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Technostress and work-family conflict in ICT-user employees during the COVID-19 pandemic: the role of social support and mindfulness

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Abstract

The outbreak of the COVID-19 pandemic has accelerated the process of digital transformation in organizations and has considerably increased the exposure to and dependence of employees on Information and Communication Technologies, which may lead them to experience a negative psychological state known as technostress. This work analyzes the impact of the COVID-19 pandemic and the growing technological exposure of employees to emotional exhaustion and work-family conflict. It also analyzes the role that social support and mindfulness play as mechanisms that inhibit technostress in a context of health emergency. For this purpose, the authors develop and test a structural equation model on a sample of 1,037 employees of the banking industry in Spain. The results show that the techno-stressors increase emotional exhaustion and the work-family conflict. We also observe that the COVID-19 pandemic has had a positive impact on the perception of techno-stressors and on emotional exhaustion. In addition, the results show that social support and mindfulness play a crucial role in diminishing technostress, as they reduce the perceived COVID-19 impact, techno-stressors and emotional exhaustion. Consequently, this work presents very relevant implications for organizations, identifying strategies that allow to reduce technostress and work-family conflict.

Keywords: COVID-19 pandemic; techno-stressors; emotional exhaustion; work-family conflict; social support; mindfulness

1. Introduction

The great advances in the field of robotics and artificial intelligence in recent years have provoked a growing automatization and digitalization of work processes, leading to the emergence of a technological revolution known as Industry 4.0. This digitalization, together with the rise of mobile communication devices, collaborative software or computer networks, makes it easier for users to rapidly access information, enabling them to work from any location and share information and knowledge with colleagues in real time (Tarafdar et al., 2011). Consequently, technological development has had positive effects on organizations, improving their capabilities, performance and efficiency (Ayyagari et al., 2011).

The advantages of the new digital technologies have become evident in the current health crisis provoked by the appearance of the SAR-CoV-2 virus, that causes the COVID-19 disease. The rapid spread of the illness led the World Health Organization to declare it a pandemic on March 11, 2020. Since then, a multitude of countries have adopted restrictive measures aimed at reducing social interaction that have changed the work routines and lifestyle of millions of people all around the world. Governments have forced employees to work from home (Molino et al., 2020), creating virtual work environments where most communications and collaborations between coworkers were carried out through the use of digital tools. Thus, Information and Communication Technologies (ICTs) played a fundamental role during the pandemic as they allowed a great number of employees to remain connected and continue with their work responsibilities. However, the intensive use of information technologies may also have a negative impact on the psychological wellbeing of the employees (Ioannou et al., 2022; Molino et al., 2020; Satpathy et al., 2021). The instant communication and permanent connectivity, the excessive multitasking, the constant interruptions due to a high quantity of incoming emails, virtual meetings or to continuous software or hardware changes, may lead the worker to experience a greater degree of anxiety or stress (Ayyagari et al., 2011; Tarafdar et al., 2007). This negative psychological state associated to the use of ICTs has been termed technostress (Brod, 1984; Ragu-Nathan et al., 2008).

Although the term technostress first appeared in the 1980s as a consequence of the incorporation of computers to companies, Brivio et al. (2018) consider technostress as an emerging risk that has become more evident in the wake of the economic crisis of 2008, during which corporations reduced staff and introduced new technologies to support their employees, who had to come to terms with new and more complex flows of information and cope with a greater workload. In addition, during the pandemic many workers had to work from home every day for several weeks unexpectedly and, on many occasions, without having received any type of preparation. In fact, Satpathy et al. (2021) consider that the current pandemic scenario has

taken technostress to the next level. However, it is a phenomenon which is not yet fully understood (Tarafdar et al., 2015) and around which there is still much to be explored (Satpathy et al., 2021).

In this context, we undertake this work with the aim of analyzing the impact that greater exposure to information technologies is causing on employees' outcomes and identifying factors that can mitigate its negative consequences. Specifically, we aim to analyze the impact of techno-stressors (Tarafdar et al., 2007) on emotional exhaustion, considered a central element of burnout (Maslach et al., 2001), and on work-family conflict during the COVID-19 emergency, also assessing how the impact of this disease on the employee can affect the perceived technostress. Additionally, following the consideration of Ioannou et al. (2022) that there are few works that examine the factors that can alleviate the negative consequences of technostress, we aim to analyze the role that social support and mindfulness play as inhibitory mechanisms of technostress, while also analyzing the relationship of both factors with the impact of COVID-19 perceived by the employee.

In order to achieve these objectives, we focus our research on the banking industry in Spain, as it is one of the sectors where employees are most exposed to ICTs. The banking sector is a dynamic industry subject to intense competition, meaning it must constantly strive to improve its work processes to provide an agile service and offer customized products adapted to the personal needs and preferences of its clients (Selimovic et al., 2021). For that reason, banks and financial institutions have carried out an important process of digital transformation, incorporating technologies such as big data, artificial intelligence, cloud computing, blockchain or quantum computing, which have allowed to create digital platforms and develop online services. Following the Digital Banking Maturity Report (Monitor Deloitte, 2020), the Spanish banking system leads financial digitization by positioning itself as the second best digitalized worldwide. In this sense, Anghel et al. (2020) observed in 2019, that Spanish financial and insurance activities presented the greatest potential for teleworking, estimating that it could reach 61% of all those employed in the sector. The COVID-19 pandemic has confirmed these expectations, the banking services sector being one of the industries that presents higher rates of teleworking implementation during the pandemic (Belzunegui-Eraso & Erro-Garcés, 2020).

Despite the technological dynamism of the sector, the consequences of the intensive use of ICTs on the wellbeing of its employees have scarcely been analyzed. Thus, through this research we aim to answer the following questions: Are the new technological demands increasing the levels of emotional exhaustion and work-family conflict in banking sector employees? Has the COVID-19 pandemic increased levels of technostress? Can social support and mindfulness counteract these negative effects?

This work makes important contributions to previous research given that it incorporates the variable COVID impact in the model of technostress, which to the best of our knowledge, has not been considered in any previous study on this topic. Likewise, the incorporation of the work-family conflict in the analysis of technostress constitutes an important innovation of the work, given that most previous studies have focused on analyzing the impact of technostress on productivity, job satisfaction, organizational commitment, employee performance or burnout (Ayyagari et al., 2011; Pflügner et al., 2021; Ragu-Nathan et al., 2008; Tarafdar et al., 2007; Tarafdar et al., 2011; Tarafdar et al., 2015), but little is known about its effects on the personal environment (Ma et al., 2021). Finally, there is limited knowledge of the potential role that social support and mindfulness can play in reducing emotional exhaustion generated by ICTs during the COVID-19 pandemic. Social support is considered in the literature as an important job resource which can help employees cope with the job demands and protect them from the strains of resource depletion (Baker & Demerouti, 2007; Li et al., 2013). However, in the context of technostress, the effect of social support has scarcely been analyzed (Weinert et al., 2021). In addition, mindfulness has recently emerged in the literature as a personal resource with great potential to mitigate the negative effects of technology on employees (Ioannou & Papazafeiropoulou, 2017; Pflügner et al., 2021), but again, the role that mindfulness plays in this process is not clear. In this sense, Ioannou et al. (2022) reflect that there is a need to undertake studies that explore the role of mindfulness as a potential reliever of stress induced by the widespread use of information technologies. This work covers these gaps, offering an integrative model of that relates social support and mindfulness with technostress in the context of the COVID-19 pandemic.

This work will in consequence help to better understand the factors that influence the emotional wellbeing of employees frequently exposed to ICTs, an essential requirement for the adoption and good use of technology by employees. Therefore, it provides relevant insights for the management of human resources in organizations, both in the current health crisis and in possible future crises. Furthermore, the conclusions of the study will be of great interest once the pandemic is over, due to the fact that the pandemic has led to the acquisition of very useful technological resources and capacities that can be taken advantage of in the future, as it is very probable that remote working and the use of intelligent technologies will continue. In this sense, many authors consider that the old form of working will not return (Ingusci et al., 2021; Molino et al., 2020; Satpathy et al., 2021), and that post-pandemic work will be hybrid (Sytch & Greer, 2020; Wang et al., 2021).

The section that follows includes a synthesis of the review of the literature on techno-stressors, their outcomes, their relationship with the COVID-19 pandemic and their possible inhibitors,

which will allow to propose the hypotheses of the study. Subsequently, the methodology of the research is described and finally, the results and main conclusions of the study are discussed.

2. Conceptual framework and the development of the hypotheses

2.1. Techno-stressors

The concept of technostress was introduced by Brod in 1984, defining it as “a modern disease of adaptation caused by an inability to cope with new computer technologies in a healthy manner” (p.16). More recently, Ragu-Nathan et al. (2008) consider that technostress is the phenomenon of stress experienced by employees as a result of the use of ICTs at work. These authors developed a conceptual model to understand technostress based on Lazarus and Folkman’s (1984) transactional model of stress. In this way, technostress can be understood as a transactional process consisting of the perception of techno-stressors, techno-strain and techno-inhibitors. The techno-stressors are technology-related job demands or situations that create technostress, whereas techno-strain is the outcome of technostress. On the other hand, technostress inhibitors describe the mechanisms which have the potential to reduce the effects of technostress.

Tarafdar et al. (2007) identified five techno-stressors: Techno-overload, techno-invasion, techno-complexity, techno-insecurity and techno-uncertainty. Techno-overload reflects situations where the ICTs make employees work harder and faster. Mobile devices, social networks and collaborative applications make it possible to simultaneously process information in real time, which can lead to information overload, interruptions and multitasking. Techno-invasion describes situations where employees feel the need to be permanently connected, as they can be located at any moment, thus blurring the boundary between the work and personal contexts. Techno-complexity describes situations where workers feel that their computer skills are inadequate, which leads them to invest time and effort in learning and understanding the technology. Techno-insecurity is associated with situations where employees feel the threat of losing their job, either due to the automation of the process or the existence of other people with a better understanding of ICTs. Finally, techno-uncertainty refers to contexts where continuous changes and updates of the ICTs do not allow workers to gain experience with a particular application or system and their knowledge quickly becomes obsolete. All this leads to situations of tension, fatigue, anxiety, frustration or stress, impacting negatively on employee satisfaction and performance (Tarafdar et al., 2011).

The Job Demands-Resources (JD-R) model of Demerouti et al. (2001) provides a robust theoretical base for analyzing the impact of techno-stressors on employee outcomes. This model attributes employee wellbeing to characteristics of work environments, which can be classified

into two general categories, demands and resources. Demerouti et al. (2001) define job demands as “physical, social, or organizational aspects of a job that require sustained physical or mental effort” (p.501). Although job demands are not necessarily negative, they can become work stressors when their satisfaction requires a great effort as they may deplete the employees’ resources and lead to energy exhaustion and health problems (Schaufeli & Bakker, 2004), which ultimately result in negative outcomes, such as job burnout, turnover and reduced job satisfaction.

The JD-R model does not limit the specific types of demands that can be considered, allowing to incorporate any work characteristic that has an effect on the wellbeing of employees (Schaufeli & Taris, 2014). The ubiquity or omnipresent nature of technology in modern organizations makes it important to include the technological component in this model (Day et al., 2012). Although technology can be a positive instrument to improve work processes, it also represents a challenge, as if managing it is demanding and stressful, it can negatively impact employees’ health (Ingusci et al. 2021). Therefore, techno-stressors can be considered job demands since they hinder the accomplishment of tasks and in the absence of mechanisms to cope with certain situations, they can exhaust individuals and lead them to a state of burnout, which may result in significant psychological and physiological costs to employees (Taser et al., 2022).

These negative effects can be alleviated by resources, including job resources and personal resources (Bakker & Demerouti, 2017; Demerouti et al., 2001). Job resources are physical, psychological, social or organizational aspects of the job that facilitate the achievement of work goals, reduce job demands or stimulate personal development (Bakker et al., 2004, p.86). Job resources can help employees to be successful at work and to feel respected and valued by the organization, while a reduction or lack of them may add strain on employees (Schaufeli & Taris, 2014). Likewise, personal resources are “the beliefs people hold regarding how much control they have over their environment” (Bakker & Demerouti, 2017, p. 275). Employees with high levels of personal resources may have greater control of the situation which can help them deal more effectively with demanding conditions and, at the same time, protect them from negative outcomes, such as exhaustion (Xanthopoulou et al., 2007).

2.2. Employee Outcomes

Techno-strain refers to adverse reactions to the perceived techno-stressors (Pflügner et al., 2021) which can manifest themselves at a behavioural, psychological or physiological level (Weinert et al., 2021). Psychological reactions include burnout, which refers to the answer to prolonged exposure to stressful factors at work. Maslach et al. (2001) consider that it includes the

dimensions of exhaustion, cynicism and inefficacy. In this work we focus on the dimension of emotional exhaustion as it is considered the central quality of burnout (Maslach et al., 2001) and reflects the stress dimension of burnout.

Emotional exhaustion occurs, thus, when an individual experiences a feeling of fatigue and physical and emotional deterioration due to an excess of work (Maslach et al., 2001). Work exhaustion is defined by Schaufeli et al. (1996) as the depletion of mental resources experienced by workers. In accordance with the Conservation of Resources (COR) theory (Hobfoll, 1989), individuals act in a way to obtain, retain and protect resources that they value. Therefore, when individuals face a loss or lack of resources, they try to preserve their current resources and pursue new ones. Regardless of their success, these attempts could lead to a depletion of resources to confront the next threat or loss. When these resources are depleted, psychological distress, such as emotional exhaustion, can occur.

Poorly designed and highly demanding work can exhaust the employees' physical and mental resources, leading to a depletion of energy (Li et al., 2013). Technology can increase the amount of work required, meaning employees have to work harder and faster. Moreover, communication overload, produced when the worker's attention is constantly requested through instant messaging or mobile devices, provokes excessive interruptions negatively affecting their productivity. All of this, along with information overload that occurs when the individuals feel that they do not have the capacity to process all of the information received, can lead to a depletion of the employees' resources and increase job burnout and its emotional exhaustion facet (Pflügner et al., 2021). Therefore, we propose the following hypothesis:

H1: Techno-stressors are positively related to emotional exhaustion.

The COR theory suggests that the negative effects of techno-stressors are not only manifested in the work domain, but also in the family domain. It is therefore possible to consider work-family conflict as a relevant outcome of techno-stressors. Work-family conflict is defined by Greenhaus and Beutell (1985, p.77) as "a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect". Work-family conflict has two directions: work-to-family conflict which occurs when the experiences and the commitments at work interfere with family life, while family-to-work conflict arises when family responsibility interferes with work obligations (Carlson et al., 2000). Given that this work aims to assess the impact of the information technologies associated with work on personal life, following Harris et al. (2015) we focus on the work-to-family conflict direction, as it captures the spillover of the work domain onto the family.

Harris et al. (2011) found that technology-related pressure was positively related to the work-family conflict, indicating that additional work outside the normal working hours and job demands due to the use of technology affect personal life and generate more difficulties to assume family responsibilities. Moreover, the feeling of being reachable anywhere and at any time and, therefore, the need to be permanently connected with the organization transfers work to the family environment. These situations encourage workers to remotely connect to work from their homes using computer applications, even at weekends (Guadoso et al., 2017), or consult their emails when on holiday, which blurs the boundaries between the work and personal environments (Ma et al., 2021; Molino et al., 2020; Ollier-Malaterre et al., 2019) and, consequently, employees will have fewer resources to dedicate to their family. Saim et al. (2021) state that this situation is especially relevant to employees of the banking sector.

Additionally, Burke and Greenglass (2001) identified that burnout has a negative impact on people's home life. Emotional fatigue generated by work can threaten the ability of employees to efficiently manage the interaction between work and life, compromising the balance between the two domains (Palumbo, 2020). This relationship was confirmed by Ma et al. (2021), who also found that emotional exhaustion affects the work-life balance. Therefore, it is possible to consider that the depletion of resources provoked by work leads to a shortage of resources to deal with non-work demands. In other words, emotionally exhausted employees will feel a lack of energy which will prevent them from correctly assuming their family responsibilities (Pluuts et al., 2018) and they will perceive greater work-family conflict. Therefore, we propose the following hypotheses:

H2: Techno-stressors are positively related to work-family conflict.

H3: Emotional exhaustion caused by work is positively related to work-family conflict.

2.3. Impact of the COVID-19 pandemic on technostress

The COVID-19 pandemic has caused a very serious health emergency, contributing to a worsening of global health and of the economic situation in a multitude of countries (Ingusci et al., 2021). The high risk of contagion and elevated mortality rates generated great concern among the population that, together with lockdown and social distancing measures, led to situations of anguish, anxiety or depression (Chen & Eyoun, 2021) and, consequently, to a deterioration of emotional wellbeing (Meseguer de Pedro et al., 2021). Moreover, the pandemic has caused serious disruptions in economic activity and has increased the fear of job loss or suffering a reduction in salary (Salas-Nicás et al., 2021).

In accordance with the JD-R model, these perceived changes in working conditions may create additional stressors and, therefore, reduce physical and mental resources and increase the probability of psychological strains, which, in turn, reduce cognitive resources at work. This loss of resources, following the COR theory (Hobfoll, 1989), makes it difficult to manage work-related stress and can increase levels of emotional exhaustion (Chen & Eyoun, 2021). In other words, the loss of resources destined to face the consequences of the virus and deal with the fear of infection or job loss may cause problems of concentration, hamper the undertaking of tasks or lead to the need to make an extra effort at work to maintain the current position. In any case, it could negatively influence the task and increase the level of emotional exhaustion. In fact, Meseguer de Pedro et al. (2021) observed an increase in levels of burnout during the pandemic.

The problems of anxiety, depression or emotional distress of the employees induced by fear of infection, social isolation measures, economic uncertainty and the sudden changes of working conditions during the pandemic have been grouped in this work under the term COVID impact. Therefore, it can be expected that the greater the COVID impact on the employee, the greater the strain on physical and mental resources and the greater the level of emotional exhaustion generated by work, which has led us to the following hypothesis:

H4: COVID impact on the employee is positively related to emotional exhaustion caused by work.

Additionally, the pandemic has accelerated the process of technological transformation which has been taking place in recent years, employees having to make a great effort to adapt to new work schedules (Dè et al., 2020) and cope with the growing demand of the use of technology. Government restrictions forced employees to work from home, increasing considerably the use of digital technologies. Virtual teamwork has replaced more traditional face-to-face collaborative working modalities (Ingusci et al., 2021), which has led to an increase in online meetings and transactions and, in consequence, an evident increase in the use of videoconferencing tools and cloud services. Although the model of working from home may generate positive outcomes such as an increase in efficiency or the saving of time and cost of “home-work-home” travelling, the COVID-19 pandemic forced employees to change their work habits, regardless of their preferences, skills or the nature of their work (Wang et al., 2021). Likewise, the transfer of work to the home took place abruptly, on many occasions without previous experience or preparation (Dè et al., 2020). This new situation caused confusion and led employees to face many difficulties to organize and develop their work from home, having to, for example, find spaces to work, devices or share the Internet connection with the family. It also modified the work demands and increased both the exposure to and dependence on ICTs.

The impact of remote working during the COVID-19 pandemic on techno-overload has been confirmed by Molino et al. (2020). In addition, the more intensive use of digital devices during the pandemic has meant that employees can be easily located by their bosses at any moment, which pressures individuals to be constantly accessible and answer a great number of incoming emails, calls or text messages (Belzunegui-Eraso & Erro-Garcés, 2020). In this way, the new work model increases the techno-invasion, further blurring the boundaries between work and personal life. At the same time, it is possible that the perception of complexity and insecurity increases, as new applications or updates of information technology have to be managed (Ingusci et al., 2021). It can therefore be expected that, the greater the COVID impact on the employee, the greater the loss of personal resources and the more complicated the adaptation to the new situation, resulting in an increase of the techno-stressors perceived. Thus, we propose the following hypothesis:

H5: COVID impact on the employee is positively related to perceived techno-stressors.

In addition, previous studies have shown that remote working policies can reduce work-family conflict as they favour flexibility at work. However, Wang et al. (2021) identified work-home interference as the main challenge in remote working during the pandemic. Furthermore, it must be taken into account that in the most complicated moments of the pandemic, educational settings were closed, employees having to face the added difficulty of looking after their children while assuming their professional responsibilities. In these circumstances, where the boundaries between work and home are ill-defined, the transfer of work to the home causes an ambiguity of roles, making the work-family conflict more evident (Palumbo, 2020). Thus, we propose the following hypothesis:

H6: COVID impact on the employee is positively related to work-family conflict.

2.4. The role of resources

The JD-R model suggests that resources alleviate the stress generated by job demands. Job resources provide employees with means to cope better with job demands (Grover et al., 2017), helping them achieve their goals (Schaufeli & Bakker, 2004). In this way, their motivation is improved, the level of burnout is reduced, resource depletion of the employees is avoided and wellbeing is improved. However, it must be taken into account that individuals do not react uniformly to working conditions. In fact, there are personal factors that have been linked to the level of burnout, such as age, level of education, personality characteristics and attitudes towards work (Maslach et al., 2001). Therefore, personal resources are configured as important employee characteristics that influence the way job resources are used to cope with job demands. Nevertheless, most previous research in the area of technostress has been restricted to

organizational characteristics, with little emphasis on the role of personal resources (Grover et al., 2017). Consequently, job resources and personal resources have great relevance when managing job demands, including technological demands. However, the role that both resources play has not been clearly established. In this work, we focus on analyzing the role of social support as a job resource and mindfulness as a personal resource.

2.4.1. Social support

Social support is a job resource which has been frequently analyzed in the literature, with evidence that the lack of social support is linked to burnout (Maslach et al., 2001). However, the role of social support is still not well understood. Also, in the field of technostress, the effect of social support has scarcely been analyzed (Weinert et al., 2021). Ragu-Nathan et al. (2008) considered as inhibitors organizational mechanisms that provide support to employees during the use of Information Systems, but this is, basically, an instrumental support, leaving to one side the role of emotional support.

Social support is defined as a flow of emotional concern and instrumental aid between people (Weiss, 1983, p.31). Therefore, social support provides individuals not only instrumental support, but also emotional support, self-esteem and approval, making them feel respected and recognized. In the work environment, social support manifests itself through positive and beneficial interactions with other colleagues and managers. Thus, social support can be considered to consist of the dimensions of perceived co-worker support and perceived supervisor support (Guchait et al., 2014). Perceived supervisor support refers to the extent to which the employees perceive that their supervisors value their contributions and worry about their wellbeing. Likewise, perceived co-worker support refers to the extent to which people trust that their fellow workers will be willing to help them carry out their tasks. This also includes mutual encouragement, support and sharing knowledge.

Cohen and Wills (1985) establish that social support can improve the wellbeing of individuals through two very different processes. First, social support can act as a direct forerunner of emotional exhaustion, reflecting a beneficial effect on wellbeing, regardless of whether people are under stress. In this sense, employees who receive social support see themselves as cared for, respected and valued by others, forming part of a network of an exchange of knowledge and mutual support. In this way, social support can restore the employees' self-esteem, allow them to better express their feelings and can encourage them to experience the roles demanded of them more positively (Kossek et al., 2011), leading to a reduction of emotional exhaustion (Weinert et al., 2021). Secondly, social support can act as a moderator for the relationship between job demands and burnout (Cohen & Wills, 1985; Maslach, et al., 2001), improving

wellbeing only when people find themselves in stressful situations. In other words, social support can protect people from the potentially pathogenic influence of stressful events. In this way, social support can prevent high workloads from depleting personal resources and can attenuate their effect on emotional exhaustion (Pluuts et al., 2018). In the field of technostress, social support can therefore act as a negative buffer by improving the coping strategies of the stress generated by the use of technology. Thus, the following hypotheses are postulated:

H7: Social support is negatively related to emotional exhaustion.

H8: Social support moderates the relationship between techno-stressors and emotional exhaustion, in such a way that the relationship is weaker in those employees who perceive a greater level of social support.

In addition, Cohen and Wills (1985) suggest that social support may influence the assessment of the environment. In this sense, Carlson and Perrewé (1999) state that people with strong social support are less likely to perceive and evaluate demands as stressors. In this way, social support can help employees perceive technological demands as less stressful. Consequently, based on the approaches outlined above, we consider that social support, through the reduction of perceived techno-stressors and the reduction of emotional exhaustion, may have an indirect influence on work-family conflict. Therefore, we propose the following hypotheses:

H9: Social support is negatively related to the techno-stressors perceived by employees.

H10: Social support exercises an indirect influence on work-family conflict, mediated by techno-stressors and emotional exhaustion.

Finally, social support can alleviate the impact of the COVID-19 pandemic on the employee by reducing psychological distress (Li et al., 2021). Employees who received social support during the pandemic may perceive that their superiors and fellow workers care about their wellbeing and value the efforts made. Thus, employees may feel greater security that translates into a reduction of fear of infection, loneliness or the fear of losing their job and, ultimately, in a reduction of the levels of anxiety or depression. In fact, Wang et al. (2021) consider that social support could be the most powerful characteristic of virtual work carried out during the pandemic. Accordingly, we propose the following hypothesis:

H11: Social support is negatively related to COVID impact perceived by employees.

2.4.2. Mindfulness

Grover et al. (2017) conceptualized mindfulness as a new and important personal resource that allows employees to better confront job demands, focusing on the present rather than on future or past problems. Therefore, mindfulness is configured as an important tool which allows to improve the wellbeing of employees, reason for which it is gaining great importance in the organizational sphere. However, the role that mindfulness plays is not clear. Coo et al. (2020) state that the exploration of the paths through which mindfulness can promote health and wellbeing at work is a field that is still in its infancy.

Glomb et al. (2011, p. 119) defined mindfulness as “a state of consciousness characterized by receptive attention to and awareness of present events and experiences, without evaluation, judgement, and cognitive filters”. Therefore, mindfulness transfers individuals to the present moment, promoting greater self-regulation (Brown & Ryan, 2003; Carmody et al., 2009), which refers to the ability to exercise control over thoughts, emotions or behaviours and to align these states with personal ideals (Baumeister & Heatherton, 1996). Mindfulness therefore helps employees experience greater control over the events that they are experiencing (Grover et al., 2017). In this way, mindfulness promotes psychological performance by reducing the mental processes where previous cognitive experiences limit thinking (Carmody et al., 2009) and by helping individuals alleviate negative thoughts, feelings and states of mind (Hülshager et al., 2013). Thus, regardless of the degree of stress, mindful individuals are able to focus more on their tasks, manage better the distractions of the environment, identify the most urgent or most essential tasks and make more efficient use of the resources, allowing them to preserve energy (Brown & Ryan, 2003) and reduce emotional exhaustion. Furthermore, mindfulness can help cope more effectively with difficulties and help prevent depletion of resources which could occur when job demands are high. Mindful employees are more likely to choose adaptive coping strategies when facing a stressful situation (Grover et al., 2017), such as that generated by the intensive use of technology, which in turn can cushion the positive impact of techno-stressors on burnout. Thus, we propose the following hypotheses:

H12: Mindfulness is negatively related to emotional exhaustion.

H13: Mindfulness moderates the positive impact of techno-stressors on emotional exhaustion in such a way that the impact is less on employees who have a higher level of mindfulness.

Additionally, mindfulness may affect the perception of job demands (Grover et al., 2017). Pflügner et al. (2021) found that mindfulness negatively influences techno-stressors, suggesting that mindful individuals less frequently evaluate the conditions generated by technology as threatening. In addition, Ioannou and Papazafeiropoulou (2017) consider that a mindful

individual is capable of adapting to changing environments and can provide innovative solutions to problems that may arise. Therefore, a mindful employee may perceive a lower level of techno-stressors. Consequently, we consider that mindfulness, through the reduction of perceived techno-stressors and the reduction of emotional exhaustion, may have an indirect influence on work-family conflict, permitting a better balance between both domains. Thus, we propose the following hypotheses:

H14: Mindfulness is negatively related to the techno-stressors perceived by the employees.

H15: Mindfulness exercises an indirect influence on work-family conflict, mediated by techno-stressors and emotional exhaustion.

Finally, mindfulness could help deal with the anxiety caused by the COVID-19 pandemic (Conversano et al., 2020). Dillard and Meier (2021) found consistent associations between trait mindfulness and distress originated by the pandemic, given that higher trait mindfulness was associated with less stress and anxiety, less worry and negative emotion about COVID-19 and fewer depressive symptoms. Moreover, higher mindfulness was associated with the use of healthier coping strategies, such as acceptance. Together, the findings suggest that mindfulness may be one critical factor that has protected people's psychological wellbeing during the health emergency (Belen, 2022), leading us to propose the following hypothesis:

H16: Mindfulness is negatively related to COVID impact perceived by the employees.

Figure 1 shows the proposed conceptual model where the hypotheses laid down in the study can be observed schematically.

(Figure 1 inserted here)

3. Methodology

3.1. Data collection

We carried out an online survey in order to check the proposed hypotheses, considering as target population employees of the banking industry in Spain who had to work from home in some moment of the COVID-19 pandemic. The online survey was deployed using the Google form. It was conducted during March and April 2021, at the end of the third wave of the COVID-19 pandemic in Spain. A questionnaire was designed for data collection, as a result of the literature review undertaken in the research. The target population of the study was identified by means of the professional network LinkedIn. LinkedIn is considered the most popular intersectorial professional network. It gives researchers a great opportunity to collect data from different

professionals. The main advantage of its use is that filters can be applied, allowing contact with the population of interest and, therefore, a representative sample of the population can be obtained. We tried to contact employees who carry out different functions and belong to different banking entities operating in Spain with the aim of obtaining the widest possible generalization of the results.

After initial contact with professionals of the sector, they were sent personalized emails. Through these emails the employees were briefly informed of the aim and importance of the research in order to arouse their interest and encourage their participation, guaranteeing the anonymity and the confidentiality of their responses. The email included a link to the questionnaire to facilitate access. Subsequently, different professionals got in touch with us to notify that they had completed the questionnaire. To increase the response rate, we sent a follow-up email to the rest of the contacts approximately two weeks after sending the initial invitation. Based on this procedure, a total of 4,000 initial emails were sent out, obtaining 1,037 duly completed questionnaires, resulting in a response rate of 25.92%. The questionnaire included classification questions which allowed to identify the most relevant characteristics of the sample, such as gender, age, time in the industry, department and salary level. These characteristics are shown in Table 1. It can be seen that the majority of the sample is made up of men, who represent 66.8% of the total number of respondents, while women represent the remaining 33.2%. It can also be observed that most of the respondents, 42.8%, belong to the 41 to 50 age group. They are followed by the 31 to 40 age group (27.5%), those aged between 20 and 30 (16.9%) and 51 to 60 (12.3%). Only 0.5% of the respondents claim to be over the age of 60.

(Table 1 inserted here)

With regard to the seniority of the employees of the industry, it has been detected that most of the respondents have great experience in the banking sector, as 13.5% have been working in the sector for more than 25 years and 38.2% have experience of between 16 and 25 years. It is also observed that a significant number of respondents, 19.5%, claim to have important experience in the sector as they have been working in it for between 11 and 15 years. In contrast, 28.8% of the individuals that make up the sample claim to have less than 11 years experience in the sector.

It can also be observed that the sample is made up of employees belonging to different departments, although a predominance of the retail banking area can be appreciated, accounting for 41.7% of the respondents. Finally, a fairly equitable distribution of individuals based on salary level can be observed. In short, we consider that the sample is reasonably diversified as it

is composed of heterogeneous individuals in terms of gender, age, experience, area of activity and salary level.

3.2. Measurement scales

The measurement scales of the concepts used in the study were constructed following a multiple indicator approach. The process of the generation of items began by carrying out an exhaustive review of the previous research. After obtaining a preliminary list of items, a process of debugging was carried out with the aim of eliminating redundant items. In order to guarantee the content validity of the scales used, a team of professionals in the fields of psychology and ICTs collaborated, recommending some modifications be made to the starting items. Subsequently, the questionnaire was submitted to a pilot test with employees of different banking entities. The items finally selected were measured on 5-point Likert scales ranging from 1 (strongly disagree) to 5 (strongly agree).

Techno-stressors reflect the employees' perceptions of the factors that generate technostress. This concept was measured by means of the five previously mentioned dimensions identified by Tarafdar et al. (2007). The items used to measure each dimension were adapted from this work, bearing in mind the peculiarities of the banking sector. Specifically, 5 items were used to measure Techno-overload, 3 items to measure each of the dimensions of Techno-invasion, Techno-insecurity and Techno-complexity, and, finally, 2 items to measure the dimension of Techno-uncertainty. Example items are "Technology obliges me to work faster", "Technology obliges me to be permanently in contact with work, even in my free time", "I need more time to understand and use correctly new technologies", "I feel that the new technologies are a constant threat to my job" and "The technologies used in my company are continually being updated". Following the common approach in technostress research, these dimensions were aggregated into a second-order construct of Techno-stressors.

Emotional exhaustion is considered the central element of job burnout (Maslach et al., 2001). It measures the feeling of emotional fatigue experienced by the worker when having to face elevated job demands continuously. This concept was measured through 4 items, adapted from the Maslach Burnout Inventory-General survey (Schaufeli et al., 1996). A sample item is "I am exhausted at the end of the working day".

Work-family conflict measures the conflict that occurs when the time dedicated to work makes it impossible to develop the family role. This concept was measured through 3 items, which were adapted from the scale of Carlson et al. (2000). A sample item from the scale is "My work prevents me from participating equally in household responsibilities and family activities".

Mindfulness measures the extent to which employees present a state of receptive attention and awareness of current events and experiences. This concept was measured through 4 items adapted from Brown and Ryan (2003). A sample item is “I usually undertake tasks or do things automatically, without being aware that I am doing them”. Following Grover et al. (2017), all the items were reverse scored, so that a higher score indicates greater mindfulness.

Social support comprises emotional support and instrumental help provided by superiors and co-workers. This concept was measured using the dimensions of Supervisor support and Co-worker support, measured through 4 and 3 items, respectively, adapted from Eisenberger et al. (1986) and Sanne et al. (2005). Example items are “I have the support of my supervisor” and “There is good companionship and a pleasant working atmosphere in my company”. Both dimensions were aggregated into a second-order factor of Social support.

COVID impact measures the emotional and labour consequences of the pandemic for employees. The pandemic period has been characterized by high levels of uncertainty, unemployment, perceptions of direct threat and a loss of social contact due to restrictions imposed by governments. This situation has caused a worsening of working conditions (Salas-Nicas et al., 2021) and has had a substantial impact on mental health, increasing levels of anxiety, stress and depression (Chen & Eyoun, 2021; Meseguer de Pedro et al., 2021). This concept was measured by means of 2 items, adapted from the Coronavirus Impacts Questionnaire (Conway et al., 2020), which capture the deterioration of mental wellbeing of the employee caused by the pandemic, as well as the deterioration of working conditions. The items employed were “The COVID-19 pandemic has affected me very negatively workwise” and “The COVID-19 pandemic has affected me very negatively on an emotional level”.

Finally, in the research we included age and salary level as control variables.

4. Results

4.1. Estimation of the measurement model

To estimate the proposed structural model, it is necessary to previously verify the psychometric properties of the measurement scales of the different constructs used in the study. In this sense, we analyzed the dimensionality, reliability and validity of the scales, following the proposals of Anderson and Gerbing (1988) and Churchill (1979). To that end, we use the statistics program IBM SPSS Statistics version 27 and EQS version 6.2 for Windows. Table 2 shows the means, standard deviations, Cronbach’s alpha coefficients and inter-correlations between all the dimensions.

(Table 2 inserted here)

Structural equation modelling was used to perform confirmatory factor analyses (CFA). The estimation method used was robust maximum likelihood (Bentler, 1995). First, we estimated a first-order confirmatory factor model considering all the constructs used in the study (Table 3). Then, we proceeded to check the reliability of the eleven constructs used in the study through the calculation of Cronbach's alpha coefficients (Cronbach, 1951) and the Composite Reliability Index (Tables 2 and 3). The convergent validity was evaluated through standardized regression coefficients that relate each item with its latent factor (Table 3). Finally, the discriminant validity was verified by Anderson and Gerbing's (1988) methodology, which involves estimating the confidence interval around the correlation coefficient between the factors, bearing in mind the corresponding standardized errors, to check that no interval includes 1.0 (Table 3).

(Table 3 inserted here)

After checking the reliability and validity of the measurement scales of the unidimensional constructs, we proceeded to carry out a second-order CFA to test the bidimensional nature of Social support and the multidimensional character of Techno-stressors. Table 4 shows the results of this second-order CFA, once eliminated the dimension Techno-uncertainty, which presented factor loading below the acceptable level.

(Table 4 inserted here)

Since we have gathered data for dependent and independent variables by means of a single online survey, our results could be affected by common method bias. In order to counter this problem, we used the procedural remedies and statistical controls suggested by Podsakoff et al. (2003). First, we carried out a careful design of the questionnaire, separating dependent and independent variables, incorporating positively and negatively worded items, expressed concisely to make them easily understandable. Second, we guaranteed response anonymity and emphasized the need to answer honestly. In addition, we performed Harman's single-factor test, observing that the unrotated factor solution in the exploratory factor analysis of the constructs of the model showed that the single factor explained only 24.89% of the total variance. Finally, following Podsakoff et al. (2003) and Liang et al. (2007), we adopted the Unmeasured Latent Method Factor technique. The results showed that the unstandardized factor loading of the constrained paths between the items and the common latent factor was 0.193 and, therefore, the common variance across all indicators in the model was 3.72%. These results suggest that the CMB is not a problem in this study.

4.2. Estimation of the proposed structural model

Structural equation modelling was used to test the hypotheses proposed. This methodology, which is frequently used in the literature of technostress, allows us to test complex models of relations between variables, considering all the model relations simultaneously. Table 5 shows the estimation of the proposed model. The goodness-of-fit indices of this model are good, since they satisfy the recommended criteria, except for the chi-square test. Given the sensitivity of this test to the sample size (Hair et al., 1998), we proceeded to calculate the Normed Chi-Square. The condition for a good fit is that it is as reduced as possible, but there is no consensus regarding the limit value. In this model, this ratio presents a value of 3.5, very close to the value of 3 recommended by Kline (2005) and below the value of 5 considered acceptable by Schumacker and Lomax (2004).

The coefficients reflected in Table 5 show the direct and positive influence of Techno-stressors on Emotional exhaustion and Work-family conflict, supporting Hypotheses H1 and H2, respectively. Also, the direct and positive influence of Emotional exhaustion on Work-family conflict can be observed, so supporting H3. In addition, the results reveal the direct and positive influence of COVID impact on Emotional exhaustion and Techno-stressors, but no significant direct influence is observed on Work-family conflict, supporting H4 and H5, but not H6.

(Table 5 inserted here)

With regard to the resources, the results also point to a direct and negative influence of Social support on Emotional exhaustion, Techno-stressors and COVID impact, allowing to support H7, H9 and H11. Finally, a direct and negative influence of Mindfulness on Emotional exhaustion, Techno-stressors and COVID impact is detected. These results support Hypotheses H12, H14 and H16.

The control variables used in this research were Age and Salary level. The results in Table 5 show that Age exerts a positive influence on the perception of Techno-stressors and on COVID impact, and a negative influence on Work-family conflict. Additionally, a negative influence is detected of the Salary level on the COVID impact and on Emotional exhaustion.

4.3. The moderating effect of Social support and Mindfulness on the relationship between Techno-stressors and Emotional exhaustion

PROCESS macro by Hayes (2013) was used to test the proposed moderation hypotheses for Social support (H8) and Mindfulness (H12). Bootstrapping was carried out to test the moderating effect with a sample size of 10,000 and a 95 percent confidence interval. The

variables that define product terms were first mean-centered. Conditioning values at mean and ± 1 SD and Johnson-Neyman outputs were calculated. The results of Table 6 show that the interaction terms for both Social support and Mindfulness were not significant. Consequently, the buffer effect of both variables was not confirmed.

(Table 6 inserted here)

4.4. The mediating effects of Techno-stressors and Emotional exhaustion on the relationship between Resources and Work-family conflict

With the aim of determining if Social support and Mindfulness have an indirect influence on Work-family conflict through Techno-stressors and Emotional exhaustion, serial mediation analyses were performed employing Model 6 in the PROCESS macro (Hayes, 2013). This approach enables the isolation of each mediator's indirect effect and allows to investigate the indirect effect passing through both of these mediators in a series (Van Jaarsveld et al. 2010). A three-path mediated effect was then examined. The statistical significance of the indirect effects was evaluated through 95% confidence intervals generated by the bootstrapping method using 10,000 subsamples: if these confidence intervals did not include the value of zero, they were considered statistically significant (Hayes, 2013).

Results of the serial mediation analysis are presented in Table 7. The analysis reveals a direct negative effect of Social support on Work-family conflict (total effect). However, when mediators are introduced into the analysis, this relationship ceases to be significant (direct effect). The results also show that the three indirect effects of Social support on Work-family conflict (via Techno-stressors, Emotional exhaustion and serial mediation of Techno-stressors and Emotional exhaustion) are significant. Therefore, we can conclude that the relationship between Social support and Work-family conflict was fully mediated by Techno-stressors and Emotional exhaustion, corroborating H10. In addition, Table 7 shows a direct negative effect of Mindfulness on Work-family conflict (total effect), which continues to be significant in the presence of mediators (direct effect). On the other hand, it can be observed that the three indirect effects of Mindfulness on Work-family conflict are also significant. Thus, we can conclude that the relationship between Mindfulness and Work-family conflict was partially mediated by Techno-stressors and Emotional exhaustion, allowing to corroborate H15.

(Table 7 inserted here)

5. Discussion

Information technology has given the banking sector the capacity to provide fast and reliable services, but it has also been responsible for inducing stress among its employees (Okolo et al., 2018). In this work we have analyzed the technostress experimented by banking employees during the COVID-19 pandemic. The results obtained, in line with the findings of Pflügner et al. (2021), reflect a direct and positive impact of techno-stressors on emotional exhaustion, highlighting that the greater the technological overload and invasion and the more complex the technology and the greater the employees' fear of losing their jobs, the more emotional fatigue employees suffer, which may lead to resource depletion. These findings are consistent with Ninaus et al. (2021), who observed that the use of work-related technology can cause an increase in emotional exhaustion and, therefore, a deterioration of the employee's well-being. At the same time, it can be seen that the existence of techno-stressors increases the work-family conflict. In other words, the greater job demands caused by technology and the feeling of being available for contact at any moment may result in the lengthening of the working day and a blurring of the boundaries between work and home, especially in working from home situations, leading to the possibility of the job role preventing the worker from adequately assuming family responsibilities. This finding supports the results of the study carried out by Harris et al. (2015), as they found that information, communication and system feature overload were positively associated to work-family conflict. It is also in line with the results of Ma et al. (2021), who found a negative impact of techno-stressors on employees' work-life balance. Likewise, in agreement with Burke and Greenglass (2001) and with Pluuts et al. (2018), it was observed that emotional exhaustion increases work-family conflict, reflecting that resource depletion caused by work leads employees to feel a lack of energy which prevents them from correctly assuming their family role. These results highlight that, in the absence of a situational or individual coping mechanism, the new work demands generated by the use of technology can have a negative impact on workers' health, given that they can progressively exhaust the employee and increase work-family conflict.

This work also reveals that these negative consequences associated to the use of ICTs have increased during the pandemic. COVID has transformed the global economy and has changed the way of working, creating a unique context where many employees were forced to work from home intensively (Wang et al., 2021). The mandatory working from home during the COVID-19 pandemic has led employees to make more intensive use of information technologies. This work shows that the abrupt disruption of routines and, on occasions, the scarce experience of the new work demands has resulted in an increase in the perception of techno-stressors, as a direct and positive relationship is observed between COVID impact and the perceived techno-

stressors. Likewise, we also observe a direct and positive relationship between COVID impact and emotional exhaustion, which shows that concern about the virus or the fear of losing one's job carries with it psychological damage that can increase emotional fatigue generated by working conditions. However, we have not detected a direct effect of COVID impact on work-family conflict. Although there is a positive correlation between both concepts, the structural model tested reflects that this relationship may be indirect, mediated by techno-stressors and by emotional exhaustion. In other words, a greater impact of the illness does not automatically lead to greater work-family conflict, but rather this conflict will grow as COVID increases the technological demands, resulting in a greater workload, a greater invasion of technology in private life or in the perception of more complexity in the tasks and more insecurity, which leads to longer worktime and a loss of energy. This, in turn, based on the COR Theory of Hobfoll (1989), causes a decrease in resources to participate in the family role. At the same time, emotional fatigue generated by the disease reduces the employees' resources to correctly assume work responsibilities, causing work to generate greater emotional exhaustion, which then causes an additional loss of resources to carry out the family role, leading to an increase in work-family conflict.

With the aim of reducing these negative consequences associated to the use of technology, in this work we have analyzed the role played by social support and mindfulness. Our results show that social support reduces the perception of techno-stressors and emotional exhaustion of the employees. These findings suggest that supervisor and co-worker support may modify the evaluation that the employee makes of situations, seeing them as less threatening. In addition, social support, by providing instrumental help and emotional support, may lead employees to face their tasks with a more positive attitude while, at the same time, facilitating their execution, avoiding the depletion of employee resources. These results corroborate the findings of Weinert et al. (2021), who, by means of a study of experimental design, found that instrumental and emotional support reduces techno-exhaustion. They are also consistent with Selimovic et al. (2021), who, in their study also on the financial service sector, found that employees' connectedness with others positively influenced their performance and well-being expectations in a digital workplace. Furthermore, the mediation analysis carried out has shown that social support has an indirect negative effect on work-family conflict, fully mediated by means of the perceived techno-stressors and emotional exhaustion. In addition, we observe that social support has been a protective factor of workers' psychological health during the pandemic, as the results show a direct and negative influence of social support on COVID impact. Previous research has highlighted that isolation and a lack of positive social relationships during the pandemic lead to negative psychological states, such as anxiety or depression (Belen, 2022). Similarly, our work shows that social support can transmit security to employees and can make them feel more

integrated and valued in the organization. Therefore, through social support, fear of infection, the feeling of loneliness or the fear of losing one's job can be reduced and, consequently, the emotional health of the worker can be protected.

Likewise, based on the consideration of Xanthopoulou et al. (2007) that personal resources of the employees may be important determinants of their adaptation to the work environment, we have analyzed the role of mindfulness. We have observed that mindfulness has a direct and negative effect on emotional exhaustion, suggesting that employees who are more focused on the present and with greater control of their thoughts suffer lower levels of fatigue and, therefore, are more resistant to technological demands. These results support those obtained by Hülshager et al. (2013), who observed that the individuals who received training in mindfulness reported greater levels of job satisfaction and lower levels of emotional exhaustion. Furthermore, in accordance with Pflügner et al. (2021) and with Ioannou and Papazafeiropoulou (2017), we observed that mindfulness reduces employees' perception of techno-stressors. This result suggests that a mindful individual may have a more positive attitude, feel more competent and be less insecure when handling technology and, therefore, be able to cope with technological demands more effectively. Thus, in line with Coe et al. (2020), the results reveal that an intervention in mindfulness may prove an effective strategy to promote psychological health and wellbeing at work. In this way, mindfulness can indirectly reduce work-family conflict, as shown by the mediation analysis undertaken. Additionally, the results reflect that mindfulness reduces the impact of COVID-19 perceived by the employees, preserving their psychological wellbeing. Mindfulness, through the regulation of emotions, could increase stress resilience and reduce vulnerability to psychopathology during everyday life challenges (Selinevici et al., 2021). Therefore, mindfulness is an important resource, capable of reducing concern and problems of anxiety, depression or stress caused by rates of infection, social isolation measures and economic uncertainty during the pandemic. These findings are in line with recent empirical evidence obtained by Belen (2022), who concludes that greater mindfulness might protect individuals from the negative effects of fear of COVID-19 and promote better mental health during the COVID-19 pandemic in general.

Nevertheless, the results obtained did not support the moderating effect of social support or mindfulness on the relationship between techno-stressors and emotional exhaustion. We observe that, regardless of the social support received, greater techno-stressors will result in greater emotional exhaustion. However, employees that receive a high level of social support show a lower baseline, indicating that those employees will always have a lower level of emotional exhaustion. These findings highlight that emotional exhaustion and, by extension, burnout is not only a consequence of job demands, but it also depends on the personal relationships and the

social climate that exist in the workplace. However, following Cohen and Wills (1985), we must bear in mind that the failure to detect the buffer effect of social support that alleviates the impact of techno-stressors on emotional exhaustion may be due to the way in which the construct social support has been measured. Social support could operate as an effective buffer if it is responsive to the needs elicited by stressful events. In our case, the construct is more linked to the person's degree of integration in a large community social network. Similarly, in this work, in the line of Pflügner et al. (2021) we do not find a buffer effect of mindfulness in the relationship between techno-stressors and emotional exhaustion but a main effect is confirmed. This result reflects that, as happens with social support, an increase of techno-stressors will result in greater emotional exhaustion. Nonetheless, the most mindful employees will always show lower levels of emotional exhaustion.

The following conclusions can be drawn from the control variables incorporated into the study. Age positively influences the perception of techno-stressors, indicating that older employees are more likely to perceive the technological demands as stressful. In other words, older employees may have more difficulty with technological tools and less potential to adapt to changes, above all when they occur very suddenly, as was the case of the COVID-19 outbreak. Likewise, age positively affects COVID impact, indicating that older employees suffered more the emotional consequences of the pandemic, making it more difficult for them to adapt to the new working conditions. At the same time, age negatively influences work-family conflict, which could mean that as the employee ages, so family responsibilities decrease, but, also, it is likely that with age employees can gain promotion and enjoy better working conditions, with more free time for their personal life. In addition, it must be taken into account that, as the years go by, employees gain experience, making possible better management of time available. As far as the salary level is concerned, the results reflect that it has a significant effect on the impact of COVID-19 on the employee. This influence could be explained by the fact that earning a higher income may be associated with better working conditions and greater job stability, reducing economic uncertainty and fear of being made redundant. At the same time, the availability of greater economic resources may contribute to the search for alternatives that help face the fear of infection or the situation of isolation more effectively, protecting the employee's psychological well-being. Finally, the salary level has a significant effect on emotional exhaustion, suggesting that if the effort made is adequately rewarded, then employee satisfaction improves and, consequently, the level of burnout is reduced.

5.1. Theoretical contributions

Our research makes important contributions to the current literature. This work addresses the process of technostress from the perspective of the JD-R model (Demerouti et al., 2001), in

which context, according to Taser et al. (2022), research is still in its infancy. In this way, the study expands the existing knowledge on the JD-R model, incorporating the technological component in the job demands, work-family conflict as an outcome, and social support and mindfulness as resources. Likewise, we have incorporated an environmental variable that has significantly affected the habits and lifestyles of millions of people around the world: the impact of the COVID-19 pandemic.

First, we have analyzed the impact of the technological demands (techno-overload, techno-invasion, techno-complexity, techno-insecurity) on emotional exhaustion and work family conflict. Although the relationship between techno-stressors and emotional exhaustion has been previously analyzed in various works, the consideration of the interference of work in the family is an important novelty, given that Ma et al. (2021) valued the impact of techno-stressors on the work-life balance and Harris et al. (2015) analyzed the impact of technology overload (information, communication and system feature overload) on work-family conflict, without considering the remaining techno-stressors or their impact on emotional exhaustion. Molino et al. (2020) found a positive association between techno-invasion and work-family conflict, but they did not consider the influence of other techno-stressors. Moreover, we consider that the inclusion of the variable work-family conflict in the model is of major relevance as this conflict has been a great challenge for employees during the pandemic. This work shows that the direct causes of its increase have been the perception of greater techno-stressors and greater emotional exhaustion of the employees. Therefore, the work highlights the process through which work-family conflict can be reduced, which constitutes an important contribution to the theoretical knowledge in existence today.

Second, the incorporation of the variable COVID impact in the model constitutes an important novelty compared with previous research, given that, to the best of our knowledge, no previous studies have incorporated this variable in models of technostress. Its incorporation has allowed us to analyze how the psychosocial and labour consequences caused by the pandemic have affected the technostress perceived by employees.

Third, we have identified social support and mindfulness as relevant resources that can alleviate the stress associated with the intensive use of ICTs and, consequently, reduce work-family conflict. In addition, we find that these resources can help employees cope with anxiety in times of health crisis such as that caused by the COVID-19 pandemic. Social support is a job resource which has been linked to exhaustion or job burnout in different previous works, but it has scarcely been analyzed in the area of technostress. Likewise, mindfulness is configured as a personal resource with great potential for improving workers' wellbeing, for which reason it is gaining notable importance in the organizational field. However, the role that mindfulness plays

in this process is not clear (Ioannou et al., 2022). This research identifies the role played by mindfulness and social support during the health emergency and thus contributes to the existing debate in the literature on the role of resources in the reduction of stress and burnout. Bakker et al. (2005) emphasized their moderating role in the process of health deterioration sparked by adverse working conditions. However, our results do not support the buffering effects of social support or mindfulness in the relationship between techno-stressors and emotional exhaustion, in line with the results obtained by Ragu-Nathan et al. (2008) and by Pflügner et al. (2021). Therefore, following Xanthopoulou et al. (2007), resources may play a more active role in the prevention of exhaustion through the activation of resilient beliefs. In other words, employees who work in an environment of support and who are focused on the present feel more capable of carrying out their tasks, without the need for excessive effort and, in consequence, it is possible that they perceive fewer techno-stressors and do not experience excessive fatigue.

5.2. Implications for organizations

The banking sector has undergone a profound transformation as a result of the global economic crisis, deregulated markets and globalization of economy (Ali & Miralam, 2019; Giorgi et al., 2019). With the aim of improving competitiveness and adapting to the new market conditions, banks have initiated a process of mergers and acquisitions that has led to the closure of numerous offices and a marked reduction of the workforce. In the case of Spain, since 2008 the number of branches has decreased by 51% and the number of employees by more than 36% (Hernández de Cos, 2021). Similarly, banks have incorporated new information technologies with the corresponding reengineering of tasks and jobs. The outbreak of COVID-19 accelerated the automation process in many sectors, including banking, putting employees at great risk of being permanently automated (Peng & Potipiroon, 2022). Although these processes of restructuring and digitization have allowed the banks to improve their efficiency and offer better services to their clients, they have also provoked an increase in work demands and greater pressure, and have generated knowledge gaps for the workers, making it more difficult for them to cope with and adapt to the use of the technology, resulting in greater insecurity at work. As a consequence, banking employees have suffered a sharp increase in levels of stress and in psychosocial disorders, stress currently becoming one of the main concerns in the workplace in this sector (Giorgi et al., 2019).

In this work, we have focused on analyzing stress induced by the technology in a digital working environment that requires interaction between people and machines. Following the approach of Industry 5.0 (Breque et al., 2021), it is important to put the needs and fundamental rights of humans at the centre of the productive process. Therefore, banks must understand how the intensive use of ICTs can affect the emotional well-being of their employees and establish

adequate strategies that help them cope with the new job demands, so that the digital transformation not only focuses on increasing the productivity of the employees, but also contributes to their personal wellbeing. In this context, this study provides important practical implications in the field of human resources management to find a balance in which the machine-human interaction is able to achieve maximum benefit. These implications will prove of great use both in the context of the current pandemic and in the post-pandemic period, given the foreseeable use of a hybrid model which combines periods of remote working with working from the workplace, where the technological investments undertaken can be taken advantage of.

Firstly, companies should implement new technologies carefully, keeping in mind that technology should not be a total substitute for personal communication (Ninaus et al., 2021). It is necessary that the organizations previously evaluate the impact that any technological change may have on employees, clearly identifying which new tasks they will have to assume. Likewise, it is important to analyze the capacities of each employee, assigning at all times a workload in line with their capacity, avoiding situations of overload that may cause health problems. Secondly, companies must face the challenge of retraining and facilitating employee adaptation to the new situation, so reducing the perception of complexity and the feeling of insecurity. They should design training programs that develop the employees' digital skills and allow them to quickly familiarize themselves with the new work tools. These skills are essential given that the success of the digital environment does not rest on the efficiency of the technology, but rather on the ability and adaptability of people to use it (Selimovic et al., 2021). Thirdly, with the aim of reducing the technological invasion, companies must establish boundaries between the work and home environments. To that end, they should clearly define, together with the employees, a work schedule with clear guidelines regarding the availability of employees, above all when they work remotely, avoiding contacting them outside that timetable, thereby respecting their right to digital disconnection. In this way, resource depletion and work-family conflict will be avoided, aspects which are closely linked to job satisfaction and employee turnover.

Fourthly, in accordance with Li et al. (2013), our results confirm the importance of creating a supportive environment for employees. Social support has shown to be a key factor to control employees' emotional discomfort during the pandemic, as it can reduce the perception of loneliness and technostress. Social isolation and the lack of contact and communication with colleagues while remote working during the crisis affected mental wellbeing very negatively (Platts, 2022). Therefore, managers should provide support, improve communication with their subordinates and deal with possible resistance to technology of the employees. In this sense, following Selimovic et al. (2021), digital leadership is necessary, leadership which is open and

collaborative, guiding employees towards the new working model. Also, organizations should encourage social contact and collaboration between colleagues, as this can transmit the sense of belonging to a group where the same values are shared, which in turn can improve employees' self-confidence and wellbeing (Selinovic et al., 2021). In addition, to avoid problems of isolation, it is essential to have the perception that others are present in the same digital work environment. Consequently, organizations should provide training, including coaching or team-building training programs, focusing on improving the interpersonal skills of the employees and the leadership capacity of managers so that they can effectively support their team, above all in virtual environments.

Fifthly, the work demonstrates the great importance that mindfulness has in the control of technostress and in improving psychological wellbeing, especially in difficult working conditions such as those generated by the COVID-19 pandemic. Given that mindfulness is a dynamic characteristic that can be developed (Hülshager et al., 2013), organizations should implement interventions and training programs which focus on cultivating mindfulness aimed at improving the regulation of emotions and the concentration of employees, reducing their levels of anxiety and stress. Therefore, these interventions based on mindfulness can help employees comprehend, assimilate and implement technological advances more effectively.

All in all, organizations must bear in mind that digital transformation not only involves a change of work tools, but also involves changes in the nature of the work and a redesigning of the workplace, which may demand a change of mentality. In this sense, training focused on improving social support and mindfulness can prove very useful. Therefore, this study is relevant to develop interventions in the workplace that help reduce employee exhaustion caused by the use of ICTs, contributing to the development of a healthy working environment that makes it easier for employees to balance work and family life.

From an individual perspective, this research allows to extract a series of recommendations for employees in digital work environments. First of all, with the aim of avoiding problems of work overload, employees should organize their work schedule correctly. In this sense, it is a good idea to establish work routines and daily objectives taking into account the priority of the tasks, and also it is important to avoid overlapping work and family tasks which could lengthen the working day. Secondly, employees should avoid checking messages outside working hours in order to ensure an effective digital disconnection. Thirdly, in a context of working from home, employees should have adequate equipment, space and furniture, as otherwise they could face concentration and health problems, which could give rise to an increase in the perceived workload. Fourthly, employees should maintain effective communication with their work colleagues to share work experiences and offer support if necessary, so avoiding feelings of

isolation and loneliness. Finally, within a healthy lifestyle, mindfulness is considered important as it will help employees manage their emotions and have greater control over mental processes, allowing to face the work demands with a more positive attitude with a resulting reduction in the level of stress.

5.3. Limitations and future lines of research

This work suffers from a number of limitations. First, the cross-sectional nature of the study limits conclusions about the causal relationship between variables. Therefore, it would be interesting to carry out a longitudinal study, obtaining data that allows to confirm the causal relations detected. Second, the study was carried out using a sample of employees from the banking industry. Although we consider that the conclusions can be extended to other types of white-collar workers exposed to ICTs, owing to the idiosyncrasies of each activity, it would be convenient to gather data from other sectors to achieve greater generalization of the results obtained. Third, it must be taken into account that the value of the Normed Chi-Square, although very close, is above the value of 3 recommended by Kline (2005).

Finally, in this study we have considered as techno-stressors the factors identified by Tarafdar et al. (2007). However, previous research has identified other techno-stressors that have not been considered in this work, such as techno-unreliability or social overload. Techno-unreliability refers to the instability and mistrust of technology caused by malfunction, breakdown or delay in computing (Weinert et al., 2021), while social overload refers to the negative perception of social networking site usage when users receive too many social support requests (Maier et al., 2014). Therefore, we believe that it could be interesting to expand the study by incorporating new factors that generate technostress.

Disclosure of interest

The authors report no conflict of interest.

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Figure 1. Proposed structural model

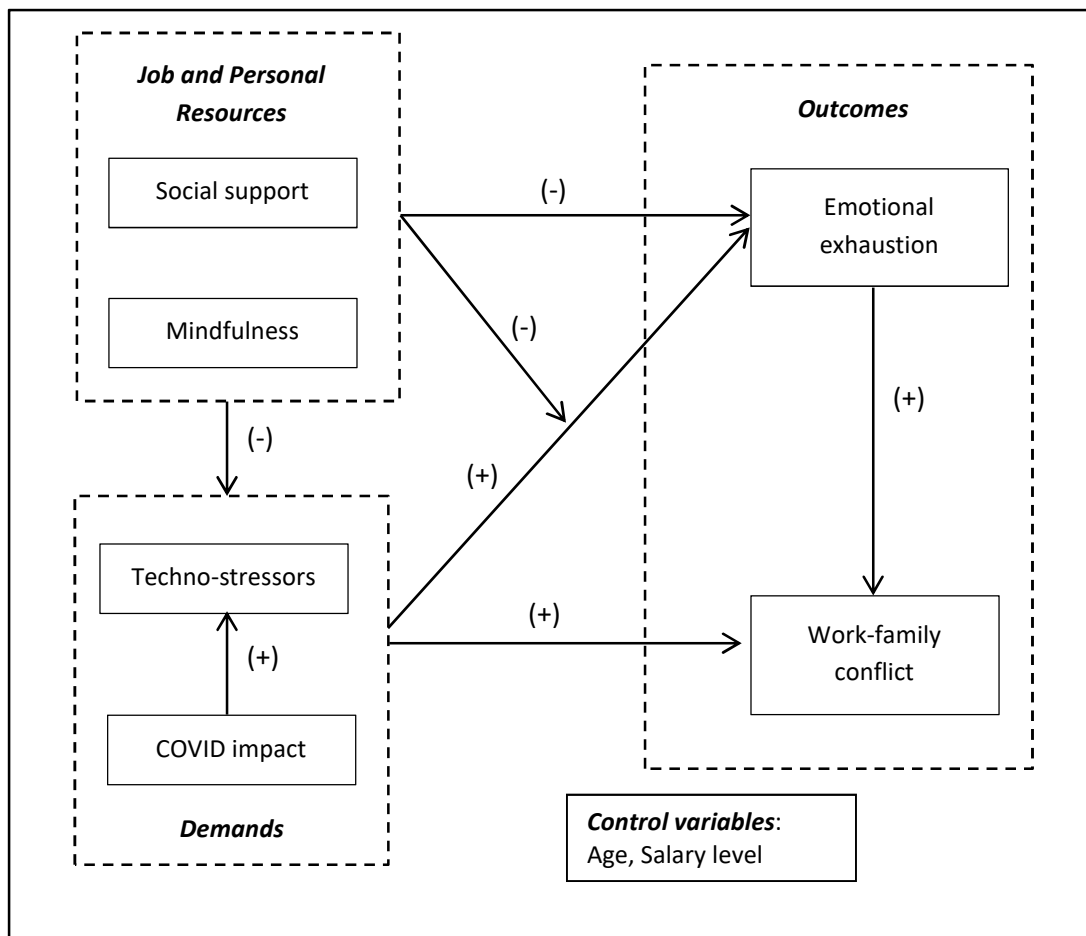


Table 1. Profile of respondents (N=1037)

Characteristics		Frequency	%
Gender	Female	344	33.2%
	Male	693	66.8%
Age (years)	20-30	175	16.9%
	31-40	285	27.5%
	41-50	444	42.8%
	51-60	128	12.3%
	>61	5	0.5%
Years in the sector	<2	65	6.3%
	2-5	143	13.8%
	6-10	90	8.7%
	11-15	203	19.5%
	16-25	396	38.2%
>25	140	13.5%	
Department	Retail banking	432	41.7%
	Private banking	191	18.4%
	Corporate banking	113	10.9%
	Investment banking	54	5.2%
	Asset management	37	3.6%
	Staff	107	10.3%
	Other	103	9.9%
Salary (€)	<30,000	212	20.4%
	30,000-45,000	288	27.8%
	45,001-60,000	199	19.2%
	60,001-90,000	178	17.2%
	>90,000	160	15.4%

Table 2. Means, standard deviations, reliabilities and correlations

	OV	IN	CO	INS	UN	WFC	EE	MF	CW	SS	COV	AGE
OV	(0.830)											
IN	0.412**	(0.745)										
CO	0.393**	0.281**	(0.788)									
INS	0.422**	0.288**	0.574**	(0.760)								
UN	0.218**	0.243**	0.136**	0.172**	(0.758)							
WFC	0.371**	0.415**	0.274**	0.311**	0.189**	(0.733)						
EE	0.322**	0.336**	0.274**	0.342**	0.109**	0.427**	(0.870)					
MF	-0.224**	-0.214**	-0.268**	-0.283**	-0.075*	-0.305**	-0.440**	(0.755)				
CW	-0.163**	-0.047	-0.179**	-0.215**	0.109**	-0.132**	-0.255**	0.092**	(0.876)			
SS	-0.150**	-0.080**	-0.165**	-0.224**	0.099**	-0.188**	-0.238**	0.097**	0.671**	(0.915)		
COV	0.214**	0.191**	0.235**	0.290**	0.091**	0.278**	0.383**	-0.239**	-0.273**	-0.303**	(0.718)	
AGE	0.060	0.138**	0.210**	0.016	0.015	-0.027	-0.046	0.106**	-0.076*	-0.124**	0.002	---
SAL	-0.015	0.225**	0.080*	-0.088**	0.018	-0.021	-0.096**	0.027	0.075*	0.002	-0.119**	0.568**
Mean	3.04	3.38	2.05	2.18	3.44	3.11	2.89	3.11	4.17	3.93	2.74	---
S.D.	1.03	1.17	0.97	1.02	1.02	1.04	1.06	0.96	0.91	1.05	1.15	---

** Correlation is significant at 0.01 level; * Correlation is significant at 0.05 level.

Cronbach' Alphas appear on the diagonal.

Abbreviations: Techno-overload (OV); Techno-invasion (IN); Techno-complexity (CO); Techno-insecurity (INS); Techno-uncertainty (UN); Work-family conflict (WFC); Emotional Exhaustion (EE); Mindfulness (MF); Co-worker support (CW); Supervisor support (SS), COVID impact (COV), Age (AGE), Salary (SAL).

Table 3. 1st-order CFA for Techno-stressors

Dimension Variables	Composite Reliability Index	Standardized Factor Loading	t- values	Dimension-Dimension	Correlation	Confidence Interval
Techno-overload (OV)	0.830					
OV 1		0.713	29.479	OV-IN	0.569	(0.507 – 0.631)
OV 2		0.692	25.039	OV-CO	0.505	(0.443 – 0.567)
OV 3		0.702	26.591	OV-INS	0.513	(0.453 – 0.573)
OV 4		0.648	22.579	OV-UN	0.260	(0.182 – 0.338)
OV 5		0.756	33.806	OV-CW	-0.198	(-0.270 – -0.126)
				OV-EE	0.381	(0.313 – 0.449)
				OV-WFC	0.486	(0.412 – 0.560)
Techno-invasion (IN)	0.752			OV-MF	-0.269	(-0.345 – -0.193)
IN 1		0.811	32.919	OV-SS	-0.176	(-0.248 – -0.104)
IN 2		0.597	20.606	OV-COV	0.281	(0.203 – 0.359)
IN 3		0.712	25.504	IN-CO	0.369	(0.301 – 0.437)
				IN-INS	0.384	(0.316 – 0.452)
Techno-complexity (CO)	0.794			IN-UN	0.332	(0.250 – 0.414)
CO 1		0.756	24.138	IN-CW	-0.084	(-0.166 – -0.002)
CO 2		0.812	31.091	IN-EE	0.409	(0.343 – 0.475)
CO 3		0.679	22.679	IN-WFC	0.582	(0.512 – 0.652)
				IN-MF	-0.291	(-0.369 – -0.213)
Techno-insecurity (INS)	0.771			IN-SS	-0.111	(-0.187 – -0.035)
INS 1		0.735	27.656	IN-COV	0.268	(0.188 – 0.348)
INS 2		0.793	26.089	CO-INS	0.726	(0.666 – 0.786)
INS 3		0.651	21.828	CO-UN	0.159	(0.079 – 0.239)
				CO-CW	-0.228	(-0.304 – -0.152)
Techno-uncertainty (UN)	0.759			CO-EE	0.331	(0.259 – 0.403)
UN 1		0.820	19.348	CO-WFC	0.367	(0.293 – 0.441)
UN 2		0.743	19.452	CO-MF	-0.325	(-0.403 – -0.247)
				CO-SS	-0.210	(-0.282 – -0.138)
Co-worker support (CW)	0.880			CO-COV	0.310	(0.230 – 0.390)
CW 1		0.854	28.151	INS-UN	0.196	(0.122 – 0.270)
CW 2		0.884	24.780	INS-CW	-0.243	(-0.317 – -0.169)
CW 3		0.788	21.042	INS-EE	0.403	(0.335 – 0.471)
				INS-WFC	0.410	(0.340 – 0.480)
Supervisor Support (SS)	0.920			INS-MF	-0.338	(-0.414 – -0.262)
SS 1		0.896	29.619	INS-SS	-0.241	(-0.311 – -0.171)
SS 2		0.813	24.346	INS-COV	0.368	(0.294 – 0.442)
SS 3		0.926	40.498	UN-CW	0.146	(0.062 – 0.230)
SS 4		0.803	31.806	UN-EE	0.112	(0.036 – 0.188)
				UN-WFC	0.252	(0.166 – 0.338)
Emotional exhaustion (EE)	0.873			UN-MFN	-0.102	(-0.184 – -0.020)
EXH 1		0.704	27.156	UN-SS	0.127	(0.047 – 0.207)
EXH 2		0.813	34.731	UN-COV	0.117	(0.029 – 0.205)
EXH 3		0.884	45.856	CW-EE	-0.302	(-0.372 – -0.232)
EXH 4		0.770	32.285	CW-WFC	-0.165	(-0.241 – -0.089)
				CW-MF	0.098	(0.014 – 0.182)
Work-family conflict (WFC)	0.733			CW-SS	0.736	(0.690 – 0.782)
WFC 1		0.614	19.370	CW-COV	-0.331	(-0.407 – -0.255)
WFC 2		0.681	21.073	EE-WFC	0.517	(0.447 – 0.587)
WFC 3		0.773	25.602	EE-MF	-0.514	(-0.580 – -0.448)
				EE-SS	-0.280	(-0.348 – -0.212)
Mindfulness (MF)	0.760			EE-COV	0.493	(0.425 – 0.561)
MF 1		0.561	17.449	WFC-MF	-0.407	(-0.489 – -0.325)
MF 2		0.736	25.903	WFC-SS	-0.224	(-0.300 – -0.148)
MF 3		0.635	19.433	WFC-COV	0.379	(0.295 – 0.463)
MF 4		0.722	25.635	MF-SS	0.100	(0.024 – 0.176)
				MF-COV	-0.296	(-0.380 – -0.212)
COVID impact (COV)	0.718			SS-COV	-0.368	(-0.440 – -0.296)
COV 1		0.743	21.951			
COV 2		0.754	22.877			
Results of Model Fit:	S-Bχ^2 (539) = 1547.1539		SRMR = 0.047		IFI = 0.936	CFI = 0.935
	p < 0.001		RMSEA = 0.042		BBNNFI = 0.924	GFI = 0.911

Note: t-values above 1.96 indicate significant at 95% confidence level.

Table 4. 2nd-order CFA

Second-order factor Dimension	Standardized Factor Loading	t- values
TECHNO-STRESSORS		
Techno-overload (OV)	0.719	20.062
Techno-invasion (IN)	0.616	14.937
Techno-complexity (CO)	0.751	16.882
Techno-insecurity (INS)	0.787	17.474
SOCIAL SUPPORT		
Supervisor support (SS)	0.903	27.036
Coworker support (CW)	0.816	15.698
Results of Model Fit: $S-B\chi^2(508) = 1610.1834$ SRMR = 0.055 IFI = 0.927 CFI = 0.926		
$p < 0.001$ RMSEA = 0.046 BBNNFI = 0.919 GFI = 0.901		

Note: t-values above 1.96 indicate significant at 95% confidence level.

Table 5. Results of proposed structural model

Hypothesis	Independent variable	Dependent variable	Standardized parameter	Non standardized parameter	t-values	Supported
H1 (+)	Techno-stressors	→ Emotional exhaustion	0.253***	0.207	5.258	Yes
H2 (+)	Techno-stressors	→ Work-family conflict	0.482***	0.386	8.581	Yes
H3 (+)	Emotional exhaustion	→ Work-family conflict	0.237***	0.232	4.656	Yes
H4 (+)	COVID impact	→ Emotional exhaustion	0.240***	0.203	5.182	Yes
H5 (+)	COVID impact	→ Techno-stressors	0.269***	0.278	5.530	Yes
H6 (+)	COVID impact	→ Work-family conflict	0.068	0.056	1.354	No
H7 (-)	Social support	→ Emotional exhaustion	-0.106***	-0.078	-2.863	Yes
H9 (-)	Social support	→ Techno-stressors	-0.120***	-0.108	-2.965	Yes
H11 (-)	Social support	→ COVID impact	-0.346***	-0.301	-8.245	Yes
H12 (-)	Mindfulness	→ Emotional exhaustion	-0.319***	-0.357	-6.997	Yes
H14 (-)	Mindfulness	→ Techno-stressors	-0.359***	-0.490	-8.006	Yes
H16 (-)	Mindfulness	→ COVID impact	-0.268***	-0.354	-6.316	Yes
Control variables	Age	→ Techno-stressors	0.186***	0.199	4.454	
	Age	→ Emotional exhaustion	-0.029	-0.026	-0.822	
	Age	→ Work-family conflict	-0.127***	-0.109	-3.402	
	Age	→ COVID impact	0.092**	0.096	2.058	
	Salary	→ Techno-stressors	-0.030	-0.022	-0.716	
	Salary	→ Emotional exhaustion	-0.060*	-0.036	-1.775	
	Salary	→ Work-family conflict	0.055	0.033	1.570	
	Salary	→ COVID impact	-0.185***	-0.131	-4.092	
R² for dependent variables			Results of Model Fit			
Work-family conflict		0.448	S-B χ^2 (568) = 1983.6190			
Emotional exhaustion		0.454	p < 0.001			
Techno-stressors		0.330	SRMR= 0.058	RMSEA = 0.049	IFI= 0.911	CFI= 0.911
COVID impact		0.240	BBNNFI = 0.901	GFI= 0.886		

*** p < 0.01; ** p < 0.05; * p < 0.10

Table 6. Moderating effect of social support and mindfulness

Dependent Variable: EE						Dependent Variable: EE					
H8: Moderating effect of Social Support						H13: Moderating effect of Mindfulness					
	Estimate	SE	P-value	LL 95% CI	UL 95% CI		Estimate	SE	P-value	LL 95% CI	UL 95% CI
TS	0.5456	0.0389	0.0000	0.4693	0.6218	TS	0.4423	0.0385	0.0000	0.3667	0.5178
SS	-0.2199	0.0335	0.0000	-0.2857	-0.1541	MF	-0.3667	0.0308	0.0000	-0.4271	-0.3064
TS*SS	0.0586	0.0404	0.1473	-0.0207	0.1378	TS*MF	-0.0119	0.0359	0.7405	-0.0824	0.0586
Model Fit						Model Fit					
F (30, 1033) = 97.7234						F (30, 1033) = 138.1156					
R ² = 0.2211						R ² = 0.2863					
R ² change = 0.0016						R ² change = 0.0001					

TS: Techno-stressors; SS: Social Support; MF: Mindfulness; EE: Emotional Exhaustion

Table 7. Mediating effects of Techno-stressors and Emotional Exhaustion

INDEPENDENT VARIABLE: SOCIAL SUPPORT (SS)					
H10: Mediating effects of TS and EE in the relationship between SS and WFC					
Path	Effect	SE	p-value	LL 95% CI	UL 95% CI
Total effect	-0.2063	0.0357	0.000	-0.1363	-0.1769
Direct effect	-0.0322	0.0322	0.317	-0.0953	-0.0309
Total Indirect effects	-0.1741	0.0218	---	-0.2171	-0.1334
Indirect 1: SS → TS → WFC	-0.0899	0.0157	---	-0.1220	-0.0608
Indirect 2: SS → EE → WFC	-0.0570	0.0116	---	-0.0813	-0.0360
Indirect 3: SS → TS → EE → WFC	-0.0273	0.0056	---	-0.0394	-0.0174

INDEPENDENT VARIABLE: MINDFULNESS (MF)					
H15: Mediating effects of TS and EE in the relationship between MF and WFC					
Path	Effect	SE	p-value	LL 95% CI	UL 95% CI
Total effect	-0.3307	0.321	0.000	-0.3937	-0.2678
Direct effect	-0.0936	0.322	0.004	-0.1567	-0.0304
Total Indirect effects	-0.2371	0.022	---	-0.2823	-0.1960
Indirect 1: MF → TS → WFC	-0.1213	0.016	---	-0.1538	-0.0918
Indirect 2: MF → EE → WFC	-0.0875	0.015	---	-0.1192	-0.0587
Indirect 3: MF → TS → EE → WFC	-0.0283	0.006	---	-0.0400	-0.0185

TS: Techno-stressors; SS: Social Support; MF: Mindfulness; EE: Emotional Exhaustion; WFC: Work-family conflict