



Navigating the digital distraction: Unravelling the impact of cyberloafing on employee performance

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ABSTRACT

The study examined the impact of cyberloafing on employee performance in the Ghanaian banking industry and was grounded in the conservation of resources theory. This study adopted the quantitative research approach using an explanatory research design. The population of the study constituted 1,300 employees from the five largest banks in Ghana, namely Ghana Commercial Bank PLC, Ecobank Ghana PLC, ABSA Bank Ghana Limited, Access Bank Ghana PLC, and Agricultural Development Bank PLC. A sample size of 646 employees was selected using cluster sampling and simple random sampling. A structured questionnaire was used to collect data from the respondents and the data was analysed using descriptive statistics (frequency counts and percentages) and structural equation modeling using SPSS version 27 and Smart PLS version 4.1.1.4. The bootstrapping results indicated that all the dimensions of cyberloafing behaviour have a statistically significant positive influence on employee performance. The study concluded that cyberloafing is not inherently detrimental to organizational outcomes, as commonly perceived, but may serve important psychological, cognitive, and emotional functions that support employees in meeting workplace demands. It is recommended that management of banks in Ghana should adopt balanced and realistic internet-use policies that regulate excessive cyberloafing without completely restricting employees' access to non-work-related online activities.

Keywords: Banking Sector, Cyberloafing Behaviour, Digital Distraction, Employee Performance, Ghana

I. INTRODUCTION

In recent years, technology has been growing at a rapid pace, leading organizations to increasingly embrace digitalization and expand internet usage in the workplace. The process of globalization has made it essential for organizations to utilize the internet and advanced telecommunication technologies to gain a competitive advantage (Yuwono et al., 2024; Akpan et al., 2022). Communication technology has advanced considerably, expanding telecommunication infrastructure beyond personal computers to include laptops, tablets, and smartphones as key tools



for workplace communication (Kolluru & Reddy, 2021; Sao et al., 2020). Therefore, the use of internet technology continues to increase in the business world, serving as a key factor in enhancing organizational operations and production processes. The internet has become an integral component of organizations by improving productivity, employee efficiency, and communication (Kularathne & Senevirathne, 2021; Chandak et al., 2020).

Organizations must be more innovative than ever before if they are to remain competitive in today's dynamic business environment. To achieve this, firms strive to support employees, encourage advancement, and demonstrate continuous improvement in order to deliver effective results. Therefore, innovative work behaviour has become essential for organizational survival and growth in the contemporary workplace (Narwal, 2023). One technology that has experienced rapid development and widespread adoption is the internet (Rolandha Putrie & Rahayu, 2024). The internet is currently used for a wide range of activities including social interaction, information retrieval, recreation, and education. In modern workplaces, it is almost impossible to function effectively without access to computers and internet connectivity. The internet offers numerous benefits to both employees and organizations by enhancing communication, efficiency, and access to information, but it also presents certain challenges. Paramount among these challenges is cyberloafing, a prevalent form of counterproductive work behaviour among employees (Aboobaker & Shanujas, 2024; Tandon et al., 2022; Usman et al., 2021).

Cyberloafing has emerged as a common workplace phenomenon in the digital age, referring to employees' use of personal technological devices and internet resources for non-work-related purposes during working hours. Such activities include browsing social networking sites such as Facebook and Twitter, watching videos on YouTube, shopping online and visiting websites unrelated to work responsibilities. The growing accessibility of internet-enabled technologies in organizations has heightened concerns about the potential impact of cyberloafing on employee behaviour and job performance (Kwala et al., 2025; Fantabil et al., 2026). As a result, cyberloafing has become an important area of study in the 21st century due to its widespread occurrence in workplaces. Research has shown that cyberloafing can influence employee performance. However, findings regarding this relationship remain mixed and inconclusive. Previous studies (Andreassen et al., 2014; Farivar & Richardson, 2020; Khansa et al., 2018) have associated cyberloafing with reduced employee productivity, lower job performance, and decreased efficiency. Other studies (Paudel et al., 2023; Narwal, 2023; Sao et al., 2020) have also reported that cyberloafing has a significant positive effect on the work performance of employees. Cyberloafing may contribute positively to behavioural outcomes by enabling employees to recover from work-related stress, learn new skills, access developmental resources, take short breaks, and enhance their personal and professional competencies. Furthermore, cyberloafing has been associated with positive affective outcomes such as generating new ideas, increasing enthusiasm and excitement, improving concentration, restoring attention span, and enhancing overall productivity at work (Andreassen et al., 2014; Farivar & Richardson, 2020; Khansa et al., 2018; Paudel et al., 2023; Narwal, 2023; Sao et al., 2020). Given these conflicting findings, further research is necessary to provide a clearer understanding of the effects of cyberloafing on employee job performance. This need is evident in industries that depend heavily on internet-enabled technologies, such as the banking sector.

The banking industry plays a critical role in the economic development of countries across the world (Korneev et al., 2023; Maciejewski & Głodowska, 2020; Naumov, 2021). As a key component of the financial system, banks facilitate financial intermediation by mobilizing savings, extending credit to households and businesses, supporting investments, and promoting economic growth. The sector also contributes to financial stability and the efficient allocation of resources, making it indispensable to modern economies (Azzabi & Lahrichi, 2023; Konstantakopoulou, 2023; Hasan, 2024). Globally, the banking industry has become increasingly dependent on digital technologies and internet-based systems to improve operational efficiency, service delivery, and customer satisfaction (Ayinaddis et al., 2023; Durigan Junior et al., 2024). In Ghana, the banking sector remains a vital pillar of the economy and a significant contributor to the financial sector. According to the Bank of Ghana's 2024 Financial Stability Review, total banking sector assets was GH¢ 525.59 billion, representing 45.20% of Gross Domestic Product (GDP), while the banking sector accounted for 76.40% of total financial sector assets (Bank of Ghana [BoG], 2024).

In recent years, the Ghanaian banking sector has experienced significant digital transformation driven by technological advancements, regulatory reforms, and changing customer preferences (Davis, 2025; Alonge et al., 2021; Senanu & Narteh, 2023). Banks have adopted internet banking, mobile banking applications, electronic payment systems, digital customer service platforms, and automated operational processes to enhance efficiency and improve customer experience. The growing integration of digital technologies into banking operations has enabled financial institutions to expand their reach, reduce transaction costs, and improve service delivery (Oyegbade et al., 2022; Munira, 2025; Wewege et al., 2020). However, the reliance on internet-enabled technologies has also altered employees' work environments by providing continuous access to online resources and digital communication platforms. These technologies are essential for the effective execution of banking activities, but they also create opportunities for employees to engage in non-work-related internet use during working hours. Therefore, understanding how such behaviours influence employee performance has become important within the context of Ghana's rapidly digitalizing banking industry.

Given the strategic role of the banking industry in economic growth and financial stability, the performance of employees within the sector is key for achieving organizational effectiveness and maintaining public confidence. Bank employees are expected to deliver high-quality services, process transactions accurately, respond promptly to customer needs, and support organizational objectives in an increasingly competitive and technology-driven environment (Perumal & Aithal, 2023; Mishra et al., 2023; Ruželė et al., 2025; Hien & Tam, 2025). Therefore, the factors that influence employee performance have become a major concern for both practitioners and researchers (Taamneh et al., 2026; Al-Qassem et al., 2025; Lukito et al., 2025). Cyberloafing has attracted considerable attention due to the extensive use of internet-enabled technologies in banking operations. Access to the internet is essential for carrying out banking activities, but it also creates opportunities for employees to engage in non-work-related online activities during working hours. Such behaviours may either hinder performance by diverting employees' attention from their duties or enhance performance by providing opportunities for stress relief, recovery, learning, creativity, knowledge acquisition, improved concentration, mental rejuvenation and the restoration of cognitive resources necessary for sustained job performance. A growing body of research (Puspita et al., 2026; Fantabil et al., 2026; Syed et al., 2020; Koay & Soh, 2019; Rahman et al., 2022; Kamila & Muafi, 2023) on cyberloafing and employee performance has been conducted but little is known about how cyberloafing influences employee performance within the Ghanaian banking sector, where employees operate in highly digitalized work environments.

1.1 Statement of the Problem

Employee performance remains a key determinant of organizational success, especially in the banking industry, which serves as an economic backbone by providing financial services such as lending, savings, and investment support to governments, businesses, and individuals. In a competitive financial environment, banks rely heavily on the competence and productivity of employees to achieve organizational goals and maintain service quality. The Ghanaian banking sector has experienced significant performance-related challenges in recent years. These challenges include the collapse and license revocation of several banks (UT Bank Ghana Limited, Capital Bank Limited, UniBank Ghana Limited, the Royal Bank Limited, Beige Bank Limited, Sovereign Bank Limited, and Construction Bank Limited) as part of regulatory efforts to stabilize the sector (Bank of Ghana, 2019b; Apreku-Djan et al., 2022). In addition, the sector has recorded increasing fraud cases, with 2,670 reported incidents and fraud values rising from GHC 15.51 million in 2019 to approximately GHC 1.0 billion in 2020 (Banks and SDI Fraud Report, 2020; Apreku-Djan et al., 2022). These developments indicate persistent concerns regarding efficiency, accountability, and employee-related performance outcomes within the banking sector.

In response to the growing use of digital technologies, employees in banking institutions now operate in highly internet-dependent work environments where computers and mobile devices are essential for daily operations. This technological advancement does not enhance efficiency, but it also creates opportunities for employees to engage in non-work-related online activities during working hours, a phenomenon known as cyberloafing. Empirical evidence suggests that employees may spend between 60% and 80% of their working time online on activities unrelated to their job roles, including social media use, personal messaging, online shopping, online gaming, personal investment management, and entertainment (Ugrin & Pearson, 2013; Lim et al., 2021; Tandon et al., 2022). In addition, approximately 52% of employees reportedly check their personal emails during working hours, while employees are estimated to waste between one and two hours of work time daily on non-work-related internet activities (Tandon et al., 2022; Jiang, 2020). The growing prevalence of cyberloafing has raised considerable concerns among organizations and researchers due to its potential implications for productivity and organizational performance. Studies estimate that cyberloafing costs organizations approximately US\$ 183 billion annually and about US\$ 4,500 per employee each year, while reducing workforce efficiency by as much as 30–40% in some contexts (Jandaghi et al., 2015; Lim & Teo, 2024; Lim et al., 2021; Alharthi et al., 2021). These figures indicate that cyberloafing has become a widespread organizational concern in sectors such as banking where employees have continuous access to internet-enabled systems.

Notwithstanding these concerns, there is still no consensus in the literature regarding the effect of cyberloafing on employee performance. Some studies (Rahimnia & Mazidi, 2015; Yang et al., 2023) argue that cyberloafing negatively affects productivity, efficiency, job commitment, and workplace discipline due to distraction, reduced task focus, and an increased likelihood of errors. It has also been associated with reduced interpersonal interaction and potential cybersecurity risks arising from exposure to malicious websites and unintended data breaches. On the other hand, other studies (Pindek et al., 2018; Elrehail et al., 2021; Yang et al., 2023) suggest that cyberloafing may have positive effect on employees' performance by allowing them to recover from work stress, restore attention, improve well-being, and enhance creativity and problem-solving abilities. This conflicting evidence creates ambiguity regarding its actual impact on employee performance. Accordingly, the applicability of existing findings to Ghanaian banks remains unclear. Despite the fact that cyberloafing is a growing tendency among workers, according to Hussain and Parida (2017), this field of study has not yet been well explored. Therefore, this study seeks to examine the impact of

cyberloafing on employee performance in the Ghanaian banking industry in order to provide evidence that can inform managerial policies and strategies aimed at improving employee productivity and organizational performance.

1.2 Research Questions

In view of the issues highlighted above, this study seeks to address the following research question: what is the effect of cyberloafing behaviour on employee performance in the banking sector of Ghana?

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1. Conservation of Resources (COR) Theory

The conservation of resources theory was developed by Hobfoll (1989) to explain how individuals strive to acquire, maintain, protect, and accumulate valued resources. The theory mentions that the resources include objects, personal characteristics, conditions, or energies that are valued by individuals or that facilitate the attainment of other valued resources. The theory argues that individuals seek to preserve existing resources and acquire new ones because resource gains promote well-being, whereas resource losses generate stress (Hobfoll et al., 2018). The major variables of the theory are resource acquisition, resource preservation, resource loss, and resource investment. Hobfoll et al. (2018) identified four key principles of the theory: (a) the primacy of resource loss principle, which suggests that resource loss has a greater impact than resource gain; (b) the resource investment principle, which states that individuals invest resources to gain additional resources and recover losses; (c) the gain paradox principle, which argues that resource gains become more valuable during periods of resource loss; and (d) the desperation principle, which posits that individuals experiencing severe resource depletion may adopt defensive and irrational behaviours. The theory further suggests that stress and burnout occur when individuals experience actual resource loss, perceive a threat of resource loss, or fail to obtain expected returns from their resource investments (Hobfoll & Wells, 1998; Lee & Ashforth, 1996).

The COR theory has been applied in organizational and behavioural research to explain employees' workplace attitudes and behaviours. Westman et al. (2004) utilized the theory to explain how resource depletion and resource gains influence employees' well-being and performance across work and family domains. Again, Ten Brummelhuis and Bakker (2012) drew on COR theory in developing the Work-Home Resources Model, demonstrating how the acquisition and preservation of resources contribute to improved employee functioning, engagement, and performance. Furthermore, Halbesleben et al. (2014) applied the theory to explain how employees acquire, invest, and protect resources in the workplace and how resource loss contributes to stress and reduced work outcomes. Hobfoll et al. (2018) further extended the application of COR theory by explaining how resource acquisition, preservation, and depletion shape employee attitudes, behaviours, and well-being in organizational settings. These studies demonstrate the usefulness of COR theory in understanding workplace behaviour and employee outcomes. In spite of its strengths, the theory has some limitations. It does not adequately account for individual and cultural differences in the value attached to resources, but assumes that resource accumulation is generally beneficial while overlooking potential negative consequences including resource hoarding and misuse, and may not fully explain behaviours influenced by personal values, attitudes, and organizational culture.

The COR theory is relevant to the present study because it provides a theoretical lens for understanding the relationship between cyberloafing behaviour and employee performance in the Ghanaian banking sector. In this study, cyberloafing behaviour represents a mechanism through which employees acquire, preserve, or restore resources, while employee performance represents the outcome of these resource management efforts. The dimensions of cyberloafing measured in this study, namely social purpose, learning purpose, irregular use, and regular use can be viewed as different forms of resource acquisition and recovery. For example, social-purpose cyberloafing may provide emotional support and stress relief, whereas learning-purpose cyberloafing may facilitate knowledge acquisition and personal development. These activities may replenish employees' psychological and cognitive resources, thereby enhancing work quality, efficiency, initiative, punctuality, effective resource utilization, independence, and enthusiasm. On the other hand, excessive cyberloafing may also result in resource depletion through the loss of time, energy and concentration, ultimately reducing employee performance. Therefore, the COR theory offers a balanced explanation for both the positive and negative effects of cyberloafing on employee performance. Therefore, the study explains how cyberloafing behaviour may either enhance employee performance through resource recovery and acquisition or diminish performance through resource depletion among employees in the Ghanaian banking sector.

2.2 Empirical Review

2.2.1 Relationship between Cyberloafing and Employees' Performance

Kularathne and Senevirathne (2021) examined the impact of cyberloafing on employee performance in the private banking sector in Sri Lanka and found that cyberloafing accounted for 65% of the variance in employee



performance. The study further revealed an inverse relationship between cyberloafing and employee performance, indicating that cyberloafing negatively affected employee performance. Moreover, Ngowella et al. (2022) reviewed and analysed cyberloafing with regard to the use of social media platforms and work performance in Saudi Arabia and found that reducing time spent on social media increased time devoted to work-related activities, thereby improving work performance. However, Syed et al. (2020), through a review of previous literature, reported inconsistent findings, showing that cyberloafing and social media had both positive and negative effects on employees' job performance. Again, Folorunso and Okeile (2024) investigated cyberloafing and innovative work behaviour as predictors of perceived job performance among university library personnel in Nigeria and found that cyberloafing significantly influenced job performance. In a related study, Ab Razak et al. (2024) analysed the influence of cyberloafing on the work performance of civil servants during the implementation of the work-from-home policy and reported that cyberloafing had a significant impact on all dimensions of work performance. The reviewed studies therefore suggest that some evidence points to the negative consequences of cyberloafing, but a growing body of literature indicates that cyberloafing can influence employee performance positively. Therefore, it is argued that cyberloafing positively influences employee performance in the banking industry in Ghana.

III. METHODOLOGY

3.1 Research Design

Research design refers to the overall blueprint that guides the processes of data collection, analysis, and interpretation in a study (Davies & Fisher, 2018). To achieve the objectives of this study, an explanatory research design was adopted. The choice of this design was informed by its suitability for examining and explaining the nature of relationships between variables and determining the extent to which one variable predicts or influences another. Thus, the explanatory design was considered appropriate for investigating the effect of cyberloafing behaviour on employee performance among employees in the Ghanaian banking sector. The study employed a quantitative research approach within the explanatory research design. According to Mulisa (2022), a quantitative approach involves the collection and analysis of numerical data to examine relationships among variables and test hypotheses using statistical techniques. The quantitative approach was considered appropriate because it facilitates the collection of quantifiable data and enables the objective examination of relationships among variables. In this study, data were collected through a structured questionnaire and analysed quantitatively to examine the effect of cyberloafing behaviour on employee performance. The use of the quantitative approach therefore complemented the explanatory research design by providing empirical evidence on the relationships among the study variables.

3.2 Study Area

The study was conducted within the banking industry in Ghana. Ghana has a well-established banking sector that plays a key role in promoting economic growth, financial intermediation, and national development. The sector is regulated by the Bank of Ghana and comprises a number of commercial banks operating across all regions of the country. As of 2023, the five largest commercial banks in Ghana were Ghana Commercial Bank PLC, Ecobank Ghana PLC, ABSA Bank Ghana Limited, Access Bank Ghana PLC, and Agricultural Development Bank PLC. These banks were selected for the study because of their extensive branch networks, large customer base, significant market presence, and strong operational performance within the Ghanaian banking industry. The selected banks operate throughout Ghana and employ a substantial proportion of the workforce within the banking sector. Their widespread presence across the country provides a suitable context for examining cyberloafing behaviour and employee performance among bank employees. Given the increasing reliance on information and communication technologies in banking operations, employees within these institutions frequently interact with digital systems and internet-enabled platforms in the execution of their duties, making the sector appropriate for investigating cyberloafing behaviour. Furthermore, findings from these banks are expected to provide valuable insights for managers and policymakers in developing strategies aimed at enhancing employee productivity and organizational performance within the banking industry.

3.3 Target Population

The target population for this study comprised 1,300 employees drawn from five leading commercial banks in Ghana, namely Ghana Commercial Bank, Ecobank Ghana, Access Bank, Absa Bank, and Agricultural Development Bank. These banks were selected because of their strong market presence, extensive customer base, and significant contribution to the Ghanaian banking sector. The unit of analysis for the study was the individual employee, with particular focus on employees' cyberloafing behaviour and its effect on employee performance. Employees in the banking sector were considered suitable for the study because they operate in highly digitalized work environments where internet-enabled technologies constitute an essential part of daily work activities, thereby providing a relevant



context for examining cyberloafing behaviour. The distribution of the target population across the selected banks is presented in Table 1.

Table 1

Population

Banks	Population	Percentage
Ghana Commercial Bank	321	24.69
Ecobank Ghana	280	21.54
Access Bank	220	16.92
Absa Bank	219	16.85
Agricultural Development Bank	260	20.00
Total	1,300	100.00

3.4 Sample Size and Sampling

From the target population, a sample size of 646 employees was selected to participate in the study. The sample size was determined using the formula proposed by Miller and Brewer (2003), which is suitable for calculating an appropriate sample size from a known population. The computation of the sample size is presented as follows:

$$n = \frac{N}{1+N(e)^2}$$

Where, N = population size, =1,300 and e = sampling error (.03)

$$n = \frac{1,300}{1+1,300(.03)^2} = 599.0783 = 600$$

To ensure that the sample was representative of the target population, probability sampling techniques, specifically cluster sampling and simple random sampling, were employed in selecting the respondents. The use of these techniques ensured that every permanent employee within the selected banks had an equal chance of being included in the study, thereby minimizing selection bias and enhancing the representativeness of the sample. To address the possibility of non-response and incomplete questionnaires, an additional 46 respondents were added to the initially determined sample size of 600, resulting in a final sample size of 646 employees. The additional respondents constituted 7.67% of the original sample size, which falls within the recommended range of 5% to 30% suggested for compensating for non-response and maintaining the generalizability of findings (Sekaran, 2003). This adjustment was made to ensure an adequate response rate and strengthen the external validity of the study. Table 2 presents the distribution of the sample across the study population.

Table 2

Population and Sample Size Calculation

Banks	Population	Sample Size
Ghana Commercial Bank	321	$\frac{321}{1,300} \times 646 = 160$
Ecobank Ghana	280	$\frac{280}{1,300} \times 646 = 139$
Access Bank	220	$\frac{220}{1,300} \times 646 = 109$
Absa Bank	219	$\frac{219}{1,300} \times 646 = 109$
Agricultural Development Bank	260	$\frac{260}{1,300} \times 646 = 129$

3.5 Data Collection Instrument and Procedures

A structured questionnaire was used to collect data from the respondents because it facilitates the collection of information from a large sample and enables efficient statistical analysis (Brown, 2014). The questionnaire was developed based on relevant literature and consisted of three sections. Section A gathered respondents' demographic information, including gender, age, professional qualification and work experience. Section B measured cyberloafing behaviour using items adapted from Tan and Demir (2018), which reported an internal consistency reliability coefficient of .857. Section C assessed employee performance using items adapted from Robbins (1992), with a reported reliability coefficient of .829 (Yee et al., 2017). Responses for Sections B and C were measured on a five-point Likert scale ranging from 1 = Least Agree to 5 = Totally Agree. The employee performance scale assessed dimensions namely dependability, trust, recovery factor, empathy, and personal attention.

For the data collection procedure, the researchers first obtained permission from the management of the selected banks before administering the questionnaires to the respondents. The questionnaires were personally distributed to employees within the selected banks to ensure a high response rate and to provide clarification where necessary. This

approach enabled the researchers to explain the purpose of the study and assist respondents in understanding the questionnaire items whenever difficulties arose. Respondents were given adequate time to complete the questionnaires, after which the completed instruments were collected and checked for completeness to minimise missing responses and errors. The administration and retrieval of the questionnaires were carried out within the agreed period across the selected banks. The entire data collection exercise was conducted over a period of two months.

3.6 Data Analysis

The collected data were first entered and cleaned using the Statistical Package for the Social Sciences (SPSS) version 27 to ensure accuracy, completeness, and consistency. Descriptive statistics using frequency counts and percentages were used to analyse the demographic information. Furthermore, common method bias (CMB) was assessed to determine whether the use of a self-reported questionnaire introduced systematic measurement error into the study. Harman's single-factor test was used as a preliminary diagnostic technique for detecting common method variance (Podsakoff et al., 2003). All measurement items were entered into an exploratory factor analysis using an unrotated principal component solution. The results indicated that the first factor accounted for 40.970% of the total variance, which is below the commonly accepted threshold of 50%. This suggests that common method bias is not a serious concern in this study (Fuller et al., 2016).

After data screening and preparation, the model was analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) through SmartPLS version 4.1.1.4. The analysis began with the evaluation of the measurement model to assess the reliability and validity of the constructs used in the study. Internal consistency reliability was examined using Cronbach's alpha and composite reliability indices (ρ_a and ρ_c), while convergent validity was assessed using the Average Variance Extracted (AVE). In addition, discriminant validity was evaluated using both the Heterotrait–Monotrait (HTMT) ratio and the Fornell–Larcker criterion to ensure that the constructs were distinct and free from conceptual overlap. Finally, the Variance Inflation Factor (VIF) was assessed to detect potential multicollinearity among the indicators, thereby ensuring the robustness and suitability of the measurement model for further analysis.

3.7 Ethical Consideration

Ethical considerations were observed throughout the conduct of this study to ensure that the rights, dignity, and welfare of the respondents were protected. Prior to the data collection exercise, permission was obtained from the management of the selected banks to facilitate access to the respondents. Participation in the study was entirely voluntary, and respondents were informed about the purpose and significance of the study before completing the questionnaire. Informed consent was obtained from all respondents, and they were assured of their right to decline participation or withdraw from the study at any stage without any adverse consequences. To ensure anonymity and confidentiality, respondents were not required to provide personal identifiers such as names or staff identification numbers, and all information provided was treated with strict confidentiality. The data collected were used solely for academic purposes and were accessible only to the researchers. Furthermore, the study ensured that respondents were not exposed to any form of physical, psychological, or emotional harm during the data collection process.

IV. FINDINGS & DISCUSSION

4.1 Findings

4.1.1 Demographic Information of Employees

The demographic characteristics of the employees were examined, namely gender, age, professional qualification and work experience. Descriptive statistics, specifically frequencies and percentages were used to summarize these background variables. The results are presented in Table 3.

**Table 3***Demographic Characteristics of Respondents*

Constructs		Frequency	Percentages
Gender	Male	407	63.00
	Female	239	37.00
Age (years)	Below 30	205	31.73
	30 – 40	235	36.38
	41 – 50	180	27.86
	Above 50	26	4.03
Professional Qualification	Diploma	25	3.90
	Degree	330	51.10
	Masters	271	42.00
	PhD	20	3.10
Working Experience (years)	Below 5	7	1.10
	5 – 10	13	2.00
	11 – 15	89	13.80
	16 – 20	359	55.60
	Above 20	178	27.60

Results from Table 3 showed that male respondents constituted the majority ($n = 407$; 63.00%), while female respondents were 239 (37.00%), indicating a relatively male-dominated sample. In relation to age, most respondents were between 30–40 years ($n = 235$; 36.38%), followed by those aged below 30 years ($n = 205$; 31.73%) and 41–50 years ($n = 180$; 27.86%), while a small proportion were above 50 years ($n = 26$; 4.03%), suggesting that the workforce is composed of young to middle-aged employees. Regarding educational qualification, the majority held a bachelor's degree ($n = 330$; 51.10%), followed by master's degree holders ($n = 271$; 42.00%), while diploma holders ($n = 25$; 3.90%) and PhD holders ($n = 20$; 3.10%) represented a smaller proportion, indicating a relatively well-educated workforce within the banking sector. With respect to working experience, most respondents had 16–20 years of experience ($n = 359$; 55.60%), followed by those with above 20 years ($n = 178$; 27.60%), while fewer respondents had 11–15 years ($n = 89$; 13.80%), 5–10 years ($n = 13$; 2.00%), and below 5 years ($n = 7$; 1.10%), suggesting that the study captured employees with substantial experience in the banking industry whose responses are likely to be informed by long-term exposure to workplace practices.

4.1.2 Measurement Model

In partial least squares structural equation modeling (PLS-SEM), the measurement model was first assessed to ensure that the constructs are reliable, valid, and suitable for further analysis. This involves evaluating construct validity, internal consistency reliability, discriminant validity, and multicollinearity to confirm that the indicators properly measure the intended variables. These checks ensure the accuracy and robustness of the measurement model before testing the structural relationships among the variables (Hair et al., 2012; Hair Jr et al., 2020).

4.1.2.1 Internal Consistency and Convergent Validity of Constructs

Table 4 and Figure 1 presented the results of the internal consistency reliability and convergent validity assessment of the measurement model, covering indicator loadings, Cronbach's alpha, composite reliability (Rho_a and Rho_c), and Average Variance Extracted (AVE). In line with Hair et al. (2021), indicator loadings of .70 and above are considered acceptable, while loadings between .40 and .70 may also be retained in social science research when they do not adversely affect the overall validity and reliability of the construct, indicating that each construct sufficiently explains the variance in its indicators. In this study, all items met the required threshold, and no indicators were deleted since none undermined the validity or reliability of the constructs. The results further showed that all constructs demonstrate strong internal consistency reliability, with Cronbach's alpha, Rho_a, and composite reliability values exceeding the recommended minimum of .70, confirming that the measurement items consistently represent their respective latent variables. In addition, convergent validity was established as all constructs recorded AVE values above the .50 threshold, indicating adequate convergence of the indicators in measuring the intended constructs (Hair et al., 2011). All measurement model assumptions were satisfied, confirming the adequacy and robustness of the model for subsequent structural analysis.

Table 4*Internal Consistency and Convergent Validity of Constructs*

Constructs		Loadings	VIF	Cronbach Alpha	Rho_a	Rho_c	AVE
Social Purpose (SP)				.847	.852	.889	.574
	SP1	.786	1.992				
	SP2	.821	2.289				
	SP3	.771	1.795				
	SP4	.807	2.143				
	SP5	.769	1.894				
	SP6	.561	1.198				
Learning Purpose (LP)				.841	.843	.888	.613
	LP1	.712	1.431				
	LP2	.761	1.706				
	LP3	.814	1.993				
	LP4	.818	2.038				
	LP5	.804	1.898				
Irregular Use				.787	.793	.863	.612
	IU1	.687	1.297				
	IU2	.787	1.620				
	IU3	.826	1.846				
	IU4	.822	1.748				
Regular Use				.768	.768	.866	.684
	RU1	.815	1.510				
	RU2	.843	1.671				
	RU3	.821	1.555				
Employee Performance				.848	.851	.885	.525
	EP1	.771	1.789				
	EP2	.755	1.765				
	EP3	.759	1.784				
	EP4	.750	1.786				
	EP5	.691	1.552				
	EP6	.677	1.759				
	EP7	.659	1.702				
Gender	Gender	1.000	1.000				
Age	Age	1.000	1.000				
Professional Qualification	PQ	1.000	1.000				
Working Experience	WE	1.000	1.000				

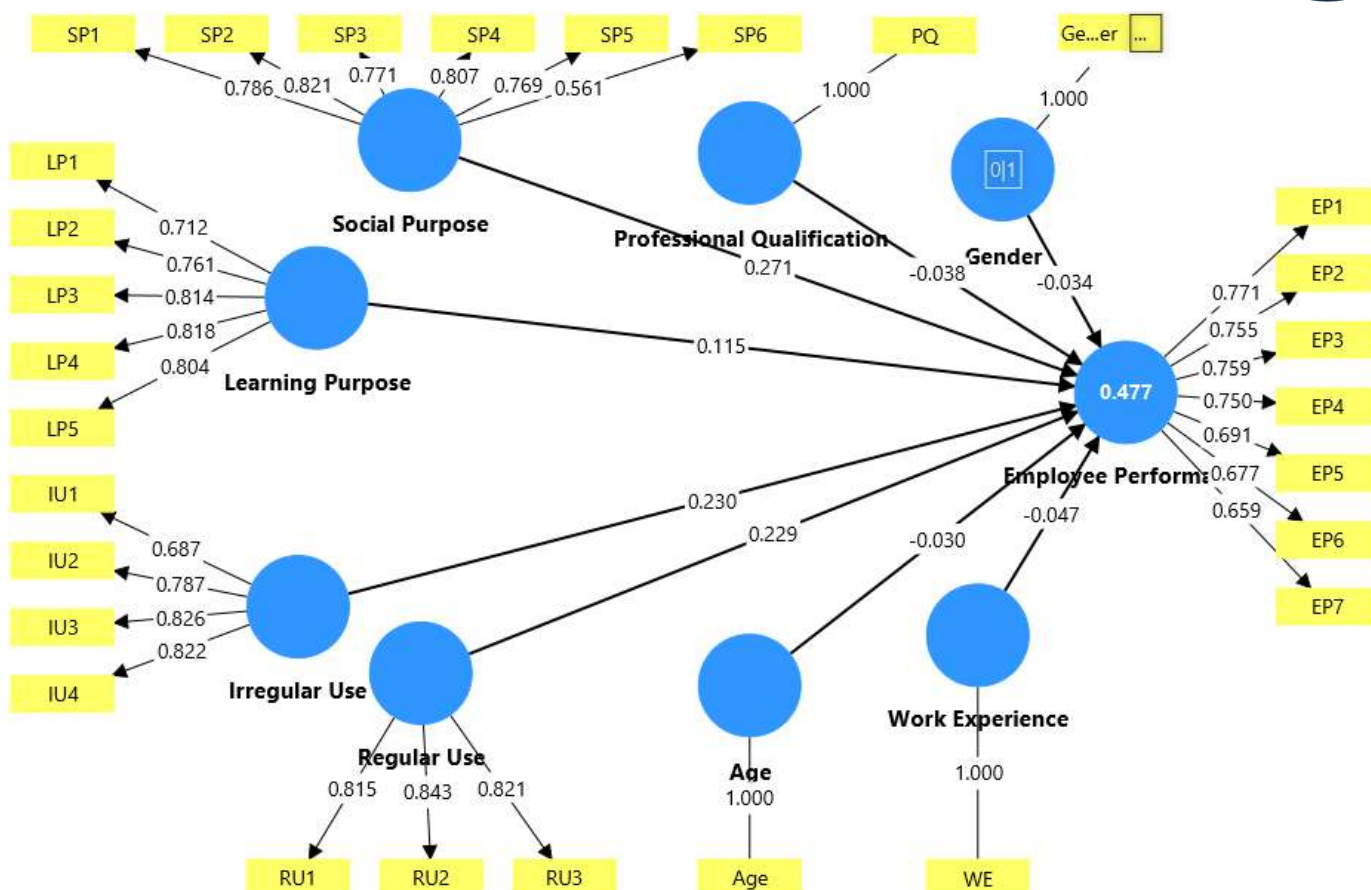


Figure 1
PLS-SEM Measurement Model
Source: Field Data (2026)

Discriminant Validity: Table 5 presented the results of the discriminant validity assessment of the measurement model which was conducted to confirm the extent to which the constructs are distinct from one another (Hair Jr et al., 2020). Discriminant validity was evaluated using both the Heterotrait–Monotrait ratio (HTMT) and the Fornell–Larcker criterion. The HTMT results indicated that all values were below the recommended threshold of .90, suggesting that the constructs do not exhibit problematic overlap. In addition, the Fornell–Larcker criterion confirmed discriminant validity, as the square roots of the Average Variance Extracted (AVE) for each construct, presented in bold on the diagonal, were higher than their corresponding inter-construct correlations. These results demonstrated that the constructs in the model were empirically distinct and conceptually independent, thereby confirming adequate discriminant validity.

Table 5
Heterotrait–Monotrait Ratio (HTMT) and Fornell–Larcker

	Age	EP	Gender	IU	LP	PQ	RU	SP	WE
Age	1.000	-.017	-.119	.021	.063	.045	.028	-.013	.030
EP	.035	.724	-.019	.627	.559	.104	.598	.576	.451
Gender	.119	.036	1.000	.005	-.021	.042	.007	-.018	-.011
IU	.024	.764	.015	.783	.704	.187	.752	.651	.534
LP	.069	.659	.023	.873	.783	.169	.621	.629	.490
PQ	.045	.111	.042	.212	.183	1.000	.142	.212	.177
RU	.032	.738	.034	.805	.772	.162	.827	.560	.450
SP	.032	.681	.038	.802	.751	.229	.700	.758	.821
WE	.030	.492	.011	.602	.534	.177	.514	.885	1.000

Multicollinearity Assessment: Within the PLS-SEM measurement model, multicollinearity was assessed using the Variance Inflation Factor (VIF) to ensure that the predictor variables were not highly correlated with one another. This step is important because excessive collinearity can distort the estimation of path coefficients and undermine the accuracy of the model results (Hair et al., 2011). Henseler et al. (2012) assert that VIF values below 5.0 indicate that multicollinearity is not a concern and that the predictor constructs are sufficiently independent. In this study, all VIF

values reported in Table 4 were below the 5.0 threshold, confirming that multicollinearity does not pose any threat to the integrity of the measurement model.

Structural Model Assessment: The structural model assessment was conducted to examine the relationship among the study variables, specifically the influence of cyberloafing behaviour on employee performance in the banking sector. The model also tested the extent to which cyberloafing predicts variations in employee performance. To evaluate the proposed model, the bootstrapping procedure with 5,000 resamples was used to ensure the robustness and stability of the path coefficients. The results of the structural model analysis are presented in Table 6 and illustrated in Figure 2.

Table 6
PLS-SEM Bootstrap Results

Path	β	SD	t	p	f^2
SP -> EP	.271	.070	3.876	< .001*	.034
LP -> EP	.115	.057	2.005	.045*	.011
IU -> EP	.230	.061	3.779	< .001*	.032
RU -> EP	.229	.061	3.771	< .001*	.042
Sex -> EP	-.034	.059	.581	.561	
Age -> EP	-.030	.028	1.083	.279	
PQ -> EP	-.038	.035	1.083	.279	
WE -> EP	-.047	.053	.877	.381	
Coefficient of Determination			Predictive Relevance		
	R^2	adj. R^2			Q^2
EP	.477	.471		EP	.327

Source: Field Data (2026)

Significant at $p < .05^*$

The bootstrapping results in Table 6 indicated that all dimensions of cyberloafing behaviour have a statistically significant positive influence on employee performance (EP). Social purpose (SP) showed a significant positive effect on EP ($\beta = .271$; $t = 3.876$; $p < .001$; $f^2 = .034$), suggesting that employees who engage in social-oriented online activities tend to exhibit improved performance, although the effect size is small. Again, learning purpose (LP) also has a significant positive influence on EP ($\beta = .115$; $t = 2.005$; $p = .045$; $f^2 = .011$), indicating a positive but weak effect, implying that knowledge-seeking online behaviour slightly enhances employee performance. In addition, irregular use (IU) demonstrates a significant positive relationship with EP ($\beta = .230$; $t = 3.779$; $p < .001$; $f^2 = .032$), showing that non-work-related activities such as personal browsing and online engagement contribute positively to employee performance, though with a small effect. Finally, regular use (RU) also significantly and positively affects EP ($\beta = .229$; $t = 3.771$; $p < .001$; $f^2 = .042$), indicating that even routine internet use during work hours is associated with improved employee performance. In effect, the results suggest that all forms of cyberloafing examined in this study have a significant but small positive effect on employee performance in the banking sector.

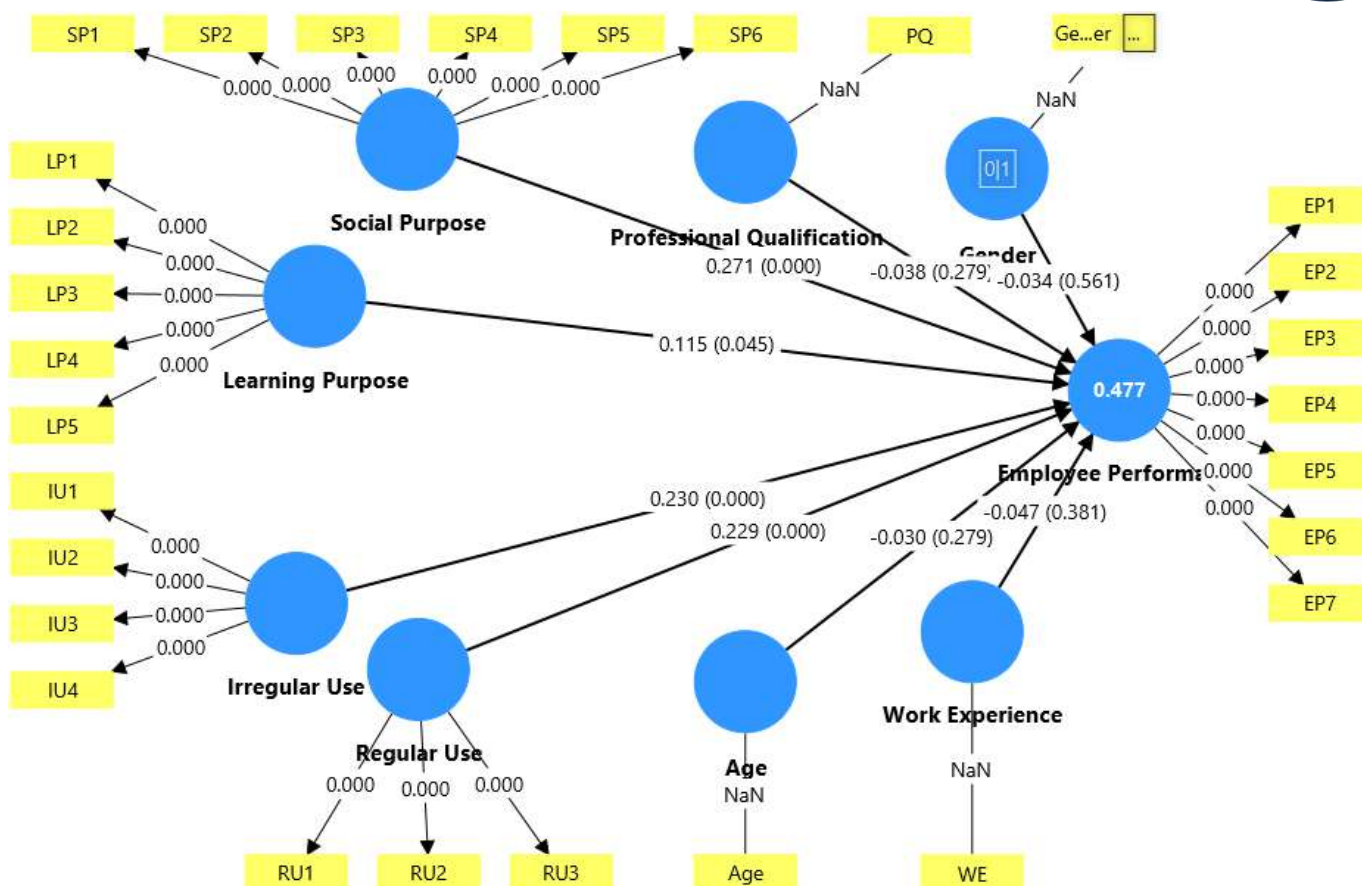


Figure 2
PLS-SEM Bootstrap Results
Source: Field Data (2026)

Coefficient of Determination and Predictive Relevance: Following the assessment of the structural model, the coefficient of determination (R^2) was examined to determine the explanatory power of cyberloafing behaviour on employee performance (EP). As presented in Table 6, the model yielded an R^2 value of .477 and an adjusted R^2 value of .471, indicating that cyberloafing explains approximately 47.70% of the variance in employee performance. Based on Hair et al. (2011), R^2 values of .75, .50, and .25 represent substantial, moderate, and weak explanatory power respectively. Hence, the present model demonstrated a moderate level of explanatory power, suggesting that cyberloafing is a meaningful predictor of employee performance in the banking sector. In addition, the predictive relevance (Q^2) of the model was assessed using the blindfolding procedure, and the result showed a Q^2 value of .327 for employee performance, which is above the recommended threshold of zero, indicating that the model has acceptable predictive relevance and that cyberloafing behaviour has adequate capability in predicting employee performance among banking sector employees (Hair et al., 2011).

4.2 Discussion

The findings of the study revealed that all the four dimensions of cyberloafing behaviour including social purpose, learning purpose, irregular use and regular use have a significant positive influence on employee performance among bank employees in Ghana. This result suggests that cyberloafing is not necessarily a harmful workplace behaviour in the banking sector, rather when engaged in moderately and responsibly, certain forms of non-work-related internet use may contribute to improved employee outcomes. Employee performance was reflected in work quality, initiative, punctuality, and efficient utilization of resources, independence in task execution, efficiency, and enthusiasm toward assigned duties. Therefore, the positive relationships observed indicate that employees who engage in selected cyberloafing activities may experience psychological, cognitive, and emotional benefits that ultimately translate into improved job performance. Employees engage in cyberloafing for social purposes (entertainment and communicating with friends), for learning purposes (academic and scientific publications) and through both regular (conducting online banking transactions and checking emails) and irregular internet use (online shopping for personal items). These findings suggest that cyberloafing among banking staff is multifaceted and extends beyond mere recreational internet use, serving various personal, informational, and developmental needs that may ultimately influence workplace performance.

The positive influence of social-purpose cyberloafing on employee performance suggests that activities including listening to music, watching online videos, visiting entertainment websites, chatting with friends, browsing for fun, and engaging in casual internet use may serve as short mental breaks during demanding work schedules. Banking work is often characterized by high workloads, customer pressures, strict regulatory requirements, and continuous attention to detail. Therefore, employees may experience mental fatigue and stress throughout the workday. Short periods of social-oriented internet use may provide opportunities for emotional relaxation and temporary disengagement from work-related pressures. Such activities can help employees refresh their minds, reduce boredom, restore concentration, and return to their tasks with renewed energy. This may suggest why employees who occasionally engage in social-purpose cyberloafing reported higher levels of initiative, efficiency, enthusiasm, and overall work quality. Within the Ghanaian banking sector, where employees frequently interact with customers and operate under performance targets, these brief periods of psychological recovery may help maintain productivity and service quality throughout the day. Social use of the internet may also provide employees with a sense of control over their virtual environment and an opportunity to unwind; thereby reducing emotional exhaustion and helping them remain motivated throughout the workday. This finding is consistent with the argument of Syed et al. (2020) that cyberloafing may positively influence employee performance by providing psychological relief and improving employees' effectiveness at work.

The results also revealed that learning-purpose cyberloafing positively influences employee performance. This dimension included activities such as researching topics of personal interest, visiting virtual communities and fora, reading blogs, and following academic or scientific publications. The positive effect suggests that employees who engage in online learning activities may acquire new knowledge, ideas, and perspectives that indirectly enhance their work performance. Even when such internet use is not directly related to assigned job tasks, it may broaden employees' thinking, improve problem-solving capabilities, and stimulate intellectual curiosity. In the banking sector, where innovation, adaptability, and continuous learning are increasingly important due to technological advancements and changing customer expectations, exposure to new information can enhance employees' ability to perform effectively. Employees who regularly seek information online may become more proactive, independent, and resourceful in carrying out their duties. As such, learning-oriented cyberloafing may function as an informal developmental activity that contributes positively to employee effectiveness. Furthermore, learning-oriented internet use may increase employees' access to knowledge and reduce work-related stress, thereby improving their ability to cope with workplace demands. The acquisition of new knowledge may also stimulate creativity and encourage employees to generate innovative ideas that improve operational efficiency and service delivery within banks. This finding also supports the results of Folorunso and Okeile (2024), who reported that cyberloafing significantly influenced job performance among university library personnel in Nigeria.

Moreover, the significant positive influence of irregular-use cyberloafing indicates that activities such as visiting real estate websites, financial investment sites, online shopping platforms, and sports websites may also contribute positively to employee performance. These activities are unrelated to work responsibilities, but they may satisfy personal needs and reduce distractions that would otherwise occupy employees' attention during working hours. For example, an employee who briefly checks a financial investment website or completes a personal online transaction may experience peace of mind after addressing personal concerns. This may allow the employee to focus more effectively on work responsibilities afterward. In the Ghanaian setting, where employees often balance multiple personal and family responsibilities alongside their professional obligations, occasional engagement in such activities may help reduce personal stress and improve concentration. Therefore, rather than creating persistent distractions, moderate irregular internet use may help employees manage personal concerns efficiently and subsequently perform their duties more effectively. In addition, exposure to websites unrelated to work may stimulate fresh thinking, creativity, and new perspectives that employees can unconsciously transfer into their work roles. The finding contrasts with that of Ngowella et al. (2022) who reported that reducing time spent on social media and other non-work-related online activities improves work performance by allowing employees to devote more time to work-related tasks.

The positive relationship between regular-use cyberloafing and employee performance further suggests that activities such as checking emails, reading news websites, and conducting online transactions may contribute to employee effectiveness. These activities often involve information acquisition and staying informed about current events and developments. Employees who regularly access news and information may become more knowledgeable about economic, political, and financial issues that affect the banking industry. Such awareness may enhance decision-making, customer interactions, and overall professional competence. Furthermore, checking personal emails may help employees maintain communication with family members and manage personal commitments without leaving the workplace, thereby reducing anxiety and improving focus. The positive effect observed indicates that regular internet use may help employees remain informed, connected, and psychologically balanced, which can contribute to better performance outcomes. The findings further suggest that after engaging in moderate cyberloafing activities, employees may be better able to adapt to changes in their job responsibilities, effectively manage workloads, collaborate with colleagues,



contribute innovative ideas for improving departmental operations and participate actively in activities that enhance organizational effectiveness. These outcomes reflect important dimensions of employee performance including initiative, adaptability, efficiency, and commitment to organizational goals. This finding corroborates the study of Ab Razak et al. (2024), which found that cyberloafing significantly influenced all dimensions of work performance among civil servants.

The findings can be explained effectively through the conservation of resources theory. According to the theory, individuals strive to acquire, maintain, and protect valuable resources, including psychological energy, knowledge, emotional well-being, and social support. Employees experience stress when these resources are depleted and seek ways to replenish them. In the context of this study, cyberloafing appears to function as a resource-recovery mechanism. Social-purpose cyberloafing provides emotional and psychological resources through relaxation and social interaction. Learning-purpose cyberloafing contributes cognitive resources through knowledge acquisition and intellectual stimulation. Irregular-use cyberloafing helps employees manage personal concerns and preserve emotional resources, while regular-use cyberloafing facilitates information acquisition and resource maintenance. Through these mechanisms, employees are able to restore depleted resources and improve their capacity to perform effectively. The findings, therefore, support the resource investment and resource gain principles of COR theory, which suggest that individuals invest time and effort in activities that help them recover resources and improve future performance. The path analysis further demonstrated that cyberloafing produces a positive and significant change in employee performance, suggesting that cyberloafing may serve as a “breath of fresh air” for employees who experience work-related exhaustion. This implies that providing opportunities for mental breaks, reducing emotional exhaustion, enhancing knowledge acquisition, and stimulating creativity may strengthen employees’ ability to perform their duties effectively. The findings, however, contradict those of Kularathne and Senevirathne (2021) who found an inverse relationship between cyberloafing and employee performance among employees in the private banking sector in Sri Lanka.

Within the Ghanaian banking sector, the findings imply that cyberloafing should not automatically be viewed as a purely deviant or counterproductive behaviour. The positive effects observed suggest that moderate and controlled cyberloafing may contribute to employee well-being and performance enhancement. Since banking staff work in highly digital environments where internet access is necessary for daily operations, completely eliminating non-work-related internet use may be unrealistic and potentially counterproductive. Instead, managers may consider adopting balanced internet-use policies that allow employees reasonable opportunities for brief personal internet activities while maintaining productivity standards. Such an approach may help employees recover psychological resources, maintain motivation, stimulate creativity, reduce emotional exhaustion, enhance knowledge acquisition, and sustain high levels of performance. The findings demonstrate that cyberloafing can serve as a beneficial coping and resource-recovery strategy that enhances employee performance when practiced responsibly within the banking industry of Ghana.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

The study concluded that cyberloafing behaviour is a significant factor associated with employee performance in the Ghanaian banking sector. Social-purpose, learning-purpose, irregular-use and regular-use cyberloafing behaviours contribute positively to employees’ ability to perform their work effectively. Cyberloafing is not inherently detrimental to organizational outcomes, as commonly perceived, but may serve important psychological, cognitive, and emotional functions that support employees in meeting workplace demands. This reinforces the proposition of the conservation of resources theory that employees engage in certain behaviours to acquire, maintain and replenish valuable resources necessary for effective functioning. Therefore, cyberloafing can be understood as a resource-recovery mechanism that helps employees sustain their energy, knowledge, motivation, and effectiveness at work. The study therefore contributes to the growing body of evidence that the relationship between cyberloafing and employee performance is more complex than traditionally assumed, especially within technology-driven work environments such as the banking industry.

5.2 Recommendations

Based on the findings of the study, it is recommended that management of banks in Ghana should adopt balanced and realistic internet-use policies that regulate excessive cyberloafing without completely restricting employees’ access to non-work-related online activities. Managers should recognize that moderate cyberloafing may serve as a mechanism for psychological recovery, knowledge acquisition, and stress reduction, which can enhance employee effectiveness. It is also recommended that banks should encourage learning-oriented internet activities by providing employees with access to credible online resources, professional fora, industry publications, and educational platforms. Such initiatives can promote continuous learning, enhance employees’ knowledge and skills, and improve their ability to adapt to emerging developments within the banking industry. Furthermore, bank managers should create supportive work



environments that allow employees periodic opportunities for short mental breaks during working hours. This may help employees recover from work-related fatigue, maintain concentration and sustain high levels of motivation and productivity. Rather than viewing all forms of cyberloafing as counterproductive behaviour, management should focus on distinguishing between moderate and excessive internet use and develop strategies that maximize the positive outcomes while minimizing potential productivity losses.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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