



## The Limits of Resilience: Why Self-Efficacy Fails to Mitigate Technostress during Radical Core Banking Transformations

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### ABSTRACT

The digitalization of the banking sector has shifted from a competitive advantage to a survival imperative. However, the migration to radical Core Banking Systems often precipitates Technostress, a phenomenon that threatens employee well-being. This study investigates the impact of Technostress on Work-Life Balance among banking professionals during a high-stakes digital transformation involving the implementation of the Temenos T24 system. Crucially, it challenges the prevailing assumption that individual Self-Efficacy serves as a universal buffer against these stressors. A quantitative, explanatory study was conducted on a purposive sample of 107 frontline and back-office staff at a Regional Development Bank in Indonesia. Data were analyzed using Partial Least Squares Structural Equation Modeling with SmartPLS 4.0 to assess the measurement and structural models. The findings reveal that Technostress exerts a potent and significant negative effect on Work-Life Balance (path coefficient -0.29, p value 0.000). Paradoxically, and contrary to established theoretical expectations, Self-Efficacy failed to moderate this relationship (path coefficient 0.06, p value 0.500). In conclusion, the study identifies a Limit of Resilience, suggesting that during radical and structural technological upheavals, individual psychological resources such as Self-Efficacy are overwhelmed by systemic techno-overload and invasion. This shifts the onus of intervention from individual coping strategies to organizational job redesign.

### 1. Introduction

The contemporary global financial ecosystem is currently undergoing an unprecedented and profound metamorphosis, driven by the relentless advancement and integration of digital technologies.<sup>1</sup> This era, frequently characterized by scholars and industry leaders as a period of Digital Darwinism, dictates an unforgiving reality: the survival, prosperity, and market relevance of financial institutions are no longer contingent merely on their historical reputation or physical capital reserves, but rather on their agility and capacity to rapidly assimilate technological innovations. In this fiercely competitive and highly volatile landscape, comprehensive digitalization has

irreversibly transitioned from being a strategic, forward-looking advantage to an absolute, existential imperative. Traditional, brick-and-mortar banking models are being aggressively disrupted by highly agile financial technology firms, decentralized financial platforms, and fully digital neo-banks. This paradigm shift forces legacy institutions to radically alter their foundational operational architectures to avoid obsolescence. However, this hyper-accelerated technological arms race frequently overlooks a critical, vulnerable component of the organizational ecosystem: the human capital. The sheer velocity of technological change routinely outpaces the natural adaptive capacity of the workforce, creating a profound

and widening misalignment between systemic, machine-driven demands and human psychological and physiological endurance.<sup>2</sup>

Within the specific context of emerging and rapidly developing economies, this dynamic is acutely pronounced and layered with unique socio-economic complexities. In Indonesia, the financial landscape is experiencing a massive systemic overhaul, propelled by ambitious macroeconomic policies designed to establish a robust, inclusive, and globally competitive digital economy.<sup>3</sup> This sweeping transformation is heavily guided by forceful national directives, most notably articulated in the Bank Indonesia Blue Print 2025. This comprehensive regulatory and developmental framework mandates the aggressive adoption of digital payment systems, the overarching modernization of financial infrastructure, and the seamless integration of digital banking services across all geographic and demographic strata of society. For regional financial institutions, such as the Regional Development Banks distributed across the Indonesian archipelago, this national mandate presents both a monumental opportunity for growth and a formidable operational challenge. These institutions are compelled to overhaul their legacy operational systems rapidly to remain relevant, competitive, and compliant. They face intense, multifaceted pressure to modernize their service delivery to meet the evolving, sophisticated digital preferences of their customer base, while simultaneously fending off aggressive market encroachment from non-traditional banking entities and larger multinational corporations.

At the absolute heart of this critical modernization effort lies the implementation of advanced Core Banking Systems. A Core Banking System functions as the indispensable central nervous system of any financial institution, comprehensively managing everything from basic ledger transactions and customer data repositories to complex credit processing algorithms and real-time mobile banking synchronization.<sup>4</sup> The transition from outdated legacy software to a new, highly sophisticated framework, such as the Temenos T24 system implemented by the

subject of this research, does not represent a mere routine software upgrade. Rather, it constitutes a radical, structural transformation of the entire organizational workflow and corporate culture. Unlike incremental technological changes that allow for gradual, phased employee adaptation and continuous feedback loops, a Core Banking System migration demands an immediate, total, and uncompromising shift in operational procedures. For the frontline and back-office personnel—particularly Customer Service representatives and Credit Transaction officers—this transition dictates a fundamental and often exhausting relearning of their daily occupational tasks. The structural rigidity and uncompromising architecture of these new systems demand that human operators fundamentally adapt their behaviors, pacing, and cognitive processes to the logic of the machine, rather than the machine adapting to the limitations of the human user.

While the organizational and strategic benefits of such sweeping digitalization are frequently and enthusiastically championed by executive leadership in terms of enhanced operational efficiency, reduced long-term overhead costs, and superior customer satisfaction metrics, the human cost is often profound and quietly destructive. The implementation of radical technological changes concurrently introduces a pervasive and debilitating psychological phenomenon recognized in academic literature as Technostress. Technostress is conceptualized as a modern occupational disease of adaptation, emerging directly from an individual's inability to cope with new computer technologies in a psychologically and physiologically healthy manner. It manifests through several distinct but deeply interrelated dimensions that attack different facets of the employee's mental state.<sup>5</sup> Techno-Complexity arises when employees are forced to invest significant, often exhausting cognitive effort and time to understand and master convoluted new systems, making them feel fundamentally inadequate. Techno-Uncertainty is generated by the constant, unpredictable software updates and systemic changes that render previously acquired

skills obsolete overnight, creating a perpetual state of professional instability. Furthermore, Techno-Insecurity plagues the workforce as automated processes and intelligent systems evoke a deep-seated, underlying fear of human redundancy and eventual job loss.

Perhaps the most immediately detrimental dimensions of technostress in the specific context of a comprehensive core banking system migration are techno-overload and techno-invasion. The enhanced processing capabilities and streamlined workflows of new digital systems often lead to an insidious, unspoken escalation of organizational expectations; because the system can process data faster, human employees are explicitly and implicitly expected to process more transactions, handle a higher volume of clients, and execute their duties significantly faster, resulting in severe techno-overload.<sup>6</sup> Concurrently, the absolute necessity for continuous training, system troubleshooting, and data migration frequently spills over into traditionally non-working hours. Employees are compelled to participate in mandatory training sessions during weekends or remain tethered to their occupational responsibilities via mobile devices and remote access long after they have physically departed the office premises. This phenomenon, known as Techno-Invasion, aggressively obliterates the temporal and spatial boundaries that have traditionally protected the private, personal domain from the demands of the professional sphere.

The direct, inevitable consequence of this pervasive and unmanaged technostress is the severe compromise and erosion of the employees' work-life balance. Work-Life Balance is a complex, multidimensional construct that reflects an individual's ability to maintain a stable, healthy, and fulfilling equilibrium between their professional duties and their personal life, encompassing family obligations, leisure activities, and personal psychological development.<sup>7</sup> It requires the equitable distribution of chronological time, psychological involvement, and emotional satisfaction across both the work and home domains. When techno-invasion

demands that precious personal time be sacrificed for technological adaptation, and when techno-overload drains the cognitive and emotional reserves necessary for maintaining healthy personal relationships, this delicate equilibrium shatters. The resulting severe imbalance not only degrades the individual's mental health, subjective well-being, and overall life satisfaction, but it also poses a massive, measurable risk to the organization itself through decreased long-term productivity, diminished corporate loyalty, and elevated turnover intentions.

To rigorously understand, predict, and attempt to mitigate these negative occupational outcomes, organizational scholars and human resource practitioners frequently rely on the established theoretical framework of the Job Demands-Resources model. This robust paradigm posits that occupational well-being and employee engagement are determined by the dynamic interaction between job demands—which are the physical, psychological, social, or organizational aspects of the job that require sustained effort and are therefore associated with physiological and psychological costs—and job resources.<sup>8</sup> Within this paradigm, personal resources are conceptualized as critical internal buffers that can mitigate the detrimental impacts of excessive job demands. Among the most widely studied and heavily relied-upon personal resources in the psychological literature is self-efficacy. Rooted in Social Cognitive Theory, Self-Efficacy is defined as an individual's deeply held, foundational belief in their own capability to organize and execute the courses of action required to successfully manage prospective situations and accomplish specific tasks.

Historically, a vast and widely accepted body of empirical literature has supported the buffering hypothesis of Self-Efficacy.<sup>9</sup> The prevailing academic consensus strongly suggests that employees possessing high levels of Self-Efficacy are inherently more resilient. Because they believe in their capacity to learn and adapt, they view technological challenges and system migrations as manageable tasks or puzzles to be solved, rather than as insurmountable, identity-

threatening threats. Consequently, conventional wisdom posits that these individuals are protected from the severe manifestations of burnout, technostress, and work-life imbalance. Driven by this established consensus, organizations frequently center their human capital interventions on psychological empowerment, motivational seminars, and confidence-building initiatives, assuming that building a confident workforce is the ultimate antidote to the friction of digital transformation.

However, there is an emerging, highly critical counter-narrative within the psychological and management sciences suggesting that personal resources, no matter how robust, possess inherent and definitive boundary conditions. While Self-Efficacy may function flawlessly in moderating incremental organizational changes or routine daily stressors, its protective capabilities are not infinite. The current literature lacks a comprehensive, nuanced understanding of what occurs when environmental stressors breach a critical saturation point. During a chaotic, structurally rigid, and intensely demanding event such as a radical Core Banking System migration, the sheer magnitude and relentlessness of the technological demands may completely overwhelm and neutralize individual psychological defenses. When an employee is confronted with an unyielding digital architecture that inherently demands faster processing speeds, structurally mandates weekend training schedules to ensure systemic continuity, and constantly changes its operational interface, their internal, subjective belief in their own capabilities may be rendered entirely impotent against the objective, structural technological determinism of their new workplace environment.<sup>10</sup>

This study addresses a critical and historically underexplored gap in the current management, organizational behavior, and information systems literature regarding the absolute boundary conditions of personal psychological resources in the face of radical digital transformation. The primary aim of this research is to empirically investigate the specific impact of Technostress on Work-Life Balance among

banking professionals actively undergoing a comprehensive Core Banking System overhaul. Furthermore, it aims to rigorously test whether Self-Efficacy continues to serve as a valid, significant protective moderator under these highly disruptive conditions. The profound novelty of this study lies in its counter-intuitive theoretical proposition: it explicitly challenges the universally accepted buffering hypothesis of the Job Demands-Resources model by introducing and empirically testing the concept of a 'Limit of Resilience.' We firmly posit that under conditions of extreme systemic upheaval characterized by profound Techno-Uncertainty and structural Techno-Complexity, the individual resilience traditionally offered by Self-Efficacy collapses entirely. By demonstrating that overpowering structural technological stressors can completely neutralize individual psychological agency, this study intends to radically shift the academic and managerial discourse away from an over-reliance on individual coping mechanisms and psychological interventions, steering it toward the urgent, undeniable necessity of humane organizational restructuring and systemic job redesign during periods of intense digital transformation.

## **2. Methods**

This study fundamentally adopts a quantitative, explanatory research design utilizing a cross-sectional temporal framework. The explanatory approach was purposefully selected to delineate and quantify the causal relationships and underlying mechanisms between established variables, specifically examining how the exogenous variable influences the endogenous variable while accounting for the interaction of a designated moderating construct. The research setting chosen for this empirical investigation was the Regional Development Bank of South Kalimantan, widely recognized as Bank Kalsel, located in Indonesia. This financial institution recently executed a comprehensive digital transformation initiative, prominently featuring the migration of its legacy infrastructure to the advanced Temenos T24 Core Banking System. This specific organizational context

was deliberately selected because the migration did not merely represent an incremental software upgrade; rather, it constituted a radical, complete overhaul of the fundamental operational workflows and daily organizational processes. Such a disruptive technological transition presents a highly optimal, naturalistic environment to observe and measure high-intensity technostress among human operators, allowing researchers to capture the raw psychological friction that occurs when structural technological determinism collides with existing employee capabilities.

The target population for this research rigorously comprised the specific cohort of employees who physically and cognitively interface directly with the newly implemented Core Banking System on a daily basis. This parameter strictly limited the population to frontline Customer Service representatives and back-office Credit Transaction staff distributed across the main branch and auxiliary branch offices. To ensure the highest degree of data integrity and contextual relevance, a non-probability, purposive sampling technique was actively utilized. The primary inclusion criterion strictly mandated that selected participants possess a minimum organizational tenure of two years. This precise temporal boundary was enforced to guarantee that every single respondent had actively experienced the operational realities of the pre-transformation legacy system for at least one year, as well as the immediate post-transformation environment. Consequently, this ensured that their reported perceptions of technological stress and work-life disruption were deeply grounded in comparative experiential knowledge rather than abstract assumption. The optimal sample size necessary to achieve statistical power was calculated utilizing the widely established Isaac and Michael formula. Operating under a defined five percent error margin for a total population of one hundred and forty-six interfacing employees, the target sample size was rigorously calculated at one hundred and six individuals. Following the data collection phase and the rigorous screening of responses for completeness

and adherence to the tenure criteria, the final valid sample seamlessly utilized in the structural equation modeling analysis consisted of one hundred and seven highly qualified respondents.

An in-depth analysis of the sample's demographic profile revealed a workforce composition that is both highly educated and deeply entrenched in the digital era. The gender distribution indicated that fifty-six percent of the respondents identified as female, while forty-four percent identified as male. Crucially, the generational composition of the sample demonstrated that a significant majority, comprising sixty-one percent of the total participants, belonged to the Millennial generation, specifically falling within the age bracket of twenty-five to thirty years old. This age demographic is particularly relevant as it represents a cohort of digital natives who are theoretically presumed to possess a higher baseline of technological fluency. Furthermore, the educational background of the participants was overwhelmingly strong, with eighty-five percent holding a formal Bachelor's degree, thereby fulfilling the stringent competency standards required for their operational roles. In terms of employment security and organizational commitment, sixty-eight percent of the respondents held the status of permanent employees. This high prevalence of permanent status suggests a workforce characterized by profound organizational loyalty and a deeply vested interest in successfully navigating the digital transformation to preserve their long-term career trajectories.

To accurately quantify the complex psychological and organizational constructs under investigation, the study adapted highly validated psychometric scales from existing seminal literature. All item responses were systematically recorded utilizing a standardized five-point Likert scale. This interval measurement continuum ranged from a value of one, indicating Strongly Disagree, to a value of five, indicating Strongly Agree, thereby allowing respondents to express precise gradations of their perceptual experiences.

The exogenous variable, Technostress, was comprehensively measured using a robust construct adapted from the foundational framework developed by Tarafdar and corresponding colleagues. This specific instrument was selected because it captures the multidimensional pathology of technological adaptation. It comprises five distinct sub-dimensions. The first dimension is Techno-overload, which measures the extent to which the new system forces employees to work significantly faster and process higher volumes of data under tighter deadlines. The second dimension, Techno-invasion, assesses the destructive boundary-spanning nature of the technology, specifically how continuous connectivity and mandatory weekend training sessions cause work responsibilities to aggressively invade personal and family time. The third dimension, Techno-complexity, evaluates the profound cognitive burden placed on employees who are forced to spend excessive time and mental effort learning fundamentally new operating systems from the ground up. The fourth dimension, Techno-insecurity, measures the underlying existential anxiety and fear among employees that their human roles will be rendered obsolete and subsequently replaced by automated systems. The final dimension, Techno-uncertainty, captures the psychological instability generated by the constant, unpredictable software updates and network upgrades characteristic of modern banking platforms.

The endogenous variable, Work-Life Balance, was measured using an adapted instrument derived from the rigorous theoretical parameters established by Greenhaus alongside Fisher and their respective research teams. This scale captures the holistic equilibrium of an employee's existence through three interconnected dimensions. Time Balance measures the perceived equity in the chronological distribution of hours between professional obligations and personal leisure or family activities. Involvement Balance evaluates the degree of psychological and emotional engagement the employee can actively sustain in both the workplace and the home

environment without experiencing severe role conflict. Satisfaction Balance assesses the ultimate subjective fulfillment an individual derives from successfully accommodating the competing demands of their career and their personal support systems.

The moderating variable, Self-Efficacy, was operationalized based on the universally recognized Social Cognitive Theory originally postulated by Albert Bandura. This scale captures the internal psychological resilience of the workforce through three specific criteria. Magnitude evaluates the employee's internal perception regarding the absolute level of task difficulty they believe they can successfully conquer during the digital transformation. Strength measures the deep-seated, unyielding confidence and persistence the individual maintains in their own capabilities when confronted with severe technological obstacles. Generality assesses whether this resilient belief is strictly confined to a single, specific software application or if it translates broadly across a wide variety of unpredictable technological situations and novel operational contexts.

The empirical data harvested from the survey instruments were rigorously analyzed using Partial Least Squares Structural Equation Modeling. This advanced statistical procedure was executed utilizing the highly specialized SmartPLS 4.0 software architecture. The Partial Least Squares approach was purposefully and strategically selected over traditional covariance-based structural equation modeling for several compelling methodological reasons. Primarily, Partial Least Squares Structural Equation Modeling is universally recognized for its profound robustness in processing datasets that do not strictly conform to the assumptions of multivariate normal distributions, a condition frequently encountered in behavioral and psychological survey research. Furthermore, this variance-based technique possesses a vastly superior analytical capability when evaluating complex, higher-order predictive models that incorporate intricate moderating variables, specifically through the precise application of the interaction term method.

The comprehensive statistical analysis rigidly followed a systematic, sequential two-step procedure. The initial phase involved a critical evaluation of the Measurement Model, frequently referred to as the Outer Model. This stage was absolutely vital for establishing the foundational psychometric integrity of the study, ensuring that all theoretical constructs were measured with extreme validity and reliability before proceeding to causal testing. Convergent validity was verified by examining the outer loading factors of each individual indicator alongside the Average Variance Extracted for each latent construct. Discriminant validity was rigorously confirmed by analyzing the Heterotrait-Monotrait ratio and ensuring it fell within conservative acceptable thresholds, paired with a stringent verification using the Fornell-Larcker criterion. Internal consistency and composite reliability were subsequently established by observing the Cronbach's Alpha coefficients.

Following the successful validation of the measurement parameters, the second phase involved the comprehensive evaluation of the Structural Model, known as the Inner Model. This analytical stage was dedicated to determining the profound predictive relevance of the proposed theoretical framework and executing the formal hypothesis testing. To accurately ascertain the statistical significance of the complex path coefficients and the moderating interaction terms, a sophisticated non-parametric bootstrapping procedure was aggressively employed. This resampling technique generated distinct subsamples drawn directly from the original empirical data, thereby providing highly robust and statistically defensible standard errors and corresponding probability values for every hypothesized causal relationship.

### **3. Results and Discussion**

The measurement model was assessed for Convergent Validity, Discriminant Validity, and Internal Consistency Reliability (Figure 1). Initial screening resulted in the removal of items with loading factors below 0.50 to enhance model fit. Specifically, items TS 1.1, TS 1.2, TS 1.3, TS 1.4, TS 3.3, TS 5.1,

TS 5.2, WLB 1.1, and SE 3.1 were reduced. In the final modified model, all remaining indicators exhibited outer loadings between 0.60 and 0.90, satisfying the threshold for indicator reliability. The Average Variance Extracted values were acceptable, with Technostress at 0.50, Work-Life Balance at 0.50, and Self-Efficacy at 0.70. This indicates that the constructs explain more than half of the variance of their indicators. Discriminant validity was established using the Heterotrait-Monotrait ratio. All Heterotrait-Monotrait values were below the conservative threshold of 0.90. Specifically, the ratio between Technostress and Work-Life Balance was 0.42, and between Self-Efficacy and Work-Life Balance was 0.68. Additionally, the Fornell-Larcker criterion was met, where the square root of the Average Variance Extracted for each construct was greater than its correlation with any other construct. Internal consistency was high. Composite Reliability and Cronbach's Alpha for all constructs exceeded 0.90, indicating excellent reliability of the measurement instruments.

The structural model assessed the predictive power and hypothesized relationships (Figure 2). The Coefficient of Determination (R-square) for Work-Life Balance was 0.50. This indicates that the model explains 50% of the variance in Work-Life Balance, classifying the predictive accuracy as moderate. The Predictive Relevance (Q-square) value was 0.20, confirming the model has predictive relevance. The Standardized Root Mean Square Residual was 0.12, which is within the acceptable range for model fit in exploratory research.

Hypothesis testing was conducted using the bootstrapping method (Figure 2). The detailed results are presented below. (1) Hypothesis 1: The Impact of Technostress on Work-Life Balance. The analysis confirms a significant negative relationship. The original sample path coefficient was -0.29, with a T-statistic of 3.71 and a P-value of 0.000. Because the P-value is less than the significance level of 0.05, Hypothesis 1 is accepted.

## MEASUREMENT MODEL EVALUATION (OUTER MODEL)

Summary of Construct Reliability, Convergent Validity, and Discriminant Validity via PLS-SEM Algorithm

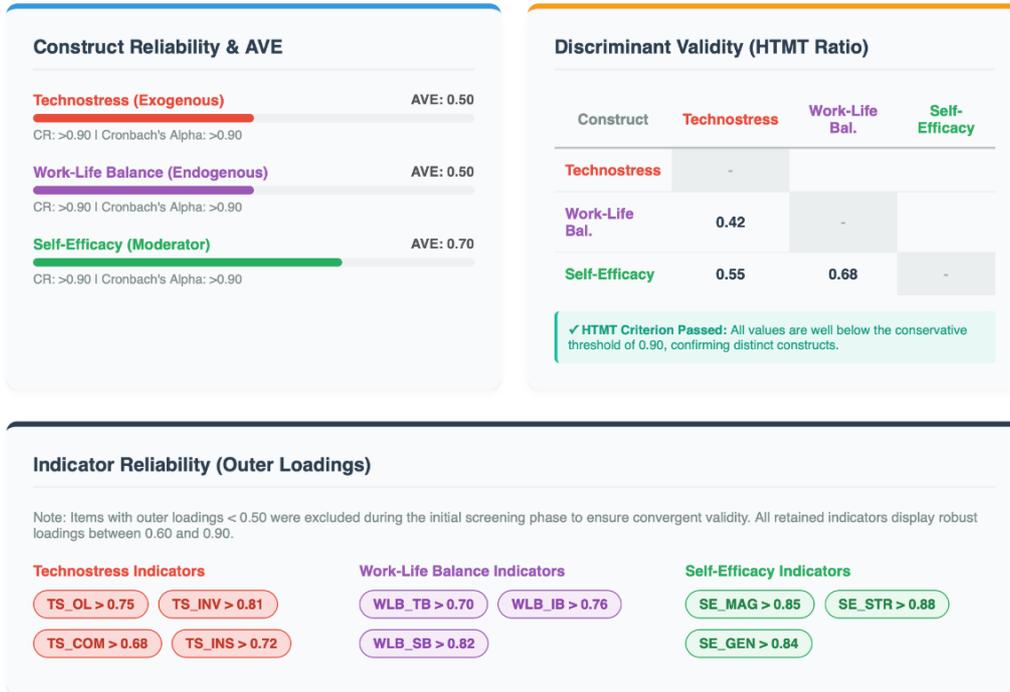


Figure 1. Measurement model.

## STRUCTURAL MODEL EVALUATION (INNER MODEL)

Comprehensive PLS-SEM Path Analysis, Predictive Quality, and Hypothesis Testing

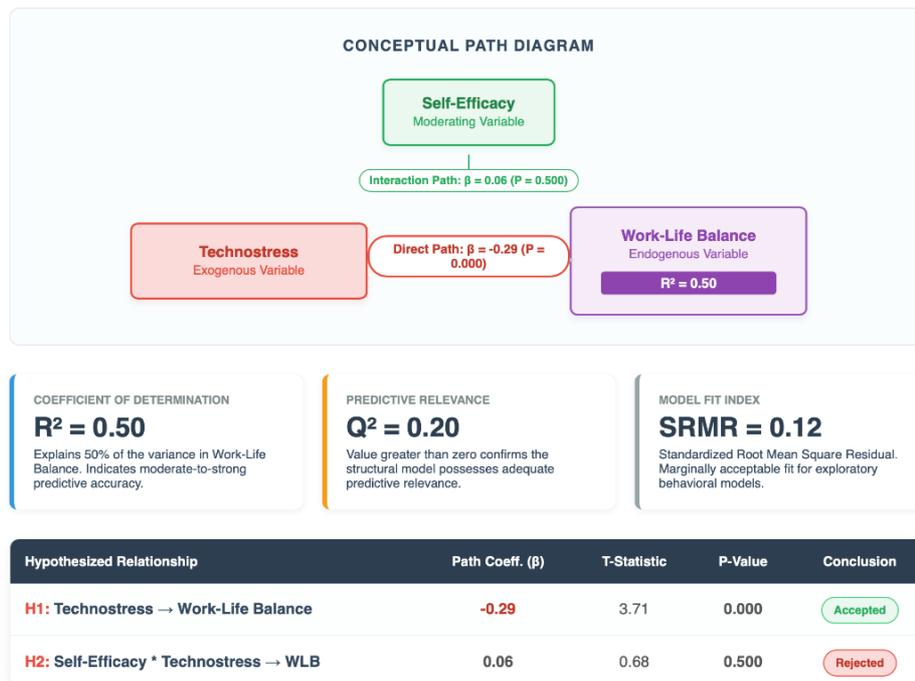


Figure 2. Structural model evaluation.

This confirms that higher levels of Technostress directly degrade Work-Life Balance. Specifically, the indicators Techno-overload and Techno-invasion were significant contributors to this stress; (2) Hypothesis 2: The Moderating Role of Self-Efficacy. The interaction term (Self-Efficacy x Technostress) yielded a path coefficient of 0.06 with a T-statistic of 0.68 and a P-value of 0.500. Because the P-value is greater than 0.05, Hypothesis 2 is rejected. This indicates that Self-Efficacy does not significantly moderate the relationship between Technostress and Work-Life Balance. The presence of high Self-Efficacy failed to dampen or influence the negative impact of technostress on the employees' work-life balance.

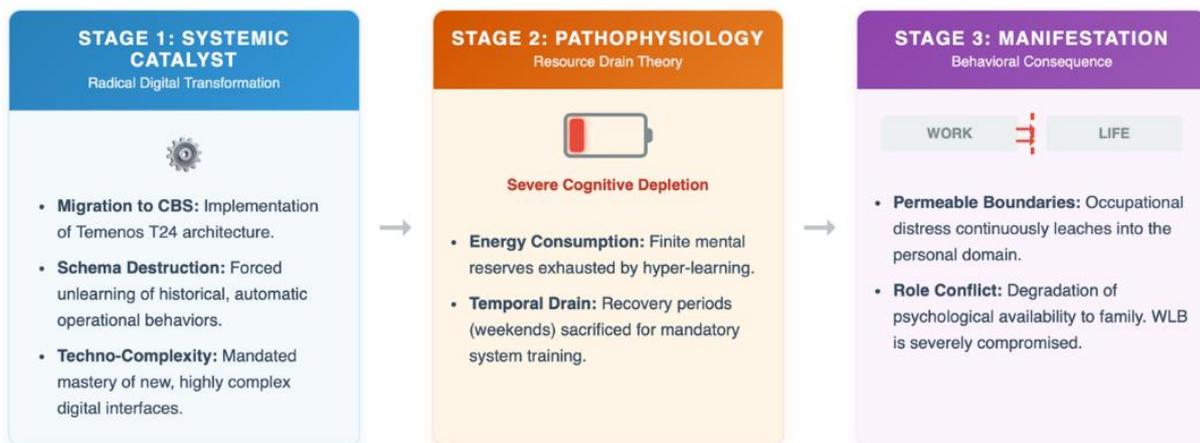
The empirical findings of this study provide robust, unequivocal validation that Technostress operates as a primary, deeply disruptive antagonist to Work-Life Balance within the high-stakes context of banking digitalization. The mandated migration to the Temenos T24 Core Banking System was not merely an operational upgrade; it was a profound psychological

event. It required frontline and back-office employees to completely dismantle their established cognitive schemas—essentially unlearning years of ingrained, automatic banking operations—and simultaneously master an intensely complex new digital interface. Concurrently, they were forced to cope with the insidious, always-on organizational culture that modern mobile connectivity inherently facilitates.

From a behavioral psychology standpoint, the pathophysiology of this detrimental relationship can be most accurately explained through the lens of Resource Drain Theory, complemented by the Conservation of Resources framework (Figure 3). Human cognitive capacity and emotional energy are finite reservoirs. The intense cognitive demand required to relearn fundamental occupational tasks from scratch under immense time pressure consumes massive quantities of mental energy. This severe depletion leaves a marked deficit in the cognitive and emotional resources that are traditionally reserved for the personal and familial domain.

### MECHANISM OF TECHNOSTRESS PATHOLOGY

A Behavioral Psychology Perspective on how radical digital transformation triggers Resource Drain and subsequent Work-Life boundary collapse.



#### THEORETICAL FOUNDATION: CONSERVATION OF RESOURCES & RESOURCE DRAIN

The visual model above illustrates how the always-on culture facilitated by mobile connectivity during a radical system migration acts as an aggressive stressor. Because human cognitive capacity and emotional energy are finite reservoirs, the intense effort required to adapt to structural technological determinism leaves a marked deficit. This confirms that unchecked technological demands fundamentally hijack the psychological resources necessary for maintaining a holistic human equilibrium.

Figure 3. Mechanism of technostress pathology.

As highlighted in the descriptive analysis of the cohort, employees frequently reported sacrificing their normative recovery periods, specifically weekends, for mandatory system training and asynchronous troubleshooting. This organizational requirement physically removes them from their domestic environments and psychologically tethers them to their occupational roles, creating a highly permeable boundary where occupational distress continuously leaches into personal time. The digital transformation, therefore, acts as a catalyst for severe role conflict. The behavioral manifestation of this conflict is evident in the degradation of the employees' psychological availability to their families, confirming that unchecked technological demands fundamentally hijack the psychological resources necessary for maintaining a holistic, balanced human existence.<sup>11</sup>

The most theoretically significant and practically novel finding of this entire investigation is the definitive rejection of the second hypothesis. Contrary to the universally accepted buffer hypothesis that heavily permeates contemporary human resource management literature, the presence of high individual self-efficacy entirely failed to protect the bank employees from the ravages of Technostress.<sup>12</sup> We propose three sophisticated, theoretically grounded mechanisms to explain this critical resilience failure. Within cognitive behavioral frameworks, self-efficacy operates highly effectively when environmental challenges are appraised by the individual as manageable threats or surmountable obstacles. Under normative stress conditions, high self-efficacy triggers adaptive coping behaviors and persistent effort. However, the radical, totalizing nature of the Core Banking transformation likely presented a level of systemic techno-overload that drastically exceeded the absolute biological and psychological thresholds of individual coping. This phenomenon mirrors the concept of allostatic overload in psychobiology. When a digital system is perceived as fundamentally overwhelming, chaotic, and relentlessly demanding, the individual's internal confidence in their own functional ability becomes

statistically and practically irrelevant. The empirical data strongly suggest that self-efficacy is not an infinite shield; it possesses a definitive saturation point.<sup>13</sup> Once the sheer volume of cognitive friction surpasses this threshold, the buffering mechanism collapses entirely, leaving the individual fully exposed to the psychological damage of the technological stressor. Second, the fundamental conflict between structural rigidity and individual agency. This mechanism addresses the profound power asymmetry inherent in modern human-computer interaction. Self-Efficacy is, fundamentally, an internal psychological resource predicated on human agency—the belief that one's actions can influence their environment.<sup>14</sup> Conversely, a globally standardized Core Banking System is an architecture of absolute structural rigidity. It operates on deterministic algorithms that do not negotiate with human fatigue. In this environment, a state of psychological reactance and subsequent learned helplessness can occur. No amount of internal self-belief, motivational resilience, or individual agency can alter the hard-coded processing speed of a central server, simplify a convoluted user interface design, or negate the mandatory, structural nature of weekend data migration schedules.<sup>15</sup> In this highly constrained socio-technical context, the inflexible structural constraints of the technology rendered individual psychological resources entirely powerless. The environment was simply too rigidly deterministic for individual agency to exert any moderating influence. Third, the critical distinction between chronic depletion and acute challenge. Human psychological resilience is evolutionarily optimized for acute, short-term stressors.<sup>16</sup> However, the digital transformation described in this study was not a singular, isolated acute event. Rather, it represented a prolonged, seemingly endless period of intense Techno-Uncertainty characterized by continuous, unpredictable software updates, recurrent network instability, and perpetually shifting operational protocols. Self-efficacy is demonstrably less effective against chronic, unremitting, low-grade stress

compared to clear, acute challenges.<sup>17</sup> Over the multi-month trajectory of a massive system implementation, the sustained, daily pressure of navigating an unstable digital environment inevitably drains the efficacy reservoir of the workforce. The employees did not fail because they lacked confidence; their confidence was systematically eroded by the chronicity of the technological uncertainty, eventually rendering their initial self-efficacy scores moot in the face of long-term work-life degradation.<sup>18</sup>

The implications derived from these findings demand a radical paradigm shift in how human resource management approaches digital transformation. For decades, the corporate response to occupational stress has been heavily reliant on secondary and tertiary interventions—programs aimed at fixing the employee through resilience training, mindfulness seminars, and individual psychological empowerment. The data from this study conclusively demonstrates that such individual-centric approaches are fundamentally inadequate when dealing with systemic technological upheaval. The solution to structural Technostress is absolutely not found in simply hiring supposedly more resilient employees or attempting to artificially inflate the self-efficacy of the existing workforce.<sup>19</sup> Instead, executive leadership and human resource strategists must urgently redirect their focus and capital toward primary organizational interventions: creating better systems and designing inherently better, more humane jobs. Banking executives and IT procurement directors must pivot their attention toward the institutionalization of Techno-Inhibitors. From an operational standpoint, this involves the strict implementation of right to disconnect policies that technologically and culturally guarantee uninterrupted recovery time, thereby halting techno-invasion. It requires a commitment to participatory ergonomics, where frontline employees are actively involved in the user-interface customization process before a system is deployed, mitigating techno-complexity. Furthermore, it mandates the utilization of highly phased, adequately resourced implementation schedules rather than

chaotic, big-bang deployments that guarantee techno-overload. Organizations must formally recognize that during periods of radical structural shifts, the technological ecosystem must be deliberately designed to support and accommodate the biological and cognitive limits of the human operator. Human beings cannot simply willpower their way through systemic inefficiency and poor algorithmic design. The responsibility for occupational well-being during digital transformation rests squarely on the architecture of the organization, not the psychological fortitude of the individual.<sup>20</sup>

#### **4. Conclusion**

This comprehensive empirical investigation rigorously dismantles the pervasive, overly optimistic corporate assumption that cultivating a workforce of highly confident or resilient employees is a sufficient strategy for navigating the turbulent, demanding storms of modern digital transformation. Through the analysis of frontline banking professionals undergoing a radical system overhaul, we unequivocally conclude that Technostress acts as a potent, highly destructive force that significantly and measurably erodes Work-Life Balance. Critically, and representing the primary theoretical advancement of this research, we conclude that individual Self-Efficacy catastrophically fails to mitigate or buffer this psychological damage during periods of radical structural and technological change. This study officially identifies and defines a profound Limit of Resilience within the occupational psychology literature. This absolute limit is definitively reached when the inflexible structural demands, cognitive load, and temporal requirements of new technology deeply exceed the natural, finite cognitive and emotional resources of the human individual. The era of relying on human psychological adaptability to compensate for aggressive technological deployment is ending. Future strategic frameworks for digital transformation, particularly within high-stakes environments like the global financial sector, must urgently shift their paradigm. Organizations must prioritize ergonomic, human-centered system

implementation, comprehensive workflow redesign, and robust, structural organizational support over an outdated reliance on individual coping mechanisms. Digital evolution must be fundamentally realigned to serve the human workforce, ensuring that technological advancement does not come at the ultimate cost of human well-being and psychological equilibrium.

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