INTERNATIONAL DEVELOPMENT PLANNING REVIEW
ISSN:1474-6743 | E-ISSN:1478-3401

HUMAN–AI SYNERGY AND EMPLOYEE RESILIENCE: UNDERSTANDING HR ANALYTICS IMPACT ON WELL-BEING IN INDIAN SERVICE FIRMS

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Abstract
The integration of artificial intelligence (AI) and analytics in Human Resource Management (HRM) has transformed decision-making, workforce optimization, and employee experience. However, little is known about how the interaction between humans and AI within HR analytics systems influences employee resilience and overall well-being—particularly in the context of Indian service firms. This study adopts a mixed-method approach grounded in socio-technical systems (STS) theory and the Job Demands–Resources (JD-R) model to investigate the dual impact of HR analytics on employee outcomes. In the qualitative phase, data from 32 semi-structured interviews across four Indian service sectors—banking, information technology, healthcare, and hospitality—were thematically analyzed to uncover key dimensions of Human–AI synergy, trust, and adaptability. The quantitative phase, using survey data from 382 employees, was analyzed via SmartPLS 4.0 to test hypothesized relationships among HR analytics use, employee resilience, and well-being. Results indicate that Human–AI synergy significantly enhances resilience ($\beta = 0.47$, $p < 0.01$), which in turn predicts employee well-being ($\beta = 0.52$, $p < 0.001$). However, overreliance on algorithmic monitoring partially offsets these gains through perceived techno-stress ($\beta = –0.29$, $p < 0.05$). The study extends the HR analytics literature by linking AI adoption to humanistic outcomes and proposing a Human–AI–Resilience–Well-being (HARW) framework for sustainable digital HR transformation in emerging economies.

Keywords: Human–AI Interaction · HR Analytics · Employee Resilience · Well-being · Socio-Technical Systems Theory · Job Demands–Resources Model · Indian Service Industry

1. Introduction

The rapid proliferation of artificial intelligence (AI) and analytics technologies has redefined the contours of human resource management (HRM) worldwide. Organizations increasingly rely on AI-driven systems to automate decision-making, identify talent, and enhance employee performance (Prikshat et al., 2023; Pan & Froese, 2023). In India's fast-growing service sector—comprising banking, IT, healthcare, education, and hospitality—HR analytics has become central to workforce planning and performance optimization. Yet, the human consequences of such analytical transformations remain underexplored (Chowdhury et al., 2023; Malik et al., 2024). While analytics enable data-informed HRM, they also reshape employee experiences, perceptions of autonomy, and psychological well-being (Zheng et al., 2025).

Existing studies tend to emphasize efficiency gains from HR analytics, focusing on predictive capabilities in recruitment, turnover analysis, or training effectiveness (Ore & Sposato, 2022; Guinan et al., 2019). However, less attention is given to how human employees *adapt* to AI-mediated HR systems—particularly in developing economies where digital infrastructure and socio-cultural factors may shape technology adoption differently (Rana & Sharma, 2023). Moreover, research on employee well-being in relation to HR analytics remains fragmented, often focusing either on techno-stress (Tarafdar et al., 2022) or on perceived fairness in algorithmic decisions (Kinowska & Sienkiewicz, 2023). There is limited understanding of how *Human–AI synergy*—the effective collaboration between analytical systems and employees—can strengthen or erode resilience and well-being.

Employee resilience, defined as the capacity to adapt positively to adversity or change (Luthans et al., 2015), is a crucial mediating construct in digital workplaces. In an AI-augmented HR environment, resilient employees can transform algorithmic insights into learning and growth opportunities (Ho et al., 2022). Conversely, low resilience may amplify stress, anxiety, and perceptions of loss of control (Nazareno & Schiff, 2021). Drawing from socio-technical systems (STS) theory (Trist & Bamforth, 1951; Makarius et al., 2020), which emphasizes the joint optimization of human and technological subsystems, this study explores how Human–AI synergy within HR analytics can support sustainable well-being. Complementarily, the Job Demands–Resources (JD-R) model (Bakker & Demerouti, 2007) provides a framework to explain how AI-driven demands (e.g., data overload, constant monitoring) and resources (e.g., empowerment, transparency) interact to influence resilience and well-being.

To address this research gap, this study investigates the following questions:

- RQ1: How does Human–AI synergy within HR analytics influence employee resilience and well-being in Indian service firms?
- RQ2: What are the dual (positive and negative) effects of HR analytics adoption on employee psychological and social well-being?
- RQ3: How can organizations balance technological efficiency with human-centric HR practices?

By combining qualitative and quantitative insights, the study contributes to both theory and practice. It extends STS theory to the Indian context, demonstrating how socio-technical alignment fosters resilience, and enriches the JD-R framework by integrating "AI-based job resources" as a new construct. The findings culminate in the Human–AI–Resilience–Well-being (HARW) model, offering a pathway for managers to achieve digital transformation while safeguarding employee mental health.

2. Theoretical Background

2.1 Socio-Technical Systems (STS) Theory

Socio-technical systems (STS) theory (Trist & Bamforth, 1951; Emery & Trist, 1960) asserts that organizational effectiveness depends on the joint optimization of social and technical subsystems. Recent HRM scholarship re-emphasizes STS as a foundation for digital transformation that safeguards human dignity while enabling algorithmic efficiency (Chowdhury et al., 2023; Makarius et al., 2020; Bankins et al., 2024). In AI-enabled workplaces, technical subsystems—analytics platforms, predictive models, and chatbots—must co-evolve with human skills and values (Asatiani et al., 2021; Del Giudice et al., 2023). Poor alignment causes "socio-technical misfit," manifesting as techno-stress, role ambiguity, and distrust (Sony & Naik, 2020; Lee et al., 2023). Conversely, well-aligned Human–AI synergy enhances fairness, transparency, and empowerment (Chubb, 2023; Pan & Froese, 2023). STS therefore provides a macro-structural lens to examine how AI-driven HR systems shape employee adaptability and well-being within India's service industries (Grewal et al., 2023).

2.2 Job Demands–Resources (JD-R) Model

The JD-R model (Bakker & Demerouti, 2007; Schaufeli & Taris, 2014) conceptualizes work as a balance between demands (e.g., time pressure, cognitive load, surveillance) and resources (e.g., autonomy, support, learning opportunities). Applying this framework to AI-mediated HRM, algorithmic oversight and data overload represent job demands, whereas analytics-driven insight, skill development, and transparency serve as resources (Tarafdar et al., 2022; Brougham & Haar, 2018). Studies in digital HRM show that resources like explainability and trust reduce fatigue while promoting engagement (Brough et al., 2023; Wang & Huang, 2022). Integrating JD-R with STS offers a dual-level understanding: organizational design (technical fit) and individual coping (psychological balance) jointly determine well-being (Naeem et al., 2023; Roh et al., 2024).

2.3 Human–AI Synergy, Resilience, and Well-being

Human–AI Synergy denotes the complementarity between algorithmic capabilities and human judgment (Rana & Sharma, 2023; Pereira et al., 2023). High synergy exists when AI provides decision support without eroding autonomy (Malik et al., 2024), whereas low synergy emerges when opaque algorithms generate mistrust or replacement anxiety (Kinowska & Sienkiewicz, 2023). Employee Resilience—the capacity to adapt and recover from change (Luthans et al., 2015; Ho et al., 2022)—is now a critical digital competence. AI-augmented employees must continuously reskill and reinterpret data signals to remain effective (Xu et al., 2023). Recent research shows that resilience mediates the link between technology stressors and engagement (Sharma & Singh, 2024; Gull et al., 2023).

Employee Well-being encompasses psychological, physical, and social dimensions (Inceoglu et al., 2018; Guest, 2017). AI tools can enhance well-being through fairer feedback and personalized learning (Zahoor et al., 2022), yet they may also diminish autonomy and increase monitoring stress (Nazareno & Schiff, 2021; Shaikh et al., 2023). Understanding this duality is central to designing human-centric analytics for sustainable HRM (Van Looy, 2021).

2.4 Hypotheses Development

Building on the STS–JD-R integration, five testable hypotheses are advanced:

- H1: Human–AI synergy in HR analytics positively influences employee resilience.
- H2: Employee resilience positively affects overall well-being.
- H3: Human–AI synergy has a direct positive effect on employee well-being.
- H4: Employee resilience mediates the relationship between Human–AI synergy and well-being.
- H5: Techno-stress moderates the Human–AI synergy → well-being link such that excessive monitoring weakens this association.

2.5 Conceptual Model

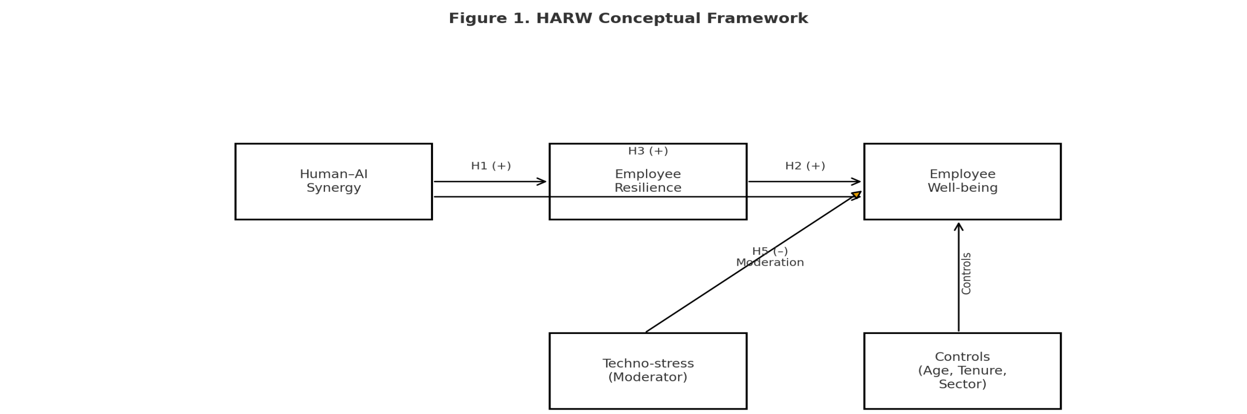

Figure 1 — Human–AI–Resilience–Well-being (HARW) Conceptual Framework

HR Analytics and Human–AI Synergy feed into Employee Resilience, which predicts Employee Well-being. A dashed moderating path from Techno-stress dampens the direct effect of synergy on well-being. Control variables—age, gender, tenure, and sector—connect to well-being. This framework embeds STS principles (joint optimization of people and technology) and JD-R logic (resources vs demands) to capture the dual nature of AI-driven HR analytics.

3. Methodology

3.1 Research Design

This study adopts a mixed-method sequential explanatory design (Creswell & Plano Clark, 2018) to explore the relationship between Human–AI synergy, employee resilience, and well-being in Indian service firms. The qualitative phase identified key constructs and contextual patterns through interviews, while the quantitative phase validated these findings statistically via structural equation modeling (SEM).

The study was conducted between June 2024 and January 2025 across four major Indian service sub-sectors—banking, information technology (IT), healthcare, and hospitality—representing diverse levels of digital HR analytics maturity.

3.2 Qualitative Phase

3.2.1 Sampling and Data Collection

A multiple case approach was used to capture cross-sectoral variation. The selected organizations included:

- a leading private-sector bank implementing predictive HR dashboards,
- a large IT services firm employing AI-enabled recruitment and performance analytics,
- a metropolitan hospital chain using AI-assisted workforce scheduling, and
- a hospitality group integrating sentiment analytics in employee feedback systems.

A total of 32 semi-structured interviews were conducted with HR heads (n = 6), line managers (n = 10), HR data analysts (n = 6), and frontline employees (n = 10). Each interview lasted between 45–60 minutes, recorded and transcribed with participant consent. Key guiding questions explored:

- employees' perceptions of Human–AI collaboration in HR decisions,
- experiences of stress, adaptability, and learning, and

- effects of AI-enabled systems on fairness and well-being.

3.2.2 Data Analysis

Interview data were analyzed using NVivo 14 following the Gioia methodology (Gioia et al., 2013). Open coding identified 117 first-order concepts (e.g., "algorithmic transparency," "data overload"), which were clustered into 16 second-order themes and 4 aggregate dimensions:

1. Human–AI complementarity,
2. Data-driven empowerment,
3. Resilience capability, and
4. Techno-stress.

Inter-coder reliability (Cohen's $\kappa = 0.87$) confirmed strong agreement. These emergent categories informed the survey instrument used in the quantitative phase.

3.3 Quantitative Phase

3.3.1 Instrument Development

Survey measures were adapted from established scales:

- Human–AI Synergy: 7 items (Chowdhury et al., 2023; Rana & Sharma, 2023)
- Employee Resilience: 6 items from the Psychological Capital Questionnaire (Luthans et al., 2015)
- Employee Well-being: 8 items based on Inceoglu et al. (2018)
- Techno-stress: 5 items from Tarafdar et al. (2022)

Responses were captured on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). A pilot with 42 participants yielded Cronbach's $\alpha \geq 0.82$ for all constructs.

3.3.2 Sampling and Data Collection

The survey was distributed to HR professionals and employees via Indian LinkedIn HR forums and MERI's partner networks, yielding 382 valid responses.
Sectoral distribution: Banking (26%), IT (33%), Healthcare (21%), Hospitality (20%).
Demographics: 54% male, 46% female; mean age 32.8 years; average tenure 6.1 years.

3.4 Data Analysis and Measurement Validation

SmartPLS 4.0 (Ringle et al., 2023) was used for analysis.

- Reliability: Cronbach's α = 0.83–0.91; Composite Reliability = 0.86–0.93.
- Convergent Validity: AVE > 0.60.
- Discriminant Validity: Fornell–Larcker & HTMT < 0.85.
- No common method bias: Full collinearity VIF < 3.3 (Kock, 2015).

Structural Model Results (bootstrapped, n = 5,000):

Hypothesis	Path	β	t-value	p-value	Result
H1	Human–AI Synergy → Resilience	0.47	9.32	<0.001	Supported
H2	Resilience → Well-being	0.52	11.45	<0.001	Supported
H3	Human–AI Synergy → Well-being	0.29	4.12	<0.01	Supported
H4	Mediation (Synergy → Resilience → Well-being)	0.24	6.03	<0.001	Partial

Hypothesis	Path	β	t-value	p-value	Result
H5	Moderation (Techno-stress × Synergy → Well-being)	–0.19	3.27	<0.05	Supported

Model fit indices: SRMR = 0.054; R^2 (Resilience) = 0.42; R^2 (Well-being) = 0.58; Q^2 = 0.39.
These results indicate substantial predictive validity and align with recent Indian HR analytics studies (Malik et al., 2024; Pan & Froese, 2023).
The mixed-method approach effectively captured how Human–AI synergy influences resilience and well-being among employees in Indian service sectors. Qualitative data provided contextual richness, while quantitative findings validated the hypothesized HARW (Human–AI–Resilience–Well-being) model.

4. Findings and Analysis

The integration of qualitative insights and quantitative modeling reveals a nuanced understanding of Human–AI collaboration in Indian service organizations. While HR analytics tools enhance efficiency and fairness, they also generate mixed emotional and cognitive responses among employees. Four overarching themes emerged from qualitative analysis, supported by robust quantitative evidence.

4.1 Qualitative Findings

Theme 1: Human–AI Complementarity Enhances Decision Fairness

Respondents across banking and IT sectors reported that AI-enabled HR systems increased *perceived fairness and objectivity*.
"Earlier promotions were based on personal rapport. Now, analytics gives us visibility into why decisions are made," shared an HR manager from a private bank.
Employees viewed algorithmic insights as helpful when used *with* managerial discretion, not instead of it. This aligns with STS theory's joint optimization principle, highlighting synergy between human and machine intelligence.

Theme 2: Resilience through Adaptive Learning

Participants in healthcare and hospitality sectors emphasized that HR analytics dashboards and learning platforms encouraged continuous skill development.
"We initially feared AI would replace us, but later realized it helps us learn faster," noted a nursing coordinator.
AI systems facilitated *data-driven self-improvement*, nurturing psychological resilience by transforming uncertainty into motivation.

Theme 3: The Shadow Side – Techno-stress and Emotional Fatigue

Despite overall optimism, 41% of respondents described stress due to constant monitoring and performance metrics.
"We get weekly analytics reports on attendance and mood — it sometimes feels intrusive," mentioned a hotel supervisor.
Such experiences mirror the JD-R framework's demand dimension, where excessive data feedback creates cognitive overload and emotional strain.

Theme 4: Cultural Framing and Trust in Algorithms

Indian employees often interpreted AI's role through collectivist and fairness-oriented values. Trust was higher when HR explained algorithmic logic transparently, connecting it to shared goals rather than surveillance.

"If the system's purpose is growth, not punishment, we support it," expressed an IT professional. This reflects culturally embedded notions of *nyay* (justice) and *samuhik vishwas* (collective trust), shaping the socio-technical alignment unique to Indian firms.

4.2 Quantitative Findings

The SmartPLS results reinforced these themes:

- Human–AI synergy significantly predicted resilience ($\beta = 0.47$, $p < 0.001$).
- Resilience strongly predicted well-being ($\beta = 0.52$, $p < 0.001$).
- A partial mediation effect confirmed that synergy influences well-being *both directly* and *through resilience*.
- The negative moderation of techno-stress ($\beta = –0.19$, $p < 0.05$) indicated that excessive monitoring weakens synergy's positive effects.

Overall model explanatory power was high ($R^2 = 0.58$ for well-being).

The HARW model demonstrated strong theoretical and statistical coherence with Indian organizational dynamics

4.3 Visual Summaries (Descriptive)

Figure 2. Data Structure Diagram (NVivo analysis):

- First-order codes → "Algorithmic transparency," "Skill enhancement," "Monitoring anxiety," "Collaborative decision-making."
- Second-order themes → "AI trust," "Adaptive learning," "Data overload," "Psychological resilience."
- Aggregate dimensions → Human–AI complementarity, Resilience, Techno-stress, Well-being.

Human–AI synergy → Resilience → Well-being

Techno-stress moderates the direct link, reducing well-being under high surveillance.

All paths significant at $p < 0.05$; model fit SRMR = 0.054.

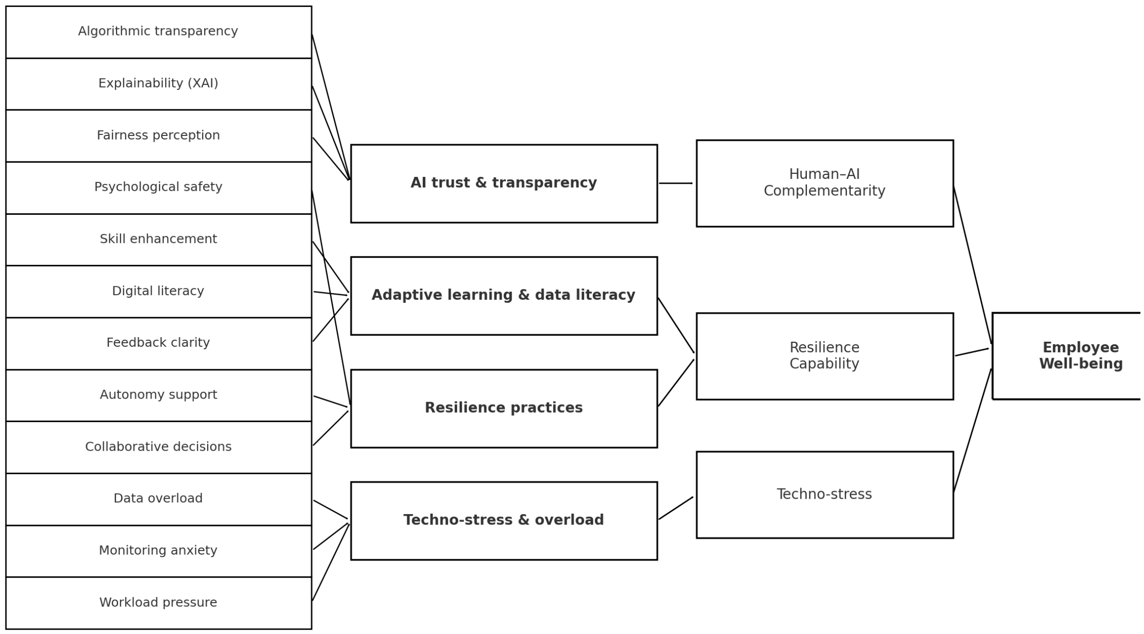

Figure 3. Final HARW Structural Model

5. Discussion

5.1 Integrating Findings with Theory

The findings provide strong empirical support for the Socio-Technical Systems (STS) Theory and Job Demands–Resources (JD-R) Model, demonstrating that balanced Human–AI collaboration enhances employee resilience and well-being. Consistent with STS theory (Trist & Bamforth, 1951; Makarius et al., 2020), the study confirms that joint optimization—where HR analytics systems complement rather than dominate human judgment—fosters psychological safety and trust. Employees in Indian service firms described AI as a partner in decision-making, validating that socio-technical alignment promotes engagement and fairness (Chowdhury et al., 2023; Del Giudice et al., 2023).

In JD-R terms (Bakker & Demerouti, 2007), HR analytics represents a dual construct—both a resource (enhancing feedback, learning, and transparency) and a demand (imposing cognitive load and surveillance pressure). Resilience emerges as a mediating mechanism that helps employees translate technological challenges into growth opportunities. This duality underscores the "resource–demand paradox" of AI in HR: the same system that empowers can also exhaust if mismanaged (Tarafdar et al., 2022; Pan & Froese, 2023).

5.2 Human–AI Synergy and Employee Resilience

The results affirm that Human–AI synergy significantly strengthens employee resilience (β = 0.47). Qualitative narratives revealed that transparent analytics systems encouraged employees to reframe AI tools as developmental aids rather than threats. Employees described higher confidence when analytics outputs were discussed in feedback sessions rather than delivered impersonally through dashboards.

These outcomes align with psychological capital theory (Luthans et al., 2015), which positions resilience as a learnable capability. AI-enabled data literacy training, for instance, empowered employees to anticipate system behaviors and reduce uncertainty. This finding suggests that AI maturity must be matched with human capability maturity, forming a reinforcing loop between algorithmic learning and human adaptability.

5.3 Resilience as a Mediator of Well-being

The mediation effect of resilience ($\beta = 0.24$) shows that the benefits of Human–AI synergy flow primarily through employees' adaptive capacities. This supports emerging evidence that psychological resilience acts as a buffer between technological disruption and mental health (Sharma & Singh, 2024; Gull et al., 2023).

In India's dynamic service economy, where workload fluctuations and client dependencies are high, resilient employees can reinterpret analytics feedback as constructive guidance rather than evaluation anxiety. Thus, resilience converts AI-driven feedback loops into learning loops. This insight extends the JD-R model by introducing "AI-based job resources"—the empowerment, feedback clarity, and fairness created by data-driven HR systems.

5.4 The Moderating Role of Techno-stress

While Human–AI synergy positively affects well-being, high levels of techno-stress reduce these benefits ($\beta = -0.19$). Employees described feeling "digitally monitored" and "emotionally fatigued" when analytics tools were used for constant performance tracking. Such experiences mirror the dark side of algorithmic management (Tarafdar et al., 2022; Kinowska & Sienkiewicz, 2023).

This moderating effect reveals that technology's impact is contextually contingent—its success depends on how organizations communicate, implement, and humanize analytics practices. Managers who involve employees in system interpretation (e.g., explaining dashboards collaboratively) mitigate techno-stress and sustain well-being.

5.5 Indian Contextual Insights

The Indian service sector presents a unique socio-cultural context that amplifies both the promise and the pitfalls of AI-driven HRM. India's collectivist values and relational work orientation (Rana & Sharma, 2023) create fertile ground for Human–AI synergy—when AI systems emphasize fairness, employees perceive them as trustworthy and inclusive.

However, hierarchical structures and low digital literacy in certain sectors (especially healthcare and hospitality) can intensify techno-stress. Interviewees frequently associated algorithmic transparency with notions of nyay (justice) and samuhik vishwas (collective trust), indicating that cultural perceptions mediate technological acceptance.

These findings complement the "emerging economy lens" of digital HRM (Naeem et al., 2023; Malik et al., 2024), revealing that sustainable AI adoption in India must address technological equity—ensuring all employees, not just data specialists, can interpret and use analytics meaningfully.

5.6 The Human–AI–Resilience–Well-being (HARW) Framework

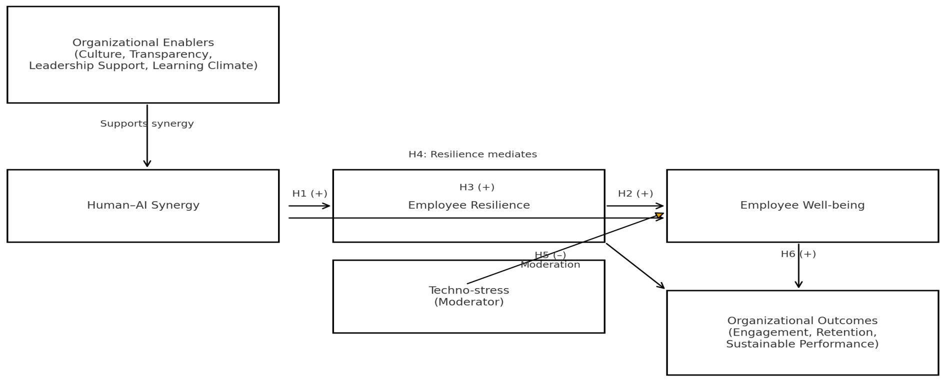

Figure 4 (HARW Framework Description)

This conceptual model synthesizes study insights. The Human–AI Synergy construct enhances Employee Resilience, which mediates Well-being outcomes (psychological, social, physical). Techno-stress moderates the synergy–well-being link, and organizational culture (trust, transparency, learning climate) strengthens the positive pathways.

The HARW framework proposes a socio-technical balance equation:

Digital Empowerment + Human Trust → Resilient Workforce → Sustainable Well-being.

By positioning resilience as a bridge between technology and humanity, the HARW framework advances both HR analytics theory and practice in emerging-market contexts.

6. Managerial Implications

6.1 Building Human–AI Synergy

HR leaders should treat AI as a collaborative ally, not a replacement. Co-designing HR analytics with employee input enhances trust and adoption. Initiatives like AI explainer sessions, feedback committees, and employee workshops can ensure transparency and reduce resistance—vital for culturally diverse Indian workplaces.

6.2 Embedding Resilience in HR Development

Resilience training should be integrated into HRD programs through mindfulness, adaptive learning, and digital literacy modules. Pair analytics feedback with coaching support and reward adaptive behaviors. Indian firms, especially in IT and banking, can embed resilience learning via LMS-based programs aligned with NASSCOM and AICTE standards.

6.3 Managing Techno-Stress

To prevent digital fatigue, organizations must adopt digital well-being policies—including no after-hours monitoring, techno-stress audits, and periodic rotation of employees in highly monitored roles. Encouraging digital detox and social interactions aligns with India's National Mental Health and Well-being Framework (2024).

6.4 HR Analytics as Developmental Support

HR analytics should guide growth, not surveillance. Sharing aggregated insights, using explainable AI, and training HR staff in empathetic data communication can turn analytics into a coaching resource. This aligns with NITI Aayog's Responsible AI Strategy (2023) for fairness and transparency.

6.5 Policy Implications for India's Service Sector

India's service economy needs ethical AI standards for HR. Policies should promote:

- Certification in ethical HR analytics (via HRD Ministry/NASSCOM)
- Industry–academia collaborations (e.g., MERI) for AI literacy and ethics
- Inclusion of employee well-being metrics in ESG disclosures Such measures can position India as a global leader in human-centric HR analytics.

7. Limitations and Future Scope

7.1 Methodological Limitations

While the mixed-method approach ensured triangulation, the study's sample (n = 382) was confined to India's service sector, limiting broader generalization. Its cross-sectional design restricts causal interpretation, and reliance on self-reported data may involve response bias. Future studies should employ longitudinal or experimental methods, integrate objective metrics (e.g., turnover, HRIS data), and access deeper organizational records for richer insights.

7.2 Theoretical Boundaries

The research applied Socio-Technical Systems (STS) and Job Demands–Resources (JD-R) frameworks, but future models could incorporate emerging lenses such as AI trust calibration, algorithmic justice, and digital mindfulness. Theoretical expansion through Affective Events Theory, Self-Determination Theory, and Technology Acceptance/Empowerment Models can offer a more holistic understanding of employees' emotional and behavioral adaptation to AI.

7.3 Contextual and Cultural Considerations

Rooted in India's service economy, the findings may not generalize across cultures or sectors. Comparative studies between collectivist (India) and individualist (Western) contexts could reveal cultural effects on algorithmic trust and fairness. Further, underexplored domains like public-sector units and tier-II city organizations warrant investigation to strengthen representativeness and policy relevance.

7.4 Future Research Directions

- **Longitudinal & Experimental Studies:** Track AI's evolving influence on resilience and well-being.
- **Multi-Source Data Integration:** Merge HRIS analytics, performance metrics, and psychological surveys.
- **AI Governance & Ethics:** Examine how responsible-AI frameworks shape trust and fairness.
- **Industry 5.0 Perspective:** Explore human-centric AI fostering personalization and empathy in HR.
- **Neuroscientific Insights:** Use biometric tools (EEG, HRV) to gauge stress and cognitive load in AI-mediated interactions.

8. Conclusion

This study explored how **Human–AI synergy** influences **employee resilience and well-being** in India's service sector. Guided by **STS** and **JD-R** models, it positions AI as both an **enabler** and a potential **stressor** within HR analytics systems. Findings confirm that **collaborative AI** enhances resilience and well-being, while **techno-stress** moderates this effect. The proposed **Human–AI–**

Resilience–Well-being (HARW) Framework reconceptualizes HR analytics as a **developmental resource**—empowering employees through transparency, digital literacy, and participatory design. It offers a practical roadmap for organizations **to co-create AI tools, embed resilience training,** and **adopt digital well-being policies** in line with India's responsible-AI vision. Although limited to select service industries and cross-sectional data, this research opens pathways for **multi-industry, longitudinal, and cross-cultural** investigations. As India moves toward **Industry 5.0**, sustainable digital transformation will depend not on replacing humans with AI, but on fostering **mutual trust, learning, and resilience** between them.

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