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Technology and Workplace Safety in Nigeria: Assessing the Impact of Digital Solutions in the Banking Sector

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Abstract
The integration of digital technology into workplace safety is transforming health and safety management in Nigeria's banking sector, a field often overlooked for its occupational hazards. Traditional safety protocols in banks are becoming inadequate as risks evolve, prompting the adoption of innovations like biometric access control, cybersecurity monitoring, and artificial intelligence (AI) to enhance risk management, hazard detection, and emergency response. This study uses a documentary research design to review literature, regulatory qsdreports, and case studies to evaluate the effectiveness of these technologies in reducing workplace hazards and ensuring compliance with safety standards. It also identifies challenges such as high costs, infrastructural limitations, and regulatory issues that hinder broader adoption. The findings emphasize the potential of digital solutions to create safer work environments in Nigeria's banking industry and call for policy reforms to support their implementation.
Keywords: cybersecurity risks, biometric access, employee wellness, financial institutions, regulatory issues.
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Introduction

Workplace safety is a critical aspect of occupational health that ensures the well-being of employees and contributes to organizational efficiency. In Nigeria, workplace safety concerns have become increasingly prominent due to the country's expanding industries and the rise of modern workplaces. However, many sectors in Nigeria, including manufacturing, construction, and banking, often face significant safety challenges due to inadequate regulations, infrastructural deficiencies, and limited adoption of safety technologies. According to the International Labour Organization (ILO), workplace accidents and occupational hazards are prevalent in developing countries like Nigeria, with over 2.3 million fatalities globally each year due to work-related incidents (ILO, 2020). The banking sector, traditionally perceived as a low-risk industry for physical safety hazards, has not been exempt from evolving safety challenges. With the rise of digital banking and the increasing reliance on information technology (IT), Nigerian banks are exposed to new risks, including cybersecurity threats, data breaches, and other occupational hazards that compromise employee safety (Eze, 2019). As banks adopt complex technological systems, the need for advanced digital safety solutions has grown, with a focus on mitigating workplace risks through innovation.

Despite the adoption of safety protocols in some Nigerian workplaces, many organizations struggle with implementing comprehensive safety strategies that can effectively address both physical and digital threats. The country's workplace safety regulations, while present, are often poorly enforced, leaving many employees vulnerable to preventable accidents and risks (Agwu, 2012). For instance, workplace accidents in industries such as construction are frequent due to inadequate safety gear and poor enforcement of safety standards, while the banking sector faces challenges related to data security and fraud prevention, which directly impact both employees and customers (Okechukwu & Chukwu, 2018). In response to these concerns, organizations are increasingly turning to digital solutions to enhance workplace safety. Technologies such as biometric access control, artificial intelligence (AI) systems for risk management, and cybersecurity monitoring tools are being adopted to address safety concerns unique to the digital age. These technologies not only improve physical security by controlling access to sensitive areas but also enhance operational safety by reducing the risk of cyber threats and ensuring the integrity of critical data (Abubakar & Bashir, 2021).

This study focuses on the impact of digital solutions on workplace safety within Nigeria's banking sector. While much attention has been given to safety in high-risk industries such as manufacturing and construction, less focus has been placed on the financial sector. This research seeks to fill this gap by examining the role of digital technology in improving safety standards, reducing workplace hazards, and promoting a secure working environment in the banking industry. It will also explore the challenges faced by organizations in adopting these technologies and the need for policy reforms to encourage wider integration of digital safety solutions.

Literature Review

Concept of Workplace Safety

Workplace safety refers to the measures and procedures in place to protect employees from accidents, injuries, and health hazards in their work environment. Ensuring safety at work is crucial for the well-being of employees and for the productivity of organizations. According to the Occupational Safety and Health Administration (OSHA), workplace safety encompasses the physical, psychological, and technological aspects of work environments to prevent harm (OSHA, 2018). Traditionally, workplace safety was largely concerned with preventing accidents in high-risk sectors such as manufacturing and construction. However, the concept has expanded in scope to include digital threats, especially in industries that rely heavily on technology, such as banking and finance (Hughes & Ferrett, 2015). In the context of Nigeria, workplace safety remains a growing concern, given the country's rapid industrialization and modernization. While safety protocols exist, enforcement is often weak, leading to frequent workplace accidents and exposure to health risks (Agwu, 2012). This inadequacy is not limited to physical dangers; as digital systems become more integral to Nigerian industries, the scope of workplace safety now includes safeguarding against cybersecurity threats and maintaining secure digital environments. The failure to address these growing risks can compromise the safety and security of both employees and the organization.

Safety Concerns in the Banking Sector

While the banking sector is generally perceived as a low-risk industry for physical hazards, it faces unique safety concerns that are increasingly tied to its digital transformation. The adoption of digital banking systems, data storage technologies, and online transactions has introduced new forms of risk. Cybersecurity has become one of the most critical aspects of workplace safety in the banking sector, as banks are highly vulnerable to cyberattacks, data breaches, and fraud (Eze, 2019). These digital threats not only jeopardize customer data but also place employees at risk, as cyber incidents can lead to system downtime, job insecurity, and operational disruptions. Another emerging concern in the banking sector is the use of biometric access control systems. While biometric technology, such as fingerprint and retina scanning, is designed to enhance security by restricting unauthorized access, it also raises privacy concerns. Employees may feel that their biometric data is being misused or inadequately protected, which can contribute to a sense of insecurity in the workplace (Abubakar & Bashir, 2021). Furthermore, physical threats such as robberies or internal fraud are still present in some banking environments, highlighting the need for comprehensive safety measures that address both digital and physical risks.

Digital Solutions for Workplace Safety

In response to evolving workplace risks, organizations globally are turning to digital solutions to enhance safety measures. Some key technologies include biometric access control, safety information (SI) monitoring systems, and cybersecurity protocols. Biometric Access Control: Biometric systems have become a popular security solution in workplaces, especially in sectors that deal with sensitive information, such as banking. These systems authenticate individuals based on biological traits like fingerprints, facial recognition, or retina scans, reducing the risk of unauthorized access (Schiff, 2020). In banking, biometric systems not only secure physical premises but also protect digital infrastructures, ensuring that only authorized personnel can access certain data or areas. This reduces risks of internal fraud or breaches of confidentiality.

Safety Information (SI) Monitoring Systems: SI monitoring tools are essential for identifying and managing safety hazards in real time. These systems track and analyze workplace environments to detect potential threats before they escalate into serious incidents. For example, in banking, SI monitoring systems may detect abnormal patterns in transaction data or unauthorized access attempts, allowing security teams to respond swiftly to mitigate risks (Sharma & Kumar, 2021).

Cybersecurity: As banks digitize their operations, they become increasingly vulnerable to cyberattacks, which can compromise both employee and customer data. Advanced cybersecurity systems, which include firewalls, intrusion detection systems (IDS), and encryption technologies, are essential for protecting sensitive data and maintaining operational integrity (Eze, 2019). These tools help to detect and prevent malicious activity, ensuring that the digital workplace remains secure from external threats.

Global Trends in the Adoption of Technology for Workplace Safety

Globally, the integration of digital technologies into workplace safety has been on the rise. Advanced economies, particularly in Europe and North America, have been early adopters of digital safety solutions, spurred by strict regulatory frameworks and technological advancements. For instance, the use of biometric access control has become widespread in many corporate environments, enhancing both physical and digital security (Schiff, 2020). Moreover, the adoption of AI-powered cybersecurity systems and SI monitoring tools has significantly improved safety management in high-risk sectors such as finance, healthcare, and manufacturing (Sharma & Kumar, 2021).

In developing countries, however, the adoption of these technologies has been slower due to infrastructural challenges and high implementation costs. In sub-Saharan Africa, for example, many organizations face difficulties in adopting advanced technologies due to poor internet connectivity and outdated systems (Abubakar & Bashir, 2021). Nonetheless, there is growing interest in these solutions, as more industries recognize the need to protect both physical and digital assets in the workplace.

Nigerian Trends in the Adoption of Technology for Workplace Safety

In Nigeria, the banking sector has been at the forefront of adopting digital technologies to improve workplace safety. Major banks have implemented biometric access systems to enhance security and reduce risks of unauthorized access to sensitive areas (Eze, 2019). Additionally, Nigerian banks are increasingly investing in cybersecurity solutions to protect against the growing threat of cyberattacks. However, the pace of adoption has been hindered by infrastructural limitations and the high cost of implementing these technologies (Agwu, 2012).

Despite these challenges, there is significant potential for growth in the adoption of digital solutions for workplace safety in Nigeria. The increasing reliance on digital banking systems and the need to protect sensitive data are driving demand for more robust safety measures. However, achieving widespread adoption will require improvements in infrastructure, regulatory frameworks, and organizational commitment to integrating these technologies into their safety strategies. The concept of workplace safety has evolved significantly, expanding beyond physical hazards to include digital threats. In the banking sector, cybersecurity, biometric access control, and SI monitoring systems have become critical tools for ensuring workplace safety. While global trends show rapid adoption of these technologies, Nigeria faces challenges such as infrastructural deficiencies and high costs. However, with proper investment and policy reform, digital solutions can revolutionize workplace safety in Nigeria, especially in the banking sector, safeguarding both employees and organizational assets.

Digital Transformation in the Nigerian Banking Sector

Digital transformation has significantly reshaped the banking sector in Nigeria, driven by advancements in technology and changing consumer expectations. Over the past decade, Nigerian banks have increasingly adopted digital solutions to enhance service delivery, improve operational efficiency, and meet the growing demand for convenience among customers (Adeoti, 2020). The Central Bank of Nigeria (CBN) has played a pivotal role in this transformation by promoting initiatives such as the Cashless Policy and the National Financial Inclusion Strategy, which aim to foster a robust digital banking environment (Ogunleye, 2019).

As a result, banks have introduced various digital services, including mobile banking applications, online account opening, and electronic payment systems, significantly improving customer experience (Akinyomi & Olayanju, 2021). Furthermore, the emergence of fintech companies has intensified competition in the banking sector, compelling traditional banks to innovate continuously. These developments have positioned Nigeria as one of the leading countries in digital banking adoption in Africa (Onuoha, 2020).

Current State of Digital Safety Measures in Nigerian Banks

With the increasing reliance on digital platforms, the issue of cybersecurity has become paramount for Nigerian banks. The digital landscape presents new vulnerabilities, making banks attractive targets for cybercriminals (Eze, 2019). Cyberattacks can lead to significant financial losses, reputational damage, and erosion of customer trust. As such, Nigerian banks are investing in various digital safety measures to mitigate these risks. One key measure is the implementation of multi-factor authentication (MFA) systems, which require customers to provide multiple forms of identification before accessing their accounts (Adewale & Awolowo, 2021). This significantly enhances security compared to traditional password-only systems. Additionally, biometric technologies, such as fingerprint and facial recognition, are increasingly used for identity verification, providing an extra layer of security (Abubakar & Bashir, 2021).

Furthermore, Nigerian banks are adopting advanced cybersecurity protocols, including intrusion detection systems (IDS) and encryption technologies, to safeguard sensitive customer information and transactions (Eze, 2019). The Nigerian Communications Commission (NCC) and the CBN have also established regulatory frameworks to guide banks in enhancing their cybersecurity measures, including mandatory reporting of cybersecurity incidents (Ogunleye, 2019). Despite these advancements, challenges remain. Many banks still grapple with inadequate infrastructure, limited cybersecurity awareness among employees, and a shortage of skilled cybersecurity professionals (Iyinam, 2020). These issues hinder the effective implementation of digital safety measures, leaving some vulnerabilities unaddressed. The digital transformation of the Nigerian banking sector has led to significant advancements in service delivery and customer engagement. However, as banks embrace digital solutions, the importance of robust cybersecurity measures cannot be overstated. While many Nigerian banks are implementing various digital safety protocols, ongoing challenges highlight the need for continuous investment in technology and human resources to enhance the security of digital banking operations.

Theoretical Framework

The study was situated within the technology acceptance model and risk management theory in workplace safety. It assessed the impact of digital solutions on workplace safety in Nigeria's banking sector through the lenses of two complementary theoretical frameworks: the technology acceptance model (TAM) and risk management theory (RMT). Together, these models provide a structured understanding of how digital technologies are adopted and used to enhance workplace safety and mitigate risks.

a) **Technology Acceptance Model (TAM)** which was developed by Davis (1989), provides a theoretical basis for understanding how users come to accept and utilize technology. TAM posits that two primary factors: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), determine an individual's intention to use a technology, which, in turn, affects actual usage (Venkatesh & Davis, 2000). In the context of workplace safety in Nigeria's banking sector, TAM helps explain how employees and management assess the usefulness and ease of implementing digital safety solutions, such as biometric access control and cybersecurity systems, in mitigating occupational hazards. In particular, the banking sector is characterized by its rapid adoption of digital tools due to its high reliance on data security and operational efficiency. The implementation of biometric access systems or cybersecurity monitoring is often justified by their

perceived usefulness in enhancing safety and preventing unauthorized access. However, challenges such as infrastructure gaps or employee resistance may affect the perceived ease of use, thereby hindering technology adoption (Adeoti, 2020). Thus, TAM provides a lens through which to evaluate how Nigerian banks decide to adopt new safety technologies based on their perceived benefits and user-friendliness.

b) **Risk Management Theory (RMT)** emphasizes the identification, analysis, and mitigation of risks within organizations (Rosa, 2003). The theory highlights the need for proactive risk identification and control measures to prevent accidents, financial losses, or reputational damage. In the context of workplace safety, risk management involves assessing potential hazards, evaluating their likelihood and impact, and implementing measures to control them. In the Nigerian banking sector, where cyber risks and physical safety concerns intersect, digital safety solutions form a critical component of a bank's risk management strategy. Biometric access controls, for example, mitigate the risk of unauthorized entry into sensitive areas, while cybersecurity systems help in managing the risk of data breaches, phishing, and other cyber threats (Eze, 2019). By employing digital technologies as part of their risk management strategy, banks can not only improve operational safety but also ensure compliance with regulatory standards, thereby minimizing potential liabilities (Adewale & Awolowo, 2021). Moreover, RMT reinforces the importance of continuously monitoring and updating these digital safety systems to adapt to evolving risks. The banking sector is particularly susceptible to emerging cyber threats, which necessitate dynamic risk management approaches (Ogunleye, 2019). RMT thus complements TAM by underscoring the importance of not only adopting technology based on perceived usefulness and ease of use but also ensuring that these tools effectively mitigate identified risks over time.

By integrating the technology acceptance model and risk management theory, this study provides a comprehensive framework for understanding the adoption of digital safety technologies in Nigeria's banking sector. TAM offers insight into the decision-making process surrounding the adoption of digital solutions, while RMT emphasizes the ongoing management of risks that these technologies address. Together, these frameworks explain not only why banks adopt specific safety technologies but also how they sustain and improve workplace safety through continuous risk management efforts. The convergence of TAM and RMT offers valuable insights into how Nigerian banks evaluate and implement digital solutions for workplace safety. While TAM focuses on the user acceptance of technology, RMT ensures that these technologies are aligned with the broader risk mitigation objectives of the organization. In the Nigerian banking sector, this integration of theory helps explain the growing adoption of technologies such as biometric access controls, cybersecurity systems, and risk monitoring tools as essential components of workplace safety strategies.

Methodology

This study adopted a documentary research design to assess the impact of digital solutions on workplace safety in Nigeria's banking sector. Documentary research involves the systematic collection and analysis of existing documents, including published reports, government policies, industry case studies, journal articles, and other relevant secondary sources. The rationale for choosing this design lies in its ability to provide a comprehensive overview of the current state of workplace safety and digital technology adoption without the need for primary data collection, making it suitable for a study focused on existing evidence and historical trends (Ahmed, 2010).

Data for this study were collected from a variety of documentary sources, including:

1. Government Reports: occupational health and safety guidelines issued by Nigerian regulatory bodies such as the Central Bank of Nigeria (CBN), the National Information Technology Development Agency (NITDA), and the National Bureau of Statistics (NBS). These reports

provided insights into workplace safety standards and the regulatory framework surrounding the banking sector.
2. Peer-reviewed journal articles, books, and conference proceedings focusing on digital transformation in the banking sector, workplace safety, and risk management were sourced from reputable databases such as Google Scholar, JSTOR, and institutional repositories.
3. Global trends in digital safety solutions, as reported by the International Labour Organization (ILO) and the World Health Organization (WHO), were reviewed to provide comparative perspectives on how digital technology is reshaping workplace safety globally, with specific reference to banking.

The collected data were subjected to content analysis, a qualitative research method used to systematically interpret textual information. The process involved identifying key themes, trends, and patterns in the documentary sources related to the integration of digital technology in workplace safety. The documentary research design is considered appropriate for this study because it allowed for the analysis of extensive secondary data that would otherwise be difficult to gather through primary data collection, especially when assessing the banking sector. Given the sensitive nature of workplace safety and security protocols, primary data collection may not yield detailed responses due to privacy and regulatory concerns. Moreover, the available documentary sources provided robust and reliable information whose analysis and interpretation answered the research questions effectively (Scott, 2006).

Discussion of Findings

This study assessed the impact of digital solutions on workplace safety in Nigeria's banking sector, examining the effectiveness of technologies such as biometric access control, cybersecurity systems, and surveillance mechanisms. Through a documentary research design, the analysis of reports, case studies, and regulatory documents revealed three major findings:

1) **Significant Improvement in Access Control and Physical Security:** One of the key findings from this study is that digital solutions, particularly biometric access control systems, have significantly improved workplace safety in Nigeria's banking sector. Banks have adopted technologies like fingerprint and facial recognition systems to control physical access to sensitive areas such as vaults, data centers, and operational floors. These technologies have reduced the risk of unauthorized access and internal security breaches, which are critical safety concerns in the banking sector (Eneh, 2021). By ensuring that only authorized personnel can enter secure areas, these digital systems provide a more reliable form of security than traditional locks and keycards, thus enhancing the overall safety of the work environment. However, it was observed that the implementation of such technologies varies across banks, with larger, more resource-rich institutions investing heavily in these systems, while smaller banks face challenges due to high implementation costs and limited technical expertise (Olatunji, 2019).
2) **Increased Focus on Cybersecurity as a Component of Workplace Safety:** The second major finding is that cybersecurity has emerged as a critical element of workplace safety in Nigerian banks. With the increasing digitalization of banking operations, banks are exposed to a range of cyber threats such as data breaches, ransomware, and phishing attacks, which not only threaten the financial assets of the banks but also compromise the safety and well-being of employees. This study found that banks are increasingly adopting digital tools such as security information (SI) monitoring systems and artificial intelligence (AI)-driven threat detection to mitigate these risks (Ayodele & Falana, 2020). These systems help identify potential cyber threats in real-time, allowing banks to respond quickly and prevent security incidents that could lead to financial loss, reputational damage, and employee vulnerability. Nevertheless, the study found that while major banks have implemented advanced cybersecurity measures, some smaller financial institutions lag

in adopting comprehensive solutions, often due to limited financial resources and inadequate cybersecurity awareness among staff.

3) **Challenges in Widespread Adoption of Digital Safety Solutions:** Despite the clear benefits of digital solutions for workplace safety, the study identified significant barriers to widespread adoption of these technologies in Nigeria's banking sector. The major challenges include high implementation costs, infrastructural gaps, and inconsistent regulatory frameworks (Okoroafor, 2022). The cost of deploying biometric access control, advanced surveillance systems, and AI-driven monitoring tools is prohibitive for smaller and mid-sized banks, limiting their ability to adopt these safety-enhancing technologies. Additionally, the lack of a stable and reliable technology infrastructure, including broadband connectivity and power supply, impedes the effective functioning of these systems in certain regions. Moreover, while regulatory bodies such as the Central Bank of Nigeria (CBN) have made strides in encouraging the adoption of digital solutions for enhanced security, there are gaps in the enforcement of workplace safety standards, particularly regarding digital safety. The absence of a unified policy mandating the integration of digital safety measures across all banks creates disparities in how institutions approach workplace safety.

Policy Implications and Recommendations

Based on the findings of this study on the impact of digital solutions on workplace safety in Nigeria's banking sector, several policy implications and recommendations can be drawn. These focus on enhancing the adoption of digital technologies to improve safety, ensuring regulatory oversight, and addressing the infrastructural challenges that hinder widespread implementation.

a) **Strengthening Regulatory Frameworks for Digital Safety Solutions:** The study reveals gaps in regulatory enforcement regarding the mandatory adoption of digital safety measures in the banking sector. This inconsistency leads to disparities in how banks approach workplace safety, with smaller banks struggling to implement advanced digital solutions. The study therefore recommends the need for a comprehensive regulatory framework that mandates the adoption of core digital safety solutions, such as biometric access control and cybersecurity systems, across all banking institutions. Regulatory bodies like the Central Bank of Nigeria (CBN) and the National Information Technology Development Agency (NITDA) should collaborate to develop clear safety protocols that require all banks, regardless of size, to integrate specific digital technologies. This could involve creating industry-wide standards that are enforced through regular audits and compliance checks.

b) **Incentivizing Technological Investments in Smaller Banks:** Policy Implication: High implementation costs remain a significant barrier for smaller banks in adopting digital safety solutions. Without adequate financial resources, these institutions are unable to keep up with larger banks in ensuring comprehensive workplace safety. The Nigerian government, through relevant financial regulators, should consider providing incentives and subsidies to encourage smaller banks to invest in digital safety technologies. These incentives could take the form of tax breaks, low-interest loans, or grants specifically aimed at technological upgrades. Additionally, creating public-private partnerships could ease the financial burden on smaller banks, enabling them to adopt digital safety measures that would otherwise be out of reach.

c) **Enhancing Infrastructure to Support Digital Technologies:** Infrastructural gaps, such as unreliable power supply and inadequate broadband connectivity, were identified as major challenges in the widespread adoption of digital safety technologies. These limitations hamper the

effectiveness of advanced digital systems, particularly in smaller or rural bank branches. The Nigerian government and private sector stakeholders should prioritize infrastructure development as part of the broader digital transformation agenda. Efforts should be made to improve national broadband coverage, particularly in less developed regions where digital access is limited. Similarly, investments in stable power supply, such as through solar energy or alternative power sources, would ensure that digital safety systems can function optimally. Addressing these infrastructural challenges will create an enabling environment for the successful adoption of digital safety solutions across the banking sector.

d) **Promoting Cybersecurity Awareness and Training**: While major banks have made strides in adopting cybersecurity measures, there is a notable gap in cybersecurity awareness and training among employees, especially in smaller institutions. This knowledge gap leaves banks vulnerable to cyber threats that could compromise workplace safety. There should be a national effort to improve cybersecurity literacy among banking professionals. This could be achieved through mandatory cybersecurity training programs as part of the workplace safety standards enforced by regulatory bodies. The CBN, in collaboration with banking associations and cybersecurity experts, should develop training curricula that educate employees on potential cyber threats, the importance of digital safety, and best practices for maintaining secure systems. Furthermore, banks should be encouraged to invest in ongoing professional development to ensure that their staff remain updated on the latest cybersecurity trends and tools. By addressing these policy implications and implementing the recommendations, Nigeria's banking sector can enhance workplace safety through the broader adoption of digital technologies, ultimately fostering a more secure and productive work environment.

Conclusion

This study set out to assess the impact of digital solutions on workplace safety in Nigeria's banking sector. It focused on technologies such as biometric access control, cybersecurity systems, and safety information (SI) monitoring tools, evaluating their effectiveness in enhancing risk management, hazard detection, and overall safety compliance. Through a documentary research design, the study analyzed existing literature, case studies, and regulatory documents to provide a comprehensive understanding of how these digital solutions are being implemented across the sector. The findings indicate that the adoption of digital technologies has significantly improved workplace safety in major banks, particularly in terms of access control and cybersecurity. Biometric systems have helped in controlling physical access to sensitive areas, while AI-driven cybersecurity systems have mitigated cyber risks, protecting both assets and employees. However, several challenges were identified, including high costs, infrastructural deficits, and inconsistent regulatory frameworks, which have limited the broader adoption of these technologies, especially among smaller banks.

The integration of digital solutions into workplace safety practices is proving to be a transformative step for Nigeria's banking sector. These technologies have enhanced the management of occupational risks, improved safety compliance, and provided more secure working environments. However, the study concludes that for these benefits to be fully realized across the sector, there must be concerted efforts to address the identified challenges. This includes strengthening regulatory frameworks, incentivizing smaller banks to adopt digital safety measures, improving infrastructure, and fostering cybersecurity awareness among employees. By tackling these issues, the Nigerian banking sector can continue to make strides in workplace safety, leveraging technology to create safer and more resilient work environments for all stakeholders.

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