

**EFFECTS OF REMOTE WORKING ON EMPLOYEE PRODUCTIVITY AT ABSA
BANK PLC**

BY

EDITH WANJIKU KIMONDO

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DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other college, institution or university other than the University of Nairobi.

Signed:  _____ Date: 16th Nov 2022

EDITH WANJIKU KIMONDO

D64/28330/2019

This Project has been presented for examination with my approval as the appointed Supervisor.

Signed:  _____ Date 16th Nov 2022

Dr.Florence K. Muindi
Senior Lecturer and Chairperson
Department of Business Administration
Faculty of Business and Management Sciences

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DEDICATION

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ABBREVIATIONS AND ACRONYMS

| | |
|-----------------|--|
| ABSA | Amalgamated Bank of South Africa |
| CBK | Central Bank of Kenya |
| COVID-19 | Coronavirus Disease of 2019 |
| HR | Human Resource |
| ICT | Information and Communication Technology |
| PLC | Public Limited Company |

ABSTRACT

Remote working can hamper or improve employees' productivity in an organization. In response to Covid-19 pandemic as well as related government regulations, Absa Bank Plc had to develop remote work policies and procedures to create room for employee remote working. With minimum supervision, the human resource department in Absa bank Plc has to ensure that employees working from their homes remain motivated and productive. It is therefore important to understand how remote working affects employees' productivity in banking sector. This study assessed literature review on remote working and employee productivity. The findings from literature review established that remote working influences employee productivity significantly and positively. Therefore, this study was carried out to determine the effect of remote working on employees' productivity. The environments' dynamic nature in which the organizations and the employees operate make this research very fundamental. The study's objective was to evaluate the effect of remote working on overall employees' productivity at ABSA Bank Plc. It focuses on whether the preparation that help personnel to work at home has significant effect on their productivity. To achieve this objective, a case study was adopted. Stratified random sampling was employed to pick a sample of employees working in seven departments at the head office of Absa Bank Plc in Nairobi County. These departments are customer service, compliance and legal, enterprise banking, information and communication technology, credit, marketing and corporate relations and operations departments. Data was collected through questionnaires and quantitative data was analyzed and results were displayed in tables whereas qualitative data was analysed by thematic analysis. According to the study, remote working had positive influence on employee productivity at Absa Bank Plc. The study found that most of the employees at Absa Bank Plc had practiced remote working in the last three years to very large extent. Further, the study found that remote working enabled a more flexible work schedule, enhanced cohesion between work and family life, reduced interferences and interruptions, and reduced on commuting and thus save a lot of money and time. In addition, with remote working, the employees were not stressed of being caught up in traffic during rush hour. Also, the study established that remote working saves travel time and also reduces operation cost in terms of office space. The study established that employees were able to accomplish their domestic roles better and meet their family obligations while remote working. However, remote working had reduced human interaction within a team and monotony of being at home throughout reduces social relationships. The study recommends that Absa Bank Plc should ensure that team members hold frequent online meetings on daily basis so as to ensure team cohesion. These meetings could be held using platforms such as Google Meet and Zoom among others. In addition, the organization should be developed to monitor and assess the performance of remote working employees. Also, Absa Bank Plc should ensure consistent physical team building sessions among remote working employees so as to ensure that the relationship between team members remains strong.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The act of conducting business and other work-related activities outside the normal office environment is known as remote working, Telecommuting, or remote working. In the developed world, it has been effectively employed for decades as a way to increase company's talent pool, cut costs related with opening physical office, assist employees in reducing problems like traffic, as well as spend more time with their families while still being productive. As technology and the internet took over many tasks in the office, remote working has emerged as a practical employment option that is advantageous to both small enterprises and large corporations. Recent evidence gives support to this idea: In the latest research in US, 61.9 percent of hiring managers revealed they planned to enhance their use of distant work in future (Ozimek, 2020). Nevertheless, these valuable long-term productivity effects are counteracted by possible adverse effects resulting from increased spatial split between employees, such as impaired communication that reduces innovation or blending of work and social personal and family life that results in unreported overtime. Moreover, this transition can be facilitated and remote working practices that enhance worker productivity and wellbeing can spread because of public policy and social partner discourse. They can assist businesses make necessary adjustments while alleviating risks and allowing more workers to benefit from telework opportunities that improve welfare.

During the COVID-19 crises' lockdown, many businesses and employees found that remote working, often known as working from home, was a necessity. Businesses and employees have been able to function during this episode even though they were physically apart as long as they met necessary legal, technological and digital security requirements. Whether a business had previously adopted remote working or not, this could have significant effects on all types of organizations (Espinoza & Reznikova, 2020). Additionally, it should be remembered that whereas telework assisted certain employees and organization, especially those who had previously utilized it, better "weather the storm," not everybody had access to it during the crisis, and that uneven access to it may have exacerbated already-existing inequities. For example, several workers during crisis had positions requiring physical presence, particularly young, less educated workers at bottom of income distribution (Brusseovich, Dabla-Norris and Khalid, 2020).

Regardless of the rising number of the persons working remotely, whether full- or part-time, the epidemic has undoubtedly enhanced adoption of various remote working modes by companies (Eurostat, 2018). Remote working has confirmed to be essential component of keeping the business going, in situations such COVID-19 pandemic while under normal situation its benefits are more chances for staffs to focus on their own work away from office interruptions, shorter commute times, and opportunity for better work-life balance. Through remote working employees have the capability to work from a diverse place, away from employer's buildings, and more flexible schedule. Additionally, risks that should be avoided, include loneliness (more so for those who live alone) as well as losing contact with colleagues.

This study will be informed by two theories. First is the Socio-technical system (STS) theory. The theory explains how social as well as technological elements interact. It looks at how people interact with technology and workplace to create work that is more productive and boosts job satisfaction (Torraco, 2005). The socio-technical system (STS) theory was initially created to address the paradox of increased productivity despite technological advancements; it was then used to inform the development of remote labor. Minimal critical specification is one of the STS tenets. Teleworkers have the freedom to choose how and when to complete their responsibilities because of remote working (Gajendran& Harrison, 2007). In a similar manner, telecommuters are accountable for using their tools and resources to fulfill their duties (Morganson et al., 2010). The Human Relations Theory is the second theory. The desires of the individual and the resulting behaviors of people and groups are the main topics of the human relations theory. An interpersonal strategy is needed to manage people. It means that informal and official components form the organization. The organization structure comprise of its formal elements. The organizations' informal features are the relationships between people. In this sense, the group is a particular type of social system. To facilitate individual job satisfaction and subsequent individual motivation, this system must be handled. Notably, much emphasis is put on performance and group behavior due to how people interact with each other in groups.

This study will concentrate on Kenya's commercial banks, especially the ABSA bank limited. Kenya's banking industry is quite competitive. High degrees of dedication, strict deadlines, and erratic expectations are necessary for this. For instance, large banks with their busiest branches and head offices are situated in Nairobi's Central Business District. Employees in the CBD put in

longer hours and are under more pressure, which contributes to a culture of poor work-life balance. Employers in Kenya are gradually but steadily implementing policies and initiatives that acknowledge work-life balance as a modern HR practice. To assist workers in striking balance between their personal lives and professional, the Kenyan government has advised private organizations and also social services to consciously execute family-friendly regulations in place of work. For instance, Eco Bank has launched initiatives meant to encourage a healthy work-life balance. These initiatives include leave policies, employee support programs, and flexible work schedules (Mungaine, 2017).

1.1.1 Remote working

The practice of "remote working" enables staff to work part- or full-time outside the office, frequently at clients' locations, while traveling, and while doing duties and corresponding with coworkers via technology. It is regarded as sort of alternative (flexible) work arrangement when employees access the office using telecommunications equipment and work is done off-site (Onyemaechi & Emmanuel, 2018).

Remote working is a complex and broad phenomenon that is short of a generally acceptable definition. The terms "remote working," "virtual work," "remote work," "mobile telework," "telecommuting," and "home-based remote working" have been used to describe work performed from locations other than normal work premises (Nilles, 1997) Huws (1997) defined multi-site telework as work which is partially completed at the workplace and partially from home. The term "remote working" or "tele-home working" refers to a job which is performed totally from a person's home and if the teleworker has job contract with a specific organization. Remote working, or working from home, has advanced from gaining substantial hierarchical traction to becoming crucial for modern human asset universality exercises (Matos and Galinsky, 2012). Staffs that telecommute are systematically diverse from those working in the office, according to empirical research that look at their behavior patterns (Noonan and Glass, 2012).

While remote working has a variety of productivity as well as job-attitude advantages, it is obvious that not all tasks or jobs are suitable for this kind of work environment. Take care of a critically ill patient, operate a forklift, or prepare and serve food to patrons of a restaurant. There are variations

depending on the kind of labor. The type of work that lends itself to being done remotely is one which can be carried out either physically or online. Industries involving information, banking and insurance, as well as services, have a disproportionately high proportion of telecommuters in comparison to the total working population (Lister & Harnish, 2011). The management as well as professional personnel are more likely than other employees to conduct the kinds of duties that can be done remotely, it has been established that the capacity to work from home is correlated with position and authority (Noonan & Glass, 2012). Work that requires quantifiable output is also well suited for remote working. This quantification offers specific data about telecommuter performance, which might ease administrative worries about a lack of oversight (Turetken, Jain, Quesenberry, & Ngwenyama, 2011).

1.1.2 Employee Productivity

This refers to the measure of a person's efficiency in completing a task (Clear, 2018). He contends, however, that productivity entails more than simply getting things done. Mathis & John (2003) argue that productivity measures the quality and quantity of work accomplished while accounting for cost of resources employed. Another way to describe employee productivity is as an evaluation of the value produced by a single employee over the course of a given time frame. It is directly related to long-term and short-term company outcomes and return on investment (ROI). An activity cannot be considered as productive devoid of this connection. Depending on where an employee, department or team stands relative to internal average of an organization and this predetermined baseline, there will either be high or low productivity. The workforce's ability to produce work effectively and efficiently has a direct impact on an organization's success. Your employee is not a factor in the commercial opportunities, investments, strategic course you select, on-the-ground execution, or innovation.

One obvious method to learn more about how competent, engaged, and productive your employees truly are is to measure their productivity accurately. The use of management by objectives comes first. You must precisely assess productivity in order to determine how well an employee's output contributes to your company's targets and goals if you want to adopt the management by objectives technique. Employees must be provided with all the resources and knowledge necessary to achieve their own productivity objectives in order for this to be effective. Employees should interact with

their managers on a frequent basis to go over their progress and address issues as they arise (Gladisa & Susanty 2018).

The second method is a quantitative one that counts the components or goods a worker produces in a particular time, like an hour, day, or month, to determine productivity. Using productivity tools or a spreadsheet, you can quickly calculate how many items an employee contributes or creates over time. The generated average reveals whether productivity has grown or declined over time. Output can be measured by looking at the volume of goods produced or the cost of the commodity or service (Durdyev, Ismail & Kandymov, 2018).

The 360-degree feedback approach comes in third. The productivity of this strategy is assessed using coworkers' remarks and feedback. This approach can only be employed if your company's staff members frequently interact with one another. Everyone an employee works with or interacts with on a daily basis, both those at their employment level and those above and below it, must rate the employee's productivity in order to use this assessment method. Every evaluator is required to be aware of and comprehend their coworker's general role and function, regular job responsibilities, professional qualifications, and communication abilities. In smaller departments or companies where everyone is familiar with one another and interacts with them, this approach performs well. Managers, IT staff, and receptionists all provide feedback on an employee's levels of productivity in terms of how successfully they have carried out their responsibilities and contributed to the productivity of the entire firm. Only those in the employee's team assess them in a team appraisal in terms of their contributions to team productivity. Employees must first undergo training on how to provide feedback that is impartial and well-balanced to attain the highest level of accuracy. They must be taught to give feedback that is only focused on a coworker's professional skills and not on their own sentiments or preconceived notions about that individual. This method's accuracy is based on the fact that it incorporates a significant number of participants who are all skilled in providing objective evaluation and who evaluate whether an employee's productivity aligns with the objectives of their team and employer (Church et al., 2018).

1.1.3 Absa Bank Plc

As part of Absa Group Limited, Absa Bank Kenya is a financial services company based in Africa with the goal of being the pride of the continent. As one of Africa's biggest diversified financial services firms, Absa Group Limited is listed on the JSE in South Africa and has a presence in 12 different nations on the continent. It employs over 42,000 people. Kenya is the company's principal market on the African continent, where Absa Group Limited is well-established. It also exists in Tanzania, Uganda, Mauritius, Ghana, Egypt, Botswana, Mozambique and Zambia, among other nations in Africa.

The bank is a part of Absa Group Limited, which is headquartered in South Africa. The CBK, which is the country's banking authority, has granted the bank a license. BBK was established in 1916 and became a Kenyan corporation in 1978 under the name Barclays Bank of Kenya Limited. The organization's offices are located in Nairobi's Westland neighborhood, along the Waiyaki Highway, in Kenya. Over Ksh 259B worth of assets make up the huge asset base of the Barclays Bank of Kenya. Its primary value offers for customers include financial goods like credit cards, loans, savings accounts, mortgages and investments. At the end of 2016, the banks had 121 branches and more than 240 ATMs spread out over the nation (www.barclaysbank.com).

In response to COVID-19, Absa Group has received recognition from IRMSA for best Industry Specific Risk Initiative (financial category). The awards honor Absa's efforts in keeping up with rapidly changing government rules in several countries, maintaining daily customer service across Africa, and making significant operational improvements that allowed more than 20,000 employees to work remotely across 14 nations.

In July, Absa was recognized by Euromoney with the Excellence in Leadership in Africa Award for their overall COVID-19 response in terms of people, clients, and communities. Six banks worldwide, including Absa, were honored for their exceptional performance throughout the global health crisis' exceptional period of continual upheaval and uncertainty. Absa received Business Continuity Institute Africa Award for Most Effective Recovery in September in recognition of its perseverance in the face of the COVID-19.

1.2 Research Problem

Remote working can hamper or improve employees' productivity in an organization (Bucurean, 2020). It leads to cost reduction through freeing up resources, increases efficiency and improves employee motivation, which in turn increases employee productivity (Karácsony, 2021). Similarly, Dutcher (2012) observed that remote working improves productivity of employees as it creates an environment that favors concentration, reduces the number of breaks taken per shift and leads to a lower employee turnover. However, Bloom, Liang and Ying (2021) indicate that remote working leads to professional and social isolation, which leads to 13% decrease in workers' productivity. In addition, Thorstensson (2020) observes that working from home and remote working has negative influence on staffs' productivity because technical problems experienced out of office cannot be solved remotely. In addition, it reduces work quality consequently distractions in home environment as well as lack of sufficient work resources like technological equipment (Bucurean, 2020).

In response to Covid-19 pandemic as well as related government regulations, Absa Bank Plc had to develop remote work policies and procedures to create room for employee remote working. Even before the Covid 19 pandemic, Absa Bank Plc was already in the path of digital transformation including the adoption of flexible and remote working, which led an easy adoption of remote working among its employees (Absa Africa, 2021). According to Phillips (2021), the implementation of remote working in Absa Bank Plc was faced with challenges such as ICT infrastructure and productivity of employees. With minimum supervision, the human resource department in Absa bank Plc has to ensure that employees working from their homes remain motivated and productive. It is therefore important to understand how remote working affects employees' productivity in banking sector.

In China, Bloom, Liang, Roberts and Ying (2015) conducted an experimental study on Working from Home Work Evidence from Experiment at CTrip International Corporation, a leading travel agency with operations in Hong Kong and Taiwan and found that voluntary remote working lead to enhancement in employee productivity. In addition, Fana, Milasi and Napierala (2020) examined the relationship between Telework, job quality and work organization during COVID-19 crisis from in-depth interviews carried out during April and May 2020 in Italy, France and Spain

and established that remote working lead to enhancement in employee productivity. Further, Farooq and Sultana (2021) studied the effect of working from home during COVID-19 crisis and employees' productivity within Punjab State in India and established that working from home influences productivity of employee negatively. However, different countries globally are characterized by diverse labor policies, business environments, telecommunication network capabilities as well as macroeconomic environment and hence findings from these countries cannot be applied to Kenya.

In Kenya, Maimbu and Motanya (2021) examined the effect of adoption of remote working on service delivery among devolved units during Covid-19 outbreak and established that the adoption of adoption of remote working had a positive effect on service delivery among devolved units during covid-19 outbreak in Kenya. In addition, Obulo (2019) assessed the factors influencing adoption of remote working in public sector and established that task factors, organizational factors and technological factors had an effect on adoption of remote working in Kenya Revenue Authority. In Kenya, Cheruiyot (2015) looked at the nexus between Telework adoption and staffs' engagement in ICT organizations. The results indicated that Employee Engagement Index (EEI) scores were higher for teleworkers than their counterparts in the place of work. Nonetheless, while Maimbu and Motanya (2021) and Obulo (2019) were conducted in public institutions, Cheruiyot (2015) study focused on ICT organizations hence, their findings are not applicable to the banking sector due to variations in regulatory framework, organization structures and types of services offered. In addition, these studies did not show how remote working or remote working affects employee productivity. To cover this gap, the researcher sought to examine the question 'Does remote working affect productivity of employee at Absa Bank Plc?'

1.3 Research Objectives

General study's objective examined the effect of remote working on employee productivity at Absa Bank Plc.

1.4 Value of the study

The results can actually be important to many other firms, particularly financial institutions. This is a result of the fact that remote working presents a variety of challenges for many firms. The value of remote working in financial organizations cannot be overlooked.

This study would provide a podium, eminent discussions and dialogue amongst scholars, academicians, policy makers, and professionals. They may gain insight on the relationship between effects of remote working on employee productivity. They may understand the influencing aspects. Additionally, they may use study's findings to support a variety of theories and to serve as a starting point for additional research on variables that were left out by this study. As a result, the study serves as a credible resource for writers, academics and researchers involved in development of literature in the fields of banking and remote working.

This research may help provide an insight to organizations that are already practicing or those considering remote working in the future. The study provides the human resource field in other organizations with lessons learnt and adjust their operations accordingly.

The banking industry regulator may find the study to be of great use. This is because it can aid in the development and determination of some policies regarding remote working that other financial institutions in the sector may implement. Some of the results that can assist other financial institutions can also be used by the regulators and planners of the banking industry, including the Kenya Bankers Association in identifying the best dimension to focus on when formulating regulations and policies to govern remote working.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Literature review strives to synthesize research topic by assessing selected sources. The following chapter will therefore focus mainly on the readily available literature that highlight on the effects of remote working. The chapter will also make an effort to discuss a review of prior empirical research on the study topic. This chapter will also provide summary of reviewed literature and list key gaps that this research is attempting to fill.

2.2 Theoretical foundation

Theoretical framework serves as the basis on which knowledge for a research is built. It provides the study's justification with support and structure. The study will be influenced by a few theories already in existence that has served as the foundation for remote working and productivity. The key theories that were covered in this research are Human Relations Theory and Socio-technical system (STS) theory.

2.2.1 Human Relations Theory

The above theory was put forth between 1924 and 1932 while tests were being carried out at the Western Electric Company's Hawthorne plant in Cicero, Illinois. Researchers from the Massachusetts Institute of Technology (MIT) initiated these researches. According to human relations theory, nurturing supportive social relations at work and also valuing every person can boost employee motivation and productivity. It suggests that improved working situation (empowerment, participation and positive treatment) result in higher performance.

This Theory was created as a result of an empirical research conducted by Elton Mayo throughout 1920s and 1930s at the Western Electric Hawthorne Plant near Chicago, US. The empirical study strives to assess effects of human interactions and lighting intensity on employee productivity (Mayo, 1933). According to the Hawthorne research, communication, participation, and leadership style all have a significant impact on employees' behavior, satisfaction, and productivity (Manoj, 2016). Mary Parker Follet was the principal proponent of Human Relations Theory (1868-

1933). According to the theory, moral and psychological traits including motivation, values, and goals should all be taken into consideration. This implies that the varied value systems and personalities of employees may have an impact on how well they function inside an organization. Non-monetary incentives, such as better working environment, recreational opportunities, a shift in the management style toward greater participation, and having clear job descriptions for all employees, among other things, can encourage employees.

The theory's underlying assumptions are as follows: workers' morale is more influenced by needs like belongingness, inclusivity, and recognition than by the physical surroundings of their workplaces; workplace social groups, whether informal or formal, such as teamwork, social conformity, as well as group loyalty, dictate individual as well as group behaviors; individuals with different affinities develop an affinity for others in the group; and social and cultural factors motivates the employees (Mayo, 1933; McGregor, 1960; Moreno, 1953).

The fact that the theory represented substantial advancement in the field of management thought and the understanding of human behavior at work is one of its strengths. The Human Relations Theory sought to improve management practices while also advancing our understanding of people's psychological and social requirements at work, in contrast to traditional approaches to motivation. This theory's recognition of the significance of the informal organization that will constantly exist within the formal framework, is another strength. Employees' motivation will be impacted by this informal structure since who will view the company they work for through the attitudes and values of their colleagues. Their company's' view shapes how they tackle their work and how motivated they are to do a good job or not (Mullins 2007).

Significant criticism has been leveled against the Human Relations Theory. Its adoption of a management perspective has drawn general criticism. It has further been criticized for having a restricted point of view and for not being scientific enough. It disregards how an organization affects society as a whole. Despite these shortcomings, the human relations writers showed that people do not only work for money but also to satisfy a variety of complicated demands. They emphasized the significance of individuals' broader social needs and acknowledged the role of the workplace as a social structure. They also highlighted the role of the group, as well as its norms and values in influencing employee behavior (Mullins 2007).

2.2.2 Socio-technical system (STS) theory

The aforementioned theory advanced by Day and Wensley (1983) explains why the particular variables found (relating to planning, executing, and resource control) need to be connected to the operational environments of the enterprises. The STS state that sets objectives are accomplished through mutual optimization of technical as well as social system and design of a company must take into account needs of surrounding environment. Additionally, the theory contributes to understanding the need for coordination of strategy decisions in the firm, making it possible to execute essential mechanisms more successfully (Renart, 2007).

According to Merlo (2011), this makes sense when considered from the standpoint of STS theory given that technology and users must interact with the environment (both internal and external) to achieve the best results. Accordingly, the firm's ability to create sustainable and forward-thinking competitive offerings will depend on the type (and dynamism) of technology present in the market (and firm). Whereas this is finally firm's performance, commitment of the management (at all levels) towards the firm together with its strategies is one of intrinsic outcomes of such link. Involvement of the manager in strategy planning facilitates their commitment to the strategy and ownership of the final strategy (Piercy, 2012).

The STS theory gives a proper foundation to assist identify outstanding' strategy variables that may influence performance. Socio-technical systems, in particular, impose the following requirements: objectives are accomplished by mutual optimization of social and technical systems and the design should take into account the requirements of the surrounding environment (Lui, Shah, & Schroeder, 2006). Additionally, the interplay between social and technological components of human interaction, which is essential to the creation and implementation of marketing strategies, is explained by socio-technical systems theory.

According to Homburg (2010), collaborative efforts can affect whether or not customer interface technology is adopted as a legitimate e-business strategy, which will have an impact on how the organization can use the technology at its disposal to offer customers solutions to their problems. Not only will technology be used in personal selling, but it will also aid the company in developing a deeper understanding of the client.

Therefore, understanding necessity to coordinate strategy decisions in the firm and subsequently improving the effectiveness of enacting crucial control mechanisms depend on making efficient use of the firm's socio-technical system. In organizational development, STS is a designing method for complex organizational roles that consider how technology and individuals interact in the place of work (Kotler and Armstrong, 2010).

Accordingly, a company's ability to provide sustainable competitive offerings across all of its activities will depend on the type (and dynamism) of its internal technology. The degree of change in a company's products, sales strategy, or marketing is how technological change is conceptualized. According to STS theory, companies with effective designs that relate how employees work can maximize results by implementing e-business methods. Whilst, this will finally lead to better performance, managerial commitment may also be the basis for this result (Kotler, 2010)

2.3 Measures of Employee Productivity

When considering the cost of used resources, productivity measures the amount and quality of work completed. It is the level of individual's work achievement after exerting effort (Thorstensson, 2020). Since productivity is a measure of efficiency, if the business becomes more productive, it has become more efficient (Farooq & Sultana, 2021). It is a measure of overall of production efficiency. At different levels, productivity has a variety of advantages. Productivity growth is fundamental to the business because it allows it to meet its (possibly expanding) obligations to shareholders, employees, customers, suppliers, and the government (through taxes and regulations) while also maintaining or enhancing its competitiveness. Simply said, higher levels of productivity result in reduced unit costs, which is why Cheruiyot (2015) cites productivity as one of the key factors influencing an organization's performance.

The time taken by average worker to yield a particular level of output is the key to measuring productivity. In a study conducted in the banking sector, Matui (2017) observed that productivity of the employee involves the assessment of the worker efficiency assessed in terms of employee output in particular duration of time. In a study on measurement of Worker Productivity, Beaton, Bombardier and Escorpizo (2009) observed that defined productivity as the ratio between a

measure of input and output. The workers' productivity could be measured as an output in terms of units produced and relative to input or sales.

Buuri (2015) measured employee productivity in Kenyan insurance firms in terms of efficiency, quality, cost reduction, timeliness and effectiveness. Quality refers to the extent to which a product or service meets the expectations and needs of the customers. Efficiency refers to the process features showing the extent to which the entire process generates necessary output at lowest resource cost. Effectiveness refers to the process features showing the extent to which work product (output) corresponds to requirements. In addition, timeliness evaluates whether a piece of work was completed accurately and on schedule. Cost reduction in an organization can be reduced by identifying the productivity of every person as well as elimination of unwanted activities and responsibilities (Vintim, Abhishek & Vivek, 2020).

2.4 Effect of Remote working on Employee Productivity – An Empirical Review

In an experimental study, Bloom, Roberts, Liang and Ying (2015) assessed how working from home works among firms in China. The population of the study was 16,000-staffs working in NASDAQ-listed Chinese travel agency. Performance enhanced by 13 percent because of working from home, with 9 percent of that increase originating from working longer shifts (9% fewer breaks as well as sick days) and 4% coming from making more calls in a minute (ascribed better working environment). Moreover, job satisfaction of home employees' also increased and their attrition rate declined by half, but performance-based promotions reduced. Although there are efforts and policies in place to increase productivity, telework has significant positive impact on worker satisfaction.

In Indonesia, Prasetyaningtyas et al., (2021) examined the relationship between Work from Home (WFH) and employee productivity within the banking industry. Questionnaires were employed to collect data from 234 participants who have experience of WFH program because of COVID-19 crises and working in banking industry within Greater Jakarta Area. This shows that Work from Home (WFH) positively impacts overall employee productivity. Although there are activities and policies in place to increase productivity, telework has a significant positive impact on job satisfaction.

In a qualitative study, Fana, Milasi and Napierala (2020) studied the relationship between telework, work organization and job quality during COVID-19 pandemic. In the European Union countries like France, Spain and Italy, during the lockdown of spring 2020, 25 teleworkers with various job profiles, family structures, and personal traits were questioned. The findings revealed that working from home improved productivity and satisfaction as well as improved work-family obligations. Remote working and the contact that followed digital platforms made it more difficult to get meaningful feedback from coworkers and superiors and to discuss ideas with them.

In Punjab State in India, Farooq and Sultana (2021) assessed the effect of working from home during COVID-19 crisis and employees' productivity. From Punjab State and National Capital Region 250 respondents were selected from the hospitality, banking, and IT sectors. The findings showed that there is an inverse correlation between employee productivity and working from home. The findings also showed that women working from home may effectively manage family and job roles however, at the cost of higher reported family-work conflict. Additionally, managers think that since there was less face-to-face involvement, employees had less access to managerial support and communication, which decreased their productivity.

In Nigeria, Odu (2018) investigated how remote working systems affected workers' productivity in the country's upstream oil and gas industry. Regression and correlation analysis were the statistical tools employed in cross-sectional survey research method. The results indicated that use of smartphone, flexible work arrangements and use of information technology as components of telework had significant influence on employee performance measured in terms of employee productivity. Flexible work arrangements provide personnel more power and discretion over when and where they work and have spawned new work pattern that more effectively manages traffic and commute times.

In a survey research, Cheruiyot (2015) examined effect of Telework adoption on employee engagement in ICT companies in Kenya. The study employed primary data which was gathered using an online questionnaire. Face to face interviews were also used to obtain data. The results indicated that level of telework adoption was below world average, in spite of having advanced ICT infrastructure. It further revealed that remote working employees had greater Employee

Engagement Index (EEI) than workplace counterparts, even though if given a choice, non-remote working and remote working personnel preferred part-time arrangement.

In a descriptive study, Maimbu and Motanya (2021) examined the effect of adoption of remote working on service delivery among devolved units during Covid-19 outbreak in Kenya. The target population comprised county government officials who comprised of 485 county ministers and secretary, 1573 MCA's, hence target population of 2250 out of whom 278 passed as sample population. The findings confirm that there is statistically significant relationship between adoption of remote working and quality of service delivery in county governments in Kenya.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter encompassed procedures and techniques that the study used in data collection and analysis. It covered research design, study population, sampling method, sample size, data collection as well as data analysis and presentation.

3.2 Research Design

The research used a case study approach. According to Kothari (2008), the design is beneficial since it not only establishes standards, norms, and traditions to compare current conditions in order to formulate the next step, but also secures evidence on conditions. A case study approach also provides a chance to investigate new features and opens up avenues for further conversation on concepts that have evolved along a particular line of thought (Kumar, 2010). This study assessed the effects of remote working on employee productivity at Absa Bank Plc. Case study was deemed appropriate because it gives evidence and responses to the research questions in a quite straight forward and simple approach. Babbie (2017) suggests that a case study research design gathers evidence on attitudes, values, motives and beliefs.

3.3 Population

The study population makes part of the universal population (Devi, 2017). The unit of analysis was the headquarters of Absa Bank Plc in Nairobi County, while unit of observation was all employees working in customer service, compliance and legal, enterprise banking, information and communication technology, credit, marketing and corporate relations and operations departments. The target population was therefore 182 staff working in 7 departments in Absa Bank Plc, Kenya.

Table 3.1 Target population

| Departments | Target population |
|--|--------------------------|
| Customer service | 19 |
| Compliance and Legal | 12 |
| Enterprise banking | 17 |
| Information and Communication Technology | 28 |
| Credit | 38 |
| Marketing and corporate Relations | 42 |
| Operations | 26 |
| Total | 182 |

3.4 Sample Size and Sampling Technique

Sample size was assessed by employing Yamane's Formula which enables the researcher to sample the whole population within acceptable error margin.

$$n = \frac{N}{1 + N(e)^2}$$

Where: n = no. of samples; N = entire population; and e = error margin (0.05)

$$n = \frac{182}{1 + (182 * (0.05^2))}$$

$$n = 125$$

The researcher utilized stratified random sampling to choose 125 participants drawn from study population. Stratified random sampling is sampling probability that involves categorization of the study population into strata, which are smaller groups. The strata in this study were the seven departments in Absa Bank Plc. The stratified random sampling technique was employed because it minimizes selection bias.

Table 3.1: Sample Size

| Departments | Target population | Sample Size | Percent |
|---|--------------------------|--------------------|----------------|
| Customer service | 19 | 13 | 10.44 |
| Compliance and Legal | 12 | 8 | 6.59 |
| Enterprise banking | 17 | 12 | 9.34 |
| Information and Communication Technology | 28 | 19 | 15.38 |
| Credit | 38 | 26 | 20.88 |
| Marketing and corporate Relations | 42 | 29 | 23.08 |
| Operations | 26 | 18 | 14.29 |
| Total | 182 | 125 | 100.00 |

3.5 Data Collection

The researcher employed primary data obtained using self-administered questionnaires. Primary data collection allowed for more accurate and reliable results because it's closer to the source. Primary data give first-hand information, raw information, and gives direct access to the subject of research.

The data collection tool was a questionnaire. Self-administered questionnaires were comprised of open-ended as well as closed-ended questions. These questionnaires were structured in three parts. Part A gathered the respondents' general information, part B captured information on remote working and part C captured information on employee productivity. According to Metsamuuronen (2017), quantitative data, derived from open ended questions, is easier to analyse and interpret as compared to qualitative data, obtained from open ended questions. Additionally, closed-ended questions give precise information. Unstructured questions, open-ended questions, encourage the participants in the study to provide in-depth information without feeling help back in providing necessary information (Babbie, 2017). In general, questionnaires are thought to be a cost-effective method for gathering data, especially when anonymity is required due to a large population. The respondents were Absa staff members who are working in different departments of the company. The respondents were from across all the functional units of the organization. Drop-off and pick-up later was used in the study. After giving the responders two weeks, the completed questionnaires were then collected. Due to the responders' busy schedules, drop-off and pick-up later technique was the most suitable method of data collection. A letter of introduction was obtained from the University prior to going to the field.

3.6 Data Analysis and Presentation

The questionnaire provided quantitative as well as qualitative data. Further, qualitative data was analysed by employing thematic content analysis. Identification, documentation, and investigation of patterns within a data set are all aspects of thematic content analysis. Additionally, quantitative data obtained was analysed using inferential and descriptive statistics with the support of SPSS version 24 statistical software. Descriptive statistics included percentages, frequency distribution, standard deviation and means. The study employed regression and correlation analysis to assess the effects of remote working on employee productivity at Absa Bank Plc. Correlation analysis was utilized to assess the relationship whereas regression analysis was employed to assess weight of nexus between dependent and independent variable.

Regression model was;

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

Whereby: Y= Employee Productivity; β_0 = Constant; β_1 = Beta coefficients; X_1 = Remote working; ε =Error term

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATIONS AND DISCUSSION OF THE FINDINGS

4.1 Introduction

This chapter covered analyses, interpretation and presentation of the results in accordance with the aim of the study which was to study the effect of remote working on employee productivity at Absa Bank Plc. The chapter starts with general information, descriptive statistics on remote working and employee productivity. This is then followed by inferential statistics including regression and correlation analysis.

4.2 Response Rate

Sample size comprised of 125 employees working in customer service, compliance and legal, enterprise banking, information and communication technology, credit, marketing and corporate relations and operations departments. Out of 125 questionnaires disseminated by the researcher, 92 questionnaires were attained giving response rate of 73.6%. Babbie (2017) suggests that 50% and above response rate is sufficient for analysis hence 73.6% was acceptable basis for making recommendation.

4.3 Demographic Information

The respondents' demographic information comprised of the highest education level attained, duration period of working in their organization and the level they are currently serving in their organization. The findings were as shown in Table 4.1

Table 4. 1: Demographic Information

| Highest level of education | Frequency | Percent |
|---|------------------|----------------|
| Undergraduate | 53 | 57.6 |
| Masters | 39 | 42.4 |
| Duration of Working at Absa Bank Plc | | |
| Between 11 and 15 years | 41 | 44.6 |
| 16 years and above | 24 | 26.1 |
| Between 6 to 10 years | 18 | 19.6 |
| Below 5 years | 9 | 9.7 |
| Level of Service | | |
| Middle level managers/supervisors | 34 | 37 |
| Operations | 32 | 34.8 |
| Senior managers/supervisors | 26 | 28.3 |

In relation to the respondents' highest level of education, 57.6% (53) of the participants had only attained undergraduate as their highest education level while 42.4% (39) had Masters Degrees. This implies that most of the employees working at the headquarters of Absa Bank Plc had attained undergraduate degree only as their highest education level. This implies that respondents in this study were qualified enough and thus capable of providing the necessary information in regard to the issues of remote working and productivity.

Concerning the duration of working at Absa Bank Plc, 44.6% (41) of the participants had been working at Absa Bank Plc for between 11 and 15 years, 26.1% (24) indicated for 16 years and above, 19.6% (18) indicated for between 6 to 10 years and 9.7% (9) indicated for below 5 years. Moreover, this implies that majority of the participants had been working at Absa Bank Plc for more than 6 years and were in a position of giving responses pertaining to their experiences on remote working and productivity at the ABSA Bank Plc.

In regard to the respondents' level of service, 37% (34) of the participants revealed that they were serving as middle level managers/supervisors at Absa Bank Plc, 34.80% (32) indicated that they were serving at operations while 28.30% (26) indicated that they were serving as senior managers/supervisors. From this analysis it can be concluded that all levels were covered in the study and hence the findings can be generalized to represent the bank since views of all the departments were represented.

4.4 Remote working

4.4.1 Extent of Practicing Remote working in the Last Three Years

The respondents were also requested to point out the degree to which they had practiced remote working within the last three years. The findings were as displayed in Table 4.2.

Table 4. 2: Extent of Practicing Remote working in the Last Three Years

| | Frequency | Percent |
|--|------------------|----------------|
| Extent of Practicing Remote working in the Last Three Years | | |
| Very large extent | 39 | 42.4 |
| Large extent | 30 | 32.6 |
| Moderate extent | 14 | 15.2 |
| Limited extent | 9 | 9.8 |

From the findings, 42.4% (39) of the participants had practiced remote working in the last three years to very large extent, 32.6% (30) pointed out to large extent, 15.2% (14) specified to moderate extent and 9.8% (9) pointed out to limited extent. These findings imply that most of the employees at Absa Bank Plc had practiced remote working in the last three years to very large extent. These results imply that respondents' had the potential to respond to different issues of remote working as they had prior experiences on remote working and productivity at Absa Bank Plc.

4.4.2 Aspects of Employee Remote working

The respondents were required to specify their level of agreement with diverse statements pertaining to remote working. Findings were presented in Table 4.3.

Table 4. 3: Aspects of Employee Remote working

| | Mean | Std. Deviation |
|--|-------------|-----------------------|
| I use technology for staying in touch with my colleagues | 4.12 | 0.64 |
| My manager evaluates my performance by results, not by physical presence. | 4.59 | 0.76 |
| I can have a more flexible work schedule since I can work at my own pace without pressure. | 4.42 | 0.77 |
| I have reduced on commuting and thus save a lot of money and time | 3.67 | 0.65 |
| I am not stressed of being caught up in traffic during rush hour | 3.96 | 1.03 |
| I have enhanced cohesion between family and work life | 4.35 | 0.60 |
| Working from home has reduced interferences and interruptions | 4.28 | 0.77 |
| I still work even when sick | 1.79 | 1.19 |
| I have reduced the time that I communicate with my colleagues | 2.08 | 1.05 |

With mean of 4.59 (SD=0.76), the respondents agreed that their managers evaluate their performance by outcome, not by physical presence. Moreover, with mean of 4.42 (SD= 0.77) they agreed that they could have a more flexible work schedule since they could work at their own pace without pressure. With mean of 4.35 (SD= 0.60) they agreed that they had enhanced cohesion between work and family life. Further, with mean of 4.28 (SD = 0.77) they agreed that working

from home had reduced interferences and interruptions. Also, they agreed with mean of 4.12 (SD=0.64) that they use technology for staying in touch with their colleagues.

With mean of 3.96 (SD=1.03) the respondents agreed that they were not stressed of being caught up in traffic during rush hour. Further, they agreed with mean of 3.67 (SD=0.65) that they had reduced on commuting and thus save a lot of money and time. They however, disagreed that they had reduced the time that they communicate with their colleagues as illustrated by mean of 2.08 (SD=1.05). Additionally, they disagreed that they still work even when sick as shown by mean of 1.79 and standard deviation of 1.19.

These results implies that evaluation of performance was largely based on results irrespective of employee's duty station and that employees would prefer flexible work schedules which could allow them work at their own pace. It can also be observed that cohesion and work family balance had been reinforced with minimal interferences while remote working. With remote working, employees were less bothered with being caught with traffic and there was cost savings on reduced commuting. Also, operations were performed well while remote working except when one was sick.

4.4.3 Benefits and the Drawbacks of Remote working

The participants were requested to specify the drawbacks and benefits of remote working in the organization. The respondents indicated that remote working saves travel time and also reduces operation cost in terms of office space. They also indicated that it enabled planning around competing personal tasks. The respondents also indicated that remote working also enabled the staff to me more efficient and effective, enabled work life balance and reduced operating costs.

However, remote working also reduces human interaction within a team. In addition, when kids are around, they may interfere with the staff attention. In addition, the monotony of being at home throughout reduces social relationships. In remote working there was lack of team cohesion.

4.5 Employee Productivity

The participants were asked to specify their level of agreements on various statements on productivity while remote working.

Table 4. 4: Aspects of Employee Productivity

| | Mean | Std. Deviation |
|--|-------------|-----------------------|
| I always complete my assignments with timelines while remote working | 4.05 | 0.82 |
| I am able to handle assignments without much supervision while remote working | 4.60 | 0.49 |
| I am efficient in my jobs and responsibilities while remote working | 4.60 | 0.49 |
| I am able to fulfil my domestic roles better and meet my family obligations while remote working | 4.41 | 0.50 |
| I can handle multiple tasks to achieve organizational goals while remote working | 4.23 | 0.74 |
| I am able to handle my jobs whenever the situation demands while remote working. | 4.41 | 0.50 |
| I am not able to solve technical problems remotely while remote working | 2.38 | 1.01 |
| I meet my targets the end of every month while working remotely while remote working | 4.41 | 0.50 |
| I increase my concentration in my work when working remotely while remote working | 4.41 | 0.50 |
| I actively participate in work meetings and group discussions while remote working | 4.41 | 0.50 |
| I actively participate in decision making and problem solving while remote working | 4.18 | 0.39 |
| I am less stressed while remote working | 3.59 | 1.38 |
| I am able to solve technical problems while remote working | 4.21 | 0.41 |
| I can effectively communicate with my supervisor while remote working | 4.21 | 0.41 |
| I get adequate support from management while remote working | 4.21 | 0.41 |

With mean of 4.60 (SD=0.49) the respondents strongly agreed that they were able to handle assignments without much supervision while remote working and they were efficient in their jobs and responsibilities while remote working. They also agreed with mean of 4.413 (SD=0.50) that they were able to fulfill their domestic roles better and meet their family obligations while remote working. With the same mean and standard deviation, the respondents agreed that they met their

targets the end of every month while working remotely while remote working, increased their concentration in their work when working remotely, actively participated in work meetings and group discussions while remote working and were able to handle their jobs whenever the situation demands while remote working.

With mean of 4.21 (SD = 0.41), they agreed that they were able to solve technical problems while remote working and they could effectively communicate with their supervisors while remote working. With mean of 4.23 (SD = 0.74), they agreed that they could handle multiple tasks to achieve organizational goals while remote working. Further, with mean of 4.18 (SD=0.39), the respondents agreed that they actively participated in decision making and problem solving while remote working. With mean of 4.05 and standard deviation of 0.82, respondents agreed that they always complete my assignments with timelines while remote working. Also, the respondents agreed with a mean of 4.21 and standard deviation of 0.41 that they got adequate support from management while remote working. Further, they agreed with a mean of 3.59 and a standard deviation of 1.38 that they were less stressed while remote working. The respondents disagreed with mean of 2.38 (SD=1.01) that they were unable to solve technical problems remotely while remote working while remote working

The participants were also required to point out the trend of employee productivity in their organization. The respondents indicated that performance had significantly increased due to work life balance and reduced traffic stress. They also indicated that productivity had tremendously increased as remote working ensured time optimization.

These results point out that with remote working, employees at Absa Bank Plc were able to handle all operations like they were work place which is evident from assignments done without much supervision and were efficient in their jobs and responsibilities. Employees fulfilled their domestic roles better and met their family obligations. They met their targets the end of every month while remote working, increased their concentration in their work, actively participated in work meetings and group discussions while remote working and were able to handle their jobs whenever the situation demands while remote working. They were able to solve technical problems while remote working and they could effectively communicate with their supervisors while remote working. They could handle multiple tasks to achieve organizational goals while remote working. Further,

they actively participated in decision making and problem solving while remote working. They always completed their assignments with timelines while remote working and got adequate support from management while remote working thus were less stressed while remote working. In fact, from the trend of employee productivity, their performance had significantly increased due to work life balance and reduced traffic stress. Their productivity had tremendously increased as remote working ensured time optimization.

4.6 Effect of Remote working and Employee Productivity

The study employed correlation and also regression analysis to evaluate the effects of remote working on employee productivity at Absa Bank Plc.

4.6.1 Correlation Analysis

Pearson product-moment correlation coefficient was deployed to evaluate the strength of correlation between independent study variable (remote working) and the dependent variable, employee productivity at Absa Bank Plc. The results obtained were presented in Table 4.5.

Table 4. 5: Correlation Coefficients

| | | Employee Productivity | Remote working |
|-----------------------|---------------------|-----------------------|----------------|
| Employee Productivity | Pearson Correlation | 1 | |
| | Sig.(2-tailed) | | |
| | N | 92 | |
| Remote working | Pearson Correlation | .720** | 1 |
| | Sig.(2-tailed) | .000 | |
| | N | 92 | 92 |

** . Correlation is significant at 0.01 level (2-tailed).

As illustrated in Table 4.5, there is positive and significant association between remote working and employee productivity at Absa Bank Plc($r=0.720$, $p\text{-value}=0.000$). Because $p\text{-value}$ of 0.000 was below significant level of 0.05 the relationship was considered to be significant.

4.6.2 Regression Analysis

The researcher employed regression analysis to evaluate weight of association between dependent and independent study variables. Moreover, regression model was;

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

Whereby: Y= Employee Productivity; β_0 = Constant; β_1 = Beta coefficients; X_1 = Remote working; ε = Error term

Table 4.6 shows the variation in dependent variable (employee productivity) that could be accounted for by independent study variable (remote working).

Table 4. 6: Model Summary

| Model | R | R Square | Adjusted R-Square | Std. Error of Estimate |
|-------|-------------------|----------|-------------------|------------------------|
| 1 | .720 ^a | .519 | .513 | .20648 |

a. Predictors: (Constant), Remote working

R-squared for association between remote working and employee productivity at Absa Bank Plc was 0.519. This means that 51.9% of the variation in dependent variable (employee productivity) could be accounted for by independent variable (remote working).

ANOVA results, as presented in Table 4.7 were employed to show whether model used is good fit for research data.

Table 4. 7: ANOVA

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 4.136 | 1 | 4.136 | 97.006 | .000 ^b |
| | Residual | 3.837 | 90 | .043 | | |
| | Total | 7.973 | 91 | | | |

a. Dependent Variable: Employee Productivity

b. Predictors: (Constant), Remote working

The F-calculated (97.006) was more than F-critical (2.46) and p-value of 0.000 was below significance level of 0.05, which means that the model can be employed in forecasting the influence of remote working on employee productivity at Absa Bank Plc.

Table 4.8 presents the regression coefficient results, t-values and p-values to show the relationship between remote working and employee productivity at Absa Bank Plc.

Table 4. 8: Regression Coefficients

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|----------------|-----------------------------|------------|---------------------------|--------|------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 2.290 | .191 | | 12.021 | .000 |
| Remote working | .484 | .049 | .720 | 9.849 | .000 |

a. Dependent Variable: Employee Productivity

The regression equation was;

$$Y=2.290 + 0.484X_1$$

From the findings, remote working had a positive influence on employee productivity at Absa Bank Plc as presented by regression coefficient of 0.484. The p-value of 0.000 was below significant level (0.05) thus the relationship was significant. Moreover, this denotes that a unit enhancement in remote working would result to 0.484 improvement in employee productivity at Absa Bank Plc.

4.7 Discussion of the Findings

The researcher found that remote working had positive influence on employee productivity at Absa Bank Plc. These findings agreed with Bloom, Roberts, Liang and Ying (2015) that remote working has significant positive influence on worker satisfaction and productivity. The findings conform to Prasetyaningtyas, Heryanto, Nurfauzi and Tanjung (2021) observation that Work from Home (WFH) positively impacts overall employee productivity. The findings differed with Farooq and Sultana (2021) argument that working from home influences employee productivity negatively. In Kenya, the findings were in line with Cheruiyot (2015) argument that remote working employees had greater Employee Engagement Index (EEI) than their workplace counterparts, though non-remote working and remote working employees' preferred part-time (not full time) arrangement if given a choice.

The study found that most of the employees at Absa Bank Plc had practiced remote working in the last three years to very large extent. Moreover, the managers evaluate the employee performance by results, not by physical presence. In addition, with remote working the employees could have a more flexible work schedule since they could work at their own pace without pressure. These

findings agree with Fana, Milasi and Napierala (2020) argument that remote working enabled flexible work schedule. Further, with remote working, the employees had enhanced cohesion between work and family life. Moreover, these findings are in line with Fana, Milasi and Napierala (2020) observation that working from home improved productivity and satisfaction and improved work-family obligations. The findings also agree with Farooq and Sultana (2021) observation that women working from home may effectively manage their family and job roles though at the cost of higher reported family-work conflict.

Also, the study discovered that working from home has reduced interferences and interruptions. Moreover, the use technology in remote working enabled the staff to stay in touch with their colleagues. Farooq and Sultana (2021) observed that managers think that since there was less face-to-face involvement, employees had less access to managerial support and communication, which decreased their productivity. The study revealed that with remote working the employees were not stressed of being caught up in traffic during rush hour. Further, the employees indicated that with remote working they had reduced on commuting and thus save a lot of money and time.

The study found that remote working saves travel time and also reduces operation cost in terms of office space. In addition, it enabled planning around competing personal tasks. The study also found that remote working also enabled the staff to be more efficient and effective, enabled work life balance and reduced operating costs. However, remote working had reduced the time that employees communicate with their colleagues. It also reduces human interaction within a team. In addition, employees were not still working when sick. In addition, when kids are around, they may interfere with the staff attention. In addition, the monotony of being at home throughout reduces social relationships. In remote working there was lack of team cohesion.

The findings imply that indeed remote working has a significant influence on productivity. It is evident that remote working ought to be incorporated in organizations so that employees may be flexible to work from any place while enhancing productivity.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section presented summary of the findings, conclusions and also recommendations for more studies. The key research objective was to determine the influence of remote working on employee productivity at Absa Bank Plc.

5.2 Summary of Key Findings

The study found that most of the employees working at the headquarters of Absa Bank Plc had attained undergraduate degree as their highest education level. In addition, majority of the participants had been working at Absa Bank Plc for more than 6 years and were serving as middle level managers/supervisors at Absa Bank Plc.

The study found that most of the employees at Absa Bank Plc had practiced remote working in the last three years to very large extent. The study found that the managers evaluate employees' performance by outcome, not by physical presence. Moreover, the study established that employees' have a more flexible work schedule since they could work at their own pace without pressure. In addition, the study revealed that the employees had enhanced cohesion between work and family life. Furthermore, the study found that working from home had reduced interferences and interruptions. The study also found that the employees use technology for staying in touch with their colleagues. The study established the employees were not stressed of being caught up in traffic during rush hour and they had reduced on commuting and thus save a lot of money and time. The study found that the employees had not reduced the time that they communicate with their colleagues. In addition, the study found that the employees do not work when they are sick.

The study found that while remote working, the employees were able to handle assignments without much supervision and were efficient in their jobs and responsibilities. In addition, employees were able to fulfil their domestic roles better and meet their family obligations while remote working. The study also found that while working remotely, employees met their targets the end of every month, increased their concentration in their work, actively participated in work meetings and group discussions and were able to handle their jobs whenever the situation demands.

The study also established that while remote working, the employees were able to solve technical problems and could effectively communicate with their supervisors. The study found that while remote working the employees could always complete their assignments with timelines and also handle multiple tasks to achieve organizational goals. The study found that while remote working, the employees got adequate support from management and actively participated in decision making and problem solving. Furthermore, the study established that the respondents were less stressed while remote working. The study found that the employees were able to solve technical problems remotely while remote working.

The research found that remote working had positive effect on employee productivity at Absa Bank Plc. In addition, the study found that remote working had significant effect on employee productivity at Absa Bank Plc. This implies that increasing remote working would lead to an increase in employee productivity.

5.3 Conclusion

The study concludes that most of the employees working at the headquarters of Absa Bank Plc had attained undergraduate degree as their highest education level. In addition, majority of the participants had been working at Absa Bank Plc for more than 6 years and were serving as middle level managers/supervisors at Absa Bank Plc.

The study concludes that most of the employees at Absa Bank Plc had practiced remote working in the last three years to a very large extent. The study concludes that the managers evaluate employees' performance by outcome, not by physical presence. Moreover, employees' have a more flexible work schedule since they could work at their own pace without pressure. In addition, the employees had enhanced cohesion between work and family life. The study concludes that working from home had reduced interferences and interruptions. Moreover, the employees use technology for staying in touch with their colleagues.

The study concludes that while remote working, the employees were able to handle assignments without much supervision and were efficient in their jobs and responsibilities. In addition, employees were able to fulfill their domestic roles better and meet their family obligations while remote working. The study also concludes that while working remotely, employees met their

targets the end of every month, increased their concentration in their work, actively participated in work meetings and group discussions and were able to handle their jobs whenever the situation demands.

The research concludes that remote working had positive effect on employee productivity at Absa Bank Plc. In addition, remote working had significant effect on employee productivity at Absa Bank Plc. This implies that increasing remote working would lead to an increase in employee productivity.

5.4 Recommendations

The study found that most of the employees working at the headquarters of Absa Bank Plc had attained undergraduate degree and had worked for more than 6 years. The study recommends that the management of Absa Bank Plc should ensure an improvement in employee retention through offering flexible work schedules. In addition, the management of Absa Bank Plc should start offering scholarships and career development options to their employees.

The study found that the respondents use technology for staying in touch with their colleagues. This study therefore recommends that the employees of Absa Bank Plc should modern technology such as zoom and loom to communicate and keep in touch with each other in order to build a rapport with each other which in turn improves team relationships. In addition, the management of Absa Bank Plc should set aside adequate time to enable the remote teams to communicate with each other. Communication allows teams to work effectively with each other hence increasing employee productivity. Further, the study recommends with Absa Bank Plc should ensure that team members hold frequent online meetings on daily or weekly basis so as to ensure team cohesion. These meetings could be held using platforms such as Google Meet, Loom and Zoom among others.

The study found that employees were able to solve technical problems while remote working and they could effectively communicate with their supervisors while remote working. However, some of the employees experienced technical problems that they could not solve. The study recommends that Absa Bank Plc should have technical experts on standby to help the employees solve technical problems.

The study revealed that remote working had positive effect on employee productivity. However, monitoring remote working employees is harder than monitoring non remote working employees. This study recommends that although the organization was assessing performance based on results, more strategies should be developed to monitor and assess the performance of remote working employees.

5.5 Suggestions for Further Studies

This research aimed at examining the effect of remote working on employee productivity at Absa Bank Plc. However, this study was limited to Absa Bank Plc and hence, the findings cannot be generalized to other commercial banks in Kenya as well as other financial institutions. The researcher hence recommends that more studies need to be done on the nexus between remote working and productivity of employees in other commercial banks. Moreover, the study revealed that 51.9% of the employee productivity at Absa Bank Plc would be attributed to remote working. Therefore, additional researches need to be done to assess other factors influencing employee productivity at Absa Bank Plc.

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APPENDICES

Appendix I: Questionnaire

This questionnaire will be used to gather data from staff working in Absa Bank Plc. The key objective is to determine the effect of remote working on employee productivity at Absa Bank Plc. The data gathered will be treated professionally and in confidentially.

PART A: DEMOGRAPHIC INFORMATION

Kindly respond to each question by filling blank spaces or ticking the most suitable answers.

1. Kindly indicate the highest education level attained?

- PhD Master's Degree
Undergraduate degree College diploma
Secondary education
Any other (specific)

2. For how long have you been working in your firm?

| Length (years) | 0 - 5 | 6 – 10 | 11 - 15 | 16 and above |
|----------------|-------|--------|---------|--------------|
| Response | | | | |

3. What level are you currently serving in your organization?

- Operations middle level manager/supervisor senior manager/supervisor

PART B: REMOTE WORKING

4. In the last three years, state the extent to which you have practiced remote working by ticking your response on a scale of 1 to 5 as shown:

| Extent of remote working | Scale | Response |
|---------------------------------|--------------|-----------------|
| To very large extent | 5 | |
| To large extent | 4 | |
| To moderate extent | 3 | |
| To limited extent | 2 | |
| None at all | 1 | |

5. This section will obtain information pertaining to remote working in the organization. Please specify your degree of agreement with below statements pertaining to feedback systems in your organization.

Key: 1-Strongly Disagree | 2-Disagree | 3-Neutral | 4-Agree | 5-Strongly Agree

| | | 1 | 2 | 3 | 4 | 5 |
|----------|--|----------|----------|----------|----------|----------|
| 1 | I use technology for staying in touch with my colleagues | | | | | |
| 2 | My manager evaluates my performance by results, not by physical presence. | | | | | |
| 3 | I can have a more flexible work schedule since I can work at my own pace without pressure. | | | | | |
| 4 | I have reduced on commuting and thus save a lot of money and time | | | | | |
| 5 | I am not stressed of being caught up in traffic during rush hour | | | | | |
| 6 | I have enhanced cohesion between family and work life | | | | | |
| 7 | Working from home has reduced interferences and interruptions | | | | | |
| 8 | I still work even when sick | | | | | |
| 9 | I have reduced the time that I communicate with my colleagues | | | | | |

6. Please comment on the benefits and the drawbacks of remote working in your organization:

- i.
- ii.
- iii.

PART C: EMPLOYEE PRODUCTIVITY

7. This section will obtain information pertaining to the employee productivity in the organization since the organisation started remote working. Please point out your degree of agreement with below statements about your productivity while remote working.

| | | 1 | 2 | 3 | 4 | 5 |
|----------|---|----------|----------|----------|----------|----------|
| 1 | I always complete my assignments with timelines while remote working | | | | | |
| 2 | I can handle assignments without much supervision while remote working | | | | | |
| 3 | I am efficient in my jobs and responsibilities while remote working | | | | | |
| 4 | I can fulfil my domestic roles better and meet my family obligations while remote working | | | | | |
| 5 | I can handle multiple tasks to achieve organizational goals while remote working | | | | | |
| 6 | I am able to handle my jobs whenever the situation demands while remote working | | | | | |
| 7 | I am not able to solve technical problems remotely while teleworking while remote working | | | | | |
| 8 | I meet my targets the end of every month while working remotely | | | | | |
| 9 | I increase my concentration in my work when working remotely while remote working | | | | | |

| | | | | | | |
|----|--|--|--|--|--|--|
| 10 | I actively participate in work meetings and group discussions while remote working | | | | | |
| 11 | I actively participate in decision making and problem solving while remote working | | | | | |
| 12 | I am less stressed while remote working | | | | | |
| 13 | I can solve technical problems while remote working | | | | | |
| 14 | I can effectively communicate with my supervisor while remote working | | | | | |
| 15 | I get adequate support from management while remote working | | | | | |

8. Please comment on the trend of employee productivity in your organization:

- i.
- ii.