

## **Satisfaction on Non-Monetary Attributes During Remote Working: Generational Analysis Amongst Foreign Bank Employees in India**

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### **Abstract**

India houses 45 foreign banks with a manpower of about 24,000. Foreign banks in India are considered equipped and advanced to implement and handle remote working. However, implementation of remote working by the branches in India has been different when compared to the home base of these foreign banks eg: bigger families in India make remote working difficult, trust of managers over employees was an often debated question vs. western counterparts who have been used to remote working for a longer period etc. Given remote working brings in benefits to both banks and employees, the foreign banks want to consider if remote working can be continued in future in a modified form but prior to that, ascertaining the satisfaction of the employees holds the key lest should the initiative fail. It is in this context that this research aims to measure the satisfaction level of employees during remote working (vs. non-remote working) with a specific emphasis on sixteen identified non-monetary factors. For this purpose, a field survey of 405 foreign bank employees in India was carried out and the research focusses specifically on the satisfaction level of different generations / age groups. Data analysis also deals with correlation between the different non-monetary attributes of satisfaction and also aims to find out the relationship between overall job satisfaction and the attributes. Analysis revealed that there is a significant difference between the generations in how they perceive their bank's performance especially in the areas of flexible working hours, social interaction, training opportunities and speak-up culture. With Gen Z getting into the workforce, banks may want to refine their concept of flexible working hours (needs further investigation by the banks) and work on the speak-up culture as this generation seems to significantly differ from other generations in the way they view it. This paper recommends introducing 'role appraisals' and not just focus on performance appraisals, ways to bring about speak-up culture and day-to-day appreciation in job. This research does not delve deep into the causes of performance/non-performance and its convenient sampling can give rise to undefined bias. Aim of this paper is to contribute to management research by identifying focus areas for foreign banks for a sustained remote working environment.

### **Introduction**

**Remote working & the impact of the pandemic:** Remote working refers to working from a place outside of a designated office. This can be working from home or working from another office of the same organization etc. Often referred to as teleworking, this has been prevalent for a long time but in very selected pockets of the world considered as the 'developed world'. The COVID-19 pandemic changed all that by making this global especially in developing countries where the pandemic was spreading faster. Developing countries though were taken by a shock to encounter this new concept, over a period of two years that it was widely practiced, it changed many notions, perceptions and thinking patterns.

India is one of those developing countries where remote working gained momentum in its acceptance and is today being considered as an alternative to having big offices, longer commuting time, spending on real estate, health hazards due travel etc. Foreign companies in India are seriously pondering if they can make the best use of remote working for various reasons. The banking sector constituting the foreign banks in India have been at the forefront of this thinking.

India is home to 78 banks (excluding small finance banks, payment banks and regional rural banks) – 12 public sector banks, 21 private sector banks and 45 foreign banks. Foreign banks are those who have their head office outside of India. In total, foreign banks in India employ about 24,000 people.

Foreign banks are perceived to have exceeded the benchmark in implementing remote working compared to the public sector and private sector ever since the pandemic struck in Q1'20 and many still continue to have the option of their employees based out of home. Post pandemic too, remote working is being considered by the foreign banks to explore the possibility of continuing remote working to reduce real estate costs and bring in flexibility to employees.

Question being asked is whether these foreign banks have been successful in satisfying their employees during remote working, else this arrangement will become a compelled burden for the employees. Here, performance is defined by the perception of employees on the identified non-monetary factors.

**Job satisfaction:** Job satisfaction is a state of mind which is attained when one feels the achievement of the aspirations and values attached to the job. Every action carried out in a work environment is believed to have an energy/enthusiasm in it ('motivation') and is directed towards achieving this satisfaction (job satisfaction). To attain this stage is considered to be the purpose of a job by many which comes through various factors (monetary/non-monetary). Accordingly, the path to job satisfaction is a journey by itself. Needs and wants from a job need to be satisfied before what the employee desires and deserves as his entitlement are satisfied. In this context, job satisfaction is a positive state of mind and is derived purely from one's job experiences. Several variables lead to it underlined by perception and expectation of the individual.

Inter-relationship between the topic variables: Remote working is a work style which has redefined the way we work. Organisations need to work towards ensuring job satisfaction amongst employees in this new work environment. However, not every time can monetary rewards be used to satisfy an employee given budgetary constraints. Hence, role of non-monetary factors in facilitating job satisfaction requires a deeper study so that organisations can strive to achieve employee job satisfaction with a good balance with budgets. Accordingly, this topic intends to study the role of non-monetary factors in achieving job satisfaction in the context of remote working.

## Literature Review

**Nick van der Meulen** [2017] presented "Does remote working really work?". Author proposed the solution to allow remote working as a strategic asset rather than as a privilege or as an idiosyncratic deal and called not to make remote working mandatory. This is because data analysis revealed a direct co-relation of remote working with above-average organizational performance, but remote working however reduced knowledge sharing. **Pasi Pyoria** [2011] recommended that remote working can be implemented on a part-time basis in all organisations based on their costs and benefits. Labour legislations were also recommended. Author concluded that telework is diffusing slowly due to cultural issues and lack of contractual framework. **Anna L Cox et al** [2014] recommended four relationships that exist between striking a balance between work and home, and the factor of technology in our day-today lives. They also critically examined the same for understanding by those who suffered from the 'always-online' syndrome – mobile technology vs. leisure, flexibility, conflicts and habits.

**Aaron M. Lee** [2018] created a repository of responses related to employee engagement on incidents which usually occur in a workplace. They found that i) Dis-engagement reduced if employees were provided with real-time communication tools; ii) Authority of decision making improved engagement; iii) Flexi hours within remote working was considered essential for engagement. Open ended question during interview phase brought out the qualitative aspects of disengagement in remote working. **Manoj B et. al.** [2020] used classification algorithm to determine job satisfaction of employees. Key findings were i) More hours in office had more dissatisfaction than more hours in commuting though latter was unproductive; ii) Cost saving from travel gave higher satisfaction offset by longer virtual meetings.

The interaction between job satisfaction and an individual's nature as determined by the type of personality was highlighted in the paper by **Stephanie A. et. al.** [2015]. Major findings were i) Being satisfied with the job was directly proportional and related to agreeableness, openness and conscientiousness; ii) Neuroticism and satisfaction did not go hand in hand. Pre-requisite for employers to give access to variety of communication channels. **Aamir, A et. al** [2012] dealt with the problem specifically experienced by banking sector employees whereby high demands on them increased their work load which contributed to reduced motivation and productivity. With focus on one bank in Saudi, they concluded that motivation can be significantly achieved with proper management of the rewards system and allocation. This was in addition to the individual-driven factors that motivated him/her (intrinsic). Although good amount of quantitative techniques (Correlation and regression) used between rewards and motivation, detailed explanation of the analysis was missing in the paper. **Kriti S. et. al.** [2015] studied remote working in Indian context and recommended that organisations having technological capability should introduce Work From Home (WFH) for 2 or 3 days a week and rest of the week at defined offices to bring in a balance. This was a well thought about solution given their findings i) WFH is widely known in India, but cannot be applied across all sectors; ii) 68% of people felt it improved work-life balance

while 54% opined it benefits by reducing travel time; iii) 76% felt lack of communication and 30% felt slower promotions as the disadvantages. While this work brought about the Indian perspective to WFH which looks very different from the global studies, its sample size was restricted to 50 IT employees in Pune, India.

**Brenke Karl** [2016] proposed a paper on “Home offices: Plenty of untapped potential” in which they said that market forces are required to compel employers to introduce a regular remote working concept vs. the need for a legislation. This came on the back of their findings that i) WFH is longer than office hours; ii) Long working hours are not compensated by overtime; iii) Preference for WFH is not dependent on family demographics. While a simulated questionnaire helped understand the impact if WFH is introduced, ways and means for market forces to compel employers to introduce WFH was not covered.

### **Research Methodology**

Management problem: Remote working has been implemented but what is the perception of the workforce (employees) on the organisation’s performance on several non-monetary attributes and is there any difference in the perception based on the age groups.

Note: Age groups are categorized as different generations: i) Employees <28 years (Generation Z); ii) Employees between 28-42 years of age (Generation Y or Millennials); iii) Employees between 43-57 years of age (Generation X) and iv) Employees > 57 years (Baby boomers). Age groups are also interchangeably referred to as generation in this paper.

Research Problem: Not just the perception of the employees on organisation’s performance but also if it differs between different age groups needs to be researched

Objectives of the study:

- To measure the employees’ perception of the organization’s performance (in a remote working environment) on the selected 16 work attributes – in the context of India’s foreign banks.
- To find if there is a significant difference in the overall job satisfaction level (and also the satisfaction level on the 16 non-monetary factors) in a remote working environment between different generations.

Research questions:

RQ1: How have the foreign banks in India performed on these non-monetary attributes?

RQ2: Is overall job satisfaction of the foreign bank employees in the fourth quartile?

RQ3: Is there a correlation between the work attributes?

RQ4: Is there a relationship between the identified non-monetary attributes and overall job satisfaction and if so, what is the level of dependency on them?

RQ5: Is there a significant difference in the perception of organisation’s performance on the non-monetary attributes between the 4 generation of employees?

RQ6: Is there a significant difference in the overall job satisfaction between the 4 generation of employees?

Findings in the subsequent sections answer the above research questions and the research questions have been tagged with the respective findings.

Hypothesis statements:

Key hypothesis statements in this research outlined below.

**H0<sub>1</sub>:** There is no relationship between the non-monetary factors (independent variables) and the overall job satisfaction of the employee (dependent variable).

**Ha<sub>1</sub>:** There is a relationship between the non-monetary factors (independent variables) and the overall job satisfaction of the employee (dependent variable).

**H<sub>02</sub>:** There is no significant difference between perception level on the attributes between the generations.

**Ha<sub>2</sub>:** There is a significant difference between perception level on the attributes between the generations

**H<sub>03</sub>:** There is no significant difference between overall job satisfaction between the generations.

**Ha<sub>3</sub>:** There is a significant difference between overall job satisfaction between the generations.

#### Research framework:

Field survey (primary data) was employed as the method to collect data. Appropriate sample size for 24,000 employees in India's foreign bank sector comes to 379 respondents. Questionnaire was administered to about 520 prospective respondents out of which 405 valid responses were received.

#### Inclusion criteria for sample selection:

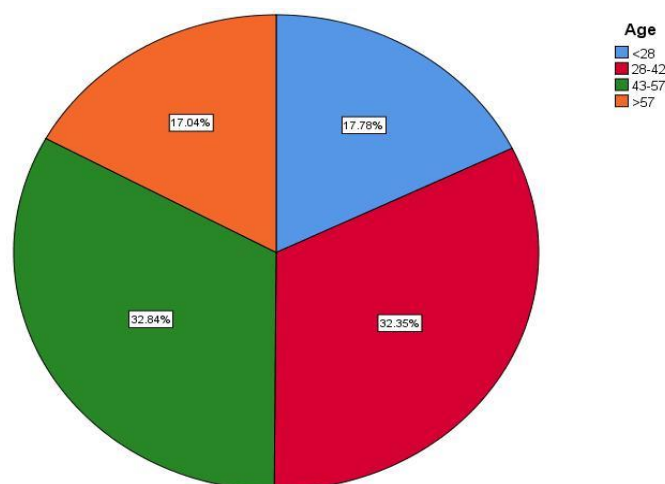
- Respondent must be a foreign bank employee. Foreign bank means an international bank which is not headquartered in India.

#### Sources employed to reach out to targeted respondents:

- Attended conference of bankers and with help of organisers, had questionnaires filled in by participants manually or electronically.
- Circulated questionnaire to banking groups on WhatsApp.
- Requested Head of HR and Senior colleagues in foreign banks to circulate it within their network in their banks.

#### Demographics:

405 respondents were classified on the basis of age - Gen Z (<28 years old) – 17.8%, Gen Y (28-42) – 32.4%, Gen X (43-57) – 32.8% and Baby Boomers (>57) – 17% responded to the survey. Respondents' profile bifurcated below.



**Figure 1 : Generation-wise respondents**

#### Scale:

Likert scale of 1 to 5 used to obtain perception on the performance of each attribute.

1 – Very poor

2 - Poor

3 - Neutral

4 - Good

5 – Very good

## Data Analysis & Results

A1: Perception on the Organisation's performance on the non-monetary attributes

The 16 work attributes and the mean of the scores obtained for each of the them on performance by the banks (on the above-mentioned Likert scale of 1 to 5) tabulated below.

**Table 1 : Mean for each of the non-monetary attribute**

	N	Mean
	Statistic	Statistic
Flexible working hours	405	3.75
Ability to strike balance between work & personal life	405	3.74
Work autonomy (freedom to work one's way)	405	3.41
Learning opportunity at work	405	3.35
Regular onsite welfare activities viz. get to-gethers, sports etc.	405	3.06
Focus of employer on employee mental well being	405	3.06
Relationship with line manager	405	3.05
Job security	405	3.05
Employee voice (speak-up-culture)	405	2.91
Social interaction with colleagues	405	2.91
Regular job enrichment	405	2.89
Training opportunities	405	2.77
Recognition (appreciation on bank's intranet, bulletin etc.)	405	2.61
Opportunity to be mentored by a Senior	405	2.52
Appreciation in day today job	405	2.48
Compensatory offs for extra hours put in	405	2.28

*Note: RQn above and in the subsequent sections refers to the research question that is being answered.*

## Findings (RQ1):

- **F1:** Flexible working hours is the attribute with the highest performance score (mean of 3.75 with rank 1 on performance) in a remote working environment.
- **F2:** Low performance recorded on day-today appreciation (mean score of 2.48) and compensatory offs for the extra hours put in (mean score of 2.28) – attributes with the lowest two means taken.
- **F3 (RQ2):** Overall job satisfaction mean of 3.43 is also significantly lower (refer Table 3) than the desired score of 3.75 (assuming organizations do want to be in the fourth quartile of satisfaction!)

**Table 2 : Independent sample test**

One-Sample Test						
	Test Value = 3.75					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Rateyouroveralljobsatisfactionduringremoteworking	-10.122	404	.000	-.318	-.38	-.26

## A2: Correlation between performance on non-monetary attributes

Pearson's correlation coefficient was arrived at between the performance level of each of the 16 attributes

**Note:** Collected data qualifies the requirement of normality and accordingly, parametric tests (Pearson coefficient, regression analysis and ANOVA) have been carried out.

**Table 3 : Correlation between non-monetary attributes**

Correlations																
	Flexible working hours	Ability to strike balance between work & personal life	Work autonomy (freedom to work one's way)	Learning opportunity at work	Regular onsite welfare activities viz. get-togethers, sports etc.	Focus of employer on employee mental well being	Relationship with line manager	Job security	Employee voice (speak-up-culture)	Social interaction with colleagues	Regular job enrichment	Training opportunities	Recognition (appreciation on bank's intranet, bulletin etc.)	Opportunity to be mentored by a Senior	Appreciation in day today job	Compensatory offs for extra hours put in
Flexible working hours	1	.398"	.360"	-0.054	0.076	0.073	.344"	.277"	.125"	.380"	.448"	.219"	.240"	.151"	.272"	.358"
Ability to strike balance between work & personal life	.398"	1	-0.006	.340"	.116"	.190"	0.007	.379"	.461"	.277"	.259"	.322"	.282"	0.026	.235"	.167"
Work autonomy (freedom to work one's way)	.360"	-0.006	1	0.026	.247"	.204"	.427"	0.059	0.026	.205"	.255"	-0.046	.139"	.238"	0.067	.193"
Learning opportunity at work	-0.054	.340"	0.026	1	.343"	.359"	-0.005	.104"	.237"	0.006	0.078	0.076	.178"	.163"	-0.028	0.088
Regular onsite welfare activities viz. get-togethers, sports etc.	0.076	.116"	.247"	.343"	1	.300"	.272"	0.005	0.033	0.047	.136"	-0.082	.140"	.369"	-0.063	.233"
Focus of employer on employee mental well being	0.073	.190"	.204"	.359"	.300"	1	.128"	.102"	.320"	0.073	.115"	0.092	.241"	.141"	0.012	.208"
Relationship with line manager	.344"	0.007	.427"	-0.005	.272"	.128"	1	0.022	.116"	.443"	.392"	.148"	.234"	.367"	.156"	.399"
Job security	.277"	.379"	0.059	.104"	0.005	.102"	0.022	1	.191"	.191"	.176"	.188"	.233"	0.072	.266"	.213"
Employee voice (speak-up-culture)	.125"	.461"	0.026	.237"	0.033	.320"	.116"	.191"	1	.391"	.251"	.387"	.262"	0.026	.269"	.267"
Social interaction with colleagues	.380"	.277"	.205"	0.006	0.047	0.073	.443"	.191"	.391"	1	.559"	.422"	.269"	.188"	.398"	.514"
Regular job enrichment	.448"	.259"	.255"	0.078	.136"	.115"	.392"	.176"	.251"	.559"	1	.223"	.282"	.235"	.377"	.470"
Training opportunities	.219"	.322"	-0.046	0.076	-0.082	0.092	.148"	.188"	.387"	.422"	.223"	1	.377"	-0.013	.274"	.250"
Recognition (appreciation on bank's intranet, bulletin etc.)	.240"	.282"	.139"	.178"	.140"	.241"	.234"	.233"	.262"	.269"	.282"	.377"	1	.159"	.202"	.236"
Opportunity to be mentored by a Senior	.151"	0.026	.238"	.163"	.369"	.141"	.367"	0.072	0.026	.188"	.235"	-0.013	.159"	1	.249"	.336"
Appreciation in day today job	.272"	.235"	0.067	-0.028	-0.063	0.012	.156"	.266"	.269"	.398"	.377"	.274"	.202"	.249"	1	.303"
Compensatory offs for extra hours put in	.358"	.167"	.193"	0.088	.233"	.208"	.399"	.213"	.267"	.514"	.470"	.250"	.236"	.336"	.303"	1

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

\* . Correlation is significant at the 0.05 level (2-tailed).

- **Finding F4 (RQ3):** There is no strong correlation between any of the 16 attributes (max value is 0.559 indicating only a moderate correlation). This indicates that an organization needs to work on each of these 16 attributes on a mutually exclusive manner and better performance in one does not automatically lead to a better performance in another.

## A3: Establishing a liner relationship between attributes

Employees were asked about their overall satisfaction on the performance of the organization during remote working and the mean for this was 3.43. However, which non-monetary attributes influenced the overall satisfaction and the strength of influence of each of the attributes is further to be explored. To establish this, a regression analysis was carried out as follows:

**Dependent variable :** Overall job satisfaction (Y)

**Independent variables:** X1 to X16

**Test:** Multiple Linear Regression analysis.

**H0<sub>1</sub>:** There is no relationship between the independent variables

**Ha<sub>1</sub>:** There is a relationship between independent variables

**Table 4 : Test for relationship between independent variables**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	55.785	16	3.487	12.811	.000 <sup>b</sup>
	Residual	105.597	388	.272		
	Total	161.383	404			

a. Dependent Variable: Rateyouoveralljobsatisfactionduringremoteworking

b. Predictors: (Constant), Compensatoryoffsforextrahoursputin, Relationshipwithlinemanager, Learningopportunityatwork, AbilitytostrikebalancebetweenworkpersonallifeWorkl, OpportunitytobementoredbyaSenior, Regularonsitewelfareactivitiesviz. gettogetherssportsa, Jobsecurity, Focusofemployeronemployeeementalwellbeing, Regularjobenrichment, Appreciationindaytodayjob, Flexibleworkinghours, Socialinteractionwithcolleagues, Trainingopportunities, Employeevoicespeakupculture, Workautonomyfreedomtoworkoneway, Recognitionappreciationonbanksintranetbulletinetc

**Inference:** There exists a significant relationship between the selected independent variables given sig. value <0.05 (null hypothesis rejected)

**Table 5 : Regression analysis output**

Coefficients <sup>a</sup>						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.660	.234		2.826	.005
	Flexibleworkinghours	.043	.036	.066	1.187	.236
	Workautonomyfreedomto workoneway	.042	.043	.056	.965	.335
	Learningopportunityatwork	-.016	.035	-.022	-.444	.658
	Relationshipwithlinemanager	.089	.052	.086	1.715	.087
	Socialinteractionwithcolleagues	.079	.041	.096	1.916	.056
	Jobsecurity	.054	.039	.066	1.367	.172
	Trainingopportunities	.111	.040	.151	2.785	.006
	AbilitytostrikebalancebetweenworkpersonallifeWorkl	.111	.038	.133	2.881	.004
	Appreciationindaytodayjob	.115	.045	.137	2.572	.010
	Recognitionappreciationonbanksintranetbulletinetc	.098	.048	.121	2.013	.045
	Employeevoicespeakupculture	.049	.042	.064	1.162	.246
	OpportunitytobementoredbyaSenior	-.002	.046	-.002	-.039	.969
	Regularjobenrichment	.131	.049	.129	2.696	.007
	Regularonsitewelfareactivitiesviz. gettogetherssportsa	-.001	.045	-.002	-.032	.974
	Focusofemployeronemployeeementalwellbeing	.057	.041	.069	1.394	.164
	Compensatoryoffsforextrahoursputin	-.040	.043	-.051	-.939	.348

a. Dependent Variable: Rateyouoveralljobsatisfactionduringremoteworking



Linear regression equation is framed as follows:

$$Y = c + mX_1b + mX_2 + m3b + e$$

Substituting for the variables of the regression test;

$$Y = 0.660 + 0.043X_1 + 0.042X_2 - 0.016X_3 + 0.089X_4 + \dots + 0.057X_{15} - 0.040X_{16}$$

**Finding F5 (RQ4):** Of the attributes, regular job enrichment (X13) has the maximum influence (as denoted by unstandardised coefficient of 0.131) in determining the overall job satisfaction in a remote working environment. This means that for every one unit increase in job enrichment, job satisfaction increases by 13.1%.

**Table 6 : R Square**

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.588 <sup>a</sup>	.346	.319	.522

- a. Predictors: (Constant),  
Compensatory off for extra hours put in,  
Relationship with line manager, Learning opportunity at work,  
Ability to strike balance between work and personal life, Work,  
Opportunity to be mentored by a Senior,  
Regular on-site welfare activities viz. get-togethers, sports, a,  
Job security,  
Focus of employer on employee mental wellbeing,  
Regular job enrichment, Appreciation in day-to-day job,  
Flexible working hours, Social interaction with colleagues,  
Training opportunities, Employee voices speak up culture,  
Work autonomy/freedom to work on one's way,  
Recognition/appreciation on banks intranet/bulletin etc
- b. Dependent Variable:  
Rate of your overall job satisfaction during remote working

R<sup>2</sup> of 0.346 indicates that c.35% of the variance of job satisfaction is explained by these 16 non-monetary attributes while contribution of monetary attributes remains outside the purview of this study.

A4: Generation-wise analysis of difference in perception level of organization's performance on the non-monetary attributes.

Following hypothesis was formulated to find if there is any difference between the perception levels between the 4 generation of respondents.

**H0<sub>2</sub>:** There is no significant difference between perception level on the attributes between the generations.

**Ha<sub>2</sub>:** There is a significant difference between perception level on the attributes between the generations.

**Test :** One-way ANOVA was employed.



**Table 7 : ANOVA summary for all 16 attributes**

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
Flexibleworkinghours	Between Groups	22.984	3	7.661	8.622	.000
	Within Groups	356.324	401	.889		
	Total	379.309	404			
Workautonomyfreedomto workoneway	Between Groups	3.238	3	1.079	1.530	.206
	Within Groups	282.900	401	.705		
	Total	286.138	404			
Learningopportunityatwork	Between Groups	4.621	3	1.540	1.986	.115
	Within Groups	310.984	401	.776		
	Total	315.605	404			
Relationshipwithlinemanager	Between Groups	.473	3	.158	.423	.736
	Within Groups	149.438	401	.373		
	Total	149.911	404			
Socialinteractionwithcolleagues	Between Groups	11.581	3	3.860	6.788	.000
	Within Groups	228.039	401	.569		
	Total	239.620	404			
Jobsecurity	Between Groups	1.405	3	.468	.768	.512
	Within Groups	244.506	401	.610		
	Total	245.911	404			
Trainingopportunities	Between Groups	29.646	3	9.882	14.512	.000
	Within Groups	273.070	401	.681		
	Total	302.716	404			
AbilitytostrikebalancebetweenworkpersonallifeWorkLifeBalance	Between Groups	1.050	3	.350	.601	.615
	Within Groups	233.681	401	.583		
	Total	234.731	404			
Appreciationinadaytodayjob	Between Groups	1.330	3	.443	.781	.505
	Within Groups	227.741	401	.568		
	Total	229.072	404			
Recognitionappreciationonbanksintranetbulletinetc	Between Groups	3.651	3	1.217	1.978	.117
	Within Groups	246.709	401	.615		
	Total	250.360	404			
Employeevoicespeakupculture	Between Groups	9.317	3	3.106	4.706	.003
	Within Groups	264.658	401	.660		
	Total	273.975	404			
OpportunitytobementoredbyaSenior	Between Groups	1.730	3	.577	1.209	.306
	Within Groups	191.297	401	.477		
	Total	193.027	404			
Regularjobenrichment	Between Groups	1.068	3	.356	.918	.432
	Within Groups	155.367	401	.387		
	Total	156.435	404			
Regularonsitewelfareactivitiesviz. gettogetherssportsa	Between Groups	16.961	3	5.654	12.909	.000
	Within Groups	175.617	401	.438		
	Total	192.578	404			
Focusofemployeronemployeeemotionalwellbeing	Between Groups	2.753	3	.918	1.608	.187
	Within Groups	228.940	401	.571		
	Total	231.694	404			
Compensatoryoffsforextra hoursputin	Between Groups	6.047	3	2.016	3.261	.022
	Within Groups	247.864	401	.618		
	Total	253.911	404			

**Interpretation:** There exists a significant difference (null hypothesis rejected) between the generations in the perception level of only the following 6 attributes:

1. Flexible working hours

2. Social interaction with colleagues
3. Training opportunities
4. Employee voice (speak-up culture)
5. Regular onsite welfare activities
6. Compensatory off for extra hours worked

Posthoc analysis needs to be carried out to check where the significant difference lies i.e. between which generations. Prior to carrying out posthocs, Levene's test was used to find the homogeneity in variances

**Table 8 : Test of Homogeneity of variances for the 6 attributes which have ANOVA sig value >0.05**

		<b>Test of Homogeneity of Variances</b>			
		Levene Statistic	df1	df2	Sig.
Flexibleworkinghours	Based on Mean	3.668	3	401	.012
	Based on Median	3.731	3	401	.011
	Based on Median and with adjusted df	3.731	3	396.708	.011
	Based on trimmed mean	4.168	3	401	.006
Socialinteractionwithcolle agues	Based on Mean	5.856	3	401	.001
	Based on Median	5.041	3	401	.002
	Based on Median and with adjusted df	5.041	3	396.739	.002
	Based on trimmed mean	6.379	3	401	.000
Employeevoicespeakupc ulture	Based on Mean	3.933	3	401	.009
	Based on Median	2.817	3	401	.039
	Based on Median and with adjusted df	2.817	3	397.015	.039
	Based on trimmed mean	4.614	3	401	.003
Regularonsitewelfareacti vitiesviz. gettogetherssportsa	Based on Mean	3.492	3	401	.016
	Based on Median	1.117	3	401	.342
	Based on Median and with adjusted df	1.117	3	396.539	.342
	Based on trimmed mean	3.210	3	401	.023
Trainingopportunities	Based on Mean	1.926	3	401	.125
	Based on Median	.775	3	401	.508
	Based on Median and with adjusted df	.775	3	369.309	.508
	Based on trimmed mean	1.308	3	401	.271
Compensatoryoffsforextra hoursputin	Based on Mean	1.158	3	401	.325
	Based on Median	1.512	3	401	.211
	Based on Median and with adjusted df	1.512	3	394.788	.211
	Based on trimmed mean	1.404	3	401	.241

Based on the sig value of Levene's test above, Tamahane's test was used in posthoc analysis for all the attributes (sig value <0.05) except for training opportunities and compensatory off wherein Tukey HSD test was used (since sig value >0.05)

**Table 9 : Posthoc analysis between generations for attributes**

Multiple Comparisons							
Tamhane							
Dependent Variable			Mean Difference (I-J)	Std. Error	Sig.	Interval	
						Lower Bound	Upper Bound
Flexibleworkinghours	<28	28-42	-.559 <sup>*</sup>	0.149	0.002	-0.96	-0.16
		43-57	-.622 <sup>*</sup>	0.148	0.000	-1.02	-0.23
		>57	-.692 <sup>*</sup>	0.162	0.000	-1.12	-0.26
	28-42	<28	.559 <sup>*</sup>	0.149	0.002	0.16	0.96
		43-57	-0.063	0.115	0.995	-0.37	0.24
		>57	-0.133	0.132	0.896	-0.48	0.22
	43-57	<28	.622 <sup>*</sup>	0.148	0.000	0.23	1.02
		28-42	0.063	0.115	0.995	-0.24	0.37
		>57	-0.070	0.131	0.995	-0.42	0.28
	>57	<28	.692 <sup>*</sup>	0.162	0.000	0.26	1.12
		28-42	0.133	0.132	0.896	-0.22	0.48
		43-57	0.070	0.131	0.995	-0.28	0.42
Socialinteractionwith colleagues	<28	28-42	0.064	0.125	0.996	-0.27	0.40
		43-57	-0.113	0.122	0.929	-0.44	0.21
		>57	-.427 <sup>*</sup>	0.131	0.009	-0.78	-0.08
	28-42	<28	-0.064	0.125	0.996	-0.40	0.27
		43-57	-0.177	0.091	0.279	-0.42	0.06
		>57	-.491 <sup>*</sup>	0.103	0.000	-0.77	-0.22
	43-57	<28	0.113	0.122	0.929	-0.21	0.44
		28-42	0.177	0.091	0.279	-0.06	0.42
		>57	-.314 <sup>*</sup>	0.100	0.012	-0.58	-0.05
	>57	<28	.427 <sup>*</sup>	0.131	0.009	0.08	0.78
		28-42	.491 <sup>*</sup>	0.103	0.000	0.22	0.77
		43-57	.314 <sup>*</sup>	0.100	0.012	0.05	0.58
Employeevoicespeak upculture	<28	28-42	-.433 <sup>*</sup>	0.117	0.002	-0.75	-0.12
		43-57	-.343 <sup>*</sup>	0.120	0.030	-0.66	-0.02
		>57	-0.374	0.150	0.080	-0.77	0.03
	28-42	<28	.433 <sup>*</sup>	0.117	0.002	0.12	0.75
		43-57	0.091	0.095	0.917	-0.16	0.34
		>57	0.060	0.130	0.998	-0.29	0.41
	43-57	<28	.343 <sup>*</sup>	0.120	0.030	0.02	0.66
		28-42	-0.091	0.095	0.917	-0.34	0.16
		>57	-0.031	0.133	1.000	-0.39	0.32
	>57	<28	0.374	0.150	0.080	-0.03	0.77
		28-42	-0.060	0.130	0.998	-0.41	0.29
		43-57	0.031	0.133	1.000	-0.32	0.39
Regularonsitewelfare activitiesviz .gettogeth erssportsa	<28	28-42	-.290 <sup>*</sup>	0.099	0.025	-0.55	-0.02
		43-57	-0.259	0.098	0.054	-0.52	0.00
		>57	-.685 <sup>*</sup>	0.112	0.000	-0.99	-0.39
	28-42	<28	.290 <sup>*</sup>	0.099	0.025	0.02	0.55
		43-57	0.031	0.081	0.999	-0.18	0.25
		>57	-.396 <sup>*</sup>	0.098	0.001	-0.66	-0.13
	43-57	<28	0.259	0.098	0.054	0.00	0.52
		28-42	-0.031	0.081	0.999	-0.25	0.18
		>57	-.427 <sup>*</sup>	0.097	0.000	-0.68	-0.17
	>57	<28	.685 <sup>*</sup>	0.112	0.000	0.39	0.99
		28-42	.396 <sup>*</sup>	0.098	0.001	0.13	0.66
		43-57	.427 <sup>*</sup>	0.097	0.000	0.17	0.68

\*. The mean difference is significant at the 0.05 level.

Multiple Comparisons							
Tukey HSD							
Dependent Variable			Mean Difference (I-J)	Std. Error	Sig.	Interval	
						Lower Bound	Upper Bound
Training opportunities	<28	28-42	-0.289	0.121	0.081	-0.60	0.02
		43-57	-.445	0.121	0.001	-0.76	-0.13
		>57	-.886	0.139	0.000	-1.24	-0.53
	28-42	<28	0.289	0.121	0.081	-0.02	0.60
		43-57	-0.155	0.102	0.420	-0.42	0.11
		>57	-.597	0.123	0.000	-0.91	-0.28
	43-57	<28	.445	0.121	0.001	0.13	0.76
		28-42	0.155	0.102	0.420	-0.11	0.42
		>57	-.441	0.122	0.002	-0.76	-0.13
	>57	<28	.886	0.139	0.000	0.53	1.24
		28-42	.597	0.123	0.000	0.28	0.91
		43-57	.441	0.122	0.002	0.13	0.76
Compensatory offs for extra hours put in	<28	28-42	-0.076	0.115	0.912	-0.37	0.22
		43-57	-0.118	0.115	0.735	-0.41	0.18
		>57	-.383	0.132	0.021	-0.73	-0.04
	28-42	<28	0.076	0.115	0.912	-0.22	0.37
		43-57	-0.042	0.097	0.973	-0.29	0.21
		>57	-.307	0.117	0.044	-0.61	-0.01
	43-57	<28	0.118	0.115	0.735	-0.18	0.41
		28-42	0.042	0.097	0.973	-0.21	0.29
		>57	-0.266	0.117	0.105	-0.57	0.04
	>57	<28	.383	0.132	0.021	0.04	0.73
		28-42	.307	0.117	0.044	0.01	0.61
		43-57	0.266	0.117	0.105	-0.04	0.57

\*. The mean difference is significant at the 0.05 level.

#### Findings (RQ5):

- **F6** - There is a significant difference in the perception/satisfaction levels between baby boomers and other generations with regard to social interaction, welfare activities, training opportunities and compensatory offs. Baby boomers have a higher satisfaction level which is significantly different from other generations and this inflates the perception score on these 4 attributes. This probably explains the lower expectations from this generation as compared to the successive ones.
- **F7** - Gen Z are not as satisfied as the other generations with their organisation's performance on flexible working hours (they have the lowest mean of 3.25). Their concept of flexible working hours might need more investigation.
- **F8** - Gen Z are also not as positive as Gen Y and Gen X on the speak-up culture in their organisation (they have the lowest mean of 2.60).

A5: Generation-wise analysis of overall job satisfaction during remote working.

**Table 10 : Mean on overall job satisfaction of the generations**

Report			
Rate your overall job satisfaction during remote working			
Age	Mean	N	Std. Deviation
<28	3.21	72	.691
28-42	3.49	131	.612
43-57	3.47	133	.598
>57	3.48	69	.633
Total	3.43	405	.632

From the data above, overall job satisfaction looks similar for all generations except Gen Z. However, is the satisfaction level significantly different. To test this, the following hypothesis was formulated.

**H0<sub>3</sub>**: There is no significant difference between overall job satisfaction between the generations.

**Ha<sub>3</sub>:** There is a significant difference between overall job satisfaction between the generations.  
**Test :** One-way ANOVA was employed.

**Table 11 : ANOVA summary for overall job satisfaction between generations**

ANOVA					
Rateyouoveralljobsatisfactionduringremoteworking					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.400	3	1.467	3.746	.011
Within Groups	156.983	401	.391		
Total	161.383	404			

Since the sig value <0.05, there is a significant difference in the satisfaction levels (null hypothesis rejected). Posthocs analysis was used to check where the difference lies.

**Table 12 : Test for Homogeneity of variances between generations on overall job satisfaction**

Test of Homogeneity of Variances					
		Levene Statistic	df1	df2	Sig.
Rateyouoveralljobsatisfactionduringremoteworking	Based on Mean	.121	3	401	.948
	Based on Median	.094	3	401	.963
	Based on Median and with adjusted df	.094	3	396.061	.963
	Based on trimmed mean	.174	3	401	.914

Since there is no significant difference in the homogeneity of variances (sig value >0.05), Tukey's test is used in posthoc analysis.

**Table 13 : Posthoc analysis between generations on overall job satisfaction**

Multiple Comparisons						
Dependent Variable: Rateyouoveralljobsatisfactionduringremoteworking						
Tukey HSD						
(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
<28	28-42	-.280*	.092	.013	-.52	-.04
	43-57	-.265*	.092	.021	-.50	-.03
	>57	-.270	.105	.053	-.54	.00
28-42	<28	.280*	.092	.013	.04	.52
	43-57	.015	.077	.997	-.18	.21
	>57	.010	.093	1.000	-.23	.25
43-57	<28	.265*	.092	.021	.03	.50
	28-42	-.015	.077	.997	-.21	.18
	>57	-.005	.093	1.000	-.24	.23
>57	<28	.270	.105	.053	.00	.54
	28-42	-.010	.093	1.000	-.25	.23
	43-57	.005	.093	1.000	-.23	.24

\*. The mean difference is significant at the 0.05 level.

**Finding F9 (RQ6):** Gen Z, with their lowest mean of 3.21 (also being the only group lower than the overall mean) differ significantly in their job satisfaction level compared to any other generation. Other generations do not have that significant difference between them.

### Practical implications / Recommendations

Foreign banks in India could review the following areas as recommendation based on the analysis carried out above

*Note:* Codes F 'n' in parenthesis alongside recommendations indicate the finding as coded in 'Data Analysis & Results' based on which the recommendations are being made in this section.

- **RECO 1 – Introduce 'Role Appraisals':** While the highest performance score is recorded on flexible work hours (F1) and work-life balance (F1), they have the lowest influence on overall job satisfaction (F5). Reading both together, this could be because it is not perceived to be an organisation's effort, but a feature of remote working. Instead, overall job satisfaction is highly influenced by regular job enrichment (F5) as indicated by the highest unstandardized coefficient of 0.131 in regression. Given this, it is recommended to have semi-annual role appraisals (not to be mistaken with performance appraisals) and enrich the role of the employees in one way or the other viz. higher responsibility, higher authority, adding a new area of responsibility etc.

**RECO 2- Focus on simple recognition measures:** In a remote working environment, managers might have missed to recognize the good work of the employees (F1) given the physical separation. However, managers cannot ignore the importance of recognition and need to take steps towards this. Simple recognition measures which can be considered include:

1. Coffee sessions with Senior Management (virtual options are available)
2. Cross-functional nomination of employees for good performance i.e. a department nominates an employee from another department (no requirement of a cash reward)
3. Make the best use of intranet and feature an employee a month.

- **RECO 3 - Speak-up culture measures:** Gen Z being the future leaders, their significantly different perception on speak-up culture (F8) needs to be given a serious attention. Few suggestions are outlined below.

1. Introduce a hotline concept whereby employees can raise their grievances anonymously
2. A formal grievance handling committee can be put in place (still ad-hoc in many banks)
3. HR to have an open door policy with higher powers to handle grievances.

- **RECO 4 – Investigate Gen Z's expectations from flexible working hours:** Flexi hours is the attribute where organisations have scored the best however Gen Z's expectations are significantly different from that of Gen Y and Gen X in this regard. It would be good for the banks to carry out a discussion with select Gen Zs to ascertain what do they expect from flexi hours and how the bank could improve on that ground. More research in this area is also recommended for researchers.

### Concluding discussion

This research has established a clear and practical relationship between non-monetary factors and overall job satisfaction. Flexible work hours and work-life balance have been the biggest performance areas of the foreign banks during remote working. While giving these as benefits to the employees, banks seem to have focussed less on compensatory offs for the extra hours put in by the employees (probably attributable to the physical distance and also the perception that flexible work hours should automatically serve as compensation for any additional hours put in). Managers also seem to have performed low when it comes to day-today discussion. Since none of the independent variables are strongly correlated, it looks like these sixteen factors need to be focused upon by the banks as mutually exclusive factors. Job enrichment may be a factor where the banks would want to focus more as it has emerged as the single largest contributing factor to overall job satisfaction when the latter was regressed over all of the sixteen non-monetary factors.

The difference that prevails between the generations in their satisfaction levels is also a key finding of this research. Baby boomers seem to have significant difference on four of the factors with other generations - social interaction with colleagues, training opportunities, regular onsite gatherings and compensatory offs for extra hours put in. Their mean scores being high probably indicates that this generation have lower expectations as compared to the successive ones. Gen Z do not seem to be as satisfied as their previous generations in the areas of flexi work hours and speak-up culture. They also show a significant difference in their overall job satisfaction. The generational differences should serve as an indicator for the banks to tailor-make their remote working arrangement based on the composition of their workforce. If foreign banks want to implement remote working as a permanent mechanism, they still have a long way to go to ensure job satisfaction since the satisfaction level of the employees is still not in the fourth quartile which is what every good organisation aims to be at. To make this research practical to the foreign banks in their day-to-day management, this paper comes up with certain recommendations viz. introduction of role appraisals, focussing on simple recognition measures to have the employees feel recognised for their efforts and introducing/improving speak-up measure. With Gen Z participation in the workforce increasing, it would be prudent to further investigate (either by the banks or by researchers) the expectation of Gen Z on flexible work hours.

### Limitations & Future Research

Attributes of performance used in this study were limited to the sixteen non-monetary factors which emerged as the key ones during literature review and qualitative interviews with senior personnel in the banking industry. However, there could be more attributes which could be used to enhance the scope of research in future studies and this presents a possibility to researches to delve more into this domain. This study also focused on measuring the perception on performance of the foreign banks. Areas of non-performance or 'focus areas' emerged but what could be the causes of such non-performance (the causal factors) is outside the purview of this study. More qualitative study by future researches can focus on these causal factors. As is the case with many studies involving convenience sampling, undefined bias can prevail in the representativeness of the sample but by having a larger sample size, this research tries to mitigate as much of it as possible.

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