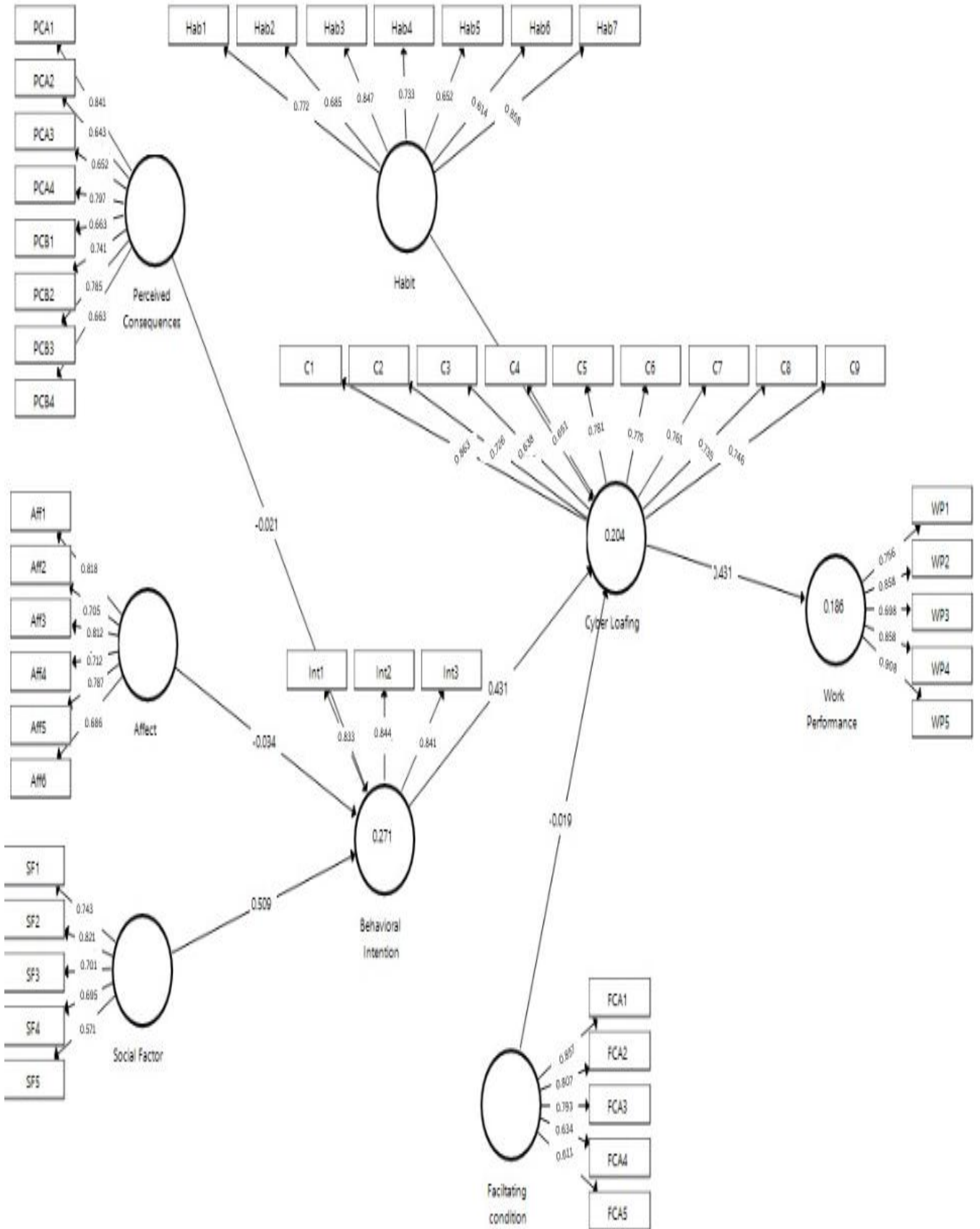
Abbreviations: PC, Perceived Consequences; BI, Behavioral Intention; Aff, Affect; SF, Social Factor; CL, Cyber Loafing; FC, Facilitating condition; HAB, Habit; WP, Work performance

4.3 Structural model

The structural model (also known as the inner model; Tenenhaus, Vinzi, Chatelin, & Lauro, 2005) is another component of SEM that relates latent variables to one another. The structural model can specify the pattern of

relationships between constructs (Loehlin, 1987). The PLS-SEM bootstrap method yields a result for the structural model. As a standardized regression coefficient (beta) in PLS-SEM, the path coefficient tests the structural model and hypothesis by highlighting the direct effect of an independent variable on a dependent variable. The path coefficient criterion states that the relationship between the indicators is significant if the p-value is less than .05,.01, or 1.0.

Figure 2
Hypotheses testing



The structural model of this study is examined utilizing the bootstrapping approach in the PLS algorithm to find the importance of the path coefficients to test the developed hypothesis.

Table 7

Results of path analysis

Hypothesis		Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Remarks
H1	PC -> BI	-0.021	-0.036	0.056	0.381	0.703	Not supported
H2	Aff -> BI	-0.034	-0.049	0.051	0.668	0.504	Not supported
H3	SF -> BI	0.509	0.51	0.041	12.434	0.000	Supported
H4	BI -> CL	0.431	0.41	0.048	8.991	0.000	Supported
H5	FC -> CL	-0.019	0.023	0.08	0.235	0.814	Not supported
H6	HAB -> CL	-0.137	-0.091	0.142	0.962	0.337	Not supported
H7	CL -> WP	0.431	0.451	0.049	8.753	0.000	Supported

Abbreviations: PC, Perceived Consequences; BI, Behavioral Intention; Aff, Affect; SF, Social Factor; CL, Cyber Loafing; FC, Facilitating condition; HAB, Habit; WP, Work performance

The findings in this research suggest that perceived consequence has an insignificant impact on intention to cyberloaf ($\beta = -0.021$, $p > 0.05$). Likewise, affect has no significant effect on employees' intention to cyberloaf ($\beta = -0.034$, $p > 0.05$). However, social factor is significant and positively related to intention ($\beta = 0.509$, $p < 0.01$). This suggests that employees' referent groups' approval of their cyberloafing behavior has a strong influence on their intention to cyberloaf.

Facilitating condition is not significantly related to intentions to cyberloaf ($\beta = -0.019$, $p > 0.05$). However, intention is significant to actual cyberloafing behavior ($\beta = 0.431$, $p < 0.01$), showing that intention is an important precursor of behavior. Higher levels of intention to cyberloaf result in higher levels of actual cyberloafing behavior. Habit is not significantly related to intentions to cyberloafing ($\beta = -0.137$, $p > 0.05$). One possible reason for the insignificant impact of habit on actual cyberloafing behavior could be the presence of other influential factors that override the influence of habit.

The findings of this research reveal that cyberloafing does have significant positive impacts on work performance ($\beta = 0.431$, $p < 0.01$). Reasons for this significant impact of cyberloafing on work performance could be attributed to its potential benefits, such as providing employees with short breaks that enhance their overall productivity and creativity. Engaging in non-work-related internet activities during work hours may rejuvenate employees and positively influence their job satisfaction and performance.

Discussion

The results of the path analysis provide valuable insights into the relationships among different variables in the study. Perceived consequences and affect were found to have insignificant effects on behavioral intention (BI) to cyberloaf, contradicting previous studies (Pee et al., 2008; Betts et al., 2014). This suggests that other factors, such as attitudes and personal motivations, may override the perceived consequences in shaping individuals' intention to engage in cyberloafing.

In contrast to previous studies by Betts et al. (2014) and Moody and Siponen (2013), affect had no significant effect on employees' intention to cyberloaf among other predictors. The specific aspects of cyberloafing that generate positive effects remain unclear. It is uncertain whether employees find enjoyment in the process of cyberloafing or in the outcomes, such as meeting personal non-work-related needs. This lack of clarity poses challenges for organizations seeking to manage employees' emotions during cyberloafing.

Consistent with prior research by Pee et al. (2008) and Askew et al. (2014), social factors were positively related to the intention to cyberloaf. This indicates that the approval of employees' reference groups regarding cyberloafing behavior strongly influences their intention to engage in cyberloafing. Altering the organizational norms towards cyberloafing can be challenging and may require top and middle-level managers to serve as role models by refraining from personal internet use during work hours.

Surprisingly, facilitating condition was not significantly related to intentions to cyberloaf, contrasting with König and Guardia (2014). This suggests that employees perceive other factors, such as self-control or personal motivations, to have a stronger influence on their intentions to engage in cyberloafing than external facilitating conditions. Internal factors may play a more significant role in employees' decision-making regarding cyberloafing activities.

The findings confirmed the significance of intentions to cyberloaf as a precursor to actual cyberloafing behavior, aligning with previous studies (Pee et al., 2008; Moody & Siponen, 2013; Askew et al., 2014; Betts et al., 2014). Higher levels of intention to cyberloaf were associated with higher levels of actual cyberloafing behaviour. However, Consistent with prior research (Moody and Siponen, 2013; Betts et al., 2014), habit had an insignificant influence on actual cyberloafing behavior, indicating the presence of other influential factors that override the influence of habit.

The research findings highlighted the significant impact of cyberloafing on work performance. Engaging in non-work-related internet activities during work hours was found to have potential benefits, such as providing employees with short breaks that enhance overall productivity and creativity. This finding is consistent with previous studies by Young (2010), Moody and Siponen (2013), Betts et al. (2014) and Ivarsson and Larsson (2011). So, organizations may need to have a certain level of cyberloafing for increasing work performance.

Conclusion

This study investigated the antecedent factors influencing cyberloafing and examined its impact on the work performance of employees in Nepalese commercial banks. The findings provide valuable insights into the relationships among different variables and shed light on the phenomenon of cyberloafing in the context of Nepal. The study revealed that perceived consequences and affect had insignificant effects on the intention to cyberloaf, while social factors were found to be a significant predictor. This suggests that employees' intention to engage in cyberloafing is influenced by the approval of their reference groups.

Facilitating conditions were not significantly related to the intention to cyberloaf, indicating that internal factors may have a stronger influence on employees' decision-making regarding cyberloafing activities. Furthermore, the study confirmed the importance of intention as a precursor to actual cyberloafing behavior. Higher levels of intention were associated with higher levels of cyberloafing behavior. However, the influence of habit on cyberloafing behavior was found insignificant, suggesting the presence of other influential factors.

Importantly, the research highlighted that cyberloafing has a significant positive impact on work performance. Engaging in non-work-related internet activities during work hours was found to have potential benefits, such as enhancing overall productivity and creativity. Cyberloafing can enhance work performance by offering mental breaks, fostering creativity, boosting motivation, reducing stress, and improving overall well-being and job satisfaction. These findings emphasize the need for organizations to have a certain level of cyberloafing for increasing work performance.

Implications

From the perspective of organizational behavior, research on the effect of cyberloafing in the workplace is an unexplored and unexplored territory (Lieberman et al., 2011). Employee performance is influenced as a result of cyberloafing in the organization. The reliance of organizations on the Internet will result in progressive achievement and growth. Because computers and the internet are the primary means of conducting business, organizations will continue to grow. This use of the computer and the internet, on the other hand, reduces organizational productivity and increases organizational weaknesses (as liabilities) (Lim et al., 2002; Galletta & Polak, 2003). The findings of previous studies are not only disparate but also, in some cases, contradictory. To address the aforementioned contradictory findings, the current study employs the TIB (Triandis, 1977). The TIB (Triandis, 1977) combines all of the constructs previously used separately in previous research into a single model. The current study's use of the TIB model for testing and contrasting employees' intentions toward cyberloafing behavior may be more useful for commercial banks and similar organizations. As a result, the current study presents a comprehensive examination of the primary determinants and motivations for cyberloafing. The findings of the study are useful for both managers and policymakers. These findings can assist Nepalese commercial bank executives in determining how to improve employee performance by focusing on cyberloafing.

Limitations and future research recommendations

This study, like all others, has limitations. The current study relied significantly on samples specifically drawn from the banking industry. As a result, it is unclear whether the findings of the current study can be applied to professional employees in other industries. Future research should concentrate on individual and situational variables predicting personal internet use among employees from the perspective of personal mobile devices, as this is the most important organizational issue in this era (Jamaluddin et al., 2015). The impact of demographics on cyberloafing behaviors in educational settings can also be investigated from the perspective of mobile cyberloafing (Baturay and Toker, 2015). The research design of the study was cross-sectional rather than longitudinal. As a result, it is impossible to draw causal inferences from the relationships. Future research should collect longitudinal data to confirm the cause-effect relationship between the variables.

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