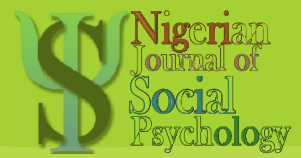


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Workplace Flexibility and E-Payment Acceptance as Predictors of Engagement Behaviour among Employees of Online Financial Institution in Anambra State, Nigeria

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Abstract

The study examined the role of workplace flexibility and e-payment acceptance as predictors of work engagement. The participants in this study were 200 staff of online financial institutions in Awka, Anambra state. They comprised 77 male students (38.5%) and 123 female students (61.5%). The age range is 17 to 53 years, with a mean age of 21.62 and a standard deviation of 2.16. Three instruments were used for the study, which include the Workplace Flexibility Scale, Technological Acceptance Scale and Employee Engagement Scale. A cross-sectional survey was used for the study, and multiple regression analysis was used for data analysis to test the hypotheses. The results indicated that work flexibility predicted employee engagement ($\beta = .15$, $t = 2.12$, $p < .05$). In contrast, e-payment acceptance did not predict employee engagement ($\beta = .07$, $t = .98$, $p > .05$). The findings of the study will have implications for employers who want to maximise employee engagement. The results will provide employers insight into the most effective ways to promote employee engagement through workplace flexibility and e-payment acceptance. The results may also spur further research into the interplay between technology, workplace flexibility, and employee engagement.

Keywords: workplace flexibility, e-payment acceptance, work engagement, online financial institutions

Introduction

The modern work environment is undergoing significant changes driven by advancements in technology and evolving workforce expectations. Research findings indicate that a significant proportion of the global workforce lacks engagement in their work. According to Lu et al. (2014), 40% of employees worldwide exhibit low levels of engagement, while Rivera et al. (2011) reported that 20% are actively disengaged. Furthermore, Crabtree (2013) found that only 13% of employees globally are actively engaged, leaving approximately 63% of the workforce either partially engaged or disengaged. This substantial lack of engagement has been identified as an “engagement gap,” resulting in substantial financial losses for businesses due to decreased productivity (Phina et al., 2021).

The concept of employee engagement overtime has garnered significant attention from researchers and practitioners worldwide, as organizations increasingly acknowledge the beneficial impact and competitive advantage that engaged employees can contribute to overall organizational performance (Kahn & Heaphy, 2014). This recognition has sparked a growing interest in understanding and fostering employee engagement within organizational contexts. Fostering employee engagement helps organizations to gain a competitive edge, surpass competitors, and successfully accomplish their strategic objectives (Sabi’u & Umar, 2016). Therefore, the employee engagement as a construct has emerged as a critical factor in fostering organizational success across various industries worldwide. Phina et al. (2021) defined employee engagement as the extent at which bank employees are committed and enmeshed in

their organization, as well as the extent to which they have a burning desire for their banks to succeed.

Studies have established a positive correlation between employee engagement and organizational outcomes, such as increased productivity, customer satisfaction, profitability, innovation, and employee retention (Bakker & Bal, 2010; Rich et al., 2010;). Therefore, understanding the drivers of employee engagement becomes crucial for organizations seeking sustainable growth and competitive advantage, most especially financial institutions. In the context of financial institutions, where trust, competence, and customer-centricity are paramount, the engagement of employees assumes even greater significance. Nigeria, as one of the African fastest growing economy and with a thriving financial hub, presents a unique setting to investigate employee engagement within the financial sector. In this sense, this study tends to look at two crucial aspects that have gained prominence in the modern work environment are workplace flexibility and E-payment acceptance behaviour a mist other factor that can also propel work engagement.

Workplace flexibility, being a potential factor that may be associated with employee engagement, refer to organizational practices that provide employees with the autonomy to modify their work methods outside the conventional norms. These arrangements encompass various aspects, including the flexibility in the quantity and distribution of working hours, as well as the option to choose alternative work locations, and job autonomy (Kattenbach et al., 2010, Spreitzer et al., 2017). In other words, workplace flexibility encompasses various practices that allow employees to have greater control over when, where, and how they work. This stands in stark contrast to conventional work setups where employees are expected to adhere to fixed schedules and locations on a daily basis.

Flexible work arrangements encompass a wide range of options, such as working on weekends, shifts, or overtime, having annual hours contracts, engaging in part-time work, job sharing, flexi-time, temporary or casual work, fixed-term contracts, home-based work, telework, and compressed work weeks. Researchers have identified three primary categories of flexible work arrangements (FWAs). These categories include flexibility in scheduling working hours, flexibility in choosing work location, and flexibility in determining the length or duration of work (Shagvaliyeva & Yazdanifard, 2014). These are often used to help employees in balancing their family and work life (Okemwa, 2016). According to Chung (2009), while each of these arrangements can be used independently, they are often combined to enhance their effectiveness. The flexibility in scheduling work hours encompasses various options such as teleworking, flexi-time, job sharing, phased retirement, contract work, part-time jobs, and term-time working (Omondi & Obonyo, 2018).

Flexibility in location or flexi-place, pertains to the workplace setting and involves employees carrying out their work from a location other than their physical organizational premises. This encompasses practices such as telecommuting, satellite offices, neighborhood work centers, and mobile workers (Kurland & Bailey, 1999). Flexi-place arrangement allows employees to work from various locations, typically utilizing information and communication technologies (Pérez et al., 2003). Therefore, it provides employees with the opportunity to engage in regular remote interactions with colleagues, while reducing commuting time and the need for physical office space in urban areas.

Flexibility in the duration of work typically involves restructuring work hours into fewer but longer blocks during the week and is commonly associated with the concept of a compressed work week. In this arrangement, employees may work extended hours for a few days, such as four 10-hour days instead of the regular five 8-hour days. Within the guidelines set by

management, employees have the flexibility to adjust their arrival and departure times to accommodate their personal needs (Avery & Zabel, 2001). This allows them to be present during core hours for meeting coordination and supervision, which aids managers in their responsibilities (Van Dyne et al., 2007). Importantly, this autonomy enables employees to exercise their own initiative, showcase creativity, foster independence, and enhance their self-worth, leading to increased commitment to organizations that value their efficiency and autonomy.

The increasing focus on workplace flexibility is driven by studies indicating favorable connections with both employee engagement and job performance (Bal & De Lange, 2014; Zeijen et al., 2018). Further, research has indicated a linkage between workplace flexibility and employee engagement, with flexible work arrangements positively impacting job satisfaction, work-life balance, and organizational commitment (Thompson et al., 2016). Examining the role of workplace flexibility in the context of online financial institutions may uncover how it influences employee engagement and contributes to organizational outcomes.

In addition, e-payment acceptance behavior is another factor that may influence employee engagement behavior and performance in online financial institutions. According to Venkatesh et al. (2012), the adoption and acceptance of electronic payment systems have become pivotal for online financial institutions. The world's banking practices have dramatically improved as a result of the e-payment system. For instance, the cost of international money transfers has significantly reduced as a result of the growth of global networks. According to Berger (2003), banks may provide excellent customer service to clients with less effort if they use e-payment system. Banks are using electronic payment systems more frequently in order to achieve and keep a competitive edge. This enhances their services by giving consumers full-time assistance and high-speed transaction capabilities.

The term "electronic" in "e-payment" typically refers to a payment method that doesn't use actual cash or money. E-payment is the term for the electronic transfer of funds for goods or services, typically involving the use of payment platforms, mobile apps, or online banking systems. E-payment, as used in the Nigerian context, refers to the ability to electronically pay vendors, suppliers, and employees' salaries at the touch of a computer button without requiring any manual intervention beyond entering the payment data (Agba, 2010). E-payment acceptance behavior refers to employees' willingness and readiness to embrace and effectively utilize electronic payment methods. The acceptance and utilization of e-payment systems by employees are crucial for the success and competitiveness of online financial institutions in Nigeria. Exploring the relationship between e-payment acceptance behavior and employee engagement in the context of online financial institutions in Nigeria can shed light on the role of e-payment acceptance in fostering employee engagement.

Researchers like Oludayo et al. (2019), Anekwe (2019), Sam et al. (2020), Mekuri-Ndimele (2020) and Onyekwelu et al. (2022) established relationship between perceived workplace flexibility, supportive work-life policies, employee engagement, and expected retention. In the same vein, Origin et al. (2021), Oyelami et al. (2020), Adeoye and Tosin (2020) and Ehiedu et al. (2023) unraveled how workplace flexibility and e-payment acceptance positively influence valued business outcomes such as attracting, motivating, and retaining key talent in competitive labor markets, increasing employee satisfaction and engagement, as well as improving efficiency and effectiveness. Although these research examined employee engagement in Nigeria, they were not centered on the experience of employees of online financial institutions. Therefore, this study will contribute to our understanding of how these online financial institutions can optimize their practices to enhance employee engagement in Nigerian work environment.

Method

Participants

A total of two hundred students of staff of online financial institutions in Anambra state participated in the study. The institutions include Opay, Palmpay, and Moniepoint. The following institutions were chosen because they are the only one that have visible presence in the state. The participants comprised of 77 male students (38.5%) and 123 female students (61.5%). The age range of the participants is 17 and 53 years of age, with a mean age of 21.62 and a standard deviation of 2.16. The participants were selected using simple random sampling technique of yes and no case.

Instruments

Three instruments were used to collect data for the present study and the instruments include:

Workplace Flexibility Scale

Workplace Flexibility Scale is 14 items scale developed by Bekele and Mohammed (2020). This scale rated workplace flexibility on a 5-point likert-type response format ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The minimum and maximum scores were 14 and 70. This scale is divided into three subscales. These are Flextime ($\alpha = 0.65$; items 1, 2, 3, 4, & 5), compressed work ($\alpha = 0.63$; items 6, 7, 8, 9, & 10), and telecommuting ($\alpha = 0.63$; items 11, 12, 13, & 14). There are no reverse scored items. A low score indicates low workplace flexibility while a high score indicate high workplace flexibility. Examples of the scale items include, "I do not think that telecommuting acts a barrier to career advancement anymore in the 21st century," "I have been able to increase my engagement levels at work due to the opportunity of compressed workweek," "My job does not have rigid start and end times." This scale have acceptable validity and reliability. The psychometric properties of the three dimensions as reported by Bekele and Mohammed (2020) ranges from .63 to .65. However, in the present study, the reliability coefficient is .87.

Technological Acceptance Scale

Technological Acceptance Scale is 20 items scale developed by Davis (1989) and revalidated by Khatri et al. (2020) that measure e-payment acceptance behaviour. The minimum and maximum scores were 20 and 100. This scale is a structured, self-report instrument based on the four dimensions of e-payment acceptance behaviour: perceive usefulness ($\alpha = .84$; items 1 - 5); perceive ease of use ($\alpha = .80$; items 6 - 10); attitude towards using ($\alpha = .75$; items 11 - 15); behavioural intention to use ($\alpha = .86$; items 16 - 20). None of the items of the scale is reverse scored. To calculate subscale scores for each participant, respondents' answers to each subscale's items will be summed together. A score below the mean value indicate lower score on the scale dimension, while a score above the mean value indicate higher score on the scale dimension. Examples of E-payment Acceptance Behaviour Scale items include, "I plan to use the e-payment system in the future," "People whose opinions I appreciate prefer to use the e-payment system," "Learning to use e-payment would be easy for me." This scale has acceptable validity and reliability. The psychometric properties of the five dimensions as reported by Khatri et al. (2020) ranges from .75 to .86. In the present study, the internal consistency of the scale will be analyzed.

Employee Engagement Scale

Employee Engagement Scale is 12-items scale developed by Phina et al. (2021) to examine the extent bank employees are committed and enmeshed in their organization, as well as the extent to which they have a burning desire for their banks to succeed. This scale rated the extent of

employees commitment on a 5-point Likert-type response format ranging from 5 (Strongly Agree) to 1 (Strongly Disagree). The minimum and maximum scores were 12 and 60. Some items are reversed scored. These items are 4, 5, 10, 11, & 12. A higher score indicate higher likelihood to engage in work, and lower score indicate lower likelihood to engage in work. Examples of the scale items include, “I enjoy what I do in my bank because I get rewarded for it.,” “I get very unpleasant each time I come to work,” “I do not enjoy doing what I am doing in the bank.” This scale has acceptable validity and reliability. The Cronbach alpha for this scale was .87 (Phina et al., 2021), thus indicating high internal reliability. However, in the present study, the reliability coefficient is .75.

Procedure

The researcher administered copies of the questionnaires to the staff of online financial institutions within the Awka, Anambra metropolis. Permission to administer questionnaires to employees of these financial institutions was sought from the relevant authorities. These included the managements of Opay, Palmpay and Moniepoint online financial institutions. For research instrument administration, appropriate research ethical guidelines was followed. In this regard, the researcher engaged with employees to obtain their consent to participate in the study. All the information accessed from the participants was treated with maximum confidentiality. They were also informed that the findings of the study will be published in a journal. The questionnaires given out to each participant was monitored and obtained immediately after the participants have attended to them. The data collection spanned two-week period. Questionnaires that were inadequately filled out were discarded while correctly filled 200 hundred questionnaires were retained for data analysis.

Design/Statistics

The design for this study will be cross-sectional survey design. Cross-sectional survey design is an appropriate research design for the present study for following reasons. Firstly, a survey design allows for the collection of large amounts of data from a representative sample of the population in a short period of time. Secondly, a cross-sectional design enables the researcher to collect data at a single point in time, allowing for an investigation of the relationships between the variables of interest. The statistics to be used for this research is multiple linear regression. It is the most appropriate statistics because the research is looking forward to explore the association of several independent factors on one dependent variable.

Result

The results of the linear multiple regression analysis conducted on workplace flexibility and e-payment acceptance as predictors of engagement behaviour among employees of online financial institution in Anambra state, Nigeria is presented in table 1 below.

Table 1: Regression coefficients of workplace flexibility and e-payment acceptance as predictors of engagement behaviour

Variable	<i>Beta</i>	<i>SE</i>	β	<i>t</i>	<i>p</i>
Workplace Flexibility	.27	.13	.15	2.12	.04
E-Payment Acceptance	.12	.12	.07	.98	.33

Dependent Variable: Engagement Behaviour – Note: $R^2 = .030$, $F = (2, 199) = 3.02$, $p < .05$

The findings however revealed that workplace flexibility significantly and positively predicted engagement behaviour among employees of online financial institution in Anambra state, Nigeria ($\beta = .15$, $t = 2.12$, $p < .05$). This means that the first hypothesis which states that workplace flexibility will predict engagement behaviour was accepted. On the other hand, e-payment acceptance did not significantly (but positively) predict engagement behaviour among employees of online financial institution in Anambra state, Nigeria ($\beta = .07$, $t = .98$, $p > .05$). This means that the second hypothesis which states that e-payment acceptance will predict engagement behaviour was rejected. The R^2 value of .03 revealed that the predictor variables explained only 30% variance in the outcome variable with $F(2, 199) = .3.02$, $p < .05$.

Discussion and Conclusion

This study examined the role of workplace flexibility and e-payment acceptance as predictors of work engagement. As technology evolves, the workplace has changed in various ways, including increased mobility, remote collaboration, and the introduction of e-payment systems and all these tends to impact on worker engagement and productivity.

The findings revealed that workplace flexibility positively and significantly predicted work engagement. This finding collaborated with the finding of earlier researchers like Oludayo et al. (2019), Anekwe (2019), Sam et al. (2020), Mekuri-Ndimele (2020), and Onyekwelu et al. (2022) who equally reported in their separate studies that workplace flexibility is among the key predictors of engagement behaviour in a workplace.

The second finding revealed that e-payment acceptance positively but did not significantly predict work engagement. This finding contradicts the earlier works of Origin et al. (2021), Oyelami et al. (2020), Adeoye and Tosin (2020) and Ehiedu et al. (2023) who in their separate studies found relationship between e-payment acceptance and employee engagement.

The findings of this study can be theoretically explained through Job Demands-Resources (JD-R) model which states that when employees have more control over their work schedules and arrangements, they experience lower job demands and have more autonomy, which positively influences their engagement. In this sense, workplace flexibility can be seen as a job resource that reduces job demands and enhances personal resources, leading to increased engagement. Having enough resources at work can spur initiative among employees to raise the degree of engagement and improve work outcomes. This is achieved by lessening the negative effects of high levels of job demands on employees and aiding them to use workplace resources more effectively to fulfill work objectives under a high level of job demands.

The findings of the study will have implications for employers who want to maximize employee engagement. These findings provide evidence that workplace flexibility and e-payment acceptance can help promote work engagement among employees. This suggest that organizations should consider offering workplace flexibility and accepting e-payment as a means of increasing work engagement among their employees. It also provide employers with insight into the most effective ways to promote employee engagement through workplace flexibility and e-payment acceptance. The results may also spur further research into the interplay between technology, workplace flexibility, and employee engagement.

There is a crucial need to make workplace flexibility an integral part of employee engagement programs. This may entails showcasing its benefits to employees and providing guidance on how to make the most of flexible work arrangements. Beyond these, they need to ensure that

all employees are aware of and have access to these options. Plans should be made towards improving the overall digital experience for both customers and employees. There is need for massive investment in training and tools that enhance digital literacy and ease of use for financial technologies beyond just payments. Online financial institutions should invest in policies and practices that enhance workplace flexibility. In this regard, they can offer options such as flexible work hours, remote work arrangements, and the ability to adjust work schedules as needed. Also, they can encourage managers to be accommodating and supportive of employees' individual needs for flexibility.

It is important to note that expanding research on workplace flexibility and e-payment acceptance will be for the overall benefit of online financial institutions in the evolving economy like Nigeria. We then suggest that further research should be conducted to explore the relationship between workplace flexibility, e-payment acceptance, and other job-related outcomes. This will help online financial institutions in Nigeria create a more inclusive, flexible, and technologically advanced work environment that fosters higher levels of engagement among their employees. It will also benefit individual employees and contribute to the overall success and competitiveness of the organization in this rapidly evolving industry.

In conclusion, this study was done with the aim of discussing the association between workplace flexibility, e-payment acceptance and employee engagement in online financial institutions. The results showed that workplace flexibility has strong positive association with employee engagement while e-payment acceptance has weak positive association with employee engagement. . By exploring these factors, this study provided valuable insights for both researchers and practitioners, enabling them to develop strategies that enhance employee engagement, leading to improved organizational performance and customer satisfaction.

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