The productivity question that digital investment has yet to answer
By Seow Poh Sun, Benjamin Lee, Gary Pan, Clarence Goh et al

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The productivity question that digital investment has yet to answer

Research on Singapore accountants shows that addressing technology overload can unlock real payoffs

By Benjamin Lee, Clarence Goh, Seow Poh Sun, Gary Pan and Shawgat Kutubi

Few firms have examined technology's impact on their workforce, and whether the changed environment is working for the people it was built around. IMAGE: PIXABAY

SINGAPORE businesses are spending more on digital tools than ever, yet many leaders are growing less certain that the investment is paying off.

Research by SAP and Oxford Economics published in November 2025 found that organisations here spend an average of S$18.9 million each year on artificial intelligence and related digital initiatives.

Despite this, seven in 10 business leaders surveyed remained unconvinced that the investment was delivering its full potential.

Much of the response to the current uncertainty has focused on which platforms to deploy and how fast to adopt them. While these are necessary questions, they leave a more immediate one unexamined.

How can workers sustain deep focus in a restructured digital environment built around constant availability?

The overload nobody talks about

Our new research explored this issue among accountants.

Most accountants we interviewed described digital tools as a source of friction rather than efficiency. They talked about constantly jumping between systems and messages, or using tools that felt more complicated than the tasks they were meant to support.

As one respondent put it, "There's always something new that's coming out. It might feel a little bit overwhelming to keep up with all the change that's happening."

These accountants' technology overload came in three distinct forms:

- Information overload – receiving more information than there is time or cognitive capacity to process.
- System feature overload – technological tools that are too complex for the tasks at hand.
- Communication overload – excessive electronic communication (including e-mail, instant messaging and other channels) that disrupts attention and work routines.

Unsurprisingly, those surveyed reported high levels of all three.

The counter-intuitive finding is that data volume did not measurably affect productivity, because the accountants learnt to adapt over time.

What affected productivity negatively were system complexity and communication volume. This finding is noteworthy, as many organisations focused on data management are addressing the type of overload their workers have already learnt to absorb, while leaving the other two largely unaddressed.

Coping is not the same as thriving

When organisations do not actively manage their digital environments, accountants resort to managing them alone – a strategy we call "containment".

It is the first of four progressive stages in our Care framework: containment, adaptation, refinement and enhancement.

During containment, as accountants recognise that technology is creating more information, features and channels than they can comfortably handle, they build workarounds to cope.

Some opt to filter messages by channel, such as personal versus professional, to keep their focus. Others block out chunks of calendar time or set their status to "away" to avoid "incessant chats".

The second stage, adaptation, is more deliberate. Accountants adjust their behaviour and skills, learning shortcuts, building familiarity with interfaces, and finding ways to make complex systems less disruptive.

One respondent described the process as "a very steep learning curve", taking "a good three to six months" before feeling confident enough to use the tools independently.

In both stages, the underlying digital environment does not change.

Many accountants in our study find themselves here, spending more time figuring out the tools than doing the work, a cost they are bearing alone.

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When organisations take ownership

The shift to the third and fourth stages of refinement and enhancement requires firms to take ownership of technology-induced changes in the work environment and redesign their processes accordingly.

These stages shift the responsibility from the individual to the firm, allowing for productivity to recover.

During the refinement stage, firms align tools with actual tasks, streamlining features, configuring systems and adjusting communication patterns to fit work processes instead of vendors' default settings. These changes are typically driven by someone with the appropriate authority in the organisation.

At one firm, the presence of dedicated working groups taking staff feedback to the developers and IT team had a direct impact on workflow improvements.

During the enhancement stage, technology no longer simply supports existing tasks, but enables higher-value work that was previously impossible. Here, the investment in digital technology becomes justified. Technology overload – in all its forms – is actively managed rather than merely endured.

Where a firm sits within the Care progression determines whether technology overload weighs on productivity or is managed well. Productivity suffers where firms leave workers to deal with containment and adaptation alone, and recovers as firms move into refinement and enhancement.

Where accounting firms should start

For accounting and finance functions specifically, addressing technology overload starts with establishing new communication norms.

Most firms have no agreed hierarchy for which channels carry genuinely urgent communications; no protected time for concentrated analytical work; and no shared expectation about availability outside core working hours, especially around closing periods and audit deadlines.

Leadership and management need to make these decisions and communicate them explicitly to the team, and possibly at the organisational level, rather than leave it to individual discretion. Nor should the freedom to disconnect from communications depend on seniority.

Amid growing AI and digital investments, few organisations have examined the impact of the technology on their workforce, and whether the changed environment is working for the people it was built around.

The Care framework suggests that the same tools that generate overload today can, over time, enable more productive and valuable work – so long as organisations address the human challenges, not just technical deployment.

Benjamin Lee is assistant professor of accounting (education) at Singapore Management University (SMU), Clarence Goh is associate professor of accounting (practice) at SMU, Seow Poh Sun is professor of accounting (education) at SMU, Gary Pan is professor of accounting (education) at SMU and Shawgat Kutubi is senior lecturer at CQ University Australia, School of Business and Law.