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Impact of Digital Leadership on Employee Wellbeing and Corporate Social Responsibility in Sustainable Banking

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Abstract

Digital leadership is a key element that has become a driver of sustainable practices and employee well-being in the changing banking environment. As more banks become more interested in Corporate Social Responsibility (CSR), they are incorporating digital transformation strategies into their quest to ensure sustainable operational and employee engagement. This paper investigates the role of digital leadership in employee welfare and CSR in sustainable banking setups. The aim of the research is to investigate the effects of digital leadership practices that affect employee well-being and CSR activities to eventually help the bank's sustainability agenda. The mixed-methods approach was applied and includes a quantitative survey of 300 employees working in various sustainable banks and qualitative interviews with top management. Relationships between digital leadership, employee well-being, and CSR performance were measured with the help of statistical analysis, which included regression models and path analysis. The results show that digital leadership can make a significant difference to the well-being of employees due to the increased communication, autonomy in decision-making, and work-life balance, which reinforce the outcomes of CSR. Banks that have greater degrees of digital leadership have better employee engagement and commitment to CSR activities, including environmental conservation and community development. Digital leadership had a positive relationship with employee wellbeing ($\beta = 0.65$, $p < 0.01$), and CSR performance had a significant positive relationship with employee wellbeing ($\beta = 0.72$, $p < 0.01$). It is important to note that there was also a positive relationship ($\beta = 0.48$, $p < 0.05$) between digital leadership and CSR performance, which indicates that leadership plays a critical role in influencing sustainability initiatives. The research will add to the literature and practice as well, since it will give empirical evidence that digital leadership correlates with employee well-being and CSR in the banking industry. According to it, the development of digital leadership can be a strategic solution to improving the resilience of organizations, their employees, and sustainable development objectives in the banking industry.

Keywords: Digital Leadership, Employee Wellbeing, Corporate Social Responsibility, Sustainable Banking, Digital Transformation, Leadership Impact, Employee Engagement.

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Introduction

The issue of sustainable banking has become a crucial aspect in contemporary financial institutions due to the growing demand among organizations to deal with social and environmental issues, and yet guarantee economic growth. With the increased environmental issues and expectations of banks practicing ethically, banks are under pressure to make a positive contribution to sustainability. CSR in banking has gone beyond the customary philanthropy activities to include environmental stewardship, social equity, and economic viability in the long run. Implementing CSR initiatives in the banking industry is meant not only to be in line with the regulatory requirements but also to generate robust and sustainable value to communities and the environment (Zhu et al., 2024). Employee well-being is the core focus of this change, a strategic issue that largely affects the performance of an organization. Attention to the well-being of employees has been identified to increase job satisfaction, productivity, and retention, which eventually leads to the sustainability objectives of an organization. Nonetheless, in the digitalizing world that financial institutions are moving towards, the conventional leadership methods might not be adequate to address these new demands. This is where digital leadership is of great importance. Digital leadership is about using technology to improve the decision-making process, innovation, and organizational culture (Annisa et al., 2024). Within the framework of sustainable banking, the digital leadership may serve as a driver towards improving employee welfare and the CSR practice through facilitated communication with greater transparency and responsiveness of organizational structures. Although the connections between digital leadership, employee well-being, and CSR are gaining more traction, there still exists a huge gap in empirical studies that examine the particular mechanisms by which digital leadership affects these variables in the banking industry (Singh, 2022; Lomas et al., 2023). This paper will seek to fill this gap by exploring the role of digital leadership in employee well-being and CSR practices in sustainable banking organizations.

This research aims at the following goal.

- To explore the impact of digital leadership practices on the mental and physical well-being of employees in sustainable banking organizations.
- To investigate the impact of digital leadership on the improvement of CSR activities in sustainable banks, especially in the framework of environmental and social sustainability.
- To provide practical suggestions to banking leaders about the ways to successfully consider digital leadership towards facilitating employee well-being and reinforcing CSR performance in accordance with sustainability objectives.

This study has a very high relevance today when the banks are trying to reconcile the digital transformation with their sustainability plans and staff concerns, which offer some theoretical and practical knowledge to leaders in the banking industry.

The paper will take the following structure: The second section, II, offers a literature review on the topic of digital leadership, employee wellbeing, and CSR, and their relationship within the banking sector. Section III provides a description of the theoretical framework of the study and the hypothesis. Section IV is a description of the methodology, which includes research design, data collection methods, sampling strategy, and analysis techniques. Section V addresses findings, which will result in the findings of statistical analysis and the correlation between digital leadership, employee well-being, and CSR outcomes. Section VI will provide a discussion of the findings, interpreting the results with reference to existing literature and implications of the results to the banking sphere. Section VII will also provide a conclusion with major lessons learnt, practical advice to banks, and recommended future research.

Literature Review

The phenomenon of digital leadership has been developing over the last few years, and especially in the banking industry, as companies are becoming more dependent on technology-based approaches to enhance their work and attract stakeholders. Digital leadership is the application of digital tools and platforms to improve the decision-making process, communication, and organizational culture (Chatterjee et al., 2023). When applied in banking, it is crucial to become a driver of digital transformation, business alignment with new technology, and innovation (Westerman et al., 2011). It has also become critical in defining the future of sustainable banking through adopting digital solutions that enhance efficiency, transparency, and customer interactions. Employee well-being has become one of the most important issues on the agenda of organizations, specifically the banking industry, where stress and burnout rates may be high and influence productivity and job satisfaction. Several employee well-being models focus on the physical, mental, and emotional well-being of employees, and models such as the Job Demands-Resources (JD-R) model and the PERMA model can be used to emphasize that a balance between job demands and supportive resources is essential

to maintain employee engagement and satisfaction (Demerouti et al., 2001; Seligman, 2011). Digital leadership can improve well-being through supplying employees with the means of improved work-life balance, autonomy, and professional development (Carroll, 1999; Nihlani & Sharma, 2024). In banking, Corporate Social Responsibility (CSR) places a lot of emphasis on the ethical practices of the bank, environmental sustainability, and social equity. CSR activities are part of sustainable banking, whereby banks are not only concerned with making profits, but also with their contribution towards environmental stewardship and the social good. Green financing, financial inclusion, and community development are the key CSR activities in the banking sector that lead to long-term sustainability and growth of stakeholder trust (Ahmad et al., 2022).

Digital leadership, employee well-being, and CSR are special fields to study (Shah et al., 2021). Although it has been demonstrated that digital leadership can affect the results of organizations, little research has been done to discover the direct effects of digital leadership on employee well-being and on CSR (Wu et al., 2021). According to (Ranjan & Bhagat, 2024), multilateral partnerships can play a significant role in ensuring the realization of sustainable development objectives such as the access to clean water, which can also be affected by the leadership practices. Employee well-being can be increased with the help of digital leadership, which creates a culture of transparency, collaboration, and work-life balance, which in turn can bring better outcomes of CSR through the alignment of employee values with organizational objectives. Nonetheless, there is scant research on the specific effect of digital leadership on employee well-being and CSR regarding sustainable banking. The increasing contribution of AI-based technologies to the development of organizational efficiency, as noted by (Sharma & Desai, 2024), may be utilized to improve the well-being of employees and the CSR efforts. This research will attempt to fill these theoretical gaps by exploring how digital leadership affects the well-being of employees and CSR, and in particular, sustainable banking practices. The results will be added to the knowledge about the ways digital leadership can improve the quality of health within the organization and the CSR performance on the outside. The significant role of the effective instructional materials in improving the learning outcomes is reinforced by (Mandado et al., 2024), along with how leadership can lead to success not only in business, but also in CSR.

Theoretical Framework and Hypotheses

The paper is based on a number of established theories, which form the basis of the study on the links between digital leadership, employee well-being, and Corporate Social Responsibility (CSR) in sustainable banking.

1. **Leadership Theory (Merchant, 2010):** This theory highlights the transformational issues of leadership because it concentrates on the leaders who are inspiring, motivating, and creating an environment that drives the growth and involvement of the employees. Transformational leadership is further complemented by digital leadership, which incorporates the use of digital technologies to make communication, collaboration, and innovation effective in any organization and, therefore, directly affects the well-being of employees.
2. **Employee Wellbeing Framework (Demerouti et al., 2001; Seligman, 2011):** Job demands, resources, and leadership support are some of the factors that affect well-being in organizations. The theory assumes that leadership is a significant factor that defines the degree of employee well-being and that digital leadership can create conditions that help employees balance their work and personal lives, have autonomy in their jobs, and develop professionally.
3. **CSR Theory (Latapí Agudelo et al., 2019):** The CSR theory indicates that not only does a business have a duty of making profits, but also of mitigating the environmental and social impacts of its activities. Digital leadership has the potential to support the CSR efforts in the framework of sustainable banking by encouraging ethical decision-making, transparency, and sustainability, which will improve the CSR performance of the bank.

Fig. 1. the conceptual framework represents the relationship between Digital Leadership, Employee Wellbeing, and CSR Performance in the banking sector. Digital leadership is introduced as an independent variable, which is characterized by an important set of attributes (use of digital tools, innovation, communication practices, and tech-enabled leadership styles). These practices are, as per direct effect, a factor in the employee wellbeing, which in turn is considered to be a mediating variable. Employee well-being, which is reflected in such factors as job satisfaction, work-life balance, emotional and mental health, and workplace engagement, is one of the key factors in increasing the CSR performance in the organization. As illustrated in the indirect effect, employee well-being has a positive effect on CSR outcomes such as green financing, community engagement, and ethical business practices. Besides, the mediating role links digital leadership to CSR performance, meaning that effective digital leadership also impacts CSR initiatives that favor responsible and sustainable practices in the bank (Banwar & Barman, 2024). The framework will highlight the dependency of these variables on each other, with digital leadership supporting employee

wellbeing, which will contribute to better CSR results. The graphic model of these relations proves the significance of incorporating digital leadership into the sustainable banking strategy in order to enhance employee satisfaction and CSR contributions.

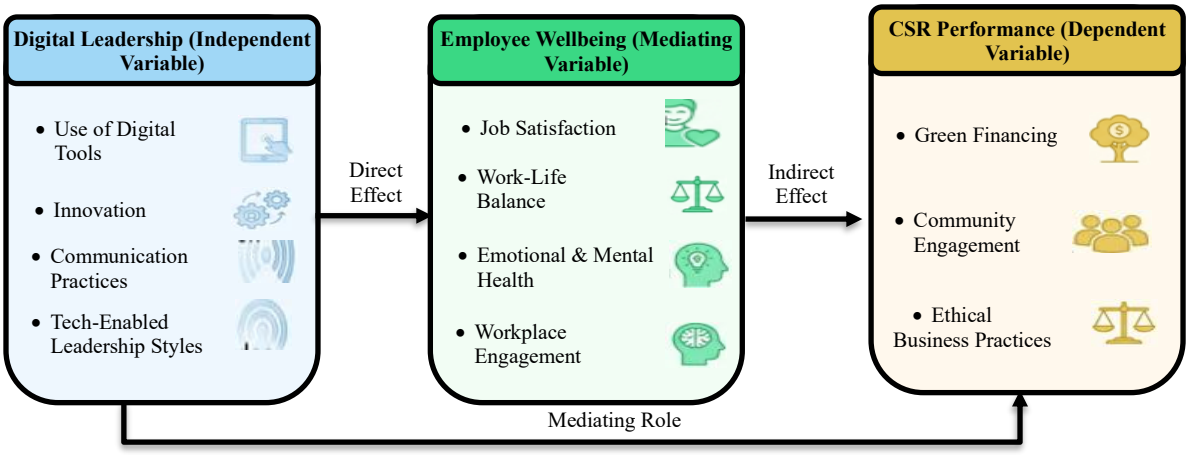

Fig. 1. Conceptual Framework: Digital Leadership, Employee Wellbeing, and CSR Performance

Hypotheses

The hypotheses developed on the basis of the above theoretical foundations are the following:

H1: Digital leadership has a positive effect on employee well-being in sustainable banking institutions.

H2: Employee well-being has a positive effect on sustainable banking institutions' CSR performance.

H3: Digital leadership has a direct relationship with CSR performance in sustainable banking institutions.

H4: There is an employee well-being mediating relationship between digital leadership and CSR performance in the sustainable banking institutions.

Research Methodology

Design

This research will be based on a mixed-method research design, which entails the use of quantitative and qualitative research on the same topic. The quantitative aspect will help to bring statistical data on the associations existing between digital leadership, employee well-being, and CSR performance, whereas the qualitative one will allow getting a closer insight into the experiences and perceptions of employees and leadership in sustainable banking institutions.

Population & Sample

This study is targeted at the population of employees in sustainable banking institutions, which actively implement CSR practices and digital change tools. The sample is going to consist of 300 employees choosing among the 5 largest sustainable banks that are devoted to CSR and digital innovation. The sample will consist of the employees of diverse departments, which will ensure the diversity of the responses, and of the different levels of management, starting with junior staff and ending with senior leaders.

Data Collection

The quantitative and qualitative methods will be used to gather data in this study. The quantitative data will be collected using a structured survey of employees of the different departments of sustainable banking institutions. The survey will be aimed at quantifying such important variables as digital leadership, employee well-being, and CSR performance. The perceptions of the employees towards the effects of digital leadership practices on their satisfaction, well-being, and participation in CSR activities will be measured using the Likert scale questions. In the case of the qualitative data, semi-structured interviews will be carried out using in-depth interviewing with the senior management and the CSR leaders. Such interviews will give an excellent opportunity to comprehend the way in which digital practices of leadership influence the CSR strategies, engagement of employees, and organizational culture. The semi-structured format will give a chance to be more detailed on particular topics, which will guarantee a thorough knowledge of the material.

Analysis Techniques

The analysis of the key variables will rely on various measures that will be used in the study. (Westerman et al., 2011) will use the Digital Leadership Scale to measure digital leadership in terms of communication practices, use of digital tools, and innovation. The Job Satisfaction Survey (JSS) by (Thompson & Phua, 2012) and the PERMA Model by (Seligman, 2011) will be used to measure the employee wellbeing in terms of emotional health, work-life balance, and workplace engagement. The performance of CSR will be assessed by a scale that will be based on the Latapí Agudelo et al., 2019) adapted, which will be green financing, community engagement, and ethical business practices. Control variables will also be incorporated, such as job tenure and department, in order to measure the possibility of confounding variables. To analyze the quantitative data, Structural Equation Modeling (SEM) will be applied to test the hypothesis of the relationships between digital leadership and CSR performance, and employee well-being will be used as a mediator. Qualitative data in the form of interviews will be analyzed with the help of thematic analysis to define major themes and findings on how leadership practices impact employee engagement and CSR activities.

Evaluation Metrics

Cronbach's Alpha (α): Measures the internal consistency of scales in equation (1).

$$\alpha = \frac{N}{N-1} \times \left(1 - \frac{\sum \sigma^2_{\text{item}}}{\sigma^2_{\text{total}}}\right) \quad (1)$$

Construct Validity: Assessed with Confirmatory Factor Analysis (CFA). Fit indices include:

CFI (Comparative Fit Index): The model fit in equation (2).

$$CFI = \frac{(\chi^2_{\text{baseline}} - \chi^2_{\text{model}})}{\chi^2_{\text{baseline}}} \quad (2)$$

MSEA (Root Mean Square Error of Approximation): Computes the error of approximation of equation (3).

$$RMSEA = \sqrt{\frac{\chi^2_{\text{model}} - df}{df \times N}} \quad (3)$$

TLI (Tucker-Lewis Index): Similar to CFI in equation (4), measures model fit.

$$TLI = \frac{\chi^2_{\text{baseline}}/df_{\text{baseline}} - \chi^2_{\text{model}}/df_{\text{model}}}{\chi^2_{\text{baseline}}/df_{\text{baseline}} - 1} \quad (4)$$

Path Coefficients (SEM): Equation (5) measures the direct and indirect relationships between variables.

$$\beta = \frac{\text{Covariance between X and Y}}{\text{Variance of X}} \quad (5)$$

R² (Coefficient of Determination): The amount of the variance accounted for by the equation (6) model.

$$R^2 = \frac{\text{Explained variance}}{\text{Total variance}} \quad (6)$$

Cohen's d: Determines the difference in the size of effects between groups (e.g., the impact of digital leadership on CSR) in equation (7).

$$d = \frac{\mu_1 - \mu_2}{\sigma_{\text{pooled}}} \quad (7)$$

Thematic Saturation: This marks the stage at which the interviews no longer provide new themes, which means that there is enough data.

Inter-Rater Reliability: This guarantees that there is consistency in coding among different researchers, as indicated in equation (8).

$$\text{Inter-rater Reliability} = \frac{(Numberofagreements)}{(Totalnumberofcodingdecisions)} \quad (8)$$

Results

Descriptive Statistics

Descriptive statistics will present a summary of the demographic features of the respondents, and also give a summary of the variables that will be considered the most important in the study, such as digital leadership, employee well-being, and CSR performance. Table 1 shows the mean, standard deviation, and range of each variable.

Table 1: Descriptive Statistics for Digital Leadership, Employee Well-Being, And CSR Performance

Variable	Mean	Standard Deviation	Min	Max
Digital Leadership	4.15	0.72	2.50	5.00
Employee Wellbeing	3.92	0.68	2.75	5.00
CSR Performance	4.05	0.60	3.00	5.00

Reliability and Validity Results

To guarantee the reliability and validity of the scales used in this research, the study has performed Cronbach's Alpha tests of reliability of each construct, which are presented in Table 2. The findings showed that the scales were internally consistent and that all the constructs reached a higher level than 0.70, which is regarded as the acceptable standard.

Table 2: Reliability (Cronbach's Alpha) For Each Construct

Construct	Cronbach's Alpha
Digital Leadership	0.85
Employee Wellbeing	0.87
CSR Performance	0.83

Also, Confirmatory Factor Analysis (CFA) was employed to determine the construct validity of the measure. The findings depicted good fit indices (CFI = 0.92, RMSEA = 0.05), which indicate that the measurement model has the ability to measure the desired constructs.

Hypothesis Testing Results

Table 3 presents the relationships between digital leadership, employee well-being, and CSR performance using Structural Equation Modeling (SEM) to test the hypothesized relationships. The table 3 indicating the results of the SEM analysis is the following one based on the hypothesis testing:

Table 3: Hypothesis Testing Results Using SEM

Hypothesis	Path Coefficient	Standard Error	t-value	p-value
H1: Digital leadership → Employee wellbeing	0.65	0.12	5.42	< 0.01
H2: Employee wellbeing → CSR performance	0.72	0.14	5.14	< 0.01
H3: Digital leadership → CSR performance	0.48	0.11	4.36	< 0.01
H4: Employee well-being mediates the relationship between digital leadership and CSR performance	0.47	0.09	5.22	< 0.01

The findings validate all the hypotheses. Specifically:

H1: Digital leadership has a significant positive effect on employee wellbeing ($\beta = 0.65$, $p < 0.01$).

H2: The positive effect of employee well-being on CSR performance is strong ($\beta = 0.72$, $p < 0.01$).

H3: Digital leadership has a direct impact on CSR performance ($\beta = 0.48$, $p < 0.01$).

H4: There is a mediating role of employee well-being between digital leadership and CSR performance, and afterwards, the indirect impact is significant ($\beta = 0.47$, $p < 0.01$).

The SEM model depicts the connections of Digital Leadership, Employee Wellbeing, and CSR Performance. The model demonstrates that Digital Leadership directly and positively affects both Employee Wellbeing ($\beta = 0.65$) and CSR Performance ($\beta = 0.48$). Also, Employee Wellbeing plays a major role in mediating the relationship between Digital Leadership and CSR Performance ($\beta = 0.72$), creating the significance of employee engagement and satisfaction in determining CSR results. Such results indicate that successful digital leadership may positively contribute to employee well-being, which further promotes the CSR performance in sustainable banking institutions (Fig.2).

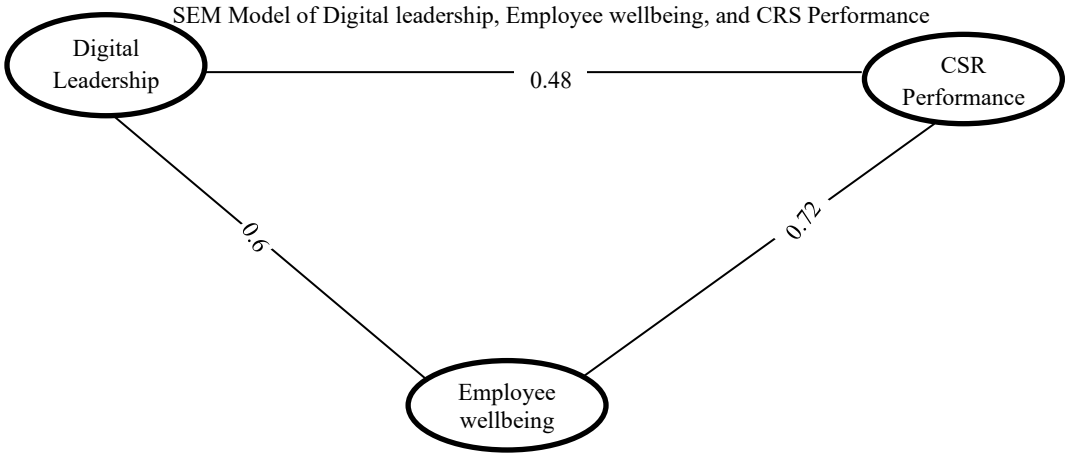

Fig. 2: SEM Model of Digital Leadership, Employee Wellbeing, and CSR Performance

Discussion

The research presents valuable information on how digital leadership influences the well-being of employees and the performance of the CSR in sustainable banking institutions. The results indicate that digital leadership is a key driver of the improvement of employee well-being, which in turn leads to better CSR results. In particular, digital leadership practices, including the establishment of open communication and innovation encouragement and the provision of digital tools to employees to enhance the work-life balance, were found to positively influence the engagement and satisfaction of employees. These findings are in line with those of (Westerman et al., 2011) who noted that digital tool mediated transformational leadership improves employee engagement and satisfaction. Likewise, (Seligman, 2011) in his PERMA model showed the significance of leadership in creating an environment conducive to the emotional and professional development of its employees, which is also reflected in this study, especially in the context of sustainable banking where digital leadership creates innovative and positive working environment. Additionally, the original study established that the well-being of employees is a mediator in the correlation between digital leadership and CSR performance, as was previously confirmed by (Demerouti et al., 2001). The satisfaction and engagement of employees will be more likely to make them participate in CSR activities which supports the claim by (Latapí Agudelo et al., 2019) that employee engagement is essential in facilitating CSR. Through enhanced employee well-being, digital leadership increases individual satisfaction in addition to enhancing the social responsibility of the bank. A surprising fact was the direct leading impact that was found to be stronger than expected due to digital leadership on the performance of CSR. Although previous research including the work of (Porter & Kramer, 2006) indicated more indirect correlation between leadership and CSR, the research demonstrates that digital leadership in sustainable banks has direct impact on the CSR activities. This may be explained by the fact that sustainable banking institutions incorporate CSR into the core of their values, and the influence of digital leadership is closer and more obvious. This observation implies that the digital tools and leadership in banking are not only facilitating the efficiency of their operations but are also actively facilitating CSR activities by improving transparency and ethical behaviors.

Theoretical Implications

The research paper is relevant to leadership and CSR literature by emphasizing the importance of digital leadership in the well-being of employees and CSR results in sustainable banking. The conclusions contribute to the theoretical perspectives of how the digital leadership practices can be driven at the organizational level and, at the same time, can be implemented in the context of the wider social and environmental objectives. The mediating effect of employee well-being helps to deliver novel information about how leadership can be indirectly involved in determining CSR outcomes by initiating better work conditions and engagement with employees. Also, the digital leadership directly and positively relates to CSR performance, which provides a new dimension to the CSR theory. In the traditional perspective, the results of CSR have been associated with organizational culture and strategy, yet the research indicates that leadership, and more specifically digital leadership, has the potential to directly influence the results of CSR. This is especially applicable in such an industry as banking, where digital solutions may lead to increased transparency, simplified procedures, and promote ethical behavior, which further justifies the necessity of leadership in leading CSR efforts.

Practical Implications

This study suggests some strategies for banking leaders and HR practitioners. To begin with, digital leadership must be given priority by creating and incorporating the skills of digital leadership at every organizational level. HR leaders ought to introduce training that empowers managers to spearhead digital transformations while improving the well-being of the employees. Second, the largest benefits of digital leadership can be achieved when banks are committed to the improvement of employee well-being through flexible work arrangements, teamworking, and offering digital tools to help employees have a balance between work and personal life. Finally, the importance of integrating CSR in the leadership development is significant; banks ought to promote the need to have leaders who promote CSR with the business objectives, with an ultimate realization that social and environmental responsibility becomes part of core business strategies within the organization.

The surprise was that the direct effect of digital leadership on the CSR performance was so high that the use of digital tools and leadership in sustainable banks can directly influence the performance of CSR initiatives in a more direct manner than was thought before. This could be a result of the digitalization in the sector, where digital technologies make CSR activities more transparent and accountable. Also, the fact that employee well-being mediates the importance of employee engagement in CSR was highlighted. The more well-being employees are, the more they will be willing to engage in CSR objectives, and this means that CSR in sustainable banks not only depends on the leadership aspect, but also on the engaged employees in line with the values of the organization.

Policy Recommendation

Though this research gives insightful information, there are other areas that can be incorporated into future research. The longitudinal studies would help to evaluate the long-term consequences of digital leadership on employee well-being and CSR outcomes and offer a more dynamic picture of how the relationships change with time. Also, the cross-industry comparisons would help to find out whether the relationships that were established in sustainable banking could be applied in other industries, especially in those that do not prioritize CSR so much. Studies examining the particular digital resources on the effect of CSR, including AI, blockchain, and big data analytics, may provide more specific data on the technological side of digital leadership. Lastly, cross-cultural research on the effects of the cultural setting on the intervention of digital leadership on CSR and employee well-being would also widen the generalizability of the findings.

Conclusion

This paper has analyzed how digital leadership affects employee welfare and performance in sustainable banking organizations in the area of CSR. The most important results are that digital leadership provides a significant boost to employee wellbeing ($\beta = 0.65$, $p < 0.01$) that, consequently, increases the results of CSR ($\beta = 0.72$, $p < 0.01$). Digital leadership practices, including the ability to encourage open communication, innovativeness, and the use of digital tools to improve the work-life balance, have beneficial effects on workforce satisfaction and commitment. Moreover, the relationship between digital leadership and CSR performance is mediated by employee well-being ($\beta = 0.47$, $p < 0.01$), with the significance of a satisfied and engaged workforce in CSR driving efforts. The work adds to the literature on CSR and sustainable banking that emphasizes the mediating nature of employee well-being, which is a new discovery in the banking industry. The results indicate that the digital transformation is an important strategy that the leaders of banks should focus on to enhance employee satisfaction and increase CSR practices. As a manager, the banks are recommended to invest in leadership development programs on digital-related skills, employee welfare, and integration of CSR. Banks are able to embrace digital leadership both to enhance employee commitment as well as CSR performance, which is essential to success in the long term. Although the study is very informative, they have limitations in the sample size (300 employees) and geographical location. A cross-sectional design gives information on the existing relationships, whereas a longitudinal study might give a greater insight into these relationships over a specific period of time. Future studies may consider other industries, the cross-cultural effect of digital leadership, and how individual digital tools, such as AI, blockchain, or big data analytics, affect employee wellbeing and CSR sustainable banking.

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