

Impact of Flexible Work Arrangements and Digital Tools on Employee Well-being: A Gender and Age Analysis in the Life Insurance Sector

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ABSTRACT

High-stress non-Western environments have made the insurance industry faster to embrace flexible work arrangements (FWAs) after the pandemic has caused major shifts in the traditional work paradigm, although there is limited research on how they affect employee well-being. While existing research highlights the remote work benefits, gaps persist now understanding how FWAs—particularly WFH, digital tools, plus tractable schedule—collectively influence the welfare through “work-life balance (WLB)” in India’s insurance sector. This study examines (1) the direct effects of WFH, digital communication tools, and work flexibility on well-being of the employee, and (2) the role of WLB mediation in these relationships, while accounting for gender and age differences. A quantitative study was conducted with 201 life insurance professionals in Hyderabad, selected via “stratified random sampling”. Several regression and mediation analyses were made to test hypotheses. WFH and work flexibility also had a significant positive effect on WLB, which fully mediated the positive effects they have on well-being (indirect effects: 0.61 and 0.55, 95% CIs [0.38, 0.84] and [0.30, 0.80], respectively). Indirect with narrow mediation (indirect effect: 0.24, 95 percent CI [0.14, 0.35]) was found with direct advantages of well-being ($b = 0.37$, p less than 0.001). Interestingly, the increased WLB was lower in women but not in overall satisfaction ($b = -0.33$, $p < .001$) demonstrating that gender differences have not yet been settled. The research establishes WLB as a key mediator of the outcomes of well-being of FWAs in the insurance industry.

KEYWORDS: Work-Life Balance, Employee Well-Being, Flexible Work Arrangements, Insurance Sector, Mediation Analysis, Gender Disparities

1. INTRODUCTION

Environment is also evolving rapidly and the environment we work is changing drastically in terms of workplace and the technical world. The traditional work-life balance that encompasses the traditional work and personal life is becoming blurred which calls organizations to think of new work-life integration policies. These strategies are not only expected to enhance the productivity but also ensure the holistic well-being of the employees (Zapata et al., 2023; Qadri, 2023). This is an in-depth exploration of the next generation solutions to the work-life integration where there is a key focus on the central role of technology in developing a balanced and satisfying work-life.

1.1 The Development of the Work-Life Balance (WLB)

Traditionally, WLB is defined with distinct separation among the personal and professional time. Nevertheless, the development of digital technologies and globalization of business lead to the initiation of the further evolution of WLB. Employees have now been estimated to be more accommodating and approachable and thus more integrated approach is necessary. Work integration and the life of an employee recognize the fact that work and personal activity are not mutually exclusive, and attempts to form synergies between them (Fabrellas, 2022).

1.2 The Technological share in the Work-Life Integration.

Technology is crucial to the work-life integration, and it offers some means of supporting the welfare of the employees. Among the developments making work-life integration more feasible are remote work and telecommuting, flexible work schedules, health and wellness technologies, digital collaboration tools, AI and automation. “Video conferences, cloud-based collaboration platforms, project management tools”—among other secluded work tools—help to keep connectivity and output outside the conventional office environment (Zapata et al., 2023). Flexible working hours such as flexitime, compressed workweek, and job sharing allow employees to balance their personal life and thereby enhance job satisfaction and reduce burnout (Qadri, 2023; Avadhani et al., 2022). Employees can become the primary drivers of their health using other health and wellness technologies including wearable hardware and wellness apps and, therefore, it is essential to motivate employees to exercise and track their health statistics (Rick et al., 2022; Thynne et al., 2022). Easy communication and assurance of project progress is supported with the help of such digital tools as Slack, Microsoft Teams, and Asana. The use of automation and AI is changing processes by liberating the staff members to do more significant work (Xu et al., 2023; Turja et al., 2023). Adopting next-generation work-life integration strategies benefits companies and employees in many ways, including improved employee engagement and productivity, enhanced well-being and reduced stress, talent attraction and retention, and a varied and inclusive work environment. Problems including digital overload and burnout, privacy and security issues, and equity in access to technological resources must be addressed (Fabrellas, 2022; Lirio et al., 2023).

1.3 Future Trends and Best Practices for Implementing Technology-Driven Integration of Work-Life

Emerging movements in the integration of work-life are shaping the future, offering new opportunities and challenges for organizations. Both augmented and virtual realities (AR & VR) are transforming remote work by creating immersive virtual environments, fostering stronger team cohesion. Artificial Intelligence (AI) and machine learning are personalizing work experiences, offering insights into employee well-being and suggesting proactive measures (Kuru, 2023; Xu et al., 2023). The smart gadgets like watches and fitness trackers provide real-time health records for wellness programs, helping employees make healthier lifestyle choices (Rick et al., 2022; Kaaria et al., 2023). “Block chain technology” enhances security and transparency in work processes, creating tamper-proof records of work hours, project milestones, and performance metrics. The gig economy and freelancing platforms like Upwork and Fiverr offer workers greater flexibility in choosing projects and schedules,

catering to individual preferences and life circumstances. These platforms can help organizations access a diverse talent pool and manage workforce fluctuations.

Organizations should adopt an employee-centric approach involving staff members in the design and execution of projects if they are to successfully implement technology-driven work-life integration strategies. Clearly define policies and rules on data privacy, communication expectations, work hours, and technology use, so defining limits. Provide resources and seminars on managing digital tools, setting limits, and preserving well-being; train and support staff members in adjusting to new technologies (Lirio et al., 2023; Turja et al., 2023). Using measures like employee satisfaction, production, and health indicators, routinely assess the success of work-life integration policies. Promote wellness by means of leaders modeling balanced behavior and supporting projects emphasizing employee health, so strengthening the need of combining personal life with work.

1.4 Impetus of the Research

The insurance sector's rapid adoption of flexible work arrangements (FWA) and digital tools has transformed work dynamics, yet their impact on employee well-being remains unclear (Zapata et al., 2023; Avadhani et al., 2022). While these strategies can enhance work-life balance (Jung, 2022), they also risk digital overload (Turja et al., 2023) and inequitable access (Ginès i Fabrellas, 2022). This study examines how FWA and digital tools interact with job satisfaction and career development to shape well-being, addressing critical gaps in personalized policy design for the insurance sector.

1.5 Research Objectives

1. To examine the combined impact of work-from-home (WFH), digital tools, and work flexibility on employees' work-life balance (WLB), while controlling for gender and age.
2. To assess the impact of job satisfaction, career development, and compensation on employees' work-life balance (WLB).
3. To investigate whether work-life balance (WLB) mediates the relationship between WFH, digital tools, work flexibility and Employee well-being

1. 6 Research Scope

It examines three primary flexible work arrangements, including WFH, digital communication tools, and work flexibility, influence on employee well-being among life insurance professionals based in Hyderabad, India through the prism of WLB. The paper is based on Stranded in Demands of the Job Resources Theory and Boundary Theory, with a particular consideration on how these arrangements are job resources to improve WLB and, subsequently, well-being, and adjusting by gender and age differences. To determine the presence of these relationships, the study employs stratified random sample and quantitative design of the study by conducting regression and mediation analysis, but omits non-insurance sectors and other potential mediators to maintain the accuracy of the analysis. Although contributing to theoretical discussions on the management of boundaries in hybrid working settings, the findings will aim to provide specific insights to insurance firms in Hyderabad that aim to get the most out of flexible working policies.

1.7 Significance of the Study

This research is of great benefit to both the industry practice and to the scholarly debate. Practically, it provides insurance sector leaders in Hyderabad with evidence-based policy options to maximize WFH policies, the use of digital tools, and flexible scheduling, which are three primary sources of employee well-being and retention, theoretically it provides insights into how flexible work schedules work through work-life balance in a post-pandemic setting, thereby addressing the gaps in non-Western literature on hybrid work. Although its mediation analysis provides HR professionals with a road map to maximize ROI on the investments in

workplace flexibility, the emphasis on the specific effects of gender, also informs the inclusionary policy design.

2. REVIEW OF LITERATURE

Within the context of Industry 5.0, the reviewed sources, in general, attending on the shifting technological influences on the professionals' welfare. Kuru (2023) highlights the role of fast technological integration affecting employee wellness greatly, in part, by emotional intelligence, organizational justice, and workplace conditions. In the presence of the informal learning as an intermediary, Xu et al. (2023) also discover that the perception that employees have toward the prospect of AI is positively linked to workplace well-being. However, the threat of unemployment neutralizes this relationship to the negative, and they should focus on the necessity of psychological security in digital shifts. Through the concepts of the digi-uplifters and the digi-downshifters, Turja et al. (2023) continue to explore the multifaceted effect of technology by showing that, with regards to its effect on workload and worker autonomy, digitalization has the potential to make a job more fulfilling or less fulfilling.

The other significant theme that is emerging out of the literature is that smart and affective computing technologies can be used to facilitate mental health at work. As Lessen Kaaria et al. (2023) point out, online-based interventions, like “cognitive behavioural therapy (CBT), are beneficial in the treatment of employees with anxiety, depression, and PTSD”. In addition, Lirio et al. (2023) argue in favour of the moral use of Emotion AI to establish emotionally supportive workplaces. At the same time, Thynne et al. (2022) demonstrate the beneficial effect of real-time smart technology monitoring on paramedics such as e-diaries to control stress and, therefore, prevent burnout. Rick et al. (2022) also extend this to the role that mHealth apps play as an intermediary between psychological work factors and employee well-being to justify proactive health interventions. The third theme is that the primary source of well-being is flexibility and customized working schedules. Qadri, 2023 demonstrates that there is increasing leisure and health satisfaction with changes to teleworking and flexitime, especially among parents, hence this should be supported.

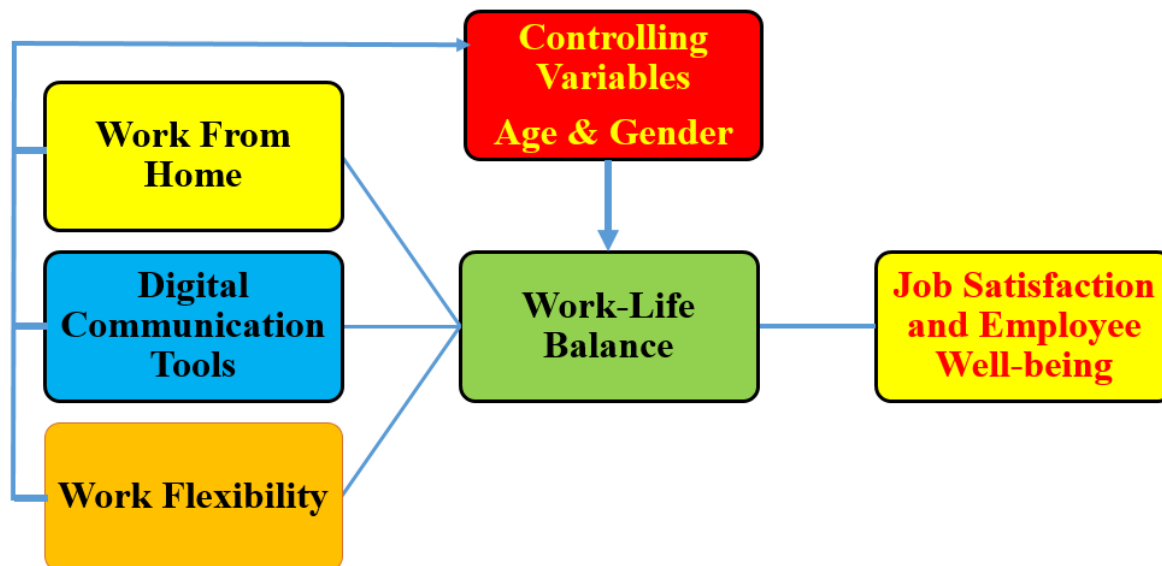
Offering a reliable balanced scale of work and life adapted to address the insurance sector needs, Avadhani et al. (2022) contribute to making people understand the influence of personal and organizational variables jointly on the results of wellness. Fabrellas (2022) is dedicated to the psychological threat of the digital age and stresses that, despite the flexibility brought about by technologies, they cause stressors, including job intensification and being constantly connected. All these studies put together give the picture of the complex transactions between technology, organizational plans, and psychological resources in making the employees to be well in the digital era.

2.1 Conceptual Framework

The conceptual map involves the integration of Job Demands-Resources (JD-R) Theory (Bakker et al., 2017) and Boundary Theory (Ashforth et al., 2000) in those three critical independent variables, i.e., WFH arrangements, digital communication tools, and work flexibility, affect the well-being of employees through the WLB mediation that is moderated by gender and age. The model presupposes that job resources (JD-R Theory) which allow employees to acquire enough control over the work-life boundaries (Boundary Theory) and enhance the WLB include WFH, digital tools, and flexible schedules. Better WLB, in its turn, will increase overall well-being. The model also separates direct effects (e.g., flexibility - well-being) and indirect effects (e.g., flexibility - WLB - well-being), which are covariate by gender and age in order to control demographic factor. This is a systematic method that does not only base the study on the well-known organizational theories, but it also offers a straightforward, verifiable route to the study of how contemporary working set-ups can act via virtual mechanisms of the psychological and behavioural processes to influence the results of the

employees. IVs (WFH, Digital Tools, and Work Flexibility) are job resources, which decrease the work-life conflict. WLB balances their effectiveness to well-being through assisting employees to regulate limits. Control variables are Gender and Age that consider the demographic variations.

Conceptual Framework: Impact of Flexible Work Arrangements and Digital Tools on Employee Well-being Mediated by Work-Life Balance



3. METHODOLOGY

The paper implements the “quantitative research design” to study the effect of “flexible work schedules and combination of digital tools on the wellbeing of the employees” mediated by the life insurance professionals who live in the city of Hyderabad, a major financial hub. The study identifies the fluid working environment where hybrid models of working are being adopted. The target population will be the employees of the life insurance companies in all the available positions such as sales, underwriting, and administration. In the current research, a stratified random sampling method is used. Information gathered based on a structured questionnaire and validated Likert-scale items of indicators of major constructs: “work-from-home (WFH) practices, digital communication tools, work flexibility, job satisfaction, career development, compensation, work-life balance, and employee well-being”.

4. DATA ANALYSIS & FINDINGS

Data analysis was a three-step systematic process, according to which the relationship of the digital tools, the flexible working schedules, and the well-being of the employees were studied in relation to each other. The descriptive statistics first gave the general view of the respondent population and the major variances. Reliability study was then done to ensure internal consistency of the instruments of measurement. Lastly, the state-of-the-art statistical analysis was used to test the hypotheses so as to compare the expected correlations with age and gendered corrections. The sequential approach allowed a strict validity of the theoretical background of the research by maintaining statistical resilience.

4.1 Stage-1: Descriptive Statistics

In order to calculate the central tendencies (mean, standard deviation) of relevant variables: work-from-home (WFH) practices, digital communication tools, work flexibility, job satisfaction, career development, compensation, work-life balance (WLB) and employee well-being the descriptive statistics is used. The step was necessary to make sure there would be no outliers or anomalies that would corrupt the subsequent studies and a straightforward perception of the data spread.

Table 1: Descriptive Statistics

Demographic & Statements	Statement Code	Mean	S.D.
Age	Age	1.74	1.079
Gender	Gender	1.37	0.485
I am allowed to stable my personal and professional life through WFH	WFH_1	4.24	1.097
I am more productive when working from home	WFH_2	3.89	1.057
Working from home makes it easier to manage my stress levels	WFH_3	4.17	1.022
WFH makes me to stick to longer working hours even after standard work-time	WFH_4	3.78	1.275
The E-resources aligned with my work allow me to stay online with my team	DCT_1	4.19	1.099
The digital communication tools using for work increases my workload	DCT_2	3.86	1.044
Work stress arouses of continuous peeping at my work notifications even after the working time.	DCT_3	4.08	1.113
Digital communication tools allow me to work more flexibly	DCT_4	4.11	1.057
The continuous work alerts distracts my concentration in the work	DCT_5	3.78	1.285
The personal and professional work will be balanced with flexible working hours	WF_1	4.31	1.013
I am more productive when I have a flexible work schedule	WF_2	4.09	1.037
A flexible work schedule makes it easier to manage my stress levels	WF_3	4.16	0.977
A flexible work schedule can sometimes lead to me working longer hours	WF_4	4.03	1.137
I feel less connected to my colleagues when I have a flexible work schedule	WF_5	3.65	1.308
I am satisfied with my current job	JSE_1	4.2	1.005
I feel like my job is challenging and stimulating	JSE_2	3.97	1.031
I feel valued and appreciated in my job	JSE_3	4.15	0.985
My job creates a lot of stress for me	JSE_4	4.02	1.227
I am not certain whether my job is a good fit for my skills and interests	JSE_5	3.65	1.296
My employer provides me with opportunities to develop my skills and career	CDO_1	4.18	1.02
I feel like I have opportunities for advancement in my current company	CDO_2	3.98	0.972
I am assured that I can progress the talents that are required to get success in my life	CDO_3	4.23	0.922
The lack of career development opportunities is a major source of stress for me	CDO_4	4.06	1.068
I am not sure what my career goals are	CDO_5	3.32	1.425
I am satisfied with my current level of compensation	C_1	4.16	1.053
I feel that my compensation is fair for the work I do	C_2	3.92	1.026
My compensation package meets my financial needs	C_3	4.16	1.037
Financial stress is a major source of stress for me	C_4	4.21	1.071
I am worried about my job security	C_5	3.82	1.304

The descriptive statistics reveal certain significant new viewpoints on the life insurance agents of Hyderabad. Despite the anxiety over isolation (WFH4: M=2.01) and overwork (WFH5: M=3.78; DCT3: M=4.08), the respondents were overall positive that work flexibility regarding the schedule enhances WLB (WFH1: M=4.24; WF1: M=4.16). Even though digital tools were perceived to provide flexibility (DCT4: M=4.11) they also induced alert fatigue (DCT5: M=3.78). Even though the job satisfaction rates were very good (JSE1: M=4.20), work (JSE4: M=4.02) and financial (C4: M=4.21) stress levels were also significant. Even though the uncertainty about career goals (CDO5: M=3.32) and job security (C5: M=3.82) occurred as secondary factors, the opportunities of career development were appreciated (CDO_1: M=4.18). The standard deviations are quite small (most of the S.D. less than 1.3) indicating consistency in the responses across the sample.

4.2 Stage-2: Test for Internal Consistency

The alpha (α) of Cronbach enabled one to assess the “internal consistency of multi-item constructions”. This is ensure that the construct of questionnaire items, intended to be matched, was done on a regular basis hence ensuring that it would be strong when it comes to testing the hypothesis

Table 2. Reliability Analysis			
S. No.	Scale Unit	Cronbach's Alpha	Interpretation
1	Work From Home	0.757	Acceptable
2	Digital Communication Tools	0.805	Good
3	Work Flexibility	0.795	Acceptable
4	Job Satisfaction and Employee Well-being	0.763	Acceptable
5	Career Development Opportunities	0.765	Acceptable
6	Compensation	0.823	Good

The alpha values are exceeding the threshold value 0.7 for acceptable reliability. The Work From Home ($\alpha = 0.757$), Work Flexibility ($\alpha = 0.795$), “Job Satisfaction and Employee Well-being ($\alpha = 0.763$)”, plus “Career Development Opportunities ($\alpha = 0.765$)” scales showed acceptable reliability, indicating that their respective items consistently measured the intended constructs. Meanwhile, the Digital Communication Tools ($\alpha = 0.805$) and Compensation ($\alpha = 0.823$) scales exhibited good reliability, reflecting even stronger internal consistency. These results confirm that the questionnaire items were statistically robust and suitable for further hypothesis testing, ensuring that the data collected accurately represented the underlying theoretical constructs in the study.

4.3 Stage-3: Hypotheses Testing

Using sophisticated statistical methods, the phase of hypothesis testing looked at the expected links among convenient schedules of work and performance of employee. Theoretically, the study's framework was validated by three null hypotheses: First, while controlling for demographic factors, multiple regression analysis evaluated whether work-from-home arrangements, digital communication tools, and work flexibility notably predicted work-life balance (H_{01}). Second, another regression model assessed the job satisfaction effect, career development, and compensation on WLB (H_{02}). In the end, using the mediation analysis, based on the Macro (Model 4) of Hayes, it was discovered whether the work-life balance (H_{03}) was a noteworthy arbitrator between the IV and DV (WLB). Confidence Interval of 95 and extra precautions on multicollinearity ($VIF < 5$) and resultant effect sizes guaranteed the overall way that all the analyses were done in a thorough way that allowed exploring the direct relationship and mediated relationships which were fundamental in the objectives of the study.

Research Hypotheses:

The inferential statistics helped to test three null hypotheses(H_0) in accordance with the aim of the research:

1. H_{01} : Work-from-home, computer-based tools, and work flexibility are not significantly related to work-life balance (measured as gender and age).
2. H_{02} : Job satisfaction, career development, and compensation do not significantly predict work-life balance.
3. H_{03} : "Work-life balance does not mediate the relationship between flexible work arrangements (work-from-home, digital communication tools, and work flexibility) and employee well-being."

4.3.1 H_{01} : Work-from-home, digital tools, and work flexibility do not significantly predict work-life balance (controlling for gender and age).

Table – 3. Variables Entered/Removed ^a					
Model	Variables Entered			Variables Removed	Method
1	Work Flexibility, Age, Gender, Work From Home, Digital Communication Tools ^b				Enter
a. Dependent Variable: Work Life Balance					
b. All requested variables entered.					
Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.907 ^a	0.823	0.819	0.356	
a Predictors: (Constant), Work Flexibility, Age, Gender, Work From Home, Digital Communication Tools					
b Dependent Variable: Work Life Balance					

Table 4. ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	115.16	5	23.032	181.549	0.000b
	Residual	24.738	195	0.127		
	Total	139.898	200			
a Dependent Variable: Work Life Balance						
b Predictors: (Constant), Work Flexibility, Age, Gender, Work From Home, Digital Communication Tools						

Table 5. Coefficients ^a						
Model				Standardized Coefficients	t	Sig.
				Beta		
1	(Constant)	-0.806	0.200		-4.024	0.000
	Gender	0.088	0.055	0.051	1.610	0.109
	Age	0.124	0.024	0.160	5.230	0.000
	Work From Home	0.670	0.058	0.486	11.640	0.000
	Digital Communication Tools	0.079	0.042	0.079	1.850	0.066
	Work Flexibility	0.482	0.048	0.470	9.965	0.000
a. Dependent Variable: Work Life Balance						

Table 6. Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.05	5.59	4.22	0.759	201
Residual	-1.031	1.000	0.000	0.352	201
Std. Predicted Value	-4.173	1.801	0.000	1.000	201
Std. Residual	-2.896	2.807	0.000	0.987	201
a. Dependent Variable: Work Life Balance					

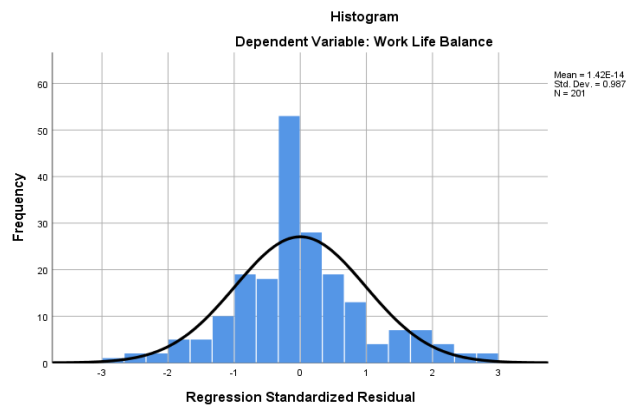


Fig. 2. Histogram

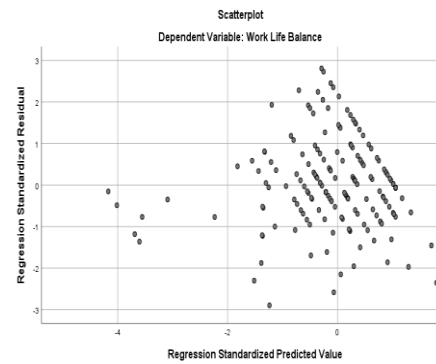


Fig. 3. Scatterplot

The regression analysis results reject the null hypothesis (H_{01}), demonstrating that WFH, digital communication tools, and work flexibility collectively and significantly predict WLB after gender and age as controlling variables. The overall model exhibited excellent instructive power, accounting for 82.3% of the variance in WLB ($R^2 = .823$, $p < .001$). Specifically, both WFH ($\beta = .486$, $p < .001$) and work flexibility ($\beta = .470$, $p < .001$) showed strong positive relationships with WLB, while digital tools approached but did not reach conventional significance ($\beta = .079$, $p = .066$). Among control variables, age significantly predicted WLB ($\beta = .160$, $p < .001$), whereas gender did not ($\beta = .051$, $p = .109$). These findings indicate that work-arrangements flexibility substantially enhance employees' WLB, with WFH and schedule flexibility being particularly impactful, while digital tools' role appears more nuanced. The model's robustness is further supported by the highly significant F-statistic ($F = 181.55$) and tight confidence intervals for key predictors.

H₀₂: Job satisfaction, career development, and compensation do not significantly predict work-life balance.

Table 7. Variables Entered/Removed ^a				
Model	Variables Entered	Variables Removed	Method	
1	Compensation, Job Satisfaction and Employee Well-being, Career Development Opportunities		Enter	
a. Dependent Variable: Work Life Balance				
b. All requested variables entered.				
Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.678	0.459	0.451	0.62
Predictors: (Constant), Compensation, Job Satisfaction and Employee Well-being, Career Development Opportunities				
b Dependent Variable: Work Life Balance				

Table 8. ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64.222	3	21.407	55.727	0.000
	Residual	75.676	197	0.384		
	Total	139.898	200			
a Dependent Variable: Work Life Balance						
b Predictors: (Constant), Compensation, Job Satisfaction and Employee Well-being, Career Development Opportunities						

Table 9. Coefficients ^a								
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B		Beta			Tolerance	VIF
1	(Constant)	1.262	0.242		5.221	0.000		
	Job Satisfaction and Employee Well-being	0.579	0.089	0.554	6.530	0.000	0.381	2.623
	Career Development Opportunities	0.175	0.098	0.165	1.793	0.075	0.324	3.082
	Compensation	-0.013	0.087	-0.013	-0.145	0.884	0.359	2.782

a. Dependent Variable: Work Life Balance

Table 10. Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.00	4.98	4.22	0.567	201
Residual	-3.046	1.511	0.000	0.615	201
Std. Predicted Value	-3.912	1.340	0.000	1.000	201
Std. Residual	-4.915	2.438	0.000	0.992	201

a. Dependent Variable: Work Life Balance

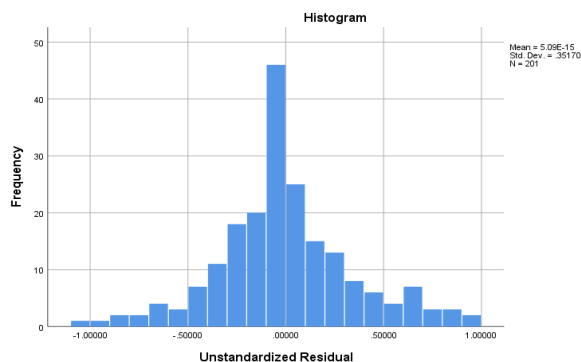


Fig. 4. Histogram

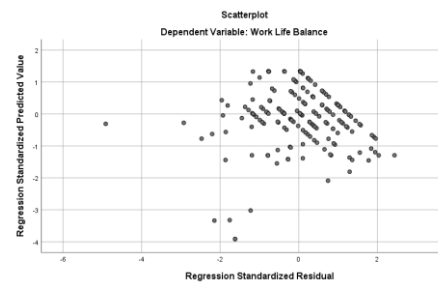


Fig. 5. Scatterplot

The regression results reject the null hypothesis (H_02), revealing that job satisfaction, career development, and compensation collectively explain 45.9% of WLB variance ($R^2=.459$, $p<.001$). Job satisfaction emerged as the strongest predictor ($\beta=.554$, $p<.001$), showing a significant positive impact, while career development showed marginal significance ($\beta=.165$, $p=.075$). Compensation proved insignificant ($\beta=-.013$, $p=.884$), suggesting financial rewards alone do not enhance WLB in this context. The model showed no multicollinearity issues ($VIFs<3.1$) and identified some outliers (standardized residuals up to ± 4.92), but overall demonstrates that psychological and growth factors outweigh compensation in promoting work-life balance among insurance professionals.

H₀₃: "Work-life balance does not mediate the relationship between flexible work arrangements (work-from-home, digital communication tools, and work flexibility) and employee well-being."

Examining whether WLB moderates the association of three particular workplace factors—work-from-home arrangements, digital communication tools, and work flexibility—and employee well-being helps one to test the third null hypothesis (H_03). These specific independent variables caught our attention since they reflect the central elements of

contemporary flexible work schedules that have changed the insurance industry following the epidemic. Although career development and job satisfaction are crucial elements, we gave WFH, digital tools, and work flexibility top priority since they are (1) directly under organizational policies, (2) most pertinent to changes in the modern workplace, and (3) theoretically connected to boundary management between both personal and work life. Results of this mediation analysis will show whether WLB is the psychological mechanism through which these particular work arrangements finally improve well-being (full mediation), contribute alongside other factors (partial mediation), or show no mediating role - conclusions that will enable companies strategically implement flexible work policies. In particular, the results will inform the way one can achieve the maximum benefits of remote work (WFH), use of technology (digital tools), and scheduling autonomy (work flexibility) through improved work-life balance.

Hypotheses by Each Independent Variable:

H_{03a}: Work-life balance is not a mediating factor between work-from-home and employee well-being.

Table 11. Mediation Analysis

```
***** PROCESS Procedure for SPSS Version 4.2 *****
      Written by Andrew F. Hayes, Ph.D.      www.afhayes.com
      Documentation available in Hayes (2022). www.guilford.com/p/hayes3
*****
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Model : 4		Y : JSEScore	X : WFHScore	M : WLBScore
Covariates: Age Gender				
Sample Size: 201				

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OUTCOME VARIABLE: WLBScore

Model Summary						
	R	R-sq	MSE	F	df1	df2
Model	.8262	.6826	.2254	141.2498	3.0000	197.0000

	coeff	se	t	p	LLCI	ULCI
constant	.0085	.2519	.0338	.9731	-.4882	.5052
WFHScore	1.1407	.0565	20.1783	.0000	1.0292	1.2522
Age	.1345	.0315	4.2657	.0000	.0723	.1966
Gender	-.1082	.0697	-1.5519	.1223	-.2457	.0293

```
*****
```

OUTCOME VARIABLE: JSEScore

Model Summary						
	R	R-sq	MSE	F	df1	df2
Model	.7094	.5033	.3244	49.6444	4.0000	196.0000

	coeff	se	t	p	LLCI	ULCI
constant	1.8305	.3022	6.0574	.0000	1.2345	2.4264
WFHScore	.1322	.1188	1.1130	.2671	-.1020	.3664
WLBScore	.5356	.0855	6.2654	.0000	.3670	.7041
Age	-.0648	.0395	-1.6382	.1030	-.1427	.0132
Gender	-.3344	.0842	-3.9732	.0001	-.5004	-.1684

```
***** DIRECT AND INDIRECT EFFECTS OF X ON Y *****
```

Direct effect of X on Y						
	Effect	se	t	p	LLCI	ULCI
	.1322	.1188	1.1130	.2671	-.1020	.3664

Indirect effect(s) of X on Y:						
	Effect	BootSE	BootLLCI	BootULCI		
WLBScore	.6109	.1177	.3811	.8381		

```
***** ANALYSIS NOTES AND ERRORS *****
Level of confidence for all confidence intervals in output: 95.0000
Number of bootstrap samples for percentile bootstrap confidence intervals: 5000
```

----- END MATRIX -----

Interpretation: Work-from-home (WFH) arrangements significantly increase WLB ($b = 1.14$, $p = .001$), lead to the increase of job satisfaction ($\beta = 0.54$, $p = .001$). Where the direct effect is not significant ($\beta = 0.13$, $p = .267$), which implied complete mediation, the unintended consequence of WFH on job satisfaction through WLB was significant ($\beta = 0.61$, 95% CI [0.38, 0.84]). Control variables found the age predicting the WLB ($\beta = 0.13$, $p < .001$) though not the job satisfaction, and gender difference significantly impacted job satisfaction ($b = -0.33$, $p < .001$). This indicates that work-life balance should be the priority of WFH policies by organizations. These findings attract the attention to the role of WLB because it is the critical process through which eventually WFH arrangements can lead to job satisfaction.

H_{03b}: The mediation between digital communication tools and employee well-being is not through work-life balance.

Table 12. Mediation Analysis between DCT and WLB

```

***** PROCESS Procedure for SPSS Version 4.2 *****
      Written by Andrew F. Hayes, Ph.D.      www.afhayes.com
      Documentation available in Hayes (2022). www.guilford.com/p/hayes3
*****
Model : 4      Y : JSEScore      X : DCTScore      M : WLBScore
Covariates:   Age      Gender
Sample Size:  201
*****
OUTCOME VARIABLE:
WLBScore
Model Summary
      R      R-sq      MSE      F      df1      df2      p
      .6737      .4538      .3879      54.5605      3.0000      197.0000      .000
Model
      coeff      se      t      p      LLCI      ULCI
constant      1.5794      .2816      5.6088      .0000      1.0240      2.1347
DCTScore      .6603      .0532      12.4114      .0000      .5553      .7652
Age      .0626      .0409      1.5317      .1272      -.0180      .1432
Gender      -.0813      .0922      -.8822      .3788      -.2631      .1005
*****
OUTCOME VARIABLE:      JSEScore
Model Summary
      R      R-sq      MSE      F      df1      df2      p
      .7632      .5825      .2727      68.3562      4.0000      196.0000      .000
Model
      coeff      se      t      p      LLCI      ULCI
constant      1.4568      .2542      5.7299      .0000      .9554      1.9582
DCTScore      .3702      .0595      6.2171      .0000      .2527      .4876
WLBScore      .3676      .0597      6.1543      .0000      .2498      .4855
Age      -.0538      .0345      -1.5604      .1203      -.1218      .0142
Gender      -.2915      .0774      -3.7642      .0002      -.4442      -.1388
*****
***** DIRECT AND INDIRECT EFFECTS OF X ON Y *****
Direct effect of X on Y
      Effect      se      t      p      LLCI      ULCI
      .3702      .0595      6.2171      .0000      .2527      .4876
Indirect effect(s) of X on Y:
      Effect      BootSE      BootLLCI      BootULCI
WLBScore      .2427      .0551      .1356      .3496
*****
***** ANALYSIS NOTES AND ERRORS *****
Level of confidence for all confidence intervals in output: 95.0000
Number of bootstrap samples for percentile bootstrap confidence intervals: 5000

----- END MATRIX -----

```

Interpretation: Digital communication tools (DCT) significantly forecast enhanced WLB ($b = 0.66$, $p < .001$), which in its turn translates to job satisfaction ($\beta = 0.37$, $p < .001$). WLB is an explanation of a portion of the relationship, but DCT too is a direct cause of job satisfaction ($b = 0.37$, $p < .001$), which is not mediated, WLB explains relationship but DCT also obviously increases job satisfaction. Although the age does not play a significant role, there is gender as a significant control variable with regard to job satisfaction ($\beta = -0.29$, $p < .001$). Women who express reduced levels of satisfaction indicate such as Strong explanatory power (WLB $R^2 = .45$; job satisfaction $R^2 = .58$, both $p < .001$) shows the models that despite the direct and indirect increase in job satisfaction as a result of digital tools, the benefits of the same are not limited to balance. Therefore, the companies ought to employ digital tools twice: with the aim of controlling boundaries (mediated effect) and enhanced connection (direct effect). The maintained gender difference attracts greater research.

H_{03c}: The work well-being is not dependent on the work flexibility and work-life balance.

Table 13. Mediation Analysis between WF and WLB

```

***** PROCESS Procedure for SPSS Version 4.2 *****
      Written by Andrew F. Hayes, Ph.D.      www.afhayes.com
      Documentation available in Hayes (2022). www.guilford.com/p/hayes3
*****
Model : 4          Y : JSEScore          X : WFScore          M : WLBScore
Covariates:      Age          Gender
Sample Size: 201
*****
OUTCOME VARIABLE:      WLBScore
Model Summary
      R      R-sq      MSE      F      df1      df2      p
Model      .8228      .6770      .2294      137.6197      3.0000      197.0000      .0000
      coeff      se      t      p      LLCI      ULCI
constant      .3347      .2405      1.3920      .1655      -.1395      .8090
WFScore      .8695      .0437      19.9139      .0000      .7834      .9556
Age      .0820      .0315      2.6045      .0099      .0199      .1441
Gender      .1624      .0732      2.2176      .0277      .0180      .3068
*****
OUTCOME VARIABLE:      JSEScore
Model Summary
      R      R-sq      MSE      F      df1      df2      p
Model      .7446      .5544      .2910      60.9668      4.0000      196.0000      .0000
      coeff      se      t      p      LLCI      ULCI
constant      1.4382      .2722      5.2842      .0000      .9014      1.9750
WFScore      .4171      .0854      4.8865      .0000      .2488      .5855
WLBScore      .2932      .0802      3.6533      .0003      .1349      .4514
Age      -.0448      .0361      -1.2411      .2160      -.1159      .0264
Gender      -.2107      .0835      -2.5229      .0124      -.3753      -.0460
***** DIRECT AND INDIRECT EFFECTS OF X ON Y *****
Direct effect of X on Y
      Effect      se      t      p      LLCI      ULCI
      .4171      .0854      4.8865      .0000      .2488      .5855
Indirect effect(s) of X on Y:
      Effect      BootSE      BootLLCI      BootULCI
WLBScore      .2549      .0715      .1155      .3977
***** ANALYSIS NOTES AND ERRORS *****
Level of confidence for all confidence intervals in output:      95.0000
Number of bootstrap samples for percentile bootstrap confidence intervals:      5000
----- END MATRIX -----

```

Interpretation: WLB is evidently enhanced by work flexibility ($\beta = 0.87$, $p = .001$), which increases job satisfaction ($\beta = 0.29$, $p = .001$). Work flexibility does also have a noteworthy straight effect on job satisfaction ($\beta = 0.42$, $p < .001$) and an indirect result through WLB ($b = 0.25$, 95% CI [0.12, 0.40]) so partially mediated. This means that, flexible work in part-time jobs as described by WLB can only explain the benefits of flexibility, but flexibility also has a direct impact on job satisfaction (through other aspects such as autonomy or reduced commute stress). Particularly, when it comes to gender, the effects of flexibility on the show are both negative (women experience less job satisfaction, $\beta = -0.21$, $p = .012$), yet positive (women experience more WLB, $b = 0.16$, $p = .028$). Age is a predictor of WLB ($\beta = 0.08$, $p = .010$) and not job satisfaction. The goodness of fit (WLB $R^2 = .68$; job satisfaction $R^2 = .55$, $p < .001$) indicates that the equilibrium between flexibility and satisfaction should be maximized by the company through a balance of flexible policies and specific support (e.g., gendered workload distribution).

The findings of the study have been of a good empirical evidence on how the various office designs relate to the well-being of employees in the insurance sector. It was examined that it was divided into three significant trends. Firstly, under flexible working schedules, work-at-home arrangements, and flexible work schedules, the findings regarding these issues are evident on their role in enhancing the WLB. The balance of employees gets much better with the level of control of the place of work and working hours which is reflected by the high positive coefficients (WFH $\beta = 0.486$; flexibility $\beta = 0.470$). This is definite with the theory of boundary that claim that enhanced general well-being occurs with autonomy in the regulation of work-life boundaries. Interestingly, although there existed some positive correlation of digital tools, the impact was a bit minor, which implies that technology does not suffice to abolish the fundamental schedule and place flexibility. Two, the research on the psychological

factors generated shocking new knowledge of what it truly takes to have work-life balance. Job satisfaction was found as the single strongest predictor ($b = 0.554$), therefore, outperforming the possibility of career development and remuneration. It means that balance can be based rather on emotional relation of the employees to the work and feeling of achievement than on formal careers and monetary rewards. The low effectiveness of compensation ($\beta = -0.013$) in particular is such an uphill task to accept that a call to real job engagement might be more encouraging than dumping money into work-life balance issues. Third, the mediation research study demonstrated complicated mechanisms of action of these variables. The whole mediation of WFH ($\beta = 0.61$) depicts that the benefits of the practice can be enjoyed only when it entails the promotion of the work-life balance. Digital tools / flexible schedules, in its turn, was also partially mediated, and it is a sign that it positively influences well-being, not only because of the development of balance, but also because of other processes, e.g. the reduction of the stress during travelling or the increase of productivity. It is also complicated by gender implications, which draw out the fact that as much as flexibility is advantageous among women in terms of balance; the advantages cannot necessarily translate into job satisfaction and there is a need to illustrate more imbalances in the workplace.

5.CONCLUSION

Research outcomes implicate the organizational practice and policy particularly in the insurance industry or any other industry. Overall, the results can be used as a strong case on the need to institutionalize flexible work schedules especially remote work and flexible schedules as they have a direct and positive result on WLB. Findings, however, warn against a solution that is universal in application. Such policies should be adopted very sparingly by organizations and training using digital tools should be used to prevent overload (as is the case with the use of digital tools alone resulting in poor performance) and clear policies should be ensured in maintaining the boundaries between work-life in flexible work schedules. The unpredicted gender character and the fact that job satisfaction takes precedence over payment is the signifier of the required alterations in HR strategy. Companies should complement flexible policies with 1) regular work satisfaction surveys, 2) targeted intervention to reduce the gender disparities in the work distribution and reward allocation, and 3) leadership development to formulate the meaningful engagement among employees. The current research should be complemented with another research as to why women do not enjoy the same satisfaction when the WLB increases, perhaps the factors of unequal family responsibilities within the home or any discrimination in the workplace. The longitudinal research works would be able to track the dynamics of these relationships as more accommodating work is being accommodated. Lastly, the existing studies are a roadmap towards the path that would make more sustainable and fair working conditions that would make the flexibility the basis of holistic well-being and not a choice. By considering both the structural (e.g. WFH policies) and the cultural (e.g. job satisfaction drivers) sides of the employees, the companies can write the rules of their workers to allow them to successfully develop both personal and professional lives.

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