

Navigating Work–Life Boundaries in the Digital Era: A Phenomenological Study of Banking Employees

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Abstract

The development of digital technology has changed the way individuals work and interact within organizational environments. Although technology can enhance work flexibility and efficiency, its use also has the potential to create challenges in maintaining a balance between work and personal life. This research aims to understand the role of technology in shaping work-life balance from the perspective of employees' subjective experiences. The research uses a qualitative approach with a phenomenological method to explore the experiences and meanings constructed by informants regarding the use of technology in daily work activities. The research results show that technology provides easy access to information, accelerates task completion, and supports work flexibility. However, technology also contributes to the blurring of boundaries between work and personal life, potentially increasing work pressure. These findings indicate the importance of organizational policies that support work boundary management and strengthen employees' time management skills to achieve sustainable work-life balance in the digital era.

Keywords

Work-Life Balance, The Role of Technology, Human Resource Management.

1. Introduction

Digital transformation has changed the way organizations manage human resources and conduct their operational activities (Zhang & Chen, 2024). Technology no longer functions merely as a supportive tool for work, but has become an integral part of the work process that influences productivity, communication, and decision-making (Jadidi et al., 2025). In the context of human resource management, the utilization of technology contributes to increased work efficiency, accelerated access to information, and flexibility in task completion. Therefore, an organization's ability to manage human resources that are adaptive to technological developments becomes an important factor in achieving the organization's goals sustainably (Jadidi et al., 2025).

With the development of digital technology, the issue of work-life balance is increasingly gaining attention in various sectors of employment (Wuryani et al., 2023). Work-life balance refers to an individual's ability to balance work demands with personal life, thereby creating optimal well-being (Brough et al.,

2020). According to Sawitri (2024), work-life balance includes the balance of time, engagement, and satisfaction between work roles and personal life. When that balance is not achieved, individuals are at risk of experiencing stress, work burnout, decreased productivity, and disruptions to their psychological and social well-being (Marecki, 2023).

The development of technology presents both opportunities and challenges in creating a work-life balance (Lamovšek et al., 2026). On one hand, technology enables greater work flexibility through easy access to information, real-time communication, and various digital work systems that support task completion more effectively (Attaran et al., 2020). On the other hand, technological advancements have also given rise to the phenomenon of the always-on culture, which is a condition where individuals remain connected to work outside of formal working hours, blurring the boundaries between work life and personal life (Alwis et al., 2022). This condition shows that technology does not always have a uniform impact on work-life balance, but rather depends on how individuals and organizations utilize and manage it.

Several previous studies have shown that technology can enhance work flexibility, job satisfaction, and employee well-being by reducing spatial and temporal barriers in job execution (Alfalah et al., 2025; Routray et al., 2025; Terek et al., 2018). However, other research found that the intensity of technology use can actually increase work pressure, expectations for faster responses, and conflicts between work and personal life roles (La Torre et al., 2019). These diverse findings indicate that the relationship between technology and work-life balance remains complex and requires a deeper understanding, especially from the perspective of individuals who directly experience the phenomenon.

Although research on technology and work-life balance has developed extensively, most previous studies are still dominated by quantitative approaches that focus on measuring the relationships between variables. Research exploring individuals' subjective experiences in interpreting the role of technology in work-life balance is still relatively limited, especially in the context of jobs with high performance demands and intensive digital connectivity. This research gap indicates the need for a phenomenological approach to understand how individuals interpret the benefits, challenges, and strategies used in managing work-life balance in the digital era. Therefore, this research aims to explore the role of technology in shaping work-life balance based on employees' subjective experiences and to contribute to the development of literature on work-life balance in modern work environments.

2. Literature Review

2.1 Digital Technology in the Workplace

Digital technology has become an important part of the transformation of the modern workplace (Baptista et al., 2020). The utilization of technology enables organizations to enhance operational efficiency through process automation, accelerated access to information, and strengthened communication and collaboration among individuals. Attaran et al. (2019) explain that technology

contributes to increased productivity through the automation of work processes, ease of access to information, work flexibility, and support for more effective collaboration. In line with the development of digital transformation, technology no longer functions merely as a supporting tool, but has become a strategic element that influences how individuals carry out their daily work.

In the context of modern work, technology also enables the emergence of more flexible work patterns, including access to work without spatial and temporal boundaries (Parker & Grote, 2022). According to Chatha et al. (2024), the effectiveness of technology utilization is influenced by the interaction of technological, organizational, and environmental factors. Therefore, the impact of technology on individuals is not only determined by the characteristics of the technology itself but also by the users' capabilities, organizational culture, and the policies governing its use.

2.2 Work-Life Balance

Work-life balance is a condition when individuals are able to manage the demands of work and personal life in a balanced manner, thereby minimizing conflicts between the two roles (Dunan & Paolo, 2025; Sirgy & Lee, 2018). Atteh et al. (2020) define work-life balance as an individual's ability to perform work and personal life roles without experiencing time-based, pressure-based, or behavior-based conflicts. Meanwhile, Wepfer et al. (2018) explain that work-life balance is achieved through an individual's ability to manage the boundaries between work and personal life domains.

Erdianza et al. (2020) explain that work-life balance consists of three main dimensions, namely time balance, involvement balance, and satisfaction balance. Additionally, Gautam et al. (2025) identify four dimensions of work-life balance, namely work interference with personal life, personal life interference with work, work/personal life enhancement, and work/personal life balance satisfaction. A good balance has been proven to enhance productivity, job satisfaction, loyalty, and individual psychological well-being.

2.3 Technology and Work-Life Balance

The relationship between technology and work-life balance shows complex characteristics (Duan et al., 2023). On one hand, technology allows for greater work flexibility through real-time information access, remote work systems, and faster and more effective communication support. Dunn et al. (2023) state that technology can enhance work efficiency and provide individuals with the freedom to manage their work time, thereby supporting the creation of a better work-life balance.

On the other hand, technology can also create negative consequences in the form of blurred boundaries between work and personal life (Kim & Chon, 2022). The ease of access to work through digital devices allows individuals to remain connected to their jobs outside of formal working hours, thereby increasing the risk of stress, fatigue, and role conflict. This condition shows that technology has a paradoxical nature, as it can be a source of flexibility while also being a source of pressure in modern work life (Zhang et al., 2025). Therefore, the effectiveness

of technology in supporting work-life balance highly depends on the ability of individuals and organizations to manage the use of technology wisely.

2.4 Research Framework

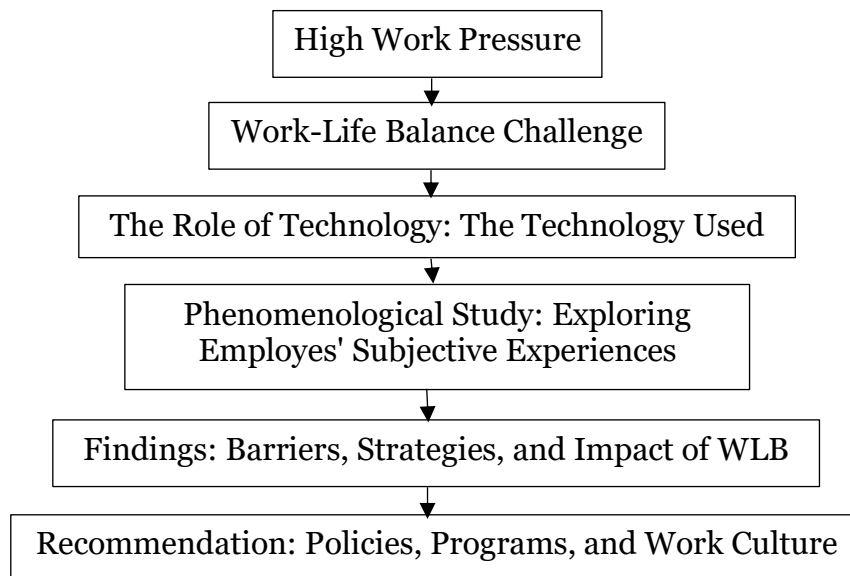


Figure 1. Research Framework

Source: Data Processed, 2025

3. Method

Bank BNI Metro Branch was chosen as the research location because it is one of the banking institutions that has adopted digital technology in various operational activities and services. The utilization of this technology encourages increased work efficiency, ease of information access, and accelerated communication in the work environment. On the other hand, the intensity of technology use has the potential to affect the balance between work demands and employees' personal lives. These conditions make Bank BNI Metro Branch a relevant context for exploring the role of technology in shaping work-life balance.

3.1 Research Design

This research uses a qualitative approach with a phenomenological method. The phenomenological approach was chosen because the research focuses on understanding the lived experiences of individuals in making sense of a phenomenon they directly encounter. According to Greening (2019), phenomenology is used to explore and understand the meaning of individual experiences regarding a specific phenomenon. In this study, a phenomenological approach is used to gain a deep understanding of how employees interpret the role of technology in shaping work-life balance based on their experiences in daily work activities.

3.2 Participants / Sample

Research participants were selected using purposive sampling techniques based on criteria that align with the research objectives. The participant criteria include permanent employees with a minimum of two years of service, willing to participate voluntarily, married or with family responsibilities, and from various levels of positions to obtain a diversity of experiences and perspectives. This study involves five participants from different job fields within the banking environment. The number of participants was determined based on the principle of data saturation, which is the condition when the data collection process no longer yields new information or themes relevant to the research focus.

3.3 Data Collection

Research data were collected through in-depth interviews, observations, and documentation. Interviews were conducted in a semi-structured manner to explore participants' experiences related to their perceptions of work-life balance, the challenges faced in maintaining that balance, the role of technology in work activities, and the strategies used to manage the demands of work and personal life. In addition to interviews, observations were carried out to understand the context of the work environment, interaction patterns, technology usage, and participants' work activities. Documentation is used as supporting data, including organizational documents, work policies, and other documents relevant to the research focus.

3.4 Data Analysis

Data analysis is conducted descriptively and qualitatively through several stages. First, all interview results are transcribed into text form. Second, the data is reduced by identifying information relevant to the research focus. Third, the coding and categorization process is carried out to group the data into main themes related to work-life balance and technology use. Subsequently, the formed themes are organized into thematic descriptions that illustrate the participants' experiences. The final stage is carried out through interpretation and drawing conclusions to understand the meaning of participants' experiences regarding the role of technology in shaping work-life balance.

To enhance the credibility of the findings, this study employs source and method triangulation, member checking, and an audit trail. Triangulation is conducted by comparing information obtained from various participants and data collection techniques. Member checking is carried out by confirming the interview results with the participants, while the audit trail is used to systematically document the entire research process.

3.5 Ethical Considerations

This research was conducted with attention to the principles of research ethics. All participants received an explanation of the research objectives and provided consent before participating. The confidentiality of the participants' identities is maintained by using codes or pseudonyms on all research data. Participants are given the right to terminate their involvement at any time without any consequences. In addition, the researchers maintain objectivity throughout the research process and ensure that all data is used solely for academic purposes.

4. Results

4.1 Research Context

This research was conducted at Bank BNI Cabang Metro, one of the branch offices of PT Bank Negara Indonesia (Persero) Tbk in Metro City, Lampung Province. As part of the banking industry that continues to undergo digital transformation, this organization utilizes various technologies to support operations, customer service, and internal communication. At the time the research was conducted, the organization had 59 employees spread across various job functions, providing a relevant context to explore the diverse experiences of employees in using technology and facing work demands that affect their work-life balance.

Table 1. Employee Distribution by Position

Position	Number of Employees
MBA/MBR	1
SCO	2
ABB	5
Administration	3
Customer Service	9
Driver	14
Security Personnel	25
Total	59

Source: Data Processed, 2025

Based on that context, the subsequent research explores participants' experiences regarding the role of technology in supporting or hindering work-life balance.

4.2 The Role of Technology in Shaping Work-Life Balance

Data analysis reveals that technology plays a complex role in shaping the work-life balance of participants. Research findings indicate that technology not only serves as a means to enhance work efficiency and flexibility but also creates new challenges related to the boundary between work and personal life. Based on the results of interviews, observations, and documentation, three main themes were identified: technology as an enabler of work-life balance, technology as a source of increased work demands, and the importance of managing technology use.

4.2.1 Technology as an Enabler of Work-Life Balance

Most participants perceive technology as a factor that supports work-life balance. Technology allows work to be completed more quickly through easy access to information, the digitization of work processes, and increased flexibility in task execution. Participants believe that various digital systems used in their work help reduce task completion time and improve work efficiency, thereby providing more space for activities outside of work.

One of the participants expressed that the presence of technology greatly helps him and other employees complete their work more quickly. In addition,

technology allows work to be done from home or other locations when there is an urgent need, making the work process more effective and efficient (YR). This finding shows that technology is perceived as a means that provides flexibility while also supporting productivity in a dynamic work environment.

4.2.2 Technology as a Source of Extended Work Demands

Although it provides various benefits, participants also expressed that technology extends work demands beyond formal working hours. The ease of communication access through digital devices causes work to remain present in personal life, even during breaks or holidays. This condition creates the perception that employees must always be available to respond to work demands.

As one of the participants expressed, "With the presence of technology, we are indeed helped in completing our work, but this is also accompanied by the blurring of work hours. Sometimes we are still contacted regarding work on holidays." (NK).

These findings indicate that technology not only enhances connectivity but also has the potential to expand work expectations, which can affect work-life balance.

4.2.3 Managing Technology Use to Maintain Work-Life Balance

Participants explained various efforts made to maintain work-life balance amidst the increasingly intensive use of technology. The strategies identified include setting time limits on the use of work devices, managing communication notifications, and creating a clearer separation between work time and personal time. In addition to individual strategies, participants also emphasized the importance of organizational support in creating policies that can limit work disruptions outside of working hours.

This finding indicates that the benefits of technology for work-life balance are greatly influenced by the ability of individuals and organizations to manage the use of technology appropriately.

4.2.3 Managing Technology Use to Maintain Work-Life Balance

Research findings indicate that the effectiveness of technology in supporting work-life balance is influenced by organizational and individual factors. Participants assess that flexible work policies, work culture, and time management skills play a crucial role in determining how technology is utilized in daily work activities. Although work flexibility is seen as capable of supporting work-life balance, its implementation is still influenced by job characteristics that require direct coordination and face-to-face interaction.

Additionally, participants expressed that the organization's demands to maintain service quality and achieve targets drive the sustainable use of technology. In facing these conditions, time management skills and organizational support through training and mentoring are seen as important factors for effectively utilizing technology without disrupting the balance between work and personal life.

4.2.4 Employee Strategies for Maintaining Work-Life Balance

Participants explained various strategies used to maintain work-life balance amidst high job demands. The most frequently mentioned strategies include prioritizing work tasks, creating a structured work schedule, actively communicating with supervisors, and wisely utilizing technology to support task completion.

Some participants expressed that prioritization helps them complete tasks more effectively, reducing the likelihood of work being taken outside of working hours. Additionally, creating a clear work schedule is considered helpful in managing workload and avoiding task accumulation. Participants also emphasized the importance of communication with supervisors in resolving work-related issues and managing emerging work demands.

Other findings indicate that technology is utilized as a means to enhance work efficiency through the use of various applications and digital devices. However, participants also emphasized the importance of limiting technology use outside of working hours to maintain the boundary between work and personal life. These findings indicate that efforts to maintain work-life balance do not only depend on organizational support but also on individual strategies applied in daily work activities.

5. Discussion

5.1 Technology as a Facilitator and Constraint of Work-Life Balance

Research findings indicate that technology plays a dual role in shaping work-life balance. On one hand, technology is perceived as a means to enhance work flexibility, accelerate task completion, and support more effective communication and collaboration. These findings are in line with Baptista et al. (2020) which states that work flexibility supported by technology can enhance employee well-being and job satisfaction. Additionally, the results of this study also support the findings Attaran et al. (2019) which explains that the use of technology can improve work efficiency through process digitalization and the reduction of routine administrative task.

However, this research also found that technology can be a new source of work-related stress. The ease of access to various communication platforms causes participants to remain connected to work outside of formal working hours. This condition reinforces the findings of Zhang et al. (2025) which state that excessive digital connectivity can reduce individuals' ability to detach from work demands. Thus, technology not only serves as a tool that supports work-life balance but also has the potential to blur the boundaries between work and personal life.

5.2 Organizational and Individual Factors Influencing Technology Effectiveness

The research results show that the effectiveness of technology in supporting work-life balance is influenced by various organizational and individual factors. From the organizational side, policies that support work flexibility contribute to more effective technology utilization. On the contrary, a work culture that

demands employees to always be responsive to job needs has the potential to reduce the benefits provided by technology. These findings indicate that the success of technology implementation does not only depend on the availability of the technology itself but also on the organizational environment in which the technology is used.

In addition to organizational factors, an individual's ability to manage time also plays an important role in maintaining work-life balance. Participants who are able to prioritize work and manage their time effectively tend to be more capable of utilizing technology without disrupting their personal lives. These findings indicate that technology needs to be supported by individual competencies so that the benefits produced can be optimized sustainably.

5.3 Strategies for Maintaining Work-Life Balance in the Digital Workplace

This research found that participants implemented various strategies to maintain work-life balance amidst the increasingly intensive use of technology. These strategies included prioritizing work tasks, creating structured work schedules, actively communicating with supervisors, and using technology wisely. These various strategies indicate that work-life balance is not only influenced by external factors but also by an individual's ability to manage the demands of work and personal life simultaneously.

These findings show that technology can provide optimal benefits when supported by healthy work practices and adequate self-management skills. Therefore, efforts to maintain work-life balance require a combination of organizational support and individual strategies in effectively utilizing technology.

5.4 Academic and Practical Implications

Academically, this research reinforces the literature on the relationship between digital technology and work-life balance by demonstrating that technology has a complex and contextual influence. The research findings show that technology can serve as a source of flexibility as well as a source of work pressure, depending on how the technology is used and managed within the organizational environment.

Practically, the research results indicate the importance of organizational policies that support work flexibility, setting boundaries on technology use outside of working hours, and conducting training related to time management and workload management. These measures can help organizations maximize the benefits of technology while minimizing its negative impact on employees' work-life balance.

6. Conclusion

This research shows that technology plays a complex role in shaping employees' work-life balance. On one hand, technology provides flexibility, increases work efficiency, and accelerates task completion through easy access to information and communication. On the other hand, technology also has the potential to

expand work demands through increased digital connectivity, which can blur the boundaries between work and personal life. These findings indicate that the impact of technology on work-life balance is not singular, but rather influenced by how technology is used and managed in the workplace.

This research also found that the effectiveness of technology in supporting work-life balance is influenced by a combination of organizational and individual factors. Policies that support work flexibility, an organizational culture that values break time, and employees' ability to manage their time are important factors in maximizing the benefits of technology. In addition, ongoing training and coaching related to time management, work planning, and digital competency development play a role in helping employees utilize technology more effectively to support productivity while maintaining their well-being.

Academically, this research contributes to the development of literature on the relationship between technology and work-life balance by demonstrating that technology can function as both a supporter and a hindrance to work-life balance. Practically, the research findings emphasize the importance of organizational policies that can manage the use of technology in a balanced manner so that the benefits of digital transformation can be felt without compromising the quality of employees' lives. Nevertheless, this research is limited by the relatively small number of participants and focuses on a single organizational context. Therefore, future research could involve a more diverse range of participants, various industrial sectors, or different methodological approaches to gain a more comprehensive understanding of the role of technology in shaping work-life balance in the digital era.

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Data Availability Statement

The data supporting the findings of this research is not publicly available due to considerations of confidentiality and the protection of the privacy of the participants involved in the study. The research data contains information that could potentially reveal the identities of participants or organizations, thus access to the data is restricted. However, anonymized data may be available upon reasonable request to the corresponding author, considering the ethical research requirements and approval from the relevant parties.

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