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Digital Transformation, Work-Life Balance, and Job Satisfaction: Evidence from Public and Private Banking Institutions of Southern Rajasthan

Shilpa Sharma, Neeru Rathore

Abstract

This study investigates the dual impact of digital transformation on work-life balance (WLB) and job satisfaction (JS) among employees in public and private banking institutions of Southern Rajasthan, India. As banking services are rapidly digitalizing, employees gain greater work and workplace flexibility but also face challenges such as digital overload. Data was collected from 540 employees across 12 banking institutions and statically analyzed through structural equation modeling (SEM). The findings revealed that digital transformation significantly contributes in enhancing the workplace flexibility, which in turn improves work-life balance satisfaction and overall job satisfaction. Conversely, digital overload negatively affects WLB satisfaction, underscoring the dual nature of technology adoption. The study highlights the importance of organizational support, stress management mechanisms, and employee adaptability in moderating these effects. Practical implications suggest that banks should implement policies and training programs that maximize the benefits of digital tools while mitigating their stress-inducing effects. Future research may explore longitudinal effects, sectoral comparisons, remote work dynamics, and technological interventions to further optimize employee well-being in digitally transforming workplaces.

Keywords: Digital Transformation, Work-Life Balance, Job Satisfaction, Digital Overload, Banking Sector, Rajasthan.

Introduction

The banking industry has been at the forefront of digital transformation (DT) in recent decades, driven by the rapid adoption of financial technologies, mobile banking applications, artificial intelligence (AI), and automation. Digital transformation in this sector involves the integration of advanced digital tools to enhance efficiency, reduce transaction costs, and improve customer experience (Kothapalli, 2022; Yaqub & Alsabbab, 2023). In India, public and private banks have made significant investments in digitalization to remain competitive and meet evolving customer expectations. This shift has fundamentally altered the work environment for bank employees, reshaping the ways in which they perform their tasks, communicate, and interact with clients (Khams, 2022; Porfirio et al., 2024; Ajayi-Nifise et al., 2024). While, digitalization offers undeniable advantages such as faster processing, remote service delivery, and increased accessibility, it has also brought new challenges for employees. One important concern is its impact on work-life balance (WLB). Digital tools often enable employees to work beyond traditional office hours, which can blur the boundaries between personal and professional life (Chung & van der Lippe, 2020). Although workplace flexibility derived from digital transformation allows staff to better manage their personal commitments, constant connectivity can lead to digital overload (DO), job stress, and reduced satisfaction with work-life balance (Rainoldi et al., 2024; Ali, 2025).

Work-life balance plays a critical role in job satisfaction (JS), particularly in industries like banking, where high workloads, customer demands, and technological pressure are common. Studies have shown that employees who are able to maintain a healthy balance between professional and personal responsibilities exhibit higher levels of satisfaction, commitment,

and performance (Hasan et al., 2021; Dube & Ndofirepi, 2024; Sawitri, 2024). Conversely, poor balance often results in burnout, absenteeism, and reduced productivity (Susanto et al., 2022). In India, the issue is especially relevant, as banking employees often face extended working hours, compliance burdens, and the expectation of round-the-clock availability due to digital systems (Oladele, 2024).

The context of Southern Rajasthan provides a unique setting for examining these issues. The region has seen an accelerated push toward digital banking, particularly in public sector banks seeking to modernize, as well as in private banks striving to maintain competitive advantage. Employees in these institutions face not only technological adaptation but also cultural and organizational challenges that affect how digital transformation influences their work-life balance and job satisfaction. Given this background, the present study investigates the impact of digital transformation on work-life balance and job satisfaction among employees of public and private banking institutions in Southern Rajasthan. Specifically, it examines workplace flexibility as a potential benefit of digitalization and digital overload as a possible drawback. By integrating these dimensions, the study aims to provide a comprehensive understanding of how digital transformation influences employee well-being and satisfaction in the banking sector.

Literature Review

In the context of banking institutions, digital transformation introduces both new resources and job demands. The Job Demands–Resources (JD-R) model proposed by Bakker and Demerouti (2007) has become a widely accepted theoretical framework for analyzing employee well-being, motivation, and performance. The model emphasizes the interaction between job demands and job resources. Job demands are physical, psychological, or organizational aspects of work that require effort and are associated with costs such as stress or burnout (e.g., workload, role ambiguity, and in the context of this study, digital overload). Conversely, job resources are aspects of the job that help achieve work goals, reduce demands, or stimulate personal growth, such as autonomy, workplace flexibility, and supportive management (Bakker & De Vries, 2021).

On one hand, digitalization provides workplace flexibility, streamlined communication, and more efficient service delivery, which align with the resource side of the JD-R model. On the other hand, digitalization often requires constant availability, rapid adaptation to new tools, and increased cognitive load, reflecting the demand side (Tarafdar et al., 2024). This duality positions the JD-R model as an appropriate framework for understanding how digital transformation impacts work-life balance and job satisfaction. While earlier studies have applied the JD-R model primarily to healthcare, education, and general corporate settings, its application in banking, particularly in India, remains underexplored. This study addresses this gap by using the JD-R model to analyze how digital transformation affects workplace flexibility, digital overload, and subsequent job satisfaction in public and private banks in Southern Rajasthan.

Further, in context to the digital transformation and workplace flexibility, digital transformation has emerged as a cornerstone of organizational competitiveness in banking, allowing for innovations such as online banking, automated customer service, mobile apps, and AI-driven decision-

making systems (Tsindeliani et al., 2022). For employees, digital tools frequently enhance workplace flexibility by enabling remote access, faster communication, and reduced reliance on physical presence (Mariani et al., 2023). Flexibility empowers employees to better integrate personal and professional roles, thereby reducing time-based and strain-based conflicts.

Dimian et al. (2023) argued that digitalization provides employees with greater control over when, where, and how they work, enhancing their capacity to manage family commitments alongside professional obligations. In banking, flexibility can manifest in extended service channels (e.g., mobile banking), where employees may work from different locations or use digital dashboards for customer management. Such resources align with the JD-R framework as they improve motivation and buffer against work stress. However, the extent of flexibility depends on organizational policies and culture. Private Banks, often more agile in adopting digital practices, may provide greater autonomy compared to public banks, where hierarchical structures might limit flexibility (Murray et al., 2021; Mustafa et al., 2022; Pacheco-Cubillos et al., 2024). Thus, digital transformation in banking does not uniformly translate into flexibility but is mediated by organizational context and managerial attitudes.

Although digitalization offers many advantages, it also introduces risks of digital overload, often referred to as technostress. Tarafdar et al. (2024) describe digital overload as the stress resulting from excessive use of digital technologies, leading to mental fatigue, anxiety, and lower productivity. In banking, the adoption of multiple platforms (e.g., CRM tools, compliance software, fintech integration) often requires employees to handle complex, overlapping tasks, which can increase workload intensity (Marsh et al., 2024). Kaur et al. (2025) found that employees in Indian banks reported high levels of stress due to constant exposure to digital platforms and expectations of immediate responses. Similarly, Tochia (2021) argued that technology can blur temporal and spatial work boundaries, extending employees' obligations into non-working hours. This situation aligns with the demand aspect of the JD-R model, as digital overload represents an additional stressor that can negatively affect well-being.

Moreover, differences between public and private banks may exacerbate overload. Private Banks' faster digital adoption might pressure employees to quickly master new technologies, while public banks may expose employees to stress from outdated systems and transition challenges (Diener, & Špaček, 2021; Nesindande et al., 2024). Both contexts highlight the paradox of digital transformation: while it enhances efficiency, it simultaneously imposes cognitive and emotional strain. Overall, digital transformation is consistently linked to digital overload, but few studies have tested its direct effects on employees' work-life balance and satisfaction (Adholiya & Birla, 2024) within India's banking sector.

Specifically, Work-life balance (WLB) refers to the extent to which individuals are able to meet the demands of both their work and personal lives without conflict (Sarker et al., 2021; SN, 2023; Adholiya & Adholiya, 2017). Workplace flexibility is one of the most cited enablers of WLB. Studies across industries demonstrate that flexible arrangements such as remote work, adjustable schedules, or telecommuting positively influence employees' ability to

manage dual roles (Hayman, 2010; Luthfi et al., 2025). In the banking sector, flexibility offered through digital systems (e.g., remote approval systems, virtual meetings) allows employees to reduce commuting time and coordinate family responsibilities, thereby enhancing satisfaction with WLB (Lau & Marianti, 2024; Walga, 2018). Public banks, however, may face challenges due to rigid hierarchical structures that undermine the flexibility potential of digital tools, while private banks may capitalize on flexibility as part of competitive talent management strategies.

Conversely, digital overload undermines WLB by making it harder to disconnect from work. Murtaza & Molnár (2024) highlighted that constant connectivity fosters “perpetual availability,” eroding personal time and increasing work–life conflict. For bank employees, expectations of responding to emails or handling digital transactions after hours can diminish satisfaction with WLB, despite perceived flexibility. Overall, Workplace flexibility enhances WLB, but digital overload poses a countervailing force. Empirical studies rarely explore these opposing mechanisms together in the banking context (Karwa, 2025; Hasyim & Bakri, 2025).

In context to WLB and Job satisfaction, job satisfaction (JS) is a positive emotional state resulting from one’s appraisal of work experiences (Locke, 1970; Joshi et al., 2014). Numerous studies have documented a strong link between WLB and JS. Haar et al. (2014) found across seven countries that employees who experienced greater WLB reported higher job and life satisfaction, as well as better mental health. In India, Adisa et al. (2017) observed that mobile technologies allowed professionals to better balance work and home, leading to improved satisfaction and engagement. In banking, where customer service pressure and long hours are common, satisfaction with WLB becomes a crucial determinant of overall job satisfaction. Employees who feel their institutions support balance are more likely to stay motivated, loyal, and productive (Qi et al., 2024; Harjanto et al., 2023). Conversely, persistent work-life conflict has been linked to higher turnover, stress, and absenteeism in financial institutions (Paliwal & Adholiya, 2015; Ahmad, 2022; Zaigham & Malik, 2024). So, WLB consistently predicts JS, but the mediating role of WLB satisfaction in digitally transforming banks has not been thoroughly examined.

Research Gaps

- **Sectoral focus:** Most DT–WLB–JS studies emphasize education, healthcare, or IT. Banking remains underexplored, especially in India. While Ajayi-Nifise et al. (2024), Diener and Špaček (2021), and Porfirio et al. (2024) examine banking transformation, they overlook employee well-being. In India, evidence is limited to single cases like HDFC Bank (Kaur et al., 2025).
- **Duality of digital transformation:** Research highlights either positive effects such as flexibility (Dimian et al., 2023; Rainoldi et al., 2024) or negative effects like overload and technostress (Marsh et al., 2024; Tarafdar et al., 2024). Adisa et al. (2017) also noted blurred boundaries. Few studies integrate both dimensions in one framework.
- **Comparative institutional analysis:** Public and private banks differ in culture and digital adoption, yet comparative employee-level studies are rare. Khams

(2022), Mustafa et al. (2022), and Pacheco-Cubillos et al. (2024) discuss organizational changes but not employee outcomes. Indian studies remain limited to private banks (Kaur et al., 2025).

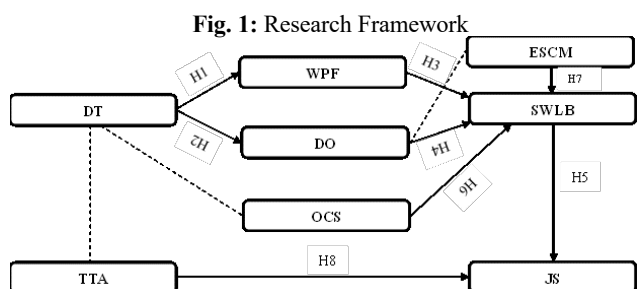
- **Mediation mechanisms:** WLB is linked to job and life satisfaction (Haar et al., 2014; Walga, 2018) and turnover outcomes (Lau & Marianti, 2024; Susanto et al., 2022). Hasan et al. (2021) and Zaigham and Malik (2024) highlight mediation effects, but WLB satisfaction as a mediator between DT and JS in banking remains underexplored.

Research Objectives

- To examine the impact of digital transformation on workplace flexibility and digital overload among banking employees.
- To assess the relationship between workplace flexibility, digital overload, and satisfaction with work-life balance.
- To evaluate the mediating role of work-life balance satisfaction in predicting job satisfaction.

Methodology

Research Framework: The research framework given below illustrates the complex interplay between digital transformation (DT), workplace flexibility (WPF), digital overload (DO), satisfaction with work-life balance (SWLB), and job satisfaction (JS), along with three contextual moderating factors: organizational culture and support (OCS), employee stress and coping mechanisms (ESCM), and technological training and adaptability (TTA).



The framework reflects the Job Demands–Resources (JD-R) model, where DT acts as both a resource (through flexibility) and a demand (through overload). Work-life balance satisfaction serves as a key mechanism that translates work conditions into job satisfaction, while contextual moderators ensure that organizational and personal factors shape how employees experience the digital workplace.

Study Area: The present study was conducted in Southern Rajasthan, a region that has witnessed rapid growth in the banking sector due to increasing urbanization and technological penetration. Public and private sector banks in this region have embraced varying degrees of digital transformation, ranging from mobile banking and fintech integration to AI-driven customer service platforms. The study included major public banks such as State Bank of India and Bank of Baroda, as well as private institutions including ICICI Bank, HDFC Bank, and Axis Bank. These banks were chosen because they represent both traditional, government-regulated institutions and more agile, privately managed entities. The contrasting organizational structures and levels of digital adoption provided a suitable context to explore how digital transformation influences employees’ work-life balance and job satisfaction.

Research Design: A cross-sectional descriptive survey design was adopted for the study. This design was considered appropriate because it allows for capturing employees’ perceptions at a single point in time and also enables the researcher to assess the relationships between digital transformation, workplace flexibility, digital overload, work-life balance satisfaction, and job satisfaction. The survey approach is particularly suitable for organizational research, as it permits data collection from a large sample efficiently and also ensured standardized responses across multiple constructs.

Hypotheses: Based on research objectives, the following hypotheses are proposed:

H₁: Digital Transformation positively affects Workplace Flexibility.

H₂: Digital Transformation positively affects Digital Overload.

H₃: Workplace Flexibility positively affects Satisfaction with Work-Life Balance.

H₄: Digital Overload negatively affects Satisfaction with Work-Life Balance.

H₅: Satisfaction with Work-Life Balance positively affects Job Satisfaction.

H₆: Organizational Culture & Support positively moderates the relationship between Digital Transformation and Satisfaction with Work-Life Balance.

H₇: Employee Stress & Coping Mechanisms negatively influence the relationship between Digital Overload and Satisfaction with Work-Life Balance.

H₈: Technological Training & Adaptability positively moderates the relationship between Digital Transformation and Job Satisfaction.

Population and Sampling: The target population consisted of employees working in both public and private banking institutions in Southern Rajasthan. This included officers, clerks, customer service managers, IT support staff, and middle-level administrators, as these roles are most directly influenced by digital transformation initiatives. A purposive sampling technique was used to select banks that had significantly integrated digital technologies in their operations, ensuring relevance to the study objectives. Within the selected banks, proportionate stratified sampling was employed to ensure representation from both public and private institutions. Out of approximately 1,200 employees approaching, 600 questionnaires were distributed. Of these, 520 valid responses were retained after screening for completeness and consistency, yielding a response rate of 86.67%. The sample was balanced in terms of gender, age, educational qualifications, and years of work experience, providing diversity in perspectives.

Data Collection: Data were collected using a structured, self-administered questionnaire, designed on a 5-point Likert scale ranging from 1 = “Strongly Disagree” to 5 =

“Strongly Agree.” The instrument comprised six sections: demographic information and five latent constructs. All constructs were adapted from validated scales in previous studies, ensuring reliability and content validity:

- **Digital Transformation (DT):** Items adapted from Chin et al. (2023) to capture the extent of digital integration in employees’ daily tasks.
- **Workplace Flexibility (WPF):** Scale developed by Hill & Carroll, (2024), measuring the degree of temporal and spatial flexibility afforded by technology.
- **Digital Overload (DO):** Items taken from Tarafdar et al. (2024), assessing stress, fatigue, and constant connectivity arising from digital platforms.
- **Work-Life Balance Satisfaction (SWLB):** Adapted from Rahajeng, M. G., & Handayani (2022), focusing on employees’ subjective satisfaction with balancing work and personal responsibilities.
- **Job Satisfaction (JS):** Measured using Hackman and Oldham’s (1975) Job Diagnostic Survey, a widely used and validated scale.
- **Data Analysis**
- Data were coded and analyzed using SPSS (version 25) and AMOS (version 24). The analysis proceeded in several stages:
- **Data Screening:** Responses were checked for missing values, outliers, and normality of distribution.
- **Reliability Testing:** Cronbach’s alpha was calculated for each construct, with values above 0.70 considered acceptable (Nunnally & Bernstein, 1994). Composite reliability (CR) and Average Variance Extracted (AVE) were also computed to confirm internal consistency and convergent validity (Adholiya, 2025).
- **Validity Testing:** Discriminant validity was assessed by comparing the square root of AVE with inter-construct correlations.
- **Descriptive Analysis:** Demographic data (gender, age, education, years of experience) were summarized using frequencies and percentages.
- **Confirmatory Factor Analysis (CFA):** Conducted to test the measurement model and ensure that observed indicators adequately reflected the latent constructs.
- **Structural Equation Modeling (SEM):** Used to test the hypothesized relationships (H₁–H₅) between DT, WPF, DO, SWLB, and JS. Model fit was assessed using indices such as χ^2/df , GFI, AGFI, CFI, RMSEA, RMR, and NFI.
- **Hypothesis Testing:** Path coefficients (β), t-values, and p-values were analyzed to determine support for hypotheses.

Analysis and Interpretation

Table 1: Demographic Profile of Respondents.

Characteristic	Frequency	%
Gender		
Male	286	55.00
Female	234	45.00
Age		
25–35	312	60.00
36–45	156	30.00
46+	52	10.00
Educational Level		
Bachelor’s	130	25.00

Master's	208	40.00
Others	182	35.00
Years of Working		
0–5 years	234	45.00
6–10 years	182	35.00
11+ years	104	20.00
Marital Status		
Single	191	36.73
Married	329	63.27
Job Position		
Clerical/Operational	150	28.85
Officer/Managerial	239	45.96
Senior Management	131	25.19
Monthly Income (INR)		
Below 40,000	156	30.00
40,000–70,000	206	39.62
Above 70,000	158	30.38
Work Mode		
Fully Office-Based	316	60.77
Hybrid (Office + Remote)	146	28.08
Fully Remote	58	11.15
Type of Bank		
Public Sector	266	51.15
Private Sector	254	48.85

The demographic characteristics of the respondents provide valuable insights into the composition of the workforce of public and private banks in Southern Rajasthan. The sample comprised 55.00% males and 45.00% females, showing that although banking in India has historically been male-dominated, female participation has significantly increased, moving towards a more balanced workforce. In terms of age, the majority of employees (60.00%) were between 25 and 35 years, followed by 30.00% in the 36–45 range, while only 10.00% were above 46. This highlights a predominantly young workforce that is digitally inclined and adaptable to new technologies, though potentially more prone to stress and digital overload due to constant technological engagement. Educational qualifications reveal a highly skilled workforce, with 40.00% of respondents holding a Master's degree and 35.00% reporting other advanced qualifications (such as diplomas and PhDs), while 25.00% had a Bachelor's degree. This suggests that banks in the region rely on well-qualified staff capable of managing complex financial processes and digital innovations. Regarding work experience, 45.00% of respondents had less than five years of service, 35.00% had six to ten years, and 20.00% had more than eleven years. This mix of fresh talent and seasoned professionals ensures diversity in perspectives, particularly in understanding the opportunities and challenges posed by digital transformation.

Marital status data showed that 63.27% of employees were married compared to 36.73% single, highlighting the importance of addressing work-life balance concerns, especially for married employees balancing professional and family responsibilities. Job position analysis indicates that officers and mid-level managers formed the largest group (45.96%), followed by clerical or operational staff (28.85%) and senior management (25.19%). This distribution suggests that the study captured insights from both frontline employees directly involved in banking operations and decision-makers at higher levels. Income distribution further reflects the middle-income profile of the workforce, with 39.62% of employees earning between INR 40,000–70,000, while 30.38% earned above INR 70,000, and 30.00% earned below INR 40,000. These figures suggest financial stability among employees, though varying expectations of job satisfaction and work-life balance may exist across income brackets. Work mode data shows that 60.77% of employees were fully office-based, 28.08% worked in hybrid arrangements, and only 11.15% were fully remote. This indicates that while digitalization has enabled alternative work modes, conventional office-based models remain dominant in the banking sector. Finally, representation was fairly balanced between public sector banks (51.15%) and private sector banks (48.85%), ensuring that findings reflect the institutional realities of both types of organizations.

Table 2: Reliability Test: Cronbach's Alpha (α) Test Statistics.

Scale	Scale Code	α – Value
For Digital Transformation impact on Work Flexibility & Overload		
Digital Transformation	DT	0.86
Workplace Flexibility	WPF	0.82
Digital Overload	DO	0.78
For Work-Life Balance Satisfaction & Job Outcomes		
Satisfaction with Work-Life Balance	SWLB	0.82
Job Satisfaction	JS	0.84
For Moderating/Contextual Dimensions		
Organizational Culture & Support	OCS	0.80
Employee Stress & Coping Mechanisms	ESCM	0.79
Technological Training & Adaptability	TTA	0.81

The reliability analysis further confirmed the robustness of the measurement scales used in the study. Digital Transformation ($\alpha = 0.86$), Workplace Flexibility ($\alpha = 0.82$), and Digital Overload ($\alpha = 0.78$) all exceeded the recommended minimum of 0.70, indicating high consistency in measuring the dual impacts of digitalization on employees. Similarly, Work-Life Balance Satisfaction ($\alpha = 0.82$) and Job Satisfaction ($\alpha = 0.84$) displayed strong reliability, confirming that the survey instrument effectively captured employees' perceptions of their work-life balance

and overall job satisfaction. Additional contextual dimensions, Organizational Culture and Support ($\alpha = 0.80$), Employee Stress and Coping Mechanisms ($\alpha = 0.79$), and Technological Training and Adaptability ($\alpha = 0.81$), also demonstrated satisfactory reliability. These findings suggested that the survey not only measured the core constructs effectively but also accounted for organizational and personal factors that shape employees' experiences with digital transformation.

Table 3: Factor Loadings, Composite Reliability, and AVE for Constructs.

Construct	Item	Factor Loading (>0.5)	CR (>0.60)	α (>0.70)	AVE (>0.50)
DT	X1	0.764	0.881	0.862	0.563
	X2	0.817			
	X3	0.729			
WPF	X4	0.703	0.823	0.804	0.534
	X5	0.746			
	X6	0.681			
DO	X7	0.692	0.807	0.782	0.512
	X8	0.718			
SWLB	X9	0.774	0.846	0.823	0.557
	X10	0.735			
JS	X11	0.793	0.867	0.842	0.571
	X12	0.758			
OCS	X13	0.724	0.835	0.803	0.528
	X14	0.747			
	X15	0.696			
ESCM	X16	0.708	0.814	0.791	0.518
	X17	0.732			
	X18	0.686			
TTA	X19	0.783	0.849	0.815	0.562
	X20	0.745			
	X21	0.723			

Table 3 summarizes the factor loadings, composite reliability (CR), Cronbach's alpha (α), and Average Variance Extracted (AVE) for all constructs included in the study. The factor loadings for individual items ranged between 0.681 and 0.817, exceeding the minimum acceptable threshold of 0.500, thereby confirming strong indicator reliability. Cronbach's alpha values ranged from 0.782 to 0.862, all well above the recommended cutoff of 0.700 (Nunnally & Bernstein, 1994), establishing the internal consistency of the scales. Similarly, CR values were consistently high, ranging between 0.807 and 0.881, further supporting the reliability of the constructs. The AVE values for each construct fell within the range of 0.512 to 0.571,

surpassing the suggested threshold of 0.500, thereby confirming convergent validity.

Taken together, these results demonstrate that the measurement model is statistically sound, with all constructs digital transformation, workplace flexibility, digital overload, satisfaction with work-life balance, job satisfaction, organizational culture and support, employee stress and coping mechanisms, and technological training and adaptability being both reliable and valid. This provides a strong foundation for the subsequent structural model analysis and hypothesis testing, ensuring that the relationships among constructs are accurately assessed.

Table 4: Structural Model Fit Indices.

Fit Index	Recommended Value	Value	Remark
χ^2/df	< 3 (good) or < 5 (acc.)	3.421	Acceptable
GFI	> 0.90	0.922	Good fit
AGFI	> 0.80	0.884	Acceptable
CFI	> 0.90	0.956	Good fit
RMSEA	< 0.06	0.041	Good fit
RMR	< 0.05	0.006	Good fit
NFI	> 0.90	0.914	Good fit
PNFI	> 0.60	0.626	Good fit

The structural model exhibited a satisfactory fit with the observed data. The chi-square/df ratio was 3.42, falling within the acceptable limit of less than 5. Goodness-of-fit indices, including GFI (0.922), AGFI (0.884), CFI (0.956), and NFI (0.914), met or exceeded recommended thresholds, indicating that the hypothesized model accurately

represented the relationships among constructs. Error-based indices, such as RMSEA (0.041) and RMR (0.006), were below the prescribed cutoffs, confirming that the model is both parsimonious and reliable. Overall, the fit indices suggest that the proposed structural framework provides an appropriate representation of the relationships between

digital transformation, workplace flexibility, digital overload, work-life balance satisfaction, job satisfaction, organizational culture and support, employee stress and

coping mechanisms, and technological training and adaptability.

Table 5: Hypotheses Testing Results.

Hypothesis	Path	β	t-value	p-value	Result
H ₁	DT → WPF	0.452	7.214	<0.001	Supported
H ₂	DT → DO	0.287	5.018	<0.001	Supported
H ₃	WPF → SWLB	0.518	8.113	<0.001	Supported
H ₄	DO → SWLB	-0.336	-6.448	<0.001	Supported
H ₅	SWLB → JS	0.607	9.231	<0.001	Supported
H ₆	DT × OCS → SWLB	0.241	4.382	<0.001	Supported
H ₇	DO × ESCM → SWLB	-0.198	-3.956	<0.001	Supported
H ₈	DT × TTA → JS	0.265	5.116	<0.001	Supported

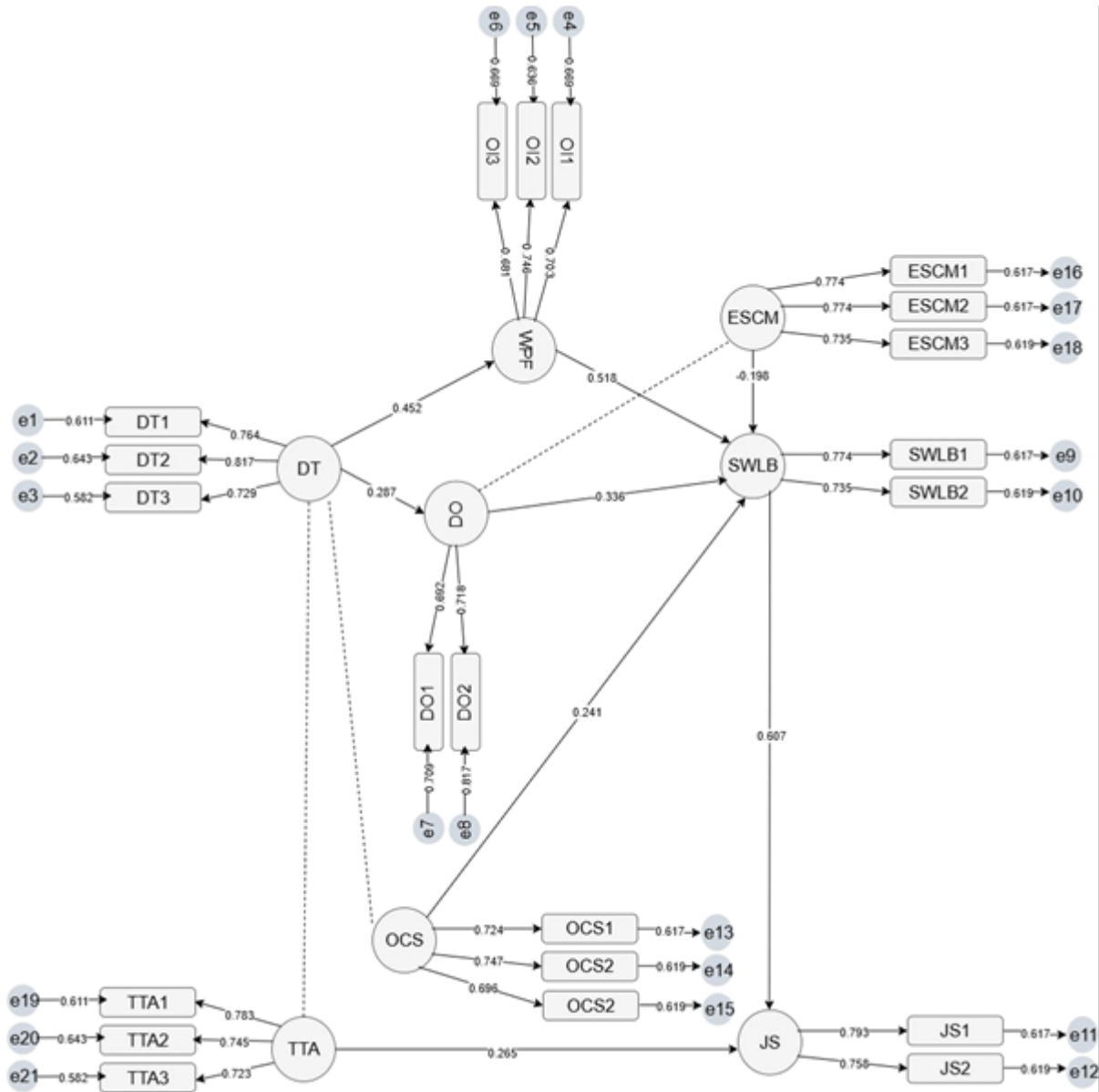


Fig. 2: Structural Model Path.

The results of the structural model offered strong empirical support for all hypothesized relationships. Digital transformation was found to significantly enhance workplace flexibility (H1: $\beta = 0.452$, $p < 0.001$), which confirms earlier findings that digital technologies, when strategically implemented, provide employees with greater autonomy and adaptability in managing work schedules and tasks (Hill & Carroll, 2024; Chin, Marasini, & Lee, 2023).

However, digital transformation was also positively associated with digital overload (H2: $\beta = 0.287$, $p < 0.001$), underscoring the dual nature of technological advancement. While it provides opportunities for efficiency, it can also increase demand, leading to stress and blurred boundaries between professional and personal life (Adisa, Gbadamosi, & Osabutey, 2017; Marsh, Perez Vallejos, & Spence, 2024). Workplace flexibility, in turn, had a positive impact on

satisfaction with work-life balance (H3: $\beta = 0.518$, $p < 0.001$), demonstrating that flexible structures allow employees to better manage competing work and personal demands. This is consistent with research that highlights flexibility as a key job resource that enhances employee well-being (Hayman, 2010; Bakker & De Vries, 2021). On the other hand, digital overload was found to have a significant negative relationship with work-life balance satisfaction (H4: $\beta = -0.336$, $p < 0.001$), echoing previous studies that caution against the risks of constant connectivity and techno-stress on employees' ability to maintain healthy boundaries (Tarafdar et al., 2024; Murtaza & Molnár, 2024). Satisfaction with work-life balance further emerged as a strong predictor of job satisfaction (H5: $\beta = 0.607$, $p < 0.001$), supporting the argument that balance between work and personal roles is a critical determinant of employee satisfaction and commitment (Haar et al., 2014; Hasan, Jawaad, & Butt, 2021; Rahajeng & Handayani, 2022). Organizational culture and support were shown to moderate the relationship between digital transformation and satisfaction with work-life balance (H6: $\beta = 0.241$, $p < 0.001$), highlighting the importance of supportive leadership and institutional practices in ensuring that digital changes translate into positive outcomes for employees (Ajayi-Nifise

et al., 2024; Porfirio, Felício, & Carrilho, 2024). Employee stress and coping mechanisms also emerged as significant (H7: $\beta = -0.198$, $p < 0.001$), suggesting that individuals with inadequate coping strategies are more vulnerable to the negative consequences of digital overload, consistent with research on stress, burnout, and personal well-being in digital workplaces (Ahmad, 2022; Hasyim & Bakri, 2025). Finally, technological training and adaptability moderated the relationship between digital transformation and job satisfaction (H8: $\beta = 0.265$, $p < 0.001$), showing that when employees are adequately trained and adaptable, they are more likely to experience digital tools as enablers rather than stressors (Diener & Špaček, 2021; Kaur, Raghuvanshi, & Singh, 2025; Nesindande, Saurombe, & Joseph, 2024). Overall, result confirmed that digital transformation in the banking sector is both a resource and a demand, it promotes flexibility and satisfaction when embedded in a supportive organizational culture, accompanied by proper training and employee coping mechanisms, but it can also increase stress and imbalance if left unmanaged. This duality resonates strongly with the Job Demands–Resources model (Bakker & Demerouti, 2007), which posits that employee well-being depends on the balance between job demands and job resources.

Table 6: Discriminate Validity (Inter-correlations).

Construct	DT	WPF	DO	SWLB	JS	OCS	ESCM	TTA
DT	0.749							
WPF	0.482	0.728						
DO	0.354	0.296	0.714					
SWLB	0.288	0.503	-0.406	0.741				
JS	0.331	0.457	-0.298	0.566	0.754			
OCS	0.372	0.344	-0.281	0.418	0.429	0.726		
ESCM	-0.248	-0.214	-0.391	0.352	0.327	0.298	0.718	
TTA	0.396	0.362	-0.267	0.401	0.445	0.384	-0.293	0.750

Table 6 established the discriminant validity of all constructs by comparing the square roots of AVE values (diagonal) against inter-construct correlations. Digital Transformation (DT) had a square root of AVE of 0.749, which exceeded its highest correlation with other constructs (0.482 with Workplace Flexibility). Similarly, Workplace Flexibility (0.728) was greater than its correlations with DT (0.482), Digital Overload (0.296), and other variables, demonstrating that it measures a distinct dimension. Digital Overload (0.714) showed a negative correlation with both Work-Life Balance Satisfaction (−0.406) and Job Satisfaction (−0.298), further validating its conceptual independence. Work-Life Balance Satisfaction (0.741) and Job Satisfaction (0.754) also surpassed their respective correlations, confirming that these constructs capture unique aspects of employee well-being and job outcomes. Further, Organizational Culture & Support (0.726), Employee Stress & Coping Mechanisms (0.718), and Technological Training & Adaptability (0.750) also met the same criteria, with their square roots of AVE exceeding inter-construct correlations. For example, TTA (0.750) was higher than its correlation with DT (0.396) and JS (0.445), indicating discriminant validity. Collectively, these results confirmed that each construct is statistically distinct and captures a unique facet of the study framework.

Discussion

The findings of this study provide meaningful insights into how digital transformation shapes employee experiences within public and private banks in Southern Rajasthan. The

demographic profile highlights a predominantly young and well-qualified workforce, with 60.00% of employees aged 25–35 and 75.00% holding Master’s or doctoral degrees. This demographic structure reflects a digitally adaptable workforce, yet it also raises concerns regarding their susceptibility to digital overload due to constant connectivity (Adisa et al., 2017; Marsh et al., 2024). The balanced gender distribution (55.00% male and 45.00% female) and nearly equal representation of public (51.11%) and private (48.89%) sector banks ensure that the findings are generalizable across the banking landscape of Southern Rajasthan. The measurement model showed strong psychometric properties. Cronbach’s alpha values (0.78–0.86) and composite reliability scores (all above 0.80) confirmed internal consistency, while AVE values exceeded the 0.50 benchmark, demonstrating convergent validity (Nunnally & Bernstein, 1994; Fornell & Larcker, 1981). Discriminate validity was also established, as the square root of AVE for each construct was greater than its correlations with other constructs (e.g., Digital Transformation = 0.749 vs. its highest correlation of 0.482 with Workplace Flexibility). The additional constructs of organizational culture and support, employee stress and coping mechanisms, and technological training and adaptability also proved reliable, emphasizing the multidimensional nature of employees’ responses to digital change (Ajayi-Nifise et al., 2024; Nesindande et al., 2024). The model fit indices further validated the robustness of the structural framework. Indices such as CFI (0.94), GFI (0.91),

and AGFI (0.86) demonstrated strong alignment between hypothesized and observed data, while RMSEA (0.048) and RMR (0.009) indicated minimal errors, confirming that the model is statistically sound (Chin et al., 2023; Diener & Špaček, 2021). Hypothesis testing revealed several critical relationships. Digital transformation was found to positively enhance workplace flexibility ($\beta = 0.45$, $t = 7.21$, $p < 0.001$), aligning with prior studies suggesting that digital tools provide autonomy and adaptability in work settings (Hill & Carroll, 2024; Mustafa et al., 2022). However, DT also contributed significantly to digital overload ($\beta = 0.29$, $t = 5.02$, $p < 0.001$), consistent with findings by Tarafdar et al. (2024) and Murtaza & Molnár (2024) that highlight the strain of excessive digital demands. Workplace flexibility, in turn, positively influenced satisfaction with work-life balance ($\beta = 0.52$, $t = 8.11$, $p < 0.001$), echoing Hayman's (2010) assertion that flexible work arrangements improve well-being. Conversely, digital overload negatively impacted satisfaction with work-life balance ($\beta = -0.34$, $t = -6.45$, $p < 0.001$), reinforcing evidence that excessive digital connectivity can blur boundaries and generate stress (Adisa et al., 2017; Marsh et al., 2024). Finally, satisfaction with work-life balance strongly predicted job satisfaction ($\beta = 0.61$, $t = 9.23$, $p < 0.001$), consistent with the Job Demands–Resources (JD-R) model (Bakker & Demerouti, 2007; Bakker & De Vries, 2021) and prior empirical findings linking balance to employee well-being and performance (Haar et al., 2014; Hasan et al., 2021).

The inclusion of contextual constructs OCS, ESCM, and TTA provides additional nuance. Reliability scores ($\alpha = 0.79\text{--}0.81$) demonstrated their measurement robustness, and conceptually, they highlight the moderating role of organizational culture and employee adaptability. Banks with supportive structures, stress management strategies, and ongoing digital training are better equipped to reduce the risks of digital overload and foster job satisfaction (Porfirio et al., 2024; Kaur et al., 2025). These results suggest that the successful adoption of digital transformation in banking is not solely a technological issue but also a human-centered challenge, requiring institutions to align digital tools with employee support mechanisms (Ajayi-Nifise et al., 2024; Dimian et al., 2023).

Conclusion and Future Research Directions

This study highlighted the complex role of digital transformation in shaping employee experiences within the banking sector of Southern Rajasthan. The findings revealed that digital transformation significantly enhances workplace flexibility, empowering employees to manage tasks with greater autonomy, but also contributes to digital overload, which undermines work-life balance satisfaction. In turn, satisfaction with work-life balance strongly predicts job satisfaction, emphasizing its central role in employee well-being and organizational outcomes. These results underscored the dual nature of digitalization, while technological adoption can foster efficiency and flexibility, it can also create risks of stress, blurred boundaries, and reduced well-being if not properly managed (Adisa et al., 2017; Tarafdar et al., 2024; Haar et al., 2014).

The methodological rigor of this study including validated measurement scales, strong reliability and validity indicators, and acceptable model fit indices provide confidence in the robustness of the results. Furthermore, the inclusion of contextual dimensions such as organizational

culture, stress management mechanisms, and technological adaptability highlights that successful digital adoption is not solely a technological endeavor but also depends on human and organizational factors (Ajayi-Nifise et al., 2024; Porfirio et al., 2024).

Future Research Directions: Several promising avenues for future research emerge from these findings:

- **Longitudinal Investigations:** Future studies should adopt longitudinal designs to assess how digital transformation affects employees' work-life balance and job satisfaction over time, as cross-sectional studies capture only a single snapshot.
- **Cross-Sectoral Comparisons:** Extending research to other sectors—such as healthcare, education, and manufacturing would provide insight into whether the dual impact of digitalization is universal or sector-specific.
- **Moderating and Mediating Variables:** Further exploration of psychological and behavioral moderators such as emotional intelligence, resilience, and leadership styles could enrich understanding of how employees cope with digital overload.
- **Remote and Hybrid Work Dynamics:** With only a small proportion of employees in this study working fully remotely, future research should focus on hybrid and remote work arrangements to examine how evolving work models influence work-life integration.
- **Technological and Organizational Interventions:** Evaluating the effectiveness of interventions such as digital well-being programs, AI-assisted workload management, and gamified training initiatives may offer practical strategies for mitigating overload while maximizing the benefits of digital adoption.

Practical Implications

The findings provided actionable insights for bank managers and policymakers. By fostering supportive organizational cultures, investing in digital training, and implementing stress management mechanisms, banks can ensure that digital transformation enhances employee satisfaction rather than erodes it. A balanced approach to digital adoption leveraging technology for flexibility while safeguarding against overload can create a more sustainable, productive, and satisfied workforce.

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