International Journal of Web of Multidisciplinary Studies
(Peer-Reviewed, Open Access, Fully Refereed International Journal)
website: https://ijwos.com OPEN ACCESS E-ISSN : 3049-2424
Volume 3 Issue 7 , July 2026 DOI: https://doi.org/10.71366/ijwos03072660337

The Role of Emerging Digital Technologies in Enhancing Employee Quality of Work Life in Banks

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Article Info

Article History:

Published: 17 July 2026

Publication Issue:
Volume 3, Issue 7
July-2026

Page Number:
326-333

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Abstract:

The evolution of digital technologies (like artificial intelligence, robotic process automation, cloud computing, blockchain technology, and collaboration platforms) is transforming the banking work environment and impacting the quality of work life (QWL) of the organization's employees. The purpose of this paper is to analyze the impact of such digital technologies on important QWL aspects like job satisfaction, work-life balance, skills development, work autonomy, job security, and psychological well-being of the employees. Automation of the routine tasks through digital technologies helps to decrease the workload of the employees and allows them to perform more complex customer-oriented activities, resulting in increased job meaningfulness and satisfaction. Collaboration technologies and cloud computing help to implement flexible working arrangements and thereby improve the work-life balance and autonomy of the employees. Through analytics supported by artificial intelligence, digital technologies allow personalization of learning paths and performance feedback, promoting skill development and career development. Rapid changes caused by the introduction of technologies may result in decreased job security, role ambiguity, and technostress due to lack of proper training and management of such processes.The paper concludes that when banks use digital technologies in a way that focuses on their employees they can greatly improve the quality of work life. This leads to job satisfaction, better productivity and more employee retention. On the hand ignoring the human side of things can have negative results. Policymakers and bank managers can learn from this. They should also communicate clearly with employees. They should change job roles to make the most of how humans and technology can work together.

Keywords: emerging digital technologies, quality of work life, employee well-being, banking sector, conservation of resources theory

1. INTRODUCTION

The banking sector is transforming because of technological changes. Banks are making use of artificial intelligence and other emerging technologies. Also, the banking sector is making use of the internet and special computers that interact with humans. The banking sector has adopted these technological changes in almost everything they do. Employees in banks have used this kind of technology in performing their duties. Many people who study these things have looked into how new technology is changing things. They have seen the problems that happen when banks start using technology. Some people are worried about computers watching what they do all the time. Other people are scared that machines will take jobs away from people who work at banks. The people who run the banks are worried that the employees will have to work a lot of hours because of these new technologies. The big change that technology is bringing to the banks is a big deal. Technology is changing how bank employees do their jobs in the banking sector. Technology is really changing the banking sector. How the bank employees work. The banking sector is transforming due to technological advancements.

The way we think about technology and its risks is useful. It has missed something important. We have not thought enough about how technology can be used to make the work life of employees better on purpose. This is a difference because the banks do not just sit back and wait for technology to change things. The banks make choices about how to use technology. This decides whether technology helps or hurts the employees. For example, a chatbot that answers customer questions can help the tellers at the bank by giving them time to do important work. The banks can use technology to make things better for the employees, like the tellers. That is a good thing. Technology can be used to help the bank employees, and the banks should think about how to do that. The bank has to give the tellers the training they need and change what the tellers do every day to take advantage of the technology. This paper is about how new digital technologies can improve the work-life balance of bank employees. It asks some questions like what makes these digital technologies help the bank employees have a work-life balance, and when this is most likely to happen. The paper suggests a framework that uses ideas from resource-based theories and technology-affordance theories. The assumptions that are talked about in this section will be looked at closely to see if they are really true. This model is mainly about understanding how digital technologies affect the bank employees. Two ideas are presented in this model. They are looked at in this paper. It is important to say that the main goal of this model is to start a conversation about how digital technologies can make the work life of the bank employees better. The bank employees will be the focus of this conversation because the model wants to know how digital technologies can help the bank employees. The paper is really about the bank employees and how digital technologies can help them.

2. LITERATURE REVIEW

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OBJECTIVES

1. To identify the emerging digital technologies adopted in the banking sector.
2. To assess the level of Employee Quality of Work Life (QWL) in banks.
3. To examine the role of emerging digital technologies in enhancing the Quality of Work Life of bank employees.
4. To analyze the influence of emerging digital technologies on key dimensions of Employee Quality of Work Life, such as job satisfaction, work-life balance, employee well-being, work efficiency, and learning opportunities.
5. To identify the challenges and opportunities associated with the adoption of emerging digital technologies in improving Employee Quality of Work Life in banks.

3. EMERGING DIGITAL TECHNOLOGIES

The banking industry has changed a lot with the use of digital technologies. Banking uses intelligence and machine learning for a lot of things. Artificial intelligence and machine learning are used for finding transactions checking credit scores giving people personalized financial advice and helping customers through chatbots and virtual assistants. Artificial intelligence is also helping with making reports and automating things inside the bank. Blockchain technology is making it easier to send money across borders do trade finance and lend money using contracts. Many central banks are also trying out currencies. Banking is also using something called banking, which lets banks share information with other companies in a safe way. This helps people see all their accounts in one place and use services on other websites. Cloud computing is helping banks get rid of systems and use new ones that can grow and change. Banking is also using ways to verify people's identities, such, as recognizing faces and how people behave to keep things secure and prevent fraud. This way banking and artificial intelligence are working together to make things better.

EMPLOYEE QUALITY OF WORK LIFE (QWL) IN BANKS.

Quality of Work Life (QWL) of bank employees is about how happy and well they're at work. It includes their work environment and things like job security, pay, balance between work and personal life and career growth. Banks are using technology like AI, automation and cloud computing. This changes the type of work bank employees do. They now do analysis, customer service and tech tasks instead of just transactions. This affects their QWL in bad ways.

Automation helps by reducing work and freeing employees from tasks. It offers work options and chances to grow in areas like data analysis and cybersecurity. The fear of losing their jobs and needing to learn new technologies adds stress. Things, like work hours, a safe and comfortable work space and being involved in decision-making also greatly affect QWL in banks.

KEY DIMENSIONS OF EMPLOYEE QUALITY OF WORK LIFE

Quality of Work Life (QWL) is not one-dimensional, but instead a complex concept comprising many dimensions (following Walton's framework: remuneration, working environment, skills/capacities utilization, career development, social integration, due process, work-life balance, and social value of work). This research question explores which particular dimensions change with the implementation of such technological changes in banks, such as AI, automation, cloud HR management, and digital collaboration.

• A mobile/remote-work platform mainly affects work-life balance and working conditions.

• Robotic process automation (RPA) that takes over repetitive tasks mainly affects the use of capacities (employees shift to higher-skill work) and potentially job security (fear of being replaced).

• A digital learning/L&D platform mainly affects growth and development opportunities.

THEORETICAL FOUNDATIONS

The framework uses three theories that together show a view of technology and work.

Conservation of Resources Theory: This theory says that people try to get, keep, and build the things that're important to them, such as feelings, friends, and other things that matter. The Conservation of Resources Theory is about how people want to have more of these things. When people get more of these things, like feelings and good friends, they feel happy and better about themselves, and the Conservation of Resources Theory says that is what people are trying to do. We think new digital technologies can help people get things like AI that helps with decisions, or cloud mobility that makes work more flexible.

Technology Affordance Perspective: This perspective says technology doesn't always have the effect; it depends on how people and organizations use it. This is why we focus on how to implement technology in a way that works better than thinking it will always have the same effect.

Herzberg's Two-Factor Theory: Herzberg said two kinds of things affect how people feel about their jobs: things that can make them unhappy if they're not right and things that can make them happy if they're right. These include areas such as growth, autonomy and recognition. The new technologies may be able to help with these areas. The new technology needs to help the workers do their tasks effectively. It is not about watching them but actually doing the job for them. The theory has a view of new technology. New technology uses the idea of the Conservation of Resources Theory. According to this theory, new technology is a source of resources. When new technology helps someone, it becomes something. The Technology Affordance Approach is really interesting because it shows that what technology can do for us depends on how we use the Technology Affordance Approach. For example, the Technology Affordance Approach can be very useful if we use the Technology Affordance Approach in the right way. The Technology Affordance Approach is a theory that says the Technology Affordance Approach can help us solve problems like getting bigger being, being on our own, and being seen as important, which are things that the Technology Affordance Approach can help us with if we use the Technology Affordance Approach.

4. PROPOSED CONCEPTUAL FRAMEWORK

The new plan connects five digital technologies to five areas that improve the quality of work life. It does this with two things that help make these connections stronger. The quality of work life is improved in these five areas, and digital technologies play a role in this. The two main things that help are like helpers that make the connections between the technologies and the quality of work life stronger.

Digital technologies are very important. They help improve the quality of work life in many ways. The quality of work life is what we call QWL. It is improved by digital technologies. The two helpers make sure that the digital technologies and the QWL are connected in a way.

DIAGRAMMATIC REPRESENTATION

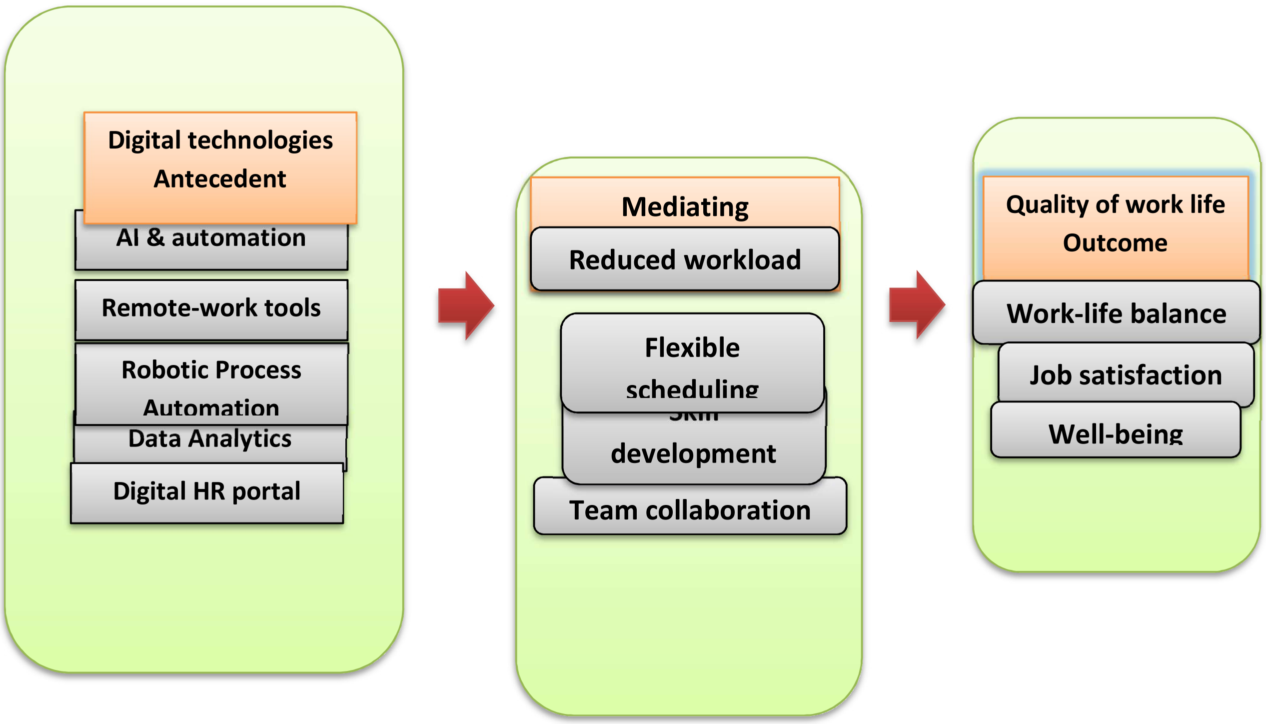

Figure 1: Digital technologies and Quality of work life

5. RESEARCH METHODOLOGY

RESEARCH DESIGN

The study looks at how new digital technologies can improve the Quality of work-life of employees who work in banks. It does this by using existing ideas rather than collecting new information. The study creates a framework for understanding this issue by combining what we already know about Quality of Work Life from research. This helps us see how emerging digital technologies can make the Quality of work-life better, for banking employees.

NATURE OF THE STUDY

The study aims to find out how new digital technologies affect the Quality of Work Life of bank employees. It is an exploratory study. The study looks at the relationship between technologies and Quality of Work Life in banks. Employee Quality of Work Life is the focus. The study is, about banks and digital technologies.

DATA SOURCE

The study is based entirely on secondary data collected from credible sources, including:

Peer-reviewed journal articles, Scopus-indexed publications, Web of Science articles , Books and book chapters, Conference proceedings, Industry reports, Government publications, Reports from RBI, World Bank, and other financial institutions

DATA ANALYSIS

The study comes up with a plan that can help with research and assist banking organizations in figuring out how digital technologies can make the Quality of Work Life better for employees, at these organizations. This plan can also help the organizations do well and have a digital transformation. The Quality of Work Life is important for employees and the study looks at how digital technologies can improve the Quality of Work Life. The goal is to help banking organizations understand how to use technologies to support the employees and the organization at the same time.

THEORETICAL AND PRACTICAL IMPLICATIONS

THEORETICAL IMPLICATIONS

This paper contributes an affirmative, resource-based theoretical lens to the literature on banking technology that has been predominantly deficit- and risk-focused. By explicitly modeling emerging digital technologies as potential resource-generating mechanisms under COR theory, and by incorporating the Technology Affordance perspective to explain variability in outcomes, the framework offers a more balanced theoretical account of the technology–QWL relationship than models that treat technological effects as uniformly harmful or uniformly beneficial. The explicit inclusion of human-centered implementation design and leadership digital empathy as moderators further extends Herzberg's motivator-hygiene distinction into a digitally mediated organizational context.

PRACTICAL IMPLICATIONS

For bank leadership and HR practitioners, the framework suggests specific, actionable levers: positioning AI tools explicitly as decision aids in communication with staff, pairing automation rollouts with genuine role redesign and upskilling rather than headcount reduction alone, using people-analytics data to trigger supportive managerial conversations rather than performance penalties, and investing in leadership training focused on digital empathy. Collectively, these levers suggest that the QWL benefits of emerging technology are not automatic outcomes of adoption but the product of deliberate implementation choices—an actionable message for banks currently investing heavily in digital transformation roadmaps.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This paper is about ideas. It gives a framework that is based on theory. It does not have real-life examples to back it up. People who do research in the future should try to prove the ideas in this paper by using numbers and statistics. They should look at banks that are at different stages of using digital technology. They should also look at how things change over time as people get used to technology at work. It would be helpful to talk to employees and find out what they think about working with technologies like a computer program that helps make decisions about loans. This would help us understand better how these technologies affect people.

Future research might also look at things like how someone has been working at a bank, how comfortable people of different ages are with technology, and how leaders communicate in different cultures. This will help us see if the ideas in this paper work in all situations.

6. CONCLUSION

This paper presents an idea that changes how we think about new digital technologies and employee well-being in banks. In focusing on the risks, it looks at how these technologies can improve employees work life. The idea connects five technologies to five areas of employee well-being. It uses three theories to do this: Conservation of Resources, Technology Affordance, and Herzberg's Two-Factor Theory. The framework also highlights the importance of designing technology with employees in mind and leaders who understand their needs. This work aims to contribute to theory and provide a guide. It proposes eight ideas to encourage research that tests how digital changes affect bank employees. The goal is to find out under what conditions digital transformation can be designed to improve employees' working lives. The focus is on making digital transformation helpful, not hurtful, for bank employees.

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