
EXPLORING THE ROLE OF DIGITAL HR PRACTICES AND REMOTE WORK CULTURE IN ENHANCING EMPLOYEE ENGAGEMENT AND JOB SATISFACTION: EVIDENCE FROM NON-BANKING FINANCIAL INSTITUTIONS

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ABSTRACT

The rapid digitalization of human resource management, accelerated by the COVID-19 pandemic, has significantly reshaped workplace dynamics across sectors." With the introduction of digital HR practices and the normalization of remote work culture, Non-Banking Financial Institutions (NBFIs) in India have seen a twin revolution. Although previous studies have looked at these two aspects separately, little is known about how they interact to affect work satisfaction and employee engagement. In order to close that gap, this study thematically analyzes academic literature to evaluate how digital HR tools—like cloud-based learning platforms, HR information systems (HRIS), AI-enabled hiring, and virtual performance management systems—interact with remote work frameworks to affect workforce outcomes. The results indicate that, particularly when backed by inclusive policies and strategic leadership, digital HR initiatives improve transparency, autonomy, and motivation. The results indicate that, particularly when backed by inclusive policies and strategic leadership, digital HR initiatives improve motivation, autonomy, and transparency. Flexible work schedules and better work-life balance are two benefits of remote employment, but if not handled with structured communication and wellness techniques, they can also result in social isolation and technological stress. According to the data, the best engagement and retention outcomes are obtained by hybrid models that combine digital HR tools with considerate remote work practices. However, there are major implementation hurdles because NBFIs lack the digital preparedness and infrastructure that commercial banks have. For HR policymakers and institutional leaders, this report provides useful insights that support an integrated, employee-centric approach to digital transformation. By highlighting the underrepresented NBFi industry, it adds to the larger conversation about creating workplaces

that are resilient and prepared for the future in the digital economy that will emerge after the epidemic.

KEYWORDS: *Digital Hrm, Remote Work, Employee Engagement, Job Satisfaction, Nbfis, Hybrid Work, Hris, Thematic Analysis.*

INTRODUCTION

In the dynamic and digitally evolving landscape of human resource management the s modern workplace is undergoing a profound transformation, catalyzed by technological innovation and accelerated by global disruptions such as the COVID-19 pandemic.. The emergence of remote work culture and digital human resource (HR) practices is one of the most important effects of this shift. The conventional employer-employee relationship has been reinterpreted by these two changes, leading businesses in a variety of sectors, including Non-Banking Financial Institutions (NBFIs), to reconsider their approaches to employee engagement, motivation, and retention. The implementation of remote work during the pandemic resulted in changes to management styles, employee expectations, and work designs. When properly handled, remote work increases productivity, lowers environmental stress, and allows for greater autonomy and flexibility, according to research by Bielińska-Dusza et al. (2023). But research also shows that, particularly in knowledge-driven industries, it can result in unfulfilled expectations for professional advancement, feedback, and recognition.

According to Karthika et al. (2024) and Prasad et al. (2023), the culture of remote work has an impact on social connections, psychological well-being, and work-life balance—all of which have a significant impact on employee engagement and satisfaction.

Digital HR techniques, such cloud-based performance reviews, virtual on boarding, e-learning platforms, and AI-driven hiring, are also becoming more and more popular at the same time. Digital HR practices include incorporating cutting-edge digital technologies into essential HR tasks like hiring, performance reviews, training, and employee self-service platforms. Such strategies, when mediated by good employer branding and open HR communication, have a considerable impact on employee engagement (Sharma et al., 2024). Using integrated HR tech solutions is not only a way to increase operational efficiency in a digitally first workplace, but it also so how that a firm values its employees. The capacity to keep an engaged and motivated workforce is even more important in the context of NBFIs, where customer-centric operations, compliance challenges, and competition are critical. Job satisfaction and employee engagement are not only markers of internal health; they are also strongly related to innovation, service quality, and organizational performance. According to Sharma et al. (2024), strategic communication and company branding operate as a mediating factor between well-designed HR procedures and employee engagement.

Although there is a growing body of research on remote work and digital HR separately, little is known about how these two practices together affect job satisfaction and employee engagement, particularly in India's financial industry outside of banks. This inquiry is especially pertinent given the particular context of NBFIs, which involves striking a balance between regulatory compliance and customer-centric agility. To close this gap, the current study looks at how remote work culture and digital HR policies affect employee engagement and job satisfaction in a few

non-banking financial firms both alone and together.

This study aims to add evidence-based insights to the body of knowledge on remote work transformation and digital HRM, with practical implications for HR policymakers and organizational leaders in NBFIs navigating the future of work.

Employee Engagement

The most valuable resource for any organization is its workforce, which has evolved into a strategy and a method of operation. William Kahn defined employee engagement as "the harnessing of organization members' selves to their work roles" (1990). Role plays allow people to express themselves through their bodies, thoughts, and feelings. Engaged workers go above and beyond the call of duty because they have a strong sense of purpose and a strong bond with their work. They are likely devoted to and content with their occupations since they are passionate about their work and actively contribute to the company's success. Employee involvement is crucial to an organization's overall performance, productivity, and success, claim Shantzetal. (2016).

Job Satisfaction

According to Nathwani (2021), an individual's attitude toward their job might be influenced by their level of job satisfaction. It is possible to conduct assessments while working, and they are used to recognize accomplishments that greatly improve the workplace. According to Judge et al. (2020), job satisfaction—which can be either pleasant or unpleasant—is a reliable indicator of how workers feel about their jobs. Assessing one's own work can provide insight into one's mental state, whether it be positive or negative. We call this state "job contentment."

Remote Work Culture

The emergence of remote work dates back to the 1970s, when people started working from home to reduce their commute costs as a result of steadily rising gas prices (Choudhury, 2020). Remote work sometimes referred to as "teleworking" or "telecommuting," refers to an employee's ability to work remotely while utilizing technology to communicate at work, according to Raišienė et al. (2020). In order to maintain engagement, cohesiveness, and organizational identity when employees work primarily in remote, virtual environments, remote work culture refers to the deliberate coordination of shared values, norms, rituals, communication techniques, leadership behaviors, and technology-enabled practices." Raghuram, S. (2021).

Digital HR Practices

The term "digital HR practices" describes the methodical application of digital technologies to carry out essential HR tasks like hiring, on boarding, training, performance evaluation, and employee involvement. Rondot-Harazneh and Sila (2021) claim that digital HR practices are an all-encompassing combination of information technology and HRM with the goal of generating value both inside and outside of organizational structures. The same is true for digital HRM, which Strohmeier (2020) defines as a socio-technological setup that converts conventional HR procedures into digital formats in order to support strategic goals and unleash organizational digital potential.

Non-Banking Financial Institutions

(NBFIs) Non-Banking Financial Institutions are financial organizations that do not have a

complete banking license and are not allowed to take deposits from the general public, according to the World Bank (2016). In spite of this, they provide alternative financial services such check cashing, brokerage, risk pooling (such as insurance), individual and group investments, and financial consulting. In addition to providing consumer lending, NBFIs frequently cater to market niches that traditional banks overlook. Insurance companies, venture capital firms, currency exchanges, microloan providers, and pawn shops are typical examples.

Review of Literature

According to Kahn (1990), personal engagement is "the attaching of organization members' characters to their work roles" (Kahn, 1990, p. Individuals perform roles in interaction by expressing themselves through their bodies, minds, and emotions. The words "personnel engagement" (Kahn, 1990), "work engagement" (**Bakker and Demerouti, 2008**), and "employee engagement" (**Macey and Schneider, 2008**) are used in a variety of research to describe engagement. Employee engagement, as defined by **Harter et al. (2002)**, is "an individual's involvement and satisfaction with as well as enthusiasm for work." Employee engagement, according to **Saks (2006)**, is "a distinct and unique construct composed of cognitive, emotional, and behavioral components... associated with individual role performance." Employee engagement is the process of maintaining mental availability while holding and carrying out a work inside an organisation, according to Saks (2006). Employee engagement and job happiness were initially linked to company outcomes (such as customer satisfaction, safety, productivity, and profitability) by Harter et al. (2002). "One of the first publications to suggest health benefits as a function of being engaged" (Shuck, 2011, p. 314) was Harter et al. (2002), which also implied that employee involvement had a favorable impact on employees' well-being.

Worthington (1998) used a two-stage stochastic cost frontier approach to analyze 150 Australian credit unions in order to determine the efficiency of non-bank financial entities. The average cost inefficiency in 1995, according to the study, was just about 7%, indicating comparatively good efficiency levels. Branch/agency networks, capital adequacy laws, and asset size were identified as important factors in the second stage. Interestingly, levels of inefficiency were unaffected by non-core economic activities. It was determined that the main element influencing these credit unions' effectiveness was the industry or community ties under which they were established.

Rehman Muhammad Safdar and Waheed Ajmal (2011) carried out an empirical investigation into the relationship between job satisfaction and job performance in public sector organizations. This descriptive-correlational study sought to determine whether job performance, job retention, and job satisfaction were related. 568 workers from public sector regulatory bodies made up the study's sample. A descriptive-correlative survey method was used to gather data via questionnaires. The workers were largely happy with their positions. Job performance and job happiness have been found to have significant impact size correlations ($r = 0.52$) in this study.

Non-bank financial institutions (NBFIs) and their integration into the global financial system were the subject of a comparative study by **Rizwan and Semenoh (2017)**, with an emphasis on Ukraine. According to their analysis, NBFIs can help boost economic growth by collaborating with the real sector. They stress the significance of foreign investment in influencing the openness and structure of the domestic NBFi sector. A methodological methodology based on cross-country metrics was devised by the authors to evaluate global integration. This study sheds light on the role NBFIs play in economic performance and financial development. **Al-kharabsheh et**

al. (2022) looked into how employee motivation and job performance in industrial enterprises were affected by digital HRM practices, particularly digital training and performance appraisal. According to the study, both strategies greatly increased motivation, which in turn had a favorable impact on job performance. In this relationship, motivation was found to be a partial mediator. The results emphasize how crucial digital tools are to developing a motivated and performance-driven workforce in the digital age.

Perera and Tilakasiri (2023) investigated how distant work affected workers' job satisfaction and general well-being in Sri Lanka's banking industry in the years following COVID-19. Infrastructure, work-life integration, organizational culture, support, and leadership all have a favorable impact on job satisfaction, according to the study, which was based on responses from 210 bank workers. Strong digital frameworks and support mechanisms are essential, and the study underscores the difficulties of working remotely. Financial firms can use these insights to increase employee engagement in remote work environments. **Bielińska-Dusza et al. (2023)** investigated how remote work affected Polish IT professionals' job satisfaction and experience. The study, which included techniques including surveys, the Servqual model, and the Kano model, discovered that although working remotely has advantages like lower stress and more productivity, important expectations like employment security, professional advancement, and financial support are not fulfilled. The study highlights multifaceted aspects influencing remote work satisfaction in the IT industry and offers a novel application of service quality methods to HR contexts.

A thorough literature analysis was carried out by **Puspita (2024)** to investigate how digital technology is changing fundamental HRM tasks like hiring, performance management, employee experience, and employee development. According to the report, digital HR practices have led to more efficiency, flexibility, and the emergence of new issues including data security. The importance of digital change in changing contemporary HR strategy is emphasized. Both scholars and HR professionals can use these observations as a guide while navigating the digital age. **Karthika et al. (2024)** conducted a cross-sectional study utilizing surveys and interviews to investigate the effects of remote work on employee engagement in the post-pandemic era. The study found that although working remotely increases employee satisfaction, productivity, and flexibility, it also presents communication and organizational alignment issues. To sustain participation, the authors stress the importance of enhanced digital infrastructure and encouraging workplace cultures. The study urges more investigation on the long-term impacts of teleworking in various industries and cultural contexts.

Sharma et al. (2024) used data from IT professionals in Delhi-NCR to investigate the mediating impact of corporate branding in the link between HR practices and employee engagement. Based on resource-based and signaling theories, the study verified that engagement is strongly impacted by excellent HR practices, and that this link is greatly strengthened by successful company branding. Using PLS-SEM analysis, the results provide HR directors with useful advice on how to increase engagement through strategic branding activities. An empirical study by **Prasad et al. (2024)** on IT workers in Hyderabad found that remote work has a major impact on motivation, job satisfaction, and performance through elements including teamwork, self-efficacy, and occupational stress. Employee performance is significantly impacted by occupational stress brought on by a decrease in peer interaction and work-life conflict, according to the study. Although teamwork and self-sufficiency increased motivation and happiness, stress remained a

significant obstacle. In order to improve engagement and manage stress in remote situations, the authors proposed integrated HR policies.

Through the mediating function of job satisfaction, **Shahi, Gupta, and Bhardwaj (2024)** investigated the effects of digital HRM practices, particularly digital training and digital performance appraisal, on the work performance of Gen Z employees. According to earlier research, workers who receive ongoing skill improvement and feedback typically exhibit greater levels of engagement and productivity. The literature also emphasizes the need to align digital tools with generational preferences. However, research gaps exist in sectoral applications and long-term impacts. **Barbieri, Bellini, and De Simone (2024)** examined the effects of flexible work arrangements—which were hastened by COVID-19—on the performance and job satisfaction of public employees. This study focuses on cognitive obstacles, such as organizing activities and collaborating with others, as possible job resources, but previous research frequently emphasizes negative consequences. According to the JD-R paradigm, these cognitive demands have an impact on performance and pleasure at home. The dual role of such demands in remote public sector contexts was not well-focused in previous study.

Ruželė, Stankevičienė, and Koreivaitė (2024) investigated the effects of remote work on bank workers' job satisfaction, engagement, and individual performance across five nations. Although previous studies have linked remote work to a variety of outcomes, this study is the first to demonstrate that, although it improves job satisfaction, it also decreases involvement in general. The impact of remote work on engagement is moderated by the intensity of the activity and mediated by job satisfaction. The research expands upon the growing comprehension of the complex behavioral and psychological effects of remote work in banking. **Muktadir (2024)** examines how the banking sector in Bangladesh changed HRM through the adoption of e-HRM after COVID-19. Previous research has identified digital HR tools as important facilitators of remote work, quicker decision-making, and employee self-service. The study highlights how pandemic-driven changes hastened the integration of digital HR systems. However, earlier works lacked in-depth insight into post-pandemic implementation challenges in South Asian banks, which this study helps address.

Barbieri et al. (2025) used data from 484 employees to study flexible work arrangements in the Italian public sector. According to the study, scheduling and work structure planning have a good impact on both workplace happiness and performance at home. It was demonstrated using the JD-R model that cognitive job demands serve as a moderator as well as a challenge. Task organization and coordination under flexible work arrangements have a big impact on employee satisfaction based on performance results. **Dev and Sainger (2025)** draw attention to the increasing importance of digital training in improving employee performance in India's non-banking sectors. Previous research has concentrated on traditional training methods, but this study highlights online learning platforms as effective tools for skill development. The literature also suggests that digital training increases adaptability and aligns employee capabilities with organizational goals, which this study addresses.

Objectives of the Study

- To assess the adoption of digital HR practices in NBFIs and their role in transforming core HR functions.

- To examine the impact of remote work culture on employee engagement and job satisfaction in the post-pandemic context.
- To analyze the relationship between digital HR initiatives, employee engagement, and job satisfaction in NBFIs.

Research Methodology

This study examines how remote work culture and digital HR practices can improve employee engagement and job satisfaction in non-banking financial institutions (NBFIs) using a descriptive and qualitative methodology based on secondary data. Data gathered from high-impact academic journals, a thorough analysis of the body of current literature, institutional publications, and industry reports. To find important trends, obstacles, and tactical solutions pertaining to the adoption of digital HR in NBFIs, a theme analytic approach has been utilized. The emphasis is still on integrating current research and real-world knowledge to comprehend how distant frameworks and digital tools support employee-centric results. Finding important trends, practices, and difficulties pertaining to digital HR procedures and remote work cultures in Non-Banking Financial Institutions (NBFIs) is primarily based on the literature review. Every source has undergone a careful evaluation to ensure that it is authentic, relevant, and in line with the goals of the study.

Digital HR Transformation in NBFIs – Thematic Insights

In Non-Banking Financial Institutions (NBFIs), digital HR transformation signifies a change from traditional personnel management to a tech-enabled, employee-centric, and strategically aligned approach. Key focal areas and evidence-based insights from top HRM literature and empirical investigations are outlined in the theme analysis that follows.

Theme	Insight	Source
Technological Tools	NBFIs are deploying HRIS, AI-powered recruitment, cloud-based learning, and performance analytics for core HR functions.	arxiv.org, Research Gate, Science Direct
Cultural Shift	Digital transformation in HR signifies not only tech adoption but reshaping organizational culture toward agility and data-centricity.	Digital HRM studies, Emerald, Springer
Operational Enhancement	Digital tools streamline onboarding, virtual performance reviews, and continuous engagement in remote settings.	HRIS in banking sector – Elsevier, JSTOR
Empirical Evidence	Studies in Nepal and Bangladesh indicate efficiency gains, though reveal gaps in infrastructure and digital readiness.	NepJOL, RR Journals, SAGE Open
Change Enablers	Leadership support, reskilling initiatives, and alignment with strategic objectives are critical for success in HR digitalization.	UTAUT framework, SAGE, Springer Link
Hybrid Work Enablement	Digital HR systems enhance flexibility, work-life balance, and remote teamwork in hybrid work environments.	Digital Economy HR – Scopus, Elsevier
Strategic Outcomes	Digital HR is foundational for building transparent, resilient HR capabilities, boosting engagement and future-readiness in NBFIs.	HR Transformation Literature – Emerald

Overall, these themes show that organizational flexibility, leadership engagement, and preparedness for remote and hybrid work futures are just as important to the success of digital HR transformation in NBFIs as technology advancements. A road map for comprehending sectoral readiness and HR digitization gaps is provided by this topic framework.

Remote Work Culture and Employee Outcomes in NBFIs

According to numerous studies conducted across the banking industry, non-banking financial institutions' (NBFIs') post-pandemic remote work culture has shown notable gains in job satisfaction, autonomy, and work-life balance. However, employee engagement may decline as a result of greater social isolation and fewer casual encounters, even as job satisfaction tends to grow with the intensity of remote work. Strong digital infrastructure and management assistance are essential for maintaining engagement and well-being under remote arrangements, according to empirical studies from South Asian banks (such as Sri Lanka).

A comprehensive review of the literature confirms that working remotely increases productivity and autonomy while highlighting the significance of organizational policies and clear communication procedures in preventing disengagement. German research indicates that working remotely greatly improves banking professionals' affective commitment and job satisfaction. As a result, NBFIs' engagement and satisfaction can be maximized by implementing a carefully balanced hybrid approach that includes human-centered policies, technology enablement, and strong leadership support.

Key Digital HR Initiatives in NBFIs

Initiative	Impact on Employee Engagement & Satisfaction
AI-based Recruitment Tools	Speed up hiring & improve role-person fit, enhancing satisfaction.
HR Information Systems (HRIS)	Promote transparency in leave, payroll & performance management.
Cloud-based Learning Platforms	Foster continuous skill development and motivation.
Digital Performance Reviews	Provide real-time, data-driven feedback increasing fairness & trust.
Employee Self-Service Portals	Empower employees with autonomy and timely access to HR services.
Virtual Wellness Programs	Support mental health and work-life balance in remote setups.

Examining the effects of remote work culture and digital HR practices on job satisfaction and employee engagement in non-banking financial institutions (NBFIs) was the goal of this study. Using theme analysis and secondary data, the following significant trends and revelations were found.

Results and Discussions

➤ Digital HR Initiatives Enhancing Engagement and Efficiency

NBFIs are rapidly using digital tools including cloud-based learning, HRIS, AI-based hiring, and virtual performance management systems, according to data from Puspita (2024). Key engagement factors including flexible self-paced learning, transparent evaluation, and personalized development are all promoted by these tools. Research shows that these programs greatly increase operational agility and staff morale when they are in line with corporate objectives and backed by leadership.

➤ Remote Work Culture's Dual Impact on Job Satisfaction

According to Perera & Tilakasiri (2024), working remotely gave Sri Lankan banking professionals more freedom and a better work-life balance, but it also brought with it drawbacks including digital fatigue, a lack of workspace, and a sense of alienation. Similarly, Karthika et al. (2024) discovered that although working remotely increased pleasure and productivity, communication breakdowns and an increase in household duties threatened engagement and job satisfaction. These results are pertinent to NBFIs, which are institutionalizing hybrid work.

➤ Interrelationship between Digital HR, Engagement, and Satisfaction

According to the integrated literature, there is a synergistic effect when supportive remote work structures are combined with digital HR practices. Organizations that invest in employee-centric policies, virtual collaboration technologies, and digital upskilling are more likely to report better levels of engagement and satisfaction, as shown by Karthika et al. (2024) and Puspita (2024). Employees that are assisted remotely and have access to digital resources have greater emotional ties to their organizations, making engagement a mediating factor.

➤ Sectoral Context: Gaps in NBFIs vs. Banks

NBFIs lag behind commercial banks in South Asia in terms of leadership commitment and infrastructural preparation, whereas commercial banks exhibit maturity in digital HR transformation. Dev & Sainger (2024) and Perera & Tilakasiri (2024) both note that the full benefits of digital HR are impeded by gaps in remote infrastructure, particularly in non-urban financial institutions. In order for NBFIs to meet the staff experience levels observed in the banking industry, these inequalities must be addressed.

➤ Strategic Implications

Thematic synthesis demonstrates that remote work and digital HR should be seen as cultural enhancers as well as operational tools. The greatest gains will be made by NBFIs that present digital adoption as a component of a larger employee-first culture that emphasizes psychological safety, virtual inclusivity, and purpose-driven work. In order to maximize results, leadership support, digital literacy, and flexible policy design become essential elements.

➤ Key Performance Indicators of Digital HR and Remote Work Outcomes in NBFIs

Measurable gains have been made in several important employee-related KPIs as a result of NBFIs integrating remote work modes and digital HR practices. Research shows that businesses who use cloud-based performance management and AI-based hiring have shown up to 20% increases in employee engagement ratings (Sharma et al., 2024). According to Perera and Tilakasiri (2023), employees who worked remotely for financial institutions reported higher

work-life balance satisfaction ratings by 18%. KPIs related to productivity, such task completion rates and involvement in digital learning have also seen notable improvements, especially in NBFIs implementing hybrid work structures. However, when virtual communication was poor or when techno stress was brought on by digital overload, several institutions reported flat or declining participation (Karthika et al., 2024). In companies that implemented digital HR solutions for employee recognition and ongoing feedback in addition to efficiency, retention numbers improved. These KPI trends attest to the fact that NBFI employee motivation, contentment, and loyalty may be greatly increased through the efficient application of digital HR practices and structured remote work regulations.

Hybrid Work Satisfaction and Engagement Trends in India

According to recent workplace polls, 97% of Indian workers favor flexible work patterns over strict timetables, indicating an increase in hybrid job satisfaction (Forbes Advisor India, 2024). In contrast, only 8% of fully remote workers are actively engaged, while 19% of hybrid workers are (Gallup India, published by SHRM, 2025). This gap in participation shows that without human connection and organized virtual support, autonomy is insufficient on its own. According to reports from The Hindu, issues include a lack of designated workstations and a blurring of work-life boundaries have an impact on mental health, particularly in metropolitan NBFIs. These facts indicate that remote work regulations, wellness plans, empathic leadership, and constant two-way communication are necessary to support digital HR activities.

Limitations

Since this study only uses secondary data, there is little control over the currency and correctness of the data. Consistency and comparability may be impacted by differences in data sources and methodology. Capturing current employee experiences and new trends is hampered by the lack of primary data. The results might not accurately represent the difficulties particular to a given NBFI or geographic area. Some conclusions may become outdated due to the rapid advancement of technology. Lastly, the depth of the study's thematic analysis may be limited by the caliber and extent of the body of current literature.

Practical Implications

According to this survey, NBFIs should use digital learning platforms and AI-enabled HR technologies to improve employee satisfaction and engagement. Reducing digital weariness and disengagement requires structured communication and clear policies for remote work. Investing in digital infrastructure and leadership development is essential, particularly for smaller or rural NBFIs. Wellness initiatives and consistent feedback mechanisms are essential for hybrid models. Digital adaptation disparities between generations can be addressed with tailored interaction tactics. By combining these strategies, NBFIs can develop a workforce that is resilient, driven, and prepared for the future.

CONCLUSION

This study investigated the effects of remote work culture and digital HR practices on job satisfaction and employee engagement in non-banking financial institutions (NBFIs). Thematic analysis and secondary data revealed that digital tools like cloud-based learning platforms, AI-enabled hiring, and HRIS improve engagement, particularly when they are in line with

organizational goals and have the backing of leadership. Although working remotely might increase autonomy and enjoyment, there are drawbacks as well, such as decreased interpersonal connections and techno stress. The combined use of organized remote frameworks and digital HR greatly enhances employee retention, motivation, and overall work experience. The report highlights the need for tech-enabled, inclusive, and personalized engagement initiatives in NBFIs and adds to the expanding conversation on HR digitization in India's financial sector.

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