JOFIGSS ISSN 2714-2574 Volume 9 Number 2 May 2026

Journal of Finance, Governance and Strategic Studies

Volume 9 Number 2 May 2026

THE ROLE OF DIGITAL LITERACY AND PSYCHOLOGICAL READINESS IN NIGERIA'S CIVIL SERVICE E-GOVERNANCE ADOPTION

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Abstract

The digital transformation of public institutions is frequently conceptualized as a predominantly technical undertaking, yet the enduring success of e-governance initiatives ultimately hinges on the readiness of the human capital responsible for their implementation and sustained use. This study examines the "human factor" in Nigeria's federal civil service during the critical transition to a paperless bureaucracy, with particular attention to how digital literacy and psychological readiness shape the adoption of e-governance platforms such as the 1-Gov Cloud Enterprise Content Management System. Grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT) and enriched with constructs from technostress and digital competence literature, the research employed a convergent parallel mixed-methods design. Quantitative survey data were collected from 412 civil servants across six strategically selected federal ministries in Abuja, supplemented by 48 qualitative interviews and focus group discussions. Data collection occurred amid the 2025–2026 rollout of mandatory paperless operations under the Federal Civil Service Strategy and Implementation Plan (FCSSIP 2021–2025) and the National Digital Economy Policy and Strategy (2020–2030). Findings indicate high levels of perceived usefulness of e-governance platforms (M = 4.21). However, moderate digital literacy (M = 3.42) and elevated technostress (M = 3.68), particularly techno-overload and techno-complexity, significantly hinder adoption. Notable hierarchical digital divides emerged: senior cadres exhibited lower digital literacy scores than junior and middle-level staff, while technostress negatively predicted job performance (β = −.37) and moderated key UTAUT pathways. Qualitative insights revealed persistent barriers including inadequate continuous professional development, infrastructure inconsistencies, and cultural resistance rooted in traditional bureaucratic practices. The study concludes that Nigeria's ambitious vision of a fully paperless civil service by the end of 2025 risks under-delivery unless human resource strategies shift decisively from procurement-centric models to comprehensive, employee-centric digital capacity building. Recommendations emphasize tiered, role-specific training programs, technostress mitigation interventions, strengthened change management leadership by HR units, and regular digital readiness audits. By centering the human factor, this research contributes theoretically to technology acceptance models in developing-country public administration and offers actionable policy insights for sustainable e-governance implementation in resource-constrained contexts.

Keywords: *e-governance, digital transformation, employee readiness, technostress, digital literacy, UTAUT, paperless bureaucracy, Nigerian civil service, human resource management, change management*

Introduction

Background to E-Governance in Nigeria

The digital transformation of public administration has emerged as a global indispensable tool for enhancing governance efficiency, transparency, and citizen-centric service delivery. E-governance simply means the application of information and communication technologies (ICTs) to public sector processes. In Nigeria, e-governance represents a strategic response to longstanding challenges of bureaucratic inefficiency, corruption, and limited service accessibility. The evolution of e-governance in Nigeria can be traced back to the late 20th century, rooted in early attempts at computerization within

federal ministries during the 1980s and 1990s. However, systematic efforts gained momentum only after the return to democratic governance in 1999 (Oyewale, 2025).

A very remarkable milestone was the establishment of the National Information Technology Development Agency (NITDA) in 2001 under the National Information Technology Policy (NPIT). This policy aimed to position Nigeria as a key player in the global information society by fostering ICT infrastructure, skills development, legal frameworks, and e-governance applications to improve public service delivery, reduce corruption, and promote transparency (Oyewale, 2025; Federal Ministry of Communications and Digital Economy, 2020). Early implementations included the digitization of tax filing systems by the Federal Inland Revenue Service (FIRS), business registration via the Corporate Affairs Commission (CAC), and basic government websites for information dissemination.

Notably, the period from 2007 to 2015 witnessed further integration of ICT into public administration under successive Transformation Agendas. Key initiatives included the Integrated Payroll and Personnel Information System (IPPIS) to eliminate ghost workers, the Government Integrated Financial Management Information System (GIFMIS) for unified budgeting and reporting, and the expansion of e-payment platforms for salaries and public transactions. Galaxy Backbone Limited, established in 2006, played a central role in providing shared ICT infrastructure, including the 1-Gov platform for inter-agency connectivity (Oyewale, 2025).

During the 2015–2023 administration with the creation of the Federal Ministry of Communications and Digital Economy in 2019, Nigeria also witnessed another significant acceleration. This consequently gave birth to the launch of the National Digital Economy Policy and Strategy (2020–2030), which outlined eight pillars, including developmental regulation, digital literacy and skills, solid infrastructure, service infrastructure, and emerging technologies. The policy explicitly positioned e-governance as a live wire for economic diversification, job creation, and improved public sector productivity. It mandated the implementation of the Nigerian e-Government Masterplan, the Nigeria e-Government Interoperability Framework (Ne-GIF), and the Nigeria Government Enterprise Architecture (NGEA) across all Ministries, Departments, and Agencies (MDAs) (Federal Ministry of Communications and Digital Economy, 2020).

The Nigeria e-Government Masterplan which had its first launch around 2019 and updated to version 2.0 in subsequent years, envisions a "world-class, open, and digitized government" that will subsequently enable efficiency, responsiveness, and transparency in public administration. As its core principles, it was anchored on emphasizing citizen-centric service delivery, interoperability, data-driven decision-making, cybersecurity, and inclusive access. By 2025, initiatives such as the 1-Government (1-Gov) Cloud Enterprise Content Management System, eNaira (Africa's first central bank digital currency launched in 2021), expanded biometric systems via the National Identity Management Commission (NIMC), and platforms like services.gov.ng had been rolled out to facilitate one-stop government interactions (Federal Ministry of Communications and Digital Economy, 2020; NITDA, 2021, as cited in Oyewale, 2025).

Recent developments lay much emphasis on Nigeria's relentless commitment to a "paperless bureaucracy." In 2025, the Head of the Civil Service of the Federation (HCSF) advanced digital transformation through the full deployment of the 1-Gov Cloud system across federal civil service offices, signaling a shift toward workflow automation and paperless operations. Concurrently, the National Digital Economy

and e-Governance Bill 2025 which are undergoing legislative processes, seeks to provide the continent's first comprehensive legal framework for digital transformation, mandating digital processes in public institutions, strengthening cybersecurity, and promoting ethical governance of emerging technologies like artificial intelligence (AI) (various government announcements, 2025).

Is is evident that capacity-building efforts have accompanied these infrastructural and policy advances. NITDA's e-Government Capacity Building Program has trained over 2,000 public servants, focusing on institutional transformation and human resource development. International partnerships, such as UNESCO's 2025 training of civil servants on AI and digital governance in collaboration with the Ministries of Youth Development and Information and National Orientation, highlight targeted interventions to address skills gaps. The National Digital Economy Policy explicitly makes digital literacy mandatory for public sector employees and also sets ambitious targets: training 5 million Nigerians and achieving 95% digital literacy nationwide by 2030 (Federal Ministry of Communications and Digital Economy, 2020).

In the West African context, Nigeria's e-governance trajectory aligns with regional peers yet stands out for its scale and ambition. While countries like Ghana and Senegal have advanced mobile-based e-services and interoperability frameworks, Nigeria's federal structure and large civil service (over 200,000 federal employees across MDAs) present unique complexities. The policy framework draws lessons from global best practices, such as Estonia's digital-first governance model, while adapting to local realities of infrastructure deficits and demographic diversity.

Despite these strides, e-governance in Nigeria remains in a transitional phase. Broadband penetration stood at approximately 35.4% in 2019 (with targets of 70% by the mid-2020s), internet usage is mobile-dominated (61.4% penetration), and rural-urban divides persist. ICT's contribution to GDP reached 13.85% in 2019, surpassing oil and gas in some quarters, yet public sector adoption lags behind private sector fintech innovations. The vision of seamless, integrated e-services—encompassing G2C (government-to-citizen), G2B (government-to-business), and G2G (government-to-government) interactions—hinges not only on technological infrastructure but critically on the human capital that operates these systems (Federal Ministry of Communications and Digital Economy, 2020; Oyewale, 2025).

Statement of the Problem

While substantial investments have been made in hardware, software, and policy frameworks for e-governance, the persistent "technology-human gap" threatens to undermine the realization of a paperless bureaucracy in Nigeria's civil service. This gap manifests as a disconnect between sophisticated digital platforms and the readiness of civil servants—the human factor—to adopt, utilize, and sustain them effectively. Empirical evidence from recent studies and government assessments reveals that technological procurement often outpaces human capacity development, resulting in underutilized systems, persistent paper-based workflows, and suboptimal service delivery (Inakefe, 2023; Onwuegbuna et al., 2022, as cited in relevant 2025 analyses).

A core dimension of this gap is inadequate digital literacy among civil servants. Research indicates that nearly 40% of government workers lack sufficient digital skills to navigate e-governance platforms proficiently, leading to reliance on manual processes even where digital alternatives exist (UNESCO, 2025; various public sector transformation reports, 2025). In a 2023 case study of Cross River State civil service (extendable to federal levels), Inakefe (2023)

found that in-service training was insufficient, compounded by cognitive resistance among employees who viewed e-governance reforms as disruptive rather than enabling. This low literacy translates into operational inefficiencies: delayed file processing, errors in data entry, and limited utilization of platforms like IPPIS, GIFMIS, or the emerging 1-Gov Cloud.

Compounding literacy deficits is the phenomenon of "technostress"—the psychological strain arising from the introduction of new technologies, including anxiety over job displacement, fear of obsolescence, and overload from rapid digital changes. Civil servants, many of whom entered service in pre-digital eras, often experience resistance rooted in attitudinal barriers, cultural norms favoring traditional hierarchies, and concerns about performance evaluation under digital scrutiny (Adewumi, 2024; Olayinka-Agboola, 2025). Studies highlight that technostress negatively correlates with job performance and adoption intent, exacerbating issues like low morale and high turnover in ICT-dependent roles (Inakefe, 2023).

Infrastructure and policy shortcomings further widen the gap. Frequent power outages, unreliable broadband (especially outside major urban centers), and cybersecurity vulnerabilities erode confidence in digital systems. Bureaucratic inertia, overlapping agency mandates, and inconsistent policy enforcement—despite frameworks like the Ne-GIF and NGEA—result in fragmented implementation. For instance, while the National Digital Economy Policy mandates Digital Transformation Technical Working Groups in all MDAs, many remain under-resourced or inactive (Federal Ministry of Communications and Digital Economy, 2020; Oyewale, 2025).

The consequences are profound. E-governance platforms intended to reduce corruption (e.g., e-procurement and biometric payroll) achieve only partial success when human factors limit uptake. Citizen service delivery suffers from delays, reduced transparency, and exclusion of digitally disadvantaged groups. Economically, the failure to fully digitize risks stalling Nigeria's ambition to leverage ICT for GDP growth and the "Renewed Hope Agenda" under President Bola Ahmed Tinubu. Globally, successful e-governance transformations (e.g., in Singapore or Rwanda) demonstrate that human-centric approaches—emphasizing training, change management, and psychological readiness—are prerequisites for technological success. In Nigeria, however, HR strategies remain procurement-centric, focusing on hardware acquisition over employee upskilling and organizational culture shifts (UNESCO, 2025; NITDA capacity reports).

This study addresses the critical oversight in existing literature and policy discourse: while macro-level infrastructure and policy analyses abound, micro-level investigations into employee readiness—psychological factors, digital literacy, and technostress—within the federal civil service are limited. Without bridging this technology-human gap, Nigeria's e-governance ambitions risk becoming another instance of "pilotitis," where innovative platforms fail to scale due to human unreadiness.

Objectives of the Study

The primary aim of this study is to investigate the human factor in Nigeria's digital transformation, with specific emphasis on employee readiness for e-governance in the federal civil service. To achieve this, the following four objectives guide the research:

1. To assess the current levels of digital literacy and psychological readiness among civil servants in selected Federal Ministries, identifying demographic correlates such as age, cadre, and prior training exposure.

2. To examine the extent to which technostress and related psychological barriers influence the adoption and effective use of e-governance platforms, drawing on the Unified Theory of Acceptance and Use of Technology (UTAUT) framework.
3. To analyze the role of continuous professional development and HR interventions in mitigating human-factor barriers to digital transformation within the civil service context.
4. To propose evidence-based, employee-centric HR strategies and policy recommendations for fostering sustainable digital capacity building, thereby supporting the transition to a paperless bureaucracy in Nigeria's public administration.

These objectives are pursued through a mixed-methods approach to generate actionable insights for policymakers, HR practitioners, and e-governance implementers. The study contributes to both theoretical advancement in public administration and practical pathways for high-impact digital governance in developing economies by centering the human element.

Theoretical Framework and Literature Review.

2.3 Theoretical Framework

This study anchors its analysis primarily on the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003), while drawing complementary insights from the Technology Acceptance Model (TAM) proposed by Davis (1986). UTAUT was formulated by integrating eight prominent technology acceptance theories—including the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), TAM, Motivational Model, and Diffusion of Innovations (DOI)—to provide a more comprehensive and robust explanatory framework. It has demonstrated superior predictive power, explaining up to 70% of variance in behavioral intention and usage behavior compared to TAM's typical 40%.

The core constructs of UTAUT are:

Performance Expectancy (PE): The degree to which an individual believes that using the system will help attain gains in job performance (analogous to perceived usefulness in TAM). In e-governance, this reflects civil servants' perception that platforms like 1-Gov Cloud or IPPIS will enhance efficiency, reduce paperwork, and improve service delivery.

Effort Expectancy (EE): The degree of ease associated with the use of the system (similar to perceived ease of use in TAM). This is particularly salient in contexts with varying digital literacy levels, where complex interfaces may deter adoption.

Social Influence (SI): The extent to which an individual perceives that important others (superiors, peers, subordinates) believe they should use the new system. In hierarchical civil service environments, leadership endorsement and peer norms play critical roles.

Facilitating Conditions (FC): The perception of the availability of technical and organizational infrastructure to support system use, including training, support desks, and reliable internet/power supply.

These four constructs directly influence Behavioral Intention (BI) to use the technology, which in turn predicts Use Behavior (UB). Moderating variables in the original UTAUT include gender, age, experience, and voluntariness of use. Extensions of UTAUT in public sector and developing country contexts frequently incorporate additional factors such as trust, anxiety, self-efficacy, and cultural variables to enhance relevance.

TAM, as a foundational precursor, posits that perceived usefulness and perceived ease of use shape attitude toward using technology, which influences behavioral

intention and actual use. While parsimonious and widely applied in e-government studies, TAM has been critiqued for overlooking social, organizational, and facilitating contextual factors—gaps that UTAUT addresses more effectively. In Nigerian and broader African public sector research, both models have been employed, with UTAUT often preferred for its inclusiveness of external enablers critical in resource-constrained environments.

Application to the Present Study and Conceptual Model

This study extends UTAUT by integrating the "human factor" constructs of digital literacy (as an antecedent/enhancer of effort expectancy and facilitating conditions) and technostress (as a potential inhibitor that moderates the relationships between core UTAUT variables and behavioral intention/use behavior). Psychological readiness is operationalized through self-efficacy and reduced technostress levels, while continuous professional development is positioned as a key facilitator influencing facilitating conditions and performance expectancy.

The proposed conceptual framework posits that:

Higher digital literacy and lower technostress positively influence performance expectancy and effort expectancy.

HR interventions (training, change management) strengthen facilitating conditions and mitigate social influence barriers rooted in traditional bureaucratic culture.

Demographic variables (age, cadre, tenure) moderate the pathways as per original UTAUT.

This integrated model allows for a nuanced examination of why high perceived usefulness of e-governance platforms in Nigeria's civil service does not always translate into actual adoption. It moves beyond technology-centric views to emphasize employee-centric strategies essential for realizing a paperless bureaucracy.

By grounding the empirical investigation in UTAUT while enriching it with context-specific human factors, the framework contributes to public administration and human resource management scholarship in developing economies. It aligns with calls for hybrid models that blend universal technology acceptance theories with localized psychological and organizational realities.

Literature Review

Evolution of E-Governance in West Africa

E-governance, defined as the utilization of information and communication technologies (ICTs) to enhance public service delivery, promote transparency, and foster citizen engagement, has become a cornerstone of public administration reforms worldwide (United Nations Department of Economic and Social Affairs [UNDESA], 2022). In West Africa, its evolution reflects a complex interplay of post-colonial legacies, economic liberalization, regional integration efforts under the Economic Community of West African States (ECOWAS), and the broader African Union Digital Transformation Strategy (2020–2030). While global benchmarks such as the UN E-Government Development Index (EGDI) highlight progressive advancements, implementation in the sub-region remains characterized by infrastructural asymmetries, policy ambition versus execution gaps, and persistent human-capital deficits. This section critically examines the historical trajectory, comparative dynamics across select West African states, and Nigeria's leadership role, underscoring how technological progress has frequently outpaced organizational and human readiness—the central "human factor" theme of the present study.

The conceptual foundations of e-governance in West Africa trace to the late 1990s and early 2000s, coinciding with the

global diffusion of the internet and the World Summit on the Information Society (WSIS) declarations of 2003 and 2005. Early initiatives were largely donor-driven, focusing on basic computerization and web presence rather than integrated service transformation. A UNDP-IPAO (2011) regional study of six West African countries—Burkina Faso, Cape Verde, Côte d'Ivoire, Ghana, Nigeria, and Senegal—revealed that e-governance at that time was predominantly in the "emerging" or "enhanced" stages of the UN model: static websites providing information but limited interactive or transactional capabilities. Citizen participation via ICTs remained nascent, constrained by low internet penetration (under 10% in most states), unreliable power supply, and elite-centric policy formulation. Critically, the study warned that without addressing the "demand side" (citizen digital literacy and trust) alongside supply-side infrastructure, e-governance risked reinforcing existing governance deficits rather than mitigating them.

Over the subsequent two decades, West African EGDI rankings have shown modest but uneven improvement. According to UNDESA data (2018–2024), the regional average EGDI score rose from approximately 0.19 in 2008 to around 0.34 by 2022, yet West Africa consistently lags behind Southern and Northern Africa. Ghana and Senegal have emerged as relative frontrunners, with EGDI scores of 0.5390 and 0.501 (approximate 2022 figures), respectively, driven by mobile-first strategies and interoperability frameworks. Ghana's e-Government Interoperability Framework (e-GIF) and the Ghana.gov portal exemplify transactional services in tax filing, business registration, and passport applications, supported by public-private partnerships (e.g., with MTN and Vodafone). Senegal's "Senegal Numérique 2025" strategy has prioritized digital identity (eID) and e-services, achieving notable gains in e-participation indices through platforms like the Administrative Procedures Portal. In contrast, smaller economies such as Burkina Faso and Côte d'Ivoire have focused on foundational e-administration, with mixed results due to political instability and funding volatility.

A critical comparative lens reveals structural and contextual divergences. Akpan-Obong et al. (2023), analyzing 15 West African countries using 2016–2018 World Governance Indicators (WGI) and EGDI data, found a statistically significant but modest positive correlation between e-governance maturity and governance quality (voice and accountability, government effectiveness). However, the relationship weakens in states with high corruption perception indices, suggesting that technology alone cannot substitute for institutional integrity. Ghana and Senegal's relative success is attributed to sustained political commitment, regulatory coherence, and targeted capacity-building; Nigeria, despite larger absolute investments, exhibits "pilotitis"—numerous flagship projects that fail to scale due to fragmented implementation across federal and state levels.

Nigeria's e-governance evolution merits detailed scrutiny as the sub-region's largest and most ambitious case. Historical analysis by Oyewale (2025) delineates four phases: (1) pre-2000 computerization (1980s–1990s mainframe adoption in federal ministries for payroll and statistics, hampered by military-era isolation); (2) policy institutionalization (2001 National Information Technology Policy and NITDA establishment); (3) infrastructure and platform development (2007–2015 IPPIS, GIFMIS, and Galaxy Backbone); and (4) holistic digital economy integration (2019–present). The return to civilian rule in 1999 catalyzed the National Information Technology Development Agency (NITDA) Act 2001, which mandated ICT mainstreaming. Early milestones included the Corporate Affairs

Commission's online business registration and FIRS e-tax platforms.

The 2015–2023 administration accelerated momentum with the creation of the Federal Ministry of Communications and Digital Economy (2019) and the National Digital Economy Policy and Strategy (NDEPS, 2020–2030). This eight-pillar framework explicitly links e-governance to economic diversification, setting targets for 95% digital literacy by 2030 and mandating Digital Transformation Technical Working Groups (DT-TWGs) in all MDAs. Key deliverables include the Nigerian e-Government Master Plan (NEGMP, 2019, updated thereafter), the Nigeria e-Government Interoperability Framework (Ne-GIF), Nigeria Government Enterprise Architecture (NGEA), and the 1-Gov Cloud platform. By 2025, full deployment of 1-Gov across federal offices signaled a shift toward paperless workflows, while the eNaira CBDC (2021) and NIMC biometric systems advanced G2C services. The National Digital Economy and E-Governance Bill (introduced 2024, advancing in 2025–2026) seeks statutory backing for cybersecurity, data protection, and AI ethics.

Empirical evaluations, however, expose critical implementation shortfalls. Oghuvbu (2022) and Garuba (n.d.) document persistent challenges: inadequate broadband (35–40% penetration), erratic power supply, and low EGDI ranking (143rd in 2018, with marginal gains thereafter). IPPIS, intended to eliminate ghost workers, achieved partial success (savings of billions of naira) but faced union resistance and incomplete MDA coverage. Similarly, services.gov.ng remains underutilized due to poor change management. A 2025 systematic review by Ayesha et al. (2025) of 2000–2024 literature confirmed that while 85% of studies reported efficiency gains from platforms like IPPIS and GIFMIS, human-factor barriers—digital skills gaps and technostress—undermined scalability.

Critically, West African e-governance literature reveals a technology-centric bias. While infrastructural indices (telecommunication infrastructure index) have improved, the human capital index (HCI) lags, reflecting deficits in digital literacy and organizational readiness. Comparative studies (Alzoubi, 2025; Hafkin, n.d.) emphasize that successful models (e.g., Rwanda's Irembo or Estonia-inspired pilots) integrate capacity-building from inception. In Nigeria, policy documents acknowledge the "human factor" (NEGMP, 2019), yet HR strategies remain procurement-heavy. This misalignment risks rendering ambitious targets—75% service digitization by 2027—unattainable, perpetuating a "technology-human gap" that the present study seeks to quantify.

In summary, West Africa's e-governance evolution demonstrates policy convergence around citizen-centric, interoperable models yet reveals divergent outcomes rooted in governance quality, infrastructure equity, and—crucially—human readiness. Nigeria's trajectory, while pioneering in scale, exemplifies the perils of top-down digitalization without commensurate investment in civil service transformation. Subsequent sections build on this foundation by conceptualizing employee readiness as the pivotal variable mediating technological potential and realized outcomes.

Conceptualizing "Employee Readiness"

Employee readiness for digital transformation constitutes the individual and collective preparedness of public servants to adopt, utilize, and sustain ICT-enabled processes. In public administration and human resource management scholarship, it transcends mere technical proficiency to encompass psychological, cognitive, behavioral, and organizational dimensions. This section critically synthesizes extant literature, identifying key constructs—digital literacy, technostress, self-efficacy, and change-oriented attitudes—while highlighting

measurement challenges, empirical patterns in developing-country contexts, and glaring gaps in Nigeria's federal civil service research. By foregrounding these variables under the journal's "human factor" lens, the review establishes the theoretical warrant for the study's mixed-methods inquiry.

The term "employee readiness" originates in organizational change management literature (Armenakis et al., 1993) and has been adapted to digital contexts through frameworks such as the Technology Acceptance Model (TAM) extensions and the Unified Theory of Acceptance and Use of Technology (UTAUT). Höyng (2023) defines intentional digital readiness as "employees' proactive willingness and capability to engage with digital tools," integrating personal resources (self-efficacy) and job resources (training, support) from the Job Demands-Resources (JD-R) model. In public-sector settings, readiness is further nuanced by bureaucratic inertia, hierarchical cultures, and job-security concerns linked to automation. A systematic review by the present authors' synthesis of 2010–2024 studies (drawing on PRISMA-guided analyses) identifies four core dimensions: (1) cognitive/psychological readiness, (2) digital skills/literacy, (3) behavioral intention, and (4) organizational enabling conditions.

Psychological readiness encompasses self-efficacy (Bandura, 1986), perceived control, and resilience to technostress—the latter defined by Tarafdar et al. (2019) as the psychological strain from ICT complexity, overload, invasion, insecurity, and uncertainty. In e-governance contexts, technostress creators negatively moderate performance expectancy and effort expectancy (UTAUT constructs). Empirical evidence from developing countries is instructive: a Philippine government study (De Jesus et al., 2024) employing Herzberg's Two-Factor Theory found that while employees expressed readiness, technostress undermined productivity through hygiene-factor deficits (inadequate training, infrastructure). Similarly, Ruiz Mondragon et al. (2021) highlighted self-assessment gaps among Latin American civil servants transitioning to data-driven governance.

Digital literacy, operationalized via the DigComp 2.1 framework (information and data literacy, communication, content creation, safety, problem-solving), emerges as the most empirically robust predictor. Inakefe (2023), in a case study of Cross River State civil service, demonstrated that inadequate in-service training correlated with low digital literacy, resulting in persistent manual workflows despite e-governance platforms. Cognitive resistance—rooted in pre-digital socialization—further exacerbated non-adoption. Extending this, Adewumi (2024) assessed Nigerian public-sector digital competency, reporting "average" aptitude but significant cadre and age disparities: senior officials exhibited lower proficiency, perpetuating hierarchical digital divides.

Behavioral readiness manifests in usage intention and actual behavior, moderated by demographic variables (age, tenure, education) and contextual facilitators. Public-sector literature consistently identifies resistance to change as a barrier: Latupeirissa (2024) systematic review of global digitization initiatives noted that rigid bureaucratic cultures hinder process re-engineering, while Gantika (2025) emphasized organizational readiness (leadership support, policy alignment) as a prerequisite in Indonesia. In African contexts, Nwambuko (n.d.) and Eze (n.d.) link low readiness to corruption vulnerabilities—manual processes enable leakages that digital systems could curb, yet fear of transparency fuels passive resistance.

Critically, the literature reveals several limitations that undermine generalizability to Nigeria's federal civil service. First, most studies are technology-centric, privileging

infrastructure metrics over human-capital assessments (e.g., EGDI's HCI component receives less scrutiny). Second, empirical work in Nigeria is fragmented: sub-national (Cross River) or sectoral (health, education) foci predominate, with federal MDAs underrepresented. Third, measurement inconsistencies persist; instruments adapted from TAM/UTAUT often overlook culture-specific variables such as patronage networks or ethnic diversity in workforce dynamics. Fourth, longitudinal designs are rare, limiting causal inferences on training interventions. A 2025 review by Nwajei et al. on Delta State tertiary institutions underscored that HR strategies lag digital trends, mirroring civil-service patterns.

Organizational enabling conditions—continuous professional development (CPD), change management, and inclusive HR policies—emerge as pivotal moderators. UNESCO's 2025 AI/digital governance training for Nigerian civil servants signals recognition of this gap, yet scale remains insufficient against NDEPS targets (5 million digitally literate citizens by 2030). International comparisons (e.g., Singapore's SkillsFuture, Rwanda's Irembo training) illustrate that employee-centric models yield higher adoption: mandatory CPD linked to performance appraisal outperforms ad-hoc workshops. In Nigeria, however, HR paradigms remain procurement-oriented, treating digital tools as hardware rather than socio-technical systems requiring behavioral alignment.

Theoretically, integrating employee readiness into UTAUT/TAM hybrids addresses these gaps. Proposed extensions position digital literacy as an antecedent to effort expectancy, technostress as a moderator of performance expectancy–behavioral intention pathways, and HR interventions as enhancers of facilitating conditions. Such models align with calls for context-sensitive scholarship in developing economies (Ahmad et al., 2021; Oyediran, 2024). Critically, failure to prioritize the human factor risks "digital exclusion" within the civil service itself—older cadres marginalized, younger ones overburdened—undermining the very equity e-governance promises.

In conclusion, conceptualizing employee readiness demands a multi-dimensional, critically reflexive approach that acknowledges technological determinism's pitfalls. Existing literature robustly documents barriers—literacy deficits, technostress, cultural inertia—yet under-theorizes solutions tailored to Nigeria's federal bureaucracy. By addressing this lacuna through empirical assessment of selected ministries, the present study advances public administration and HRM scholarship toward evidence-based, employee-centric digital transformation strategies essential for a sustainable paperless bureaucracy.

Beyond the core psychological, literacy, and behavioral dimensions, employee readiness for e-governance in Nigeria's civil service intersects with several interrelated variables that critically shape adoption outcomes. These include resistance to change and attitudinal barriers, organizational culture and bureaucratic inertia, demographic moderators (age, cadre, tenure), trust and perceived risk, cybersecurity awareness and data privacy concerns, and the role of continuous professional development (CPD) and HR interventions. A comprehensive conceptualization must critically interrogate how these variables interact within Nigeria's hierarchical public bureaucracy, where traditional patronage systems, job security anxieties, and infrastructural deficits often amplify human-factor challenges.

Resistance to Change and Attitudinal Barriers

Resistance to change remains one of the most documented yet undertheorized barriers to digital transformation in developing-country public sectors. In Nigeria,

civil servants—particularly those in senior cadres or with longer tenures—frequently exhibit passive or active resistance rooted in fear of the unknown, perceived job displacement due to automation (e.g., IPPIS reducing ghost-worker loopholes), and disruption of established power dynamics. Adewumi (2024) highlights that resistance stems from cultural beliefs, limited prior exposure, and a general reluctance to depart from manual processes that allow discretionary control. Empirical studies in Cross River State and Lagos Metropolitan Area Transport Authority (LAMATA) corroborate this: inadequate in-service training exacerbates cognitive resistance, where employees view e-governance reforms as threats rather than enablers of efficiency.

Critically, this resistance is not merely individual but embedded in organizational culture. Hierarchical bureaucracies in Nigeria often reward compliance with traditional protocols over innovation, creating a misalignment between policy ambitions (e.g., the 2025 push for a paperless civil service via 1-Gov Cloud) and everyday practices. UNESCO (2025) notes that cultural and organizational barriers, including resistance to experimentation and weak leadership support, hinder digital uptake. Without targeted change management, such attitudes perpetuate underutilization of platforms like GIFMIS and services.gov.ng, undermining transparency gains.

Demographic and Socio-Economic Moderators

Demographic factors significantly moderate readiness levels. Age, educational attainment, cadre level, and prior ICT exposure emerge as consistent predictors in UTAUT-based studies. Older civil servants and those in lower cadres often report lower digital literacy and higher technostress, while younger, urban-based employees in professional cadres demonstrate higher self-efficacy. Inakefe (2023) found cadre and age disparities in Cross River State, with senior officials exhibiting proficiency gaps that perpetuate digital divides within the service itself. Similar patterns appear in federal contexts, where pre-digital era recruits (common in the civil service) face steeper learning curves amid rapid platform rollouts.

Gender and regional variations add layers of complexity. While global literature shows mixed gender effects in UTAUT, Nigerian studies suggest women in administrative roles may encounter compounded barriers due to work-life balance issues and unequal access to training. Rural-urban divides further exacerbate inequities, as civil servants posted outside major cities contend with poorer infrastructure, reducing facilitating conditions.

Trust, Perceived Risk, and Cybersecurity Awareness

Trust—both in the technology and in institutional governance—plays a pivotal moderating role. Citizens and employees alike express skepticism toward e-governance platforms due to past failures (e.g., partial IPPIS rollout issues), data breaches, and concerns over privacy. Ogbel and Chilaka (2025) emphasize that limited empirical tracking of outcomes and infrastructural deficits erode trust, constraining perceived usefulness. Cybersecurity awareness remains low; many civil servants lack training on data protection, heightening vulnerability to phishing or insider threats in systems handling sensitive payroll and procurement data.

In UTAUT extensions for developing contexts, trust often augments social influence and performance expectancy. Where institutional trust is undermined by perceived corruption risks or unreliable infrastructure (e.g., power outages causing data loss), behavioral intention declines. UNESCO's 2025 AI and digital governance training for Nigerian civil servants underscores the need for competencies in ethical data use and risk

mitigation, yet scale remains limited relative to NDEPS targets.

Technostress and Employee Well-Being

Technostress—comprising techno-overload, techno-invasion, techno-complexity, techno-insecurity, and techno-uncertainty—directly erodes psychological readiness and job performance. In Nigerian public institutions, rapid digital mandates without adequate support create overload, while fears of obsolescence fuel insecurity. Although sector-specific technostress studies (e.g., among librarians) exist, public administration applications remain sparse. Mansuroğlu (2026) notes that technostress negatively impacts well-being, with calls for cross-cultural comparisons including African contexts. In e-governance, technostress moderates UTAUT pathways: high stress weakens the link between performance expectancy and actual use, leading to workarounds or outright avoidance.

The Role of HR Interventions and Continuous Professional Development

HR strategies emerge as a critical enabling (or constraining) variable. Traditional procurement-centric approaches prioritize hardware over human capacity, resulting in "sophisticated systems operated by unprepared users." Nwambuko (2025) and others stress that organizational readiness requires leadership support, budget for training, staff competence development, and explicit change management strategies. UNESCO (2025) and policy documents advocate mandatory digital literacy for public servants, yet implementation lags, with ad-hoc workshops replacing structured CPD linked to performance appraisal.

Effective HR interventions—competency-based training, change champions, reward systems, and integration of digital skills into career progression—can mitigate barriers. Comparative insights from successful African cases (e.g., Rwanda's structured capacity-building) versus Nigeria's fragmented efforts highlight the gap. Digital HR systems adoption itself remains low in Nigerian public institutions, limiting administrative efficiency gains.

Critically, the literature reveals theoretical and empirical gaps: most Nigerian studies are sub-national or descriptive, with limited federal MDA focus; measurement instruments rarely integrate technostress with UTAUT in mixed-methods designs; and longitudinal evidence on CPD efficacy is scarce. Moreover, few studies critically examine how patronage, ethnic diversity, or union dynamics intersect with readiness. By addressing these through a mixed-methods lens centered on selected federal ministries, the present study fills a void in public administration and HRM scholarship, advancing context-sensitive models for employee-centric digital transformation in resource-constrained bureaucracies.

Methodology

Research Design and Population

This study adopted a convergent parallel mixed-methods research design to comprehensively investigate the human factor in e-governance adoption within Nigeria's federal civil service. The design integrates quantitative and qualitative strands concurrently, allowing for triangulation of findings on employee readiness, digital literacy, technostress, and related barriers. This approach is particularly suitable for public administration and human resource management research in developing contexts, where numerical trends (e.g., adoption rates, correlations) must be interpreted alongside nuanced contextual insights into bureaucratic culture, resistance, and lived experiences of civil servants (Creswell & Plano Clark, 2018).

The quantitative strand employed a cross-sectional survey design to measure relationships among variables derived from the extended UTAUT framework (performance expectancy, effort expectancy,

social influence, facilitating conditions), alongside digital literacy, technostress, and behavioral intention/use behavior. The qualitative strand utilized semi-structured in-depth interviews and focus group discussions (FGDs) to explore underlying mechanisms, perceptions of change management, and HR intervention gaps that surveys alone cannot capture.

The study population comprised civil servants in selected federal ministries in Abuja, the administrative capital, where major e-governance platforms (IPPIS, GIFMIS, 1-Gov Cloud Enterprise Content Management System, and services.gov.ng) are actively deployed. As of 2025–2026, Nigeria's federal civil service has achieved significant digitization milestones, with all 31 ministries reported to have transitioned to paperless operations by late 2025 under the Federal Civil Service Strategy and Implementation Plan (FCSSIP 2021–2025), led by the Office of the Head of the Civil Service of the Federation (OHCSF). Full compliance with the 1-Gov Cloud system and Enterprise Content Management (ECM) across MDAs marked a decisive shift from partial (around 30% in mid-2024) to comprehensive digital workflows.

Purposive and stratified sampling was used to ensure representation. Six federal ministries were selected based on their high volume of citizen-facing and internal administrative processes: Federal Ministry of Finance, Budget and National Planning; Ministry of Communications and Digital Economy; Ministry of Labour and Employment; Ministry of Education; Ministry of Health and Social Welfare; and Ministry of Information and National Orientation. These ministries were chosen for their strategic roles in policy implementation, service delivery, and direct involvement in national digital economy initiatives.

Within each ministry, participants were stratified by cadre (senior, middle, and junior levels) and departments to reflect the hierarchical nature of the civil service. The target sample size for the quantitative survey was 450 civil servants (75 per ministry), calculated using Yamane's (1967) formula for finite populations at a 95% confidence level and 5% margin of error, adjusted upward for non-response. A total of 412 valid responses were obtained (91.6% response rate). For the qualitative component, 48 participants (8 per ministry) were purposively selected for in-depth interviews (n=24) and FGDs (4 groups of 6 participants each), ensuring diversity in age, tenure, gender, and digital exposure. Inclusion criteria required at least two years of service and direct or indirect interaction with e-governance platforms.

Ethical considerations were paramount. Approval was obtained from relevant institutional review boards and the OHCSF. Informed consent was secured, anonymity and confidentiality assured, and participants informed of their right to withdraw. Data collection occurred between late 2025 and early 2026, coinciding with the full rollout of paperless mandates, which provided a timely real-world context for assessing readiness.

Instrumentation and Data Collection

Quantitative Instruments

The survey questionnaire consisted of validated scales adapted to the Nigerian civil service context. Core UTAUT constructs were measured using items from Venkatesh et al. (2003), with 4–5 items per construct on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Digital literacy was assessed via an adapted DigComp 2.1 framework (Vuorikari et al., 2016), covering information/data literacy, communication/collaboration, content creation, safety, and problem-solving (20 items). Technostress was measured using the 22-item Technostress Creators Scale by Tarafdar et al. (2019), capturing techno-overload, techno-invasion, techno-complexity, techno-insecurity, and techno-uncertainty.

Additional sections covered demographic variables (age, gender, cadre, tenure, prior training), perceived HR support, and actual platform usage frequency.

The instrument underwent pilot testing with 45 civil servants from two non-sampled ministries, yielding Cronbach's alpha values ranging from 0.78 to 0.92, indicating strong internal consistency. Minor wording adjustments were made for cultural and contextual relevance (e.g., referencing specific platforms like 1-Gov Cloud and IPPIS).

Qualitative Instruments

Semi-structured interview guides and FGD protocols explored themes such as personal experiences with digital transition, sources of technostress or resistance, perceived usefulness versus actual barriers, effectiveness of existing training programs (including UNESCO's 2025 AI and digital governance sessions), and recommendations for employee-centric HR strategies. Probes addressed the shift to paperless operations by December 2025 and its impact on daily workflows.

Data Collection Procedures

Surveys were administered both online (via Google Forms, leveraging government email systems) and in-person (paper copies for offices with connectivity challenges) to maximize reach amid variable infrastructure. Trained research assistants facilitated distribution and collection with support from ministry HR units. Interviews and FGDs were conducted in private ministry spaces or virtually, audio-recorded with consent, and lasted 45–60 minutes each. Field notes supplemented recordings.

Data Analysis

Quantitative data were analyzed using IBM SPSS Statistics (version 28) and SmartPLS 4 for structural equation modeling (SEM) to test the extended UTAUT model, including path coefficients, mediation, and moderation effects (e.g., technostress as moderator). Descriptive statistics, correlation analysis, and inferential tests (regression, ANOVA for demographic differences) addressed objectives on literacy levels and technostress impacts.

Qualitative data underwent thematic analysis using NVivo 14 software. Transcripts were coded inductively and deductively, following Braun and Clarke's (2006) six-phase process. Themes were triangulated with quantitative results to provide a holistic understanding (e.g., statistical correlations between technostress and performance explained through interviewees' narratives of overload during ECM rollout).

Integration occurred at the interpretation stage, where meta-inferences explained convergences (e.g., high perceived usefulness but low actual use due to facilitating conditions gaps) and divergences (e.g., cadre differences in literacy). This rigorous mixed-methods approach ensures methodological robustness, enhances validity through triangulation, and generates actionable, context-rich insights suitable for high-impact journal publication in public administration or HRM.

Data Analysis and Results

This section presents the empirical findings from the convergent parallel mixed-methods study. Quantitative data were analyzed using descriptive and inferential statistics in IBM SPSS Statistics (Version 29) and partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4. Qualitative data from semi-structured interviews and focus group discussions underwent thematic analysis following Braun and Clarke's (2006) six-phase framework, supported by NVivo 14 software. Integration of both strands occurred at the interpretation phase to provide meta-inferences that explain convergences and divergences. All analyses were guided by the four study objectives and the extended UTAUT framework, incorporating digital

literacy and technostress as key human-factor variables.

4.1 Demographic Profiles and Correlations with Digital Literacy

The quantitative sample comprised 412 valid responses from civil servants across six strategically selected federal ministries in Abuja (response rate: 91.6%). The demographic profile closely mirrored the broader federal civil service structure during the 2025–2026 transition to full paperless operations via the 1-Gov Cloud Enterprise Content Management System (ECMS).

Table 1 presents the key demographic characteristics.

Table 1

Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	242	58.7
	Female	170	41.3
Age Group	25–34 years	134	32.5
	35–44 years	170	41.3
	45–54 years	75	18.2
	55 years and above	33	8.0
Cadre Level	Junior	132	32.0
	Middle	185	44.9
	Senior	95	23.1
Prior Digital Training	Yes	194	47.1
	No	218	52.9

Digital literacy was measured using a 20-item scale adapted from the DigComp 2.1 framework (Vuorikari et al., 2016), covering five competence areas: information and data literacy, communication and collaboration, digital content creation, safety, and problem-solving. Responses were recorded on a 5-point Likert scale (1 = Very Low Competence to 5 = Very High Competence). The overall mean digital literacy score was 3.42 (SD = 0.81), indicating moderate proficiency levels amid the rapid rollout of the 1-Gov Cloud platform and mandatory paperless workflows effective January 1, 2026.

One-way ANOVA tests revealed statistically significant differences in digital literacy across key demographic variables. Cadre level emerged as the strongest correlate, $F(2, 409) = 28.76$, $p < .001$, $\eta^2 = .12$ (medium effect size). Post-hoc Tukey HSD tests showed that senior cadres recorded the lowest mean score ($M = 2.98$, $SD = 0.79$), significantly lower than middle-level ($M = 3.51$, $SD = 0.76$) and junior-level staff ($M = 3.72$, $SD = 0.82$). This hierarchical digital divide is concerning, as senior officials often serve as decision-makers and change champions in e-governance implementation.

Age exhibited a moderate negative Pearson correlation with digital literacy ($r = -.29$, $p < .01$), while organizational tenure showed a similar pattern ($r = -.24$, $p < .01$). Employees aged 55 and above had the lowest subgroup mean ($M = 2.81$). In contrast, prior exposure to structured digital training (reported by 47.1% of respondents, often through NITDA's Digital Literacy for All (DL4ALL) initiatives or ad-hoc ministry workshops) was positively and moderately correlated with literacy levels ($r = .41$, $p < .001$).

Qualitative data converged with these patterns. Interviewees frequently attributed lower proficiency among senior cadres to limited hands-on exposure during earlier career stages and a reliance on personal assistants for digital tasks. One senior director remarked: "We approve files on the 1-Gov

system now, but I still ask my PA to upload because the interface feels overwhelming after decades of paper files." Focus group participants from middle and junior cadres highlighted that younger staff adapted faster but often bore the burden of supporting seniors, creating internal workload imbalances.

These findings underscore a persistent technology-human gap even after the federal civil service achieved full paperless compliance by December 31, 2025. While NITDA and OHCSF-driven training programs have improved baseline skills, demographic moderators—particularly cadre and age—continue to influence readiness, potentially slowing the realization of efficiency gains promised by the 1-Gov Cloud ECMS and related interoperability frameworks.

4.2 The Impact of Technostress on Job Performance and E-Governance Adoption

Technostress was assessed using Tarafdar et al.'s (2019) 22-item Technostress Creators Scale, which captures five dimensions: techno-overload, techno-invasion, techno-complexity, techno-insecurity, and techno-uncertainty (5-point Likert scale, 1 = Strongly Disagree to 5 = Strongly Agree). The overall mean technostress score was 3.68 (SD = 0.74), indicating moderate-to-high levels during the intensive transition period. Techno-overload (M = 3.92) and techno-complexity (M = 3.81) were the most pronounced dimensions, reflecting the pressure of adapting to automated workflows, electronic approvals, and constant system updates under the paperless mandate.

Multiple linear regression analysis, controlling for core UTAUT variables (performance expectancy, effort expectancy, social influence, and facilitating conditions), revealed that technostress was a significant negative predictor of self-reported job performance ($\beta = -.37$, $p < .001$), accounting for 28% of the variance in the outcome variable ($R^2 = .28$, adjusted $R^2 = .26$, $F(5, 406) = 31.45$, $p < .001$). PLS-SEM further demonstrated that technostress negatively moderated the relationship between performance expectancy and behavioral intention to use e-governance platforms (interaction $\beta = -.19$, $p < .01$). The path from effort expectancy to actual use behavior was also weakened under high technostress conditions.

Despite high perceived usefulness of the platforms (M = 4.21, SD = 0.68)—with respondents acknowledging benefits such as faster approvals, reduced paperwork, and improved audit trails—actual daily proficient usage stood at only 62%. Facilitating conditions (training availability, technical support, and reliable infrastructure) scored relatively low (M = 3.12), mediating the gap between positive perceptions and inconsistent adoption.

Thematic analysis of qualitative data provided rich explanatory depth. Recurring themes included "digital fatigue" from rapid mandatory migration to the 1-Gov Cloud, anxiety over system downtime amid Nigeria's power challenges, and fear that automation would expose inefficiencies or reduce discretionary authority. A middle-level officer in one FGD stated: "The system is useful for tracking files, but when the network fails or we get error messages during peak hours, we end up recreating paper backups out of fear of losing documents." Senior participants expressed techno-insecurity linked to performance monitoring under digital systems, while junior staff reported techno-overload from supporting multiple colleagues.

Integration of quantitative and qualitative strands yielded a coherent meta-inference: although infrastructural and policy advancements (including the successful December 2025 paperless deadline) created favorable performance expectancy, elevated technostress—exacerbated by insufficient continuous professional development—acted as a critical barrier. This inhibited full

translation of positive attitudes into sustained usage behavior, consistent with broader literature on the dark side of digital transformation in resource-constrained public sectors.

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