Work from Anywhere:

Employee Engagement and Productivity Implications for the Banking Industry

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TABLE OF CONTENTS

TABLE OF CONTENTS

_____

TABLE OF CONTENTS
_____

LIST OF FIGURES

INTRODUCTION

_____

LIST OF TABLES

APPENDICES

1.0 INTRODUCTION

The Covid-19 pandemic and the ensuing restrictions has disrupted almost every aspect of daily living and work is no exception. With social distancing protocols in place across the world, the sudden unsettling and abrupt transition to remote activities, placed immense pressure on all aspects of life and became the new normal for many, rather than the exception. Banking has not been immune, and it seems likely that how and where we work and conduct business may forever change.

1.1 Background

In late December 2019, a Corona virus emerged from Wuhan China and rapidly spread to countries around the world. The World Health Organization (WHO) on January 30, 2020, declared the outbreak of the novel coronavirus SARS-CoV-2 widely known as COVID-19 to be a public health emergency of international concern that presented a great risk to countries with weak health infrastructures (Sohrabi et al., 2020). At the time of this writing, the total number of recorded COVID-19 infections is estimated to be well over 516 million, with the virus having claimed more than 6.2 million lives across the globe (Johns Hopkins University, 2021).

The shelter-in-place and social distancing directives that have pervaded life as we know it around the world, has forced billions of people to move to remote work, massively shifting consumer behaviour, the way we work, communicate and commute, and the environments we work within. Covid-19 measures, introduced to safeguard the world's population, closed entire sectors, forced industries to move, almost exclusively online, and has radically changed the nature of consumer spending. This event has produced life-altering consequences that will reverberate for years to come (He and Harris, 2020).

With advancements in information and communication technology, increased availability of high-speed internet and home computing solutions, the number of office workers that can work from

outside the office has increased significantly. This migration to a new way of working has witnessed office employees foregoing their daily commutes to instead work from their dining and living rooms, bedrooms, and dens in their homes. What was once considered a perk, now has become the norm for most businesses (Castrillon, 2020). Before the pandemic forced the implementation of a range of mobility-restriction policies, companies adopted work-from-home practices purely as a matter of convenience and to provide conducive working environments.

Work from home, remote work, distributed work, virtual work, work from anywhere, flexible work, telecommuting or teleworking as it is referenced across the globe (Allen, Golden and Shockley, 2015), allows employees to use internet, telephone and/or virtual meetings (Singh, Kumar and Varghese, 2017) for a flexible workplace experience that can improve work/life balance especially for parents with younger children (Arntz, Ben Yahmed and Berlingieri, 2020) but it may also encourage employees to work longer hours every day and contribute to a feeling of isolation as a result of being removed from the office environment (Ward, 2017). For the purposes of this paper, the terms remote work, teleworking and telecommuting will be used interchangeably as is accepted practice by practitioners.

With the swift and significant exodus of white-collar workers from their urban office locations, the Canadian banking industry gave their employees greater flexibility to work from home. In fact, a report produced for Statistics Canada in April 2021 stated that 32% of Canada's workers aged 15 to 69 found themselves working from home during lockdowns compared to 4% in 2016 (Mehdi and Morissette, 2021) and 58% of these workers had at least a bachelor's degree or higher, compared with just 7% of those without a high school diploma (Deng, Morisette and Messacar, 2020) suggesting that working from home is more feasible for workers with higher education employed in professional or managerial occupations.

Across industries, the ability to work from home varied substantially with the finance, insurance and professional, scientific, and technical services sectors having roughly 70% of their employees working

from home from April 2020 to June 2021 compared to only 5% of workers in accommodation and food services working from home during that period. Moreover, employees in large firms with 500 employees or more were more likely to work from home than those in small firms with fewer than 20 employees (Government of Canada, 2021).

This stratification across occupations has been interpreted as a form of job inequality as it favours occupational status and flexibility experiences in areas such as employment relationship, flexibility in the scheduling of work and flexibility about where work is accomplished. As such flexibility may perpetuate work-life inequalities (Kossek and Lautsch, 2018), this creates the need to understand the degree to which employees are motivated by working from home. That may include whether they are more motivated to complete work tasks, can take on more activities outside their scope of duties, deliver a better customer experience and are more motivated to get the job done quickly so that they can finish work earlier.

1.2 Statement of the Problem

The unprecedented outbreak of the COVID-19 pandemic in 2020, resulted in millions of people across the world experimenting with remote work, working at a remote location away from a central office. While work from home was previously supported as a response to an employee preference, the pandemic made it a mandatory imperative. With the rising availability and reliability of high-speed internet, advancements in information and communications technology and the internet of things (IoT), personal and business opportunities for remote working have grown in its use (Allen, Golden and Shockley, 2015).

Although remote work may represent a feasible solution to stay-at-home orders, it does not come without its difficulties and challenges. Laptop computers, smartphones, Wi-Fi connectivity, and other forms of digital communication have made it easier for employees to work remotely but some have agreed that the ability to work anywhere, anytime has also created the expectation that employees

will work everywhere, all the time (Von Bergen, Bressler and Proctor, 2019). The nuances of the telework setting may also result in conflicts as employees operate in different home environments (family size, marital status, distractions, noise level), with various devices that require software and reliable Wi-Fi to facilitate a connection and can have an impact on motivation and performance levels of employees (Bhattacharya and Mittal, 2020).

Maintaining the efficiency and effectiveness of the workforce is a company's number one priority and motivating employees has been a challenge for organizations with multigenerational workforces. These challenges may be the result of several factors, including trust with senior leadership, lack of recognition and credit for a job well done, career progression opportunities based on skills, flexible work options, autonomy to make decisions, and absence of compensation for effort resulting in a lack of engagement (Cote, 2019).

Remote work, teleworking or work from home is a type of flexible working arrangement which has also been linked to improved employee engagement, improved health and well-being and enhanced organisational effectiveness. For many leaders there's a commonly held belief that employee engagement drives organizational performance as motivated employees are productive at work, have reduced absenteeism and enhance organizational effectiveness (Conradie and Klerk, 2019). Nonetheless, extensive remote working can also have challenges, such as reduced teamwork and social interactions, diminished collaborative engagement, increased occupational stress, and decreased life satisfaction (Vander Elst et al., 2017). Indeed, the concerns around mental and cognitive limitations are also high on the priorities of organizational leaders as they wrestle with this new norm.

1.3 Purpose of the Study

The purpose of this study will be to identify and explore the relationship between flexible work arrangements and employee engagement, motivation, and productivity factors, related to the changing working environment and cultures. The author seeks to identify the pros and cons of

a work from anywhere model in the banking industry from both an employer and employee perspective and to assess whether the positives outweigh the negatives relating to this development.

The following research questions will form the basis for this study:

- To what extent is the quantity, quality and timeliness of work accomplishments affected by working remotely?

- Are there differences among levels of banking employees in relation to preferences to working remotely?

- What factors do remote workers and organizations perceive as being important for a decision to work remotely?

- To what degree does working from home affect conventional work duties and expectations?

- Are there any emerging trends, challenges, and opportunities in relation to the work from home arrangements?

- Is a hybrid workplace the future state of work?

1.4 Theoretical Framework

Research paradigms form the basis of a guide as to how research should be conducted in order to further understand human behaviour. According to (Collis and Hussey, 2013) the two main research paradigms that currently exist are positivism and interpretivism. The positivist paradigm uses a deduction process to interpret social experiences. The interpretivist paradigm on the other hand, uses an inductive process to decipher social experiences within a specific context. Deductive exploration relies on the researcher testing numerically derived data, from a distance, to ascertain if there are linkages between conceptual and theoretical structures whereas inductive exploration revolves around developing models or theories from a series of observations of reality where the researcher may be either detached from, or engaged in, the location of the studies.

INTRODUCTION
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The Interpretivist paradigm, in adopting an inductive approach, attempts to take account of multiple, socially constructed realities derived from people studied within their own contexts, and which are filtered through the researcher playing an integral interpretive role within the set location in relation to a combination of background research and comparative analysis of the different inputs. Therefore, the understanding is that the key part of the knowledge acquisition process undertaken in this type of participatory research endeavour, involves charting the perceptions of individuals, in context dependent situations, and striving to make sense of the meanings the people find in their own lives, which are informed by cultural influences (Prasad and Prasad, 2002).

The author believes an interpretivist approach would be best suited to this study because the data documented can be drawn on to anticipate patterns of human behaviour in the context of this study whereas with the positivism paradigm, investigations are largely based on distanced numerical research information that is unable to pick up the human sensemaking that is key to appreciation of the multiple impacts of such significant workplace transformations.

Accordingly, as productivity is linked to conditions that promote employee motivation and individual well-being, exploring the relationship between remote work conditions and employee engagement will therefore be the focus of this review. It also means that this study will be grounded in an interpretivist mode of comprehension, applied through the lens of social exchange theory (which investigates relations of inter-subjectivity), to explore the role of building trust in employment relations. This will relate to attempting to determine whether employees, who receive company support to balance work and life expectations, feel obligated to repay the support with increased employee engagement, and whether employers see the value of such exchanges (Klindžić and Marić, 2019).

Social exchange theory is based on a conception of inter-subjectivity where it is understood that individuals engage in a series of interactions with one another and that these interdependent

interactions over time, create a level of reciprocity that tends to generate mutually beneficial relationships and transactions (Cropanzano and Mitchell, 2005). Understanding such workplace behaviours is considered important, because of the social interactions and the obligations they generate as it is theorised that reciprocal exchanges can lead to the creation of trust relations which will increase employee engagement, thus repaying the organization with enhanced job performance (Sahni, 2021).

Reciprocity is a fundamental theoretical construct of social exchange theory, typically portrayed, in relation to workplace dealings, between an employee and their employing organisation if managed well, as leading to individual feelings of being indebted to give back to the organization in response to beneficial actions directed at them. It can play a significant role in strengthening social frameworks, employee commitment and personal performance and ultimately trust relations, as stated above (Eisenberger et al., 2001).

The ability to work from anywhere, despite being initiated as a response to pandemic orders to safeguard populations, can be envisaged as a beneficial action if employees derive benefit and the organization does not experience a decline in productivity. According to a McKinsey & Company report produced by Boland et al., (2020), 80% of people surveyed reported that they enjoyed working from home and 41% indicated that they were more productive than they had been before. They suggested they were finding more productive ways to spend their time, and thus enjoying greater flexibility in balancing their personal and professional lives.

Nonetheless, research conducted by the University of Amsterdam resulted in conflicting findings with 56% of respondents reporting lower productivity and 43% reporting being at least as productive as before highlighting the need to further explore individual wishes for work life balance and the need for social work interactions (Rubin et al., 2020). However, culture matters here, with Europe having

more conducive workplace relations on the job, as it were, due to their more empowering cultural values, than countries like the US, Canada, UK, NZ and Australia.

1.5 The Canadian Banking Industry

Canada has a concentrated financial system that is shored up around four pillars, banks, trust companies, insurance companies and brokers/dealers. The banking industry was created with large, diversified institutions that are conservative, tightly regulated, and well-protected from competition, especially from American banks (Bordo, Redish and Rockoff, 2014).

Five large banks have the largest share of the retail lending market, Royal Bank of Canada, Toronto-Dominion Bank, Scotiabank, Canadian Imperial Bank of Commerce and Bank of Montreal. This oligopoly has more market power, geographical presence, and better efficiency, compared to their US counterparts, controlling the cost of deposits and prices of loans resulting in higher net margins across a wide variety of personal loans, mortgages, and credit card products (U-Din, Tripe and Kabir, 2018).

With many consumers and businesses needing reliability and support from their banks, being adaptable and flexible during the lockdowns, forced banks to adopt a new way of working, investing in technology and leveraging fintech solutions and video conferencing as a safer and more convenient way to service customers. The pandemic accelerated the migration of work to virtual environments and left little time to provide employees with the necessary skills to effectively work remotely.

The banking industry not unlike other industries, strives to create and deliver value to their employees to improve both their efficiency and effectiveness in meeting or exceeding organizational goals. While some organizations have done a great job at this during the pandemic, others experienced challenges with employee commitment, engagement, and retention (Nabi et al., 2017). In the business world, generating and retaining competitive advantage is closely tied to employee engagement and performance. This comes from having effective work processes, a sense of an empowered workplace

with a cultural environment where rewards recognize effort, and results in sound compensation packages that fosters motivation (Siddiqi and Tangem, 2018). A high level of employee engagement is therefore a precursor for any organization's sustainability and continued success, and the 'old economy' instrumental transactional leadership model is being replaced by a 'knowledge economy' where a staff focus on values and being treated with respect and integrity are key drivers of employee motivation.

Prevailing research by Furnham, Eracleous and Chamorro-Premuzic, (2009) established an association between employee performance and working conditions while recognizing the view that different employees are likely to place dissimilar value on certain rewards, and individual differences will result in some incentives providing more motivation, more than others. Therefore, ensuring employees are content, engaged, and motivated and determining which incentives prove to be more advantageous to employees is beneficial to company performance and likely to represent a source of competitive advantage.

1.6 Definitions of Key Concepts

Remote Work

Various terms have been used to describe remote work such as telework, telecommuting, mobile work, working-from-home, and work-from-anywhere. Remote e-work generally refers to location independent work being completed anywhere and at any time, regardless of location, and aided by technology (Grant, Wallace and Spurgeon, 2013).

Employee Engagement

The notion that employee engagement is a desirable condition is because it "represents an employee's enthusiasm, passion and commitment to their work and to the organization, the willingness to invest themselves and expand their discretionary effort to help the employer succeed" (Myrden and Kelloway, 2015, p.593)

Motivation

Motivation encourages an employee to perform, and according to Robbins and Coulter cited in (Rasheed et al., 2020), it reflects the willingness to make the greatest effort to reach organizational goals through the efforts made to satisfy an employee's individual needs.

Work Life Balance

Workplace environments can have a direct influence on non-work-related life situations and vice versa. The linkage between these two areas may manifest in either positive or negative effects on an employee's well-being and is often referred to as work-life balance (Mache et al., 2016).

Social Exchange Theory

Social Exchange Theory is grounded in the belief that social exchanges involve a series of interactions between individuals that over time generate mutually beneficial obligations and liberties that are typically reciprocated in a similar manner (Cropanzano and Mitchell, 2005).

2.0 LITERATURE REVIEW

The literature review is designed to clarify and build on the variables that will be researched. The dependent variable-social exchange theory, as well as the four independent variables; remote work, employee engagement, motivation and, work life balance, will be researched with the objective of becoming better informed before the testing of these variables is undertaken. This should allow me, as the researcher, to build a strong foundation to determine if a "work from anywhere" model, in the banking industry, is likely to represent the future of work, due to having assessed whether the potential advantages outweigh the disadvantages.

2.1 Remote Working

When COVID-19 transformed daily life with the introduction of shelter-in-place and social distancing directives that upended normal work routines, it also forced the hand of many organizations and industries such as the banking industry, which previously saw the migration of work to virtual environments as a response to employee preferences rather than a reshaping of the work-home interface (Kniffin et al., 2020). Teleworking is not a new concept, having originated with the American energy crisis of the 1970s, when a telecommunications-augmented decentralization was proposed to allow working from home to avoid gasoline consumption (Nilles, 1975). The motivation behind remote working at that time was to allow employees flexibility with their time, improve work-life satisfaction, and reduce organizational overhead costs (Chiru, 2017). Over the last twenty years technological advancements have allowed for a more productive work environment where employees are able to fulfil their job requirements outside the traditional physical work location.

Telework, telecommuting, remote working, working from home, distributed work, flexible work arrangements, agile work and virtual work are interchangeable variations used in the United States and Europe (Dockery and Bawa, 2014; Grant et al., 2019) to describe the situation where a person can work from anywhere, away from the central physical workplace. This is where they use technologies

such as video calls, teleconferences, and emails/text messages using smartphones, laptops, and a multitude of internet-based platforms to communicate with the workplace (Borg, 2021; Chiru, 2017). All definitions espouse a common principle that assumes that telecommuting involves working at a remote location away from a central office base (Allen, Golden and Shockley, 2015).

Though essential workers and, those whose jobs required them to be physically present, were never able to work from home, many workers were able to work virtually, allowing them greater flexibility to choose where to live, as they were no longer limited to the same geographic location as their company (Choudhury, Foroughi and Larson, 2020; Rigotti, De Cuyper and Sekiguchi, 2020).

According to an OECD report (2020), knowledge-intensive industries like professional, and information and communications technology services were more likely to be asked to telecommute, compared to industries like wholesale, retail, and transportation that required the physical presence of their workers to perform their tasks. This disproportionate share of teleworking opportunities for high skill employees relative to medium and low skilled occupations, suggests that disparities in remote work opportunities can either be exacerbated or alleviated due to job type (Lord, 2020).

In the banking industry, except for a few employees like front line workers who continue to work in-branch to perform vital tasks, most advisory roles were required to work fully or at least partially from home (Alix, 2021). This reshaped work-home interface has bought to the forefront that "work is no longer a place but what you do" (Allen, Golden and Shockley, 2015, p.62). With the forced adoption of remote work and the shift in how companies do business because of COVID-19, scholars and practitioners have begun to debate the pros and cons of working away from the office, and the ramifications for work-family balance, productivity and engagement, cybersecurity, reduced carbon footprint, informal learning, and personal networking issues (Allen, Golden and Shockley, 2015).

Seminal work on the effectiveness of telework completed by Baruch (2001), proposed four factors that need to be present simultaneously for the adoption of telework, a suitable job that lends itself to

telework, a supportive organizational culture that promotes remote working, an appropriate home/work interface that allows job tasks to be completed and the employee's proclivity towards teleworking. Figure 1 depicts the four factors: -
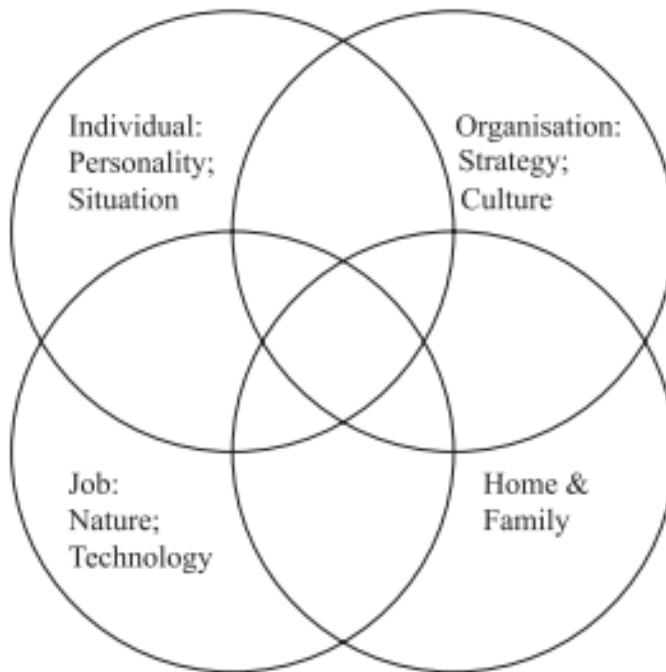
Figure 1 – Four factors of Teleworking

Remote work also presents several opportunities for employees and employers and brings benefits as well as challenges. It affords employees the ability to juggle work and non-work commitments, which is also beneficial for the employer, as the increased sense of work-life balance often results in higher job satisfaction which in turn can result in more positive work outcomes (Petak and Miller, 2019).

2.1.1 Remote work from the Employees perspective

The pandemic made the benefit of a flexible workplace and the potential to narrow the gap in wages of men and women available to many employees not just executives, managers, or professionals (Desilver, 2020; Lord, 2020). Consequently, many companies have had to now embrace this new customary mode of working with customers, suppliers, and employees, departing from the previous

ways of working and providing employment that is capable of functioning either at work or from home locations (Spelman, 2020).

Numerous benefits have been associated with working remotely such that a growing body of empirical research from scholars and practitioners has highlighted the productivity and performance gains associated with remote working conditions (Gajendran, Harrison and Delaney-Klinger, 2014; Harker Martin and MacDonnell, 2012; Ramakrishnan and Arokiasamy, 2019). Virtual work has also been linked to reduced work stress and improved health and wellbeing (Bentley et al., 2013; Tavares, 2017) as feelings of autonomy increase (Tavares, 2017; Shobe, 2018) and job satisfaction and job performance rises (Kröll and Nüesch, 2017; Conradie and Klerk, 2019).

Telecommuting has also been associated with reduced work-family conflict as employees are better able to balance professional and personal obligations (Dockery and Bawa, 2014; Avgoustaki and Bessa, 2019) without having to be concerned by commute times and workplace distractions (Regus, 2017; Chalamish, 2020), allowing employees to use fewer sick days due to stress or personal issues (Berkery et al., 2017; Cramer and Zaveri, 2020). The underlying reasoning is that employee's benefit by not experiencing time lost in traffic which can be directed to work activities instead (Church, 2015).

The ability to work remotely also reduces geographical inequalities and provides for workplace inclusiveness, especially for marginalised workers and those who feel they have any type of social stigma that may result in occupational segregation (Tilcsik, Anteby and Knight, 2015). From an employee's perspective, this new way of working, in allowing for the harmonization of work and family related commitments, and with less rigid structures to execute job tasks, results in increased job satisfaction because of fulfilled expectations, improved engagement, and overall work performance (Masuda et al., 2011). However, although remote work may represent a feasible solution to the COVID pandemic induced public health requirements, it has also, in contrast, been suggested that it does not come without social costs and challenges. For example, telecommuting has been found to exacerbate

work-family conflict at times, and though role blurring has been associated with work commitment (Schieman and Badawy, 2020), the number of hours worked, and the family composition can remove the boundaries between work and family roles. This can have significant impacts regarding work requirements interfering with home commitments and hampering work responsibilities during office hours as work and home life become inseparable (Bhattacharya and Mittal, 2020). This can lead to reduced well-being and increased psychological risks (Barriga Medina et al., 2021). Female teleworkers, especially those with dependent children may not experience reduced work-family conflict at the same level as their male counterparts (Maruyama, Hopkinson and James, 2009) and limited access to child-care support, and family-work boundary conflicts can result in productivity setbacks (OECD, 2020).

The proliferation of mobile devices facilitates even more communication outside of work hours and allows employees to work anywhere and anytime increasing the tendency to work everywhere all the time and encouraging employees to start earlier, take shorter breaks, and work until the end of the day (Mazmanian, Orlikowski and Yates, 2013). This results in increased workloads and higher levels of stress (Onken-Menke, Nüesch and Kröll, 2017). Technology can also provoke technostress in its users, because of the lack of knowledge to cope and adapt to the use of new technologies (Okolo, Kamarudin and Ahmad, 2013).

Practitioners have also found that working from home can lead to professional isolation and loneliness (Croucher and Rizov, 2014; Galanti et al., 2021) which can affect employee engagement due to the lack of relationship building and reduced office influence experienced in a traditional workplace setting, impacting career development opportunities (Maruyama and Tietze, 2012; Spreitzer, Cameron and Garrett, 2017; Yarberry and Sims, 2021). Researchers have also documented extensive health risks associated with extended periods of time spent sitting without breaks, including weight gain, diabetes, musculoskeletal disorders, and cardiovascular issues (Sang, Gyi and Haslam, 2009;

Thorp et al., 2011). These adverse effects of teleworking are linked to resultant negative levels of well-being, and increased stress, and potentially depression (Tavares, 2017).

2.1.2 Remote work from the Employers perspective

With the widespread adoption of the internet, the ability to work from home or work from anywhere started to gain popularity in developed countries in the mid 2000's with the development of policies and government regulations (Chiru, 2017), though it was not a widely used practice as it produced mixed results. In fact, companies like Bank of America, Yahoo and IBM originally introduced teleworking but then decided to bring all their employees back to the office because they were sceptical of the productivity effects when employees interacted with digital tools (Simons, 2017; Choudhury; Foroughi and Larson, 2020; Chalamish, 2020).

From an employer's perspective, remote work typically falls into one of three following categories:-

I. Home based telework in which job obligations are completed from home through virtual means,

II. teleworking from remote offices, which allows employees to use satellite locations typically paid for by the employer, or

III. mobile-telework where employees work away from their centralised office base intermittently as they travel to meet with clients (Diab-Bahman and Al-Enzi, 2020).

Most of the banking industry's remote working arrangements fall into either the home based telework or the mobile telework categories. Research studies have identified many benefits as well as challenges for employers. The productivity, efficiency and performance gains experienced by employers can be directly correlated with temporal and spatial flexibility. This flexibility can provide autonomy (Hilbrecht et al., 2013), allowing employees to resolve work-life balance demands, reduce turnover and absenteeism due to the lower risk of burnout, and a higher degree of loyalty, (Ayman and Younis, 2015; Baert et al., 2020) increase satisfaction levels, and therefore, is likely to result in

enhanced productivity (Fonner and Roloff, 2010: Allen, Golden and Shockley, 2015). Some researchers though, qualify this by indicating that performance gains are not only directly related to remote work but can depend on employee commitment, their support for the organization and their turnover intentions (Mihailović et al., 2021).

Not having to invest in expensive office facilities and office accommodations, and thereby reducing infrastructure and maintenance costs, also helps to reduce overheads and increase profit margins (Harker Martin and MacDonnell, 2012; Borg, 2021). Offering remote work capabilities can also increase the labour supply of the talent pool as it makes the work more attractive to potential employees and can reduce turnover intentions of existing employees (Peretz, Fried and Levi, 2017). In this regard though, some practitioners have argued that the move to remote work may shift the cost of workspace from employers to employees (Lord, 2020). In addition, some managers may struggle to gauge the effectiveness of their employees as they cannot witness their employees' work and cannot exercise control like they used to at the centralized office location, making it increasingly difficult to build a relationship with co-workers and interpret unspoken cues (Grant, Wallace and Spurgeon, 2013).

Remote work also raises security concerns when handling confidential information and can create issues related to data encryption, cybersecurity, privacy, and exposure of confidential information (ILO, 2016; Ahmad, 2020). With technological innovation advances, the global shift from manufacturing to information economies and broadband access, which has become widely available for residences, means the number of jobs and employees that can work effortlessly from their homes has increased (Kizza, 2013). Employers struggle though with data protection mechanisms and their own vulnerability, as while technology, such as text messages, video calls, teleconferences and emails allow employees to work remotely, it also increases the risk of cybercrime (Chesley, 2014; Ahmad, 2020).

2.2 Employee Engagement

Engagement and the strong link with positive individual and organizational outcomes has been the focus of the study of many researchers and practitioners through the years (Saks and Gruman, 2014). Scholarly articles have referenced three different constructs of employee engagement, including cognitive engagement, which manifests as a strong focus on work, emotional engagement, which is related to a sense of purpose and belonging, and physical engagement which is linked directly to the level of effort invested by the employee (Rich, Lepine and Crawford, 2010; Shuck, Adelson and Reio, 2016). Engaged employees tend to exhibit high levels of energy, dedication, a deep sense of involvement in their work and are passionate about doing their job well (Timms et al., 2015; Eldor and Vigoda-Gadot, 2016).

Studies have linked engagement with job satisfaction, customer loyalty, organizational commitment, reduced employee absenteeism, business growth and profitability, and employee health and well-being due to reduced stress (Rich, Lepine and Crawford, 2010; Bakker, Demerouti and ten Brummelhuis, 2012; Kurtessis et al., 2015). These important constructs are viewed as a source of competitive advantage and helps organizations reach their growth and profitability potential (Eldor and Vigoda-Gadot, 2016).

Flexible work arrangements and other forms of remote work can impact job satisfaction and organizational commitment as employees get to balance work-life responsibilities through a reduction in commute times, as mentioned previously, which can reduce instances of absenteeism and intention to turnover (Chen and Fulmer, 2017). Nonetheless, many studies have found interrelationships among work engagement, work-life concepts, and an employee's working environment and non-work life situations, and conversely non-work-related life situations, can impact work. Role conflicts tend to arise when the concurrent presence of two or more sets of pressures with one's professional role makes it difficult to satisfy the family role responsibilities. This is often referred to as Home-to-Work conflict (HTWC) and Work-to-Home conflict (WTHC) and can arise when completion of work-related

tasks is hampered by childcare responsibilities, a range of distractions, domestic chores, unreliable internet, inadequate working spaces, which can increase stress levels and impact work engagement propensity (Mache et al., 2016; Van Veldhoven et al., 2019; Bhattacharya and Mittal, 2020).

Cooper-Thomas, Xu and Saks (2018) have theorized that engagement is closely associated with emotions of warmth and caring, and a home-based work environment may elicit those emotions and also signal an organization's trust towards their employees which can improve motivation engagement and a greater identification with organizational values. Chaudhary and Panda (2018) have claimed that an employee's perception of their home-based work environment results in increased levels of engagement as the employee perceives the work environment as safe and Allen et al. (2012) confirmed that a flexible workplace can positively impact organizational outcomes.

However, others have argued that working from home during the COVID-19 lockdowns has exacerbated stress related factors such as social isolation, conflicting work-life demands and work intensification, depleting social and personal resources, and leading to poor levels of work engagement (Halbesleben et al., 2014; Adisa, Ogbonnaya and Adekoya, 2021). Work engagement studies have supported the view that an employee's personal life and workplace environment markedly influences their engagement and vice versa. Conversely, practitioners have also found that work engagement and mental burnout have similar precursors, although with opposite effects (Timms et al., 2015). Against the backdrop of social exchange theory, Saks (2006) postulated that employees will choose to engage themselves to varying degrees if they believe that the underlying reason for perceived organizational support is deeply rooted in a sense of care for their well-being and value placed on their contributions.

2.3 Motivation

The banking sector is highly competitive and driving productivity to meet organizational outcomes is critical to ensuring sustainable performance. With a diverse multi-generational workforce that has

different needs, motivation plays a crucial role in having satisfied, engaged employees that are committed to the organization's success, and are passionate about doing their job well. In this regard, researchers have found that offering flexible work options provides employees an opportunity to balance their work and family lives and results in increased motivation and productivity (Petak and Miller, 2019).

Motivation has two dimensions, an intrinsic element that has no monetary reward and is based on an employee's values and principles, and the satisfaction that comes from personal achievement when meeting challenges (Mallin and Ragland, 2017), and an extrinsic element which is centred on employee behaviour to attain rewards or incentives or avoid supervisor creation of goals and recommended behaviours and actions to achieve results (Kuvaas et al., 2017). Remote work can be considered an extrinsic element, as it is a workplace incentive that can provide tangible benefits as it meets an employee's personal needs to determine when to work, how much time is spent at work, and where the work tasks will be completed. Various scholarly works have cited physical conditions like equipment, climate, technology, process, and procedures related to an employee's work, when harmoniously put together creates a work environment that is positively associated with an employee's job motivation and job performance (Jayaweera, 2015; Rasheed et al., 2020).

Prior to the COVID-19 pandemic, the use of remote work within organizations was either based on an employee's desire for work-life balance or an employee's work-related motives to increase personal productivity and included the opportunity for flex time and/or a flexible working place (Shockley and Allen, 2012). The ability to work from home, or remotely, may be representative of an organisation's trust towards their employees, which can also motivate an employee to work harder to show gratitude for the trust instilled in them (Chen and Fulmer, 2017). Researchers have observed motivation as the common link between employee retention and performance and managers need to use both intrinsic and extrinsic rewards to motivate employees as the costs associated with disregarding a worker's personal obligations can include high absenteeism and employee turnover (Kurtessis et al., 2015).

2.4 Work-Life Balance

Organizations are concerned with employee engagement because, as noted, it has great potential to drive organizational prosperity, reduce absenteeism and attrition, and increase employee loyalty and commitment. Consequently, recent emphasis has been placed on the health and well-being of employees, including reducing emotional exhaustion, and creating the right work environments where work-life balance considerations, like work and family conflicts can be addressed to increase employee engagement (Wagner, Barnes and Scott, 2013; Oludayo et al., 2018). There are many different types of work-life balance arrangements including workplace health programs, flexible work hours or schedules, flexible workplaces, family friendly policies, work-life balance programs and incentive programs to name a few. Typically, arrangements that allow employees to adjust their work schedules to mitigate the conflict between work and nonwork needs, like flexible working hours and working from home, tend to be received more favourably as there are shared benefits for both the organization and its employees that influence each other (Allen et al., 2012; Vîrgă, Horga and Iliescu, 2015; Wong, Chan and Teh, 2020).

Studies have found that employees that work from home, in a familiar and comfortable setting, experience less work-life clashes as they have greater flexibility around work commitments resulting in greater productivity (Caesens et al., 2015), but gender and household structures matter, as both men and women use flexible working in different ways to satisfy personal needs and this can lead to different results for wellbeing, work–life balance and work intensification outcomes (Aguilera et al., 2016; Chung and van der Lippe, 2018). An individual's personal life, their socio-economic considerations, family related responsibilities like caring for elderly parents can all influence their engagement and vice versa (Wheatley, 2012; Timms et al., 2015). This overlapping between work commitments and personal responsibilities when working from home may impact an employees' ability to manage the boundaries between work and life.

LITERATURE REVIEW
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While telecommuting can improve employee productivity and reduce absenteeism, it may not improve work-family conflicts resulting from work-life balance tensions. With technology advancements facilitating connecting and exchanging data with other devices and systems over the internet, many organizations now expect employees to use remote based technology to respond during and after regular working hours (Okolo, Kamarudin and Ahmad, 2013). This shift in the way organizations use communication technologies to engage their workers can impact remote employees working conditions, altering norms between work and life boundaries, and negatively affecting their work-life balance.

Practitioners have found that the overlap between private life and work commitments can generate stress and time allocation challenges as it creates a weakened ability to switch off from work, moving job related worries into the sphere of everyday life and thus magnifying work-to-life conflicts (Wheatley, 2012; Felstead and Henseke, 2017). Therefore, the intensification and extensification of work can undermine the gains associated with working from home, as the ability of remote workers to effectively manage the work-life interplay, is hampered by the willingness of remote workers to exchange increased job flexibility with greater work effort (Palumbo, 2020).

Though employees are presumed to benefit from the increased spatial and temporal flexibility that the ability to work remotely offers, the detachment of work from place also benefits employers from the increased work intensity and "always on" mindset that employees feel entitled to reciprocate. This is because even though home-based telecommuting is perceived as an organization centred human resource practice, primarily it is aimed at reducing managerial costs (Raiborn and Butler, 2009). Therefore, from the literature review undertaken for this research, it has become evident that there are both "negative", as well as "positive", outcomes to telework, though the advantages are uncertain as it is difficult to tell, to what extent motivations and concerns translate into positive or negative experiences for teleworking.

2.5 Theoretical Underpinning – Social Exchange Theory

To survive and thrive, organizations need to achieve sustainable competitive advantage with engaged employees that are motivated and willing to reciprocate with high job performance. Low productivity can lead to lower profits for business, high turnover rates and low employee retention. According to Sungu, Weng and Kitule (2019), employers typically initiate and engage in social exchanges with employees to influence attitudinal commitment to the organization with the expectation of increased performance deliverables.

Research conducted by Kahn (1990), found linkages between employee engagement, psychological meaningfulness, safety, and availability. When viewed through the lens of social exchange theory, Kahn (1990) postulated that employees would be more engaged at work when they saw their role had meaning, that they could engage safely in social environments and resources were readily available to perform the job without individual distractions. With the move to remote work because of the COVID-19 pandemic, the banking industry was able to migrate essential work to online or virtual environments to provide business continuity, keep their employees and clients safe, while at the same time provide technology that facilitated working from home via cell phone, computer, and video conferencing tools.

Social Exchange Theory has been used as an important construct to explain engagement amongst employees and workplace behaviour. The theory is based on the premise that employees feel obligated to repay the organization with increased loyalty, commitment, and job performance in exchange for support and consideration provided by their employer (Uddin, Mahmood and Fan, 2019). These obligations are influenced by the relationship between cost and reward, with reciprocal social exchanges leading to trust. Reciprocity is therefore considered a fundamental principle of social exchange and when applied to work settings, this is typically between an individual and their employing organisation (Cropanzano and Mitchell, 2005).

LITERATURE REVIEW
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Since the early foundational writings of Homans (1958) and Blau (1964), Social Exchange Theory has been used to explain the relationship between employee attitudes and behaviours that go beyond normal employment contractual agreements and ultimately result in positive exchanges. Homans framed his study of social behaviour in terms of reward and punishment and Blau framed his study in terms of reward and costs leading to slightly different views on created obligations being because of reciprocal exchanges or negotiated exchanges. Nonetheless, they theorized that social exchange comprises actions contingent on the rewarding actions of others and social frameworks are strengthened when people strive to recompense what others have provided to them and employee's attitudes at work arise from their perceptions of how they have been treated by their employers.

Social Exchange Theory is therefore foundational to many organizational behavioural fields of study including organizational support, job performance, organizational relationships, organizational commitment, job satisfaction, turnover, workplace safety and other aspects of leadership, as it allows scholars to understand the processes underpinning human interactions (Muldoon et al., 2018). Flexible working arrangements and flexible workplaces are typically viewed as a form of perceived organizational support which can enhance an employee's perception about the value an organization places on their work and on the benefits provided to them. This is considered to encourage employees to reciprocate with positive attitudes, increased loyalty, and greater commitment because of the favourable working environment (Casimir et al., 2014).

One way for employees to pay back their organization is through their level of engagement. As employers initiate social exchanges by extending enabling support to their employees, the expectation for increased outcomes like job performance and engagement increases. This is because social relationships based on trust and gestures of goodwill tend to be reciprocated with more beneficial consequences. When an organization provides their employees with respect, rewards, justice, safety and other elements, employees are more willing to work and repay their organization with increased job performance (Masterson et al., 2000). Prior to the COVID-19 pandemic outbreak, companies

offered employees the option to work remotely to accommodate their personal lives and improve their work-life balance, to showcase their diversity and inclusion accommodative workplace policies, and to take advantage of new technology solutions that improves the ease and capability of remote work effectiveness (Chalamish, 2020).

As interpersonal interactions affect workplace relationships, organizational performance and productivity, Social Exchange Theory is becoming an essential management issue for organizations though some criticism has surfaced about the suitability of the theory in understanding the obligatory exchanges amongst peers within the same organizational context, not just exchanges based on mutually beneficial relationships (Yin, 2018).

In fact, the modern workplace, which is more volatile, uncertain, and ambiguous with employees occupying more non-traditional employment arrangements, houses many alternatives to traditional exchange relationships. In this regard, as working relationships get more complex and work itself becomes more flexible, virtual and technology dependent, it is important for exchange initiators to consider the personal aspirations and abilities of intended exchange partners, the characteristics of the new workplace and how individuals interact and build relationships (Chernyak-Hai and Rabenu, 2018; Frieder, 2018; Sungu, Weng and Kitule, 2019). As organizations move towards a digital first or hybrid work environment, creating culture online and offering key perks, like increased mental health and well-being supports, more flexible working arrangements, and extra days off is increasingly becoming a top priority for management. What still holds true now, just as in past years, is that perceived organizational support which manifests as good treatment, is reciprocated in kind (Blau, 1964), and rewarded actions are repeated by employees (Homan, 1958).

3   RESEARCH METHODOLOGY

Successful academic research that plans and allows for the collection, measurement, and analysis of data, requires the formulation of meaningful research questions and a suitable way to answer those questions as unambiguously as possible. The research process is commonly referred to as the "onion" and is depicted in Figure 2.0 below. It highlights the choices for data collection techniques, research strategies and analysis procedures to outline research methodology and design. The outer layers focus on research philosophy and the approach to theory development and the next three layers provide direction on the choice of method, research strategy and the time horizon for the research (Saunders, Lewis and Thornhill, 2019). Effective research design is therefore essential to ensure that the evidence obtained addresses the research problem. The first step is deciding how data will be collected and analysed.
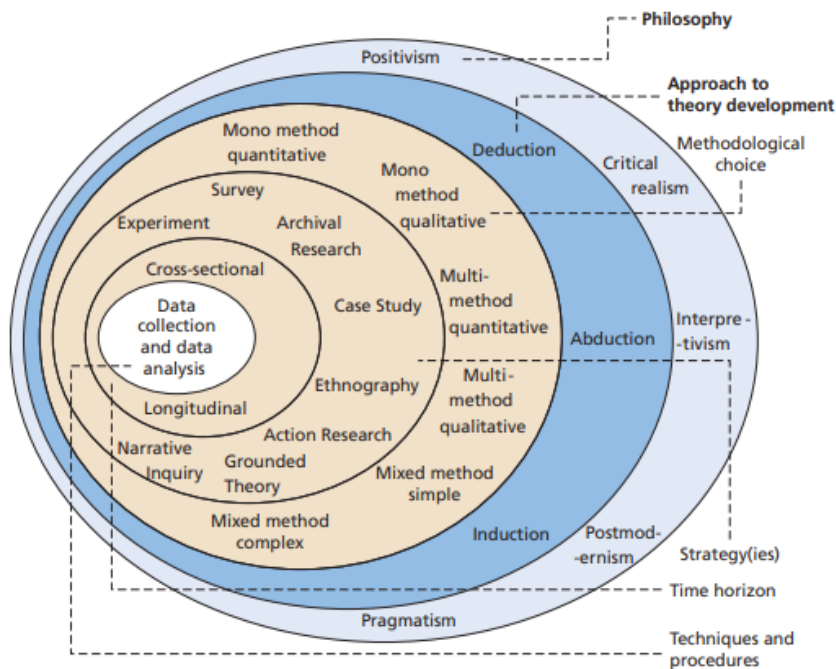

Figure 2 – The Research Onion

Quantitative, qualitative, and mixed methods are the most common research methods employed to collect data and test theories. A qualitative researcher employs reasoned thinking to uncover

hypotheses which in turn can lead to substantive theory and employs one of the five most popular approaches; narrative research, case studies, grounded theory, phenomenology, or participatory action research to advance knowledge and understanding in many areas (Creswell et al., 2007). Using a narrative approach, researchers aim to have participants share their lived experiences in a storytelling or biography format. They then analyse the stories for key elements and rewrite them in a chronological sequence to decipher the meaning of those experiences (Setlhare-Meltor and Wood, 2016). With case study design, researchers use in depth descriptive questions to gain an understanding of how different cases provide insight about an issue.

Unlike the narrative approach, case study research therefore focuses not just on individuals but on the issues related to individual cases and can take the form of both quantitative and qualitative approaches (Ridder, 2017). Grounded Theory is another form of qualitative research design in which the inquirer generates theory based on the views of many participants about their experiences over time. It has become a very popular research design in social science fields as the theories generated are grounded in data from the field and often result in visual models depicting the theory and explaining the process (Creswell et al., 2007).

Phenomenology, with its strong philosophical component, involves collecting the views of participants regarding what they experience in common (or in contrast) about a phenomenon to develop a composite description of the essence of the experience of all the individuals involved. It involves building on individual personal experiences, by collecting data from several people, and working with the information to produce patterns and themes and arrive at significant statements that convey what is at the core of the experiences encountered (Harrison et al., 2017). Participatory Action Research seeks to glean information about how changes occur in a community and incorporates an advocacy posture into the research with the aim of improving the lives of individuals by studying the issues they face and being concerned to address/solve social complications (Creswell et al., 2007). Qualitative research tends to be the predominant research method used in management and organization studies

(Prasad and Prasad, 2002). According to Rahi (2017), quantitative researchers unlike qualitative researchers, exclude an individual's emotions, feelings, and their environmental context, and instead use numbers to determine the presence of predictable patterns of relationships, relying on the creation of a range of statistical techniques for data collection and analysis with the notion of producing objective conclusion.

Quantitative approaches require specifically focused questions from respondents which are allocated numeric assignments that can be statistically analysed to prove, or disprove hypotheses, which in turn can strengthen or deny theory. Some of the approaches include surveys, experiments and correlation studies, and the data assessment elements involve coding, triangulation, and controlled methods of interpretation (Atmowardoyo, 2018). Mixed method approaches, in contrast, combine both qualitative and quantitative research strategies with the objective of providing insights derived from exploration and designed to ensure appropriate explanations.

The basic set of beliefs that guides the inquiries for research are referred to as paradigms and scholars have identified four that are widely used, positivism, interpretivism, advocacy and pragmatism. Positivists, for example, use scientific methods, focused on detached observations and formalised experiments, to produce what they believe to be factual knowledge based on acclaimed objective truths (Rahi, 2017). Different ontology, epistemology and axiology premises represent the philosophical underpinning elements that are associated with all the types of research paradigms and provide varying grounds of justifiability. In this regard, customarily, quantitative, or certain qualitative approaches, within the positivistic research tradition, have been used with the goal of gaining acclaimed objectively based forms of knowledge (Sandberg, 2005).

Interpretivists, or social constructivists, as they are referred to, in contrast, argue that it is important to address the complexity of meaning making processes and therefore they attempt to take account of what they see as multiple, socially constructed realities, potentially derived from interviewing people studied within their own contexts. They strive to make sense of the meaning-making modes of

interpretation people construct in their own lives, within the influences of specific cultures, by charting the recounted perceptions of individuals, related to context dependent situations (Prasad and Prasad, 2002). They employ interviews and observational methods to generate evidence based on repeating themes and patterns, with the intention of providing expansive interpretations (Creswell et al., 2007). In contrast to positivists, they acknowledge the role of judgement in research processes but attempt to manage this quotient by engaging rigorous comparative research methods. Interpretivism therefore seeks to integrate human interests, not just observe them, and account for differences between people and cultures, through studies that emphasize qualitative over quantitative analysis. Application variations that are associated with the interpretive paradigm include hermeneutics and phenomenology. The overarching element of the phenomenological approach, for example is that it assumes there is an essence to a shared experience, focusing on the descriptions of how people depict what they experience so that commonalities, or differences, can be identified amongst members of a specific group (Amedeo, 2010).

To overcome the perceived limited inadequacies of positivism, phenomenology is used to address assumptions about the complex multi-faceted elements of human reality constructions. In this, it values the experiences and interpretations relayed by people regarding their own lives and situations. There is a recognition that people draw on their own conceptualizations, relating to events they experience, whilst also being influenced by the socially and culturally determined world they operate within (Guetterman, 2015). Hence, this more expansive depiction of meaning-making processes is particularly relevant to this case study.

The advocacy paradigm postulates that inquiry needs to be co-mingled with political and social issues to appreciate the influence and relationship between individuals, groups, and organizations and to capture the full picture when studying a phenomenon whilst pragmatists, who argue they are typically not affiliated with any philosophy, tend to use a variety of methods to understand a problem engaging multiple realities to interpret the world (Rahi, 2017).

As productivity is linked to conditions that either promote, or reduce, motivation and individual well-being, exploring the relationship between remote work conditions and employee engagement will be the focus of this research study. Therefore, the author believes an interpretivist approach would be best suited to this study because the data documented can be drawn on to anticipate patterns of human behaviour in the context of this study.

The study will therefore be grounded in a phenomenological mode of comprehension and will draw on social exchange theory to explore the role of trust building and to understand the lived experiences of people encountering a modified working context from anywhere model, to determine whether employees who receive company support to balance work and life feel obligated to repay the support with increased employee engagement and whether employers see the value of the exchange.

3.1 Research Objectives

The ultimate objective of this dissertation is to determine if remote work, whether preestablished or as an abrupt response to the COVID-19 pandemic restrictions, can be conducted successfully in comparison to the expectations of the conventional workplace. The feedback collected will provide an overall picture of how the pandemic has impacted a worker's health and wellbeing, their ability to be engaged, efficient and productive in a home-based environment, and their views on the expectation of what a possible set of new working norms could look like once all stay-at-home orders are lifted. This research hopes to gain insight into the pros and cons of a work-from-anywhere model in the banking industry from both an employer and employee perspective, assess whether the positives outweigh the negatives relating to this development and gather feedback as to what employees expect from their workplace after the COVID-19 pandemic abates.

3.2 Research Questions

The research questions used for this study are based on the first-hand account of employees regarding the impacts of working from home on both work and family related commitments, as reported from their point of view. The following research questions will inform the basis for this study:

- To what extent is the quantity, quality and timeliness of work accomplishments affected by working remotely?

- Are there differences among levels of banking employees in relation to preferences to working remotely?

- What factors do remote workers and organizations perceive as being important for a decision to work remotely?

- To what degree does working from home impact work duties and expectations?

- Are there any emerging trends, challenges, and opportunities in relation to the work from home arrangements?

- Is a hybrid workplace the future state of work?

3.3 Role of the Researcher

As the researcher, I have developed open-ended interview questions, recruited participants, and collected organized and interpreted data. According to Rosenthal (2016), interview questions need to be ethically compiled and curated to obtain an in-depth understanding of a participant's experiences, perceptions, opinions, and feelings about their lived experiences. Attempting to provide unbiased reporting, while adhering to the Belmont Report guidelines of protecting human rights, autonomy, and confidentiality of all participants, when conducting video conferencing research, will be the guiding ethical consideration used in this case study (Anabo, Elexpuru-Albizuri and Villardón-Gallego, 2018). My professional experience includes 23 years of working in the financial services sector. For 18 years, I worked as a bank manager with different branch configurations of varying complexities. Then I worked as a sales coach for 2 ½ years and then as a sales manager of a commission-based sales force.

My leadership roles encompassed recruiting, hiring, training, motivating, team building, coaching, and employing retention strategies to increase employee engagement to improve organizational performance. My experience as a senior leader managing both remote and in-person employees, has allowed me to observe vast differences amongst the engagement level of employees.

Familiarity with the banking industry's roles and responsibilities will therefore aid in the recruitment of potential participants to collect data about the lived experiences with remote working. To mitigate any potential biases, information collected from the literature review will be used to corroborate findings derived from the interviews. The researcher will incorporate a streamlined interview flow process, beginning with gaining informed consent and using a set script for the beginning and end of the interview and the ability to pivot with follow up questions as needed (Jacob and Furgerson, 2012).

3.4 Summary of Sampling Framework

In applying a singular exploratory qualitative methodology to this study, the researcher proposes to capture the viewpoints of a sample of the banking workforce by conducting structured one on one interviews with approximately 25 executive, middle managers, and frontline workers across the Canadian banking industry. This approach assumes that a person's feelings can be representative of a group and cumulatively allows a researcher to interpret the environmental circumstances from which to develop contentions that may contribute to theory construction (Creswell et al., 2007). As a basis for this, the researcher will have analysed data collected from the interviews conducted to determine common themes across the three levels of employees interviewed in this study. Themes that emerge will be categorized into two groups across all levels of participants – core and incidental. The information gleaned will be used to describe the benefits and drawbacks of remote working arrangements, shape policy and program creation and dispel any myths that management may have when considering fully remote or hybrid working arrangements.

This methodology will likely generate information relating to the impact of changes in working conditions in relation to aspects of workplace commitment and performance. Open ended questions will be employed to identify the lived experiences of the participants, commonalities, and concerns with a 'work from anywhere' model. Participants will be asked to take part in interviews to discuss their engagement experiences as telecommuters. Interviews will be conducted virtually via teleconferencing or videoconferencing software and recorded to ensure the accuracy of the transcription. With the COVID-19 imposed lockdowns, designed to account for the health and safety of employees, virtual information gathering will be the preferred data collection method, and according to Sweet (2002), remote interviewing is an economically viable and equally valuable data collection technique that can be productively employed for qualitative research.

Once the data is gathered, the researcher will then seek to identify patterns of insights and conceptions that might emerge, employing constant comparisons to either develop new thematic categories or move data into existing categories as applicable. This is designed to result in achieving more critical sets of reflections, interpretations and understanding of the phenomenon, which is where the validation of the research approach comes into play (Qutoshi, 2018).

Informed consent will be sought from respondents prior to participating in the interviews and participants will have the option to withdraw or exit the interview if they feel uncomfortable. All responses will be anonymous and only the researcher will have access to the data collected. Participation in the survey will be on a purely volunteer basis and the information provided will be held strictly confidential. No individual responses will be shared with the participant's employer. All the employees and the organizations they represent will remain anonymous and interviews will not be differentiated by the employer. Responses from participants will be stored in the researcher's personal laptop and therefore independent of any participating employer.

Ethical considerations will be identified and documented in a consent form which will be provided to the participants for signature at the beginning of any interviews conducted. The consent form will

disclose the study's purpose, the confidentiality of the information shared, the anonymity of the interviewees, agreement to be voice recorded and the right to withdraw from the research at any time without recourse. Potential risks will be identified, and efforts made to mitigate those risks. The request for participants to provide express(informed) consent to participate in the study is depicted in Appendix 1 and each participant will be sent the letter of consent in advance of the formal interview process. After the initial contact has been made, if an interest in participating is signalled, an interview date and time will be set up. Interviews will be conducted in the private home-based office environment of the researcher.

3.5 Questionnaire Development

The interview questions will be developed considering work-life balance, remote working conditions, levels of engagement and motivation and aspects of well-being. The use of semi-structured interview questions will allow the researcher to compile ahead of time, a list of structured questions whilst also having the ability to probe and ask follow-up questions in response to a participants reply when needed. This open style of questioning technique will be employed to compliment the semi-structured questions and is an acceptable method of gathering data (Bell, Bryman and Harley, 2018).

The interview questions will be split into six sections: Section 1 and 2 will request details from participants about their personal demographics and their role. Section 3 will pivot to technology in relation to accessibility and consistency of working experience, and Sections 4 and 5 will ask for information on remote working practices and work life balance considerations. The last section will be used to field any other comments or questions from participants. This is illustrated in Appendix 2 which also highlights the opening and closing scripting used, as well as the questions employed for both participant groups, who were either teleworkers or middle managers and executives. Once the interview conventions are followed and verbal consent obtained from participants, the recorded interviews will begin. Each participant will be asked the same questions and will be provided ample time to formulate their response. Follow-up questions will be deployed as needed, to elicit more in-

depth responses and as the researcher, I will keep the questioning at a good pace to honor the planned time frame for the interview process. As Creswell et al., (2007) have suggested, after each interview is completed, the interviewer will transcribe the recordings and cross reference with any written notes taken, during the interview process, to ensure there is fullness of data and to clarify any uncertainties or ambiguities.

3.6 Sampling Size

Qualitative studies usually have a smaller number of participants compared to quantitative studies which, as previously noted, rely heavily on attaining numerical data. Scholarly articles have pointed to five to twenty-five participants as a typical sample size with the number of participants dependent on the purpose of the study, availability of participants and saturation points, where additional information gathered would not likely glean new information from the lived experiences of the participants (Creswell et al., 2007; Guetterman, 2015). Sampling techniques include probability sampling, random sampling, convenience sampling, snowball sampling, quota sampling and judgement sampling. The researcher will use convenience sampling since a population of financial industry employees will be easily accessible to the researcher and will allow for a cost-effective way to obtain responses (Rahi, 2017). As the researcher's intent will be to explain, describe and interpret the working conditions and responses from the experience of the home-work phenomenon, as gathered from the collective stories of participant descriptions, the size of this project was eventually limited to 22 participants.

3.7 Target Population and Selection of Participants

The inclusion criteria for participants, include having full time employment status, actively working in the financial services industry, and being considered as a remote worker, having worked remotely for over six months during the pandemic or currently working remotely. For employees that were managers, their inclusion criteria were to also have representation of full time current employed staff

in the financial services sector who they were either currently supervising, or who had a telecommuter status for a minimum of a six-month period.

The Social media platform LinkedIn® which has as its focus, professional and business networking, and development with higher educated members (Duggan, 2015), will be used as the recruitment tool that the researcher engages to canvas potential remote workers across the Canadian banking industry. This platform lends itself to cross-organizational research relating to a population of interest, and researchers tend to draw on this social network platform, principally to recruit participants online (Unkelos-Shpigel, Sherman and Hadar, 2015). This form of purposeful sampling will allow the researcher to choose candidates who have lived experiences with the chosen topic area.

Individual members of the targeted population will be identified on LinkedIn by searching the researchers' existing connections with professionals working in the Canadian financial services field that will be reasonably assumed to be remote workers based on similar pandemic restrictions at the researcher's place of employment with their financial institution. A message will be sent introducing the researcher, the research that will be undertaken and an invitation to participate as highlighted in Appendix 3. I will schedule interviews with participants who contact me by sending a calendar invitation via e-mail that will provide the date, time, and dial-in information for the virtual interview along with the consent form to review and sign before the interview.

The interviews will be conducted via a secured WebEx meeting platform that will send a unique link to each participant. The data will be collected over a four-week period and at the end of each interview, I will corroborate my notes with the recording that will be produced and employ a spreadsheet to organize the responses from participants and capture emergent themes and patterns. Each response will be coded to protect the identity and confidentiality of the participants and the recorded data will be stored on the researcher's secured hard drive.

4 DATA FINDINGS/ANALYSIS

This study relied on interviews as the main data collection method in gathering the thoughts, perceptions and lived experiences of employees who experienced, and in some instances continue to, work remotely or managers who supervised employees who were telecommuting. The data was analysed, and common themes emerging from participant answers, were analysed in the context of the research questions. Significant statements reflecting positive, negative or neutral sentiments were extracted and used to generate descriptive analysis of the attitudes and/or perceptions of those experiencing the 'work from home' phenomenon to draw conclusions relating to the research questions. In-depth interviews were conducted with eight people managers who supervised staff that worked remotely and fourteen frontline remote workers that currently work remotely within the banking industry. This style of data collection promotes conversation and encourages participants to freely share their opinions and perceptions while injecting their personality and experiences into their responses (DeJonckheere and Vaughn, 2019). As the goal of qualitative research is to describe rather than to explain a phenomenon, individual interviews was the chosen method of gathering in-depth information, allowing participants to share their perspective without interference from others as would be the case if interviews were conducted in a group setting (Barrett and Twycross, 2018).

Pseudonyms were assigned to all participants to ensure confidentiality and respect their privacy. People manager participants ranged in age from 25 to 58 years with a mean age of 48 years. Two were female and six were male with an average job tenure of 6.75 years. Though job titles varied widely, all people managers had direct reports that were classified as remote workers and 50% of participants had a partner working from home permanently or intermittently. Table 1 depicts a demographic breakdown of the study participants.

TABLE 1 – **Demographic Data – People Manager Participants**

Participant	Age	Gender	Job Tenure	Job Title	Partner WFH?
1PM	25	M	3 ½ years	Branch Manager	No
2PM	47	M	2 ¾ years	Vice President	Yes
3PM	52	M	8 years	Manager	Intermittently
4PM	53	F	10 years	Manager	No
5PM	57	M	20 years	Vice President	Yes
6PM	49	F	5 years	Manager	Yes
7PM	45	M	3 years	Regional Manager	No
8PM	58	M	1 ¾ years	Vice President	No

As the LinkedIn® social networking site was used to recruit an initial group of 49 participants, convenience sampling was the method employed and a first come, first served technique was used which did not discriminate between gender, race, age, or job title for those choosing to participate in the study and was also cost-effective and easy to implement (Bhardwaj, 2019). The questions that were directed towards the eight managers who supervised telecommuters are depicted below along with the researcher's findings and interpretation of the results.

Interview Q1. When asked if they found their employees were more productive with their output:

Findings: Most managers agreed that overall productivity increased as depicted in Figure 3, however productivity, was also dependent on the individual. Those employees who were already high performing and had a good understanding of their role excelled in that environment as they had fewer distractions. Those that struggled with technology and did not have the discipline and/or rigour required to balance a blended environment where their home doubles as their workplace, encountered challenges.

Figure 3

Do you feel your employees are more productive in their output when working from home?

▪ Yes ▪ No ▪ Undecided
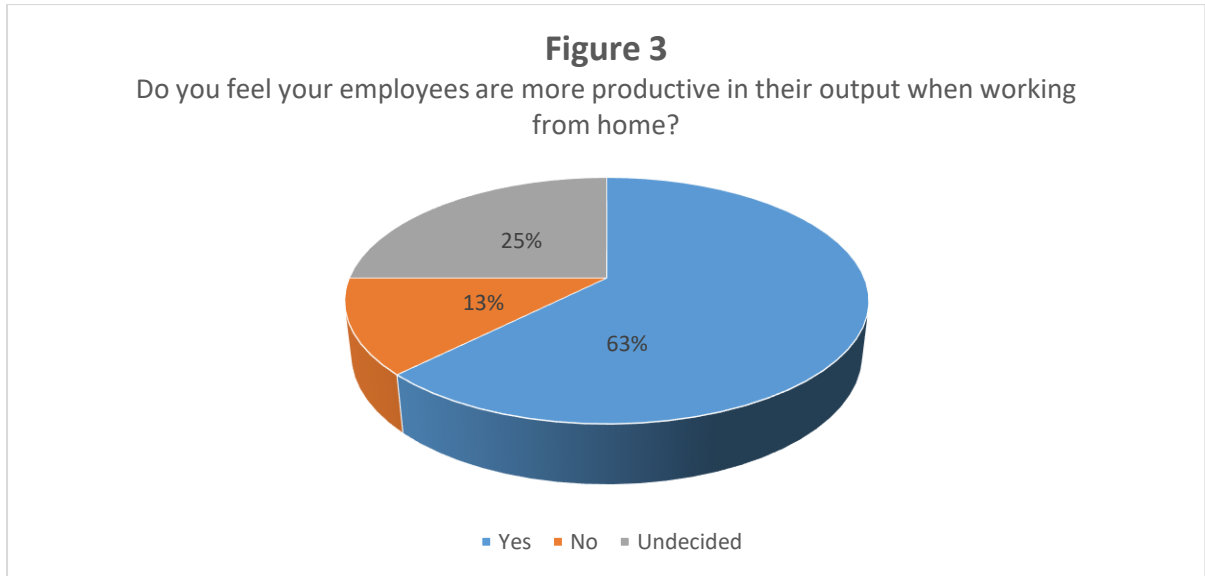
Interview Q2. When questioned about whether they felt their employee's job satisfaction improved:

Findings: Fifty percent (50%) of the respondents believed job satisfaction did not improve and the other fifty percent (50%) were evenly split either with a yes or an undecided response as shown in Figure 4. The managers cited minimal social interaction with peers leading to feelings of isolation, technical challenges and complexities associated with doing business in a virtual setting, age of staff; with older staff preferring the option of face-to-face client interactions and those with younger children having difficulty balancing time with home schooling and work requirements. Collectively the respondents felt it did not help improve job satisfaction.

Figure 4

Do you feel your employee's job satisfaction has improved since working from home?

▪ Yes ▪ No ▪ Undecided
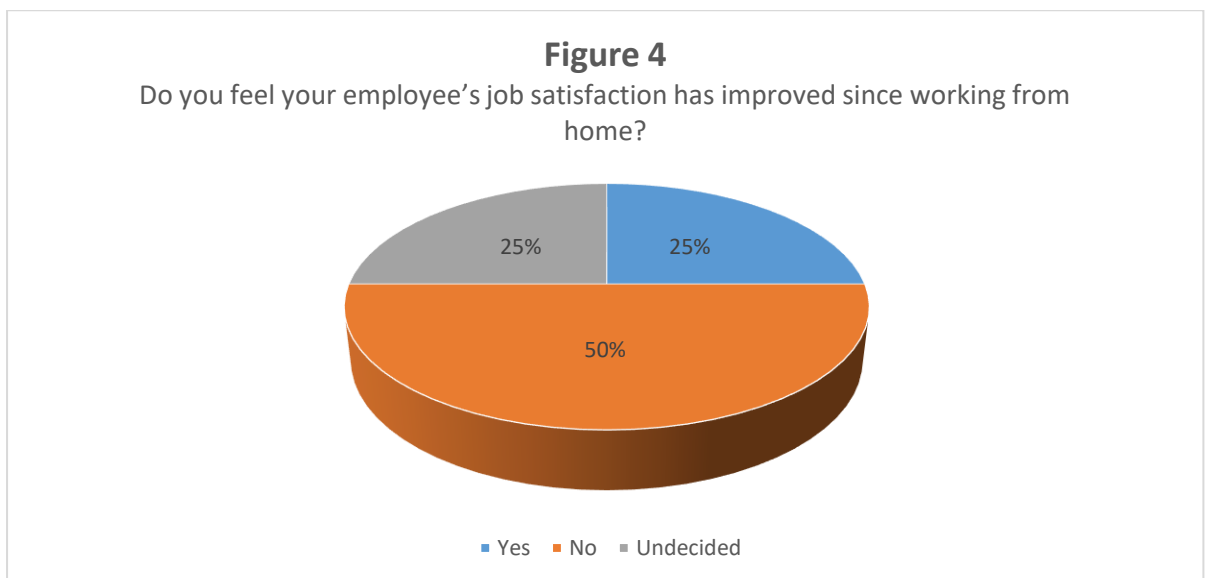
Interview Q3. When asked if they believed their employer saved money by having their employees work from home:

Findings: Most respondents did not believe their employer saved any money as the infrastructure and fixed costs remained and, in some instances, bricks and mortar establishments stayed open throughout the pandemic. Some even had to incur costs to equip employees with technology to work from home investing in laptop computers, mobile printers, and cell phones to complete client calls. Those that felt that their employer did save money saw savings in stationery costs, particularly paper costs as virtual connectivity meant using various digital technologies that enabled clients to have "click to sign" capability and a reduction in costs for shared leased spaces that were no longer needed. Figure 5 depicts the manager's responses.

Figure 5

Do you believe your organization saves money by allowing your employee(s) to work from home?

13%

38%

50%

■ Yes ■ No ■ Undecided
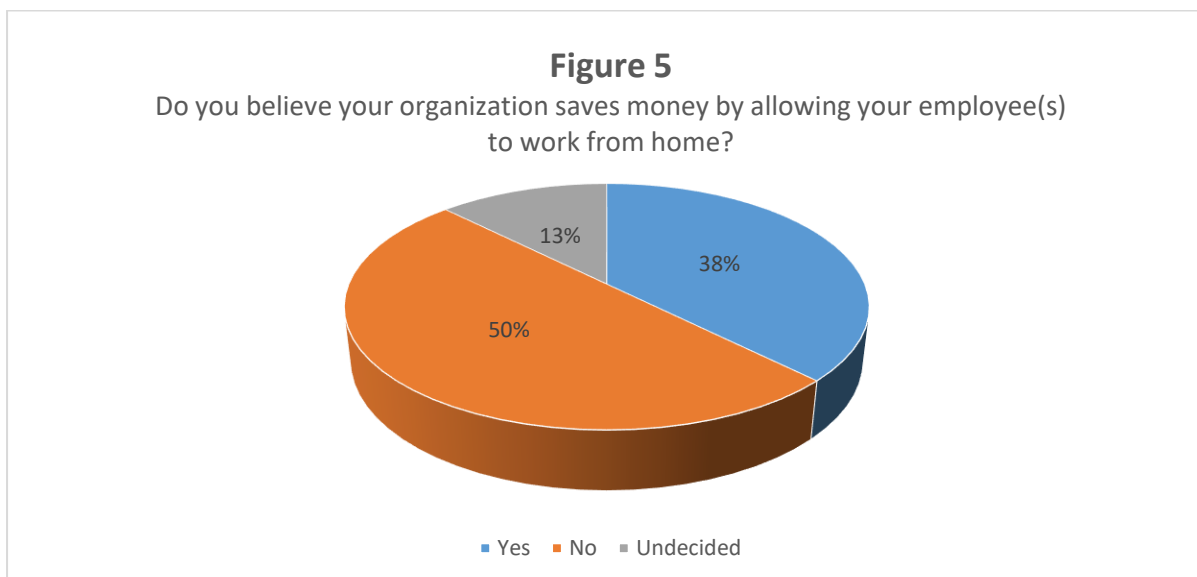
Interview Q4. When asked if they felt that their employee's promotional opportunities remained as strong as when they were working in an office environment:

Findings: An overwhelming majority believed they did remain as strong as shown in Figure 6. Manager's cited employee's not being limited by geography and physical location, and more staff going farther with their individual personal development and accreditation aspirations during the pandemic period as favourable developments for pursuing promotional opportunities. One manager

felt that the inability to collaborate in person impacted emotional intelligence and could perhaps hamper promotability.

Figure 6
Do you feel your employee's promotional opportunities with your organization remain as strong as when they worked in the office?

13%

88%

■ Yes ■ No
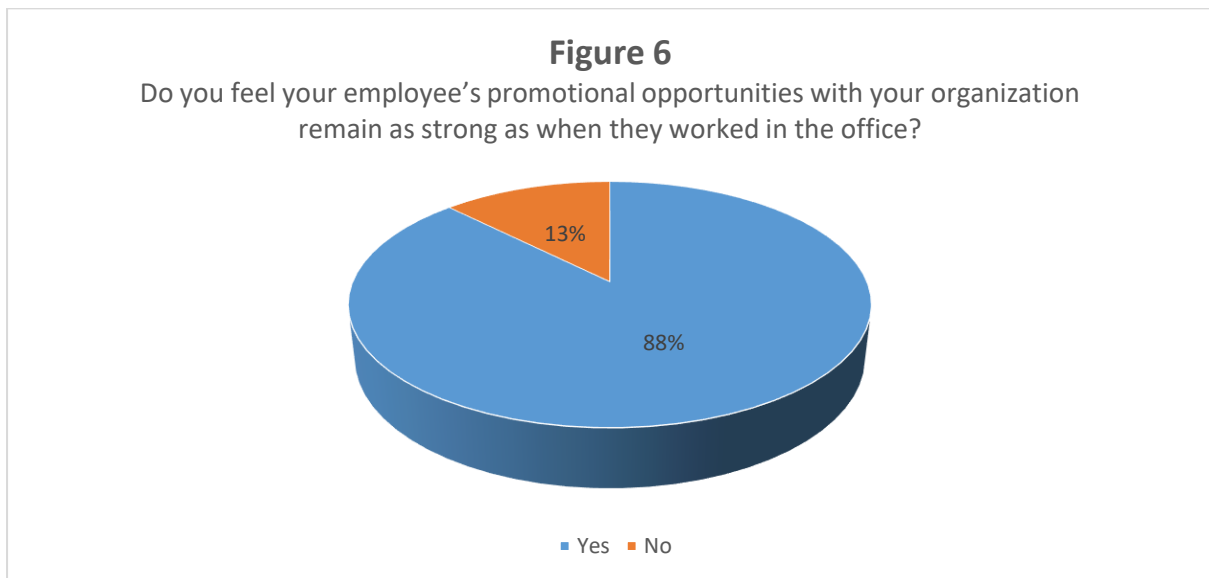
Interview Q5. When asked whether they believe that their employees can balance work and life at the same level prior to working from home:

Findings: As depicted in Figure 7, respondents were evenly divided. Fifty percent (50%) believed that employees were able to balance work and life demands better than when they were office based, as they now had the flexibility to meet both personal and work needs. Elimination of commute time, coffee and lunch breaks that typically went a bit longer and the frequent interruptions typical of an office environment allowed them to use that time towards work tasks instead and then manage their time to take care of personal life demands. The remaining fifty percent (50%) felt that the blurred lines that were created when home became the office and the office became the home, placed a lot of pressure on their employee's mental health resulting in them taking limited breaks, working through their lunch hour, and having trouble shutting things off because of proximity of the work environment and the lack of separation. They believed the relaxation which typically happens with a drive home from work no longer existed and with the lockdowns during the early days of the pandemic when there was nothing different to do, employees worked longer hours rather to pass the time.

Figure 7

Do you get the sense that your employee's are able to balance work and life at the same level as when they worked in the office?

■ Yes ■ No
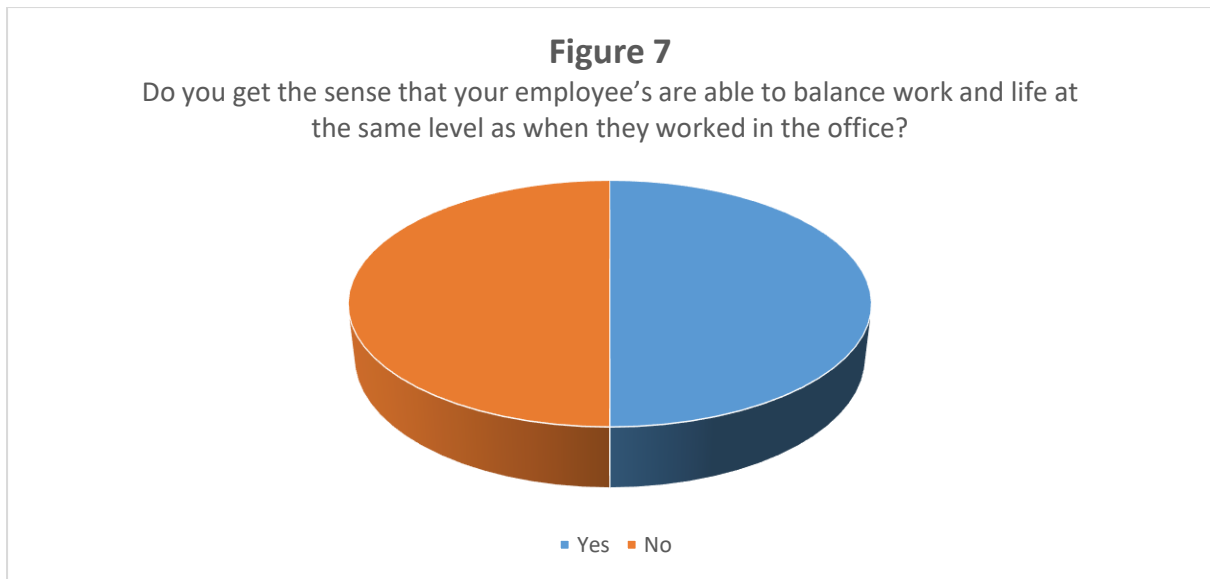
Interview Q6. When questioned about whether they felt that their employees were as engaged as they were before working remotely:

Findings: Five out of eight (62.5%) felt that employees were not as engaged and offered that the remote working environment did not result in the same warm friendly comradery-building experiences as it did not lend itself to relationship building with current and new staff. They even felt that there was a loss of connection and commitment to colleagues and the team. Managers also suggested that not everyone had ideal work from home configurations, some were working from their kitchen tables and bedrooms resulting in weakened engagement. Those managers that felt engagement increased believed it was because of newly created synergies around how employees support each other in a virtual environment, sharing thoughts and ideas in group chats that led to increased cohesiveness.

Figure 8 depicts the responses.

Figure 8

Do you believe your employees are as engaged as they were before working remotely?

Yes ■ No ■ Undecided
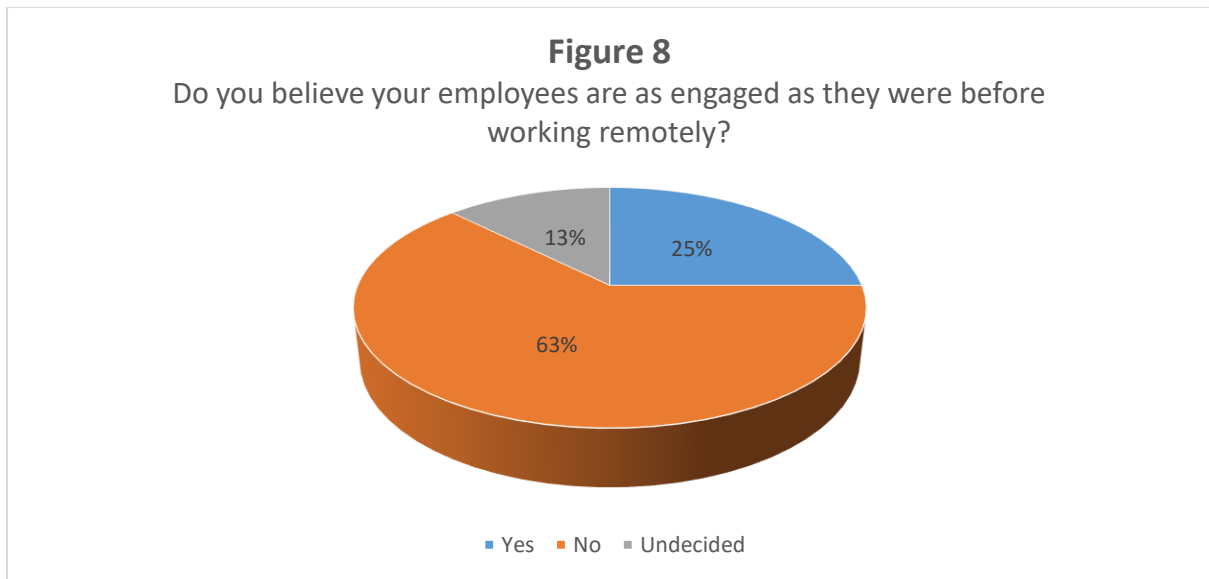
Interview Q7.   When asked if they think that their employees missed the face-to-face interactions with their colleagues:

Findings: All (100%) of respondents were unanimous in their responses, pointing out that they have heard from their employees that the lack of socializing and building relationships through interactions, and learning about what is happening in their peers' lives had been sorely missed. Response result is highlighted in Figure 9. Those that have children at home have also shared with their leaders that they want and need that separation between their work social life and home social life. One leader even offered that they *"gain energy from being around their staff, interacting with them, having fun and seeing them in action, not a scripted on-camera performance that's typical with video calls"*

Figure 9

Do you feel your employees miss face to face interactions with their co-workers?

Yes ■ No ■ Undecided
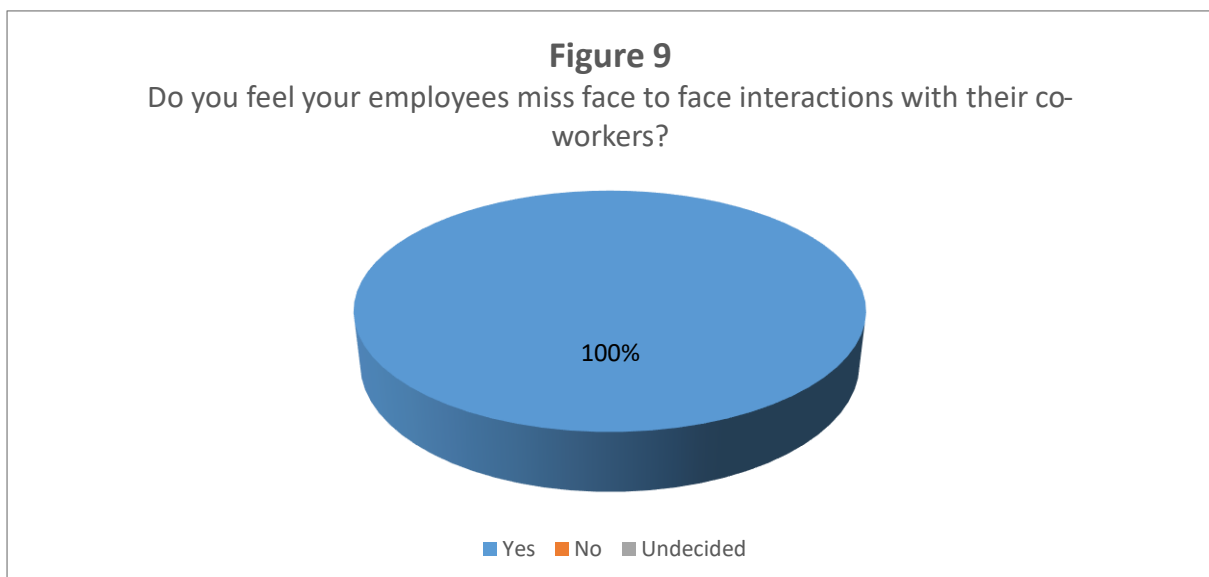
Interview Q8.   When asked if they would be supportive of their employees having the choice of a permanent work from home or hybrid arrangement:

Findings: The majority (87.5% - seven out of eight respondents) were supportive if it made sense from a business standpoint, and if their employees had the flexibility of choice and the ability and autonomy to decide whether a hybrid arrangement or a full work from home arrangement would allow them to have the work life balance to make them feel supported. Most suggested that if their employees were provided with more options or alternatives it could improve engagement and "*the organization that works with their employees on finding the right balance/flexibility along with the support will ultimately win with better retention, recruitment and business results.*" Figure 10 depicts the responses from the managers.

Figure 10

Would you be supportive of your employee's having the choice of a permanent work from home or hybrid arrangement?

13%

88%

▪ Yes ▪ No
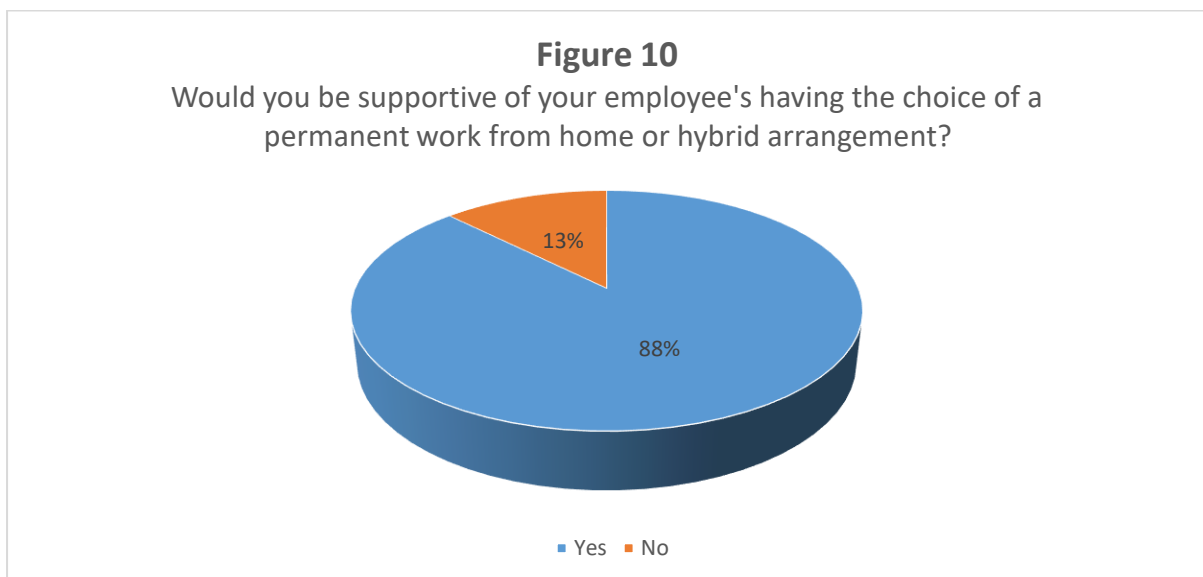
Frontline remote worker participants ranged in age from 25 to 46 years with a mean age of 37 years. Four were female and ten were male with an average job tenure of 3.8 years. Nine had dependent children and five had none. Three were single, eleven had a married/common-law status and two of the participants reported they had a spouse working from home as well. Though job titles also varied widely, eleven were considered full time remote workers and three were considered hybrid workers. Among the regular telecommuters, seven worked five days a week from home on an ongoing basis, three worked, on average, between three and four days a week at home and four worked between

one and two days a week from home. Table 2 shows a demographic breakdown of the study participants.

TABLE 2 – Demographic Data – Front line Remote Worker Participants

Participant	Age	Gender	Job Tenure	Job Title	WFH days/week
1FL	25	M	1 1/4 years	Financial Planner	3 – 4
2FL	46	F	5 years	Financial Planner	5
3FL	35	M	5 years	Commercial Manager	5
4FL	33	M	2 1/3 years	Financial Planner	5
5FL	44	F	15 years	Senior Financial Advisor	1-2
6FL	43	M	7 years	Senior Financial Planner	1-2
7FL	29	M	6 years	Senior Investment Advisor	3-4
8FL	43	F	10 months	Commercial Manager	5
9FL	32	M	2 years	Snr. Commercial Manager	5
10FL	40	M	5 years	Financial Planner	5
11FL	44	M	6 1/2 years	Snr. Financial Planner	3-4
12FL	38	M	2 years	Snr. Commercial Manager	5
13FL	25	M	2 years	Financial Advisor	1-2
14FL	41	F	17 years	Financial Advisor	2

The questions that were directed towards the fourteen client-facing telecommuters are depicted below along with the researcher's findings and interpretation of the results.

Interview Q9. When asked if working from home has been cost beneficial for them:

Findings: Ten (71%) of the respondents as shown in Figure 11, cited reductions in clothing, eating out (lunch and coffee breaks), fuel, and vehicle licensing and insurance expenses as resulting in a better personal financial position. Two of the respondents did not see any savings and two thought quite the

opposite as they saw an increase in heating costs, food expenses and increased monthly high speed internet costs being at home. One respondent mentioned that their role involved travelling and as COVID had grounded travel, that loss of travel benefit impacted the household budget.

FIGURE 11
HAS WORKING FROM HOME BEEN COST BENEFICIAL FOR YOU?
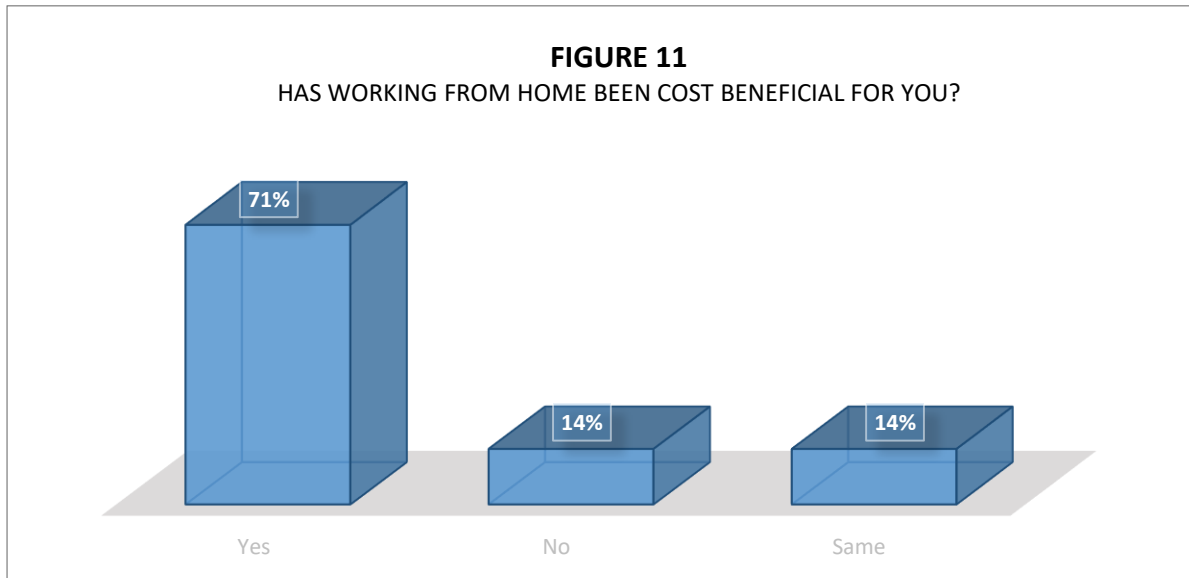
Interview Q10. When asked how satisfied they are with their current work from home arrangement:

Findings: Nine (64%) responded favourably, mentioning less interruptions which allowed them to concentrate and achieve their job expectations, more accessibility and increased client comfort level with virtual options, more flexibility to balance work and life demands and cost savings from reduced fuel expenses. Those that were undecided or were not satisfied as shown in Figure 12, believed the lack of socializing, the non-existence of a division between home and work life and those that dealt with elderly clients struggled to connect.

FIGURE 12
ARE YOU SATISFIED WITH YOUR CURRENT WFH ARRANGEMENT?
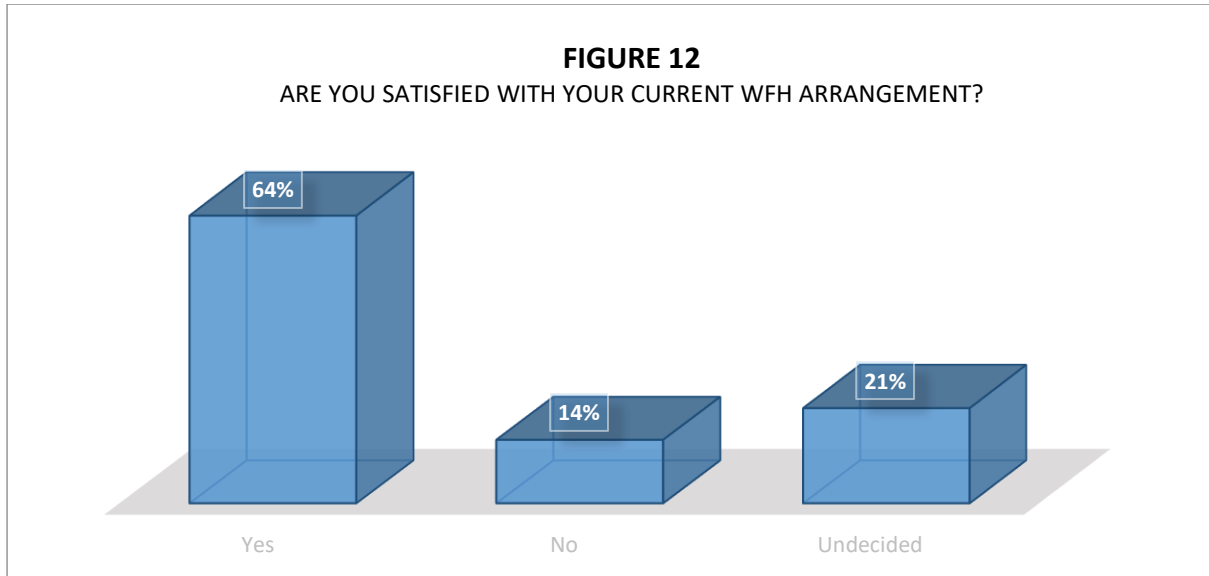
Interview Q11. When questioned about the hours they spend working on average:

Findings: Eighty six percent (86%) indicated they tended to work longer hours while working remotely (Figure 13). Even though they had the flexibility to control when they worked and it was not an expectation of their employer, there was not much else to do when things were in lockdown, therefore by choice, they collectively put in two to three more hours per day on average.

FIGURE 13
DO YOU FIND YOU SPEND MORE HOURS WORKING WHEN YOU WORK FROM HOME?
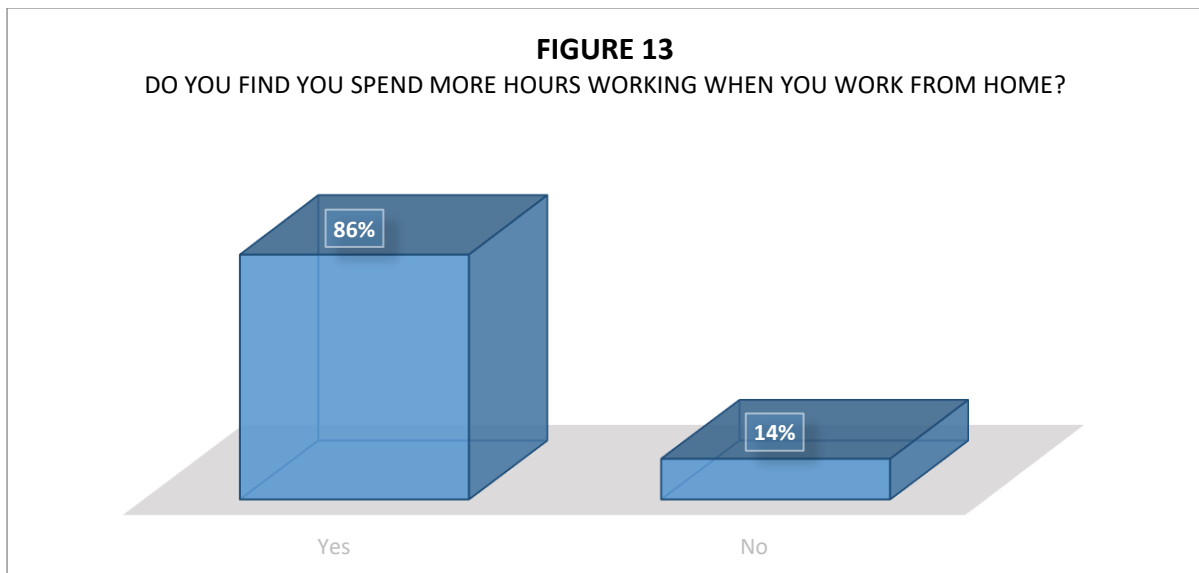
Interview Q12. When asked if they considered themselves more productive in their output when working from home:

Findings: Ten out of fourteen (71%) respondents agreed with that perception, citing a lack of interruptions and distractions from co-workers or clients and elimination of commuting time as contributing to their ability to get more done in a shorter amount of time. Some respondents added that though they felt they were more productive, their effectiveness may not have increased proportionately. Those in disagreement tended to have younger children who made the distractions at home feel as if they were the same as if they were in an office environment. Figure 14 highlights the respondents' responses.

FIGURE 14
DO YOU CONSIDER YOURSELF MORE PRODUCTIVE IN YOUR OUTPUT WHEN WORKING FROM HOME?
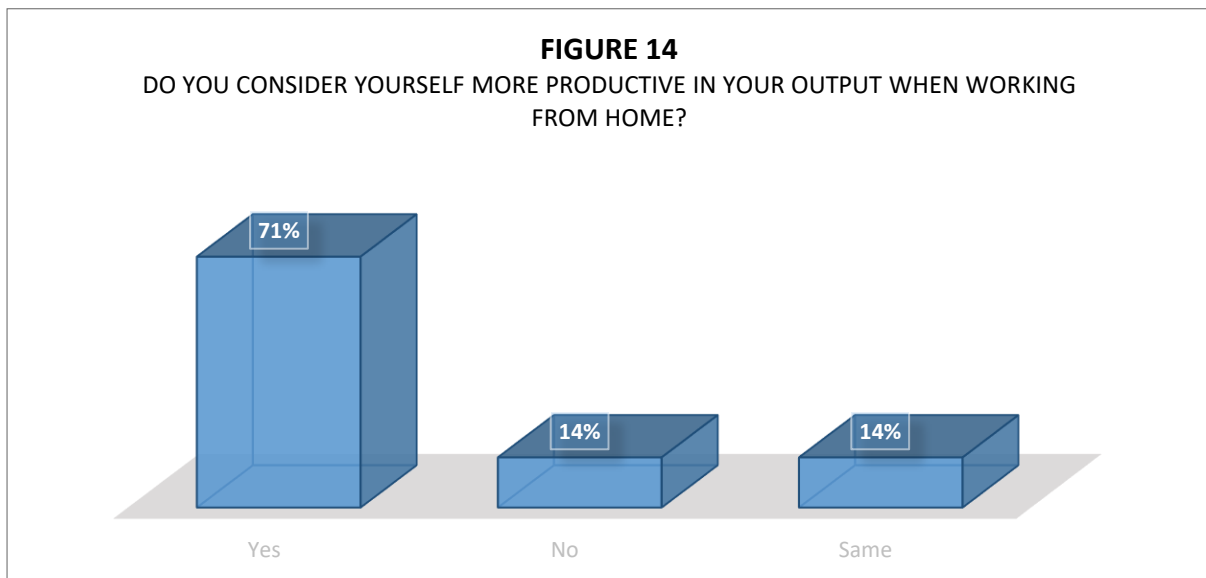
Interview Q13. When asked to describe their experience of working remotely:
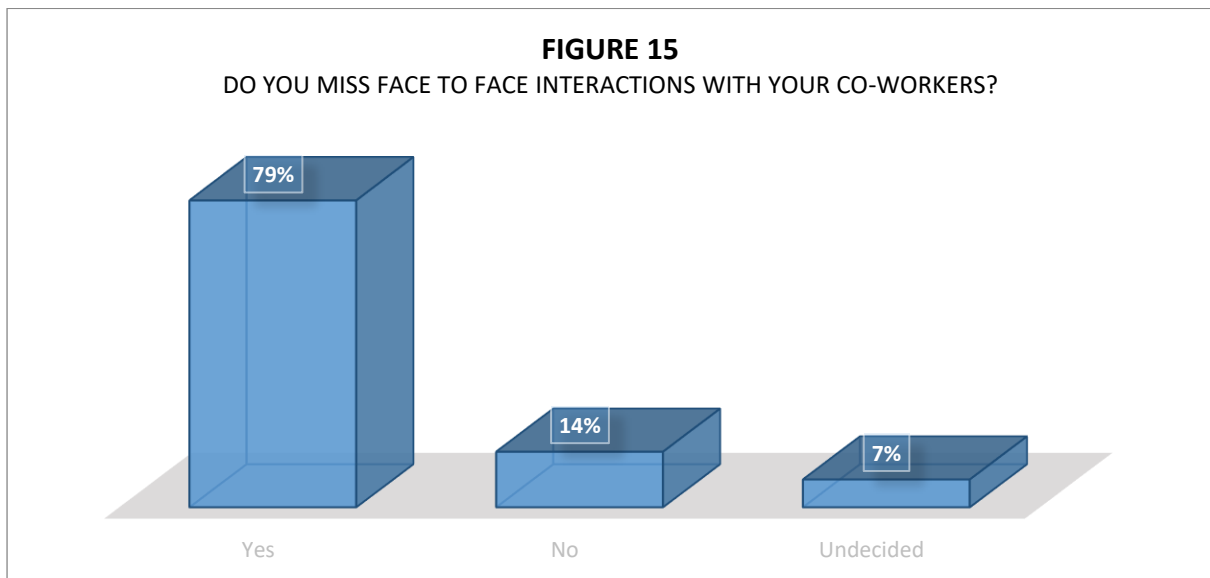
Findings: Participants offered the responses catalogued in Table 3, indicating a general positive experience with the flexibility that working remotely has offered resulting in a better work/life balance, increased productivity from reduced distractions, and increased mental health. 79% of respondents (Figure 15), also indicated that they missed interactions with their co-worker

TABLE 3 – Described Experiences of Working Remotely

Catalogued Responses	Participant
Lonely, Exhausted and my work has become very regimental	1FL
More confident and Happier	2FL
Grateful for the flexibility, my work/life balance is better	3FL
I like the flexibility; it has increased my efficiency	4FL
I have an increase in mental health	5FL
Less distractions and interruptions	6FL
Appreciate the freedom and flexibility	7FL
I love the flexibility, though the social aspect is missing	8FL
I miss the normal routine of seeing my peers and seeing clients	9FL
It's been a struggle; I miss interactions with my co-workers	10FL
It has been positive, but I do miss the social aspect. I feel disconnected	11FL
I am more productive as new click to sign technology was introduced	12FL
At the beginning it was a hard adjustment, now I enjoy the flexibility	13FL
My experience has been totally positive, I am closer with my family	14FL

They offered that small connection pieces like catching up, swapping ideas, brainstorming, seeing facial expressions was no longer happening, and has led to feelings of loneliness and reduced morale, as work became more task oriented. One participant offered "*you are just really wrapped up in work and become this perfect economic character of production output*".

FIGURE 15
DO YOU MISS FACE TO FACE INTERACTIONS WITH YOUR CO-WORKERS?

Yes	No	Undecided
79%	14%	7%

Interview Q14. When asked whether their job satisfaction has improved since working remotely:

Findings: Responses were evenly divided between yes (43%) and no (43%) answers and two participants did not feel it changed. Those that believed their job satisfaction improved credited better interactions with clients, increased flexibility resulting in less work stress and less distractions resulting in them getting more done and feeling accomplished. Respondents that felt their job satisfaction declined, cited less support from management, reduced social interactions with co-workers and increased stress of carrying a fair amount of the workload, due to staff absenteeism as co-workers contracted the COVID virus. The results are depicted in Figure 16.

FIGURE 16
HAS YOUR JOB SATISFACTION IMPROVED SINCE WORKING REMOTELY?

Yes	No	Same
43%	43%	14%
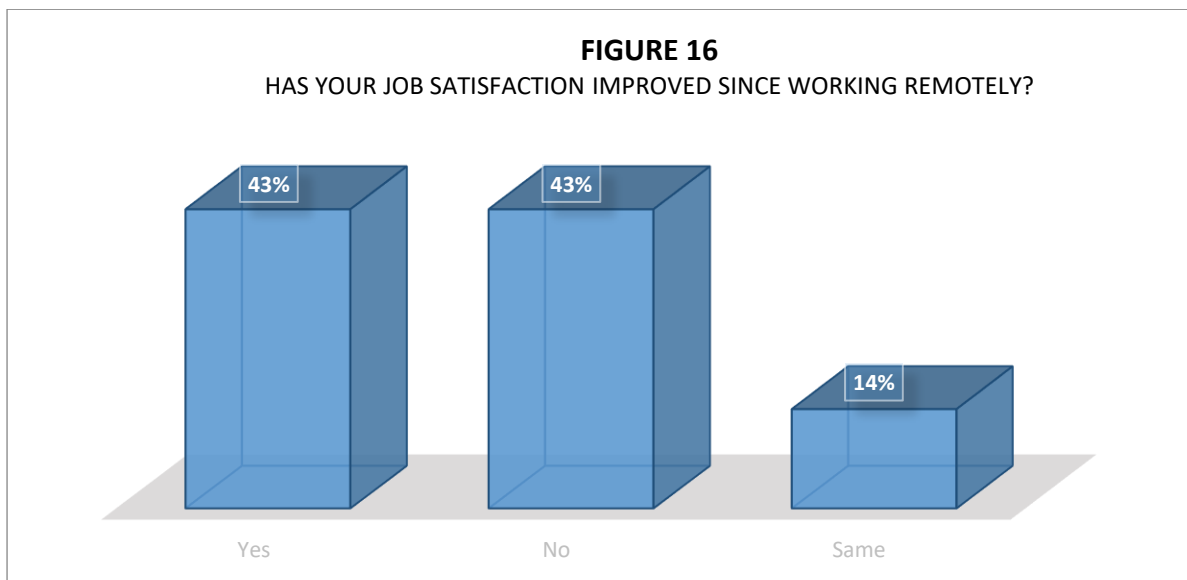
Interview Q15. When asked if they were able to balance work and life at the same level as when they worked in the office:

Findings: The majority (71%) felt they were able to, as depicted in Figure 17, and shared that the gains from not having commute time and frequent disruptions in the office, and the flexibility with being able to work from home allowed them to balance personal and work responsibilities better than in the past. Those that did not share the same sentiment offered that the physical separation between work and family life was no longer present and resulted in boundaries becoming blurred and challenging.

FIGURE 17
ARE YOU ABLE TO BALANCE WORK AND LIFE AT THE SAME LEVEL AS WHEN YOU WORKED IN THE OFFICE?

[Bar chart: Yes 71%, No 29%]
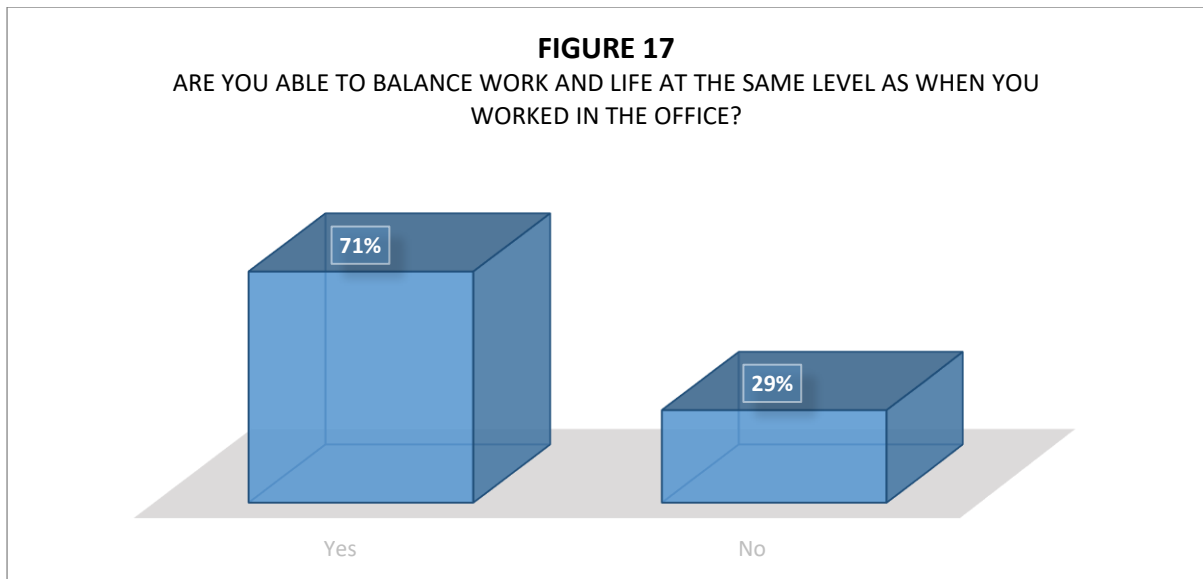
Interview Q16. When asked if they have more distractions at home or at work:

Findings: Slightly more than half (57%) of respondents believed they had more distractions at work initiated from client queries or escalations and staff interruptions for legitimate and recreational purposes (Figure 18). Respondents did miss the legitimate interruptions however, as they could have resulted in an immediate need to be fulfilled. Those that felt the level of distractions were higher in the home setting typically had younger children and struggled with balancing work and personal responsibilities, knowing how to separate them and when to shut them off.

FIGURE 18
DO YOU HAVE MORE DISTRACTIONS AT WORK OR AT HOME?

[Bar chart: Work 57%, Home 21%, Both 14%]
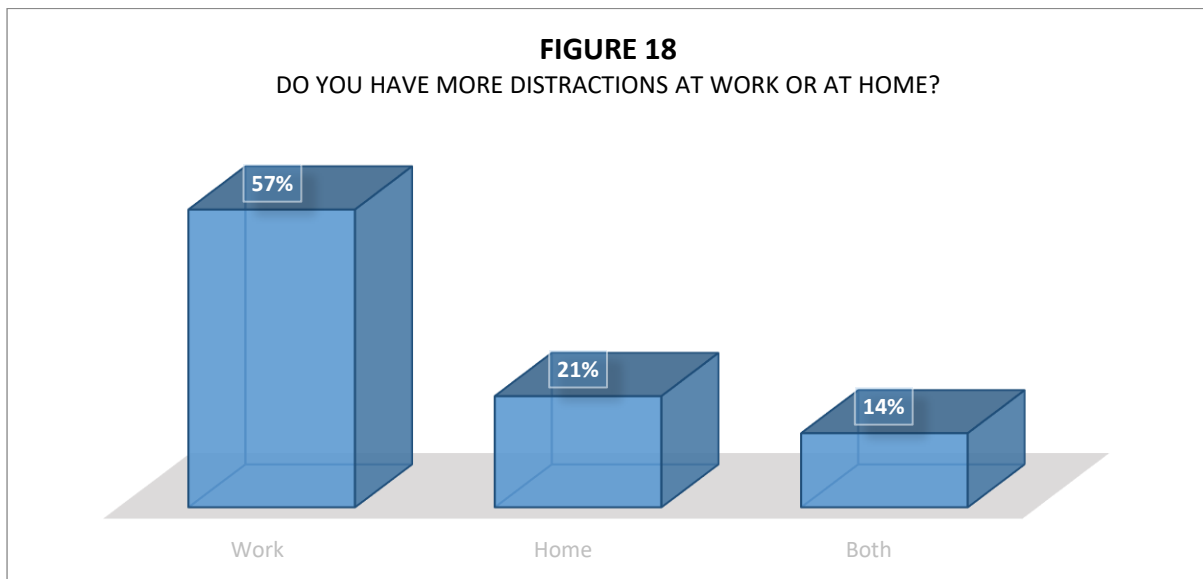
Interview Q17. When asked to describe their biggest benefits with working remotely:

Findings: Participants offered the responses catalogued in Table 4 below with common themes emerging around saving time and money, personal comfort in the home setting, having increased flexibility to control work and life demands and the ability to deepen family connections with the opportunity that working from home has presented.

TABLE 4 – Biggest Benefits with Working Remotely

Catalogued Responses	Participant
I can flex my time and get personal breaks in when it makes sense	1FL
I have more time for my clients and my family	2FL
I can wear comfortable clothing and switch it up when I have meetings	3FL
Save time commuting which is easier for balancing work/life requests	4FL
I got time back and I am more productive now	5FL
Less travel time, lower fuel costs, more organized, seeing my partner at lunch	6FL
Time and cost savings is my biggest benefit, and I am more efficient	7FL
Not feeling a sense of guilt when I step away early or come in late, as I have control	8FL
Reduced expenses, spending more time with family and stigma associated with big brother watching is no longer there	9FL
I am comfortable being at home, get to sleep in more and have better family connections	10FL
More control over my time is my biggest benefit	11FL
Getting more done in a day and having flexibility in my role	12FL
Flexibility, reduced commute time, not having to deal with client issues in person	13FL
Getting time back in my life to spend with family as I don't have the commute	14FL

Interview Q18. When asked to describe their biggest struggles with working remotely:

Findings: Respondents cited a range of struggles with working from home including feeling disconnected from their colleagues due to the lack of socialization, encountering issues with separating work and family demands with the blurred lines that exist, mental health and technology

related issues, combatting co-worker's perceptions of what work is done when teleworking, not being able to decompress as the commute home no longer exist, lifestyle choices that resulted in poor eating habits and reduced exercise from having a more sedentary profile. Table 5 catalogues the responses to the question.

**TABLE 5 - Biggest Struggles with Working Remotely**

Catalogued Responses	Participant
Inability to socialize, more sedentary lifestyle, mental health struggles	1FL
Perception that my co-workers have that I am sitting at home watching Television	2FL
Separating work from home when it's right there. I feel more connected to work demands	3FL
Facilitating virtual appointments and having to help clients with technology - "not my job"	4FL
Feelings of loneliness and technology related challenges like having consistent reliable internet	5FL
I miss the collaboration with colleagues and relationship building with co-workers	6FL
The ability to decompress at the end of my workday. I really looked forward to the drive home	7FL
Personal care and professional image do not top my list anymore	8FL
Feeling disconnected and it's worse when you are a social person	9FL
Not knowing when to shut things down. It was easy to just work all the time	10FL
My commuting time is valuable for me so flipping the switch doesn't happen anymore	11FL
Planning my week is more convoluted, balancing client needs and my personal life	12FL
I miss the human element, seeing my Team and chatting with them. Technology was my biggest struggle	13FL
Work/life personal balance. Knowing when to shut things off, snacking and eating more	14FL

Interview Q19. When asked if they feel their promotional opportunities remain as strong now that they are working remotely:

Findings: A majority (71%) representing 10 out of 14 respondents believed that it did (Figure 19), offering their perceptions that increased productivity, virtual excellence, and the ability to deliver on role expectations in an environment that they controlled and managed, painted them in a more favourable light. Some also mentioned that promotional opportunities would have increased both

from theirs and their employer's perspective as the ability to work from home gained more universal acceptance, it demonstrated that the job could be done without the limitation of being in a physical location and opened new opportunities with different roles and with different teams even if it meant they were competing with more people. Those that were not as convinced felt that remote working made it tougher to get recognized, be seen and valued for their contributions thus impeding their promotability.

FIGURE 19
DO YOU FEEL YOUR PROMOTIONAL OPPORTUNITIES WITH YOUR EMPLOYER REMAIN AS STRONG?
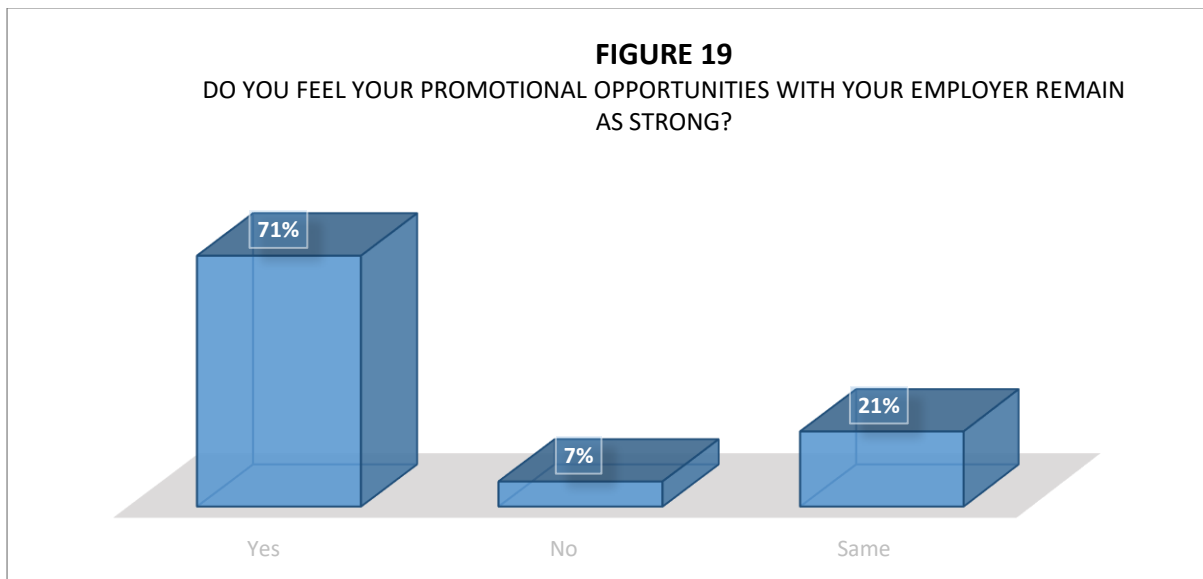
Interview Q20. When asked what work from home arrangement they would like to permanently have:

Findings: Half (50%) of the respondents felt they would excel in an environment where they were working from home 100% of the time as the flexibility they would have to accomplish both personal and work demands would put them in the driver's seat and made them feel more motivated and engaged with their work. They also felt that the employer should give them a choice in how any arrangement is crafted so they could optimize their time. They also conceded that as the pandemic evolved, clients were no longer hesitant about virtual meetings, and they would continue to conduct meetings that way. Those that felt that a hybrid arrangement of between one to four days per week would be ideal represented the remaining 50%, typically had younger families and believed that work-life balance would be achieved if they had the opportunity to have interactions

with their co-workers in an office setting, had separation from personal responsibilities, and had time to "wind down" at the end of a workday, as typically happens during a commute home. One also noted: *"it is harder to call in sick because you are already at home, so you don't call in"* and for that reason preferred to have a work arrangement that allowed for office time. Figure 20 depicts the responses.

FIGURE 20
WHAT WORK FROM HOME ARRANGEMENT WOULD YOU LIKE TO PERMANENTLY HAVE?
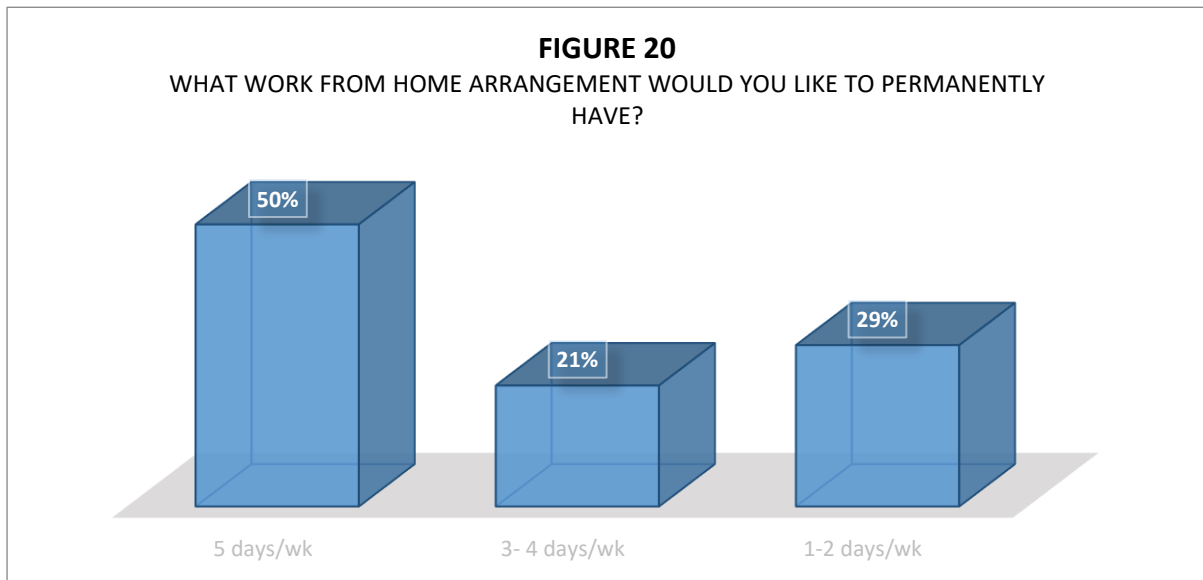
5.0 CONCLUSION AND RECOMMENDATIONS

Several themes emerged during analysis of the data including but not limited to, the value of increased flexibility and the implications for work-life balance, increased productivity from reduced work distractions, saving time and money, lack of human connection and belongingness, difficulty separating work and personal responsibilities and the lack of the ability to decompress with a commute home.

The research questions that predicated the basis for this study and the findings from these themes are discussed below:

- **Research Question 1-** To what extent is the quantity, quality and timeliness of work accomplishments affected by working remotely?

The participants throughout this study, both managers of remote workers and remote workers themselves believed that they were more productive when working from a home setting. They cited less distractions from co-workers and unplanned client interruptions in a home office setting and more time given back to them from not having to commute which helped to increase their empowerment, productivity, and self-efficacy. One of the participants offered *"I am my only distraction."*

Most of the remote worker participants felt they not only got more accomplished but also worked longer hours as they became more task oriented. A study conducted by Noonan and Glass (2012) found that working from home typically increased the number of hours worked per week but also reduced stress and increased work/life balance as the daily drive to and from work no longer existed. One participant indicated *"I am able to connect with clients who live outside my area and at different times, no longer being limited by my office location or a fixed work schedule, and it has increased my work output and sales results"*. Structure in a work setting that allows employees to develop and implement scheduled routines, establish fixed working hours within the context of flexibility that a home office environment offers both in terms of location and scheduling, has been shown to drive job satisfaction and by extension quantity and quality of output (Cserháti, 2020).

Though the COVID-19 outbreak forced many organisations to lean into a new way of working with little or no training on virtual options (Galanti et al., 2021), remote collaboration tools and their increased usage has been cited both favourably and unfavourably as providing different opportunities and challenges. Responses in support, favoured the flexibility that remote tools provided as wider acceptance gained popularity. One respondent offered *"I was able to add a new skill set and increase my client's confidence in my abilities as I was able to also troubleshoot to help them get set up to conduct remote meetings while remaining compliant".* Conversely some believed that organic interactions with clients didn't happen anymore and when they contacted clients *"it's because there was a business reason for doing so".*

This feeling coupled with the fact that some clients also did not transition into virtual collaboration easily and either had difficulty with bandwidth issues or their personal technology prowess wasn't the greatest, resulted in higher levels of frustration. As Dinnocenzo (1999) suggested, an astute teleworker can bring focus to their day and work, avoiding time wasters by managing and minimizing distractions, taking breaks to relax and re-energize, establishing clear interruption rules, gaining mastery of interaction skills using virtual tools and avoiding the isolation trap.

- **Research Question 2 -** Are there differences among levels of banking employees in relation to preferences to working remotely?

The participants in this study both women and men alike, regardless of their age, marital status, parenthood, occupation type or job level did not exhibit any differences with respect to their preference to working remotely. In fact, there was convergence in positive responses from both remote workers and their supervisors when asked whether they would be supportive of having a choice of a permanent work from home arrangement. Managers were 88% supportive if the role allowed the ability to work from home, and remote workers were 79% in favour of either a permanent work from home or a hybrid arrangement that offered 1-2 days away from an office setting. These findings are in line with industry studies conducted in Canada, where 80% of teleworkers indicated

that they would like to work at least half or some combination of their hours from home once the pandemic is over as they accomplished more work per hour more often while working from home (Statistics Canada, 2021). One of the respondents indicated *"my stress levels are lower; I am more effective with reduced interruptions and distractions, and I have the autonomy to control my schedule".* This perceived productivity at home appears to be strongly associated with a person's job satisfaction as they can manage their work and personal responsibilities and control the time spent in each boundary (Biron and van Veldhoven, 2016).

- **Research Question 3 -** What factors do remote workers and organizations perceive as being important for a decision to work remotely?

Several participants in this study perceived the ability to save time and money, balance work and life demands, increase their productivity and improve their job satisfaction as important factors when deciding to work remotely. *"I now have the freedom and flexibility to choose my own working hours in my own comfortable setting and I suppose that makes my work purposeful and effective"* according to one participant. This belief can be corroborated by research conducted by Diab-Bahman and Al-Enzi (2020) who also found that the increased family time that remote work affords, allows for a better balance between work and personal responsibilities with minimum role conflict, and leads to improved work results. Some of the study contributors also cited better sleep habits, improved mental and physical health awareness benefits as positive outcomes from working remotely, despite 86% of study contributors indicating they work more hours when home based.

A study completed by Felstead and Henseke (2017), found that employees who worked harder and longer hours, contributed positively to organizational performance because of higher levels of satisfaction and commitment at work. This supports the concept behind social exchange theory in which perceived organizational support is reciprocated though increased performance. Though most respondents reported positive outcomes, a small number of perceived negative outcomes in the form of increased workloads, because of no clear on and off switches and difficulty balancing demands with

the collapsing of boundaries between work and private life were reported. These behaviours according to Felstead and Henseke (2017) and Grant, Wallace and Spurgeon (2013), have also been found to impact work-life balance and have adverse impacts on well-being.

- **Research Question 4 -** To what degree does working from home impact work duties and expectations?

Psychological factors tended to be most prevalent when analysing the responses of interviewees, with respondents citing relationship building, consulting, and communicating with partners and face to face interactions with colleagues inside and outside of work, as the biggest struggle with remote work. Both managers and remote leaders agreed that the lack of physical contact with others, the absence of social cues when in a team environment and feeling professionally isolated had the biggest potential to impact engagement and performance. One participant articulated *"I miss catching up with my peers, exchanging ideas, and making small connections......all huge contributors to my employee morale and motivation".* Another offered *"I sorely miss the team environment, brainstorming, seeing my peer's facial expressions and general camaraderie"*. These perceptions are consistent with research documenting the linkages between social connectedness and supportive relationships in a work setting that recognizes belongingness as a fundamental human need and working independently and remotely as detrimental to teamwork (Pyrillis, 2018).

- **Research Question 5 -** Are there any emerging trends, challenges, and opportunities in relation to the work from home arrangements?

Emerging trends that surfaced from this study included working more and longer hours, and the belief that promotional opportunities remained as strong and even improved during the pandemic. Study participants were inclined to offer 86% of the time, that although it was not a requirement of their employer, they worked an average of 2-3 hours more per day as *"my laptop is there all the time and though it's my choice, I find I work more but I get to choose when that happens"* another offered *"at the beginning of the pandemic I was working a lot more hours as I was not very disciplined.....as time*

progressed, I was able to find a better balance but still put in a couple extra hours of work each day".
This trend supports research that suggests working from home can increase productivity, due to these increased hours, however researchers have also offered that this behaviour might be less out of choice and more because of the struggles associated with completing work-related tasks in a timely manner during the day because of non-work responsibilities (Schieman and Badawy, 2020).

Both remote workers and managers of remote workers who were interviewed held a strong belief that advancement opportunities remained as strong and in some instances were even better. One people leader offered *"as more roles can be done from a work-from-home basis and there are less geographical relocation requirements, promotional opportunity has increased"* and this view was corroborated by the majority of remote workers who also felt that *"promotional opportunities are greater now due to the wide acceptance of remote working and our demonstration that new skills sets can be learned and put into practice relatively quickly"*. A couple of the respondents though, thought that the lack of social interactions and networking because of pandemic related restrictions, could hamper advancement opportunities. This observation supports research that suggests that employees that work from home may feel that their work is harder to notice, as their visibility is less than those employees that work in an office (Church, 2015; Faulds and Raju, 2020).

Challenges that were cited repeatedly from participants included the inability to decompress, reduced mental and physical health, and minimal changes in job satisfaction. People leaders suggested that although telework is valued by many of their remote employees for the work-life balance benefits it provides, they did not see a corresponding increase in job satisfaction and overall engagement. This sentiment is echoed by remote workers who believed the flexibility and work-life balance that telework offers would result in increased satisfaction levels if they had the added opportunity to interact with their co-workers. Swisher (2019) pointed to supervisory and organizational support as being a better predictor of job satisfaction than just the opportunity to remote work. Despite the findings from research undertaken and literature reviewed, that prolonged telework can have an

impact on stress levels leading to depression, feelings of isolation and musculoskeletal issues from long periods of sedentary behaviour, remote workers also seemed willing to choose this form of work as it provided increased autonomy over their own affairs (Tavares, 2017). As one participant offered, *"my home life and work life happen in the same place now and I have more difficulty separating the two, despite that I would not give up the ability to remote work because of the flexibility and control I have gained"*.

As for the opportunities arising from remote work, interview participants offered that the increased flexibility to control work and life demands, the ability to deepen family connections and the opportunity to work a hybrid model of onsite and at-home work arrangement were their main lived experiences. Almost three quarter of the respondents (71%) agreed with the statement " I am able to balance work and life at the same level" and believed they were more productive when working from home. A majority (64%) were also satisfied with their current work from home arrangement with supporting statements like *"Although I am at work I get to be with my family... I feel like I have the best of both worlds".* With the increased family obligations that presented itself with the pandemic, home conditions tend to be more favourable for remote workers (Diab-Bahman and Al-Enzi, 2020).

- **Research Question 6 -** Is a hybrid workplace the future state of work?

When asked what work from home arrangement they would permanently like, at least half (50%) of the interviewees wished to have a permanent work from home arrangement, 29% were comfortable with 1 to 2 days per week and 21% wished for 3 to 4 days per week. No one preferred all at home or all in an office as an option and the choice for a hybrid arrangement was mainly due to their personal preferences and the need to balance family responsibilities or other competing interests. A report produced by Statistics Canada (2021) highlighted that 80% of remote employees would like to work at least half (50%) of their hours from home once the pandemic is over. Female participants were also more inclined to want a permanent work from home arrangement as they were able to capitalize on the flexibility that remote work offered and balance work and personal responsibilities better. *"I wish*

I could make the ability to work from home, a permanent feature of my job. I am happier and healthier than I have ever been and have seen my professional outlook and career grow" responded one of the female participants.

5.1 Recommendations

The COVID-19 pandemic transformed daily life, bringing with it a disruptive and abrupt transition to working from home that has placed immense pressure on all aspects of the working environment, working relationships and personal life. This study supports evidence of positive social exchange benefits of remote work for both employers and their employees, with employees reciprocating with increased productivity and greater commitment because of favourable work environments. Remote work has been found to improve productivity, promotability and result in a better work-life balance as the increased flexibility that remote working provides allows remote workers to reduce stress, save time and money and improve their mental health. This mode of working seems to provide the right balance of individual flexibility and this conclusion is supported by findings from the lived experiences of the participants.

While there is some evidence of reduced wellbeing impacts in particular, social isolation, work/family conflict, ability to decompress when the workday is over and mental and physical health issues, these few negative effects in relation to responses provided by participants, can be addressed through the provision of sound organisational benefit programs and, peer and technical support while considering the balance between the advantages and disadvantages of remote working for both workers and their employers. In conclusion, it is recommended that companies reconsider their conventional workplace policies and expectations to better adapt to the new and emerging reality of remote work.

5.2 Implications for the Banking Industry

A new RBC Capital Markets report, Welcome to Work 2.0, estimates $500 billion will be spent rewiring the workplace of tomorrow to be location agnostic (Zukin, 2020), therefore employers in the banking industry should ensure that:

- remote work remains a choice rather than a role requirement,

- offer work arrangements that allows for a healthy balance between work and personal responsibilities, and encourage boundary-setting to prevent worker burn-out,

- create an employee technology experience that allows seamless switching from remote to in-person,

- keep open lines of communication,

- be supportive of remote workers needs and,

- invest in strategies that can facilitate networking among peers and cohesion building, regardless of work location, to reduce any potential negative impacts on social isolation.

5.3 Limitations of the Study

A singular exploratory qualitative methodology was applied to this study to capture the viewpoints of a sample of the banking workforce by conducting structured one on one interviews with approximately twenty-five executive, middle managers, and frontline workers across the Canadian banking industry. As particular experiences were very subjective and focused on the perceptions of individuals, it may be difficult to generalize to a larger population and therefore this can be considered a weakness. Another possible limitation of this study was the cross-section of participants interviewed. A future study could include a broader range of participants across the banking industry as participants came from a narrow population of financial industry experts comprised mostly of financial planners, financial advisors, and commercial account managers. A larger, more diverse sample would provide more insight into the differences between the genders and across roles.

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Appendix 1

Background Information and Informed Consent

Bricks-and-mortar branches have been the mainstay of consumer banking for decades, but stay-at-home orders issued across the world by many financial institutions to safeguard employees since the start of the COVID-19 pandemic, has allowed the migration to a new way of working that has witnessed office employees forego their daily commutes and instead work from their dining and living rooms, bedrooms and dens in their homes possibly impacting work culture and family life.

I am a master's student at the University of Wales Trinity Saint David campus working on my dissertation. For the research study, I am examining how banking employees who work remotely, experience engagement, motivation and productivity while considering work-life balance demands.

With the supervisory assistance of my research supervisor, we have compiled a series of questions that will assist me in determining whether there are any emerging trends, challenges, and/or opportunities in relation to a work from home arrangement and whether a hybrid workplace is the future of work.

As you are in an ideal position to provide valuable first-hand information from your own experience and perspective on working remotely, your assistance is therefore sought in responding to these questions.

There are no foreseeable risks from your participation in this study since no responses will be shared with your or any employer. In addition, participation in the survey is on a purely volunteer basis and the information you provide will be held strictly confidential. Data will also be coded to avoid the use of names when analysing the data collected.

By affixing an electronic signature (denoted by /WFA/Your Name), to this form, you acknowledge that you understand the nature of the study, the potential risks to you as a participant, that the interview will be recorded to accurately transcribe and collect common themes, and that your identity will be kept confidential.

Your signature on this form also indicates you are 18 years old or older and that you give your permission to voluntarily serve as a participant in the study.

Participant Signature: /WFA/ _____   Date: _____

Thanking you in advance for your participation in this study.

Respectfully,

_____   Date: _____

Colin Romano

Researcher and MBA Candidate UWTSD

Appendix 2

Interview Questions – For Managers with employees who work from home

Opening Script

Thank you for agreeing to participate in this research study. The purpose of this study satisfies an academic dissertation obligation in my MBA journey. The study examines how Canadian banking employees who work remotely, experience engagement, motivation and productivity while considering work-life balance demands.

Let me begin by getting your express consent to proceed with the interview. Please know too, that there are no right or wrong answers. I will also be recording this interview, so I can accurately transcribe and collect common themes from participants.

Section 1: "About You" (Demographic Information)

- Age
- Gender
- Marital Status
- Does your spouse work from home?
- Do you have dependent children and if so, what are their ages?
- Are dependent children home schooled?

Section 2: "Your Role" (Demographic Information)

- Current Role
- Role Description/Organizational Level
- Are you considered a full-time employee?
- Tenure in Role
- Do you have direct reports that currently work from home or have worked from home for a period of 6 months or more?

Section 3: "Remote-working practices"

Do you feel your remote employees are more productive in their output when working from home?

Do you feel your employee's job satisfaction has improved since working from home?

Do you believe your organization saves money by allowing your employee(s) to work from home?

Do you feel your employee's promotional opportunities with your organization remain as strong?

as when he/she worked in the office.

Do you get the sense that your employee's are able to balance work and life at the same level as when they worked in the office?

Do you feel your employee's ability to work on team assignments remains as strong as when they worked in the office?

Do you believe your employees are as engaged as they were before working remotely?

Do you feel your employees miss face to face interactions with their co-workers? Please tell me more.

Closing Script

Thank you for participating in this research study. If you have any concerns or complaints regarding the conduct of this research, please contact my research supervisor: ngaireb@ducere.edu.au

Thank you very much for your time and participation.

_____

Interview Questions – For Telecommuting employees who work from home

Opening Script

Thank you for agreeing to participate in this research study. The purpose of this study satisfies an academic dissertation obligation in my MBA journey. The study examines how Canadian banking employees who work remotely, experience engagement, motivation and productivity while considering work-life balance demands.

Let me begin by getting your express consent to proceed with the interview. Please know too, that there are no right or wrong answers. I will also be recording this interview, so I can accurately transcribe and collect common themes from participants.

Section 1: "About You" (Demographic Information)

- Age
- Gender
- Marital Status
- Does your spouse work from home?
- Do you have dependent children and if so, what are their ages?
- Are dependent children home schooled?

Section 2: "Your Role" (Demographic Information)

- Current Role
- Role Description/Organizational Level
- Are you considered a full-time employee?
- Tenure in Role
- Are you considered a remote worker? How long have you worked remotely?
- How often did you work from home before the pandemic period?
- Do you have a dedicated workspace where you can work at home? If not, where do you conduct your remote work from?

- Has working from home been cost beneficial for you? (e.g., cost of clothing, make-up, commuting expenses etc.)

Section 3: "Access to Technology"

- Does your employer provide equipment/technology to enable your remote work?
- Did you have to personally incur costs to upgrade your broadband connection or was it covered by your employer?
- Did you have to purchase office equipment/supplies to meet work requirements or was it provided by your employer?
- Do you have all the equipment you need to do your work from home?

Section 4: "Remote-working practices",

- How often would you be required to work off-site away from your regular office environment?
  - 1-2 days/week
  - 3-4 days/week,
  - 5 days/week
- How satisfied are you with your current work from home arrangement?
- What work from home arrangement would you like?
- Would you work a normal 8-hour workday, or do you find you spend more "hours" at work?
- What has been your experience of remote working?
- Have you noticed any behavior changes in you since you have started telecommuting? If so, please tell me more.
- Do you consider yourself more productive in your output when working from home?
- Has your job satisfaction improved since working from home?
- Do you miss face to face interactions with your co-workers?

Section 5: "Work-life balance and remote working"

- Can you describe your work, life, or general experiences during the period of working from home?
  - Biggest benefit when working from home?
  - Biggest struggle with working from home?
  - Have you seen a difference in your relations with others around you (i.e., family members, coworkers, superiors) since you started telecommuting? If so, please tell me more.
  - Are you able to balance work and life at the same level as when you worked in the office?

- Can you describe the potential factors that have influenced your work effectiveness and well-being?
  - Work-related factors (e.g., workload, colleagues, supervisors, etc.)
  - Other factors (e.g., personal traits, caring responsibilities, family, etc.)
  - Do you consider you have more distractions at home or at work?
  - Do you keep to a regular working schedule at home?
  - Do you feel your promotional opportunities with your employer remain as strong as when you worked in the office?

Section 6: "Further comments"

Closing Script

Thank you for participating in this research study. If you have any concerns or complaints regarding the conduct of this research, please contact my research supervisor: ngaireb@ducere.edu.au

Thank you very much for your time and participation.

Appendix 3

Invitation to Participate in an MBA Research Project:

"Work from Anywhere – Employee Motivation and Productivity Implications for the Banking Industry"

Dear Participant,

I am an MBA candidate at the University of Wales working on my final dissertation. For the dissertation I am examining how remote working bank employees experience engagement, motivation and productivity factors while considering work-life balance demands.

As a banking industry employee and, possible remote worker, (due to COVID-19 health and safety restrictions), you are in an ideal position to provide valuable first-hand information from your own experiences and perspective on working remotely. Findings of the study will provide opportunities for employers across the banking industry to determine whether there are any emerging trends, challenges, and opportunities in relation to a work from home arrangement and/or whether a hybrid workplace is the future of work.

In this study, I am seeking an opportunity to interview you with a series of questions provided in this letter of introduction. Should you participate, the interview will take approximately 45-60 minutes of your time.

Each interview that I conduct will be assigned a number code to ensure that personal identifiers are not revealed during the analysis and write up of findings. The data collected will be stored and password protected, and any hard copy of the research will be destroyed appropriately after the end of the study. Your responses to the questions will be kept strictly confidential. It is important to note that your participation in this project is completely voluntary and no responses will be shared with your employer. You can end your participation and withdraw from the research study at any time, for any reason. Should you decide, during the interview, to stop participating, the answers provided up to that point will not be retained.

There is also no compensation for participating in this study. However, your participation will provide a valuable addition to my research and findings could lead to greater corporate understanding of remote workplace engagement with a "work from anywhere" model.

If you are interested in participating, please contact me directly via e-mail or mobile so I can schedule a time for a video or telephone conference call. My sincere gratitude in advance for your help.

Thank you

_____

Colin Romano, Researcher and MBA Candidate UWTSD

Email: romanco@wcgwave.ca

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