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Digital Transformation and Employee Well-Being: Toward a Conceptual Framework in the Banking Sector

Transformation digitale et bien-être des employés : vers un cadre conceptuel dans le secteur bancaire

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Digital Transformation and Employee Well-Being: Toward a Conceptual Framework in the Banking Sector

Abstract

This article examines the impact of digital adoption on workplace well-being, focusing on the case of Moroccan banks. Based on a narrative literature review drawing from key theories in technology management and work psychology, a conceptual model is proposed to analyze the factors influencing digital adoption (such as attitude, social influence, facilitating conditions, and compatibility) as well as its direct effects on job characteristics, work environment, organizational climate, recognition, and organizational benevolence. These dimensions are considered essential sources of workplace well-being. The study aims to provide a comprehensive understanding of the organizational dynamics involved in the digitalization of work processes, while also laying the groundwork for future empirical research to test the proposed hypotheses. The expected outcomes are intended to guide managerial practices and human resource policies, helping to maximize the benefits of digital technologies without compromising employees' quality of life. Ultimately, this research seeks to fill an empirical gap regarding digital adoption in the Moroccan banking sector.

Key words: Digital adoption; Workplace well-being; Moroccan banking; Digital transformation; Work conditions.

JEL Classification: M10, G20,

Paper type: Theoretical Research

Résumé

Cet article s'intéresse à l'impact de l'adoption du digital sur le bien-être au travail, en se concentrant sur le cas des banques marocaines. À travers une revue de littérature narrative, mobilisant les principales théories en management des technologies et en psychologie du travail, un modèle conceptuel est proposé pour analyser les facteurs influençant l'adoption du digital (attitude, influence sociale, conditions facilitantes, compatibilité), ainsi que ses impacts directs sur les caractéristiques du poste, l'environnement, l'ambiance, la reconnaissance et la bienveillance organisationnelle. Ces dimensions sont considérées comme des sources essentielles du bien-être au travail. L'étude vise à fournir une compréhension approfondie des dynamiques organisationnelles liées à la digitalisation, tout en préparant une recherche empirique future destinée à tester les hypothèses formulées. Les résultats attendus permettront d'orienter les pratiques managériales et les politiques RH afin de maximiser les bénéfices du digital tout en préservant la qualité de vie des salariés. Cette recherche contribue ainsi à combler un vide empirique concernant l'adoption du digital dans le secteur bancaire marocain.

Mots clés : Adoption du digital ; Bien-être au travail ; Banque marocaine ; Transformation digitale ; Conditions de travail.

JEL Classification : M10, G20,

Paper type : Recherche théorique

1. Introduction

Digital transformation has emerged as a powerful and multidimensional phenomenon that is profoundly reshaping the nature of work, organizational functioning, and strategic decision-making. Driven by technological advancements such as artificial intelligence, automation, big data analytics, cloud computing, and mobile platforms, digitalization is now a central concern for both private and public organizations worldwide. In the banking sector, these transformations are particularly salient, as institutions seek to respond to increasing customer expectations, improve operational efficiency, and remain competitive in an evolving financial landscape. Moroccan banks, like their global counterparts, have embarked on ambitious digitalization programs aimed at reshaping their services, structures, and processes. While numerous studies emphasize the operational benefits of digital transformation — including increased productivity, enhanced service delivery, and reduced transaction costs — its human and psychosocial consequences are much less explored, particularly in emerging economies. Digitalization alters not only workflows but also the social and psychological fabric of organizations. It creates new job roles, redefines professional identities, changes power dynamics, and introduces new forms of control and autonomy. Several authors have highlighted risks associated with information overload (Mazmanian et al., 2013), digital fatigue (Tarafdar et al., 2015), and the blurring of work-life boundaries (Chesley, 2005). Others point to positive impacts, such as improved flexibility and opportunities for skill development. However, the relationship between digital adoption and employee well-being remains insufficiently theorized and lacks empirical grounding in specific contexts, especially in the Global South.

Recent literature reviews underline the need for integrative approaches to digital transformation, stressing its complexity and multidimensionality. Digital adoption is not only a technological process but also an organizational and human one, shaped by individual attitudes, social influence, available infrastructure, and the perceived compatibility between technology and existing work practices (Venkatesh et al., 2003). At the same time, workplace well-being is increasingly recognized as a multidimensional concept encompassing psychological, social, and physical domains (Danna & Griffin, 1999). This leads to a central research question that guides this study: ***To what extent can digitalized working influence employee wellbeing?***

This question reflects a theoretical gap: the absence of integrated models that link the antecedents of digital adoption to the determinants of workplace well-being. Very few studies have systematically explored how these two dimensions interact in real organizational settings. This is particularly true in the Moroccan context, where limited empirical research exists and where cultural, organizational, and infrastructural specificities are likely to shape these dynamics in distinct ways.

In the specific case of Moroccan banks, this gap is even more pronounced. Although institutions are undergoing rapid digitalization, research on the implications of these changes for employees is scarce. Existing studies tend to focus on technical deployment, customer satisfaction, or innovation capabilities, with little attention to psychosocial outcomes. Moreover, contextual specificities — such as hierarchical organizational cultures, regulatory constraints, and varied levels of digital literacy — may shape the digital experience in unique ways. Without a clear understanding of these factors, there is a risk of implementing digital reforms that undermine employee engagement, satisfaction, or health.

Against this background, this article has a twofold objective. First, it proposes a conceptual model that links the main determinants of digital adoption (technological, organizational, environmental, and individual) to key dimensions of workplace well-being (job characteristics, environment, climate, recognition, and organizational benevolence). This

model draws on established theoretical frameworks in technology acceptance (TAM, UTAUT), organizational behavior, and occupational health psychology. Second, the article positions this model within the Moroccan banking sector, reflecting on contextual challenges and limitations that may influence its applicability.

This research is exploratory and theoretical in nature. It is based on a narrative review of the literature, which allows for the integration of diverse theoretical perspectives and contextual factors. It does not claim to validate hypotheses empirically but rather to provide a foundation for future research by formulating testable hypotheses and proposing an integrative framework. By doing so, it contributes to bridging the gap between the literature on digital transformation and that on employee well-being, offering a holistic perspective on a topic that is both timely and under-explored. It also provides practical insights for banking managers and policymakers aiming to implement sustainable, human-centered digital strategies.

2. Literature Review

2.1. Conceptual Framework

2.1.1 Definition of Digitalization

Digitalization, also known as digital transformation, is the incorporation of digital technologies into every aspect of an organization's activities, completely changing the way businesses operate, communicate, reflect hierarchical relationships and interact as human beings (Besson & Rowe, 2012; Bharadwaj et al., 2013). It is not simply about the computerization of tasks; digitalization is in line with a logic of systemic organizational change.

Henriette, Feki and Boughzala (2015) describe digitalization as, "the use of digital technologies to enable innovation in business models, improve operational performance and enhance user experience, both internally and externally." To this end, it is not just about rethinking tools but also rethinking ways of managing, competences and culture of organization. In particular in a banking perspective, Digitalization takes from both approaches: organizations' ability to adapt technologically, used to rethink organizational models as well as to support people in their journey to cope with change. This transformation can entail disruption in everyday work routines, but also offers new opportunities for professional growth, flexibility and empowerment.

So in this context of study, digitalization is viewed as a deep integration of digital technologies into the existing environment, practices, places and culture of the organization.

2.1.2 Definition of digital adoption

Digital adoption takes place when an individual or organization accepts, integrates, and applies digital technologies in their daily routines. Digital adoption requires more than the acquisition of technological tools; it also includes appropriation, use, and totally integrating them into daily organizational performance (Rogers, 2003 and Venkatesh et al. 2003).

Rogers (2003) describes adoption as an innovation process that comprises five stages of knowledge, persuasion, decision, implementation, and confirmation. Rogers's approach allows for digital adoption to be considered as a dynamic process influenced by multiple variables.

In the organizational domain, digital adoption is influenced by four main categories of factors, which will feed into the conceptual model:

- Technological factors: These refer to perceived characteristics of technologies, such as perceived ease of use, perceived usefulness, compatibility with existing practices, and security. The Technology Acceptance Model (TAM) (Davis, 1989) focuses on perceived characteristics in the decision to adopt a technology.
- Organizational factors: Included in this are the organizational structure, organizational

culture, resources (human, financial, technical), and digital leadership. The technology, organization, and environment (TOE) framework (Tornatzky & Fleischer, 1990) has shown that internal variables influence technology adoption significantly.

- Individual factors: These include personal attitudes, digital skills, motivation, resistance to change, and self-efficacy. Venkatesh et al. (2003) in their Unified Theory of Acceptance and Use of Technology (UTAUT) framework also included social norms; as well as expectations regarding both performance and effort.
- Environmental factors: These include competitive pressure, regulation, customer expectations, and market trends. Environmental factors shape a more or less favorable environment for the digitalization of small firms.

Digital adoption as envisioned in this paper is a multi-dimensional dynamic, in that it is more than just a technical decision. Rather it belongs to a larger logic of organizational change, that requires management support, effective communication, and adequate attention being paid to the human factor.

2.1.3 Definition workplace well-being

The term "workplace well-being" can be described as a stable, positive, and generally favorable psychological state that a person experiences in their working life. This state arises from the interaction of job demands, resources, and the attributes of the individual. Dagenais-Desmarais and Savoie (2012) describe it as a dynamic equilibrium between the perceived constraints of the work environment and the internal and external resources mobilized to manage such constraints. This aligns with the Job Demands-Resources (JD-R) model (Demerouti et al., 2001), where job satisfaction (well-being) depends on the extent to which resources (e.g. autonomy, support, recognition, tools) can compensate for job demands (e.g. mental load, timing, and complexity).

Also, Schaufeli and Bakker (2004) underline work engagement as a core representation of well-being, defined by vigor, dedication, and absorption into work. Herzberg (1959) makes a clear distinction between hygiene factors (concerning the working conditions, security, salary) and motivation factors (concerning responsibility, recognition, and achievement) that provide job satisfaction reference.

Similarly, from a psychological perspective, Ryff (1989) framed well-being through six elements including autonomy, environmental mastery, and self-acceptance. Similarly, Seligman (2011) developed a model called PERMA (Positive Emotion, Engagement, Relationships, Meaning, and Achievement) to measure flourishing in the context of work, with a positive psychology lens. Finally, Warr (2002) explained workplace well-being as a stable construct, one that is not limited to variations in transient emotions as a result of issues within the organizational or work context and related to social and contextual aspects of work, such as support from colleagues, understanding of roles and responsibilities, and opportunities for progression in the workplace.

2.2. Theoretical Framework

Digital adoption and its influence on workplace well-being may be examined from varying complementary theoretical perspectives. Specifically, the Technology–Organization–Environment (TOE) framework proposed by Tornatzky and Fleischer (1990) provides a conceptual foundation through which different factors affecting technology adoption in organizations can be understood. Moreover, it outlines three broad dimensions: technological factors (such as compatibility, complexity, and perceived benefits); organizational factors (structure, size, culture, and human resources) and environmental factors (competitive pressure, regulations, and market demands). The model recognizes that integrating digital technologies depends on a conducive organizational and external environment that is closely

related to the realities of Moroccan banks.

At the individual level, the Technology Acceptance Model (TAM) developed by Davis (1989) and extended post best by Venkatesh and Davis (2000) explains user acceptance of technologies in relation to two beliefs: perceived usefulness and perceived ease of use. These two beliefs in turn shape the user's attitude toward the technology and ultimately intention to use the technology. This model emphasizes the role of cognitive beliefs in the process employees' appropriating digital tools. This is especially relevant in the context of digital transformation when the user is presented with new tools which they must assess, accept, and incorporate into their professional practice.

The UTAUT, proposed by Venkatesh et al. (2003), contributes to the body of knowledge of technology acceptance behaviors by extending Technology Acceptance Model (TAM) to include additional determinants impact on technology acceptance: social influence, effort expectancy, performance expectancy, and facilitating conditions. UTAUT also recognized potential moderators (age, gender, experience and the characteristics of the work), relevant for an argument in the banking sector where employee profiles vary tremendously as to why employees react differently to an increasingly digital environment.

For perspectives on the digital adoption impacts on working conditions and the effects on psychological health, the Job Demands–Resources (JD-R) model proposed by Demerouti et al. (2001) offers a comprehensive explanatory framework. It theorizes that employees' levels of wellbeing at work are inherently linked to the relationship between job demands (work demands, emotional demands, complexity, etc.) and resources available to meet those demands (managerial support, autonomy, access to effective digital tools). With digital adoption, employees are either increasing their available resources (in terms of autonomy and efficiency), or increasing their job demands (in terms of overloading information and accessibility) that directly impact the employees' perceived levels of wellbeing.

Finally, Herzberg's Two-Factor Theory (1959) provides valuable insight by categorizing workplace factors into two groups: hygiene factors and motivation factors. Hygiene factors—such as working conditions, safety, and salary—are necessary to prevent dissatisfaction, while motivation factors—such as recognition, achievement, and autonomy—are drivers of real satisfaction. While Herzberg's framework offers a solid foundation for analyzing employee well-being, it may be insufficient to fully capture the complex and evolving nature of digital transformation in contemporary organizations. Similarly, the Technology-Organization-Environment (TOE) framework, which highlights technological, organizational, and environmental factors influencing technology adoption, serves as a useful base but might not fully address the dynamic, multifaceted, and human-centered challenges brought about by digitalization. In the context of digital transformation, it is crucial to consider that the quality of the technological and managerial environment profoundly shapes the climate for well-being. Thus, fostering employee well-being goes beyond technical performance and requires a holistic approach that integrates psychological, social, and organizational dimensions.

There is a risk of overly simplifying the complex interactions between technological, organizational, and human factors. Indeed, the theoretical models currently used often insufficiently account for the cumulative effects and temporal dynamics that influence employee well-being, such as gradual adaptation, burnout, and resistance to change. These dynamic aspects are essential to fully understand the impacts of digital transformation on workplace well-being beyond the initial adoption phases.

3. Development of Hypotheses and Proposal of the Preliminary Conceptual Model

3.1.1 Development of Hypotheses

This study's theoretical framework builds on key constructs from management sciences, technological and work psychology in order to better understand how digital adoption may impact employee well-being in the Moroccan banking environment.

3.1.2 Attitude and Digital Adoption

An individual's attitude towards a technology is a salient determinant within the digital adoption process. Davis' (1989) Technology Acceptance Model (TAM), identifies that attitudes towards perceived usefulness and ease of use are significant influences on the intention to adopt a technology. When an employee perceives digital tools as enabling their work and enhancing performance, they will likely develop a positive disposition, which will enhance appropriation. Lastly, attitude may also involve affective and cognitive components associated with trust in the technology, ease of use, and personal motivation (Venkatesh & Davis, 2000).

At the organizational level, the Moroccan banking representatives may bring substantial change to the organization via digitalization. In order to foster positive attitudes and reduce resistance to change, training, support and communication is an important element affecting attitudes. Therefore, a positive attitude is a tremendous lever for overcoming psychological and behavioral bricks, and to help employees meaningfully adopt digital tools in a firm and sustainable manner. In the Moroccan context, cultural and social dimensions play a pivotal role in shaping employees' perceptions and behaviors toward digital change. Hierarchical structures, high power distance, and the importance of interpersonal relationships influence how individuals react to technological innovations. Furthermore, a collective mindset and a preference for direct human interaction can affect how digital tools are received. These specificities must be considered to better understand how attitudes towards technology are formed within Moroccan banks.

***Hypothesis 1:** Employees' positive attitudes towards digital technologies would positively affect their effective adoption of digital tools in Moroccan banks.*

3.1.3 Social Influence and Digital Adoption

Social influence is often viewed as an essential part of how we accept digital technologies, especially in organizational settings in which interpersonal interactions and collective norms heavily shape behavior. In the Unified Theory of Acceptance and Use of Technology (UTAUT), Venkatesh et al. (2003) describe the concept of social influence as the extent to which an individual believes that important others endorse the use of a technology. This normative authority can provide a motivation for adopting new tools, especially in organizations that have an emphasis on innovation and change.

Similarly, other authors, for example Ajzen (1991) and the Theory of Planned Behavior also describe subjective norms as antecedents to behavioral intention and the notion of compliance is connected to the behavioral process. This is especially relevant for the diffusion of innovation within digital transformation contexts, as collective commitment facilitates the movement of innovations through organizations. In particular, we reference the banking sector in Morocco in which organizational culture is dependent on strong social ties and hierarchical structures (Fichman & Kemerer, 1997). This influence may act as a powerful lever to displace resistance and accelerate the appropriation of digital technologies (Fichman & Kemerer, 1997). In the Moroccan professional environment, social dynamics are deeply rooted in collectivist values, where conformity to group norms, respect for hierarchy, and

interpersonal expectations significantly shape employee behavior. The banking sector, in particular, is characterized by a strong top-down structure and a relational culture, where the opinions of managers and colleagues carry substantial weight. These social particularities amplify the effect of normative pressures, making social influence a critical determinant in the digital adoption process.

***Hypothesis 2:** Social influence would positively affect the effective adoption of digital technologies by employees in Moroccan banks.*

3.1.4 Facilitating Conditions and Digital Adoption

Facilitating conditions represent a pivotal factor in the successful adoption of digital technologies in organizations. One of the dimensions of the Unified Theory of Acceptance and Use of Technology (UTAUT) described by Venkatesh et al. (2003) refers to facilitating conditions, which are the "organizational and technical resources", and "infrastructure" that allow individuals to use a particular technology. Facilitating conditions include other factors such as relevance of technical support needed, quality of training, accessibility to the right tools, and support from the organization (socio-technical theory, Trist & Bamforth, 1951).

If facilitating conditions are not available, even when they feel a strong social influence or positive attitude toward using the technology, the chances of achieving successful digital adoption may be low. Compeau and Higgins (1995) expanded on this in their work with their work on perceived competence and contextual support factors saying that perceived competence in turn decreases apprehension about new technologies.

Given the challenges in the Moroccan banking sector about the complexity of digital tools being introduced, developing strong facilitating conditions may be the most expedient way to reduce implemental barriers and facilitate appropriation by employees.

***Hypothesis 3:** facilitating conditions would positively impact the effective adoption of digital technologies by employees in Moroccan banks.*

3.1.5 Compatibility and Digital Adoption

Compatibility is defined as the degree to which a new technology is perceived to be consistent with users' values, past experiences and current needs, and is an important dimension of the digital adoption process. Compatibility is defined in Rogers' (2003) Diffusion of Innovations theory as a critical factor in the adoption of an innovation, influencing the rate and speed of adoption. Innovation that is perceived as having compatibility with existing practices and employee expectations in general is more likely to be accepted and will be situated within their daily, professional routines.

A similar perspective can be found in the Technology Organisation Environment (TOE) framework developed by Tornatzky and Fleischer (1990). Within the TOE framework, compatibility is described as a fundamental technological characteristic that can enhance the adoption of an innovation. Moreover, within the Technology Acceptance Model (TAM), compatibility is typically associated with perceptions of usefulness and ease of use, which contribute to individuals' intentions towards adopting the technology (Venkatesh & Davis, 2000).

Within the context of Moroccan banks, where work processes and routines may be locked in as well as existing, the compatibility of digital tools with pre-existing work practices could lessen the appropriation of these technologies by users and employees.

***Hypothesis 4:** Perceived compatibility would positively influence the effective adoption of digital technologies by employees of Moroccan banks.*

3.1.6 Digital Adoption and Job Characteristics

Digital adoption can provide the impetus to dramatically change job characteristics, thus modifying cognitive and emotional demands, tasks, and aspects of responsibility. According

to Hackman and Oldham (1976) in their Job Characteristics Model, job characteristics are important because certain core job dimensions (i.e. task variety, autonomy, task significance, task identity, and feedback) influence employee motivation and satisfaction.

The use of digital technologies can change these job dimensions by - automating repetitive tasks, increasing cognitive complexity through managing multiple digital tools, and also potentially increasing autonomy through increased flexibility of work tools to be used anywhere (Tarafdar et al, 2015). Digitalization also increases information load and vigilance demands, creating a paradox around the perceived quality of the work (Mazmanian, Orlikowski & Yates, 2013).

In the banking sector, the adoption of digital technologies will change jobs and operating methods. Consequently, employees will be affected and will undoubtedly experience job changes which could affect their Well-Being due to how they view their work.

Hypothesis 5: *Digital adoption would have a significant impact on employees' perceived job characteristics in Moroccan banks.*

3.1.7 Digital Adoption and Work Environment

Digital adoption can change the work environment by changing physical space, communication modalities, and social interactions with coworkers. According to Orlikowski (2007), digital technologies cause a reworking of organizational practices and set the parameters for how people engage with one another to cooperate, share information, or create a collective meaning. Additionally, socio-technical theory asserts that the work environment is an outcome of the interplay between social systems (human relations, culture, organization) and technical systems (technologies, tools) (Trist & Bamforth, 1951). Within the socio-technical system framework, the presence of digital technologies may provide more opportunities for flexibility, facilitate remote working, and provide richness in collaboration, but can also create new tensions (e.g., increased monitoring), or a decrease in informal exchanges or feelings of social isolation (Mazmanian, Orlikowski & Yates, 2013). Thus, relating to the banking organizations in Morocco, digital adoption causes a transformation of work practices and its relational and material contexts that influences the overall quality of the professional environment.

Hypothesis 6: *Digital adoption would have a significant impact on the work environment of Moroccan banks.*

3.1.8 Digital Adoption and Workplace Atmosphere

Digital adoption can significantly affect the workplace atmosphere by redefining social interaction, informal communication, and emotional climate. Weick (1995) points out that work is a social process in which the relationship quality between colleagues is key to establishing trust and collaboration. Digital tools typically change modes of communication, meaning we are inclined to engage in real-time, virtual exchanges faster, which can sometimes be less emotionally laden. This can affect team cohesion and belonging (Leonardi, 2011). Furthermore, workplace emotions theories argue that the overall emotional climate affects motivation, satisfaction, and performance (Barsade & Gibson, 2007). In the Moroccan banking context, digitalization would therefore have both a positive and negative impact: on the one hand, it provides remote collaborative work and flexibility, while on the other, it can lead to social isolation and diminish informal interactions necessary for a healthy workplace atmosphere.

Hypothesis 7: *Digital adoption would have either a positive or negative influence on the workplace atmosphere in Moroccan banks.*

3.1.9 Digital Adoption and Recognition at Work

The diffusion of digital technologies impacts the forms and understandings of recognition at work, which is a fundamental driver of employee motivation and employee well-being. Recognition is a vital motivational factor according to Herzberg's Two-Factor Theory (1959), and contributes to job satisfaction and engagement. Digitalization can facilitate new ways to showcase the performance of both individuals and collectives, such as through real-time feedback systems, collaborative technology platforms, and digital social recognition technologies (Sarker et al., 2019).

In addition to this, the perception of recognition is a strong predictor of intrinsic motivation and performance (Kuvaas, 2006), and this perception can be intensified or shifted through digital modes of communication. At the same time, due to digital modes of communication, recognition may also become both less personal and more formalized, negatively impacting quality of interpersonal relationships as well as the perceived authenticity and sincerity of the recognition (Grant & Parker, 2009; Robinson & Rousseau, 1994).

According to Cropanzano and Wright (2001), perceived recognition, via reinforcing the employees' experience of organizational justice and sense of belonging, directly affects employee well-being at a psychological level. In Moroccan banks, which are highly relational, the sort of modes of recognition that are mediated by digital technologies may be significant to the motivational climate for employees' well-being, as they may either enhance or detract from employees' trust and commitment to the organization (Bakker & Demerouti, 2007).

***Hypothesis 8:** Digital adoption would positively influence employees' perceived recognition at work within Moroccan banks.*

3.1.10 Digital Adoption and Organizational Benevolence

Digital adoption within organizations can greatly affect employee perceptions of benevolence, which is a key part of the psychosocial climate and employee wellbeing. Organizational benevolence is an employee's perception of the extent to which the organization genuinely cares about their well-being and that of its employees overall (Rousseau, 1995). Organizational benevolence relies on the quality of interpersonal relationships and the organization's ability to provide adequate support. The presence of more digital technologies results in new forms of exchange, and modes of communication, and can either increase organizational benevolence, or decrease it. According to Cropanzano & Mitchell's (2005) social exchange theory, smooth and empathetic interactions online can create shared situational understanding, increased trust, and feelings of perceived support. In contrast, more formal, impersonal, or solely mediated communication can create feelings of distance or isolation (Detert & Burris, 2007).

In addition, digitalization can create new forms of organizing that allow for a more flexible and humane managerial approach to the workplace, including teleworking, and digitalized request management, all of which may allow for a more benevolent environment (Bakker & Demerouti, 2007). In the context of Moroccan banks, it is worthwhile to consider the effect of digital adoption on an increased perception of organizational benevolence because it is strongly conditioned to an extent to employee engagement and workplace wellbeing. In the Moroccan cultural context, relationships at work are often shaped by strong interpersonal bonds, high power distance, and expectations of mutual support between employees and their organization. Within the banking sector, where human interaction and social cohesion are central, employees tend to associate organizational care with personalized attention, accessible leadership, and responsive communication. As digital tools increasingly mediate workplace exchanges, it becomes crucial to assess how these technologies align with local expectations of benevolence, which emphasize warmth, availability, and relational continuity.

Hypothesis 9: Digital adoption would positively influence employee perceptions of organizational benevolence in the context of Moroccan banks.

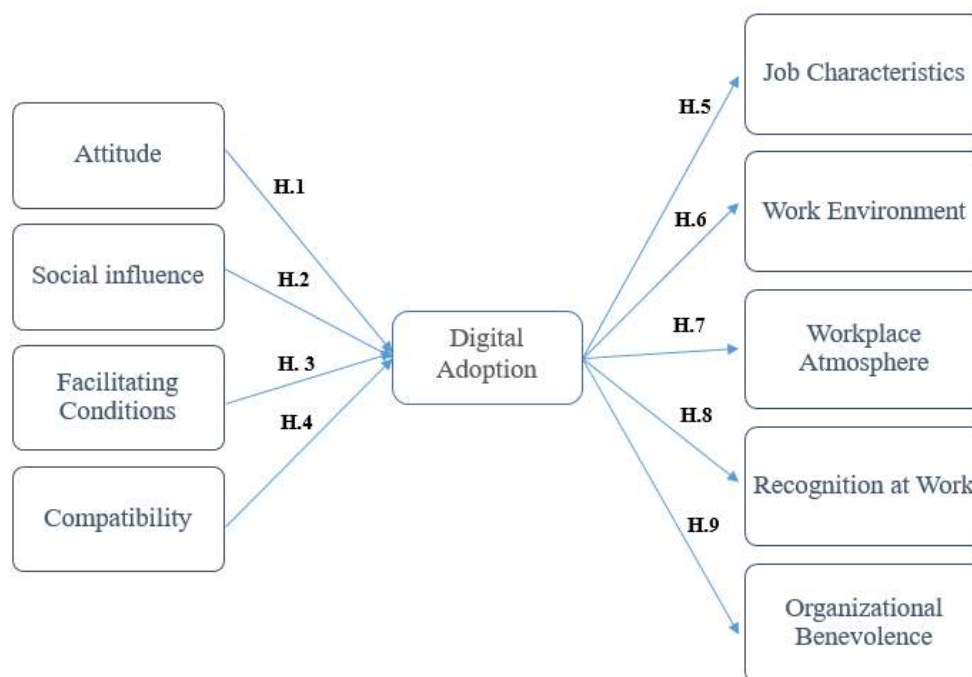
3.2. Proposition of the model adapted to our research context and subject

Within the scope of this research, intrinsic sources of workplace well-being comprise job characteristics, work environment, workplace atmosphere, recognition, and organizational benevolence. This framework has a robust theoretical underpinning. For example, the job characteristics model by Hackman and Oldham (1976) identifies the characteristics of jobs that promote motivation and satisfaction such as task significance and autonomy. Socio-technical theory (Trist & Bamforth, 1951) views the combination of social and technical systems in the workplace and its relative balance as being important to climate. Workplace atmosphere and recognition draw from Barsade and Gibson (2007) and Herzberg (1959) research on the essential role of atmosphere and recognition in developing an emotional climate which is positive and sustaining of motivation. Finally, organizational benevolence may represent an important factor of justice perception and sense of belonging in the organization as discussed in Rousseau (1995) and social exchange theory (Cropanzano & Mitchell, 2005).

Consequently, we have positioned these elements as dependent variables noticeably affected by digital adoption and major drivers of workplace well-being per se, without them being explicitly modeled by specific relationships in this simplified conceptual framework.

Taking into account the theory and hypotheses outlined earlier, it is now time to synthesize these components into a conceptual model (figure 1). The model depicts the hypothesized relationships between explanatory variables (individual, organizational, and technological), the actual digital adoption by employees, and, equally important, the enactment of digital adoption on several key dimensions of the professional context. This model helps to structure the analysis by highlighting the prominent mechanisms that are most likely to influence workplace well-being in the Moroccan banking context in a way that is consistent with a pragmatic yet operational orientation that is feasible within this research.

Figure 1. Conceptual Model of the Impact of Digital Adoption on Workplace Well-Being



Source: Authors

The factors considered in this model, although relevant and drawn from existing literature, do not constitute an exhaustive or hierarchized list. The complexity of the interactions between technological, organizational, and human variables calls for a broader and more nuanced approach, notably through the integration of additional or mediating factors. Moreover, these factors rely mostly on self-reported data, which may be biased by phenomena such as social desirability or individual differences in interpretation. To improve the validity of analyses, it would be useful in future research to combine these subjective measures with objective or observational indicators.

To increase the practical relevance of the conceptual framework, future development will incorporate key recommendations for decision-makers and managers working in the banking sector, related to how some digital technologies can be implemented to enhance employee well-being, mitigate resistance to change, and foster a culture of trust and support; and other recommendations for decision-makers and managers related to how some digital technologies can be implemented to enhance employee well-being, mitigate resistance to change, and foster a culture of trust and support. Also, the framework will have mechanisms to adapt to the rapidly changing digital technologies by including a focus on adaptability and continuous learning in organizations. This fluidity will enable the model to remain relevant and ensure it continues being useful to organizations who are engaged in ongoing digital transformation processes in a contextually-relevant and pragmatic manner.

4. Conclusion

Within Moroccan banks, digital adoption serves as a fundamental driver of organizational and societal change. This study has identified the complex dimensions of this adoption by conceptualizing the individual, organizational, and technological factors that affect appropriation of digital instruments. In the proposed model, digital adoption affects major features of workplace well being including, job characteristics, work context, work atmosphere, recognition, and organizational kindness, each being significant contributors to workplace well being. This holistic view clarifies the need for balanced management of digitalization to maintain quality of work life and enhance organizational performance.

In addition to this theoretical aspect, it is important to conduct empirical investigation based on the hypotheses developed in this theoretical framework. Empirical investigation will actually evaluate the relative importance of each factor and their combinations in relation to the specific context of Moroccan banks and generate tangible and meaningful conclusions. In addition to future perspectives relating to empirical databases and analyzing the long-term effects of digitalization on the psychological health of employees, the evolution of management practices, or adding factors such as organization resilience or management of digital stress, could advance knowledge about the complexities of the challenges of digital transformation and promoting well-being at work in a sustainable way.

Additionally, this research emphasizes the importance of human-centered approaches when integrating digital technologies. Successful outcome cannot depend on the latest technological developments alone without addressing employees experiences, perceptions, and needs throughout the transformation. As Moroccan banks create a supportive organizational culture and invest in continuous training and communicating, they will be able to both accelerate digital adoption and burnout and support engagement and resilience of all employees. Each of these factors should coalesce in supporting employees and their experiences, perceptions, and needs as they relate to digital innovation in the workplace. Thus, organizations need to align effectively their people approach in relation to digital innovation. This approach will also support the development of sustainable, adaptable organizations subsisting in an increasingly digital world.

To fill the void in the literature, the forthcoming research will use a two-phased

methodological design implementing both qualitative and quantitative methods. In the first phase, an exploratory qualitative study will be conducted through semi-structured interviews with relevant and influential actors in the Moroccan banking industry. The goal of this phase is to understand contextual specificities, refine the conceptual model, and validate the appropriateness of the constructs. In the second phase, a confirmatory quantitative study will be conducted with a structured questionnaire based on the constructs that have been explored in phase one. The data collected will be analyzed using structural equation modeling (SEM) techniques for testing hypothesized relationships and assessing the overall goodness of fit of the model. This sequential approach helps ensure that the research captures the phenomena of digital adoption and its impact on employee well-being in the Moroccan banking sector with theoretical depth and empirical rigor.

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