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Insecurities and Anxiety around New Technology: Substantiation from a European Financial Services SME

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ABSTRACT

In the wake of Covid-19, a wave of changes has taken place in a number of industries. While the company is embracing a digital solution to address these changes, the greatest concern is how to adapt the psychological wellbeing of employees. In this study, nine online interviews were conducted to identify the elements of insecurity, anxiety or even fear that employees experienced during the digital transformation. These interviews were conducted to identify how these elements affected the success of the process. As part of the transcription process, the transcript is coded and analysed using NVivo 12 Pro software. Research findings indicate that participants acknowledged that the upcoming solution, although unidentified, might greatly improve the process. However, fear of failure, threshold fear, and social fear were addressed most frequently, whereas existential fears, including status anxiety regarding institutionalized status, were not significant. The study also suggested the importance of an additional, collective fear of having chosen the wrong solution. Managers should profit from being aware of the different types of employee anxieties: as long as people affected are informed about the change in a transparent manner and have extensive information about what to expect, a lot of anxieties else to be expected will not arise.

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Introduction

In order to mitigate the risk of COVID-19 infection, from early 2020 governments announced many constraints, like the ones imposed in Germany based on pandemic plans by the Robert Koch Institute (RKI, 2016, 2020). This included strict restrictions on personal contact, also in the work environment (Müller et al., 2020), and home office and teleworking solutions were widely adopted as immediate solutions. This, and increasing digitalisation of the workplace was an obvious – and prevalent – response (Karlshaus et al., 2022). However, a central question in this context is whether introducing digital solutions only requires technological change or psychological adaptation as well (Mars-Matzke, 2022).

This study explores employees' concerns and eventually even fears around the introduction of digital solutions, using a financial services SME from a large European country (which requested anonymity and will therefore be called COMPANY) as an example. Introducing new solutions, like any change, is likely to attract resistance and thus requires a high level of management attention and skill (By, 2005). Insecurity and anxiety amongst employees around change and its effects can stem from many sources such as fear of job losses or a general reluctance to having to adapt to new ways of work, and may significantly decrease efficiency and productivity (Grdošić & Avdić, 2017). Through interviewing nine of COMPANY's employees affected by the change, we investigated which elements of insecurity and possibly anxiety were present and what their implications for the success of the planned digitalisation was, with the aim of being able to derive management recommendations for tackling these issues and creating awareness of the different types of anxieties prevalent around technological change.

Fears Around Digital Transformation

Most sources focus on the technical aspects and expected efficiency gains through digitalisation while omitting essential success factors around the successful implementation, notably readiness for change and the motivation of the employees (Dubosson et al., 2019; Wang & Haggerty, 2011). However, sources on emotional and motivational issues become more frequent and examine topics like issues around the work-life balance (de Wet & Koekemoer, 2016; Sonnenschein et al., 2022). Amongst these figures potential self-inflicted pressure to work more in the situation of autonomy that remote work can create (the "autonomy paradox"), with negative effects on well-being (e.g. Cavazotte et al., 2014; Mazmanian et al., 2013, p. 1337). Elements of stress when working from remote locations can also be time

management challenges or having to be constantly available to be contacted electronically (Okkonen et al., 2019). This increased with the COVID-19 pandemic, which forced a large number of companies to make working remotely possible to their employees (Jones et al., 2020), thus triggering a wave of change and of what Heinonen and Strandvik (2020) dub "imposed service innovation".

The increase of flexibility, not just for employees but also around re-shaping services, can lead to employers prioritising these advantages over the concerns and emotions of their employees. This means an increased risk of stress or even social exclusion, also through the danger of an us-and-them division between remote and office workers (Allstrin et al., 2021). These issues call for an implementation approach which takes the individual person affected by the change into account (Dubosson et al., 2019). While evidence around the autonomy paradox remains inconclusive (Curzi et al., 2020), there are also risks for the well-being and health of employees through increased pressure in a hitherto unknown work environment for which they might not have been sufficiently prepared (e.g. Allstrin et al., 2021; Cheng & Zhang, 2022; Christensen et al., 2020).

Preserving occupational health is a major topic around remote working. On one hand there are risks of muscular or skeletal issues because of the remote workplaces not being as ergonomic as in the office, on the other hand psychosocial risks (Bouziri et al., 2020) or outright psychological problems and emotional exhaustion (Cheng & Zhang, 2022). This "technostress" can have physical effects high levels of cortisol (a "stress hormone") or low levels of co-enzyme CoQ10 (thus low levels of energy), leading to strain and even burnout (Kasemy et al., 2022). Even if the consequences of the change are not that serious, employees are anxious about other aspects of remote work such as information overload, procrastination or underperforming technology solutions (Okkonen et al., 2019). There is evidence that these fears are sometimes well-founded, which negatively impacts employee engagement (Adisa et al., 2021).

This reduced engagement has a negative impact on performance, which makes addressing this an important task for leaders (Meswantri & Ilyas, 2018), all the more challenging as it needs to take different individual situations of employees into account, e.g. the composition of the family or the role the employee plays in the family, factors also depending on culture and gender (Dockery & Bawa, 2020). All these issues can be addressed: there are recommendations for specific measures such as a system of communication and scheduling targeted at contending

with the risks employees feel (Bouziri et al., 2020) or on the design of both the workplace and the management systems (Allstrin et al., 2021). Manjaree and Perera (2021) name as important factors among others technology but also empowerment, support, training, appropriate procedure and trust. Thus, there is general agreement that managing employee insecurity and anxiety around change of technology and workspace is a new leadership challenge.

This management of technological change can build on the expected advantages of digitalisation (Dautzenberg & Voß, 2022) but needs to address the new challenges of motivating people and ensuring engagement, as the success of virtual teams largely depend on leadership (Snellman, 2014). On top of that, employees might be anxious about change in general, regardless of whether it was triggered by technological change or not (Grdošić & Avdić, 2017). Especially when "enforced" like in COVID-19-times, leadership requires a sensitive approach, including employees in discussions and decisions, building skills, designing flexible practices, staying inclusive and permitting autonomy (Pass & Ridgway, 2022), all the while making sure employees get the necessary equipment, training and support (Adisa et al., 2021). This is needed both in the phase of introducing the changes and post-roll-out, as is supported by the findings showing the importance of combining a suitable infrastructure with management measures such as support and monitoring (Yu & Wu, 2021).

While thus many issues can be addressed, it is by no means guaranteed that none of the risks employees perceive will materialise. However, employees can see advantages such as mobility, independence, improved information flow and co-creation possibilities as well as autonomy (Okkonen et al., 2019) and self-leadership positively relates to engagement and productivity (Galanti et al., 2021). However, fear of digitalisation and feelings of pressure are common and trigger resistance, as do additional emotions such as nostalgia, beliefs and values around how a job should be done or the absence of a shared vision (Kateb et al., 2022).

The related leadership tasks are hampered by the fact that individuals react differently to workplace digitalisation, also depending on whether they work alone or in teams, or how large a part of their work is remote (Donati et al., 2021), and many tasks are difficult or sometimes even impossible to do remotely – it is suggested that this is the case for about 50% of all jobs (Dingel & Neiman, 2020). Michinow et al. (2022) add to this the importance of individual employees' psychological profiles. Whether people have "affiliative" or "solitary" profiles influences technology acceptance, engagement, productivity and well-being. This confirms the findings of Kramer and Kramer (2020), suggesting that people are not uniformly suited for

remote work and training, support and monitoring needs to accompany any workplace digitalisation project. People also react differently to digitalisation of the workplace depending on their generation, with younger people being more open and less anxious about technology and its effect than older ones (Andresen et al., 2020; Hafshah et al., 2022). Anxiety or resistance from younger employees less also stems from different issues: health for instance is less of a concern than social topics and work-life balance issues when working from home (Klopotek, 2017). In addition to that, cultural differences may also play an important role, especially around the interpretation of communication (Abbasnejad & Izadi Moud, 2012).

Gaiziunas (2021) identifies five main sources of fear around digitalisation and related changes in the workplace (see table 1). While only partly addressed in the original source, health and well-being-related concerns could be subsumed under "barrier fear", as these concerns may be regarded as impediments to adaptation. However, health issues may also arise when the workplace changes (Charalampous et al., 2019; Usher et al., 2020; Wittmer & Martin, 2010) so that we believe that adding welfare fear adds to clarity:

Table 1: Main fears around digitalisation and their sources

Fear of failure	the fear of being unable to fulfil the new requirements
Existential fear	the fear of becoming redundant
Barrier or threshold fear	the fear of having to adapt to something new, the German "*Schwellenangst*"
Social anxiety	the fear that others might cope better
Status anxiety	the fear of losing status, e.g. through demotion
Welfare fear	fear of negative impact on physical and psychical well-being

User acceptance of technology also depends on the technology itself and how it is experienced. In their influential technology acceptance model (TAM), Davis and Davis (1989) introduce perceived ease of use and usefulness, which calls for understanding which different types of employees a company does have and design appropriate communication and support measures and ensure internal support through more experienced users who can help on the job (Donati et al., 2021; Manjaree & Perera, 2021). Many studies also suggest the importance to build a climate of mutual trust between employees and their management (e.g. Dautzenberg & Voß, 2022; Fuchs et al., 2022; Guinalíu & Jordan Blasco, 2016). However, van Zoonen et al. (2021) find that contextual and structural factors, supported by competent communication, are stronger

predictors of technology adjustment than relational factors such as trust. Involving the people affected by the change and tackling insecurities around e.g. potential job losses also play an important role (Krutova et al., 2021). Thus, the task of the change manager and subsequently the e-leader is complex and it may prove helpful for managers to know which specific anxieties need to be addressed in order to be able to decide on the appropriate related measures.

Research Aim and the Case Under Scrutiny

Identifying Fear Around New Technologies Through Qualitative Content Analysis

This study aims at gathering information around the question which fears around digitalisation can be discerned and give indications of their relative importance. We also aspired to shed light on how employees feel these fears could be alleviated in order to be able to formulate specific recommendations for the management. It was clear that the pandemic disrupts personal client contact, generally seen as crucial in sales, especially of items which need to be explained (Meyssonnier & Zakar, 2016), as is the case in financial services. That this disruption requires alternatives which are likely to be electronic ones was clear to all of the COMPANY's employees, but being cut off personal communication may also lead to emotional or career issues (Wittmer & Martin, 2010) leading to anxiety symptoms and sleep disorders (Kim et al., 2023). The use of electronic means also carries risks such as "Zoom fatigue" (Bailenson, 2021). These aspects, however, were excluded from this investigation in order to be able to focus on the topic of technology-related anxieties. The study acknowledged that the results may only be valid for people with a similar "professional identity" (Kateb et al., 2022), in the present case client-facing sales people in financial services. However, we expect results to be valid at least for people in similar roles across all service industries.

Consequently, this research focuses on a situation of change, triggered amongst others by pandemic-induced disruptions, a situation where emotions and personal assessments may vary greatly and results this might not lend themselves to statistical analysis. Such situations might rather call for qualitative analysis (Teti et al., 2020), investigating experiences and how respondents appraised them. Therefore, a qualitative design was chosen, using interviews with the people most likely to use the new IT solutions as the primary data source. The results were analysed using qualitative content analysis as described by Mayring (2000). This approach to systematic analysis of qualitative data is designed to combine the advantages of content analysis with the subsequent development of categories for further analysis (Mayring, 2015).

In a next step, the relative importance of these results is to be assessed, using criteria such as frequency of occurrence or emphasis.

The object of the case study, a financial services provider, henceforth called COMPANY, a daughter company to an internationally operating house, with several subsidiaries all over the country in which this research was carried out. It is focused on providing consulting around both financial and insurance portfolios and sells products from a large number of partners. It serves businesses exclusively, from medium sized ones to large, corporate clients. To ensure anonymity, information on the COMPANY will be limited to the above and this study will exclude all traceable data.

The new technology in question was discussed before, but early into the COVID-19 pandemic the COMPANY decided to introduce a software package which was expected to better support the core processes. This cloud-based solution included product management, portfolio configuration, risk assessment, claims management and sales support with a customer relationship management module. This was accompanied by a platform for online collaboration which was used together with client communication interfaces such as Zoom. As the old processes were characterized by a constant change between on- and offline communication which led to long waiting times and unsatisfactory efficiency levels, the COMPANY expected the project around introducing the new software to lead to a significant improvement in its processes. This was expected to increase customer satisfaction but also higher sales through being able to react faster to client requests and market changes. Usability for employees was also expected to improve considerably. However, not all modules were to be introduced simultaneously: because of contact restriction triggered by the pandemic, the collaboration system and processes around using e.g. Zoom were to be rolled out first.

Data Collection and Analysis

In order to investigate the expectations and feelings of the users of the new solution, nine semi-structured interviews of approximately 75 minutes each were conducted online via MS Teams and transcribed via the same software in order to yield the data required by the analytical approach. All participants were fluent enough in English to allow interviews to be conducted in that language. All bar one of the interviewees were male as the COMPANY only employs very few women in sales. The age varied between 29 and 57 years and tenure with the company lay between three and 16 years. Five sales professionals and four assistants (providing back

office support to the frequently travelling professionals) were interviewed. All were expected to use the new solution extensively.

The structure of the interview guide was designed to be very open, with only five top-level topics to be addressed and a number of related, optional prompting questions. Thus, the interviewer could better manage an open discussion in which the interviewees can freely talk about their emotions and share stories (see Showkat & Parveen, 2017). The prompting questions made sure the interviewer was still able to manage the process. All interviews were recorded with the participants' consent, and later deleted to ensure anonymity. They started with an explanation on the study and the purpose of the interviews as well as measures to ensure anonymity. Around each topic, participants were also asked what they believe their colleagues thought or what said colleagues already had expressed. The top-level topics were:

- Digital affinity and experience with digital solutions
- Expectations around improvements trough the introduction of the new solution
- Expectations around the transition phase and which changes are perceived as the ones with the greatest impact
- Recommendations and expectations around support needed (with probing questions on how well participants anticipate to be able to cope with the changes)
- Expected influences of the new solution on responsibilities, processes, interfaces and the organisation in general

At the end of the interview, the participants were asked whether they would like to add anything else and whether they feel an important topic had been omitted, thus creating an opportunity to identify issues not yet apparent before the interviews. The transcripts were then downloaded from MS Teams and, after a first read, coded. For this, we used the open approach with no coding frame or any prepared codes described as "initial coding" by Saldaña (2016), and NVivo 12 Pro as the supporting software.

The next steps were to inductively group the codes into categories (or dimensions) and then to appraise the relevance of these dimensions in relation to the others (see Mayring, 2000). Next to frequency of occurrence of codes, it was also recorded whether participants stressed the importance of certain issues, explicitly or via voice modulation. For this, the additional code "EMPH" was used. After a first cycle of coding by one author, a second cycle was carried out

by the other author of this article to allow for different possibilities of interpretation in order to ensure quality (Hedlund-DeWitt, 2013).

Findings

The initial questions on digital affinity and experience showed that all participants see themselves as experienced users of technology, or, as one sales professional put it *"when it comes to typing or communication not quite as fast as the 'digital natives', but when it comes to our applications, I can show any youngster the ropes anytime!"*. Thus, we found only very small differences in readiness for IT and proficiency when using it which is why all answers will be treated as coming from a group with homogeneous IT knowledge.

While frequency of occurrence varied greatly amongst codes, the emphasis placed on the different topics did not correlate. When analysing the findings, this emphasis was judged as carrying more meaning than simply how often a topic or dimension of the issue was named, so that the latter only served as a secondary indicator of importance. This matches with earlier recommendations to allow for the interpretation of the researcher when identifying meaning (e.g. Braun & Clarke, 2006, 2023). The grouping of the codes and subsequent forming of categories or "aggregate dimensions" following Mayring (2000) led to the identification of four major dimensions of concern or interest of the participants, see table 2.

Table 2: The Four Dimensions of Employee Anxieties Around the Introduction of New Technology Discerned in this Study

Aggregate dimensions of employee anxieties	
Dimension One	A (negative) feeling of inevitability of the change employees are at the mercy of
Dimension Two	The acknowledgement of the (theoretical) potential of the change for improvement
Dimension Three	Concerns around the transition phase
Dimension Four	Concerns about post roll-out issues

This chapter is dedicated to presenting the findings around these aggregate dimensions of

emotional reactions to the change, explaining the underlying experiences, expectations and fears.

Major Content Analysis Dimension One: A feeling of inevitability of the change

Most participants felt that the was a clear need for more and better digitalisation and that the old solutions had to be replaced in order to become both more efficient and competitive, but deplored not to be at the wheel of the change, rather, people felt to be under control of forces they could not, or were not permitted to, influence:

*"We have to do something, some clients complain and getting information together can be tedious, but we were not sure how and nobody asked us for our needs or what we wanted, and now they bogart [*sic. Meaning: to force*] a standard package upon us and we have to make do with it. Well, we'll manage, we always do, but…"*

When probed for the actual decision process, participants conceded to have been asked for their wishes regarding performance and features of the new system, but this was not seen as really being involved. The data did not permit to discern whether this was a communication issue in the COMPANY or a sentiment which might always arise in similar situations, but the negative feeling ran strong and might have been at the bottom of some of the fears and anxieties discussed in later sections.

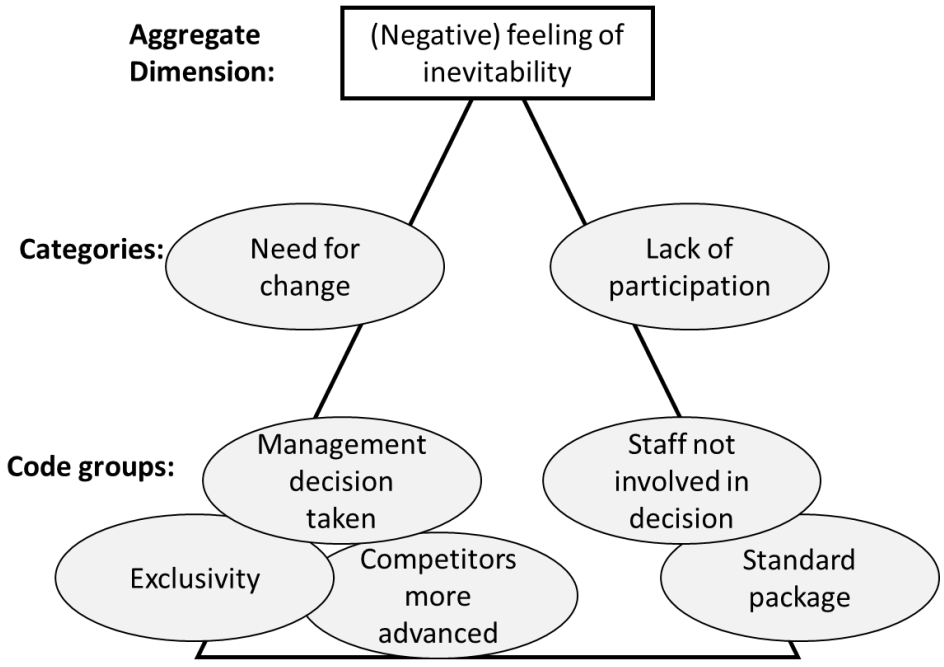

Figure 1: Aggregate Dimension One: Feeling of inevitability

A number of issues lie at the bottom of these feelings, mainly around the perceived pressure to change due to the obsolete existing systems and negative client feedback on services, compared with competitors, which might be improved by using better integrated IT systems. However, there was fear around what participants termed "exclusivity", i.e. the lack of alternatives to using the new system once implemented and the fact that the decision on the software was already taken. Paired with the, at least perceived – lack of participation discussed above, this led to an ambiance that was a good nurturing ground for anxiety:

"Not knowing what will happen makes me, honestly spoken, nervous. And we offer some special services to our clients and now we have to use a standard package we don't even know and we can't do anything about it, that's risky."

Statements like this also betray that people did not understand that standard packages were not implemented unchanged to every client but customised in order to answer to their specific needs. This suggest a lack of information by the management, as some of the fears expressed by the participants could have been allayed from the start. For instance, Donati et al. (2021) not only recommend involving the employees affected by technological change early on but also to resort to the expertise of experienced users who ideally already went through a similar change process.

Major Content Analysis Dimension Two: Acknowledgement of the new Solution's Potential
Not all the feelings are around concerns: the participants acknowledged that the new solution, albeit yet unknown, might considerably improve process support or even the processes themselves and also has the potential to streamline and simplify daily work. In addition to that, remote work or working from home was expected to become more easily implementable, an aspect some of the participants happily anticipated:

"We had tried working from home at least on some days, but so far this was just to awkward. Apparently, the new solution is an integrated one and we can access all the data from anywhere. We have already been talking to our department head and he's happy for us to try again when we have the new system."

There were thus expectations of more enjoyable work which at the same time would be more productive, also because working remotely was expected to lead to additional productivity. There is evidence from the financial services industry that this can be achieved, although

sometimes at the cost of additional stress in the private environment (Prasetyaningtyas et al., 2021).

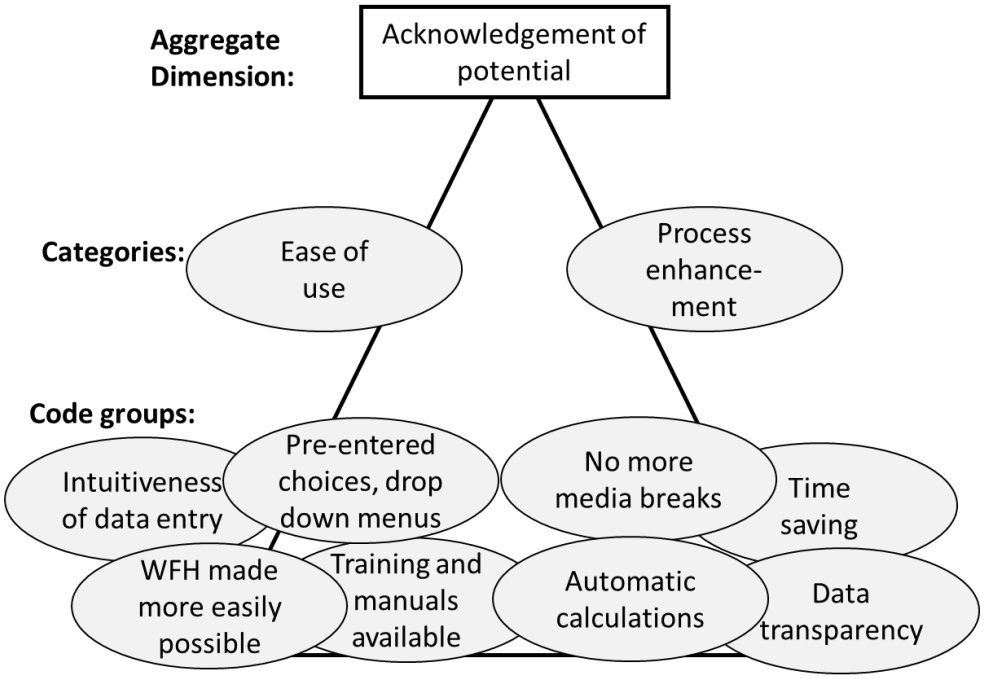

Figure 2: Aggregate Dimension Two: Acknowledgement of the new solution's potential

Even under situations where digitalisation and other changes were imposed because of external pressure, for instance during the COVID-19-pandemic, employees can show a positive attitude and expectations of valuable enhancements of the work environment despite all their fears and concerns (Kateb et al., 2022; Pass & Ridgway, 2022). In the case of the COMPANY, participants explicitly mentioned features such as drop down menus or training and manuals, all non-existent in the current situation:

*"Our IT is a mishmash of stuff implemented at different times, and there is no documentation users can recur to when learning to use it. Nothing is intuitive, you have to use more than one software at the same time quite often, and yes, we all have our notes and are happy to share them with the newbies, but, well, you don't want to be the one who has to decipher my notes [*laughs*]."*

Expectations also ran high about enhanced ease of use, with more intuitive or self-explanatory data entry, and all interviewees expected a positive effect from the fact of the new solution being an integrated one, thus improving the processes by for instance having a single database, some automatic functions and full transparency about what the COMPANY was doing both by client and by service, regardless of which part of the organisation was

responsible for it. Process enhancement was named over 40 times, with codes such as “added value”, “more clarity about status”, “integrated system” or “productivity gain” and a major improvement was anticipated. Such expectations together with the prospect of using the new system in the future can lead to improved acceptance of technology (Davis & Davis, 1989). What was lacking, however, was the trust that the COMPANY would be able to implement the solution in a way which would allow to take advantage of the full potential of the new technology, to which the participants added additional, personal concerns.

Major Content Analysis Dimension Three: Concerns around the transition phase
The third major dimension turns around more personal anxieties, categorised into fears around the future personal role and into nervousness around the ability to cope with the change:

“I’m working with the old system for many years now, and I know how it works. Sure, it needs to be replaced, it’s slow, we keep looking for things which should be easy to find but aren’t, stuff like that, but I’m the one people ask when they don’t know something about our software. Sure, I’ll be able to learn how to use the new software, but the younger colleagues, now, they will be quicker.”

Age and ingrained habits were thus seen as impediments and some participants worried about losing their aura of competence when not adapting fast enough. Younger people tend to adapt quickly to new technology and readily embrace new forms of communication (Andresen et al., 2020; Cabell et al., 2022), but older participants feared they might be side-lined, especially if the transition did not take place in – for them – manageable steps.

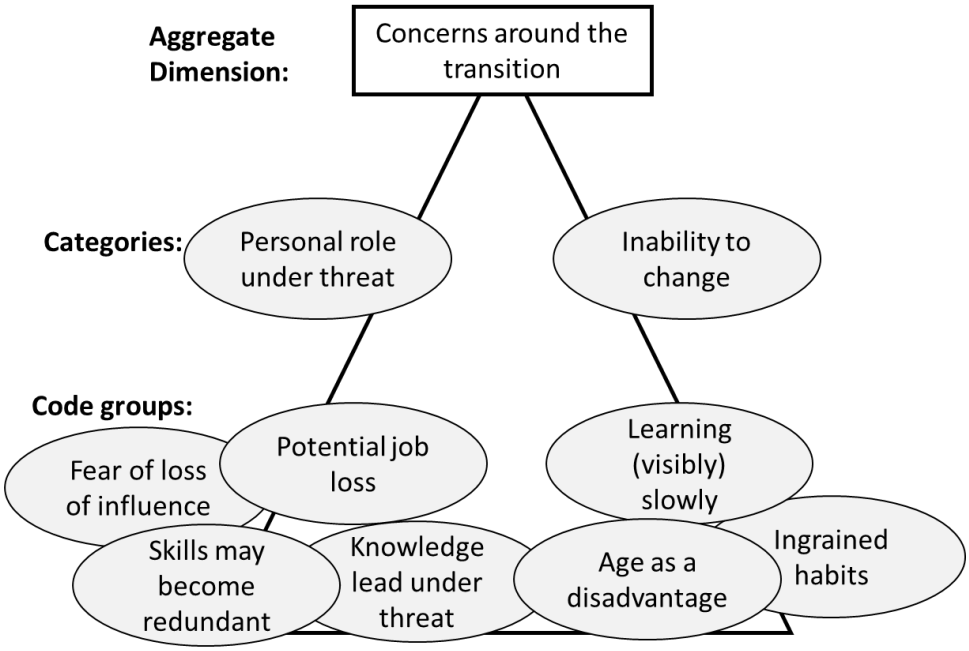

Figure 3: Aggregate Dimension Three: Concerns around the transition

While most participants did not fear to lose their jobs, a factor only named once, nearly all were worried about a loss of status and influence. This was especially strong with sales people who spent less time working with the IT systems and feared increased dependency on their assistants who were expected to learn the new ways more quickly by virtue of using the new solution daily.

"I don't want to have to ask ASSISTANT'S NAME for help all the time. So far, I could do all myself but I won't have the time to really dig into the new software. I'll try, but I also had my little ways in ENTERING AND STRUCTURING CERTAIN DATA, that won't be possible anymore."

Sales people were also reluctant to make all data available to any other user, fearing what one called a "big brother effect" whereby they would have to share more information on their clients and projects than they wished to. Technology readiness, important for a successful implementation (Mitterweger & Wellhöfer, 2019), was high, but readiness to give away knowledge was not.

What, somewhat surprisingly, was not named were concerns around the transition being potentially stressful because of additional strain through data migration work or training, even after being probed for in the interviews. All participants were confident they would be able to cope with this although only one had ever experienced a similar transition to new

technology. Later verification with two participants during the phase of implementation of the new system suggests that this factor had been underestimated.

Major Content Analysis Dimension Four: Potential Issues After Implementation

Post roll-out issues were by far the most mentioned ones: over 300 coded references, many with emphasis, pertain to this dimension. More than half were about worries that the solution would not be suited, and two other categories also emerged: concerns about data security, system availability and related liability issues as well as participants dreading additional stress through additional work:

"We don't really know, but the system has been presented to us as an all-encompassing technical marvel which will allow us to do much more through our software in the future. That's a bit of a risk, we're completely dependent on the system then, and if it breaks down, well, I don't want to imagine what happens then. And also, it's not clear yet which new tasks we'll get once we have it."

Not all of these fears were logical. For instance, a breakdown of the current systems would also have led to a complete halt of all sales and administrative activities. Some concerns one might expect, such as a new system leading to slower work at least during a transition phase, were absent because people understood the new solution to be easier and quicker to use. Probing questions led us to believe that worries around additional work were mainly due to lack of information on how the new software package works and how data can be transferred from the old system, updated and maintained.

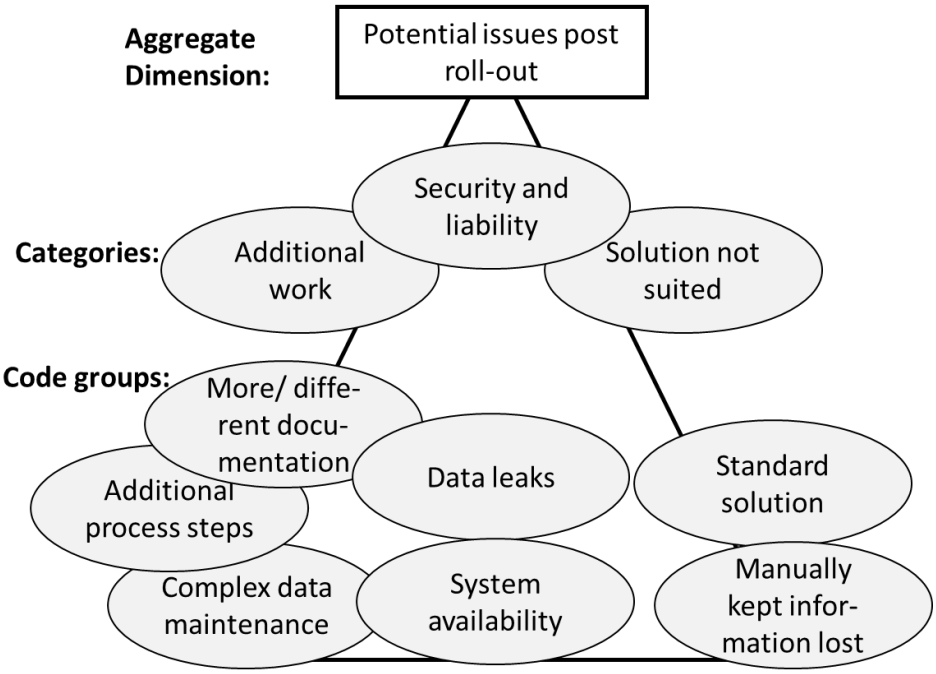

Figure 4: Aggregate Dimension Four: Potential issues post roll-out

The worries around security stemmed from the fact that the new solution used internet connections and was using a cloud-based backup solution for some data. It was therefore expected to be more prone to cyber-attacks and data theft, and some participants also feared they would be held liable for data errors. Verification with the COMPANY confirmed that this was not a risk as customers had to confirm data correctness and were also *"liable under the Insurance Contract Act for having provided all the information correctly"*.

This said, the main concern turned around the overall suitability of the solution. Participants worried that some of the information which currently was kept manually could not be entered into the new system and would be lost. While malfunction was not expected, the new software might not have the right functions answering the specific needs of the COMPANY. This could include either missing functions (coded 23 times) or functions which did not work as expected (still mentioned eight times despite the solution being a well-established one in the industry). The fear was that the solution, being a standard package, would not prove as flexible as needed.

"OK, other companies are using it too, but "other companies" is not us. We have a much wider portfolio than most of our competitors!"

On the other hand, anxieties around digital stress were conspicuously absent, despite the fact that this can be found as an important factor amongst employees working in an environment with omnipresent technology (e.g. Rosanowske (2022) on the German insurance industry).

This might be due to the high degree of technology readiness and affinity of the sample in question, enhanced by the fact that people working in teams seem to have a high degree of technology acceptance in general (Donati et al., 2021).

Discussion

The COMPANY was well placed to benefit from a promising initial situation: its employees recognised the need for a change and the potential of the new solution to improve both use and processes, see above, major topics one and two stemming from the content analysis. The participants mentioned a number of issues with the current software which would be addressed by the new solution. In addition to that, it would allow more flexibility in the workplace, including days of working from home, an opportunity some of the participants looked forward to. This trust in automation is a helpful prerequisite for acceptance of the changes brought through technology (Dautzenberg & Voß, 2022). The overall ambiance could therefore have been positive, but the data show most of the fears discussed earlier (see also Gaiziunas, 2021) and shown in table 1, namely:

- fear of failure (in dimensions three and four)
- existential fear (dimension three, not pronounced, however),
- barrier or threshold fear (dimensions one, three and four),
- social anxiety (dimension three),
- status anxiety (dimension one and three)

Fear of failure, threshold fear and social fear were addressed the most, while existential fears, including status anxiety as far as it concerned institutionalised status, did not play the role found in other studies (e.g. Dubosson et al., 2019). The change was not expected to affect job or hierarchical position of any of the participants.

The data, however, add to the list of fears. The participants not only were anxious at not being up to the change related tasks, losing knowledge and skill related status or be seen as less apt to adapt than their colleagues. They also expressed a collective fear, namely of the new solution not being suitable for the specific needs of the COMPANY. While this was not existential, it took an important place in the participants' contributions. These concerns did not relate to anything personal, rather they were feared to affect the whole company and all employees equally. The data give the impression of an overarching fear of something unknown, as can frequently be found in situations of upcoming change (Grdošić & Avdić, 2017; Vasickova, 2020). Such concerns, also regarding the application, are not unique (Okkonen et al., 2019).

The fact, however, that the participants had many questions about the new system and were very insecure about its features and their suitability indicates that they had been insufficiently informed. However, a fear of having taken the wrong decision when deciding on the new technology, a “wrong track” fear, may be added to the anxieties managers of change might want to take into account.

This might have been avoided. Many of the success factors around introducing technological change, e.g. training, procedures, access to support (as enumerated in Manjaree & Perera, 2021), were present, but the communication systems and the involvement of affected employees, ideals from early phases on, as advocated by Pass and Ridgway (2022) or Donati et al. (2021), were not sufficient to alleviate the fears that are mainly described in the findings around dimensions One and Four. In summary, the fear of the unknown aspects of the change which led to an adverse feeling of being at the mercy of forces one cannot influence will also need to be addressed by people managing digital change.

Contrary to our expectations, however, the welfare fear (of negative impact on physical and psychical well-being) was scarcely expressed. This does not contradict the fact that there is evidence for digital stress (Rosanowske, 2022), strain due to communication being conducted increasingly through electronic means (Bailenson, 2021; Waizenegger et al., 2020) or that working from home as coveted by some of the participants is not without risk for health and well-being (Charalampous et al., 2019; Kim et al., 2023; Usher et al., 2020). It just could not be discerned in the present data: this specific sample of people was not very anxious at this type of issues.

Verification after the implementation of the new system showed that the participants in the study indeed did not experience undue pressure related to the technological changes. As discussed, this might be due to extensive prior experience with IT support and electronic communication, a high degree of technological readiness and that the type of jobs the participants perform are well suited for digitalisation (Dingel & Neiman, 2020; Frey & Osborne, 2017). Overall, despite a very high technology readiness, IT proficiency IT and the employees recognising the need for change, we sensed a potential decrease of acceptance of the new solution because of the insecurities discussed above. Such feelings might negatively affect employee engagement (Adisa et al., 2021), which in turn can lead to reduced performance and a more difficult change process (Meswantri & Ilyas, 2018).

The fears, concerns but also hopes or simply assessments of the situation that the analysis made visible in the code groups, categories and major topics discussed above confirm that there is a number of different fears and concerns which need to be addressed and that an important basis for addressing e.g. social or threshold fears is to lay a basis by involving the people affected by the changes and give full information on what the workplace and the technological tools will look like – and what can be expected from them. It cannot be assessed from this one case whether some fears are more important or more difficult to address than others – this depends on the situation, but also on the profile of the people involved, confirming Donati et al. (2021). Managing technological change and the shape if the workplace will thus require careful analysis of the initial situation, the changes, the people involved and how they will be affected and consequently designing a number of fitting measures to address insecurity and anxiety.

Conclusion and Recommendations

Analysing and discussing cases like the present one is expected to help change managers to attain their goal: the successful implementation of the change. The introduction of technology and an increased flexibilization of the workplace through introducing remote elements strongly affects how employees feel about their jobs, both in a positive way because of efficiency gains and in a negative one, related to the fears as discussed above (Mars-Matzke, 2022). The attitude of the people concerned is therefore an important success factor for any technology driven change exercise, and next to processes and technology, managers have to take emotional and psychological factors into account, amongst which the fears and concerns of their employees, see table 3.

Table 3: Augmented table of fears around digitalisation

Main sources of fear around digitalisation	
fear of failure	the fear of being unable to fulfil the new requirements
existential fear	the fear of becoming redundant
barrier or threshold fear	the fear of having to adapt to something new, the German “Schwellenangst”
social anxiety	the fear that others might cope better
status anxiety	the fear of losing status, e.g. through demotion
welfare fear	fear of negative impact on physical and psychical well-being

The results of this study underlined that transparent communication and exhaustive information of what to expect from the change are key and help prevent at least some of the fears employees might develop. While not focusing on potential anxiety nor always explicitly addressing this issue, much-applied change management approaches and principles include this and recommend communication both vision and effects around the change, trying to make it look as attractive as possible (Conejo Navarro, 2022; Kotter & Ameln, 2019). However, such approaches also recommend creating a sense of urgency and tend to vilify the present situation (McLaren et al., 2022). This does not address the overarching fear of the unknown as detected in the present case. We therefore agree with McLaren, Hoorn and Fein that starting on a more positive note is a more appropriate approach, especially in situations like the present case where employees do have a favourable attitude towards technology and specific expectations of change-related improvements of their work and can therefore be expected to be susceptible to the digitalisation effort and its expected benefits.

Still, this alone might not suffice to address all the fears. Especially when it comes to existential, welfare or status related fears, early involvement and providing security will have an allaying effect (Krutova et al., 2021). While not addressed by the participants in this study, measures like training, ongoing support or transparent procedures (as recommended e.g. by Bouziri et al. (2020) or Manjaree and Perera (2021) for similar projects) can manage especially social and threshold fear and the analysis of the anxieties expressed by the participants show that trust building measures need to accompany any undertaking around the digitalisation of the workplace.

Limitations and Suggestions for Further Study

The sample of this research is a limited one, covering only one company and people involved only in sales. They have an above-average IT proficiency and technology readiness and, as the data showed, secure jobs and positions as well as no fear of technology affecting their health and well-being. The results of this study thus cannot be generalized, and research with larger sample sizes and on more and different companies will be needed for additional insight on the relative importance of different types of fears employees may experience when subject to a re-shaping of their workplace. Longitudinal studies can also investigate specific measures taken to alleviate the different fears and their effectiveness.

The findings also showed that in the specific case under scrutiny, communication with and information of the employees affected by the change was limited. Whether this is a typical

situation or not can only be assessed after investigation into other cases. However, the results of this study confirm the importance of detailed information and will allow researchers, including the authors, to be more focused in future studies deepening the exploration of addressing employee concerns around technological change and changes of the workplace in general, including remote working solutions. Introducing this type of changes will require not only technology but taking into account the individual employees and their sentiments and feelings in order to manage the transition successfully.

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