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Quantitative Research Article

Technology Overload and Subjective Well-Being in Vietnamese Banks: The Mediating Role of Work-family Conflict, with Leader-member Exchange and Perceived Organizational Support as Moderators

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Abstract

Background/ problem: Amid digital transformation in Vietnam's banking sector, technology overload has triggered role stress and work-family conflict, raising concerns about employee well-being. This study investigates the psychological and organizational mechanisms behind these effects.

Objective/ purpose: This study examines how different forms of technology overload: information, communication, and system feature overload, affect the subjective well-being of Vietnamese bank employees, with work-family conflict (WFC) as a mediator and leader–member exchange (LMX) and perceived organizational support (POS) as moderators.

Design and Methodology: Data was collected from 409 bank employees in Ho Chi Minh City, Vietnam, via both online and offline surveys. Hypotheses were tested using partial least squares structural equation modeling (PLS-SEM) with SmartPLS 4 software.

Results: The study found that WFC was significantly influenced by information overload (β = .23, p = .00), communication overload (β = .20, p = .00), and system feature overload (β = .29, p = .00), while WFC negatively impacted SWB (β = –.40, p = .00). Mediator effect of WFC on TO components with SWB was confirmed. Moderator effect of POS on WFC with SWB was significant (β = .11, p = .04), while LMX showed no significant moderator effect on TO components with WFC (p > .05).

Conclusion and Implications: The findings highlight that employee behavior in the digital context is significantly influenced by role stress caused by technology overload, with POS playing a moderating role while LMX does not. Managers should optimize digital workload strategies, while employees need to proactively strengthen their digital adaptability.

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In the digital age, technology has become an indispensable component of organizational operations and employee workflows. The advancement of technology has led to both beneficial and adverse outcomes. On the positive side, technological innovations enhance organizational capacity, performance, and efficiency (Nastjuk et al., 2024). However, the pervasive use of information technology also poses challenges to employees' mental well-being (Ioannou et al., 2024; Marsh et al., 2022). Specifically, time-intensive communication, continuous connectivity, sustained multitasking, and frequent disruptions, such as those caused by emails, online content, and ongoing software or hardware updates, can contribute to elevated levels of stress and anxiety among workers (Nastjuk et al., 2024).

This issue becomes particularly relevant in rapidly digitizing industries such as banking and finance (Harris et al., 2022). In recent years, Vietnam's banking and financial institutions have accelerated digital

transformation through the adoption of advanced technologies such as big data, artificial intelligence, cloud computing, blockchain, and quantum computing. These technologies have enabled the development of digital platforms and diversified online banking services. Although once considered underdeveloped, the Vietnamese banking sector has made significant progress, with bank account ownership reaching 42% in 2023, indicating improved financial inclusion (Statista, 2025). Vietnam now leads Southeast Asia in digital payments, reflecting the growing prevalence of cashless transactions. This transformation is driven by increasing consumer demand, government support, and strategic partnerships with fintech companies, positioning Vietnam as a regional leader in digital banking.

However, alongside these advancements, the widespread adoption of information and communication technologies has also reshaped the work environment, creating more flexibility while simultaneously contributing to technology overload and heightened workplace stress (Rasool et al., 2022). Against this backdrop, technology overload increasingly undermines work-family balance and employee well-being (Marsh et al., 2022). Atrian and Ghobbeh (2023) highlight that its impact extends beyond the workplace, contributing to work-family conflict. Harunavamwe and Ward (2022) further note that work-family conflict negatively affects subjective well-being, while Riglea et al. (2021) identify work-family conflict as a mediator between technostress and psychological well-being. Nevertheless, the moderating factors that may alleviate these adverse effects remain underexplored.

To get an overview of this research topic, the keyword technology overload was searched through the Scopus database, accessed on January 25, 2025 with the result of 512 publications. These publications were then retrieved and re-evaluated based on: scientific articles, published in English academic journals, the title and abstract of the article containing one of the searched keywords. The final number of publications used for bibliometric analysis through VOSviewer software was 30 publications. After bibliometric analysis, there was no study on the relationship between technology overload and subjective well-being through work-family conflict with the moderation of leader–member exchange and perceived organizational support, which is a research gap for this topic. Nor has any study simultaneously examined the dual moderating effects of leader–member exchange and perceived organizational support on subjective well-being. Furthermore, through the analysis of 30 publications, no study simultaneously investigated the dual moderating effects of leader–member exchange and perceived organizational support on subjective well-being. Addressing this research gap, the current study investigates the relationships between each component of technology overload and work-family conflict on subjective well-being, with the moderating roles of leader–member exchange quality and perceived organizational support. Through this approach, the study aims to provide a deeper understanding of how technology overload affects subjective well-being in the banking sector, an industry currently under significant pressure from digital transformation.

Literature Review

This section reviews pertinent literature and previous studies, examining the relationships among the study variables to develop the research hypotheses.

Theoretical Background

The COR theory focuses on the investment, development, and protection of personal resources, including personal characteristics, energy, and valued organizational conditions (Hobfoll et al., 2018). According to Hobfoll et al. (2018), this theory is based on the principle that individuals strive to acquire, maintain, and protect resources they consider important. First, COR theory emphasizes that resource shortages or losses can lead to negative psychological effects, prompting employees to minimize losses (e.g., quitting) and actively seek alternative resources (e.g., finding new jobs) (Hobfoll et al., 2018). In contrast, when employees have sufficient resources, they find their work more meaningful, overcome challenges more easily, maintain work - life balance, and require less recovery time after each workday (Bankins et al., 2024). Furthermore, when resources are abundant, employees actively seek to accumulate more by reinvesting existing resources (Bankins et al., 2024). This process enhances their psychological resources (Hobfoll et al., 2018), helps them meet job demands (e.g., engagement and vitality), and reduces

negative outcomes such as job stress. Ultimately, this motivates employees to allocate their resources more efficiently to organizational tasks (Niazi et al., 2024). This study applies COR theory to explain the relationship between technology overload, work-family conflict, subjective well-being.

The role conflict theory, as proposed by Kahn et al. (1964), posits that individuals concurrently occupy multiple social roles, each accompanied by distinct expectations and demands. When these role expectations are incompatible or competing, individuals may experience role conflict, which can lead to psychological strain. Work-family conflict represents a specific manifestation of role conflict, arising when the responsibilities associated with one's occupational role interfere with the obligations of the familial role. In contemporary work environments, technology overload has emerged as a key driver of such conflict (Shi et al., 2023). The constant connectivity enabled by technology blurs the boundaries between work and home, thereby exacerbating tensions between professional and personal domains and intensifying work-family conflict.

Technology Overload

Conducted in Ho Chi Minh City, Vietnam's primary economic hub where workplace stress and anxiety are highly prevalent (Hue, 2024), this study addresses the growing concern over employee well-being in demanding professional settings, such as the banking sector. In particular, it explores technology overload, a condition in which users feel physically and mentally burdened by daily technological demands (Rasool et al., 2022). Technology overload occurs when the introduction of new technology reaches a point of diminishing marginal returns. There are three types of technology overload: information overload, communication overload, and system feature overload which serve as indicators of resource loss in the workplace and environment (Karr-Wisniewski & Lu, 2010). In this study, the impact of each component, with a first-order measurement structure, on work–family conflict is examined to assess their distinct effects.

Work-Family Conflict

Work-family conflict is defined as "a form of inter-role conflict in which the pressures from the work and family roles are incompatible in some way." (Hetrick et al., 2024). That is, participation in the work (family) role becomes more difficult due to participation in the family (work) role (Hetrick et al., 2024). Previously, work-family conflict was measured using a unidimensional scale. However, with the advancement of research on this concept, multidimensional scales have been proposed and are increasingly used. In this study, work-family conflict is measured as a second-order construct comprising three dimensions: work interference with family in terms of time, strain, and behavior (Carlson et al., 2000).

Subjective Well-being

Subjective well-being refers to the level of happiness individuals experience based on their subjective evaluations of their lives (Hameed et al., 2024). Subjective well-being encompasses satisfaction with various aspects of life, including work, relationships, health, leisure, meaning and purpose in life, and other important domains (Hameed et al., 2024). Furthermore, subjective well-being is defined as individuals' perceptions of their lives, the extent to which their thoughts and emotions indicate that their lives are desirable and going well (Hameed et al., 2024). In this study, SWB is measured using a first-order general scale developed by Diener et al. (1985), which has been widely used to assess individuals' overall subjective well-being.

Leader-Member Exchange

Leader–member exchange theory posits that the relationship between leaders and subordinates is rooted in the formal structure of an organization (Choi, 2024). This relationship functions through social exchange, where each party offers something of value and expects fairness and reciprocity in return (Graen & Uhl-Bien, 1995). A key principle of leader–member exchange theory is that leaders form relationships of varying quality with different employees. These relationships vary in access to material resources, communication, and emotional or professional support (Hooper & Martin, 2008). Unlike traditional views

that treat leadership as uniform, leader–member exchange theory recognizes that leadership is differentiated and relational. Leaders do not treat all subordinates the same, and this results in unequal experiences among team members (Choi, 2024). Some employees benefit more than others depending on the strength of their individual relationships with the leader. These vertical linkages influence perceptions of fairness, trust, and role expectations. In the context of this study, leader–member exchange is viewed as a potential moderator. Specifically, it may affect how technology overload contributes to work-family conflict. In this study, leader–member exchange is conceptualized as a first-order construct, measured using the scale developed by Graen and Uhl-Bien (1995).

Perceived Organizational Support

Perceived organizational support is associated with various individual factors, such as burnout (Kamath et al., 2025), psychological capital (Le et al., 2023), and work-non-work conflict (Bai et al., 2023). It has also been identified as a key personal resource that helps mitigate WFC (Brunetto et al., 2023). Perceived organizational support implies that employees care about their value within the organization as well as the reward and benefit systems provided by the organization (Irfan et al., 2023). The foundation of perceived organizational support includes organizational rewards, working conditions, organizational justice, and leadership support (Eisenberger et al., 2002). Employees expect to receive appropriate rewards for their efforts, such as fair salaries, recognition, and bonuses. Furthermore, employees with high perceived organizational support feel that they are benefiting from the organization, which can bring them joy and motivation in their work. In this study, perceived organizational support is measured using a short version of the first-order scale proposed by Eisenberger et al. (2002).

Research Hypotheses

Academic literature has pointed out that the dark side of technology is the blurring of boundaries between work and personal life, which includes work-family conflict (Marsh et al., 2022). For many employees, the three types of technology overload are associated with working longer hours, completing work-related tasks after normal work hours, and bringing home a sense of time and energy depletion. Therefore, when workplace activities lead to information overload, communication overload, and system feature overload, technology users may have fewer resources to meet their personal needs at home. As a result, resource overload contributes to the experience of work-family conflict (Marsh et al., 2022). In particular, when employees experience technology overload, they may face specific challenges, such as increased opportunities for after-hours communication or a larger amount of information to process, which can spill over into their non-work life. Role conflict theory further suggests that the conflict between roles, such as the work and family domains, occurs when demands associated with technology strain the individual's capacity to meet both sets of expectations (Shi et al., 2023). The inability to balance these competing demands increases psychological stress, further exacerbating work-family conflict. Based on this, the following are proposed:

H1a: Information overload positively affects work-family conflict.
H1b: Communication overload positively affects work-family conflict.
H1c: System feature overload positively affects work-family conflict.

The adverse effects of work-family conflict on individual well-being have been extensively documented in the literature. Meta-analytic findings consistently demonstrate that work-family conflict is negatively associated with multiple indicators of subjective well-being, including job satisfaction, family satisfaction, life satisfaction, psychological distress, depression, and burnout (Roy et al., 2023). Drawing upon COR theory as well as other stress response and adaptation frameworks, work-family conflict is conceptualized as a resource-draining stressor that undermines well-being at any given point in time. In support of this view, Bai et al. (2023) found that work-family conflict initially deteriorates an individual's health, which subsequently leads to declines in employee performance. Similarly, two recent meta-analyses further confirmed the detrimental impact of work-family conflict on both psychological and physical health (Roy et al., 2023). As a chronic stressor, work-family conflict has been shown to deplete personal resources

and reduce psychological functioning, thereby impairing employee overall subjective well-being (Roy et al., 2023). Taken together, these findings suggest a robust negative association between work-family conflict and subjective well-being. Therefore, the following hypothesis is proposed:

H2: Work-family conflict negatively affects subjective well-being.

Based on COR theory, high leader-member exchange (LMX) or low LMX can either mitigate or exacerbate the negative consequences of technology overload. High-quality leader-member relationships provide employees with substantial support, including flexible work arrangements and emotional assistance, which help reduce the adverse effects of technology overload on their personal lives (Choi, 2024). Research also indicates that leaders can facilitate employee ability to manage demands of work related to technology, thereby alleviating pressures that contribute to work-family conflict (Zhang et al., 2023). Given that technology overload has become an inherent aspect of the modern workplace, leadership support is instrumental in shaping how employees experience overload associated with work-family conflict. Effective leadership can help employees allocate resources efficiently, mitigating stress associated with technology overload (Choi, 2024). Conversely, in low-quality leader-member exchange relationships, the lack of leader support may heighten perceptions of overload and work-family imbalance, particularly as technology increasingly demands employee continuous availability (Nastjuk et al., 2024). Employees with poor leader–member exchange relationships are less likely to receive direction and guidance from leaders, making them more susceptible to work-family conflict, especially due to information overload. Therefore, the hypothesis is as follows:

H3a: Leader-member exchange quality moderates the positive relationship between information overload and work-family conflict.

H3b: Leader-member exchange quality moderates the positive relationship between communication overload and work-family conflict.

H3c: Leader-member exchange quality moderates the positive relationship between system feature overload and work-family conflict.

Kamath et al. (2025) pointed out that perceived organizational support can help reduce work-family conflict levels by providing additional resources to support employees in handling their work. Additionally, when employees perceive organizational support, they tend to experience increased positive emotions such as job satisfaction, organizational commitment, and work motivation, thereby enhancing their sense of well-being (Brunetto et al., 2023). Employee well-being improves when they feel that they are cared for and supported by their organization (Brunetto et al., 2023). Several studies have explored the moderating effect of social support on the relationship between work-family conflict and job satisfaction. Perceived organizational support has previously been examined as a moderator in the relationship between psychological capital and employee well-being, which supports the argument that perceived organizational support may also moderate the relationship between work-family conflict and subjective well-being (Bai et al., 2023). In this context, perceived organizational support is considered a critical resource that helps employees manage role conflicts between organizational and family demands. As a result, subjective well-being is enhanced, particularly in high-pressure environments driven by technological demands (Le et al., 2023). Based on the above arguments, hypothesis H4 is proposed:

H4: Perceived organizational support moderates the relationship between work–family conflict and subjective well-being.

The advancement of information and communication technologies has fundamentally transformed the modern workplace, enabling employees to perform their tasks from virtually any location at any time. While this flexibility offers notable benefits, it also exacerbates the issue of technology overload among employees (Rasool et al., 2022). Within the context of Vietnam's rapidly digitizing banking sector, employees are frequently required to engage with multiple technological platforms to manage vast volumes of information and maintain uninterrupted connectivity with work. Such constant exposure to technology can foster a sense of overload, resulting in heightened pressure, stress, and even conflict during task

execution. This persistent state of cognitive and emotional strain not only drains personal energy and time but may also lead to dissatisfaction, elevated anxiety, depressive symptoms, and a deterioration in overall mental health (Merino et al., 2019).

From the lens of conservation of resources (COR) theory, the adverse impact of technology-induced stressors extends beyond the workplace, encroaching upon employees' personal lives, particularly within the family domain. COR theory posits that individuals strive to retain, protect, and build resources, and when these resources, such as time, energy, or social support, are depleted without adequate recovery, the individual becomes increasingly vulnerable to stress (Azpíroz-Dorronsoro et al., 2024). In such scenarios, work-family conflict may emerge as a salient outcome of prolonged technology-related stress. Over time, this conflict erodes the quality of personal relationships and undermines individuals' sense of control and life satisfaction (Riglea et al., 2021), thereby negatively affecting their subjective well-being. Grounded in the above theoretical and empirical insights, the study puts forward the following hypothesis:

H5a: Work-family conflict mediates the relationship between information overload and subjective well-being.

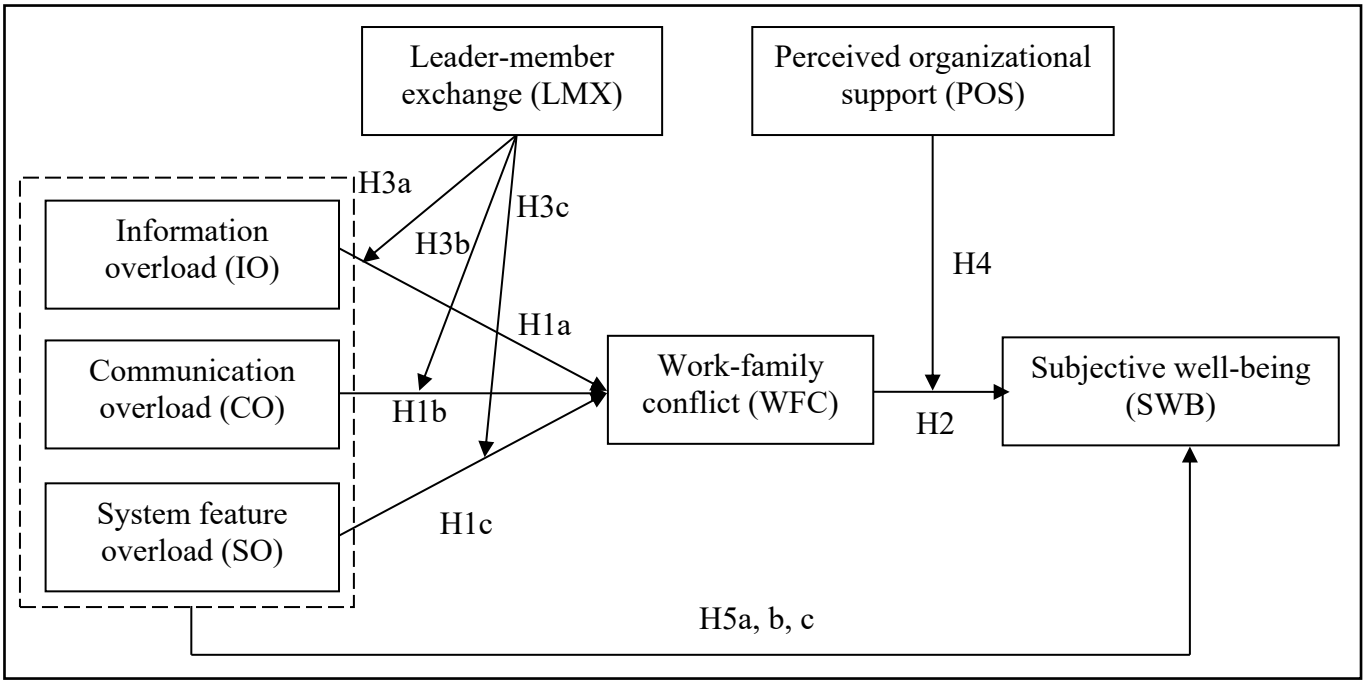
H5b: Work-family conflict mediates the relationship between communication overload and subjective well-being.

H5c: Work-family conflict mediates the relationship between system feature overload and subjective well-being.

Figure 1 provides a visual representation of the hypothesized relationships among the constructs information overload, communication overload, system feature overload, work-family conflict, subjective well-being, leader-member exchange and perceived organizational support.

Figure 1

Proposed Conceptual Framework



Note: H = Hypothesis.

Method

Research Design

This study employs a quantitative approach, using cross-sectional data and structural equation modeling to test the research hypotheses and address the stated objectives. Given the exploratory nature of the conceptual model, which includes latent variables and complex interrelationships, partial least squares

structural equation modeling (PLS-SEM) is selected as the primary analytical technique. This choice aligns with the study's exploratory focus and the characteristics of the data (Hair et al., 2021).

Research Setting and Sample

The target population of this study was full-time employees working in the banking sector in Ho Chi Minh City, a region known for its dynamic financial services landscape. The increasing pressure to integrate technology into operational processes is a notable challenge faced by banks in this area. Therefore, survey participants were required to have at least one year of experience in the banking industry and currently hold full-time positions involving the use of technology in their daily tasks.

The questionnaire was adapted from validated scales in previous studies and underwent a rigorous translation and cultural adaptation process. This included expert validation by five banking professionals and a pretest involving ten bank employees to ensure content relevance and clarity. A pilot survey with 68 responses was conducted to examine the reliability of the measurement scales. Following successful validation, the finalized questionnaire was used for the main study.

The research sample was selected using a non-probability sampling technique to ensure accessibility to diverse participants and broader coverage. Specifically, convenience sampling was employed due to the challenges in accessing personnel within the banking sector, which is a highly specific field influenced by a culture of discretion and a strong sense of job security, which makes employees reluctant to share work-related information. Therefore, convenience sampling is considered an appropriate and feasible choice. Data were collected from employees across 18 commercial banks, including major institutions such as Vietcombank, BIDV, SCB, VietinBank, and Techcombank. Both online and offline survey methods were employed during the data collection period, which spanned from August 2024 to November 2024. A total of 430 responses were received. After data cleaning to remove incomplete or invalid entries, 409 valid observations were retained for final analysis.

Instruments

The questionnaire is divided into three main sections. The first section includes screening questions to ensure that respondents belong to the target group of the study. The second section consists of scale-based questions measuring the research variables in the model, and the third section contains questions related to the demographic characteristics of the respondents. Regarding scale development, this study employs a five-point Likert scale for 40 observed items measuring the constructs in the model.

Specifically, the concept of technological overload in this study is approached through a three-component perspective: information overload with 3 items (e.g., I often get distracted by the overwhelming amount of information available when making decisions.), communication overload with 4 items (e.g., I waste a lot of my time responding to emails and voicemails that are business-related but not directly related to what I need to get done.), and system feature overload with 5 items (e.g., I often work inefficiently because the software interface is not user friendly.), which are adapted from Karr-Wisniewski and Lu (2010). The scale of three components demonstrated good internal consistency, with Cronbach's alpha coefficients from the pilot survey being .81, .87, and .90, respectively.

Work-family conflict, adapted from the study of Carlson et al. (2000), is a second-order construct comprising three dimensions: (1) time-based work interference with family with3 items (e.g., My work limits my participation in family activities.), (2) strain-based work interference with family with 3 items (e.g., Every time I come home from work, I am usually too tired to participate in family activities.), and (3) behavior-based work interference with family with 3 items (e.g., The problem-solving behaviors I use at work are not effective in solving problems at home.). Internal consistency was confirmed in the pilot survey, with Cronbach's alpha values of .91, .89, and .91 for the respective subscales. The subjective well-being variable is measured using the scale developed by Diener et al. (1985) and updated by Ozduran et al. (2023) consisting of 5 items (e.g., My living conditions are great.). A Cronbach's alpha coefficient of .94 from the pilot survey suggests that the scale possesses excellent reliability

The leader-member exchange construct is measured using the scale developed by Graen and Uhl-Bien (1995) with 7 items (e.g., My immediate supervisor understands my job requirements.). A Cronbach's alpha coefficient of .95 from the pilot survey suggests that the scale possesses excellent reliability. Finally, the perceived organizational support construct follows the scale developed by Eisenberger et al. (2002) with 7 items (e.g., The organization really cares) about my well-being. The pilot survey yielded a Cronbach's alpha of .94, indicating excellent reliability.

To ensure the linguistic and conceptual equivalence of the measurement scales, a standard back-translation procedure was followed, as recommended by Brislin (1970). All the scales, originally developed in English, were translated into Vietnamese and checked by experts in organizational behavior and human resources in the Vietnamese banking sector to ensure contextual relevance and clarity.

Procedure

The data analysis followed the two-stage approach proposed by Anderson and Gerbing (1988). In the first stage, the reliability and validity of the measurement model were assessed. Specifically, reliability was evaluated using Cronbach's alpha (CA) and composite reliability (CR); convergent validity was examined through outer loadings and the average variance extracted (AVE); while discriminant validity was assessed using the Heterotrait-Monotrait ratio (HTMT). For second-order constructs, a hierarchical component model (HCM) was employed, with validation conducted through outer weights, p-values, and variance inflation factors (VIF). Once the measurement model met the required criteria, the second stage proceeded with the evaluation of the structural model. This included testing for direct and indirect effects, as well as assessing the predictive power of the model using R^2, Q^2, and the statistical significance of the hypothesized relationships.

Results

Sample Characteristics

The majority of respondents were aged 25–30 (31.3%) and under 25 (21.3%). The remaining participants fell into the age groups of 30–35 (15.4%), 35–40 (15.2%), 40–45 (10.0%), and over 45 (6.8%), indicating a predominance of a young workforce. In terms of income, the group earning between 10 and 20 million VND per month accounted for the largest proportion at 67.0%, followed by those earning above 20 million VND (21.0%) and those earning below 10 million VND (12.0%). This distribution indicates a relatively stable mid-income workforce, with the majority falling into the moderate earning bracket common in Vietnam's banking sector. In terms of education, most respondents held a university degree (47.2%), followed by a college degree (28.9%) and a postgraduate degree (24.0%). This suggests that the educational level of banking personnel is relatively high compared to the general workforce.

Evaluation of Measurement Model

First, reliability and validity were evaluated. Convergent validity was determined using factor loadings, AVE, and CR for the first-order factors. As shown in Table 1, Cronbach's alpha values ranged from .84 to .93, factor loadings exceeded .70, CR values were above .70, and AVE values were greater than .50. These results confirm that the measurement scale employed in the model demonstrates strong reliability and validity.

Since work-family conflict is a second-order formative construct, the next step is to assess the measurement model for second-order formative variables. According to Hair et al. (2021), the quality of first-order constructs is evaluated based on collinearity and the variance inflation factor (VIF). The results presented in Table 2 indicate no multicollinearity issues, as all VIF values are below 5 (Hair et al., 2021). Additionally, the *t*-values exceed 1.96 ($p < .05$), confirming that the coefficients of the component factors are statistically significant.

Discriminant validity was assessed using the Heterotrait-Monotrait ratio (HTMT), as presented in Table 3. The HTMT values between all pairs of constructs were below the conservative threshold of .85

(Henseler et al., 2015), supporting the discriminant validity of the measurement model. Notably, the highest HTMT value observed was .86 between strain-based and time-based interference, which is considered acceptable due to the conceptual proximity of these dimensions.

Table 1

Factor Loadings, AVE, Composite Reliability, and Cronbach's Alpha for First-order Factors

Variables	Factor loading	CA	CR	AVE
Communication overload	.79 – .86	.84	.89	.68
Information overload	.87 – .90	.87	.92	.79
System feature overload	.80 – .87	.89	.92	.69
Leader-member exchange	.79 – .87	.93	.94	.69
Perceived organizational support	.76 – .85	.91	.93	.65
Behavior-based work interference with family	.90 – .91	.89	.93	.81
Strain-based work interference with family	.88 – .89	.86	.93	.79
Time-based work interference with family	.88 – .90	.88	.93	.81
Subjective well-being	.85 – .87	.92	.94	.75

Note. CA: Cronbach's alpha, CR: Composite Reliability, AVE: Average Variance Extracted. All factor loadings exceed .70. CR > .70 and AVE > .50 indicate satisfactory reliability and convergent validity (Hair et al., 2019).

Table 2

VIF and Factor Weights of Second-Order Constructs

Second-order construct	First-order construct	Factor weight	*t*-test	*p*-values	VIF
Work-family conflict	Behavior-based work interference with family	.30	3.66	.00	2.15
	Strain-based work interference with family	.43	4.90	.00	2.89
	Time-based work interference with family	.38	4.79	.00	2.46

Note. All outer weights are significant at $p < .001$. VIF values below 5 indicate no multicollinearity concerns.

Table 3

The Results of Heterotrait – Monotrait Ratio (HTMT) Test

Variable	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
(1) Communication overload									
(2) Information overload	.78								
(3) Leader-member exchange	.06	.06							
(4) Perceived organizational support	.05	.07	.18						
(5) System feature overload	.79	.69	.08	.08					
(6) Subjective well-being	.23	.26	.28	.20	.29				
(7) Behavior-based work interference with family	.59	.53	.18	.06	.55	.37			
(8) Strain-based work interference with family	.57	.61	.22	.11	.61	.47	.81		
(9) Time-based work interference with family	.56	.54	.21	.08	.61	.41	.73	.86	

Note. All HTMT values are below the threshold of .85, indicating satisfactory discriminant validity (Henseler et al., 2015).

Structural Model Evaluation

The next step in the result analysis process is to evaluate the structural model. A bootstrap test with 5000 iterations was conducted to assess the reliability of the estimates. The inner VIF values of all latent constructs ranged from 2.00 to 3.67, which are well below the conservative threshold of 5. This indicates that there is no significant multicollinearity among the predictor constructs in the inner model. Hence, the estimated path coefficients are stable and reliable for interpretation in the structural model.

The hypothesis testing results are presented in Table 4. The hypotheses H1a (β = .23, *p*-value = .00), H1b (β = .20, *p*-value = .00), H1c (β = .29, *p*-value = .00), H2 (β = –.40, *p*-value = .00), and H4 (β = .11, *p*-value = .04 < .05) were supported. Meanwhile, hypotheses H3a (β = .08, *p*-value = .16 > .05) and H3b (β = .09, *p*-value = .19 > .05), and H3c (β = –.12, *p*-value = .06 > .05) were not supported. Finally, the hypothesis of the mediating role of work-family conflict was tested with H5a (β = –.09, *p*-value = .00), H5b (β = –.08, *p*-value = .00) and H5c (β = –.12, *p*-value = .00) all accepted. Among these, system feature overload exerted the strongest indirect effect on subjective well-beingthrough work-family conflict compared than information overload and communication overload. All of these effects negatively impacted subjective well-being, together with work-family conflict, contributing to a decrease in employee well-being.

Table 4

Structural Model Analysis Results

Hypothesis		β	*t*-test	*p*-values	VIF	Results
H1a	IO → WFC	.23	4.10	.00*	2.00	Supported
H1b	CO → WFC	.20	3.55	.00*	2.34	Supported
H1c	SO → WFC	.29	4.86	.00*	2.11	Supported
H2	WFC → SWB	–.40	9.03	.00*	1.01	Supported
H3a	LMX *IO → WFC	.08	1.40	.16*	2.92	Not supported
H3b	LMX *CO → WFC	.09	1.30	.19*	3.67	Not supported
H3c	LMX *SO → WFC	–.12	1.91	.06*	3.10	Not supported
H4	POS * WFC → SWB	.11	2.05	.04*	1.01	Supported
H5a	IO → WFC → WB	–.09	3.62	.00 *		Supported
H5b	CO → WFC → WB	–.08	3.23	.00 *		Supported
H5c	SO → WFC → WB	–.12	4.41	.00 *		Supported

Note. IO: Information overload, CO: Communication overload, SO: System feature overload, WFC: Work – family conflict, LMX: Leader-member exchange, SWB: Subjective well-being, POS: Perceived organizational support, *$p < .05$.

The R^2 values of work-family conflict is .46, that mean the model variables explain 46.4% of the variation in work-family conflict, which is considered a moderate level according to Chin (1998). Meanwhile, The R^2 values of subjective well-being is .21, this indicate that subjective well-being is explained at only 21.1%. Although an R^2 value of 21.0% is relatively low, subjective well-being is a subjective psychological construct that may be influenced by various socio-psychological factors not examined in this study, presenting a gap for future research. Moreover, in the Vietnamese cultural context, where family expectations and social pressures play a significant role, it is reasonable that work-related factors account for only a portion of subjective well-being. Additionally, when evaluating the model's predictive accuracy using the Q^2 coefficient, the results show that the independent variables predict work-family conflict with an accuracy of 36.2%, which is classified as moderate according to Hair et al. (2019), while the predictive accuracy for subjective well-being is only 15.4%, indicating a low level of predictability.

Discussion and Conclusion

Discussion of Main Results

Drawing upon role conflict theory, this study finds that technology overload intensifies work-family conflict through three dimensions: information overload, communication overload, and system feature overload. Among these, system feature overload demonstrates the strongest impact, followed by information overload. These findings corroborate the work of Pranandari and Sitalaksmi (2024), reflect a critical tension in the digital work environment: as technology use exceeds manageable levels, it may shift from a resource to a strain, diminishing employees' capacity to manage competing role demands. This pattern is particularly salient in the context of the banking sector in Ho Chi Minh City, Vietnam, where rapid digital transformation appears to amplify role strain. Consistent with the tenets of role conflict theory

(Kahn et al., 1964), when expectations from different social roles (e.g., professional and familial) are incongruent, individuals may experience inter-role conflict as an inevitable outcome. While organizations have introduced technological training and performance evaluations to ease adaptation, such efforts may inadvertently increase workload and reduce personal time, thereby exacerbating work-family conflict. These findings highlight not only the unintended consequences of digital intensification, but also offer a nuanced perspective on how technological complexity intersects with employee well-being in emerging digital workspaces.

Next, work-family conflict emerges as a key contributor to the decline in subjective well-being of bank employees and acts as a mediator between technology overload components (information overload , communication overload, and system feature overload) and subjective well-being. This finding is consistent with previous studies by Ozduran et al. (2023), which emphasize that work-family conflict not only reduces positive psychological states but also negatively affects life and job satisfaction of banking employee at Ho Chi Minh city. Employees experiencing high work-family conflict tend to face prolonged stress, burnout, and decreased motivation, impairing both their professional and personal lives. This aligns with COR theory, which posits that when essential personal resources like time, energy, and focus are depleted, maintaining psychological well-being becomes difficult, leading to a reduction in overall subjective well-being.

Based on the hypothesis testing results of H3a, H3b, and H3c, several explanations are provided to interpret these findings as follows. Arnold et al. (2023) suggest that information overload is an individual issue related to handling emails, reports, and work demands. Landale (2007) proposed a three-step approach to managing information overload: (1) assessing and deciding how to process documents, (2) determining the necessary level of review, and (3) integrating new knowledge. However, managing information overload primarily depends on individual skills rather than the leader-member relationship. Even with strong leader-member exchange, employees may still experience overload due to the nature of their tasks, which can impact the time available for family. Similarly, communication overload and system feature overload stems from work structure, whereas leader-member exchange mainly influences psychological well-being and motivation (Liang et al., 2022). Therefore, leader-member exchange quality does not moderate the relationship between information overload , communication overload , and system feature overload and work-family conflict. The findings reveal that, within the context of Vietnam's banking sector, the quality of leader-member exchange is insufficient to alleviate the detrimental effects of technology overload on employee’s work-family conflict. Accordingly, future studies are warranted to identify other potential moderating variables that could influence this relationship..

In contrast, perceived organizational support plays a significant moderating role in the relationship between work-family conflict and subjective well-being. When employees perceive strong organizational support, they are more likely to conserve psychological resources, experience lower levels of stress, and maintain a positive mental state, even in the presence of work-family conflict. These findings reinforce the central premise of the COR theory (Hobfoll, 1989), which posits that individuals seek to acquire and protect valuable resources, particularly when facing role-based threats or losses. The results also suggest a shift in how employees cognitively and emotionally process work-family conflict. Specifically, organizational support emerges as a pivotal resource that enables employees to reframe and manage competing role demands. By reducing role strain and enhancing emotional resilience, perceived organizational support helps employees rebalance their role identities, thereby mitigating the negative spillover from work to family and ultimately improving their overall sense of well-being (Winston, 2022).

Furthermore, Vietnam is a country deeply influenced by Eastern cultural values, especially Confucianism. Therefore, employees tend to value family traditions and the roles of parents and children in the family unit (Tien & Hung, 2024). Therefore, when technology overload occurs, employees may face more challenges in maintaining a balance between work and family life, which in turn significantly affects their perception of subjective well-being (Quyen, 2022). This highlights the need for organizational leaders to provide guidance, empathy, and support to foster a work environment that alleviates the pressures arising from work-family conflict. In addition, in the long term, it is necessary to educate employees on the

importance of enhancing their technological capabilities to meet the growing demands of digital transformation in the modern workplace (Shi et al., 2023).

Limitations

This study was conducted only in Ho Chi Minh City, in Vietnam, which is a vibrant but stressful economic area, which limits the representativeness of the findings in this research topic. Future studies may expand the target groups across different work sectors and geographic regions to better clarify the impact of technology overload on employee well-being. In addition, the use of convenience sampling and cross-sectional data approaches present significant limitations in examining the long-term impact of technology overload. Further research may adopt longitudinal data collection methods to explore this long-term impact of technology in the organizational environment. Furthermore, the study relied on a survey method to collect opinions from bank employees, which may lead to bias, such as self-perception bias. Future studies can apply more diverse data collection methods, such as in-depth interviews or behavioral observations, to increase the objectivity and reliability of the results. Finally, this study only examined the moderating role of leader-member exchange and perceived organizational support in mitigating the impact of technology overload on employee well-being. Future studies could explore additional factors such as psychological support, social interaction, motivation, and emotional intelligence to help employees better adapt to the changing technological work environment.

Implications for Behavioral Science

Theoretically, based on the findings of this study, it can be concluded that employee behavior in the digital context of the banking industry is significantly influenced by role stress resulting from technology overload. As technology overload intensifies, it undermines employees' psychological well-being and organizational behavior, while also exacerbating work-family conflict. leader-member exchange does not appear to mitigate the impact of technology overload on work-family conflict. Instead, perceived organizational support emerges as a timely and effective form of psychological assistance, helping employees stabilize their mental resources, reshape behavioral responses, and maintain inter-role balance, ultimately enhancing subjective well-being.

Practically, at the organizational level, bank managers should develop strategic plans for the implementation of digital workloads within their departments. This includes providing clear, appropriate, and user-friendly information, as well as breaking down complex tasks into smaller, more manageable components to prevent employees from feeling overwhelmed. Decentralization and empowerment in handling customer records are also essential, aiming to minimize the involvement of multiple departments and reduce communication overload. Organizing training workshops on the use of new digital tools or software is recommended. Simultaneously, managers should monitor employee workload and offer timely and suitable support tailored to their job roles, thereby reducing stress-related behaviors and fostering a sense of safety and satisfaction at work. For employees, it is essential to receive training in digital self-management strategies. They should also be encouraged to take initiative in developing their digital competencies through materials provided by the bank and by learning from skilled colleagues. This proactive approach is critical for effectively adapting to the demands of today's digital work environment.

Conclusion

In conclusion, this study provides empirical evidence of the complex relationships among technology overload, work-family conflict, and subjective well-being within the dynamic and rapidly digitalizing environment of Vietnamese commercial banks. An analysis of data collected from 409 bank employees in Ho Chi Minh City indicates that technology overload has a significantly negative impact on subjective well-being, with work-family conflict serving as a critical mediating mechanism. Furthermore, the findings reveal that strong leader-member exchange relationships cannot mitigate the negative effects of system overload on work-family conflict, while robust perceived organizational support helps alleviate the detrimental impact of work-family conflict on subjective well-being. These findings underscore the pivotal

role of supportive organizational policies in minimizing the unintended consequences of rapid digital transformation.

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Declarations

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