

Technostress and Work-life Balance on Employee Performance in Banking Sector: A Systematic Literature Review

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ABSTRACT

Digital transformation in banking has intensified technostress and blurred work-life balance (WLB), yet no systematic review has simultaneously examined their influence on employee performance. This study conducts a Systematic Literature Review (SLR) to synthesize empirical evidence on the effects of technostress (X1) and WLB (X2) on employee performance (Y) within the banking sector. Following the PRISMA protocol, a systematic search of the Scopus database using the Watase Uake tool yielded 19 relevant empirical articles (2021–2026). Content analysis reveals that technostress predominantly impairs performance, directly and indirectly, through reduced work engagement, burnout, and psychological strain; under high organizational support, it may occasionally act as a challenge stressor. Conversely, WLB consistently enhances performance via job satisfaction, work engagement, and work autonomy, with supervisor and organizational support as key moderators. The most critical gap identified is the absence of studies testing the interaction between technostress and WLB in a single model. This SLR contributes an integrated nomological network and proposes a structured future research agenda emphasizing longitudinal designs, examination of antecedent interactions, and more complex mediation-moderation mechanisms in the banking sector.

Keywords: *Banking, Employee Performance, Technostress, Work-Life Balance.*

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1. | INTRODUCTION

The global banking sector is at a transformative crossroads shaped by two major forces: digitization and ever-rising performance expectations. The integration of information and communication technologies (ICT) into banking operations, including mobile banking, artificial intelligence (AI), and cloud-based Customer Relationship Management (CRM) systems, has fundamentally changed the work environment. While digitization offers substantial benefits in terms of efficiency, accuracy, and service innovation (Al Issa & Omar, 2024), it has also intensified the emergence of technostress, a specific form of stress resulting from individuals' inability to adapt effectively to technological demands (Porcari et al., 2023; Khalequzzaman et al., 2025).

Technostress has become an important occupational issue in banking. Employees frequently experience techno overload, techno invasion, and techno complexity, which can undermine their ability to perform effectively (Jain et al., 2025; Kutlutürk Yıkılmaz et al., 2024). Evidence from Bangladesh indicates that rapid banking digitization has generated digital overload and perceptions of digital surveillance, contributing to higher levels of technostress among employees (Zolg et al., 2021). Similarly, research in Italy led to the development of the Work Related Technostress Questionnaire (WRT-Q), highlighting the multidimensional nature of technostress in banking contexts (Porcari et al., 2023). Beyond its effects on employee well-being, technostress has been shown to negatively influence work engagement, innovative work behavior, and ultimately organizational performance (Jain et al., 2025; Walsh et al., n.d.).

Alongside technological pressures, the banking industry faces the continuing challenge of maintaining employee work-life balance (WLB) (Ridhovan et al., 2025). Banking jobs are characterized by long working hours, demanding performance targets, and expectations of constant availability, making employees vulnerable to work-family conflict and diminished WLB (Msuya & Kumar, 2022; Ahmed et al., 2025). Technology often intensifies these challenges by blurring boundaries between work and personal life through after-hours emails, active work messaging groups, and expectations of continuous connectivity (Park et al. 2020). In Tanzania, bank employees reportedly work more than 50 hours per week, exceeding International Labour Organization standards and negatively affecting their WLB (Msuya & Kumar, 2022). Meanwhile, evidence from Bangladesh suggests that investments in employee training and WLB initiatives are essential for sustaining engagement and performance under such conditions (Ahmed et al., 2024).

A healthy WLB consistently contributes to positive organizational outcomes. Employees who perceive a satisfactory balance between work and personal responsibilities tend to report higher job satisfaction, stronger organizational commitment, and better performance (Bhandari, 2025; Michael et al., 2025; Lien et al., 2025). Moreover, supervisor and organizational support, including supervisor work-life support and family supportive supervisor behavior (FSSB), play a critical role in

facilitating WLB and strengthening its positive influence on employee outcomes (Msuya & Kumar, 2022; Bhandari, 2025).

Despite the recognized importance of both technostress and WLB, existing research has largely examined these variables separately. Numerous studies investigate the impact of technostress on employee performance (Jain et al., 2025; Kultutürk Yıkılmaz et al., 2024; Jaiswal et al., 2024), while others focus on the relationship between WLB and performance (Msuya & Kumar, 2022; Ahmed et al., 2024; Bhandari, 2025). However, limited attention has been given to understanding how these two antecedents may interact. Questions such as whether strong WLB can buffer the negative effects of technostress, or whether high levels of technostress can diminish the benefits of WLB, remain insufficiently explored.

This lack of integration represents a significant knowledge gap. Consequently, managers have limited evidence-based guidance regarding how to balance investments in technostress mitigation and WLB enhancement initiatives. Furthermore, the mediating mechanisms linking these factors to performance, such as burnout, work engagement, and job satisfaction, as well as moderating factors including organizational support, leadership, and individual characteristics, remain fragmented across studies.

Accordingly, this Systematic Literature Review (SLR) addresses this gap by systematically reviewing 19 empirical studies published between 2021 and 2026. The review aims to map the conceptualization and measurement of technostress and WLB in banking contexts, identify the dominant theoretical frameworks explaining their relationships with employee performance, and develop an integrated nomological network positioning technostress (X1) and WLB (X2) as antecedents of employee performance (Y), while incorporating relevant mediators and moderators. In addition, this review seeks to identify critical research gaps and propose a structured future research agenda. Its primary contribution lies in providing an integrated conceptual framework that synthesizes the simultaneous roles of technostress and WLB in shaping employee performance within the banking sector, while offering practical implications for leaders and human resource practitioners. Guided by these objectives, the review addresses four research questions concerning the definitions and measurements of technostress and WLB, the dominant theoretical foundations used in prior studies, the nomological network connecting technostress, WLB, and performance, and the key research gaps that should inform future scholarly inquiry.

2. | LITERATURE REVIEW

Technostress: Concept and Dimensions

Technostress is defined as a negative psychophysiological response experienced by individuals due to the use of or inability to adapt to ICT in the workplace (Porcari et al., 2023). It encompasses several distinct dimensions frequently identified in the literature.

Commonly recognized technostress creators include techno overload (the compulsion to work faster and longer due to technology), techno invasion (technology invading personal life and creating an expectation of constant availability), techno complexity (complexity that makes users feel incompetent), techno insecurity (threat of job loss as technology replaces human roles), and techno uncertainty (uncertainty caused by continuous ICT updates and changes) (Al Issa & Omar, 2024; Jain et al., 2025).

In the banking sphere, several dimensions emerge as especially salient. Porcari et al. (2023), working with a large sample of Italian bank employees, developed and validated the Work Related Technostress Questionnaire (WRT-Q), which captures four key factors: quality of work-life, intrusion, cognitive overload, and psychophysical stress. In Bangladesh, Khalequzzaman et al. (2025) highlighted digital overload and perceived digital surveillance as specific triggers of technostress in the fintech era. Meanwhile, (Liu et al., 2026) introduced the dimension of self-esteem threat related to AI, referring to the threat to professional self-worth posed by advancing AI capabilities.

Work-Life Balance: Concept and Components

Work-life balance (WLB) refers to an individual's ability to satisfactorily fulfill role demands in both the work domain and the personal life domain (family, community, leisure, self-development) with minimal conflict (Udoh et al., 2024; Michael et al., 2025). It does not denote an equal mathematical distribution of time but rather a subjective perception of adequate control, flexibility, and harmony in managing dual responsibilities (Khan et al., 2025).

In the reviewed literature, WLB is frequently associated with related constructs such as work family conflict and work family enrichment. Conflict arises when pressure from one role disrupts performance in the other, while enrichment occurs when resources gained from one role (e.g., skills, emotional support) enhance the quality of life in the other (Lien et al., 2025). Key components that support WLB include workplace flexibility (flexibility in place and time of work) (Khan et al., 2025), work autonomy (autonomy in deciding work methods, schedules, and decisions) (Msuya & Kumar, 2022), and supervisor support (support from supervisors for employees' personal lives) (Sani & Adisa, 2024).

Theoretical Framework

The reviewed studies employ several major theories from organizational psychology and management to explain the relationships among technostress, WLB, and performance. Three theories dominate. The Conservation of Resources (COR) theory provides a lens for understanding how technostress acts as a drain on valuable resources such as energy and time, whereas WLB and organizational or supervisory support represent resources that can be invested to sustain well-being and performance (Msuya & Kumar, 2022; Jaiswal et al., 2024; Ahmed et al., 2024; Michael et al., 2025). The theory explains that resource loss spirals triggered by technostress lead to strain,

while resource gain spirals fostered by WLB and support enhance motivation and functioning.

The Job Demands-Resources (JD-R) model is the most prominent framework in this domain, utilized by at least six studies (Msuya & Kumar, 2022; Jaiswal et al., 2024; Kultutürk Yıkılmaz et al., 2024; Ahmed et al., 2024; Jain et al., 2025; Khalequzzaman et al., 2025). In this model, technostress is positioned as a job demand that triggers the health impairment process (exhaustion, burnout), while WLB, autonomy, and supervisor support are positioned as job resources that fuel the motivational process (work engagement, satisfaction, performance).

Social Exchange Theory (SET) plays a central role in explaining how support from leaders or the organization for WLB is reciprocated by employees. When supervisors exhibit transformational leadership or provide support for employees' personal lives, such support is perceived as an investment. Reciprocity then obliges employees to repay the organization with positive attitudes like job satisfaction, commitment, and enhanced performance (Sani & Adisa, 2023; Al Issa & Omar, 2024; Sheikh, 2023). Additional theories such as Self-Determination Theory (Msuya & Kumar, 2022), Person-Environment Fit Theory (Jaiswal et al., 2024), and the Transactional Theory of Stress (Khalequzzaman et al., 2025) also appear, reflecting the multidimensional nature of the phenomena.

3. | RESEARCH METHOD

The global banking sector is undergoing rapid transformation driven by digitization and increasing performance demands. The integration of information and communication technologies (ICT), including mobile banking, artificial intelligence (AI), and cloud-based Customer Relationship Management (CRM) systems, has enhanced efficiency, accuracy, and service innovation (Al Issa & Omar, 2024). However, this transformation has also intensified technostress, defined as stress arising from individuals' inability to adapt effectively to technological demands (Khalequzzaman et al., 2025; Porcari et al., 2023).

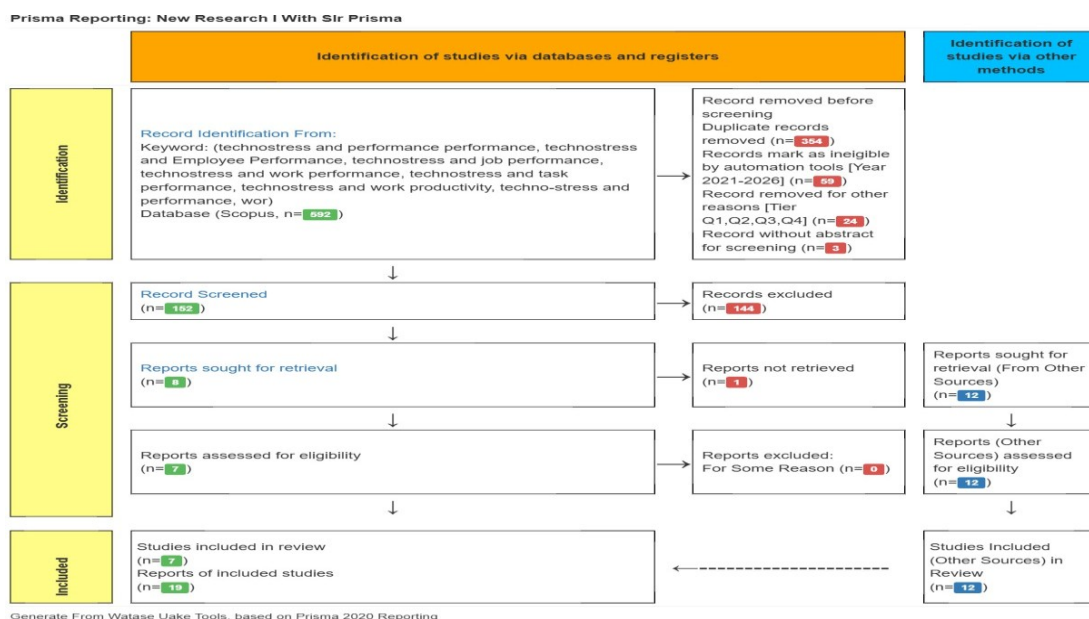
Technostress has emerged as a significant challenge in banking, with employees experiencing techno overload, techno invasion, and techno complexity that negatively affect their work experience (Jain et al., 2025; Kutlutürk Yıkılmaz et al., 2024). Evidence from Bangladesh highlights the effects of digital overload and perceived digital surveillance on employee technostress (Khalequzzaman et al., 2025), while research in Italy demonstrates the multidimensional nature of technostress through the development of the Work Related Technostress Questionnaire (WRT-Q) (Porcari et al., 2023). Technostress has been associated with lower work engagement, reduced innovative work behavior, and diminished performance (Jain et al., 2025; Walsh et al., n.d.).

At the same time, maintaining work-life balance (WLB) remains a major concern in banking (Ridhovan et al., 2025). Long working hours, demanding targets, and

expectations of constant availability often create work-family conflict and weaken WLB (Msuya & Kumar, 2022; Ahmed et al., 2025). Technology can further blur work-home boundaries through after-hours communications and continuous connectivity. For example, bank employees in Tanzania reportedly work more than 50 hours per week, adversely affecting their WLB (Msuya & Kumar, 2022), whereas investments in training and WLB initiatives in Bangladesh have been shown to support engagement and performance (Ahmed et al., 2024).

A healthy WLB contributes to higher job satisfaction, stronger organizational commitment, and improved employee performance (Bhandari, 2025; Michael et al., 2025; Lien et al., 2025). Organizational support and family supportive supervisor behavior (FSSB) further strengthen these positive outcomes (Msuya & Kumar, 2022; Bhandari, 2025). Despite their importance, technostress and WLB have largely been studied separately (Msuya & Kumar, 2022; Kultutürk Yıkılmaz et al., 2024; Jaiswal et al., 2024; Ahmed et al., 2024; Bhandari, 2025; Jain et al., 2025), leaving limited understanding of their interaction and the mediating and moderating mechanisms linking them to performance.

To address this gap, this Systematic Literature Review (SLR) synthesizes 19 empirical studies published between 2021 and 2026. The review aims to map the conceptualization and measurement of technostress and WLB, identify dominant theoretical frameworks, develop an integrated nomological network linking technostress (X1) and WLB (X2) to employee performance (Y), and propose a structured future research agenda for the banking sector. Figure 1 show the Integrated Nomological Network of Technostress, Work-Life Balance, and Employee Performance in the Banking Sector.



Source: PRISMA analysis report (processed by author)

Figure 1. PRISMA Flow Diagram of the Systematic Literature

4. | RESULTS

Definitions, Measurements, and Theoretical Foundations of Technostress and Work-Life Balance

The synthesis of the 19 reviewed studies reveals a high level of consistency in how technostress and work-life balance (WLB) are conceptualized within the banking sector, although variations remain in their operationalization and measurement approaches. Technostress is predominantly defined through the multidimensional framework of technostress creators, encompassing techno overload, techno invasion, techno complexity, techno insecurity, and techno uncertainty. These dimensions collectively describe the pressures employees experience when technological demands exceed their available resources and coping capacities. Nevertheless, recent studies have introduced contextual refinements to better capture the realities of digital banking environments.

One notable development is the Work-Related Technostress Questionnaire (WRT-Q), developed by Porcari et al. (2023), which was validated with a large sample of Italian bank employees. This instrument includes dimensions such as quality of work-life, intrusion, cognitive overload, and psychophysical stress, reflecting the unique characteristics of technology-related stress within banking organizations. Similarly, Khalequzzaman et al. (2025) conceptualized technostress through digital overload and perceived digital surveillance, emphasizing how continuous monitoring and increasing digital demands have become major stressors in the fintech era. Liu et al. (2025) further expanded the concept by introducing self-esteem threat as a dimension associated with AI-induced challenges to professional identity, highlighting the evolving nature of technostress as technological systems become increasingly intelligent and autonomous.

In contrast, work-life balance is generally conceptualized as employees' subjective perception of their ability to successfully manage work and personal responsibilities. Most studies measure WLB through indicators reflecting time adequacy, role balance, flexibility, and autonomy. For example, Bhandari (2025) assessed WLB through employees' perceptions of having sufficient time and energy for family responsibilities despite demanding banking jobs. Meanwhile, Msuya and Kumar (2022) and Ahmed et al. (2024) emphasized workplace flexibility and work autonomy as critical mechanisms supporting employees' ability to balance professional and personal roles.

The theoretical landscape is dominated by three major frameworks. The Job Demands-Resources (JD-R) Model is the most frequently employed perspective, positioning technostress as a job demand that depletes employee energy and contributes to burnout, while WLB, work autonomy, and supervisor support function as job resources that foster engagement and performance (Jaiswal et al., 2024; Kultutürk Yıkılmaz et al., 2024; Msuya & Kumar, 2022; Ahmed et al., 2024; Jain et al., 2025; Khalequzzaman et al., 2025). Conservation of Resources (COR) Theory similarly explains how technostress threatens valuable resources such as time, energy, and

psychological well-being, whereas WLB and organizational support facilitate resource preservation and acquisition (Jaiswal et al., 2024; Ahmed et al., 2024; Msuya & Kumar, 2022; Michael et al., 2025). In addition, Social Exchange Theory (SET) explains how organizational and supervisory support encourage employees to reciprocate with positive attitudes and enhanced performance (Sani & Adisa, 2023; Al Issa & Omar, 2024; Sheikh, 2023). The presence of additional frameworks, including Self-Determination Theory, Person-Environment Fit Theory, and Transactional Theory of Stress, further demonstrates the multidimensional and complex nature of technostress and WLB in contemporary banking environments.

Nomological Network of Technostress, Work-Life Balance, and Employee Performance

The reviewed literature confirms that technostress (X1) and work-life balance (X2) are two significant antecedents of employee performance (Y) in the banking sector. Although the two constructs have generally been examined separately, the evidence consistently demonstrates that both exert substantial influence on performance through a variety of direct, mediating, and moderating mechanisms.

Regarding direct effects, the majority of studies identify a negative relationship between technostress and performance. High levels of technostress reduce employee effectiveness, innovative work behavior, and productivity by increasing cognitive and emotional burdens (Jain et al., 2025; Kultutürk Yıkılmaz et al., 2024; Jaiswal et al., 2024). Employees experiencing excessive technological demands often struggle to adapt to new systems, cope with information overload, and manage continuous connectivity, ultimately leading to lower performance outcomes. However, the literature also presents contextual exceptions. Khalequzzaman et al. (2025) reported a positive relationship between technostress and performance among bank employees in Bangladesh. This finding is explained through the challenge stressor perspective, suggesting that employees may perceive technological demands as opportunities for growth, skill development, and career advancement when adequate organizational support is available. A similar pattern was identified by Liu et al. (2025), who found that AI-related technostress increased job insecurity but simultaneously motivated employees to improve their performance as a form of self-protection.

In contrast, the relationship between work-life balance and performance is remarkably consistent across studies. Employees who experience a healthy balance between professional and personal responsibilities demonstrate higher productivity, stronger commitment, and better overall performance (Bhandari, 2025; Michael et al., 2025; Msuya & Kumar, 2022; Ahmed et al., 2024; Lien et al., 2025). WLB enables employees to replenish psychological resources, reduce stress, and devote greater energy and attention to work-related activities.

The literature further reveals several important mediating mechanisms. For technostress, work engagement, burnout, and psychological strain are the most frequently identified mediators. Technostress reduces engagement while increasing

burnout and psychological strain, which subsequently diminish performance (Jain et al., 2025; Jaiswal et al., 2024; Kultutürk Yıkılmaz et al., 2024; Walsh et al., 2026). Conversely, the positive effects of WLB are mediated by job satisfaction, work engagement, and work autonomy, all of which contribute to enhanced performance (Bhandari, 2025; Ahmed et al., 2024; Msuya & Kumar, 2022).

Several moderating variables also influence the strength and direction of these relationships. Perceived organizational support (POS) and leader-member exchange (LMX) can buffer the negative effects of technostress or transform it into a motivating challenge (Khalequzzaman et al., 2025; Jain et al., 2025; Al Issa & Omar, 2024). Individual characteristics such as mindfulness, physical health conditions, and digital literacy also shape employees' responses to technostress (Lien et al., 2025; Kultutürk Yıkılmaz et al., 2024; Pengfei et al., 2026). Meanwhile, family supportive supervisor behavior (FSSB), distributive justice, and awareness of technology-related risks strengthen the positive effects of WLB on performance (Bhandari, 2025; Khan et al., 2025; Borgia et al., 2022). Collectively, these findings demonstrate that the relationship between technostress, WLB, and performance is far more complex than a simple direct-effect model and requires a broader nomological perspective.

Research Gaps and Future Research Agenda

One of the most important findings of this Systematic Literature Review is the identification of a substantial gap in the current banking literature. Despite the growing body of research examining technostress and work-life balance (WLB), none of the 19 reviewed studies simultaneously investigated technostress (X1) and WLB (X2) as independent predictors of employee performance (Y) within a single integrated model. Existing studies have largely evolved along separate streams, with technostress research focusing on the detrimental consequences of technological demands and WLB research emphasizing the beneficial effects of balancing work and personal life. As a result, the interaction between these two critical antecedents remains poorly understood.

This gap is particularly important because the realities of modern banking work suggest that technostress and WLB frequently coexist. Employees may enjoy flexible work arrangements and high levels of autonomy that enhance WLB while simultaneously experiencing techno overload, techno invasion, or digital surveillance that increase technostress. Consequently, future studies should investigate whether WLB can buffer the negative effects of technostress on performance or whether excessive technostress can undermine the positive benefits associated with WLB. Such an integrated model would represent a significant theoretical advancement and address a major limitation in the current literature.

A second research gap concerns methodological limitations. Most reviewed studies employed cross-sectional designs that capture relationships at a single point in time, restricting researchers' ability to establish causal relationships. Only one study adopted a qualitative approach, providing deeper contextual understanding of employee

experiences (Sani & Adisa, 2023). Future research should therefore adopt longitudinal designs to examine how technostress and WLB evolve over time, particularly during major technological transitions. Experience Sampling Method (ESM) approaches could further capture daily fluctuations in technostress, engagement, and WLB, while mixed-method and quasi-experimental designs could provide richer insights into the effectiveness of organizational interventions.

The review also highlights opportunities to expand the existing nomological network. Future studies could incorporate additional mediators such as cognitive appraisal, moral disengagement, work-family enrichment, and psychological capital. Likewise, moderators including ethical climate, supportive HR practices, digital self-efficacy, coping strategies, and generational differences deserve greater attention. The work of Khan et al. (2025) on Gen Z employees represents an important initial step in this direction. Beyond employee performance, future studies should also examine outcomes such as organizational citizenship behavior (OCB), customer satisfaction, turnover intention, and safety performance.

Finally, greater cross-sectoral and cross-cultural validation is required. Most evidence remains concentrated within specific national contexts, limiting generalizability. Comparative studies involving developed and developing countries, as well as different banking subsectors such as Islamic banks, digital banks, and rural banks, would provide valuable insights into how contextual factors shape the relationships among technostress, WLB, and performance. Differences in digital infrastructure, labor regulations, and cultural expectations regarding work may significantly influence these relationships. Addressing these gaps will contribute to the development of a more comprehensive and globally relevant understanding of employee performance management in the increasingly digital banking environment.

5. | DISCUSSION

This Systematic Literature Review is the first, to the best of our knowledge, to synthesize the simultaneous influence of technostress (X1) and work-life balance (X2) on employee performance in banking. The findings reveal a major research gap: none of the studies reviewed examined the interaction between technostress and WLB as independent predictors of performance within a single model. Existing research has largely progressed along separate streams, with technostress studies focusing on the negative consequences of technology and WLB studies emphasizing the positive effects of role balance. This fragmentation limits understanding of how both phenomena jointly shape employee performance in contemporary banking environments.

The review also highlights contradictory findings regarding technostress. Studies in India (Jain et al., 2025) and Turkey (Kultutürk Yıkılmaz et al., 2024) identify technostress as a source of burnout and reduced work engagement, ultimately lowering performance. In contrast, research in Bangladesh (Khalequzzaman et al., 2025) reports a positive relationship between technostress and performance. Drawing on the

challenge–hindrance stressor framework (as elaborated by Khalequzzaman et al., 2025), this inconsistency suggests that technostress may function either as a motivating challenge or a detrimental hindrance, depending on organizational context, national culture, and the presence of moderating factors such as perceived organizational support (POS) and leader-member exchange (LMX). Table 1 provides a detailed summary of the 19 studies included in this review. Evidence summarized in Table 1 demonstrates a strong and consistent positive relationship between work-life balance (WLB) and employee outcomes. Studies #12 (Ahmed et al., 2024) in Bangladesh, #17 (Bhandari, 2025) in Nepal, and #9 (Lien et al., 2025) in Vietnam consistently show that WLB enhances job satisfaction, work engagement, and employee performance. These findings suggest that investments in WLB initiatives, including work autonomy, workplace flexibility, and family supportive supervisor behavior, are effective strategies for improving organizational performance. However, important nuances emerge from the literature. Study #19 (Khan et al., 2025) found that distributive justice moderates the WLB–performance relationship, indicating that WLB policies are effective only when implemented fairly and transparently. In addition, Study #18 (Borgia et al., 2022) revealed that awareness of technological risks, such as cybercrime associated with remote work, may strengthen the positive effects of WLB on performance. Overall, these findings highlight the need for future research to move beyond simple bivariate relationships and develop integrated models incorporating technostress, WLB, mediators (burnout, engagement, job satisfaction), and moderators (LMX, POS, distributive justice, digital literacy).

Table 1. Summary of Key Findings per Article

No	Reference	Findings
1	(Walsh et al., 2026)	Social networking site addiction and digital stress were positively related to psychological strain, which in turn was negatively related to work performance and life satisfaction. The negative strain–performance link was stronger in Japan than in Germany; other relationships were culturally consistent.
2	(Michael et al., 2025)	WLB was positively influenced by quality of work life (QWL) and subsequently enhanced employee performance. Employee commitment and cognitive engagement strengthened the QWL–job satisfaction link, with job satisfaction mediating between QWL and life satisfaction, which ultimately affected WLB.
3	(Sani & Adisa, 2024)	Leadership style strongly influenced WLB. Transactional leadership tended to grant WLB access only as a reward for excellent performance. Transformational leadership was more supportive of WLB, considering both performance and non-work life. Reciprocal trust-based relationships formed between leaders and employees regarding WLB utilization.

No	Reference	Findings
4	(Porcari et al., 2023)	Developed and validated the Work Related Technostress Questionnaire (WRT-Q), 17 items with four factors: quality of work-life, intrusion, cognitive overload, psychophysical stress. Age was positively associated with technostress (employees over 55 had higher levels), while no significant gender differences were found.
5	(Kutlutürk Yıkılmaz et al., 2024)	Technostress increased burnout among Istanbul bank employees. Employees with musculoskeletal disorders (MSDs) experienced higher burnout; MSDs moderated the technostress–burnout relationship, with a stronger effect in the group with MSDs.
6	(Jaiswal et al., 2024)	Trust in management during telework positively affected employee performance through psychological well-being. Technostress moderated this indirect effect: the positive trust–performance relationship was weaker when technostress was high and stronger when technostress was low.
7	(Al Issa & Omar, 2024)	Digital leadership and innovative culture positively influenced digital innovation, mediated by techno-work engagement. Technostress inhibitors (literacy, technical support, user involvement) moderated the links from leadership and culture to techno-work engagement.
8	(Sheikh, 2023)	Perceived organizational support had a positive effect on organizational commitment, partially mediated by WLB. Employees who felt supported reported better WLB, which in turn enhanced their commitment
9	(Lien et al., 2025)	Servant leadership positively influenced job performance, mediated by WLB and innovative work behavior. Mindfulness moderated these relationships, strengthening the effects of servant leadership on WLB, IWB, and performance.
10	(Liu et al., 2026)	AI-related technostress (self-esteem threat, complexity, overload) increased job insecurity among physicians. Interestingly, job insecurity increased job performance as a motivational response to threat, while decreasing job satisfaction. (Relevant for cross-contextual insights.)
11	(Msuya & Kumar, 2022)	Supervisor work-life support positively affected job performance and work autonomy among Tanzanian bank employees. Work autonomy positively mediated the support–performance link, while workload mediated negatively but non-significantly.
12	(Ahmed et al., 2025)	Training and development and WLB positively influenced employee engagement and job performance. Employee engagement partially mediated the relationships. Investments in training and WLB policies were found crucial for engagement and performance
13	(Jain et al., 2025)	Technostress negatively impacted innovative work behavior and work engagement. Work engagement mediated the negative technostress–IWB relationship. High-quality LMX weakened the negative indirect effect of technostress on IWB through work engagement, highlighting the role of leaders.

No	Reference	Findings
14	(Xie & Yang, 2025)	Among Chinese IT remote workers, individual digitalization was negatively related to technostress, contrary to common assumptions. Job complexity and information processing demands mediated this relationship. Effects varied between banking and tourism sectors.
15	(Khalequzzaman et al., 2025)	Digital overload and perceived digital surveillance positively influenced technostress. Contrary to the hypothesis, technostress positively affected job performance, and this relationship was strengthened by perceived organizational support. Technostress can act as a challenge stressor under certain conditions.
16	(Pengfei et al., 2026)	Work from home (WFH) did not directly affect performance; the effect was fully mediated by digital literacy. Technostress negatively moderated the digital literacy–performance link, and weakened the indirect effect of WFH on performance when technostress was high.
17	(Bhandari, 2025)	WLB was a major factor influencing job performance among commercial bank employees in Butwal. Job satisfaction partially mediated the WLB–performance link. Family supportive supervisor behavior moderated the job satisfaction–performance relationship.
18	(Borgia et al. 2022)	Technological knowledge risks, especially cybercrime risk and obsolete technology risk, moderated the WLB–performance link among cooperative bank employees in Italy. When risk awareness was high, the positive effect of WLB on performance became stronger.
19	(Khan et al., 2025)	Workplace flexibility positively influenced performance and well-being among Gen Z bank employees in Pakistan. However, distributive justice negatively moderated the flexibility–performance link: perceived unfairness reduced the benefits of flexibility. Justice slightly strengthened the effect on well-being.

Source: Systematic literature review (processed by author)

Based on the findings of this SLR, several practical implications can be proposed for banking managers and HR departments. First, technostress management should become a strategic priority through regular technostress audits using validated instruments such as the WRT-Q, user involvement in technology design and implementation, and training programs that combine digital literacy with coping strategies for managing information overload and digital distractions. Second, organizations should establish authentic and fair WLB policies by providing meaningful workplace flexibility, including flexible schedules and remote work options, while equipping supervisors with the skills needed to support employees' personal and family responsibilities. Equally important is ensuring transparency and fairness in policy implementation to prevent perceptions of inequity. Finally, banks should foster a supportive organizational culture by normalizing help-seeking behaviors, providing access to psychological support through Employee Assistance

Programs, and encouraging high-quality leader-member exchange (LMX) through open communication regarding workload, performance expectations, and employee well-being.

6. | CONCLUSION

This Systematic Literature Review successfully synthesized 19 empirical articles to map the research landscape regarding the influence of technostress and work-life balance on employee performance in banking. The study confirms that technostress acts primarily as a psychosocial risk factor that can erode performance through burnout and reduced work engagement, although under conditions of strong organizational support it may function as a motivator. Conversely, work-life balance is a strategic asset that consistently enhances performance through job satisfaction, engagement, and autonomy. The roles of supervisor support and organizational justice emerge as critical moderators.

The most significant original contribution of this SLR is the identification of a critical gap: the absence of an integrated research model that simultaneously tests technostress and WLB, and their interaction, in influencing performance in banking. This finding opens new avenues for future research and provides a clear blueprint. For practitioners, the message is clear: successful banking management in the digital age is not just about adopting the most advanced technology, but about building a work ecosystem that consciously manages the “dark side” of technology (technostress) while proactively fostering the “bright side” of human experience (work-life balance). Only with this dual approach can sustainable productivity and innovation be truly achieved.

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The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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