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The experiences of employee well-being in the implementation of digital transformation in banking.

by

ZUKISWA MAYEZA

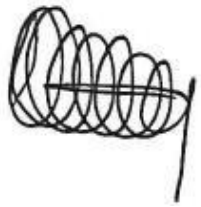
Supervisor: Dr Ayanda Magida

A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Management in the field of Digital Business

April, 2025

DECLARATION

I, Zukiswa Mayeza, Student number 2381181, declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Management in Digital Business at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.



Signed **Date: 28/02/2025**

ZUKISWA MAYEZA

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DEDICATION

I dedicate this study to my late mother, Elsie Nomthetho Mayeza, who passed away in October 2021. She was passionate about teaching and uplifting the community. She was the light of the entire village. With her earnings, she sent cousins to school, and neighbours looked up to her when they didn't have the means to pay for school fees for their children.

ACKNOWLEDGEMENTS

A big thank you to my supervisor, Dr Ayanda Magida. Her guidance, counsel, and unwavering support have made this journey worthwhile.

I would also like to thank my two children, Ondela Mayeza (daughter) and Buhle Mayeza (son). They have been my true support structure throughout this journey, especially my daughter, who took on more responsibilities at home to ensure I had time for my research.

A big thank you to the executives at Bank A for permitting me to use Bank A as a case study for my research paper.

ABSTRACT

Increasing reliance on digital tools in South African financial institutions, intensified by the COVID-19 pandemic, has raised significant concerns about the well-being and mental health of bank employees. As organisations progressively integrate digital tools—including remote work, advanced technologies, automation, and artificial intelligence—there is a growing concern regarding the psychological impacts on employees. This study explores how technological changes lead to work-related stress, anxiety, and burnout, particularly considering South Africa's unique socioeconomic and digital landscape. It is crucial to understand how these factors affect employees' well-being and find ways to mitigate them.

The research involved conducting qualitative interviews with five participants from the South African bank, Bank A. The study employed thematic analysis to uncover important themes related to the psychological effects of digital transformation. The results indicate that employees face significant challenges, including technostress, digital burnout, and an imbalance between work and personal life. Furthermore, the report highlights several coping strategies employees utilise, such as mindfulness practices and family support, while emphasising the essential role of organisational support in alleviating these challenges.

This study contributes to the limited research on employee well-being amid digital transformation, particularly in South Africa. The findings provide practical recommendations for organisations that foster healthier work environments through enhanced mental health support, flexible working hours, and wellness initiatives. Considering the rapid pace of digital change, this research underscores the necessity of a balanced strategy that values technological progress and employee well-being to ensure sustainable success for organisations. Moreover, this study advocates for a comprehensive approach that is not solely focused on technologies but also considers colleagues and the broader business context.

Keywords: digital transformation, employee well-being, mental health, South African financial services, technostress

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LIST OF ACRONYMS

AI	Artificial Intelligence
COVID-19	Coronavirus Disease 2019
DT	Digital Transformation
HWM	Hybrid Work Model
IT	Information Technology
SA	South Africa
TAM	Technology Acceptance Model
WFH	Work-from-Home

CHAPTER 1: INTRODUCTION

1.1 Statement of purpose

This research explores employee well-being experiences during the adoption of digital transformation initiatives within the South African banking sector.

1.2 Background of the study

Long before COVID-19, South African banks began their digital transformation journey to keep pace with emerging technologies and remain competitive. The pandemic intensified this goal, compelling bank employees to transition from working in the office to remotely (Mihu et al., 2023; Savić, 2020; Tsipoulanidis & Nanos, 2022). This change meant that banks' digital transformation intensified. Remote work has become the new normal, presenting challenges such as digital fatigue and the concern that employees may not return to the office.

Digital transformation is a multifaceted phenomenon encompassing various organisational changes and adaptations. It involves the evolution of processes, technologies, culture, and strategies driven by adopting digital tools and innovative practices. This transformation is not merely technical but also involves a fundamental shift in organisational paradigms and practices, necessitating a holistic approach integrating digital capabilities effectively. (Horlacher & Hess, 2016; Kutnjak et al., 2019; Tumbas et al., 2017; Walkinshaw et al., 2020). The aforementioned authors echoed that digital transformation encompasses not merely a singular dimension but constitutes a multifaceted process that influences all facets of a business.

Digital transformation in South Africa (SA) is accelerating, particularly within the banking, telecommunications, and retail sectors. The country is recognised as a leader in innovation across Africa, characterised by increased investment in infrastructure, digital technologies, and platforms that aim to enhance business processes and improve public services (Keyser, 2024). Despite the considerable progress SA has achieved in digital adoption, enduring challenges such as socioeconomic inequality and skill-set shortages continue to pose significant barriers.

South African financial services have seen remarkable growth due to digital technologies, with mobile banking, e-wallets, and fintech solutions becoming increasingly popular. Introducing mobile money services like M-Pesa has greatly improved financial inclusion in previously underserved populations, especially rural areas (Mhlanga et al., 2021). The literature by Mhlanga shows that SA has made significant progress in addressing financial inclusion for its

citizens. While this is commendable, notable inequalities remain unaddressed, making it challenging to assess the success of the digital innovations achieved thus far.

Digital transformation is profoundly influencing the workforce in SA. The emergence of remote work and automation is altering the nature of work, as digital tools enhance efficiency and facilitate flexible working environments (Munyeka, 2024). Munyeka's (2024) finding aligns with the main question of the current study, and extant literature confirms the problem this study seeks to address.

To emphasise the previous point, it is essential to highlight the various benefits digital transformation has brought to the South African banking sector for both customers and employees. For clients, online banking provides increased convenience and cost savings, enabling them to manage their banking needs anytime and anywhere, at a lower cost than traditional methods, and without the constraints of branch operating hours.

Like other sectors adopting technology, South African banks follow trends in the IT industry (Louw & Nieuwenhuizen, 2020). Moreover, they were among the many sectors disrupted by the unexpected and significant trial run of remote work due to the COVID-19 outbreak (Savić, 2020). This abrupt shift has impacted employee well-being and mental health profoundly (Pflügner et al., 2020). Consequently, due to the hybrid work imposed on employees, there is a noticeable increase in reliance on technology, resulting in greater efficiencies, reduced physical effort, blurred boundaries between work and personal life, and enhanced flexibility for both employees and organisations (Louw & Nieuwenhuizen, 2019). The findings presented by Louw and Niewenhuizen (2019) anchor the study's primary research question.

When work pressures erode boundaries, employees feel compelled to keep working even after hours (Wickert & Risi, 2019). This phenomenon may result in employee burnout and adverse psychological consequences.

While employees in South African banks have adopted a hybrid work model (HWM), this setup comes with uncertainty and a heavy reliance on technology, which could lead to technostress that negatively affects their well-being (Pflügner et al., 2020). In hybrid work environments, numerous tech-related stressors can hinder employee productivity and provoke anxiety (Harunavamwe & Kanengoni, 2023; Pflügner et al., 2020).

Key stressors include techno-overload, techno-complexity, techno-unreliability, techno-uncertainty, and techno-invasion. These techno-stressors may intensify due to various

challenges associated with HWMs, including prolonged work hours, inconsistent connectivity, particularly in SA, where regular power outages are commonplace, emotional fatigue, an increased demand for cognitive proficiency, workaholism, and overwhelming workloads (Harunavamwe & Kanengoni, 2023).

Nonetheless, digital transformation presents a dual narrative; while it provides significant advantages, it concurrently introduces challenges that impact bank employees' well-being and mental health (Pflügner et al., 2020). It is imperative to address these challenges, which include job insecurity, change fatigue, burnout, and elevated turnover rates.

The study underscores that information technology presents a duality of advantages and disadvantages. Employees may experience feelings of being overwhelmed due to these demands, potentially resulting in depression and anxiety, which can adversely affect their overall well-being and productivity in the workplace (Harunavamwe & Kanengoni, 2023). Harunavamwe and Kanengoni (2023) posit that numerous employees experienced isolation and psychological distress during the stringent lockdown. The shift to remote or hybrid work frequently necessitated prolonged working hours, exacerbating mental health challenges and complicating employees' adaptation to the swift changes in their work environments.

Employees often transformed their bedrooms and living rooms into offices, merging work with personal life and lacking a clear distinction between start and end times. This situation led to burnout and adversely affected employee well-being (Dwivedi et al., 2021). Prioritising employee well-being is critical; it can enhance employee satisfaction ratings and help banks reduce excessive turnover and burnout. Employee social well-being is essential for a company's growth and success. Similarly, technology fuels economic growth, innovation, and competitiveness, proving vital for finance and banking.

1.3 Research problem

Digital transformation in SA offers considerable opportunities for growth within organisations and the nation. However, its effects on employee well-being and mental health remain underexplored. The swift adoption of new technologies that change work practices, such as automation and remote working, is altering workplace dynamics and may lead to mental health issues like techno stress, burnout, and work-life imbalance.

Given the unique socio-economic challenges in SA, including a significant digital divide and limited resource access in rural areas, the mental health implications may be more severe

compared to other regions. This research seeks to fill this gap by exploring how employees in South African financial institutions perceive the impact of digital transformation on their mental health and well-being, mainly focusing on the shift from office work to remote work during the height of COVID-19 and suggesting strategies to alleviate these effects.

The HWM transforms the relationship between employees and employers and the perception of quality of life. During the COVID-19 pandemic, individuals whose work could be accomplished using digital tools were directed to work remotely. Carrying out work duties from home, away from colleagues and supervisors, negatively impacts employee well-being, as they often feel less supported or isolated (Juchnowicz & Kinowska, 2021).

Examining financial institutions reveals that clients' transactions and work methods have fully migrated to digital platforms. From an employee standpoint, however, these changes present their own challenges, including job insecurity, talent shortages, skill gaps, and legacy systems that often hinder employees' ability to adapt to change and organisational resistance to change. All these concerns contribute to employees' well-being. Exploring how banks navigated these uncharted territories and how employees experienced these changes will be interesting.

1.4 Main research question

Did digital transformation have an impact on employee well-being in the banking environment in terms of the shift from working in the office to a hybrid work-from-home model during the COVID-19-induced hard lockdown?

1.4.1 Sub-research question 1

What support was offered to employees by supervisors or middle management during the change from working in office to a hybrid work-from-home model?

1.4.2 Sub-research question 2

What measures and tools were implemented to support employees during the change from working in office to a hybrid work-from-home model?

1.5 Research objectives

The study seeks to achieve the following objectives to answer the research questions.

1.5.1 Primary research objective

The primary objective of this study is to critically evaluate the impact of digital transformation on employee well-being in the banking environment, with a particular focus on the shift from working in the office to a hybrid work-from-home (WFH) model during the COVID-19-induced hard lockdown.

1.5.2 Secondary research objectives

a) To explore the role of digital transformation in the experiences of employees' well-being in the banking environment
b) To understand the environmental factors of digital transformation's perceived impact on overall experiences and the well-being of employees.
c) To explore the supportive role played by supervisors or middle management during the change process.
d) To understand the initiatives and tools that were implemented to support the employees during the change from working in the office to a hybrid WFH model.

1.6 Rationale

Digital transformation occurs worldwide, yet its impact on employees' mental health and well-being is frequently neglected. As noted, in SA, digitalisation is an emerging force in sectors like banking and telecommunications; thus, there is an urgent need to comprehend how these transformations affect employees psychologically and emotionally. Digital resources such as remote work platforms, artificial intelligence, and automation can boost productivity while introducing challenges like work overload, stress and mental fatigue. This study is vital for comprehending the broader implications on employee well-being during this technological transition.

The literature on digital transformation shows a significant increase during the COVID-19 lockdown, which validates the study's relevance. However, additional research is needed to understand how the increased use of digital tools has affected employees' well-being in the banking sector. Existing literature has examined organisational change and employee burnout, including the moderating effects of support and job control (Day et al., 2017). Other studies have examined the impact of information technology in the banking sector, concentrating on the profits of e-banking, the effects of IT on the banking system, and mobile banking (Shetty & Nikhitha, 2022). Young people and mental health: The role of information and

communication; the study focused on young individuals as they communicate, seek information, engage, interact, and entertain themselves through technology (Powell et al., 2010).

Due to remote work model, other scholars have examined how distance managers, due to the remote work model, can effectively manage employee well-being and organisational performance (Ferrara et al., 2022). Notably, while the study considered all industries in general, there is limited research on this phenomenon within the banking sector. This study is significant because it aims to assist bank leadership in understanding how the digital revolution affects employees' experiences and well-being.

1.6 Delimitations of the study

Digital transformation refers to the integration of all business technologies into all business domains, which radically changes how an organisation functions and provides value to its customers. With a clear understanding of this phenomenon, organisations can properly leverage digital transformation and achieve goals (George & Schillebeeckx, 2022). In this study, digital transformation is the application of technology to enhance business performance and expand technology in banks during the COVID-19 pandemic.

1.7 Definition of terms

The hybrid work model: Refers to a common work arrangement for many workers, affording them an improved work-life balance and a greater level of job satisfaction and the appropriate support needed to drive sustainable improvement of employees (Grzegorczyk et al., 2021; Hopkins & Bardoel, 2023). In this study, the HWM entails working from home and not going to the office to perform duties, for instance, not working at the employer premises. and using some form of information and communication technology. Moreover, mobile-based work arrangements are characterised by working from multiple places, enabled by information and technology.

Remote work: Refers to organisational work performed outside of the usual organisational confines of space and time, substituting communications capabilities for travel to a central work location. Office automation technology permits many office workers to work remotely, using computers and communication support (Olson, 1983). In this study, remote working

refers to employees working from home and unable to go to the office during the COVID-19 lockdown.

Technostress: Defined for the first time in 1984, technostress is a syndrome that occurs when the person, subjected to information overload and continuous contact with digital devices, develops a state of stress or an abnormal response characterised by specific symptoms at cardiocirculatory, mental, and neurological levels. This study seeks to establish if bank employees experienced similar challenges during the transition to the HWM.

Techno-overload: Stress caused by technology overload in the workplace, which is work-related stress and the demand for continuous improvement in work performance, which can eventually lead to feelings of pressure and work overload (La Torre et al., 2018). In this study, it refers to technostress that is negative or positive to work performance, with work engagement indicating a significant influence on work performance. However, the role of work engagement does not mediate the influence of techno-overload on work performance

1.8 Assumptions

I. The participants are assumed to be willing to share the required information and knowledge.
II. Should the participants not wish to divulge certain information, they will inform the researcher immediately.

1.9 Structure of the study

Chapter 1: Introduction and background to the study

Chapter 1 introduces the study and provides the background and context of the research, including the problem statement, research questions and objectives of the research. The delimitations of the study, such as bias and preconceived ideas, are explained in detail.

Chapter 2: Literature review

This chapter reviews literature relevant to the study, offers a conceptualisation of digital transformation's impact on employee well-being and mental health, provides context for digital transformation in SA, and identifies gaps in the literature.

Chapter 3: Research methodology

Chapter 3 details the methodology employed in the study, including the research approach, research design, sampling strategy, data collection methods, data analysis, ethical considerations, and limitations.

Chapter 4: Presentation and analysis of the findings

Chapter 4 presents the findings relevant to the research questions and objective of determining how digital transformation affects employee well-being and mental health in the banking sector. The data analysis reveals themes and patterns that provide insights into the interaction between these factors and employee well-being.

Chapter 5: Discussion of the findings

Chapter 5 compares the existing literature, discusses implications for employee well-being and mental health, provides practical implications for organisations, and makes recommendations.

Chapter 6: Conclusion and recommendations

Concluding the study, this chapter summarises key findings, contributes to the body of knowledge, provides recommendations for organisations and policymakers, suggests areas for future research, and concludes with final thoughts.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This study examines the impact of digital transformation on employee well-being within the banking sector. The literature review offers a comprehensive analysis that establishes a robust analytical framework to evaluate employees' experiences while implementing digital transformation initiatives, particularly in the context of the South African banking industry during the COVID-19 pandemic. The researcher aims to investigate the ramifications of digital transformation on employees' well-being. A critical analysis of the findings will be conducted, culminating in a conclusive summary of the insights gleaned from the research.

2.2 Definition of the topic and background discussion

Digital transformation represents a complex and multifaceted organisational change process that does not transcend technology alone. It involves a holistic restructuring of various business elements, including processes, culture, and strategy, to foster innovation and enhance organisational performance (Horlacher & Hess, 2016; Kutnjak et al., 2019; Tumbas et al., 2017). This transformation applies across several business dimensions, including customer relations, operational frameworks, business models, and the workforce. The authors define the term in a manner that indicates that digital tools are revolutionising conventional workplaces. Their research further underscores an increasing inclination toward remote working and HWMS, the utilisation of digital tools, and an emphasis on data-driven decision-making processes. The authors contend that this transformation may significantly influence organisational culture and interpersonal dynamics between employees and the employer. From an organisational perspective, the research unequivocally delineates the advantages organisations may derive from digital transformation; nevertheless, it predominantly concentrates on the desired outcomes that exclusively benefit the organisations, thereby insufficiently addressing or neglecting the potential repercussions on employee well-being. This gap in the literature is the focus of the present study. The researcher argues that as digital transformation becomes fundamental to most industries, organisations are increasingly responsible for fostering work-life balance and employee well-being, which form the foundation of the current study. This assertion is corroborated by Yeung and Johnston (2019), who emphasise that companies must more effectively consider the impact of their culture, operations, products, and services on the well-being of their employees, customers, and

communities. Crucially, individuals must embrace leadership roles in promoting wellness within the workplace (Yeung & Johnston, 2019).

2.2.1 Definition of digital transformation and its impact on employees

Digital transformation encompasses integrating digital technologies across all business operations, fundamentally reshaping how organisations function and deliver value to their customers (Warner & Wäger, 2019). Bharadwaj et al. (2013) indicate that companies primarily undertake transformation efforts to enhance operational efficiencies, reduce operational costs, and improve profit margins. While the enhancement of operational efficiencies is essential for the survival and sustainability of businesses, it is imperative that these transformations factor in employee well-being and the overall customer journey. Although the authors provide valuable insights regarding the benefits of digital transformation for organisations, their methodology does not adequately encompass a holistic digital transformation perspective, resulting in significant implications for employee well-being. This study aims to address these gaps.

Organisations increasingly engage in digital transformation primarily to enhance customer experience, minimise friction, boost productivity, and maximise profitability. Mirković et al. (2019) assert that digital transformation has transitioned from being an alternative for organisations to an essential requirement for survival in the contemporary market. Simultaneously, the authors underscore several challenges organisations frequently encounter during their transformation journeys. These include employee resistance, the absence of a coherent vision from senior management, and inadequate communication from mid-level to lower-tier leadership. Implementing digital transformation processes entails considerable unpredictability and complexity, regardless of the organisation's size. This transformation impacts all essential facets of the business, such as human resources, customer relations, operational procedures, and capital assets. As a result, the necessity for strategic planning becomes paramount, founded on purposeful and informed decision-making.

The phenomenon of digital transformation is extensively examined within academic literature; however, the prevailing discourse predominantly highlights the rationale behind business transformations and the concomitant advantages. While these aspects are undoubtedly significant, it is essential to recognise that business operations encompass multifaceted dimensions, beyond mere profit generation. Numerous scholars emphasise the broader implications of digital transformation, yet they often neglect the consequential effects on

employee well-being. This oversight constitutes a vital gap within the existing body of research, which this study aims to address. The researcher will investigate the immediate and long-term repercussions of digital transformation on employee well-being and mental health, thereby offering valuable insights and recommendations to the senior leadership of Bank A.

Smith (2020) highlights how digital tools can increase flexibility, resulting in greater employee satisfaction.

While some scholars contend that remote work during the height of the COVID-19 pandemic primarily assisted organisations in sustaining business continuity, women, who are often primary caregivers within their families, faced challenges in reconciling professional responsibilities with domestic duties (Gorjifard & Crawford, 2021). Discrepancies in findings emerge from variations in the implementation of digital tools and the extent of support organisations provide to their employees. Smith (2020) concentrates on employee satisfaction metrics, whereas Gorjifard and Crawford (2021) underscore the importance of investigating work-life balance issues. These two themes are intrinsically linked to the main objective of this study. The objective is to expand upon the insights derived from the literature review, specifically addressing how these two factors influence the well-being of employees within the banking sector. The researcher designed a comprehensive set of questions to explain the interplay between professional responsibilities and personal life.

The COVID-19 pandemic's HWM necessitated banks to integrate digital technologies to enable remote working for their employees. This unprecedented shift arguably instigated panic and anxiety among banking professionals. This study aims to explore how bank employees adapted to this substantial transformation. Existing literature presents a contradictory perspective; however, it continues to enhance the discourse on digital transformation, with the researcher recognising that both viewpoints hold some validity. Marange et al. (2024) argue that a compelling ethical and moral imperative exists for organisations to manage mental health and well-being. This perspective suggests that mental health management should not solely aim to enhance productivity but be viewed as an ethical obligation aligned with the organisation's values. Consequently, this approach elevates the discourse surrounding employee wellness and mental health to a more profound and principled level. Marange et al. (2024) approach the subject from an ethical perspective, extending their analysis beyond a balanced scorecard of performance metrics. This refreshing perspective significantly addresses the problem this study aims to highlight. The aforementioned authors raised valid points

supporting this study's intent; however, they inadequately connected the concepts of employee well-being and its relevance to business strategy. The researcher argues that employee wellness must not be considered in isolation but should be intricately woven into the overarching business strategy. Furthermore, the researcher contends that underscoring the advantages of managing mental health alongside employees' overall well-being may capture the attention of the bank's senior executives, with the anticipation that they will initiate sponsorship of programmes designed to enhance employee well-being. Marange et al. (2024) emphasise that the efficacy of wellness activities is contingent upon the support of organisational leaders for their implementation. When such support is established, the positive outcomes become evident. Organisations where leadership actively fosters a positive well-being demonstrate enhanced resilience, improved capability to manage change, and greater responsiveness to employee needs. The unique aspect of this topic enhances the study's intent regarding the role of bank management in the transition to remote working. In conclusion, Marange et al. (2024) emphasise the significance of establishing a dynamic environment that prioritises employee well-being. From a literature perspective, a healthy working environment cultivates a high organisational performance culture.

2.2.2 Definition of employee well-being

Employee well-being refers to employee's overall physical, mental and emotional health in the workplace. It encompasses many factors contributing to an individual sense of satisfaction and fulfillment at work. Including work-life balance, job satisfaction, social connections, mental health and physical wellness (Grawitch, Gottschalk and Munz,2006; World Heath organisation,2010). According to these authors, employee wellbeing is not a singular concept but rather a multifaceted and holistic approach. This complexity presents challenges for employers as it requires a comprehensive and integrated approach to effectively manage and support employee well-being in the workplace.

Technological advancement, while offering numerous benefits, has also exacerbated existing workplace challenges such as employee burnout, work stress, mental health issues, and digital fatigue. The increasing demands of constant connectivity, digital inclusion and the pressure to remain accessible at all times have significantly impacted employee well-being (Deloitte, 2021; World Health Organisation, 2022). These emerging concerns heighted by the authors signifies an urgent need for organisations to adopt a more holistic and proactive approach to employee mental health and digital wellness,

2.2.3 Challenges organisations face during the digital transformation process

Leadership plays a pivotal role in the contemporary landscape of digital transformation (Cortellazzo et al., 2019; Sutrisno et al., 2023). Effective leadership is crucial in navigating the challenges that emerge during digital transformation, including, but not limited to, resistance to change and conflict among various organisational units (Niță & Guțu, 2023).

Niță and Guțu (2023) emphasise the critical role of management in the change process. They advanced the discussion by detailing the significance of leadership and the required leadership styles at various stages of change, specifically Transformational Leadership, Transactional Leadership, and Servant Leadership. Cortellazzo et al. (2019) and Sutrisno et al. (2023) examined the overall role of leadership but failed to provide comprehensive insights into the essential leadership qualities needed during the change process. Despite these variations, there is consensus among the authors regarding the importance of leadership, which is pivotal to this study.

Recognising that the aforementioned authors are primarily aligned in their study findings is important. In many respects, they agree that organisations' most significant challenge during the change process is ineffective management. The current study would be incomplete without

exploring the topic of leadership support, proposing recommendations that emphasise the importance of effective leadership, and identifying key leadership qualities that support the digital transformation process.

In conclusion, the researcher posits that leadership strategy and organisational culture is inextricably linked. When digital strategy aligns with organisational culture, employee engagement becomes a cultural norm. This alignment fosters innovation and creativity as standard practices, thereby facilitating the development of a learning organisation. Moreover, in organisations where digital transformation is integrated with business strategy, forecasting future market trends becomes a standard operating procedure. Such integration mitigates the disparity between the rapid progression of technology and employees' readiness to embrace change, thus averting potential emotional burnout and safeguarding mental well-being. This assertion is reinforced by Bersch et al. (2020), who noted that while organisational transformation has been integral to strategic management since the Great Depression of the 20th century, its urgency has been significantly amplified by the unprecedented dynamism that increasingly characterises the business environment of the 21st century.

2.3 Digital transformation and its impact on bank employee well-being

Digital transformation pertains to the transformation of business models facilitated by digital technologies within organisations, leading to alterations in products and services (Hess et al., 2020). This metamorphosis enhances customer experiences but also amplifies operational efficiency, benefiting the organisation. Nevertheless, the subsequent impact of this transformation may induce anxiety and apprehension among employees, which is a critical consideration for this study.

2.3.1 Theory of digital transformation and the experiences of employee well-being during the implementation phase

According to Hess et al. (2020), it is challenging to identify a singular definition of digital adoption applicable across all businesses due to the variability in each organisation's change processes. This disparity indicates that a firm's digital maturity can differ significantly, thus rendering a universal definition potentially inaccurate. The research conducted by Hess underscores the understanding that digital strategy must be tailored to an organisation's specific needs rather than adopting a universal approach. Nevertheless, the study lacks a comprehensive framework that outlines the actions organisations should take to align their digital strategies with broader business integration goals. Additionally, Hess's paper does not address the critical

role of leadership during the change management process. The researcher posits that a well-defined strategy, which aligns with the organisation's aspirations and leadership excellence, may mitigate some of the challenges frequently encountered during the change process. Carroll (2021) reinforces this perspective in her analysis of transformational leadership as a framework for examining business strategies pertinent to successfully implementing change.

To sustain competitiveness within an increasingly digital marketplace, financial institutions must harness digital technologies to augment their operational capabilities effectively (Nguyen et al., 2020). Both external and internal factors necessitate organisational evolution, and banks are unequivocally aligned with this trend. The escalating adoption of technology among consumers has necessitated that banks evolve to maintain their relevance to their consumers. Moreover, recent scholarly research reveals that the banking sector is distinguished as an industry wherein the interest in organisational transformation is particularly pronounced (Reinhart & Rogoff, 2011).

This perspective is reinforced by Westerman and Bonnet (2015), who contend that the integration of innovations such as social media, mobile devices, big data analytics, and cloud computing is fundamentally altering organisational operations. However, a significant drawback is that employees must contend with rapidly evolving technology, which may make knowledge and skills obsolete at an accelerated pace, potentially contributing to job displacement. Additionally, the findings derived from this research could have significant societal implications, particularly concerning the digital divide that persists in developing countries. Barriers such as limited access to data, unstable network infrastructure, and the costs associated with smartphones hinder many individuals' ability to engage fully in the digital landscape. In the current digital age, challenges such as digital burnout and feelings of isolation stemming from remote work are increasingly influencing employees' mental health. This study aims to explore the impact of these factors on employee well-being.

Over several decades, research in organisational psychology has attempted to clarify the intricate connection between employee productivity and well-being (Wright & McMahan, 2020). This question does not yield a singular, universal answer; instead, it reveals many factors that influence employee well-being, encompassing social, economic, and familial dimensions. Such complexity has increased emphasis on integrated work-life phenomena in contemporary discourse. The growing recognition of the interdependence between professional and personal domains has prompted scholars to characterise this phenomenon as work-life balance. While

this represents a significant milestone, it contains numerous limitations. Regarding the distinction between fallacies and facts, the concept of work-life balance raises a pertinent question: Does it truly exist? This question remains largely unresolved. Further research will contribute to the existing body of knowledge and provide a comprehensive understanding of the issue.

The topic of work-life balance remains highly relevant. Imbalances in this area can significantly diminish employees' performance within their workplaces. Numerous authors advocate for this perspective. For instance, Nemteanu et al. (2022) emphasise that the ongoing lockdowns and movement restrictions have severely constrained employees' opportunities to enjoy leisure time away from their offices. Consequently, many employees have found themselves working beyond the hours stipulated in their employment contracts, which adversely affects their well-being and productivity (Nemteanu et al., 2022). Additionally, research conducted by Krajčík et al. (2023) underscores that such work environments have had deleterious effects on employees' stress levels and overall health. This evidence reinforces the aim of this study, highlighting the critical significance of digital technologies and the digital transformation of banks for the longevity and sustainability of South African banking institutions. The studies conducted by the aforementioned authors confirm that the challenges identified in the present research do exist. The researcher will utilise the existing literature as a framework for developing potential solutions.

Simultaneously, various scholars characterise workplace well-being as the sense of fulfilment experienced by employees during their occupational activities. This concept signifies a state of psychological and physical safety that employees encounter in their work environment, which fosters engagement and subsequently enhances job satisfaction (Sandilya & Shahnawaz, 2018). This study elucidates the advantages of psychological safety for employees in the workplace. The insights derived from this research enable the researcher to better understand the factors that contribute to employee well-being, thereby facilitating the development of a robust framework from this literature to address the primary research question.

Conversely, organisational contentment is acknowledged as a multidimensional construct (Boyne et al., 2005). Employee loyalty towards an organisation is defined as the extent to which an employee recognises, identifies with, and desires to contribute to the organisational goals. The authors assert that organisational contentment encompasses various influential factors. The research examined factors that may appeal to employees and foster their identification with the

organisation. However, the investigation did not consider the emotional well-being of employees, and the limited attention to employee benefits represents a significant gap this study aims to address. Highlighting the importance of mental well-being is essential for promoting sustainable transformation within organisations.

Kossek et al. (2001) concur that employees experience a vigorous connection to their professional and familial obligations when situated within a favourable work environment. This assertion implies that an optimal work setting can facilitate enhanced performance outcomes. While the aforementioned study effectively delineates the advantages of a robust work environment, it neglects to consider influences commonly associated with digital transformation, which may adversely affect employee well-being. Understanding this aspect is vital as it provides insight into the primary question posed by the study.

Digital technologies significantly drive and facilitate digital transformation. While extensive research has documented the benefits of digital transformation, much of it emphasises operational efficiency and technological adoption, frequently neglecting the psychological and emotional ramifications for employees. This study addresses this research gap, acknowledging that the psychological and emotional effects on employees are substantial and critical to the overall understanding of digital transformation.

Successful digital transformation necessitates a comprehensive approach that effectively integrates technological and organisational dimensions. This underscores the previous assertion that an organisation's primary emphasis should extend beyond mere operational efficiency, advocating for a holistic framework that encompasses operational efficiency and psychological safety.

To ensure the effective use of digital technologies, organisations must align digital technologies with their overall business goals and complement specific transformation goals.

Continuous monitoring of technological advancements enables organisations to pinpoint emerging opportunities for optimising business models and leveraging innovative practices in business model transformation (Mihu et al., 2023). A pertinent observation regarding the frequent missteps organisations encounter with digital transformation is noted by Mihu et al. (2023). Often, these transformations are implemented randomly, leading to negative repercussions for employee experience. The current study aims to develop a framework to better support bank executives in their digital transformation journey.

2.3.2 Leadership role and support during a change process

Leadership is the structured application of influence and guidance directed toward individuals or groups to achieve designated objectives (Basir et al., 2023). Leadership is positioned as central to the change process, suggesting that it establishes the foundational ethos for the team; a leader who exemplifies commendable values has the potential to inspire and motivate the team toward heightened performance (Basir et al., 2023). This dimension is particularly crucial during transitional phases to ensure effective communication and the provision of clear directives.

When employees experience discomfort in their work environment, they may exhibit introverted behaviours by withdrawing from their surroundings (McCord & Joseph, 2020). The authors elucidate the repercussions of an ineffective leadership style that can result in employee dissatisfaction. This study is significant as it examines leadership's role in transitioning from traditional office settings to HWMs. The researcher argues that leadership is crucial during transformative change processes; thus, fostering a supportive and inclusive environment is imperative. Leaders who neglect the well-being of their personnel may hinder innovation and adaptation within the organisation.

The entire study has criticised authors who emphasised that digital transformation involves merely implementing digital tools and did not consider a comprehensive restructuring of business processes, organisational culture, and strategic direction to foster innovation (Mihu et al., 2023). This study is one of the few that adopt a holistic perspective regarding digital transformation, emphasising that digital tools extend beyond superficial utilisation; instead, they instigate a process that profoundly impacts the core of the business (Mihu et al., 2023). This balanced perspective contributes to the research by exploring the direct effects of a highly digitised work environment, particularly in the banking sector, on employee mental health.

In conclusion, successful digital transformation necessitates a specific type of leadership that aligns with the organisational culture. This involves leaders who are deeply invested in their personnel and fully committed to the business's overarching digital strategy. An effective leader understands the employees' critical role in the transformational journey and possesses a clear vision, exceptional communication skills, and a purpose-driven approach to leadership. Such leaders navigate change with clarity and purpose. Leadership that aligns with these principles significantly enhances the likelihood of success during digital transformations. A

leader must provide a clear vision, consistent support, and active engagement to guide teams through such transitions.

2.3.3 Organisational culture during the change process

Oparanma (2015) states that organisational culture comprises a framework of prevailing shared values, which are manifested in employees through symbolic meanings, including narratives, beliefs, slogans, and anecdotes within the organisation. This study not only elucidates the significance and advantages of a robust organisational culture, which emerges from effective leadership, but also emphasises the critical role that organisational culture plays during periods of transformation. This phenomenon is particularly relevant to the study's objectives, as it seeks to examine the role of leadership support, which indirectly relates to the organisation's culture.

Organisations attempting to achieve competitiveness through innovation while relying on outdated processes and systems face the risk of obsolescence (Beukman, 2005). This assertion indicates that organisations must recruit individuals possessing the requisite skills necessary for transformation when seeking to fill leadership roles. In the context of this research, banks serve as a pertinent case study; therefore, these institutions should appoint individuals to leadership positions who exhibit a high level of competence and possess the capacity to foster institutional capabilities conducive to developing a robust organisational culture. Since banks function in the digital era, senior leadership must exhibit technological proficiency and advocate for a systematic and strategic approach to digital transformation.

Employees of institutions characterised by robust organisational cultures clearly understand their roles during periods of change. This clarity enables the organisation to mitigate potential productivity losses and avoid assumptions and ambiguities that could induce anxiety and pressure, thereby safeguarding the overall well-being of employees.

2.3.4 Proposition

Bank employees experience change fatigue, which can lead to anxiety and burnout during the implementation of digital transformation.

Mirković et al. (2019) argue that digital transformation is not merely an option for organisations but is essential for survival and emphasise the myriad of challenges facing organisations when undertaking this change journey. The authors assert that the digital transformation process is inherently unpredictable and challenging to implement, irrespective of the size of the

organisation, as it impacts all critical facets of the business, including personnel, clients, processes, and capital. Significant advantages can emerge when digital transformation is integrated into the organisational culture and becomes a core component of the strategic framework (Mirković et al., 2019).

Digital transformation has been extensively researched; however, existing literature primarily addresses the rationale behind business transformations and the associated benefits. While this perspective is significant, it is essential to recognise that business encompasses multiple dimensions beyond mere profit-making. Most studies emphasise the significance of digital transformation at a macro scale while neglecting the implications that these changes have on employee well-being. This gap is instrumental for the current study, as the researcher intends to investigate digital transformation's immediate impacts on employee well-being and mental health. Additionally, the research will offer insights and recommendations that may assist senior bank management. Employee engagement is established as a cultural norm when a cohesive alignment exists between digital strategy and organisational culture. Such alignment fosters innovation and creativity as standard operational practices, contributing to the development of a learning organisation.

Conversely, when digital change and innovation are perceived as isolated events, predicting future market trends becomes increasingly complex within organisations. This perspective leads to a significant dissonance between the rapid progression of technology and employees' capacity to adapt to change, resulting in potential emotional burnout and adverse effects on mental health.

2.3.5 Perceived work stress

Hazell (2010) contends that work stress is a prevalent issue in today's world, frequently encountered by individuals in business. The author maintains that while work stress is nearly unavoidable, it can be effectively managed to foster a healthy work environment, resulting in a more productive workforce.

Work-related stress encompasses employees' anxiety and tension due to their occupational duties or the persistent changes within their professional environments (Pfejfer-Buczek et al., 2023). This phenomenon emerges from an overwhelming workload, rapid technological advancements, lack of supportive leadership or organisational culture, and ineffective communication, which can adversely affect employees' physical and emotional well-being

(Pfejfer-Buczek et al., 2023). The research highlights that introducing digital tools and technologies exacerbates complexity, leading employees to confront amplified stress associated with managing new systems and intensified communication demands. demands or fears of job loss due to automation. This responds to sub-research question 2 of the study.

In conclusion, the stress factor arises when employees begin to see themselves as mentally and physically inadequate and believe that they will fail while fulfilling the requirements of their jobs. Stress from work can adversely affect not only performance but also employees' well-being and mental health. Rapid technological changes can make bank employees feel inadequate; hence, their leaders must foster a supportive environment.

2.4 Hybrid work model

It is essential to consider various side effects and risks associated with introducing telecommuting work arrangements. One significant concern is social isolation, which can lead to a detachment among workers, consequently diminishing their motivation and performance (Harker-Martin & MacDonnell, 2012). While the study articulates the adverse effects of the HWM, it neglects the long-term implications of digital fatigue. It fails to identify specific factors that may exacerbate mental health issues within the workplace. This research aims to discern behaviours and patterns that directly correlate with the deterioration of employee well-being in digital transformation, further proposing strategies to assist bank leadership in enhancing their digital strategy. As banks' operational environments evolve and become increasingly competitive, fostering an organisational culture that nurtures change and stimulates innovation becomes crucial in establishing a learning organisation.

In the digital age, technology serves as a formidable facilitator; the success of organisations fundamentally relies on their personnel being prioritised at the forefront. The transition to an HWM was not merely a trend but became necessary, mainly catalysed by the COVID-19 pandemic. This sudden and forced shift has profoundly influenced the operational methodologies of banks and the dynamics of relationships among employees and their supervisors.

2.4.1 Working from home

Researchers report that many countries and organisations worldwide are adopting an HWM. This new phenomenon has gained popularity since the hard lockdown was introduced in most countries in 2020. Many industries did not have policies governing this change, and employees

were not socialised with this new model; it was an abrupt change that happened instantly in South African markets and worldwide (Raišienė et al., 2020). Donnelly and Proctor-Thomson (2015) suggest that organisations should plan and be prepared for the WFH process as part of resilience management. They assert how unprepared organisations were during the hard lockdown and how, to some extent, the change to a HWM was chaotic. Most studies have focused more on operational efficiency and are very lean on employee psychological safety and well-being. This identified gap is what the current study seeks to unpack and develop practical ways to deal with change in the banking sector.

Diverse perspectives exist on this topic (Songsangyos & Iamamporn, 2020). These authors list the advantages of working from home. From the employees' perspective, benefits are flexible schedules, time, and cost savings from commuting. From an employer perspective, benefits are reduced absenteeism, sick leave, and savings on utility bills, such as electricity and water consumption. Songsangyos and Lamamporn (2020) present a win-win situation, but is this the reality that most employees experience? Their study is centred around the global trend of working from home. The current study is industry-focused but zooms in on a specific financial sector institution. It seeks to answer the question from the perspective of the South African banking sector (Gorjifard & Crawford, 2021).

Gorjifard and Crawford's (2021) research reveals several challenges inherent in remote work, particularly for women who are, by necessity, obligated to manage both professional responsibilities and domestic tasks concurrently. In summary, the importance of work-life balance was significantly undermined. The current study aims to explore the ramifications of this phenomenon on employee well-being.

The literature review reveals that remote work poses more challenges than advantages. Furthermore, previous studies suggest that various job types will likely persist with an HWM in the post-pandemic landscape, despite the considerable challenges that impact employee well-being (Gorjifard & Crawford, 2021). This trend underscores the transformation of traditional work practices, establishing remote work as the prevailing standard. Consequently, this shift has fundamentally altered the conventional methods of delivering results, making it highly relevant to the study, as it pertains directly to the main research question.

Larrea-Araujo et al. (2021) pinpoint the lack of an ergonomic office chair and the practice of working in one's bedroom as significant risk factors associated with discomfort. The authors further contend that the absence of an ergonomic chair substantially contributes to lower back

and neck discomfort, while working from a bedroom or dining room setup can exacerbate hand and wrist discomfort issues. In addition, Larrea-Araujo et al. (2021) emphasise the necessity of designing an ergonomic work environment to alleviate the deleterious effects of remote work. Investigating this author's findings within the South African context promises to be particularly illuminating, especially regarding whether bank employees were sufficiently informed and supported concerning ergonomic factors during the transition from traditional work environments to remote work arrangements amidst the lockdown.

2.4.2 Work-life balance

Work-life balance is the equilibrium between employees' professional responsibilities and personal or familial obligations (Jyothi & Jyothi, 2012). This concept posits that work and personal life should mutually support and enhance one another. A well-maintained work-life balance can have both positive and negative effects on employees. Specifically, a disparity between work and personal life may lead to diminished productivity and a decline in individual performance within an organisation (Cohen & Liani, 2009; Konrad & Mangel, 2000). The present study aims to investigate how banks have managed employee well-being during strict lockdowns and assess whether these changes adversely affected staff performance.

2.4.3 Work stress

Chao and Jost (2015) contend that work-related stress adversely affects job satisfaction. Work stress is characterised as a condition that impacts employees' emotional, cognitive, and behavioural processes. Factors such as an increased workload and insufficient psychological support can contribute to the emergence of work stress. A comprehensive literature review indicates that the contemporary practice of remote work has engendered role conflict and role ambiguity, creating challenges in balancing home and work life. Additionally, issues related to time management and ambiguities regarding start and end times pose significant concerns that detrimentally influence employees' overall well-being and mental health.

2.5 Analytical framework

The analytical framework delineates the fundamental concepts examined in the study and offers a systematic methodology for analysing the impact of digital transformation on employee mental health and well-being.

2.5.1 Theoretical framework

Two significant theoretical frameworks were identified to guide the analysis and interpretation of the data collected in this study: the Technology Acceptance Model (TAM) and Lewin's Change Management Model.

2.5.1.1 Technology Acceptance Model (TAM)

TAM was developed by Davis (1989) and is used to understand how users accept and use new technology. According to TAM, the two primary factors determining technology adoption are perceived ease of use and perceived usefulness. This model posits that when employees perceive digital tools as user-friendly and advantageous to their professional tasks, they are more inclined to embrace and incorporate them into their routine activities. Conversely, employees viewing new digital tools as challenging or superfluous may experience frustration and stress, adversely affecting their mental well-being.

TAM functions as a theoretical framework for examining the impact of employees' perceptions of digital tools on their propensity to adopt these technologies and the resultant effects on their mental well-being. The researcher intends to utilise this model, which is anticipated to enhance the rigour and applicability of the study.

2.5.1.2 Lewin's Change Management Model (1951)

Lewin's (1951) change management model delineates three stages of organisational change: unfreezing, changing, and refreezing. This model posits that, for effective organisational transformation, individuals must first unfreeze their existing behaviours or mindsets, proceed through the change process, and refreeze new behaviours or practices within the emergent organisational culture. The model examines how individuals experience changes and provides insights into employees' adaptation to the alterations introduced by analysing the abovementioned stages. The researcher has adopted this framework for the current study to explore employees' experiences during these stages, particularly in the context of the HWM, which was implemented in a forced and expedited manner due to the COVID-19 pandemic.

Collectively, these two theories establish a robust framework for comprehending the intricacies of digital transformation and its implications for employees, ensuring that the analysis encompasses both the technological dimensions and the human experience.

2.5.2 Conceptual framework

According to the literature review undertaken in this study, a correlation exists between the adoption of digital technologies and the phenomenon of technostress burnout among employees. Nevertheless, minimal research has been conducted to explore the implications of this transition on the mental health and overall well-being of employees.

a) Research indicates a positive correlation between remote or HWMs and increased employee isolation, which adversely affects employees' mental health and overall well-being. Although some studies have suggested contrary findings, others have emphasised the benefits of HWM, as previously discussed in this paper.
b) Existing literature suggests that training interventions, leadership support, and effective communication moderate the relationship between digital transformation and mental health.
c) Furthermore, organisational culture mediates the impact of digital transformation on employee mental health.
d) Lastly, employee well-being directly influences overall job performance.

2.5.2.1 Qualitative analysis

a) Bank employees will undergo interviews to collect comprehensive qualitative data regarding their experiences of digital transformation and its subsequent effects on their well-being and mental health during the stringent lockdown period.

b) Conduct face-to-face interviews with bank employees, with an expected sample size not exceeding five individuals.

c) Analyse the qualitative responses to identify recurring themes related to employees' perceptions of digital transformation and its implications for their well-being.

2.6 Conclusion

Extant literature indicates that employees' well-being and mental health during the digital implementation period correlate with increased work-related stress, anxiety, and burnout. While prior studies have primarily examined the implications of digital transformation from a business efficiency perspective, a dearth of research focuses on its effects on employees. Through a comprehensive literature review, it is apparent that the transition to a HWM presents both benefits and drawbacks. Notable advantages include enhanced work-time flexibility and more excellent opportunities for engagement. Significant drawbacks encompass feelings of isolation and digital fatigue. Both employees and organisations appeared unprepared for this transition to the HWM; employees relied heavily on digital communication platforms to maintain efficiency. However, this dependency often resulted in challenges, including information overload and communication breakdown between management and their teams.

This study's findings indicate that visible leadership support significantly facilitated employees' adaptation to organisational change. Furthermore, it is noteworthy that the performance objectives established for employees, alongside the organisation's strategic vision, were not substantially modified in response to the abrupt shifts in performance expectations or the newly established normal. Despite the substantial alterations in the economic environment and surrounding circumstances, performance measurement metrics remained unchanged. This review highlights existing gaps in the literature by elucidating the challenges encountered by employees as they transitioned to a HWM amidst stringent lockdown measures and examining the subsequent effects of these challenges on their overall well-being.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the methodology employed to investigate the technological factors of the perceived impact of digital transformation and implementation on employee well-being. The study also explored the role of organisational factors in digital transformation implementation regarding employees' well-being and mental health. A phenomenological research design was used in the study. Data was collected through semi-structured, face-to-face interviews. This chapter discusses population, sampling techniques, procedure for data collection, data analysis and interpretation, trustworthiness, and ethical considerations.

3.2 Research approach

The study employed a qualitative approach, which enabled the researcher to explore the experiences, understanding, and perceptions of the participants in the study. The qualitative approach to data collection and analysis enriched this study because participants were able to share their experiences during the implementation of digital transformation in the South African banking sector. The researcher understood the impact of these changes on employee well-being and mental health (Hennink et al., 2020). The chosen research method allowed the researcher to gain in-depth insights into people's experiences, perceptions, and the meaning they attach to digital transformation, particularly the transition to the HWM during the COVID-19 hard lockdown. The study aimed to understand people's experiences and the meaning they attach to those experiences. A qualitative method was the best fit, as the researcher needed to understand the subjective reality of the participants. This is confirmed by Meyer and Ward (2014), who describe qualitative research as using qualitative data such as interviews, documents, and participant observation or experiences to understand and explain social phenomena.

3.3 Research design

The type of research employed was empirical, following a generic qualitative interview guide, where a phenomenological research design was used. A generic qualitative enquiry was used to explore subjective opinions, beliefs, attitudes, and experiences, focusing on actual events and issues of the participants (Kostere & Kostere, 2021). The study explored the aspect of digital transformation in Bank A and its perceived impact on employee well-being and mental health. Due to South African banking systems being similar in nature, well-developed infrastructure, almost the same products, a stringent regulatory framework, and increasing

digitalisation, the smaller sample size adequately represented the population, and the phenomenological approach was appropriate for the study.

3.4 Data collection

The study focused on people's experiences with the changes brought about by the hard lockdown caused by COVID-19. This was an emotional time, and the researcher anticipated that the study might evoke some emotions due to what was happening at the time. The chosen methodology for this study provided a platform for the participants to share their thoughts and feelings in an unstructured way. This allowed for richer and more nuanced data, which was important for the study.Data was collected using a semi-structured interview guide (see Appendix E). The face-to-face interviews enabled the researcher to adjust questions as needed and explore further when additional information was required. The researcher assured participants that their privacy and confidentiality would be maintained through a one-on-one interview approach.

3.5 Population and sampling

3.5.1 Population

This study's target population comprised all Bank A employees in SA who had worked during the COVID-19 hard lockdown.

3.5.2 Sample

The participants in this study were employees of the retail division of Bank A in Gauteng Province, SA. Banking was chosen as the field of study because it was one of the essential services during the COVID-19-induced hard lockdown. Employees navigated these changes while servicing clients in person; navigating the change during those difficult times was what the researcher sought to understand. Furthermore, the banks' history shows transformation in banking over the years, striving to be inclusive and accessible to all. Therefore, the study setting was important because banking is inherently competitive and is intensified by new entrants. Navigating the digital landscape with agile banks with no physical presence and no legacy systems to manage cannot be underestimated.

The inclusion and exclusion criteria for participation were:

Inclusion criteria

- Participants needed to have been employed by Bank A SA during the COVID-19 hard lockdown.
- Participants must have worked in Bank A branches during the stringent COVID-19 lockdown period and must still be employed in those branches.
- To ensure a diverse perspective on digital transformation and mental health, participants should be between the ages of 20 and 55.

Exclusion criteria

- Participants who work for Bank A but not in the South African market.
- Participants who currently work in branches but whose tenure in the role was less than 5 years.
- Participants who were over 55 years old.

Participants who did not meet the stated criteria were excluded from the study.

3.5.3 Sampling method

This study used a qualitative method to examine how digital transformation affects employees' mental health and well-being. Qualitative research is ideal for exploring intricate issues, and a small sample size permits the researcher to collect rich, detailed insights from participants, providing a nuanced perspective on their experiences. Hence, a sample of five participants was selected, choosing depth over breadth. Since South African banks are highly regulated, the small sample of five minimised business disruption during data collection while facilitating a manageable and significant data collection process, ultimately offering a deeper insight into the subject. This approach ensured that a small group of participants was chosen based on expertise and experience. It is noteworthy that Bank A branch employees are renowned for being frontline employees; therefore, they were unfamiliar with remote work prior to it being implemented during the strict lockdown, making them ideal to participate in this study. In simple terms, remote work was new territory for them. Additionally, it was expected that data would reach saturation quickly due to the demanding and highly regulated nature of banking.

3.5.4 Sampling procedure

The researcher emailed the ethical approval from WITS (see Appendix A) and the request for permission to conduct research (see Appendix B) to the regional executive of Bank A in

Gauteng Province. The bank executive, the researcher's sponsor, informally approached potential participants to be part of the study. The executive sent the names of five participants who had agreed to participate in the study to the researcher. This negated any possibility of selection bias from the researcher.

Table 1 below depicts the demographics of the five respondents who participated in the study.

Table 1: Demographic information of the 5 participants

Participant	Gender	Highest qualification	Job role	Years in current role
Participant 1	Male	Matric	Junior role	8
Participant 2	Male	Masters	Senior management	5
Participant 3	Female	BCom Degree	Middle management	10
Participant 4	Female	Diploma	Middle management	18
Participant 5	Female	Diploma	Lower management	5

3.6 Research instrument

Open-ended, semi-structured interview questions were posed to participants to gain an in-depth understanding of their experiences. This approach was important in capturing bank employees' rich and complex experiences regarding their mental health and well-being during the transition from working in the office to working from home. This approach helped the researcher gain rich insights into the topic and fully comprehend the employees' experiences. Open-ended questions helped the researcher seek clarity through follow-up questions. The researcher had to ensure that no unintentional influence was exerted on the outcomes through preconceived ideas.

3.7 The interview process

Upon receiving the names of the participants from the Bank A executive, the researcher sent an email introducing each participant and outlining the researcher's field of study. The email also contained a formal meeting invitation, requesting them to remain relaxed and ensuring they were not being forced or interrogated.

Upon receipt of their acceptance, the interviews were scheduled to occur in their offices at times convenient to them. The participants were informed that the anticipated interview duration would be one hour or less.

Before starting the interview, each participant was requested to sign an informed consent form (see Appendix C). The researcher asked permission from the participants to take notes and use a recording device, emphasising that the information would not be used against the interviewee and that sensitive information would not be shared with third parties. The researcher explained to participants that privacy and confidentiality were guaranteed, as was their anonymity. The researcher reiterated that the data collection was for academic purposes only.

Participants were also requested to complete a demographic information form (see Appendix D), which enabled the researcher to obtain a demographic profile of the study participants. These demographic profiles allowed the researcher to better comprehend the population of interest in the research. The researcher explained the study's purpose, which was to understand the impact of digital transformation on employee well-being and mental health, specifically focusing on the transition from traditional work methods to the HWM. The researcher emphasised the importance of the participants' contribution to the study and assured them that all shared information would remain confidential and be protected by the University of the Witwatersrand.

After the interview, the researcher thanked the participants for sharing their insights and asked if there was anything else they would like to add about digital transformation and its impact on their well-being and mental health.

3.7.1 Interview guide questions

3.7.1.1 Participants' background

The researcher inquired about the duration of each participant's employment at Absa Bank and their tenure in their respective roles. Additionally, the researcher verified whether each participant had been involved in the HWM during its implementation.

3.7.1.2 Experience with digital transformation

The researcher asked the participants to share their experiences of migrating to the HWM during the peak of COVID-19 and how they perceived the change journey. The researcher probed for more information when necessary but ensured the participants were not intimidated.

3.7.1.3 Leadership support

What leadership support was provided during the transformation journey? The researcher sought information and checked for bias in cases where a participant liked the manager while another did not.

3.7.1.3 Coping mechanism and support

How did social and family support help you cope with change? The researchers probed as necessary to fully understand family support structure, as this experience varies from person to person.

3.8 Data analysis strategies and interpretation

As a researcher, one must immerse oneself in the data to the extent that you are familiar with the depth and breadth of the content (Braun & Clarke, 2006). Thematic analysis was employed to analyse and report on data themes, aiming to extract collective or shared meanings and experiences regarding the digital transformation experienced by employees, as well as the environmental, organisational, and digital factors involved during this transformation and the perceived impact on employees' overall experiences (Braun & Clarke, 2006). Themes, meanings, and experiences related to digital transformation are important as they will inform the study's outcome. The researcher's first step was to review written notes and listen to the recordings. The recorded interviews from the participants were transcribed into a spreadsheet for easy processing and comprehension. The researcher read and reread the transcripts, searching for meaning and patterns. Themes were named, grouped, and thematically analysed to interpret the findings. As a researcher, it was crucial not to let preconceived ideas influence what to extract from the data, as this would skew the study results. The researcher kept linking the findings to the study's main research question. The following steps were taken using a guiding tool: familiarising oneself with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report (Braun & Clarke, 2006).

a) **Familiarising oneself with the data**: The first phase of the thematic analysis was familiarising oneself with the data, which often begins during the data collection stage; read and reread the notes to understand the entire content, facilitating a deep engagement with the data. In this phase, the researcher actively listens to the data collected from audio recordings, repeatedly searching for meanings and patterns. The researcher makes notes during this phase in the margins of the transcripts and in a

separate notebook and starts developing insights. Highlight significant repeated words or phrases that could indicate patterns as the researcher listens to the recordings and reads the transcripts. The same approach was followed until the data collected began to take shape and have meaning.

b) **Generate initial codes**: The researcher began labelling portions of the data relevant to the study, including phrases or paragraphs that convey a particular idea, experience, or concept and cross-checking the data against the study's main objective to ensure there was no bias. By nature, the coding process is open and inclusive and involves identifying and labelling all segments of interest and relevance within the dataset and everything pertinent within those segments. The coding was accomplished by tagging and naming text selections within each data point item.

c) **Construct themes:** After familiarising and coding the data, the researcher constructed themes. During the theme development phase, the researcher decided on what data segments were relevant and what was important to say about them, ensuring the themes told a coherent and relevant story about the data. The researcher kept oriented to the research objectives to avoid getting lost in the analysis. The researcher first examined the codes and combined them, clustering them into more significant patterns. The researcher identified a clear core idea underpinning a theme during this process. The idea was shared across the range of codes.

d) **Reviewing the themes**: The researcher reviewed and defined the themes. During this review phase, the researcher ensured that the themes aligned with the coded data, the dataset, and the research objectives. The fifth phase involves defining and naming themes. At this stage, the researcher clarified and refined the themes presented for analysis and examined the data within them**.**

e) Lastly, **producing the report**. In this stage, the researcher presented a complete narrative of the collected data in a manner that convinced the reader of the analysis' merit and validity by detailing each theme with quotes from participants. The analysis was anchored in the data and substantiated each point of the themes. The analysis offered a concise, coherent, logical, non-repetitive, and engaging story account.

It was crucial to recognise that, despite attempts to mitigate bias, my personal perspectives and professional experiences may have affected some aspects of the data and analysis. This may restrict the applicability of the findings to broader populations or contexts. Future studies involving a more diverse research team could help lessen the influence of these biases.

3.9 Possible limitations and challenges of the study

- The participants were selected based on their experience in the role and field.
- The hard lockdown impacted everyone, regardless of class and status.
- The researcher's most challenging aspect was to remain objective and not let emotions or personal experiences obscure the participants' experiences.
- The participants kept cancelling the meetings as they were experiencing end-of-year fatigue; the lesson learned was not to collect data during December, which requires working people to participate.
- Experiencing change, especially during COVID-19, not only at work but also at home and in society, significantly impacted the participants' overall experiences. Processing data and developing themes became challenging because the researcher did not want to overlook any information. Additionally, ensuring that the collected data was still aligned with the intended purpose was critical.

3.10 Quality assurance

The concepts of validity and reliability, with external validity (i.e., generalisability), mainly apply to quantitative research. When conducting qualitative research, one should use the equivalents in Table 2 below.

Table 2: Quantitative vs qualitative research

Quantitative	**Qualitative**
External validity (generalisability)	Transferability
Reliability	Dependability
Internal validity	Credibility
Objectivity	Confirmability

The researcher ensured the findings were credible, transferable, confirmable, and dependable by demonstrating rigour throughout the study (Adler, 2022; Lincoln & Guba, 1986; Morse, 2015; Tracy, 2010).

3.10.1 Transferability

Transferability: Stalmeijer et al. (2024) explain transferability as a quality criterion for qualitative research that Lincoln and Guba introduced to describe the degree to which a study's findings can be transferred to other contexts, settings, or respondents. Planning for and discussing the transferability of the research can increase the likelihood that others can learn from, use, and build on their research (Stalmeijer et al., 2024). Stalmeijer et al. (2024) further explained that they have identified three dimensions of transferability in qualitative research: applicability, resonance, and theoretical engagement. To benefit the reader and guarantee that this research contributes to the body of knowledge, these three dimensions were used in this research.

The study provided a detailed explanation of the context of the study. It gave precise guidelines for collecting and analysing data, discoveries, and insights that can help readers understand how the findings might relate to their context. the researcher to present the research in a way that evokes familiarity of shared experience of which achieving resonance with the readers entails presenting the study in a manner that makes the findings feel relevant and relatable by presenting the research in a way that speaks to the audience's personal experiences and help them see connections and relevance beyond the specific study context (Stalmeijer et al., 2024). Applying resonance in this study, the findings were regarded as relevant and beneficial in various situations.

Therefore, participants must be assured that the study's conclusions, interpretations, and recommendations are substantiated by data gathered from the study's informants for the findings to be considered reliable (Bitsch, 2005). The current study ensured the consistency and stability of the research process and findings.

3.10.2 Credibility

Credibility: Qualitative research measures whether the study's findings are correct and accurate. This is like validity in quantitative research. Moreover, credibility relies more on the researchers (internal validity in quantitative research) and the research methods. The researcher ensured that there were persistent observations during data collection and that the audio recording was not solely relied on. Furthermore, utilising thematic analysis, the researcher employed a thorough analysis that involved summarising each detail of the data collected and finding the consistent overlapping themes that tell the story of the study (Kiger & Varpio, 2020).

3.10.3 Dependability

The researcher ensured dependability to determine the consistency and reliability of the study results. If the proposed study is repeated in the same context with similar methods and participants, the result would be similar (Forero et al., 2018). The scientific review committee audits to determine whether other researchers can theoretically replicate the study and generate consistent results. Furthermore, the completed document was stored at the University of the Witwatersrand research database for audit purposes and accessed from the library. The researcher ensured the data collection and analysis methods were appropriate for this study (Janis, 2022).

3.10.4 Confirmability

The researcher ensured confirmability by ensuring the research was neutral and not influenced by the researcher's experiences, biases, and assumptions. The researcher also ensured objectivity during data collection and analysis. Moreover, the study supervisor and other research bodies, such as the Ethics Review Committee at the University of the Witwatersrand, evaluate the data collection and data analysis process to ensure that findings are not influenced by the researcher's biases (Nassaji, 2020).

3.11 Ethical considerations

The study's research questions and objectives were explained to all participants, and they were requested to sign an informed consent form. The researcher upheld the participants' anonymity; participants were taken through the University of the Witwatersrand ethics declaration form to ensure their anonymity. Participants were free to withdraw from the study at any time without suffering any prejudice. The researcher openly acknowledged any possible conflicts of interest or biases, guaranteeing that the research process complied with ethical standards. Ethical guidelines were diligently adhered to during the study, with a strong emphasis on allowing participants to express their views without any undue influence from the researcher's perspective.

3.11.1 Voluntary participation

Participants were made aware that participation was entirely voluntary. This means no participant was forced to participate in the study, but rather, they participated out of their free will. Participants were allowed to withdraw from the study at any time during data collection. Participants were allowed to take a break or stop participating at any point during the data collection process. To elaborate, the study's rationale and its direct and indirect benefits and costs were clearly explained to the potential participants, and they were allowed to ask questions at any time before, during, and after the data collection process. No coercion, duress, undue influence, or any other force was used to persuade any potential participant to partake in this study against their free will. This ethical consideration was based on the ethical principles of beneficence and non-maleficence. These ethical principles emphasise the importance of acting to benefit the client more than cost or harm.

3.11.2 Right to privacy and confidentiality

All the information shared with the interviewer was kept private and confidential. This raw data will be stored in a private locker at the university for a period of five years before being destroyed for safety and privacy purposes. The study utilised the services of a certified transcriber with the necessary training, research ethics, and awareness of the importance of confidentiality in research. All the participants' names were substituted with participant numbers instead of their full names. As the ethical principle mentioned above, rights to privacy and confidentiality were guided by the ethical principle of no maleficence or "not harm". Moreover, as mentioned in the data collection process section, the participants were interviewed in a private and quiet room, which the participants normally use when conducting

their psychotherapy sessions. This was done to ensure that all information shared between the participant and the researcher was safe and could not be accessed by anyone else.

3.11.3 Autonomy

Autonomy highlights the respect for individual values and beliefs that can guide individuals to use their voice to express themselves and make choices (Allan et al., 2016). In respecting the principle of autonomy, the researcher utilised the informed consent form and participant information sheet to provide the participants with detailed information that allowed them to exercise self-determination (Deci & Ryan, 2012).

3.11.4 Beneficence

The ethical principle of beneficence emphasises the importance of ensuring that the researcher acts in the participant's best interest by removing harm, preventing potentially hurtful actions, or improving the current situation (Varkey, 2021). The study aimed to benefit the participants directly and indirectly without imposing any harm. The researcher ensured that the participant benefited from the study by personally reflecting on self-care practices and exploring organisational and social support towards self-care for participants. The study aimed to indirectly benefit the reader by bringing about the importance of ensuring that bank managers understand the impact of digital transformation on employee well-being and mental health in the banking sector. Moreover, the study contributed to the existing global literature for readers and encouraged readers and/or researchers to explore the phenomenon in different industries within South African markets.

3.11.5 Non-maleficence

Non-maleficence is the obligation of a researcher not to harm the participant (Varkey, 2021). The researcher ensured that no offence, pain, or suffering was caused to the participant before, during, or after data collection. The researcher achieved this by ensuring that participants were allowed to participate voluntarily after being given a detailed informed consent form stating the full risks and benefits of participation in this study and how the risks were minimised. The informed consent form also explained the dissemination of the results.

3.12 Proposed schedule and timelines

Table 3 below outlines the timelines of data collection. Due to the December holidays, it was challenging to secure appointments with participants. However, through social connections, the researcher managed to secure five participants from the targeted group.

Table 3: Timeline of data collection

Task	Description	Start date	End date	Duration
Participant recruitment	Recruiting Absa Bank employees, preparing recruitment emails, and aligning with Wits Business School standards.	01 Nov 2024	08 Nov 2024	8 days
Scheduling interviews	Arrange interview times with the selected participants and ensure all logistical details are in order, such as location and technology setup.	09 Nov 2024	13 Nov 2024	5 days
Data collection	Conducting interviews (each lasting for 45 to 60 minutes)	14 Nov 2024	30 Nov 2024	16 Days
Transcription and data organising	Transcribed interviews and organised responses into digital files	01 Dec 2024	10 Dec 2024	10 days

3.13 Chapter summary

The researcher elucidated the implementation and execution of the research methodology employed in this study. However, adjustments were sometimes necessary, such as providing support to participants who experienced emotional episodes during data collection.

This study examined participants' reflections on their personal experiences related to well-being and mental health during the COVID-19 pandemic. It investigated the influence of digital transformation and analysed the environmental and technological factors that contributed to the perceived effects on employees' overall experiences, well-being, and mental health. Utilising a qualitative research methodology, the researcher explored the dimensions of digital transformation and its implications for employee well-being. The use of open-ended data collection methods, such as interviews, allowed the researcher to adapt inquiries as the study unfolded.

CHAPTER 4: PRESENTATION AND ANALYSIS OF THE FINDINGS

4.1 Introduction

This chapter addresses the primary research question of whether digital transformation impacted employee well-being and mental health in the banking sector during the COVID-19-induced hard lockdown. The data analysis reveals themes and patterns that provide insights into the interaction between these factors and employee well-being. The study explored employee well-being during the transition to the HWM at Bank A. This chapter presents a comprehensive data analysis and examines the impact of digital transformation on various aspects of employee well-being, including stress and mental health.

Secondary objectives:

a) To explore the role of digital transformation in the experiences of employees' well-being in Banking.
b) To understand the environmental factors of digital transformation's perceived impact on overall experiences and the well-being of employees.
c) To explore the supportive role played by supervisors or middle management during the change process.
d) To gain an understanding of the initiatives and tools that were implemented to support the employees during the change from working in the office to a hybrid WFH model.

4.2 Theme development

Table 4 depicts the themes and sub-themes from this study's findings. The participants in this study are bank employees who met the required criteria outlined in Chapter 3. The themes helped the researcher connect the findings with the research objectives and theoretical frameworks, drawing comparisons with existing literature better to understand the relationship between digital transformation and employee well-being. The data presented were collected using a qualitative method through in-person interviews, enabling a comprehensive analysis of digital transformation on employee well-being and mental health.

Table 4: Themes and sub-themes that emerged from the findings

THEMES
1. Describing the digital transformation.
2. Tools offered to enable employees to be fully productive and ensure less disruption during Change.
3. Participants' views regarding the hybrid work model and WFH model.
4. Perceptions about the challenges the hybrid work model imposes on employees.
5. Participants' perspectives on the overall change process during the transition into the Hybrid work model.
6. Coping mechanisms employed to overcome challenges faced by the employees. **Sub-themes:** (a) Leadership support (b) Family or social support (c) Tools and measures used to cope with change

4.3 Describing the digital transformation

This study employed thematic analysis to evaluate qualitative data gathered from interviews with five participants. Thematic analysis is an inductive method used to identify patterns or themes in qualitative data, making it ideal for exploring participants' experiences and viewpoints regarding the effects of digital transformation on employees' mental health and well-being. The data analysis was conducted in several stages, detailed in Chapter 3.

The findings of this study revealed participants' perspectives on digital transformation. However, there was consensus among the participants that digital transformation is essential for any business to thrive. Simply put, it is a matter of survival for any business operating in the 21st century.

All participants agreed that technology is changing rapidly and companies need to adapt; going digital is essential, and the future of any business lies in digitalisation. The participants explained that businesses rely on modern technology to remain efficient and relevant to their

clients. The findings also revealed that the banking sector accelerated its digital transformation due to COVID-19. The participants made the following assertions:

> "I doubt that if it was not for COVID-19, we would be exposed to the digital transformation platform. I believe that the way of doing business would still be the same, so the emergence of this pandemic is what made banks focus on this platform." (Participant 3)

> "Exposure to the use of digital transformation is the best thing that happened to our branches as most of our clients can access services and get some stuff done on their own without having to go the bank physically." (Participant 4)

> "This is the most effective platform for completing tasks with so much ease and enables individuals to be more competitive in their daily activities. Also, it enables us to outcompete our competitors in other aspects and fulfil the desires of our clients most effectively." (Participant 5)

Through the participants, it was discovered that digital transformation in the banking sector is the vehicle that enables banks to achieve their goals and objectives efficiently, particularly in this digital era. The study identified a heightened dependency on digital tools during the hard lockdown, which forced the bank to drive digital migration for its employees and clients. The participants said digital migration improved customer experience and increased the bank's efficiency. The employees had to adjust to new ways of working and learn new skills in a short space of time. Learning new digital skills made the employees feel competent in their roles. Employees also sensed that the heightened use of digital tools positioned the bank to outperform its competitors.

The findings also revealed that digital transformation enables banks to be more competitive against their rivals. This discovery by Bharadwaj et al. (2013) complements the findings of this study, which indicate that most companies adopt digital transformation to remain competitive and relevant in today's digital world. Bharadwaj et al. (2013) argue that this concept also applies to banks, as their digital transformation is primarily motivated by the need to enhance customer experience, increase productivity, and maximise profitability. Vilhena and Navas (2023) also found that banks were compelled to adopt digital technologies due to the COVID-19 pandemic. This discovery is significant to the study as it answers the primary research question.

In conclusion, adapting to new technologies offers numerous benefits from an organisational perspective, and employees' experiences have been positive. When discussing digital transformation, some participants highlighted the advantages from both the organisations and the employees' viewpoints. While this is commendable, the criteria for measuring its success remain unclear or untested. Several participants suggested that this change was prompted by COVID-19, indicating a recommendation for the bank's senior leadership to plan strategically for digital transformation and ensure it is integrated into the bank's strategy.

4.3.1 Tools offered to enable employees to be fully productive and ensure less disruption during change

The study revealed various perspectives on transitioning to an HWM. However, a common sentiment among all participants was the confusion they experienced during this transition. Each participant noted that the change felt significant and intimidating. They had to learn how to assist clients remotely. It soon became clear to employees that clients no longer needed to visit the branches, posing a threat to their jobs. Participant 1 said, "We were worried about whether we would have jobs. We were all scared."

> "So COVID happens and for starters just a communication part alone was a challenge because out of nowhere the colleagues need to finish off and I always communicated with these colleagues at the branch. Now you find out that at home someone doesn't have airtime, doesn't have data, wifi. So getting to know my team under those circumstances was not easy because everything was done telephonically. So if you haven't had communication with somebody, trying to establish it over the phone is 10 times harder." (Participant 4)

> "We were unable to work. We didn't have any laptops, so we had to physically go into the banks. We were divided into different groups, so you would work for two weeks and go home, stay home for two weeks, and if you were positive for the virus, then after that two weeks, you go back again. Yeah, it was that draining." (Participant 5, a junior bank teller).

These findings demonstrate a direct correlation between the study's objective and the impact of digital transformation on employee well-being. Bank employees expressed that the change process created uncertainty about their work environment. During these uncertain times, there appeared to be a lack of clear communication and direction from leadership, exacerbating the

situation. The team depended on each other's support; however, not all employees, particularly junior staff, had access to laptops. The bank did not provide training interventions to effectively integrate employees. As a result, junior staff without laptops had to return to the branches, which posed risks given the presence of others during the peak of COVID-19, even with the WFH option. This situation can create divisions within the team or imply that tools are distributed based on seniority, leaving junior employees feeling that their roles are unimportant. When change occurs on a large scale, organisations must ensure all roles are addressed, and no employee should feel marginalised.

The findings reveal increased stress levels after implementing the HWM, which heightens anxiety and compromises employee well-being. This aligns with the study's primary objective, where the researcher aimed to establish the impact of digital transformation on employee well-being and mental health. The study indicates an adverse impact on employee well-being, effectively achieving the primary research objective. Additionally, the findings support previous studies that suggest increased stress due to rapid technology changes, as Lee (2021) noted. Work stress has severe consequences for employees and employers; the effects of stress extend across the business, often impacting clients who receive poor service from disengaged employees.

Bank executives should integrate their digital and business strategies and consider socialising the teams before making such a big change. Banks should consider placing good leaders who are visionaries and passionate about people to lead their change strategy. They should also create regular check-ins with the teams to ensure buy-in and that employees understand the business's strategic vision. Prioritising both business and employees has long-term benefits, such as job satisfaction and increased margins.

4.3.2 Participants' views regarding the hybrid work model and work-from-home model

The participants shared varying perspectives on the change process, which involves working from home or adopting a HWM. They noted that while HWMs helped the banking sector endure and ensured that intended services were provided to customers, they have their shortcomings. It was revealed that branch managers needed to regularly check in on their teams, as they were uncertain whether employees were genuinely working.

Essentially, the HWM raised doubts about whether employees in the banking industry were meeting their performance expectations. Additionally, participants reported that this model

harmed employee relationships, as trust was frequently eroded. Conversely, it was also revealed that working from home enabled banking employees to spend more time with their families while effectively fulfilling their roles. However, some participants noted that working from home exacerbated work-life integration issues, creating an imbalance between work responsibilities and household duties. This contradiction illustrates that the change process did not impact the participants uniformly, which was an interesting finding for this study. Supporting this, various statements were shared by the participants.

> "It was not really easy with the hybrid work model because you do not really get to see if the team you are managing is doing what they are supposed to do. So, it was better when we were all in the office space, as it was easy to manage them." (Participant 1)

> "The hybrid model might be good to companies given the fact that we are not in the fourth industrial revolution but working in the office environment at that time was better as one did not have to worry about her team completing tasks effectively." (Participant 2)

> "To some extent, trust between us team managers and employees would be weakened and sometimes it would be hard to restore it." (Participant 3)

> Participants 4 and 5 complemented each other by arguing that "It was not easy for some of us to carry out our responsibilities at home because we had other household duties to perform, also because schools were closed, so we had children to take care of and that was time-consuming."

Gorjifard and Crawford (2021) support the study's finding that working from home during the COVID-19 pandemic was more beneficial to organisations than to the employees, as it was difficult for them to balance domestic and office duties, especially for women. This discovery by the authors correlates with the findings of this study that there was a heightened use of digital tools during the transition to the HWM; a side effect was that employees struggled to maintain work-life balance, which directly compromised employee well-being. This discovery answers the main research question of the study. This study's findings align with those of Songsangyos and Iamamporn (2020), who identified or revealed that the advantages of working from home include flexible time and saving time. The participants also mentioned that this opportunity of working from home enables them to juggle between work and household

responsibilities simultaneously. The contradictions among the participants suggest that working from home or THE HWM was not received and experienced uniformly, enriching the conversation about this topic.

As mentioned above, the findings align with the study's objectives and have been confirmed by many scholars. A HWM undoubtedly has many advantages and disadvantages.

The researcher believes that more work still needs to be done on this topic to understand why some participants are optimistic about the HWM transition and others are not. Could it be that working from home has more to do with home and personal setup than work life? More literature and data are needed to comprehend the personal and organisational factors contributing to the topic.

The study findings confirm the study objectives, collected data also proved that this topic was dimensional and the silo approach would not solve the problem. It is fair to say that contradictions exist, which enrich the literature. It is recommended that banks invest in research on this topic as the outcomes will benefit all organisations.

4.3.3 Perceptions about the challenges imposed on employees by the hybrid work model

During the interviews, the researcher was interested in learning about the challenges of implementing the HWM The study's findings revealed that initially, there were delays in providing proper and quality services to customers due to difficulties in adapting to the new ways of work; this increased the level of frustration from the employees, which impacted their emotional well-being. However, the staff members quickly adjusted to the new normal.

The participants alluded that it was not easy to adjust and that it took time to familiarise themselves with the new way of conducting business, as this was new in their working environment. This aligns with the study's objective and directly answers the objective of employee well-being during digital transformation, which many authors have also confirmed.

Mirković et al. (2019) reinforce this point by arguing that organisations intending to implement digital transformation will likely experience delays and difficulties during the change process. These authors also maintain that the entire digital transformation process is difficult to predict and implement, regardless of the organisation's size. Some participants made the following points to support the above assertions.

> "The most experienced challenge with digital transformation is the fact that the system is not always at par with what needs to be done, and this hinders customer services." (Participant 5)

> "The application of the system in most cases was a huge challenge in the organisation, which made things very slow. At that particular moment, one would even think that we were incompetent, only to find out that we were not familiar with the system." (Participant 3)

Some participants revealed that the COVID-19 period was an eye-opener for branches and the entire organisation. The study's findings revealed that Bank A was exposed because it was not aggressively driving digital migration before COVID-19 hit the shores. As a result, clients flocked in, and long queues made it challenging to adhere to covid 9 rules such as social distancing fully.

This is supported by Raišienė et al (2020), who state that most organisations across the globe are preparing and adapting to the new style of working from home since the emergence of the HWM during the hard lockdown in 2020. Additionally, the study noted that the HWM has the potential to increase staff productivity and improve services rendered. Clients can access some of the services using their mobile phones, meaning they do not have to go to the bank physically to receive services, implying banking is going completely digital.

The findings align with the study's objective. Understanding the overall experience of digital transformation was crucial for the study to fully comprehend the digital culture at Bank A. Undoubtedly, the change to the HWM was a culture shock to most participants; the bank's unpreparedness caused many unpleasant experiences for the bank employees. The bank should integrate its digital initiatives into its strategy, spearheaded by visionary leaders apprised by how digital change impacts the business and employees.

4.3.4 Participants' perspectives on the overall change process during the transition into the hybrid work model

The participants indicated various perspectives about the challenges experienced in the overall change process during the transition into the HWM. This includes their mental, emotional, or psychological well-being, essentially achieving the study's primary objective. During the interview process with the participants, what stood out regarding the well-being of the participants was dealing with anxiety during the COVID-19 period. The participants

emphasised that the period was not easy to undergo, and they were always worried about not knowing what would happen next. One of the participants mentioned that a significant challenge for them was managing a vast number of employees situated in different branches or locations due to COVID-19, as employees were expected to report for duty to their nearest branches instead of where they were employed before the pandemic.

The study also revealed that poor or disjointed communication was another challenge employees faced during the migration to the HWM. This was especially true when the bank employees were expected to work from home using their tools. Using their tools also implied that they had to buy themselves data or airtime, which was a considerable challenge. This was also accompanied by poor network coverage. In support of the above, the participants made the following assertions.

> "I experienced anxiety, especially during the first day of hard lock, for example, having to drive on the road knowing that on a day-to-day basis, there would be about five cars in front but now you are driving alone. I think that was the scariest thing as I was driving in open veld with a fear of not knowing if you are being followed." (Participant 1)

> "I lost a very close friend; someone I knew since I was young. We were best friends, and that had an impact on me. I could not even attend his funeral at that period." (Participant 4)

> "It was not really easy to get work done effectively during that period, as the targets increased, and this was worsened by lack of tools at some stage. So, it was nearly impossible for our colleagues to work from home without a laptop from the business, as no one is allowed to download business information on their personal laptops. This is so because personal laptops lack the security needed for the business to keep the information secure." (Participants 2 and 5)

The study's findings suggest an increase in operational failures experienced by the bank during the transition to the HWM, which resulted in increased frustration experienced by employees. This finding reaffirms the study's objective of employee well-being during the digital change process. It was revealed that this occurrence of COVID-19 brought nothing but confusion and fear regarding the role and what the bank's employees needed to do. This finding directly answers the main research question of the research.

This is confirmed by Lee (2021), who put forward that employees from organisations with poor organisational cultures are more likely to be exposed and uncertain about their roles during the change process. The authors emphasised that this usually results in loss of time or production and confusion. As such, authors like Harker-Martin and MacDonnell (2012) recommend that, in order to avoid detached workers, reduced motivation, and reduced performance, there is a need to consider the side effects and risks when introducing platforms such as telecommuting. Further, the study's findings concur with Gorjifard and Crawford (2021), who asserted that working from home appeared to be more beneficial to organisations in terms of maintaining their business continuity, but that has left devastating effects such as stress or anxiety on employees, especially women. The researcher recommends to the bank executives a well-thought-out business strategy woven into the strategy and culture of the business that fosters innovation and entrepreneurship. Lastly, change should not be a one-off event but a continuous innovation.

4.3.5 Coping mechanisms to overcome challenges faced by the employees

During the interviews, the participants shared several views regarding coping mechanisms when dealing with challenges. Notably, the researcher probed the leadership support and family or social support provided or received by the bank employees. The researcher also sought to understand how the participants coped with the change process, which is significant for the study. Below the paper, unpack the two themes: leadership support and family or social support.

4.3.5.1 Leadership support

The current study's findings revealed that employees urgently needed to feel supported by their immediate managers, especially during the transition to the HWM. These findings align with the study objective.

Some participants indicated they were supported through the WhatsApp groups platform and that their leadership was always one phone call away, meaning they were always reachable. These participants emphasised that this made their lives easier as they always got the necessary attention from management. It was also revealed that the leadership or senior management ensured the employees were provided with every tool to ease and ensure full productivity during the COVID-19 pandemic.

The study findings are confirmed by Silverthorn et al.'s (2020) assertion that a successful digital transformation requires leadership that invests significantly in people and comprehends the role played by employees in the journey, thus providing a clear vision and emotional support through the change journey.

On the other hand, some participants indicated that support was present from the leadership, but it was insufficient as they lacked several important tools. The participants reported that this situation hindered productivity and affected customer service. This finding confirms the study's objectives. It aligns with Silverthorn et al. (2020), who revealed that leadership undermining their employees' well-being can impede organisational creativity and change. The results of this study suggest that not all employees across different branches or those working from home received the same level of support; while some praised the assistance provided, others were dissatisfied. In support, the participants made the following comments.

> "The leadership started to prioritise communication through WhatsApp and the senior management were always ready to assist where necessary." (Participants 1, 2 and 3)

> "The senior management adapted quickly to COVID-19 by ensuring that the necessary tools were provided to us for the convenience of our duties, and this situation made things easy for us." (Participant 5)

> "Management tried their best to support us, but it was not enough due to everything happening at that time. Even the tools that we already had in place were not perfect or in good condition." (Participant 4)

The study's findings suggest that senior management had the best interests at heart. However, others had a different experience because they were drowning in debt, as family members lost jobs and had to cover every household bill. This aligns with the study objective and confirms how broad this topic is: the well-being of employees encompasses various dimensions, including internal and external factors, which require a holistic approach to designing employee wellness programmes.The study found that support from bank leadership was somewhat inconsistent. This inconsistency directly impacted the bank's employees emotionally during the transition to the HWM. They felt the process was not managed effectively, leading to anxiety and panic. This finding responds to sub-research question 1, which examined the support provided by management during the transition.

There was a moment of despair when employees could not work because the network was slow, seemingly overwhelmed by the transition, and IT support was remote. This worsened the situation, as staff had to navigate their gadgets independently. Due to frontline staff being customer-facing, some were placed on a shift model instead of an HWM; it was interesting to note that the experience was the same for both models. Confusion arose when the shift model was introduced, as they were not accustomed to it.

Some team members had to collaborate with unfamiliar teams, making it quite challenging to get to know new colleagues and build professional networks under those circumstances. The key findings above indicate that leadership support was inconsistent across the organisation, resulting in workplace dissatisfaction. This finding aligns with the literature review in which Basir discusses the significance of leadership support during periods of change (Basir et al., 2023). The author stresses that leadership must be at the forefront during times of crisis. The above-detailed findings conclusively address sub-research question 1 of the study, which examined support offered by management during the transition to HWM.

4.3.5.2 Family or social support

During the interviews, there was consensus among the participants that most of their social support came from family members and relatives. The participants emphasised the importance of regularly communicating with their loved ones through social media platforms. They argued that this brought closure and hope as everyone was facing the same issues during that period. This confirms a point made in Chapter 2 of the study that employee well-being should be considered from a holistic perspective, as numerous factors, including personal, social, and work life, need to be considered. It is never a one-size-fits-all situation.

Four out of five participants mentioned how family and social support helped them during the lockdown. They described making video calls as a way to stay connected, emphasising that emotional support became essential for survival during those difficult times. One participant shared that he lost a friend and could not attend the funeral, which significantly impacted his outlook on life. However, when reflecting on his family and the events occurring in the world, he soon realised he had few anchors to rely on- namely, his family- and began to appreciate what remained in life. Resilience during the strict lockdown was key to survival; to some degree, that entire experience fostered closeness among family members. As previously stated, research on the impact of digital transformation on employee well-being is still in its infancy, so the findings of this study will hopefully assist researchers in further exploring the topic.

Many scholars have written about family support, echoing sentiments shared by the participants. Today, it is well-known that family networks provide essential resources that enable instrumental, emotional, and informational support across various domains (Abendroth & den Dulk, 2011). Other scholars argue that relatives are one of the most important sources of social capital (Bourdieu, 1986; Coleman, 1988; Furstenberg, 2005; Furstenberg & Kaplan, 2007; Widmer, 2006). The participants in this study express views similar to those of the mentioned authors, confirming the study's findings within the existing literature

4.3.5.3 Measures used to cope with change

Various opinions and perspectives were gathered regarding the coping mechanisms employed by the participants during the COVID-19 pandemic. It was revealed that some participants sought solace in music as their coping strategy during this period of change. Furthermore, the participants indicated they also referred to the Bible to navigate this devastating time. One

participant (proudly) asserted that it was advantageous because their child was a medical practitioner, simplifying matters for them. Additionally, it was disclosed that some participants, recognising their experience in the field and any changes taking place, embraced the shift without complaint, keeping in mind that this situation would not last forever. To further illustrate this, the following statements were made by the participants.

> "Listening to music played a crucial role during this process, and there are no people in their immediate environment. Also, reading the bible was the source of strength during this period." (Participants 3, 4, and 5)

> "Luckily for me, my son is a medical professional, so he made it easy for us, he prepared and guided us through." (Participant 2)

> "I have been in the business for quite some time, and I have been through a lot of changes in the business. I got to a point whereby I may disagree with the change, but I understand why that change is necessary because at the end of the day, one will see the benefits of it." (Participant 1)

This finding confirms the objective of the study. The results indicate a high dependency on social support during the change process, which raises the question of what happened to employees who did not receive this support. Furthermore, the study revealed that the experience level in the field may have played a crucial role in coping with changes that could occur in the business. However, this may not apply to everyone, as different situations vary depending on individuals' personalities and how they respond to those situations. What was not communicated by all participants was the wellness programmes implemented by the bank to ensure that employees feel equally supported in terms of wellness, especially considering the pandemic the world was experiencing.

4.4 Critically examining the limitations of the study

Despite numerous efforts to maintain objectivity during data collection and analysis, researchers can unintentionally influence the results. This often occurs with open-ended questions, where the researcher may unintentionally lead candidates toward a specific outcome, especially if they are too familiar with or emotionally invested in the theme. The subjective nature of analysing employee experiences in the workplace is frequently shaped by beliefs or preconceived notions, potentially resulting in overstating facts that may skew the results.

Future research could employ a diverse sample from different geographic areas to address this. The sample was only for one bank; all five participants work in the urban area of Johannesburg. Conducting this study in more rural areas would be interesting. Further increasing the sample to other banks might bring new dimensions to the topic, which would bring us to the transferability of the study. The transferability of these findings to other sectors is limited, as mentioned above. The study primarily focused on Absa Bank, a prominent organisation in the financial industry; it did not encompass the entire financial sector. Furthermore, the research was limited to the urban area in Gauteng province and did not include other geographical regions. As such, the findings may not be transferable to smaller organisations in rural or urban areas or larger organisations with lower levels of digitalisation. Moreover, cultural differences play a vital role, particularly the significant social contrast between urban and rural settings in SA.

Future studies should explore various organisations within different sectors, industries, and regions to enhance transferability. Moreover, this study's limited sample size restricts its capacity to make conclusive statements regarding the long-term effects of digital transformation.

Despite these limitations, the study upheld its validity and reliability through meticulous research design, data collection, and analysis. Nonetheless, it is crucial to recognise that all research has inherent limitations.

4.5 Divergence from the existing literature

Several of the study's findings aligned with existing literature, particularly concerning women severely impacted by the HWM, women who struggle to juggle domestic chores while maintaining work responsibilities and meeting deadlines (Gorjifard & Crawford, 2021). Gorjifard and Crawford's (2021) study clearly shows several difficulties associated with working from home, particularly for women who were, by default, required to fulfil office work and domestic duties simultaneously.

The data in this study revealed that bank employees seemed less bothered about this challenge, even though the sample of participants included women. The significant divergences in the data necessitate further reflection and analysis.

4.6 Summary of the findings

This chapter presented key findings from the study on the impact of digital transformation on employee well-being and mental health. The analysis reveals a significant increase in stress levels among employees following the introduction of the HWM. Eighty per cent of the participants reported elevated stress levels, while work-life balance was notably affected, with many employees struggling to separate work and personal life due to high connectivity.

These findings directly address the research objective concerning the effects of digital transformation on employee well-being. They underscore the dual nature of digital tools, wherein efficiency may come at a cost to employee mental health. The implications suggest that Bank A must carefully consider employee well-being when implementing digital changes and invest in a support system that facilitates adaptation to the new system. While the study provided valuable insights, it was limited by its focus on a single industry: banking. Future research could build upon these findings by examining the impact of digital transformation across various industries and exploring strategies to mitigate the adverse effects on employee well-being.

In conclusion, the discussion surrounding the HWM is evolving, and the understanding of the effects of the HWM on employee well-being is still in its early stages. The literature and findings of the study suggest that digital transformation directly impacts employee well-being and mental health. Additionally, the study indicates that banks were unprepared for this change, which became a primary source of frustration for their employees. The COVID-19 pandemic exacerbated the transition to a HWM, making the WFH setup essential for most businesses, which implemented and coordinated it during peak hours.

Most participants expressed similar opinions regarding the pleasure and displeasure of working from home. What was thought-provoking in the study was the realisation that, in many ways, how clients were served and how businesses operated changed completely during the HWM, while employee management remained the same. This raises the question of why, if everything else in the bank is changing, employee management is not. The findings of this study will significantly contribute to the existing body of knowledge.

In summary, the findings suggest the bank's lack of readiness to adapt to a HWM, which made the entire transition and employee experience chaotic. Significant work still needs to be done to understand the impact on employees. There is an urgent need to analyse the data and determine whether there were any casualties during the process, such as high turnover, reduced productivity, staff admitted for depression, or even loss of life due to overwhelming stress.

These findings could assist the organisation and senior bank leadership in preparing better for any upcoming changes.

CHAPTER 5: DISCUSSION OF THE FINDINGS

5.1 Introduction

This chapter presents the conclusions drawn from the research on digital transformation and its impact on employee well-being and mental health. The study explored how integrating digital technologies into the workplace influences employees' psychological and emotional well-being. It examined the roles of technological tools, remote work, and organisational culture in shaping employees' experiences in an increasingly digital work environment accelerated by COVID-19.

The HWM has adversely affected employee well-being. This study demonstrates a negative impact on employee well-being and mental health, directly addressing the primary research objective. The findings and analyses are comprehensively detailed in Chapter 4 of the study.

The principal findings of the study are synthesised and contextualised within the existing body of literature. The ensuing discussion will critically assess how the results contribute to a deeper comprehension of the implications of digital transformation on employee well-being, along with its theoretical and practical ramifications. Furthermore, the limitations of the study are duly recognised, and suggestions for future research are presented to investigate further the dynamic interplay between technology, employee well-being, and mental health

5.2 Demographic profile of respondents

Chapter 3 details the sample's demographic characteristics; however, they are not material to the study.

5.3 Discussion on Proposition

The findings relate to the study's primary objective, which was to determine the effects of digital transformation on employee well-being and mental health.

In addressing the study's primary objective, participants expressed a shared perspective about the challenges faced during the overall change process related to the transition to the HWM. This includes their mental, emotional, and psychological well-being throughout the shift to the HWM.

The study revealed that the change instilled uncertainty among bank employees, who were unsure what would happen next. Some participants described how their first day working from home triggered a panic attack due to concerns about fulfilling their responsibilities.

Nevertheless, given the world's circumstances at the time, they recognised that the change was necessary, and most agreed that this transition was essential. As previously highlighted in this study, these findings aim to contribute to the under-researched topic and enhance the existing body of knowledge, which relates to the primary objective of the study. The key findings of the study are discussed below.

Authors such as Gorjifard and Crawford (2021), Jyothi and Jyothi (2012), and Raišienė et al. (2020) conducted extensive research, contributing to the scholarly discourse on the implications of the HWM. However, their studies primarily focus on organisational benefits, with minimal reference to the impact on employee well-being.

Existing literature emphasises operational efficiency during the change process. While this aspect was significant, this research revealed similar trends. Participants noted that during the HWM, there was a greater emphasis on production and less care and support offered to employees. This finding implies that psychological and mental well-being in the workplace was insufficiently prioritised; concurrently, it must not be viewed in isolation. The author contends that business efficiency and employee well-being are interrelated and essential for assessing an organisation's performance.

This study found a complex relationship between digital transformation and employee mental health. It was complex because although participants acknowledged the benefits of using digital technologies, they still expressed dissatisfaction with the HWM as an emotionally exhausting and confusing process. By analysing both the positive and negative effects of digital tools, this study sheds light on the challenges employees face, such as poor communication from leadership and anxiety during the change process. On the other hand, the study also highlights the benefits of digital transformation, such as quick and efficient customer service, streamlined processes, and flexible working hours for employees.

Some participants noted that balancing social and work life was challenging. Sometimes, bank employees would work long hours, sacrificing their family time. Spinks (2004) reiterates this, emphasising that employees and employers must manage their personal and professional lives to meet organisational goals. The degree to which the HWM impacted employee well-being has yet to be investigated. The existing literature has merely scratched the surface; through rigorous interviews with participants, the researcher has gained a comprehensive understanding of the complexity of this topic, which necessitates thorough investigation and multiple studies for complete comprehension.

This study established that increased use of digital technologies negatively affects employee well-being and mental health, directly addressing the study's main research question.

Alegre and Pasamar (2018) adopted a distinct approach regarding work-life balance. The authors contend that the advantages of maintaining a work-life balance, particularly through the use of technology for fulfilling tasks in both professional and personal domains, lead to more equitable lives. However, the authors seem to have analysed this phenomenon from a singular perspective, suggesting that the mere availability of tools to aid employees in managing their professional and personal responsibilities constitutes a balanced life. The researcher argues that this viewpoint is overly narrow, as the topic comprises various factors, including both internal factors, which employees can influence, and external ones, over which they exert no control. The above-detailed findings conclusively address the primary research objective, which aimed to examine the effects of digital transformation on employee well-being and mental health within the banking sector.

5.4 Sub-themes arising in the study

5.4.1 Sub-theme 1: Leadership support

The study found that support from bank leadership was somewhat inconsistent. This inconsistency directly impacted the bank's employees emotionally during the transition to the HWM. They felt the process was not managed effectively, leading to anxiety and panic. This finding responds to sub-research question 1, which examined the support provided by management during the transition.

There was a moment of despair when employees could not work because the network was slow, seemingly overwhelmed by the transition, and IT support was remote. This worsened the situation, as staff had to navigate their gadgets independently. Due to frontline staff being customer-facing, some were placed on a shift model instead of an HWM; it was interesting to note that the experience was the same for both models. Confusion arose when the shift model was introduced, as they were not accustomed to it.

Some team members had to collaborate with unfamiliar teams, making it quite challenging to get to know new colleagues and build professional networks under those circumstances. The key findings above indicate that leadership support was inconsistent across the organisation, resulting in workplace dissatisfaction. This finding aligns with the literature review in which Basir discusses the significance of leadership support during periods of change (Basir et al.,

2023). The author stresses that leadership must be at the forefront during times of crisis. The above-detailed findings conclusively address sub-research question 1 of the study, which examined support offered by management during the transition to HWM.

5.4.2 Sub-theme 2: Family or social support

Four out of five participants mentioned how family and social support helped them during the lockdown. They described making video calls as a way to stay connected, emphasising that emotional support became essential for survival during those difficult times. One participant shared that he lost a friend and could not attend the funeral, which significantly impacted his outlook on life. However, when reflecting on his family and the events occurring in the world, he soon realised he had few anchors to rely on- namely, his family- and began to appreciate what remained in life. Resilience during the strict lockdown was key to survival; to some degree, that entire experience fostered closeness among family members. As previously stated, research on the impact of digital transformation on employee well-being is still in its infancy, so the findings of this study will hopefully assist researchers in further exploring the topic.

Many scholars have written about family support, echoing sentiments shared by the participants. Today, it is well-known that family networks provide essential resources that enable instrumental, emotional, and informational support across various domains (Abendroth & den Dulk, 2011). Other scholars argue that relatives are one of the most important sources of social capital (Bourdieu, 1986; Coleman, 1988; Furstenberg, 2005; Furstenberg & Kaplan, 2007; Widmer, 2006). The participants in this study express views similar to those of the mentioned authors, confirming the study's findings within the existing literature

5.4.3 Sub-theme 3: Tools and measures used to cope with change

According to the participants, the adoption of virtual tools presented challenges such as slow responses and system timeouts, leading to bank employees feeling incompetent and inadequately supported by the organisation. Additionally, some participants reported ergonomic issues that resulted in back pain and neck stiffness. Drewniak et al. (2023) argue that employers and employees must understand the work rules and requirements in their workplace and home environments. From a technical support perspective, no evidence suggests that bank employees underwent any form of training. This finding answers the main research question: that the digital transformation did indeed impact employee well-being and mental health.

Other studies emphasised the importance of alternative work arrangements, asserting that working from home should not be the only option available to employees. It is essential for employees to have the flexibility to alternate between remote work and in-office work, thereby enabling them to sustain their connections with colleagues. This sentiment is supported by Coughlan et al. (2998), who discovered that face-to-face interactions are crucial for establishing trust, rather than relying solely on electronic communication. Interestingly, the researcher noted that discussions regarding remote work have been present since the 1990s but most organisations failed to take them seriously or adequately prepare for such developments as COVID-19.

Gajendran and Harrison (2007) found that women spend less time on office work due to traditional responsibilities at home. Angelici and Profeta (2020) found that women with young children preferred the work-from-home option. This study did not explore gender roles, and all participants remained silent on the subject. It remains underexamined, primarily among bank employees.

In conclusion, the findings presented above comprehensively answer the main research question of the study by highlighting the challenges faced by bank employees when the bank introduced the work-from-home model.

From an emotional support perspective, this study revealed that some participants consoled themselves by using music as their coping mechanism during the change process. Furthermore, the participants alluded to the fact that they also turned to the Bible to navigate this devastating time. It was interesting to discover that the bank did not provide support, such as employee wellness programmes, to help the employees cope better with change. In the same breath, employees are responsible for taking care of their own well-being. Schäfer et al. (2013) opine that music may mediate the timeless living environment and possess a transformative quality of time. This resonates with the participants' experiences, as they find comfort in listening to music to achieve emotional balance during a problematic lockdown. Participants drew strength from their faith, and reading the Bible and practising meditation helped them cope with the change.

5.5 Conclusion

In conclusion, the discussion surrounding the HWM is evolving, and the understanding of the effects of the HWM on employee well-being is still in its early stages. The literature and findings of the study suggest that digital transformation directly impacts employee well-being and mental health. Additionally, the study indicates that banks were unprepared for this change, which became a primary source of frustration for their employees. The COVID-19 pandemic exacerbated the transition to a HWM, making the WFH setup essential for most businesses, which implemented and coordinated it during peak hours.

Most participants expressed similar opinions regarding the pleasure and displeasure of working from home. What was thought-provoking in the study was the realisation that, in many ways, how clients were served and how businesses operated changed completely during the HWM, while employee management remained the same. This raises the question of why, if everything else in the bank is changing, employee management is not. The findings of this study will significantly contribute to the existing body of knowledge.

In summary, the findings suggest the bank's lack of readiness to adapt to a HWM, which made the entire transition and employee experience chaotic. Significant work still needs to be done to understand the impact on employees. There is an urgent need to analyse the data and determine whether there were any casualties during the process, such as high turnover, reduced productivity, staff admitted for depression, or even loss of life due to overwhelming stress. These findings could assist the organisation and senior bank leadership in preparing better for any upcoming changes.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This research examined the effects of digital transformation and mental health on employee well-being, particularly how the transition to a HWM during the height of COVID-19 altered the work environment.

The study aimed to identify the advantages and disadvantages of hybrid work concerning employee well-being and mental health, specifically regarding stress, work-life balance, and job satisfaction. The findings revealed both positive and negative aspects of digital transformation, emphasising the need for a nuanced approach to managing technology in the workplace. The researcher underestimated the multifaceted nature of this topic, which encompasses many layers and factors that contribute to employee well-being.

The complexity of this subject renders it intellectually engaging and contributes significantly to academic literature. This study elucidated that organisational readiness during the change process is often undervalued; however, it plays a critical role in influencing digital success. Conversely, the primary focus of the study centred exclusively on employee well-being. Data collection revealed that this phenomenon cannot be analysed in isolation from its broader ecosystem. Each facet of business operations, clients, staff, and processes, exhibits interconnectivity, indicating a possible deficiency in adopting a holistic approach. The topic remains dynamic, with numerous findings continuing to emerge. It is anticipated that subsequent researchers will build upon the foundation laid by this study, as there remains a vast expanse of knowledge to explore.

6.2 Conclusion regarding the main research objective

The findings of the study underscore the substantial influence of digital transformation on employee well-being and mental health. The primary findings indicate that although digital transformation offers numerous advantages, including increased flexibility and improved business efficiency via streamlined processes, it also introduces significant work-related stressors that negatively impact employees' well-being and mental health. The ensuing findings are subject to analysis and comparison with existing literature.

The data collected indicates that the HWM has yielded varied outcomes. Positively, it has facilitated an enhanced flexibility between personal and professional life, resulting in increased quality time spent with family. This newfound flexibility correlates with an improved work-

life balance. Furthermore, the data reveals a noteworthy digital transformation undertaken by the bank during the peak of the COVID-19 pandemic, subsequently rendering Bank A customers more adept in technology. This transition has eradicated routine and labour-intensive tasks traditionally carried out by employees, thus enabling them to acquire diverse skills and better prepare for future challenges.

Conversely, the study found that the heightened reliance on digital tools has raised concerns regarding job security. This increased employees' levels of stress and anxiety, and feelings of uncertainty about their future career aspirations. This sentiment can significantly diminish overall well-being as employees worry about job displacement and the evolving demands of their roles. The study found no loss of jobs by Bank A employees during the implementation of an HWM, which makes it crucial for leadership to manage employees' perceptions vs perspectives, as was the case here.

Concerning the impact of the transition to an HWM on employee mental health, the study revealed that constant connectivity enabled by this model can lead to burnout, anxiety, and stress, as it creates blurred boundaries between work and personal life.

The study found mixed sentiments regarding leadership support, but most participants felt that leadership was unsupportive during the change process.

6.3 Recommendation

The HWM has fully transformed traditional work practices. This model has become part of the Employee Value Proposition offered by most organisations, distinguishing them in a way that appeals to a workforce that prioritises work-life balance. This shift is arguably more attractive to the younger generation, who do not subscribe to or identify with traditional work methods.

However, studies are still in their infancy regarding their overall impact on employee well-being. While this model provides flexibility and work-life balance, which benefits employees, much remains to be discovered about its application and how organisations support employees during this change. Furthermore, the study found that junior employees had difficulty adjusting, and the bank was not ready to transition employees from desktops to laptops. Due to the bank's unpreparedness, junior employees had to be recalled while senior employees enjoyed this benefit. This situation could create a digital divide in the workplace if not carefully managed. Bank executives should ensure that the change process is inclusive by fostering a work environment where everyone feels valued, respected, and empowered, regardless of their job

title or background. Fostering a sense of belonging benefits both the organisation and employees.

Factors such as inconsistent connectivity in countries like SA, high data costs, and the impact of these challenges on employees working from home still require a holistic view and investigation that considers all aspects, including internal and external factors. By fostering a supportive work environment, an organisation can promote positive mental health outcomes for its employees.

6.4 Suggestion for future research

The discussion around the impact of digital transformation on employee well-being has many dimensions, which makes it complex to accurately quantify its effects. It became clear when engaging participants that there were too many dependencies to consider in the mental well-being of employees. External factors, such as employees' family and social life, directly impact employees.

While the main research question of the study focused on the impact of digital transformation on employee well-being and mental health, the study revealed that during the implementation of the HWM, the employees found solace in family members and their faith, which confirms that this topic goes beyond the employer's four walls. Further research could investigate the topic by looking at industries outside of banking. Further studies could help assess the long-term effects of digital transformation on employee well-being and mental health and provide deeper insights that could help senior bank executives mitigate the negative effects of digital transformation.

While the HWM served its purpose during the peak of COVID-19 and has become a competitive advantage in employee offerings, it still leaves many unanswered questions, such as how to measure productivity and the degree of distrust it has created between managers and employees. There remains a gap in the literature regarding how these two factors have altered the work relationship and whether the HWM has led to a positive or negative organisational culture. Further research could explore and provide deeper insights into this topic.

Lastly, the study found that no digital structured programmes had been implemented to support employees. Employees relied on each other for support and communication from management. Further research could investigate the effectiveness of digital programmes, such as mental health apps, in improving mental health and well-being.

As digital transformation evolves, it is crucial for bank managers, policymakers, and executives to proactively tackle the mental health and well-being challenges presented by these changes, ensuring that the future workplace is both efficient and supportive of employees.

6.5 Possible limitations and challenges of the study

- The participants were selected based on their experience in the role and field.
- The hard lockdown impacted everyone, regardless of class and status.
- The researcher's most challenging aspect was to remain objective and not let emotions or personal experiences obscure the participants' experiences.
- The participants kept cancelling the meetings as they were experiencing end-of-year fatigue; the lesson learned was not to collect data during December, which requires working people to participate.
- Experiencing change, especially during COVID-19, not only at work but also at home and in society, significantly impacted the participants' overall experiences. Processing data and developing themes became challenging because the researcher did not want to overlook any information. Additionally, ensuring that the collected data was still aligned with the intended purpose was critical.

6.6 Critically examining the limitations of the study

- Despite numerous efforts to maintain objectivity during data collection and analysis, researchers can unintentionally influence the results. This often occurs with open-ended questions, where the researcher may unintentionally lead candidates toward a specific outcome, especially if they are too familiar with or emotionally invested in the theme. The subjective nature of analysing employee experiences in the workplace is frequently shaped by beliefs or preconceived notions, potentially resulting in overstating facts that may skew the results.
- Future research could employ a diverse sample from different geographic areas to address this. The sample was only for one bank; all five participants work in the urban area of Johannesburg. Conducting this study in more rural areas would be interesting. Further increasing the sample to other banks might bring new dimensions to the topic, which would bring us to the transferability of the study. The transferability of these findings to other sectors is limited, as mentioned above. The study primarily focused

on Bank A Bank, a prominent organisation in the financial industry; it did not encompass the entire financial sector. Furthermore, the research was limited to the urban area in Gauteng province and did not include other geographical regions. As such, the findings may not be transferable to smaller organisations in rural or urban areas or larger organisations with lower levels of digitalisation. Moreover, cultural differences play a vital role, particularly the significant social contrast between urban and rural settings in SA.

- Future studies should explore various organisations within different sectors, industries, and regions to enhance transferability. Moreover, this study's limited sample size restricts its capacity to make conclusive statements regarding the long-term effects of digital transformation.
- Despite these limitations, the study upheld its validity and reliability through meticulous research design, data collection, and analysis. Nonetheless, it is crucial to recognise that all research has inherent limitations.

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APPENDICES

APPENDIX A: ETHICAL CLEARANCE CERTIFICATE

Graduate School of Business Administration
University of the Witwatersrand, Johannesburg

Wits Business School

Wits Business School Ethics Committee
Constituted under the University Human Research Ethics Committee (Non-Medical)

Ethics Clearance Certificate

Ethics protocol number: WBS/DB2381181/791
This certificate is only valid with a legitimate ethics protocol number and signed by the Researcher (below).

This certificate is only valid if accompanied by formal permission from the relevant stakeholder(s).

Project title	The experiences of employee well-being in the implementation of digital transformation in banking
Investigator / Researcher	Ms Zukiswa Mayeza Mayeza
Nature of Project	MM (Digital Business)
Decision of the Committee	Approved, provided stakeholders and participants are guaranteed confidentialty.
Issue Date of Certificate	24/10/2024
Expiry date	Date of submission of the project / research report
Chairperson	Dr Ayanda Magida ☎ +27 11 717 3953 ✉ ayanda.magida@wits.ac.za

Declaration by Researcher

One copy must be signed by the Researcher and returned to the Chairperson of the Wits Business School Ethics Committee.

I fully understand the conditions under which I am authorized to carry out the abovementioned research and I guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I undertake to resubmit the protocol to the Committee.

Signature

28/10/2024
Date:

APPENDIX B: REQUEST FOR PERMISSION TO CONDUCT RESEARCH



University of the Witwatersrand,

Wits Business School, Digital Business, 2 St Davids P1 & St Adrew Rd, Parktown, Johannesburg,2193.

Charlotte Modise

Absa Bank

7th Floor Towers West

15 Tronye Street

Johannesburg

South Africa

26 August 2024

Dear Sir/Madam,

Re: Permission to conduct research at Absa Bank.

My name is Zukiswa Mayeza.

I am studying for a master's degree in the field of Digital Business at the University of the Witwatersrand. I am seeking permission to do research at Absa Bank.

I am conducting research on the perceived impact of digital transformation on employee well-being in banking.

The research will entail collecting data from bank staff who have managed the change process or experienced change in their roles during COVID and post-COVID.

I request permission to get access to at least 5 employees of your organisation who have been in a middle management role for 5 years or longer.

The participant will be required to set aside 20 minutes, the interview will be conducted in person at their premises or online via teams depending on the participant's preference. The interview will be conducted during lunch break to ensure minimum impact on the organisation's and participants' output on the day.

The participants will receive the questionnaires upfront; data collection will take place on their premises and/or during work hours, participant's responses will be audio recorded, and shorthand notes will be taken.

Participants will be asked to give their written or verbal consent before the research begins. Their responses will be treated confidentially, and identities will be anonymous unless otherwise expressly indicated. Individual privacy will be maintained in all published and written data resulting from the study.

The results will be communicated in the research paper Chapters 4 & 5.

The research participants will not be advantaged or disadvantaged in any way. They will be reassured that they can withdraw their permission at any time during this project without any penalty. There are no foreseeable risks in participating in this study. The participants will not be paid for this study.

All research data will be stored electronically until the completion of the study in which thereafter the data will be securely destroyed.

I therefore request permission in writing to conduct my research at your organisation. The permission letter should be on your organisation's headed paper, signed and dated, and specifically referring to myself by name and the title of my study.

Please let me know if you require any further information. I look forward to your response as soon as is convenient.

Yours sincerely,

Zukiswa Mayeza

0713601563

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Ayanda Magida

0117173953

Ayanda.Magida@wits.ac.za

APPENDIX C: PARTICIPANTS' INFORMED CONSENT

WITS UNIVERSITY

Participant Consent Sheet

Project Title: The experiences of employee well-being in the implementation of Digital Transformation in banking

1. I have been given a Participant Information Sheet which explains the nature and processes involved in this study, which is attached hereto;

Yes	x	No	

2. I was given time to read it, or had it read to me, in the language I best understand;

Yes	x	No	

3. I was given time to ask any questions I wanted to and found any answers given to me to be reasonable and satisfactory;

Yes	x	No	

4. I believe I fully understand why the study is being conducted and what the intended outcomes will be;

Yes	x	No	

5. I understand that there will be no immediate benefit to me, should I agree to participate, nor will I receive any payment; conversely, participation will not cost me anything but my time;

Yes	x	No	

6. I understand that, even if I initially consent to take part in the study, I may subsequently withdraw at any time and would not be required to give any reasons; if that happened, any data collected about me for the purposes of the study would immediately be destroyed, unless I give consent for it to be retained

Yes	x	No	

7. I have been given a range of contact details, listed below. If I require further information or become concerned about any aspect of this study, I am free to speak to any of these contacts.

Yes	x	No	

Contact details:

Zukiswa Mayeza Telephone no. 0828383026, or by e-mail 2381181@students.wits.ac.za

Ayanda Magida(Supervisor), by e-mail at ayanda.magida@wits.ac.za

Name of Participant: Ayanda Mgaso (participant A)

Date: 15/02/2024

Place: Absa head office

Signature or mark: [signature]

Witnessed by:

Name of Witness: Zukiswa Mayeza

Signature: [signature]

Date: 15/2/2024

APPENDIX D: DEMOGRAPHIC INFORMATION FORM

This is the demographic information form for the research study titled "The Impact of Digital Transformation on Employee Well-being and Mental Health" conducted by the University of Witwatersrand, Johannesburg.

Name of the Participant: Participant Three

1. Age

Please select your age range:

- 18-24
- 25-34
- 35-44 X
- 45-55

2. Gender

What is your gender? (Please select one)

- Male
- Female X
- Non-binary
- Prefer not to answer
- Other (please specify) _____

3. Highest Level of Education Completed

What is your highest level of education?

- High School
- Associate Degree / Diploma
- Bachelor's Degree X
- Master's Degree
- Doctoral Degree
- Other (please specify) _____

4. Job Role

What is your current job role/position in your organization?

- Junior role
- Supervisor/Lower Management
- Middle Management X
- Senior Management
- Other (please specify) _____

5. Years of Experience in the Current Role

How long have you been working in your current role?

- Less than 1 year
- 1-3 years
- 4-6 years
- 7+ years X

End of the Questionnaire

APPENDIX E: SEMI-STRUCTURED INTERVIEW GUIDE

The Impact of Digital Transformation on Employee Well-Being and Mental Health

SECTION 1: Background Information

The researcher introduces herself, explains the purpose of the study, and confirms consent.

Can you please define your role and responsibilities at ABSA Bank?

How long have you been employed by Absa Bank?

How would you define digital transformation at Absa Bank, particularly the transition to remote work?

SECTION 2: Digital Transformation and Employee Well-Being.

What digital tools and technologies were introduced during the transition to remote work at the height of the COVID-19 pandemic?

In what ways have these tools and shifts in traditional work methods impacted your productivity?

Have you experienced any changes in your mental health since remote work was implemented in your workplace? If so, how?

SECTION 3: Stress and Coping Mechanisms

Can you identify any stressors in your remote workplace?

How do you manage the stress associated with remote work?

Have you noticed any physical or emotional signs of digital burnout?

SECTION 4: Organisational and Employee Well-being

What role did management play during the transition to remote work?

What additional measures could Absa implement to enhance support for employees' mental health and overall well-being in the context of this digital transformation?

Did you notice any wellness support programmes, such as workshops or digital campaigns, aimed at helping employees cope with digital change?

APPENDIX F: EDITOR'S LETTER

Napier

7270

Western Cape

16 April 2025

WITS Business School

University of the Witwatersrand

JOHANNESBURG

LANGUAGE & TECHNICAL EDITING

Cheryl M. Thomson

THE EXPERIENCES OF EMPLOYEE WELL-BEING IN IMPLEMENTING DIGITAL TRANSFORMATION IN BANKING

This is to confirm that I, Cheryl Thomson, executed the language and technical editing of the above-titled research report of **ZUKISWA MAYEZA, student number 2381181,** at the **UNIVERSITY OF THE WITWATERSRAND,** in preparation for submission of this research report for assessment.

Yours faithfully



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