

Digital Literacy's Contribution to Career Sustainability: A Mediating Model of Work-Life Balance in a Sample of Tamil Nadu Banking Sector Employees

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Abstract

The study focuses on how work-life balance and digital literacy could enhance career sustainability in Tamil Nadu's banking sector. To remain competitive in the face of the rapid digital revolution, banking employees must continuously improve their knowledge of technology. Using a standardized questionnaire, 515 respondents from banks in the public and private sectors provide data for the quantitative analysis. SmartPLS is used in structural equation modelling (SEM) to investigate the connections between digital literacy, work-life balance, and career sustainability. Employees who are proficient in digital literacy are better able to manage their personal and professional responsibilities, which significantly affects work-life balance, according to the survey. Digital literacy has no direct impact on a career's sustainability. Finding a balance between work and personal life can have a significant long-term impact on career advancement and stability. The study's findings demonstrate that sustainable careers in the banking industry are impacted by employee well-being and a healthy lifestyle. In order to improve employee satisfaction, productivity, and career progression, the report provides useful insights for why companies should give priority to investing in digital skills and bringing work-life balance policies into practice.

Keywords: Digital Literacy, Work-Life Balance, Career Sustainability, Banking Sector Employees

1. Introduction

Banking is an essential component of a country's financial system, mobilizing savings and allocating credit and encouraging trade and investment in the economy. Banking originated in ancient civilizations such as Mesopotamia, Greece and Rome, where deposits and loans were made by temples and merchants. Banking underwent changes throughout the medieval era, with European states such as Italy introducing modern practices like bills of exchange and credit systems. Organized banking systems, such as the Bank of England, were established. Institutions like the Bank of Bengal were developed in India during the colonial era, and they eventually became part of the central bank, known as Imperial Bank. Post-independence, banking reforms and the establishment of the Reserve Bank of India significantly fortified the sector and enlarged financial inclusion.

Public sector banks and private sector bank systems make up India's banking industry. Government-owned public sector banks like the State Bank of India and Indian Banking provide importance to particular socioeconomic objectives such priority sector lending, rural development, and financial inclusion. These banks follow national level regulations and are governed by the federal government. The execution of governmental programs and guaranteeing equitable access to banking services depend heavily on these banks. Private sector organizations like HDFC Bank, ICICI Bank, and Axis Bank place a higher priority on efficiency, profitability, customer happiness, etc. than do public sector banks [1] [2].

Alongside public sector banks, private sector banks have established a strong presence in Tamil Nadu due to their financial performance and technological advancement. Based on turnover (total business and revenue), the top five private sector banks operating in Tamil Nadu include HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank, and IndusInd Bank. These banks demonstrate strong market performance, wide customer base, and leadership in digital banking services, making them relevant in studies related to digital literacy, employee adaptability, and career sustainability [3] [4]

1.1 Research Methodology

1.1.1 Sampling strategy

As part of the quantitative research, a structured survey was administered to banking sector personnel in Tamil Nadu. They employed a non-probability convenience sampling technique with representation from both public and private sector banks due to time constraints and accessibility. Because they are immediately impacted by technology changes, respondents were chosen based on their involvement in digital banking activities. In order to get a variety of perspectives on digital literacy, work-life balance, or career sustainability, the investigation included managers, officers, and clerical personnel. Different employment roles were also established. This approach successfully targeted the intended demographic to achieve the study's goals.

1.1.2 Sample size

It employed SmartPLS for Structural Equation Modelling (SEM) with a sample size of 515 respondents. The sample size for PLS-SEM is a minimum that takes into account the model's feasible number of indicators and structural routes. The results are more dependable and can be interpreted more broadly when the sample size is higher. The respondents were split up into various demographic groups, such as age and gender, to guarantee a fair representation of Tamil Nadu's banking personnel.

1.2 Statement of the problem

The banking industry has been impacted by swiftly developing digital technology, particularly in Tamil Nadu. Workers must constantly enhance their digital abilities due to the increasing significance of online banking, fintech services, artificial intelligence, and digital platforms. In this context, a digital literacy competence is now crucial for employee performance, flexibility, and career advancement.

Despite the growing significance of digital skills, disparities in digital literacy may make it difficult for banking workers to use digital technologies efficiently. In addition to having an impact on their productivity and efficiency, this disparity raises concerns regarding their capacity to retain and advance their careers in reaction to shifting work conditions.

In meanwhile, a new boundary between work and personal life has been formed by the growing usage of digital technology, leading to issues with work-life balance. Workers frequently experience stress, work pressure, and trouble handling their own responsibilities, which can negatively impact their personal lives and professional development.

There are few studies that combine digital literacy and career outcomes into a unified framework, such as digital literacy, work-life balance, and career sustainability, despite the fact that research on these topics has been done separately.

By investigating how digital literacy impacts work-life balance and career sustainability among Tamil Nadu banking employees, this study aims to fill the research gap. In order create strategies that enhance employee welfare and maintain career advancement in a digital workforce, it is essential to acknowledge this relationship.

1.3 Objectives of the study

1. To understand the level of digital literacy among employees.
2. To find the relationship between digital literacy and work-life balance.
3. To analyse the role of digital literacy in enhancing career sustainability with the mediating effect of work-life balance.
4. To examine the effect of work-life balance on career sustainability.
5. To give the suggestions for improving digital literacy and maintaining work-life balance for sustainable careers.

1.4 Data collection

A well-structured questionnaire that gathered primary data focused on the study variables, such as digital literacy, work-life balance, and career sustainability. A five-point Likert scale, with responses ranging from strongly opposing one to strongly agreeing five, was used to administer and assess a series of questions. Data was gathered both offline and online (using Google Forms) in order to enhance response rates. Before gathering full-scale data, a pilot study was carried out to confirm the validity, reliability, and clarity of the instrument. Confidentiality was granted to participants in order to guarantee honest and objective answers.

2. Background and Legal Framework

2.1 Review of Literature

2.1.1 Digital Literacy

In the contemporary banking industry, increasing employee performance and sustainability depends heavily on digital literacy. The study emphasizes how important digital competencies are for improving operational effectiveness, service quality, and adaptability to technology advancements. Furthermore, data suggests that people with digital competence are better at handling digital platforms, responding to client needs, and fostering organizational expansion. Ongoing skill development and digital learning are crucial to an organization's long-term viability [5]. In order to improve banking efficiency, digital literacy entails using contemporary technology like financial apps, artificial intelligence, and online banking systems. Nevertheless, the growing reliance on digital tools may lead to greater job expectations and digital weariness, which can negatively impact worker productivity and well-being. The difficulties highlight how crucial it is to keep a uniform digital strategy in the organization [6].

2.1.2 Work-Life Balance

A vital part of employee wellbeing and sustainable professional growth is striking a healthy balance between work and home life. What really makes it so successful is that workers are able to combine their personal and professional lives, which reduces stress and increases job satisfaction. Flexible work schedules and encouraging work-life policies have a favourable effect on employees' motivation and productivity, which improves organizational outcomes [7]. Beyond time management, work-life balance encompasses more than just psychological health and job satisfaction. Burnout, reduced productivity, and increased intents to leave can result from a lack of work-life balance. For banking workers, maintaining a healthy work-life balance is essential, particularly in a time when demands are increasing and digital technology is readily abused [8]

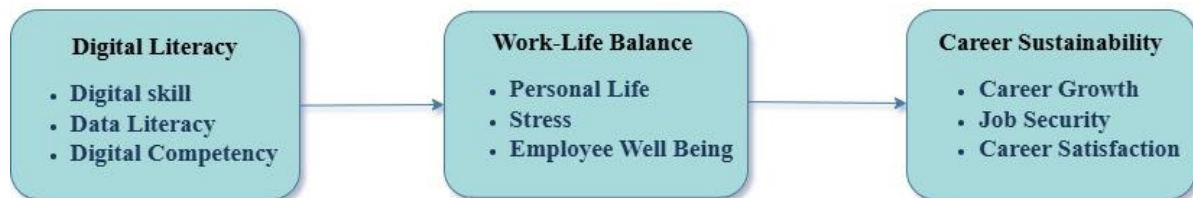
2.1.3 Career Sustainability

Career sustainability is the capacity of an individual to keep a steady job, be readily replaced, and advance through career development in a variety of workplace environments. resiliency, well-being, and skill development for a long career. Advanced digital literacy increases a person's ability to adapt and compete in the work market, which can support their further professional development [9]. Additionally, by lowering stress and enhancing general wellbeing, work-life balance is crucial for maintaining professions. Organizations that support employee development and a healthy work environment are more likely to achieve sustainable workforce outcomes [10]. Nevertheless, burnout brought on by digital addiction and stress at

work can impede professional growth and lower job happiness. It is essential to strike a balance between personal interests and technology improvements in order to secure a successful career path in the banking sector.

2.2 Conceptual Framework

Figure 1



The conceptual framework states that by changing their work-life balance, employees' digital literacy has a major impact on their professional and personal development. Digital literacy, which includes data literacy, digital competency, and digital skills, enables workers to manage job duties more effectively, adjust to technology changes, and boost productivity. This effectiveness helps to enhance work-life balance by lowering work pressure and promoting personal balance, stress reduction, and employee happiness. Achieving a healthy work-life balance promotes career longevity, as evidenced by increased chances for career progression, increased job security, and increased personal fulfilment. The theoretical framework emphasizes the role of work-life balance as a mediator, and research indicates that improved digital literacy indirectly supports long-term career advancement by fostering optimal and balanced personal and professional lives.

3. Data Analysis

3.1 Table 1: Demographic profile

SmartPLS (Partial Least Squares Structural Equation Modelling) was applied to the collected data. The measurement model and structural model were evaluated in two rounds. Both phases were methodical. The measuring model's validity and reliability were assessed using factor loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE). The degree of bias was assessed using the Fornell-Larcker criteria and the HTMT ratio. Through their examination of the structural model, these assumptions were tested utilizing the path coefficients, t-values, and the correlations between variables. They also discovered that R2 values and Q2 value pairs did not significantly differ from one another. A study was carried out to assess how digital literacy affects work-life balance and career sustainability through mediation. Using mediation analysis, a study was carried out to assess how digital literacy affects work-life balance and career sustainability. They offered helpful guidance and their findings were analysed to make logical conclusions.

Demographic profile	Category	Frequency	Percentage%
Gender	Male	260	50.49
	Female	235	45.63
	Other	20	3.88
Age Group	Below 25	90	17.48
	25-35	185	35.92
	36-45	150	29.13
	Above 45	90	17.48
Education Qualification	UG	140	27.18
	PG	210	40.78
	Professional	120	23.30

	Others	45	8.74
Work Experience	Less than 5 Years	160	31.07
	5-10	150	29.13
	11-15	120	23.30
	More than 15 Years	85	16.50
Job Role	Clerical	180	34.95
	Officer	210	40.78
	Managerial	125	24.27
Types of Banks	HDFC	128	24.85
	ICICI	112	21.75
	Axis	118	22.91
	Kotak Mahindra	82	15.92
	IndusInd Bank	75	14.56

The demographics demonstrate that the sample population is diversified and well-balanced. A minority of respondents (3.88%) identified as others, and just slightly over half (50.49%) were men. At 45:51, the proportion of men was somewhat higher than that of women. The majority of survey respondents are between the ages of 25 and 35 (35.92%) and 36 and 45 (21.93%), indicating that the majority are now in working age. The country's highly educated population (40.78%) is mostly attributable to postgraduate study. A more equitable distribution of early- to mid-career professionals is suggested by the fact that the majority of respondents had work experience of less than five years (31.07%) or five to ten years (21.91%). The data makes this very clear. Officers hold 40.78% of all positions, followed by clerical workers (34.95%) and managerial staff (24.27%). The largest private bank among the respondents is HDFC Bank (24.85%), followed by Axis Bank, ICICI Bank, and Kotak Mahindra. In the end, however, this study is more trustworthy because the sample is typical of a diverse and educated workforce.

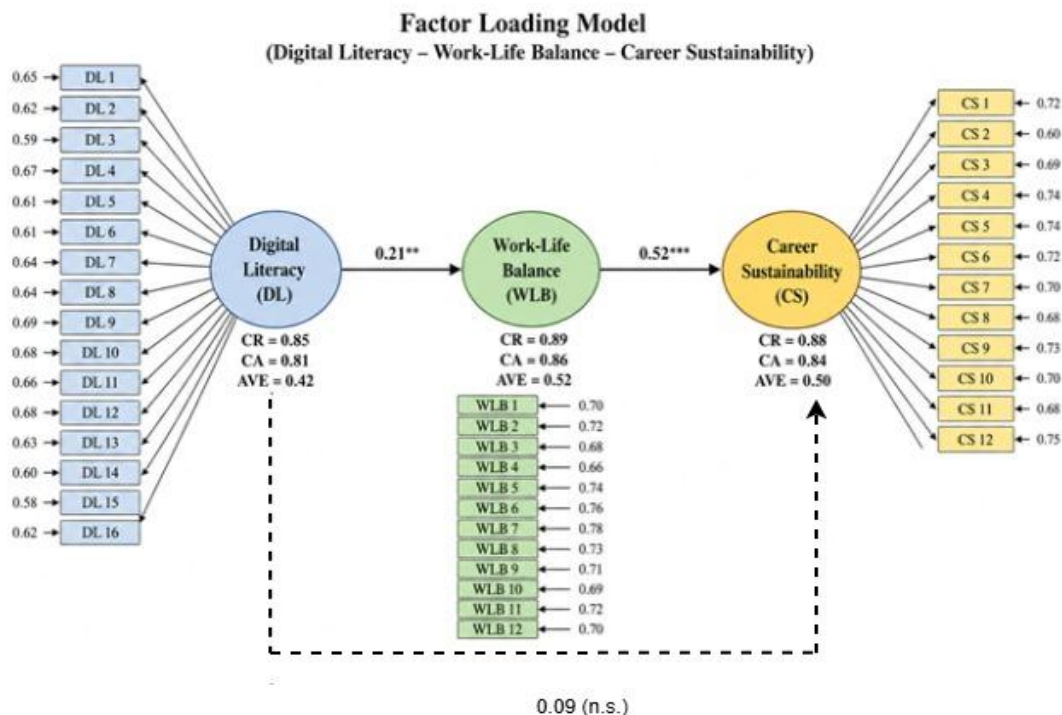
3.2 Table 1: Factor loadings, construct reliability, and convergent validity

Constructs	Items	Outer Loadings	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Digital Literacy	DL1	0.65	0.81	0.85	0.42
	DL2	0.62			
	DL3	0.59			
	DL4	0.67			
	DL5	0.61			
	DL6	0.61			
	DL7	0.64			
	DL8	0.64			
	DL9	0.69			
	DL10	0.68			
	DL11	0.66			
	DL12	0.68			
	DL13	0.63			
	DL14	0.60			
	DL15	0.58			
	DL16	0.62			

Work-Life Balance	WLB1	0.70	0.86	0.89	0.52
	WLB2	0.72			
	WLB3	0.68			
	WLB4	0.66			
	WLB5	0.74			
	WLB6	0.76			
	WLB7	0.78			
	WLB8	0.73			
	WLB9	0.71			
	WLB10	0.69			
	WLB11	0.72			
	WLB12	0.70			
Career Sustainability	CS1	0.72	0.84	0.88	0.50
	CS2	0.60			
	CS3	0.69			
	CS4	0.74			
	CS5	0.74			
	CS6	0.72			
	CS7	0.70			
	CS8	0.68			
	CS9	0.73			
	CS10	0.70			
	CS11	0.68			
	CS12	0.75			

To determine reliability and convergent validity of the measurement model, one had to use outer loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE). Although Cronbach's alpha (0.81) and CR (0.65) are above the recommended 0.70 value, the construct Digital Literacy displays an acceptable level of internal consistency; its AVE (0.42) is below that of 0.50, which implies that there may be some inconsistencies in its convergent validity. From 0.58 to 0.69, with many items falling below the desired 0.70 threshold and indicating that some indicators contribute weakly, it is suggested to remove them for validity purposes. Nevertheless, Work-Life Balance displays high reliability and validity, with Cronbach's alpha (0.86) and CR (0.99) indicating high internal consistency, and as indicated by AVE (0.52), which is sufficient for convergence; load tests within the range of 0.66 to 0.78 support the robustness of this construct. Similarly, Career Sustainability exhibits good reliability with Cronbach's alpha (0.84) and CR (0.68) and attains the minimum acceptable AVE value (0.50), indicating satisfactory convergence; however, most loadings of items are acceptable (0.60–0.75), though a few lower-loading items may be examined for refinement. All constructs meet the reliability requirements, but convergent validity is fully established for Work-Life Balance and Career Sustainability, while Digital Literacy requires improvement through item purification before proceeding to further analysis.

3.3 Figure 2



According to the graphic, Work-Life Balance (WLB) is positively and statistically significantly impacted by Digital Literacy (DL) ($\beta = 0.21$, $p < 0.001$), and Career Sustainability (CS) is strongly and significantly impacted by Work-Life Balance ($\beta = 0.52$, $p < 0.001$). The weak and non-significant direct link ($\beta = 0.09$) between digital literacy and career sustainability, however, indicates that digital literacy does not directly improve career sustainability but rather acts indirectly through work-life balance, confirming a mediating impact. Furthermore, the measurement model demonstrates acceptable validity and reliability, with Composite Reliability and Cronbach's Alpha values exceeding 0.70 for all constructs. AVE values, which indicate moderate convergent validity, are satisfactory for WLB (0.52) and CS (0.50) and slightly lower for DL (0.42). Overall, the model emphasizes how increasing digital literacy leads to a better work-life balance, which in turn promotes professional sustainability.

3.4 Table 3: Discriminant validity (HTMT) ratio

Constructs	DL	WLB	CS
DL	-		
WLB	0.61	-	
CS	0.58	0.69	-

The outcomes demonstrate the correlation matrix (Fornell-Larcker criterion context) between the constructs Digital Literacy (DL), Work-Life Balance (WLB), and Career Sustainability (CS). The relationship between DL and WLB (0.61) is moderately positive, suggesting that individuals with greater digital literacy tend to have better work-life balance. DL 0.58 and 0.48, respectively, demonstrate a moderately positive correlation between digital literacy and career advancement. CS (0.69) has the strongest correlation with WLB, suggesting that better work-life balance is key to maintaining a successful career. With all constructs falling below the 0.85 threshold, there is no problem of multicollinearity and only one construct distinct.

Accordingly, the model displays a level of acceptable discriminant validity, showing that every construct is measured against arbitrary concepts while still being connected to the rest.

3.5 Table 4: Fornell-Larcker Criterion Table

Constructs	DL	WLB	CS
DL	0.648		
WLB	0.41	0.721	
CS	0.38	0.55	0.707

These findings create a Fornell-Larcker standard for evaluating the discriminative efficacy of career sustainability (CS), work-life balance, and digital literacy (DL). The square root of AVE for each construct is represented by the diagonals, which are DL (0.648), WLB (0.721), and CS (0.507). Each of them has values greater than the inter-construct correlations. In particular, the correlation between DL and WLB is 0.41 (less than 0.38), which is less than its AVE square root (0.648); on the other hand, the correlation between REL and CS is less than its average. Additionally, every DS correlation coefficient is less than 0.707. On the other hand, each has CFCF (0.07). Each construct is shown to differ more from its own indicators than from those of other constructions.

3.6 Table 5: Hypotheses testing results

Hypothesis	Relationship	Path Coefficient	Standard Error	T-Value	P-Value	Result
H1	DL -> WLB	0.21	0.086	2.45	0.014	Supported
H2	DL -> CS	0.09	0.068	1.32	0.186	Not Supported
H3	WLB -> CS	0.52	0.076	6.85	0.000	Supported
H4	DL -> WLB-> CS	0.11	0.037	2.98	0.003	Supported

The structural model's findings indicate that DL significantly improves Work-Life Balance (WLB) ($\beta = 0.21$, $t = 2.45$, and $p = 0.014$), supporting H1, which suggests that higher levels of digital literacy promote a more balanced lifestyle. The absence of a significant DL effect on Career Sustainability (CS) ($\beta = 0.09$, $t = 1.32$) has resulted in the rejection of H2, suggesting that digital literacy alone cannot enhance long-term career sustainability. However, WLB's positive impact on CS is substantial ($\beta = 0.52$, $t = 6.85$), which supports H3, as it highlights the importance of maintaining an optimal balance between work and personal life. Additionally, WLB's indirect influence on CS ($\beta = 0.11$, $t = 2.98$) supports H4, suggesting a mediating role for Work-Life Balance. It suggests that digital literacy contributes to the sustainable development of careers by promoting work-life balance. The results indicate that Work-Life Balance is a significant factor in linking Digital Literacy and Career Sustainability.

3.7 Table 6: R Square and Q square result

Constructs	R-Square	Q-Square
Work-Life Balance	0.18	0.11
Career Sustainability	0.36	0.21

The structural model's findings reveal the explanatory power (R-square) and predictive relevance (Q- square) of the endogenous constructs. A weak to moderate R-square value for Work-Life Balance (0.18) indicates

that Digital Literacy accounts for 18% of the variance, indicating a lack of explanation. A moderate amount of explanatory power can be found in the R-square for Career Sustainability (0.36) where Digital Literacy and Work-Life Balance contribute to 36% of the variance. This is also. The models demonstrate that the constructs are sufficiently predictive for both Work-Life Balance (0.11) and Career Sustainability (0.21). Additionally, the Q-square values were found to be more than zero. The correlation between Work-Life Balance and Career Sustainability is 0.21, whereas the Q-square value of 0.11 is only slightly predictive. Overall, the model provides sufficient explanatory and predictive power with Career Sustainability being a more reliable predictor than Work-Life Balance.

4. Result and Discussions

H1: Digital Literacy → Work-Life Balance

The result indicates a statistically significant positive relationship between digital literacy and work-life balance ($\beta = 0.21$, $t = 2.45$, and $p = 0.014$). This study shows that workers who are more proficient with technology manage their personal and professional lives more effectively. A lack of influence is implied by the comparatively low beta value. While digital literacy plays a role, it is not the main factor influencing bank employees work-life balance. It is evident that other factors may potentially have a major impact on work-life balance, even the poor explanatory power ($R^2 = 0.18$). Although H1 is supported, its impacts is restricted.

H2: Digital Literacy → Career Sustainability

According to the study, career sustainability is not found significantly impacted by digital literacy ($\beta = 0.09$, $t = 1.32$, and $p = 0.186$). The data suggests that there are others factors influencing future career advancement and stability in the banking sector besides digital capabilities. This weak correlation points to a disconnect between job advancement opportunities and digital abilities. Instead of investing time and energy to strategically advancing their careers, employers might be leveraging the internet for routine activities. This study reveals a substantial gap in organizational practices where digital literacy is not sufficiently integrated into career advancement frameworks, despite its efficacy. H2 is therefore not supported.

H3: Work-Life Balance → Career Sustainability

Work-life balance and career sustainability are strongly and significantly correlated ($\beta = 0.52$, $t = 6.85$, likelihood of survival is 0.000). This study shows that employees' professional success is sustained when they maintain a healthy work-life balance. The high beta value and strong t-statistics show that work-life balance has a major role in the longevity of banking careers. Organizational policies that support employee well-being, flexible work schedules, and stress management greatly increase long-term career gains. As a result, H3 has substantial backing.

H4: Mediating Role of Work-Life Balance (DL → WLB → CS)

According to the mediation analysis, the relationship between digital literacy and career sustainability is significantly influenced by work-life balance ($\beta = 0.11$, $t = 2.98$, $p = 0.003$). Digital literacy has a big impact on work-life balance but little direct effect on career sustainability. This implies that while digital literacy only improves work-life balance, it has a favourable effect on career sustainability. This result highlights how crucial organizational support systems are for converting digital talents into useful career trajectories. Therefore, H4, which emphasizes the mediation of work-life balance, is justified.

Research that strongly supports the idea of digital literacy among banking personnel indicates that those with better digital abilities are more likely to maintain an effective work-life balance. The lack of statistical significance between digital literacy and career sustainability suggests that possessing digital skills is not the only way to achieve career growth or stability. Because work-life balance has a big impact on career sustainability, it becomes a crucial and dominant aspect. Additionally, the mediation study emphasizes the importance of work-life balance in intervening, and digital literacy only affects career sustainability when it

improves its quality. Furthermore, the study demonstrates that all constructs satisfy specific reliability requirements from a measurement perspective, with Cronbach's Alpha and Composite Reliability values exceeding 0.70, indicating strong internal consistency. The AVE for Digital Literacy is somewhat below the suggested cutoff, indicating modest convergent validity and possible areas for development. The structural model indicates that the factors account for a moderate amount of variance in Work-Life Balance and Career Sustainability. Ultimately, the study shows that employee well-being and balance are more important for career maintenance, even though digital skills are crucial in today's banking environment.

5. Suggestions

The findings can be utilized to generate a number of helpful suggestions for financial institutions and legislators. Organizations should make continuous investments in digital literacy development programs to guarantee that staff members are knowledgeable about new technology such as online banking systems, artificial intelligence tools, and financial applications. Employees' mental health may be harmed by digital fatigue and job overload, which can be avoided by implementing these programs in an organized way.

Secondly, it's critical to promote a healthy work-life balance within the company. Potential strategies to do this include the introduction of flexible work schedules, remote or hybrid work possibilities, leave regulations, and wellness initiatives like counselling and stress management classes. Employee productivity can be greatly increased by establishing clear boundaries between work and personal life.

Third, companies ought to incorporate digital literacy into their frameworks for career growth. Promotions, performance reviews, and chances for professional advancement should all be linked to digital competencies. Employers will view digital proficiency as a professional advantage rather than a prerequisite for employment. Additionally, management should encourage a positive workplace culture that puts workers' welfare first. The leadership must actively encourage a balanced workplace and give staff members the tools they need to handle difficulties related to technology and their jobs.

Future studies should focus on evaluating digital literacy by strengthening weaker indicators and taking into account additional elements including workplace stress, organizational support, job happiness, and leadership style. This is crucial for upcoming research. Additionally, it will provide a clearer understanding of the factors that affect career sustainability.

6. Conclusion

The study focuses on how digital literacy is evolving in the banking industry and how career sustainability is indirectly impacted. Digital skills don't ensure a successful career path, even though they can help with job performance and technological integration. Work-life balance is more crucial than other tactics to guarantee career sustainability. According to the study, workers who successfully balance their personal and professional life are more likely to have better general health, more stable relationships, and professional success. Organizations must prioritize the welfare of their workers and the workplace in addition to other important areas like the development of technical capabilities. Banking institutions may develop a workforce that can handle future challenges by implementing effective work-life balance policies and improving digital capabilities. This study offers organizations helpful guidance on how to develop strategies that enhance career advancement and employee satisfaction, in addition to highlighting the mediating function of work-life balance in academic literature.

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