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THE EFFECTS OF REMOTE WORKING ON EMPLOYEE PRODUCTIVITY IN STANBIC BANK HEAD OFFICE IN KENYA DURING THE PANDEMIC

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RESEARCH PROJECT

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DECLARATION

I declare that this project is original work and has not been submitted for a degree award in any university for academic purposes.

Signature:……………………   Date…………………………

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ABSTRACT

Purpose The Covid-19 epidemic has had an impact on many organizations' workspaces and productivity this is because the pandemic has resulted in limits on mobility and the temporary closure of business premises, organizations have had to create provisions for personnel to operate remotely as a result of the application of lockdown measures across the world. The goal of this article is to provide perspectives from remote employees' productivity in banks in Kenya specifically Stanbic Bank Head Office on the fast transition from a traditional workplace setting to working remotely from home. The self-efficacy theory was used to understand employee productivity whilst working from home/remotely.

Design/Methodology The data was acquired using snowball sampling approach and an online survey

Findings

Research Limitations/Implications The sample size is small and hence may not be representative of all banks.

Originality/Value The study contributes to the self-efficacy theory and remote working and employee productivity literature, in the context of Kenya.

Paper Type Research Paper

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Employee productivity is important to the good performance of an organization. Employee productivity is measured differently in different industries. According to Sultana, et. al (2012) productivity is defined as the capacity to perform activities according to planned or stated and productivity is measured by looking at the accuracy standards, completeness, cost, and speed. According to Hanaysha (2016) Employee productivity may be measured in terms of an employee's production over a given time period. Investigating the effects of remote working on employee productivity has been carried out before but remote working became a major issue in Kenya when COVID-19 struck. Remote working which has come about as a result of advanced information technology can be defined as a flexible work arrangement in which employees work in areas that are remote from their central offices or production facilities. Employees have no direct contact with coworkers but can connect with them via technology (Wang, et al. 2020) Prior to COVID19 pandemic most organizations did not have mechanisms in place that support employee remote working. and neither they nor their employers were ready to support this practice. Now, the catastrophic COVID19 pandemic that occurred in 2020 forced millions of employees to work remotely (Kniffin et al., 2020). This research investigated the relationship between remote working and employee productivity.

According to (Eriksson & Petrosian, 2020) remote work doesn't always have to be established in response to a pandemic such as the COVID-19; in some businesses, it might simply be a "natural" way of working, even in "regular" times when no external crisis pushes them to do so. Remote working studies have shown that employees are more likely to be satisfied and hence a lesser rate of turnover. (Jensen Perry, 2018) The resources that an organization needs in order to manage a crisis like the COVID-19 pandemic vary from organization to organization. (Eriksson & Petrosian, 2020) For remote working to take place there are four fundamental factors as stated by (Staples,

2006) this includes information technology, effective communication, remote management/work experience and training.

Remote working is linked with an increase in productivity (Choudhury, 2019) but it also has its downfalls for example employees working from home may experience some form of loneliness Choudhury, 2019) Employees may also lack motivation whilst remote working and trouble in separating work and personal life (Grant, et al., 2013 p. 541).

President Kenyatta addressed the nation on how the Kenyan government plans to deal with the impact of the Coronavirus pandemic on March 15, 2020. Some of the preventative measures the President stated were that where possible with the exception of individuals working in important or essential services, government offices, corporations, and companies are urged to allow employees to work from home whenever possible. (Shaw, 2020)

1.1.1 The Banking Industry in Kenya

Kenya's banking industry can be traced back to 1896 when the National Bank of India was established in Mombasa (Juma, 2016). The expansion continued until 1904, when they established a branch in Nairobi (Central Bank of Kenya, 2017). There were just three banks in Kenya by 1911 that is, The National Bank of India, which has offices in Mombasa, Nairobi, Nakuru, and Kisumu, The Standard Bank of South Africa with branches in Mombasa, Nairobi, Nakuru, and Kisumu. Kathiawad and Ahmedabad Banking Corporation had a brief foothold in Mombasa (Central Bank of Kenya, 2017). By 1948, banks had developed in Nyeri, Nanyuki, Kitale, Kericho, and Nyahururu with 18 branches, while Mombasa, Nairobi, Nakuru, and Kisumu were all represented by the three banks (Central Bank of Kenya, 2017). With time, the shifting banking scene started to notice the entry of wholly indigenous institutions. The Co-operative Bank of Kenya, which began as a co-operative association, was Kenya's first wholly locally owned commercial bank. It began its operations in 1968 to suit the requirements of increasing rural communities. The National Bank of Kenya became the first fully-owned government bank the same year. Following the merging of the National and Grindlays Banks in 1971, the Kenya Commercial Bank was created, with the government having a 60% share. It was voted the largest commercial bank in the country as a result of deposits and number of branches (Central Bank of Kenya, 2017). Following

independence, Kenya's banking industry expanded, mirroring the country's progress toward economic success.

According to (Privacy Shield, 2021) banks can be locally owned while others are foreign owned. Another way to categorize banks is by their nature, that is, microfinance and commercial banks. Commercial banks are further classified by the Kenyan Central Bank, which regulates them, depending on their assets base. Tier 1 banks are multibillion institutions with hundreds of billions of dollars in assets. They are Kenya's leading banks. Tier 2 banks are medium-sized banks, whereas Tier 3 consists of small banks. Kenya has close to 50 banks (Privacy Shield, 2021). There are currently 28 domestic and 14 foreign commercial banks. Many banks have tapped into electronic financial services at an increasing rate since the introduction of mobile money. Their customers have also increased the use of bank platforms by taking advantage of a variety of offerings. (Privacy Shield, 2021) Last year, Kenyan banks lost Ksh. 46 billion in profits, owing to a steep increase in bad loans and expenditures in an economy hit hard by the Covid-19 outbreak. Banks also lost non-funded income as a result of government actions designed to protect clients from the pandemic's detrimental consequences. (Business Daily, 2021)

Banking institutions have taken steps to deal with the COVID19 pandemic and amongst them are flexible and remote working alternatives, and incorporating staff rotation. Extra investment has been devoted to making infrastructure available and improving bandwidth when necessary. Internal and external meetings have been canceled, postponed, or held virtually (Ngunjiri, 2020).

1.2 Problem Statement

Many workplaces were forced to send their workers to work from home as a result of the COVID-19 outbreak and the resulting public health measures. Employees and companies face a wide range of concerns and obstacles as a result of remote employment. The impact of remote working on productivity and morale has been a point of contention particularly because employees who work from home have less opportunity to interact and network with their coworkers. (Lund et al, 2020) Teleworking/remote working is where employees are permitted to accomplish their activities at any time and from any location by utilizing appropriate technology to promote flexible working practices, Erasmus (2020). Telework is also described as the use of information and communication technologies such as cellphones, tablets, laptops, and desktop computers for work

conducted away from the employer's facilities (ILO & Eurofound, 2017). One of the most common definitions of remote working is "any activity that requires the information processing and its distribution over a telecommunications link that is carried out distant from the main premises of an organization, either entirely or partially." (Felstead and Henseke, 2017). Some individuals work outside of the typical work space as often as once a week, while others work entirely remotely. Before the pandemic remote workers mainly consisted of journalists, information technology specialists, service engineers, sales staff, graphic designers, and financial advisers. According to a study carried out by Hatayama, the amenability of occupations to work from home grows with the country's degree of economic growth. As a result, countries with a high percentage of jobs in ICT, professional services, finance, insurance, and public administration can mobilize a larger proportion of their employees to work from home, whereas countries with a high reliance on manufacturing, agriculture, construction, and tourism are less able to do so, (Hatayama et al., 2020)

According to the ILO, close to 18% of employees have jobs that are eligible for working from home and live in countries that have the infrastructure to support working from home. Before working from home, employers must be able to assess if it is indeed plausible for the job to be carried out from home. According to the ILO some of the requirements to assess before ensuring working from home can take place include the following, determining which job responsibilities and tasks may be completed off-site. This may entail using creativity and innovation to achieve tasks differently than the standard, considering connectivity mechanisms such as frequent videoconferencing calls and other means, making sure there is infrastructure and resources such as the internet, and steady power supply, employer must also look into legal requirements, duties, and legal risk, taking into account the worker's circumstances as well as the work roles, the employees status in terms of health and safety in his or her household, as well as the employee's real capacity to do the duties expected at home. Moreover, it is important for the employer to look into the employee's living conditions, and lastly employee's mental health. Not all job activities and duties can be performed outside of the employer's or defined workplace. There are some businesses, vocations, and jobs where WFH is neither viable or possible, or where it cannot be applied in a timely manner (ILO, 2020)

The greatest growth in teleworking occurred in nations most impacted by the virus and where teleworking was extensively developed prior to the pandemic. In Finland, about 60% of workers

turned to working from home. Over 50% of employees teleworked in Luxembourg, the Netherlands, Belgium, and Denmark, while 40% teleworked in Ireland, Austria, Italy, and Sweden, (Eurofound, 2020). In March of 2020, a study was carried out with 250 big enterprises in Argentina and it indicated that 93% had implemented teleworking as a policy in response to the COVID-19 virus. Furthermore, an Indian business said that over 85 percent of its 400,000 workers in India and throughout the world were working from home as a result of lockdowns. Another study carried out in Japan, before the declaration of a national emergency on April 7 revealed that, although 96% of respondents agreed on the significance of WFH or working remotely, 31% of enterprises were unable to implement this mode of operation. The fundamental issue was that documentation had not been digitized, and the necessary internal norms and procedures for teleworking had not been developed. Mainly because in Japan they use a Hanko stamp, which is a unique seal used on office documents, in place of signatures for any item needing recognition of authorship rather than a signature. Concerns about information confidentiality or potential security breaches further restricted the adoption of WFH. (ILO, 2020)

Many African nations' failure to embrace flexible working arrangements can be linked to a lack of IT infrastructure (Adonis & Kabanda, 2019) However, with rapid spread of the coronavirus, it has led companies and governments on the African continent to introduce flexible working arrangements (Tasmanian Government, 2020). According to Wikipedia (2020) the main industries in Kenya include agriculture, forestry, fishing, mining, manufacturing, energy, tourism and financial services. According to (Hatayama 2020) countries with a high reliance on manufacturing, agriculture, construction, and tourism have difficulties enforcing working from home. The Kenyan banking sector remained strong and flexible in 2020, despite the COVID-19 pandemic, which saw its first Kenyan case in early March 2020. Movement restrictions, such as lockdowns and curfew hours, were prevalent throughout the year. (CBK, 2020)

Stanbic Bank which will be used as a case study for this paper is customer-focused, digitally empowered universal financial services firm. They offer personal banking services, corporate and investment banking, and wealth services and product offerings (Stanbic Bank, 2020) At the start of the COVID-19 epidemic, Stanbic's top goal was to guarantee the health, safety, and well-being of their staff, Because of their continued investment in technology and digitalisation, they were able to equip more than 60% of their employees throughout the Group to work from home or

remotely. (Stanbic Bank, 2020) As a result of the COVID19 pandemic Stanbic developed a wide range of wellness initiatives, including counselling and support services, online seminars, and valuable advice on resilience, remote working, remote team leadership, and mental health (Stanbic Bank, 2020) Productivity was a factor in the problem of employee cohesiveness in the beginning of the COVID19 pandemic. Team building and team dynamics had to be accommodated within the severe limits of individuals working in far dispersed places, where frequent contact and motivation were critical. Despite the challenges in the beginning of the pandemic with the proactive management they still managed to perform exceptionally and were well capitalized (Stanbic Bank, 2020).

1.3 Objectives of the Study

The study objectives are divided into general objectives and specific objectives.

1.3.1 General Objectives

The general objective of this study was to investigate the effects of remote working on employee productivity.

1.3.2 Specific Objectives

1. To investigate the support, the employees received from the organization whilst remote working.

2. To investigate the working practices and policies in the organization during remote working

3.

4. To investigate conditions of working while remote working.

1.4 Research Questions

1. What support did employees receive from the organization whilst remote working?

2. What were the factors affecting productivity whilst remote working?

3. How organizational values were visible and followed by employees whilst remote working?

1.5 Scope of the Study

The scope of study is limited to employees working in the banks in Nairobi, Kenya. The study focused on commercial banks. Specifically, Stanbic bank of Kenya's head office where the main focus was on bankers and managers

1.6 Significance of the study

This study will help managers and employees of organizations looking to or already implementing remote working.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Background

2.1.1 Self Efficacy Theory

One of the theories that was used in this study is the self-efficacy theory. Self-efficacy can be defined as the judgment of one's capabilities to execute a specific behavior pattern (Eriksson & Petrosian, 2020) Different people have different self-efficacy beliefs, some people have strong self-efficacy beliefs while some have weak self-efficacy beliefs. Employees with strong self-efficacy beliefs are able to put more effort into their work while employees with weak self-efficacy beliefs do not put the maximum amount of effort into their work, these people are most likely to surrender and quit due to this. (Eriksson & Petrosian, 2020). According to (Bandura, 2006) there are four major factors that affect the level of self-efficacy of an individual; the first factor is the performance accomplishments, which are the personal achievements that one has achieved in their life. If one has achieved success early in life, this experience will heighten one's expectations. Furthermore, if someone's experience is failure then their expectations was lower. The second factor is the vicarious experience which entails seeing and learning; observing what others are doing. Observing others succeeding and doing things correctly might raise one's expectations and their willingness to succeed. The third factor is social persuasion which refers to various activities in which a leader leads a group or an individual by making them feel they can take on a task and complete it successfully by making various suggestions; for example, coaching people can be seen as social persuasion. The fourth factor is the physiological and emotional factors which include the personal feelings and physiological states that affect self-efficacy. For instance, if an individual is given a task that he or she is not interested in or which is complicated, it will result in reduced self-efficacy judgment and as a result poor performance. Self-efficacy will influence how employees will perform (Eriksson & Petrosian, 2020)

This theory is relevant to this study because remote working employees often operate with little supervision and rely primarily on their capacity and drive to complete their job obligations. Because face to face engagement is scarce or infrequent information technology is used to

communicate. Employees since working in an environment with few or no colleagues, so the potential for seclusion can be high and accessibility of coworker counsel is typically limited. Since remote employees appreciate extensive work independence their own motivations and beliefs in their capacities that is their self-efficacy judgments may have greater influence on their results and even more than the employees with tight oversight Consequently organizations that have or are implementing remote working in their organization learn how to increase their worker's self-efficacy in working remotely and they may enjoy better benefits from it. (Staples et al, 1998)

2.1.2 McGregor Theory X and Y

This theory was formulated by Douglas McGregor in 1960. This theory indicates two sides of human behavior in the workplace one is negative, dubbed Theory X, and the other is positive, dubbed Theory Y (Juneja, 2015) Managers' views of people's nature, according to McGregor, are founded on a variety of preconceptions. According to McGregor's Theory X, employees deemed to be lazy and will in all probability get away from their obligations (Anthony et al, 2014). For instance, if a worker who was continually regulated and constrained by a more significant position authority was sent home to accomplish a similar work task with no oversight the individual will perform inadequately (Ahmed, 2020). Theory X reasons that employees work more effectively hands on management style (Anthony et al, 2014)

According to McGregor's Y theory, human beings will labor on their own initiative with the end goal to meet their own individual requirements for self-respect and achievement (Miller, 2020). In this case McGregor believes there is no need for close supervision or threats of discipline. Theory Y encourages managers to encourage worker's self-sustaining motivation in order to reach company goals. Employees that are remote working assist with accomplishing company goals while achieving their own goals as well and this is done by reinforcing an individual's employee commitment to organizational goals. (Miller, 2020) This theory is used to assess if employees are working toward their objectives with no need for coercive surveillance like in theory X. (Ahmed, 2020)

In another aspect of theory Y, working is believed to come as normally to people as resting does. Individuals can likewise lead and direct their own work if it is for meaningful objectives, and given the appropriate conditions, they even crave responsibility. Inventiveness and the capacity to work

independently are both frequent traits. Anthony, *et al*, (2014). This theory is relevant to the study since a number of employees are remote working and they cannot get supervised as they previously were before the pandemic. Ahmed, (2020).

2.2 Empirical Review

The literature review will look at different journal articles, and will look into the advantages and disadvantages of remote working and its effects on productivity.

2.2.1 Remote working

In their research of Chinese employees working remotely during the beginning of the pandemic in 2019, Wang et al., (2021) highlighted 4 major dilemmas employees face when working remotely at home; The first challenge is work-home disruption, the second challenge is poor communication, procrastination, and loneliness. In terms of virtual characteristics of remote working, the study found that they include autonomy, social support, monitoring, and workload Wang et. al (2021). The study also found that there is a difference in individuals and their self-discipline.

Work-home disruption is a big problem for remote employees, according to studies, distractions whilst working from home in this scenario cannot be minimized by job autonomy. Wang et. al (2021) Individuals with higher ability to resist distractions are more likely to be given flexible working arrangements by their bosses. Wang et. al (2021) Procrastination is said to be one of the obstacles whilst working from home and it is stated that it was significantly minimized by increasing social support and ensuring appropriate workload is given to employees Wang et. al (2021)

In another study carried out by Blumberg, (2019), which investigated the advantages and disadvantages of remote working in Russia, the study found that the main benefits that employees enjoyed included work-life balance, the freedom to relocate and work from any region, reduction in time and cost spent on travel, decrease in emotional stress (Blumberg, 2019). In another study by Zykova (2020) investigating the advantages and disadvantages of remote working but as a result of the pandemic found some advantages that included increased time with family, they also found digitization and automation were accelerated by internet work.

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However, Zykova (2020) concluded that remote working has disadvantages that include employees hardly legally protected as compared to other employees. It is less appealing to employees who are interested in job stability. In addition, the study found that there was a problem with employees' self-management because of reduced engagement with their coworkers and employer. Properly established communication systems and a well-developed interaction between supervisors and remote staff make remote working successful Blumberg (2019) Disadvantages according to the study done by Zykova et. al (2020) found that some challenges included the fact that internet access is essential for remote work, employers are also wary of remote workers and they are unable to develop communication with meetings which lowers employee productivity.

In a study carried out by Flores (2019) which attempted to learn and comprehend the problems of remote working, as well as the effects it has on employees. The general goal of this research was to find out how firms communicate with their remote employees, what the most crucial skills for a remote worker are, and what the advantages and disadvantages of working remotely as well as the challenges that remote workers face. The respondents of this study were 43 Pearson People Services remote employees who were chosen using a random sample approach for data collection. With Emails, phone calls, and audio conferencing and instant messaging are the top four methods of communication by remote employees for transferring and receiving information outside the office Flores (2019) Working autonomously and structuring work tasks, managing work and home life priorities, establishing and following through with their personal goals, and resolving technical issues are the key skills required by remote employees. Flores (2019) The freedom to effectively manage one's own time is a huge advantage enjoyed by remote workers, they additionally enjoy a better work life balance and are not confined by traditional 9 to 5 hours. However, the common problems faced by remote employees include collaborative work and communication with others, making technology function, and obtaining information. Flores (2019) Working remotely is challenging for remote employees due to the need for interaction, the separation of work and family life, the development of connections with coworkers, and obtaining a fair appraisal. Flores (2019)

In a study carried out by Anderson et al (2020) their study aimed to look at how forced working from home in response to the COVID-19 epidemic differs from working from home on a voluntary basis. The authors examine how lockdown may influence work-family arrangements in particular. When lockdown occurred all people who could work remotely were forced to work from home

and workplaces were shut Anderson et. al (2020) In this study they considered flexibility as a characteristic of remote working and there was the issue of how much and how long employees worked for whilst working remotely. Anderson et. al (2020) linked flexibility to a reduction of working hours. In their study they compared a study done by Kelliher and Anderson (2010) they found that employees experienced long working hours and an intensification of work. The various challenges that come from working from home include finding appropriate work location, internet stability, and equipment availability Anderson (2020) Moreover employees experience issues like elevated conditions of anxiety, including worries about the wellbeing of self, friends and family, as well as financial downturn, potential employment misfortunes, increased social confinement and Zoom fatigue Anderson (2020)

Many jobs can be successfully completed remotely as opposed to the traditional offices but businesses should not assume that the manner in which they handled remote working prior to the pandemic will work during the situation that we are experiencing Anderson (2020) In a study carried out in South Africa to provide viewpoints from remote employees' experience with the transition from traditional workplace to working from home, Malti (2020), found out that employees working remotely tend to work more since there is less time wasted sitting in traffic, or during breaks in the office. However, remote working has been questioned due to employees wellbeing since employees tend to overwork themselves. Employees tend to work outside of typical business hours (Chesley, 2014). Due to the consequences of a person's psychological and physical environment working from home may be exhausting Perry (2018) Remote workers in Malti's study found that people with obligations, such as helping children as well as carrying out the other household tasks may find working from home difficult to manage. Some of the respondents in his study claimed that there are lots of distractions whilst remote working.

In a study in which the purpose was to offer a picture of employees' experiences while working remotely during the COVID19 pandemic in Australia it showed that the physical workplace plays a critical role in preserving creative cooperation and productivity Sander (2019) Findings of their surveys found that just 10% of 1300 Australian managers reported reduced productivity amongst their employees. According to the research businesses and workers have nearly identical

perspectives on the top two facilitators of productive work that is technology and human connection Marzban et. al (2021) In terms of technology their findings revealed that some companies had the infrastructure and technology in place to support the large-scale adoption of remote working, which they were able to tweak to meet their needs when they transitioned to working from home arrangements Marzban et. al (2021) Following the beginning of COVID-19, majority companies reported that a rise in the number of team members was becoming common in working from home arrangements. Human connections is a crucial component of knowledge work and this would necessitate new behaviors and management in a virtual workplace Kniffin et.al (2020) However, some people feel that some tasks are effectively carried out whilst done in isolation Kniffin et. al (2020)

2.2.2 Remote working and its effects on employee productivity

In a study carried out by Galanti et. al (2021) whose objective was to investigate whether working from home had its effects on employee productivity during the COVID19 pandemic. The study followed the theoretical framework of the Job Demands Resources model which was formulated in 2006 by Arnold Bakker and Evangelia Demerouti. According to the model, stress and burnout rise when job demands are high and job resources or positives are low. On the other hand, a large number of employment benefits can help to counterbalance the negative consequences of high job demands. This study concluded that social isolation and family- work conflict which is associated with remote working had a significant reduction in productivity and on top of that there was an increase in stress levels of these particular employees. Their study suggested that organizations should boost opportunities to communicate with their employees because communication may reduce social isolation. The study goes on to suggest that although communication methods such as e-mail allow for a flow of information that is frequently useful for work, human social exchange occurs through greater forms of interactions of which face to face communication is the preferred method so many organizations increased the purchase and usage of technologies and software that enable interactive experiences that replicate face-to-face or group interactions among individuals.

The study that was carried out by Galanti et. al (2021) shows that autonomy and self-leadership which encompasses remote working has a positive impact on employee productivity which they state is capable of maintaining work from home productivity throughout the COVID19 epidemic, as well as bringing out positive effects for both the employee and the employer. Galanti et. al

(2021) suggests that fostering autonomy and self-leadership may be a realistic approach for improving the efficacy of remote work programs. As a result, personnel working from home may be provided with training interventions to help them create self-observation methods and encourage the implementation of work-related goal-based deadlines and objectives. Subsequently Galanti et. al (2021) suggests that businesses should empower employees by offering training courses focused on helping them build self-leadership skills.

In a study carried out by Monteiro et. al (2019) whose objective was to investigate whether remote working increases firm labor productivity. This study is carried out with Portuguese firms over the period of 2011 to 2016. This study concludes that Working from home is positively linked with firm labor productivity, as measured by sales per worker, if non-observable constant features of the company are not controlled this effect is reversed when non-observable and time-invariant variables are taken into account. The same study findings suggest that remote work has a considerable beneficial effect on labor productivity for businesses that do research and development. This implies that the productivity effects of remote work may be heavily influenced by job characteristics, which was confirmed by previous studies carried out by Dutcher (2012) indicating that remote work affects productivity for creative jobs in a favorable way whilst productivity for routine jobs is affected negatively.

In a study carried out by Hernandez et. al (2021) the primary objective was to investigate the effects of the pandemic on remote workers. The study was carried out using 184 remote workers who filled in a survey during the COVID19 lockdown period in the UK. The study concluded that when working remotely during a pandemic, one's wellness, which has a substantial influence on productivity, is at risk. The study's primary results included a link between sedentary behavior defined by Panahi (2018) as certain activities in a reclining, seated, or lying position requiring very low energy expenditure and worse mental health, which had unfavorable effects on job productivity, along with barriers to effective remote working spanning from IT infrastructure to parenting responsibilities. Hernandez et. al (2021) suggest that encouraging physical exercise, minimizing psychological discomfort, and assisting juggling childcare and home-schooling whilst remote working is critical. In the study they give examples such as allowing employees to have physical active breaks, and providing support in ways to help employees who are remote working. Hernandez et. al (2021) The Covid-19 global epidemic has shown that majority remote employees

need supportive mechanisms to assist them establish a work–life balance and acclimatize to working remotely Malti (2020) Employees need to appropriately manage workload demands since it has a significant impact on their mental health and motivation at work. Rogers et al. (2014)

A study was carried out by Gibbs et. al (2021) using people and analytics data with over 10,000 skilled employees at big Asian IT firms to examine the productivity prior and throughout the COVID19 pandemics working from home phase. Their study showed a rise in working hours, an increase of 18% outside of typical office hours. There was a modest decrease in average production, productivity decreased by 8-19%   The study went on to look at the factors that influence productivity changes. They found that workers with kids at home worked longer hours and had lower productivity than workers with no children. The study also found that women saw a greater drop in productivity and those who had worked in the firm for a longer period of time had fared a lot better. This study looked at a few different causes that led to a drop in productivity and their main reason was that some tasks are harder to accomplish in a digital reality. They found that meetings took significantly longer time and they tended to include bigger groups. Moreover, they found that direct communication with their supervisor or co-workers took less time. The study showed that employees honed their communication circles and began dealing with fewer individuals and business departments both within and outside the company. Findings suggest that the costs of communication, collaboration and coordination are greater when carried out virtually. Gibbs et. al (2021) suggest that these elements are most likely to blame for shifts in attention time as well as a drop in productivity.

In a study undertaken by Lehtonen et. al (2021) their goal was to contrast remote employees to office workers in terms of productivity and well-being. The study was done using qualitative data. Six semi-structured interviews with individuals who previously worked in a typical office and are now entirely remotely in the same job role were used to collect the data. In general, the Lehtonen et. al (2021) study revealed that when it comes to well-being and productivity the remote and office environments were fairly matched in their sample, though they found that the remote location presented greater problems than the office setting, including higher degrees of job intensity, social isolation, and management style. In their study they found that working remotely was linked to poorer management styles, increased job intensity, and social isolation. They found that having more flexible working hours, not having to commute did not appear to be enough to persuade their

respondents that working remotely was superior in terms of productivity and their wellbeing. This study found that a big issue that had arisen from remote working was the use of online meetings. Their respondents stated that there were too many back to back meetings and occasionally lacked organization which happened to fill up the respondent's schedules and made them less time effective. Their study also found that their respondents felt there was less managerial contact whilst remote working. Some of the respondents stated that they do not engage as much as they would if they were not remote working and the organization's culture felt colder. As a result, Lehtonen et. al (2021) states that managers face a difficult challenge in that they must communicate more with their distant staff in order to sustain the corporate culture. One of the major factors affecting the respondents in the office setting was the office environment. Most of the respondents reported issues with the office environment, such as being too noisy, shared with other departments which can be disturbing and poor spatial layout. This essentially affects the respondents 'productivity, since some of them, like respondent one, regarded themselves to be slightly more effective when working from home because of less disturbance. This has a significant impact on the respondents' productivity.

In a study carried out by Ganguly et. al (2020) The goal of their research was to see if remote work can be continued once the lockdown is lifted. Because working at home may affect different areas of employee productivity, such as team dynamics and business dynamics. In their study, they questioned Bangladeshi IT professionals on how they view their productivity during remote working and how the factors that influence productivity have evolved. They looked at the changes and determined which regions were impacted by remote working. In their questionnaire they randomly selected respondents and they were questioned about their current level of productivity and how 24 aspects of their work life were altered during remote working. The lifespan of WFH in Bangladesh's IT industry was determined after analyzing the answers and identifying the changes in those 24 areas. Even though the results show that remote working has a negative influence on 6 of the 24 productivity-related parameters. The 6 parameters being, internet connection quality, hardware accessibility, frequency of domestic chores, workplace appropriateness, frequency of interruptions, and employee happiness. However, Ganguly et. al (2020) state that these disadvantages can be minimized by taking the appropriate actions.

In a study by Sutarto et. al (2021) the objective of this research was to see how employees' mental health impacts their productivity when working from home (WFH) during the COVID-19 crisis. The study took place in Indonesia, where they carried out a cross-sectional research using online questionnaires that yielded 472 valid replies. Their research, which provides baseline information on the mental health and productivity of employees who worked from home, found that although working remotely gives greater freedom and work–life balance than going to work in an office, the negative feelings that arise during the pandemic may affect their job productivity. Notwithstanding this, their data indicated that employees claimed relatively good work performance in tandem with lower felt discomfort. Their study also showed that gender, age, education level, employment experiences, marital status, number of children, and the type of the organization all had an impact on the mental health of the personnel, but not in their productivity.

In a study carried out by Jonge (2020) the objective of the study identified the factors that affect productivity as a result of the abrupt change to working remotely. The impacts of COVID-19 on small enterprises in the technology industry were investigated. The case study with Binkies 3D demonstrated that the abrupt change had a direct influence on productivity since employees had to adjust to a new scenario, where family composition, home environment, and personality are all important explanatory variables for productivity. The most significant roadblocks are those related to social interaction, time management skills, work-life balance, and the environment. According to the study, employees' perceptions of the severity of the difficulties were influenced by the length of COVID-19, which lasted five months after the abrupt transition. According to the study, focusing on strengthening social connections, work-life balance, time management skills, alignment, communication, and transparency, according to the respondents, could assist in increasing productivity. Moreover, Jonge (2020) states that taking into account an employee's personal condition might provide insight into the employee's unique demands and allow them to be met.

A study conducted by Saputra et. Al (2021) whose main goal was to investigate influential factors of work productivity during WFH by employing the theory of organizational behavior as the approach. The other aim of the study was to examine the effects of individual, group, and organizational variables on work productivity during remote working. The research was based on a cross-sectional survey that enlisted the participation of 855 office employees from 32 Indonesian

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provinces. In their study they found individual variables, which are represented in digital skills and working motivation, may be improved to increase employee productivity in executing WFH.

Companies are under duress to make wise productivity judgment in order to maintain productivity and guarantee that companies withstand the Covid-19 pandemic lockdown. Malti (2020) Work performance is essential in aiding the organization achieve productivity, thus remote workers are typically under a lot of strain. Malti (2020) In a research that entailed setting up radiology consultants to work remotely, they discovered that towards the start of the Covid-19 epidemic, many of them were working very lengthy hours to manage their assigned workload and ensure constant and outstanding contact Dick et. al (2020)

According to Article 19(a) of Convention No. 155, employees have an obligation to safeguard themselves and others, as well as to collaborate with their employers in the execution of preventative and control measures. This involves adhering to any information, instruction, or training offered by employers and adopting safe work behaviors, following instructions, maintaining good hygiene standards, and employing safety devices and protective equipment. Aside from safety and health, the general obligations and responsibilities of employees, including those provided in the individual national labor and employment laws, the terms and conditions of employment, or the collective agreement, should apply under a WFH arrangement. (ILO, 2020)

Title	Authors	Objectives of the article	Gap
Achieving Effective Remote Working During the COVID-19 Pandemic: A Work Design Perspective	Bin Wang, Yukon Liu, Jing Qian, Sharon K. Parker	This study research into the problems that remote employees face at the moment and how virtual work features and human variations influence these challenges	Qualitative and quantitative data were both collected in China, which may raise concerns about generalizability

The research was conducted under extraordinary circumstances i.e. COVID19 which has employees worrisome about the challenges that COVID19 brings itself. |
| Remote Work Advantages and Disadvantages on the Example in IT Organization | Solveiga Blumberga Tatiana Pylinskaya | Investigated the advantages and disadvantages of remote working in Russia as well as investigating whether remote working is effective. | Only a small percentage of Russian businesses utilize remote employees and manage their people remotely. Some employers are unaware that such a thing exists, let alone what benefits they and their employees may derive from it. |
| Analysis of Advantages and Disadvantages of Remote Work | N.M. Zykova Sh.T. Maussymbek Satpayev University, Almaty, Kazakhstan | This article discusses the advantages and disadvantages of remote work, which is a consequence of a pandemic. | Before the pandemic, people had mostly vague and stereotyped ideas about this format of employment. |

Enforced remote working and the work-life interface during lockdown	Deirdre Anderson and Clare Kelliher	The goal of this study was to look at how forced working from home in response to the COVID-19 epidemic differs from working from home on a voluntary basis.	Study is needed to better comprehend the new conditions that have arisen as a result of the forced remote working, to extend the knowledge base, and to investigate some of the concerns that may have been more or less prominent during the lockdown.
Work From Home During the COVID-19 Outbreak: The Impact on Employees' Remote Work Productivity, Engagement, and Stress	Teresa Galanti, Gloria Guidetti, Elisabetta Mazzei, Salvatore Zappalà, and Ferdinando Toscano	The goal of this study was to investigate the impact of family and work issues, social distance, disruptive work spaces, job independence, and self-governance have on employees' productivity, work engagement and stress whilst remote working during home.	Does not determine causal relationships between the variables.

2.4 Conceptual framework

Types of Remote working
Teleworking
Working from home
Flexible working arrangements

Remote Working Conditions

Physical environment

Psychological factors

Job tasks and demands

Remote working practices/policies
Degree of integration
Indicators of integration

Remote Working Support
Safety and health of workers
Tools, equipment and technology
Home working set up and related expenses
Worker compensation

Employee Productivity

Work Accuracy

Speed

Work Completeness

Cost

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter lays out the research methodology that was used whilst carrying out the study. It focuses on research design, the population of the study, data collection methods and data analysis methods in regards to the effect of remote working during the pandemic on the productivity of employees.

3.2 Research Design

The research design determines how the needed data was collected and analyzed, as well as how all of this was used to answer the research question, (Grey, 2014). The three types of research designs available are exploratory, descriptive, and explanatory, (Boru, 2018). The goal of a descriptive study is to paint a picture of a scenario, person, or event, or to demonstrate how things are connected to one another and how they occur naturally (Blumberg, Cooper and Schindler, 2018). Exploratory research design is a research design that tackles novel issues with little or no prior research (Boru, 2018). To carry out the study exploratory research design was used. According to Dudovskiy (2020), exploratory research is suitable when investigating new problem areas or where minimal research has been conducted on the study. This study is based on quantitative research design which enables the author to acquire a thorough grasp of the research subject. Primary data was collected through the use of questionnaires. This study made use of structured questionnaires to gather information on employees' impressions of their productivity whilst remote working. The first component of the online questionnaire had inquiries that collected demographic information such as (gender, age, experience, marital status, educational level, and number of dependents) from respondents.

3.3 Population and Sampling

3.3.1 Population

The population included employees from Stanbic bank of Kenya's Head office. The research targeted staff who are about 100 individuals working under the business banking sector.

3.3.2 Sampling

A sample is a portion of the population chosen to be representative of the whole (Acharya et al., 2013) utilized when reaching out to the entire population is unfeasible or perhaps impractical (Saunders et al., 2016). This study used of purposive sampling. Purposive sampling is a non-probabilistic sample methodology (Saunders & Townsend, 2018) that assists in selecting employees who are working from home due to the COVID19 pandemic to provide reliable information on remote working, and its effects on their productivity. The study also used of snowball sampling. Snowball sampling can be defined as a recruiting approach in which study participants are invited to help researchers find more possible respondents. Respondents were given a link to take the online questionnaire, and they were urged to distribute the information to additional associates and coworkers who were working remotely.

3.4 Data Collection

The study used primary data as a method of data collection. The online questionnaire used in this study protected all participants' privacy by just giving a link to the survey, from which anonymity was maintained whilst data was acquired in Excel format. The questionnaire started with an introduction and an informed consent form, emphasizing that participating in the study was entirely optional. Participants had the option of refusing to take part in this study and could withdraw at any time.

3.4.1 Primary Data

In this research we were asking our respondents a series of questions to get a sense of how their productivity was affected whilst remote working during the COVID19 pandemic through the use of questionnaires. The responses provided valuable insight into whether or not productivity is affected by remote working. This method was used because it is inexpensive and saves on time which is helpful because of the time limit given for the research work.

3.5 Data Analysis

Data analysis is defined as the process of providing order, structure, and meaning to a large amount of gathered data Vosloo, (2014). The data was analyzed using descriptive methods.

3.6 Ethical Issues

This study ensured that ethical guidelines are followed whilst carrying out the study. The data gathering process began with the participants' informed written agreement on the title page of the online questionnaire.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter focused on data analysis, presentation and discussion. The results were presented on the effects of remote working on employee productivity. Section 4.2 presents the response rate while section 4.3 presents the descriptive statistics. Lastly, interpretation of the findings has been done in section 4.4.

4.2 Response Rate

The response rate was analyzed to show the representative from the sample size. The study administered 100 questionnaires. A total of 71 questionnaires were filled and returned and the results are as shown in Table 4.1.

Table 4.1: Response Rate

Category	Administered	Percentage
Returned	71	71%
Not completed	29	29%
Total	**100**	**100%**

The results indicate that a total of 71 questionnaires were filled translating to a 71% response rate. According to Babbie (2014), a return rate of above 50% are acceptable to analyze and publish, 60% is good and 70% is very good. Based on these assertions from renowned scholars, 71% response rate was very good for the study.

4.2 Demographic Information

Demographics are characteristics of a population that provides data regarding research participants and is necessary for the determination of whether the individuals in a particular study are a representative sample of the target population for generalization purposes. Demographic analysis was done to study the nature in which the population changes over time, and this is important as it allows us to study changes to the population. The demographic characteristics included, gender, age, education level, marital status, children status position and experience. Each of the demographic characteristics is discussed in the subsequent sections.

4.2.1 Gender

The study conducted demographics on gender for the staff to establish the gender diversity. This was achieved by using the frequency of the respondents that responded male or female in the questionnaire. The results for gender on general employees are as shown in Table 4.2.

Table 4.2: Gender Distribution

Gender	Respondents	Percentage
Male	32	45.7%
Female	38	54.3%

The results show that majority of the employees were female with 54.3% and male with 45.7%. However, the difference was small indicating there was gender balance. This showed that there was a relatively good gender balance. The implication on gender was that there was gender diversity in the employees. According to Zaid, Wang, Adib, Sahyoun and Abuhijleh (2020), there is strong evidence that gender diversity positively affects performance.

4.2.2 Age

The respondents were asked to indicate their age brackets. This was achieved by providing a range of years which the respondents were asked to respond to. Results are presented in Table 4.3.

Table 4.3: Age of the Staff

Age Range	Respondents	Percentage
26-35	32	45.1
36-45	32	45.1
46-54	7	9.9
Total	71	100

The data collected shows that 45.1% were between the ages of 25-35, 45.1% were between the ages of 36-45, 9.9% were between the ages of 46-54 whilst there were no respondents above the age of 55. The implication was that the staff are dominated by young employees. According to a study conducted by leadership development consultancy Zenger and Folkman (2017), younger leaders are rated significantly more effective than their older counterparts. Further, a workforce composed of different age demographics creates an environment where each generation brings different skills and talents to the organization.

4.2.3 Education Level

The study sought to identify the educational level for the respondents to establish their highest level of education attainment. Education level is the academic credentials or degrees an individual has obtained. This was achieved by using the frequency of the respondent's responses on education category in the questionnaire. The results are as shown in the Table 4.4.

Table 4.4: Highest Level of education

Level of education	Frequency	Percentage
Degree/Diploma	50	70.4
Master's	20	28.2
Post Graduate	1	1.4
Total	71	100

The results show that most of the respondents had Degree/Diploma education represented by 70.4% followed by master's level at 28.2%. Those with postgraduate level education was the least at 1.4% According to Mesároš (2017), the achievement of higher level of education increases the precondition for its successful results.

4.2.5 Marital Status

The study sought to identify the marital status for the respondents, which may have an impact on their remote working. This was achieved by using the frequency of the respondent's responses on marital status category in the questionnaire. The results are as shown in the Table 4.5.

Table 4.5: Marital Status

Marital Status	Respondents	Percentage
Married	47	66.2
Single	24	33.8
Total	**71**	**100**

The results show that most of the respondents were married represented by 66.2% while those who were single were at 33.8%. According to Marpaung, Manurung, El Akmal and Mirza (2021), the relationship between work life balance with marital satisfaction have a significant positive relation.

4.2.6 Respondent's children status

The study sought to identify the staff children status, which may have an effect on their remote working. This was achieved by using the frequency of the respondents 'responses on whether they had children, no children or expecting in the questionnaire. The results are as shown in the Table 4.6.

Table 4.6: Children status

Children Status	Respondents	Percentage
Have children	55	77.5
No children	15	21.1

Expecting	1	1.4
Total	**71**	**100**

The results show that most of the respondents had children as represented by 77.5% while 1.4% did not have children. The least was those expecting at 1.4%. According to Kaur and Sharma (2020), the juggling of remote work and children can produce interference or interruptions and intrusions of device use in face-to-face interactions. The study also posited that children are likely to subject the parents to work even harder to pay attention to the children amidst working remotely.

4.2.7 Respondent's position

The study sought to identify the respondent's position for the respondents to establish their level of operation in the bank. The results are as shown in the Table 4.7.

Table 4.7: Position

Category	Frequency	Percentage
Officers	48	67.61
Executive bankers	8	11.27
Department heads	14	19.72
Branch manager	1	1.41
Total	71	100

The results indicate that majority of the respondents were officers represented by 67.61% and followed by department heads at 19.72%. The executive bankers were at 11.27% while the least was only a branch manager at 1.41%. This implied that most of the staff were the officers entail the tellers, credit analysts, client experience officers and client service.

4.2.8 Experience

The study sought to find out the years the respondents had worked in the organization which was a reflection on the level of experience. This was achieved by using the frequency of the respondent's response on years of service in the questionnaire. The results presented in Table 4.8.

Table 4.8: Experience for the Employees

Experience	Frequency	Percent
less than 1 year	4	5.6
1-3 years	16	22.5
4-5 years	14	19.7
6-10 years	23	32.4
10 years or more	14	19.7
Total	71	100

Data collected shows that 32.4% of employees have worked in the organization for 6-10 years, 19.7% of the respondents have worked in the organization for 4-5 years, 22.5% have worked in the organization for 1-3 years, 19.7% of the respondents have worked in the organization for 1-3 years, and 5.6% have worked in the organization for less than 1 year. This was also an indication that the staff had adequate work experience. The experience gained over time can be used to perform tasks in a timelier and cost efficient manner (Plaskoff, 2017).

4.2.9 Remote working and Support

The responds were asked on the various forms of remote working that were adopted. This entailed fully remote and the flexible working such working 3 days at home and 2 days in the office. The respondents indicated that they mostly used flexible remote working represented by 62%, no remote working at 38% and full remote working at 18.3%. Further, the respondents were asked on the availability of remote working support as shown in Table 4.9.

Table 4.9: Working Support

	Yes	No
Do you have internet connection at home	98.6%	1.4%
Do you have a separate space to work from home	59.2%	40.8%
Is your home office silent?	71.8%	28.2%

The results indicate that the respondents had internet connection at home with 98.6%, a separate space to work from home with 59.2% and silent home office at 71.82%

4.3 Descriptive Statistics

The purpose of descriptive statistics is to enable the study to meaningfully describe a distribution of scores or measurements using indices or statistics. The type of statistics or indices used depends on the type of variables in the study and the scale of the measurements. The statistics were based on the responses and are depicted in percentages and frequencies. This section contains descriptive analysis for support during remote working, work practices and policies and conditions of remote working. For purposes of presentation, the results for strongly agree (5) and agree (4) were combined as agree while strongly disagree (1) and disagree (2) were combined as disagree.

4.3.1 Support during remote working

The first objective of the study sought to investigate the support the employees received from the organization whilst remote working. The study evaluated the respondents 'level of agreement with the various statements on the support the employees received from the organization whilst remote working using a scale of 1 – 5 where 5- strongly agree, 4- agree, 3- neutral, 2- disagree and 1- strongly disagree. The findings are as illustrated in Table 4.10.

Table 4.10: Descriptive statistics outputs Support during Remote Working

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree	Mean	S.D
You have been provided the right equipment and tools to work safely at home (laptop, phone, etc.)	14.3%	4.3%	10.0%	25.7%	45.7%	3.84	1.42

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Your organization supports you with home working setup related expenses (internet expenses, mobile phone cost, teleconferencing software)	27.1%	12.9%	20.0%	14.3%	25.7%	2.99	1.56
You are regularly contacted and supported by your employer's accessibility and they are willing to listen to your grievances.	15.7%	5.7%	12.9%	22.9%	42.9%	3.71	1.47
You are provided with appropriate control and flexibility over how to do your work	10.0%	7.1%	18.6%	24.3%	40.0%	3.77	1.32
You have been provided with point of contact to air out grievances	14.5%	4.3%	13.0%	20.3%	47.8%	3.83	1.45
There are arrangements made for workers suffering physically and mentally	14.7%	1.5%	10.3%	22.1%	51.5%	3.94	1.42
You have been offered information and practical tools to support positive mental health	8.8%	10.3%	11.8%	23.5%	45.6%	3.87	1.34
Average						**3.71**	**1.42**

The respondents were asked if they were provided the right equipment and tools to work safely at home and 71.4% agreed while 18.6% disagreed with the statement. On whether the organization supports them with home working setup related expenses, the response of agreement and disagreement was the same at 40%. The respondents were asked if they were regularly contacted and supported by the employer's accessibility and willingness to listen to your grievances and 65.8% agreed while 21.4% disagreed with the statement. On whether they were provided with appropriate control and flexibility over how to do their work, 64.3% agreed while 17.1% disagreed with the statement. The respondents were asked if they were provided with point of contact to air grievances and 68.1% agreed while 18.8% disagreed with the statement. The respondents were asked if there were arrangements made for workers suffering physically and mentally and 73.6% agreed while 16.2% disagreed with the statement. Lastly, the respondents were asked if they were

offered information and practical tools to support positive mental health and 69.1% agreed while 19.1% disagreed with the statement. The overall mean was 3.71 that showed that majority agreed to the statements on support during remote working with variations of 1.42.

4.3.2 Work Practices and Policies

The second objective of the study sought to investigate the factors affecting productivity whilst remote working. The study evaluated the respondents 'level of agreement with the various statements on work practices and policies whilst remote working using a scale of 1 – 5 where 5- strongly agree, 4- agree, 3- neutral, 2- disagree and 1- strongly disagree. The findings are as illustrated in Table 4.11.

Table 4.11: Descriptive statistics outputs work practices and policies

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree	Mean	S.D
You comply with company policies/work from home policy guidelines if any	2.9%	2.9%	2.9%	8.7%	82.6%	4.65	0.91
You comply with the already existing policies and regulations (data protection policy, intellectual property, use of company tools and equipment policies)	1.5%	0.0%	1.5%	4.4%	92.6%	4.87	0.57
You fulfill normal duties/alternative duties assigned to you	0.0%	0.0%	1.5%	10.3%	88.2%	4.87	0.38
You are available during working hours and maintain regular and timely communication with managers	0.0%	0.0%	1.5%	12.1%	86.4%	4.85	0.40
You take care of company tools and equipment	0.0%	0.0%	0.0%	7.4%	92.6%	4.93	0.26

Average					**4.83**	**0.50**

Under work practices and policies, the respondents were asked if they comply with company policies/work from home policy guidelines and 91.3% agreed while 5.8% disagreed with the statement. The respondents were asked they comply with the already existing policies and regulations and 97.0% agreed while 1.5% disagreed with the statement. Asked if they fulfilled normal duties/alternative duties assigned to you, 98.5% agreed while none disagreed with the statement. The respondents were asked if they were available during working hours and maintained regular and timely communication with managers and 98.5% agreed while none disagreed with the statement. Lastly, the respondents were asked if they took care of company tools and equipment and they wholesomely agreed with the statement at 100%. The overall mean was 4.83 that showed that majority strongly agreed to the statements on support during remote working with variations of 1.42.

4.3.3 Conditions of Remote Working

The third objective of the study sought to investigate the conditions of remote working. The study evaluated the respondents 'level of agreement with the various statements on conditions of remote working using a scale of 1 – 5 where 5- strongly agree, 4- agree, 3- neutral, 2- disagree and 1- strongly disagree. The findings are as illustrated in Table 4.12.

Table 4.12: Descriptive statistics outputs conditions of remote working

	Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**	**Mean**	**S.D**
There are distractions whilst working from home	18.8%	10.1%	13.0%	30.4%	27.5%	3.38	1.47
There is reliable Wi-Fi and few power shortages	7.2%	7.2%	23.2%	31.9%	30.4%	3.71	1.19
I have family at home and limited time to conduct normal workloads	35.3%	25.0%	19.1%	5.9%	14.7%	2.40	1.41

Statement							
I feel stressed working from home	46.4%	24.6%	11.6%	7.2%	10.1%	2.10	1.34
I am able to be physically active whilst working from home	2.9%	7.2%	24.6%	24.6%	40.6%	3.93	1.10
I know what is expected of me every day in terms of my job tasks	0.0%	2.9%	1.4%	10.1%	85.5%	4.78	0.62
I am able to manage my current workload whilst working from home	4.3%	2.9%	8.7%	18.8%	65.2%	4.38	1.06
I am able to have work and life balance whilst working from home	2.9%	7.2%	14.5%	23.2%	52.2%	4.14	1.10
I am able to clarify processes and procedures on my team	0.0%	1.4%	14.5%	23.2%	60.9%	4.43	0.80
I am able to hand out quality work on a timely basis	0.0%	0.0%	10.1%	26.1%	63.8%	4.54	0.68
I am able to meet deadlines	0.0%	0.0%	13.0%	26.1%	60.9%	4.48	0.72
Average						**3.84**	**1.04**

Conditions of remote working, the respondents were asked if there are distractions whilst working from home and 57.9% agreed while 28.9% disagreed with the statement. On whether there was reliable Wi-Fi and few power shortages, 62.3% agreed while 14.4% disagreed with the statement. The respondents were asked if they had family at home and limited time to conduct normal workloads and 20.6% agreed while 60.3% disagreed with the statement. On whether they felt stressed working from home, 17.3% agreed while 71.0% disagreed with the statement. The respondents were asked if they were able to be physically active whilst working from home and 65.2% agreed while 10.1% disagreed with the statement. The respondents were asked if they knew

what was expected of me every day in terms of my job tasks and 95.6% agreed while 2.9% disagreed with the statement.

Further, the respondents were asked if they are able to manage my current workload whilst working from home and 84.0% agreed while 7.2% disagreed with the statement. When sked if they were able to have work and life balance whilst working from home, 75.4% agreed while 10.1% disagreed with the statement. The respondents were asked if they are able to clarify processes and procedures on my team and 84.1% agreed while 1.4% disagreed with the statement. When asked whether they were able to hand out quality work on a timely basis, 89.9% agreed while none disagreed with the statement. Lastly, the respondents were asked if they were able to meet deadlines and 87.0% agreed while none disagreed with the statement. The overall mean was 3.84 that showed that majority strongly agreed to the statements on conditions of remote working with variations of 1.04.

4.4 Discussion of the findings

The general objective of this study is to investigate the effects of remote working on employee productivity. The specific objectives sought to identify the support employees received from the organization whilst remote working; the factors affecting productivity whilst remote working and the organizational values followed by employees while remote working. The remote working entailed fully remote and the flexible working such working 3 days at home and 2 days in the office. The results indicated that most of the respondents had internet connection at home with a separate space to work from home and silent home office.

The first objective of the study sought to investigate the support the employees received from the organization whilst remote working. The overall mean was 3.71 that showed that majority agreed to the statements on support during remote working. The second objective of the study sought to investigate the work policies and procedures. The overall mean was 4.83 that showed that majority strongly agreed to the statements on work policies and procedures. The third objective of the study sought to investigate the conditions of remote working. The overall mean was 3.84 that showed that majority strongly agreed to the statements on conditions of remote working. The findings are consistent with Blumberg, (2019) who investigated the advantages and disadvantages of remote working and found that the main benefits that employees enjoyed included work-life balance, the

freedom to relocate and work from any region, reduction in time and cost spent on travel, decrease in emotional stress. Malti (2020) found out that employees working remotely tend to work more since there is less time wasted sitting in traffic, or during breaks in the office. Perry (2018) study found that people with obligations, such as helping children as well as carrying out the other household tasks may find working from home difficult to manage. Some of the respondents in his study claimed that there are lots of distractions whilst remote working.

The findings are in line with Monteiro et. al (2019) who found that working from home is positively linked with firm labor productivity, as measured by sales per worker, if non-observable constant features of the company are not controlled this effect is reversed when non-observable and time-invariant variables are taken into account. Lehtonen et. al (2021) study revealed that when it comes to well-being and productivity the remote and office environments were fairly matched in their sample, though they found that the remote location presented greater problems than the office setting, including higher degrees of job intensity, social isolation, and management style. However, Jonge (2020) demonstrated that the abrupt change had a direct influence on productivity since employees had to adjust to a new scenario, where family composition, home environment, and personality are all important explanatory variables for productivity. The most significant roadblocks are those related to social interaction, time management skills, work-life balance, and the environment.

CHAPTER 5

5.1 Introduction

This paper and the questionnaire that accompanied was based on looking into the effects of remote working on productivity in banks in Kenya as a result of the Covid-19 pandemic restrictions specifically using Stanbic Bank of Kenya as a case study. As a result of their changing work conditions, which were influenced by the pandemic, remote workers have experienced some factors that have had an effect on their productivity. The Covid-19 epidemic has resulted in an increase in the number of remote employees in the workplace. Many individuals were obliged to work from home, which changed the regular office climate that existed previous to the Covid-19 shutdown.

5.2 Summary of the Findings

5.2.1 Summary of Support the Employees Received from the Organization whilst Remote Working.

Most employees agreed that they were provided support by their organization whilst remote working, that is provision of the right equipment and tools to work safely at home that includes laptops, phones, etc. Employees relatively agreed that the organization supports them with home working setup related expenses including; internet expenses, mobile phone cost, teleconferencing software. Most employees are regularly contacted and supported by their employer's accessibility and they are willing to listen to their grievances which is in line with the findings in Galanti (2020) study that suggests that organizations should boost opportunities to communicate with their employees because communication may reduce social isolation. Most employees agreed that they are provided with appropriate control and flexibility over how to do their work which is in line with the study carried out by Galanti et al. (2021), that states that autonomy and self-leadership, which includes remote working, have a beneficial influence on employee productivity, which they claim is capable of preserving work-from-home productivity during the COVID19 pandemic. Moreover, most employees agree that arrangements made for workers suffering physically and mentally information and practical tools to support positive mental health which is line with study

findings by Hernandez et. Al (2020) concluded that when working remotely during a pandemic, one's wellness, which has a substantial influence on productivity,

5.2.2 Summary of work practices and policies during remote working

Majority of employees comply with company policies/work from home policy guidelines set in place by the organization including the data protection policy, intellectual property, use of company tools and equipment policies. Most employees agree that they fulfill normal duties assigned to them and available during working hours and maintain regular and timely communication with managers which is in line with the findings in ILO (2020) study that found that for employers to ensure employee productivity employees' general obligations and responsibilities, include those provided in the individual national labor and employment laws, the terms and conditions of employment, or the collective agreement, even whilst working from home.

5.2.3 Summary of Conditions of Remote Working

Majority of employees agree that they face distractions whilst working from home. Most employees agree that there is reliable Wi-Fi and few power shortages. Most employees are able to be physically active whilst working from home. Employees know what is expected of me every day in terms of my job tasks and are able to manage their current workload whilst working from home. Which is in line with the findings in Rogers et al. (2014) that states that employees need to appropriately manage workload demands since it has a significant impact on their mental health and motivation at work which affects their productivity. Employees are able to balance work and life which supports Malti (2020) claims that states that majority remote employees need supportive mechanisms to assist them establish a work–life balance and acclimatize to working productively from home. Employees are able to clarify processes and procedures on their team and are able to hand out quality work on a timely basis

5.3 Conclusions

According to the study carried out employees are still able to be productive whilst working from home when the organization offers them support, work policies and practices are followed, and conditions for remote working are good.

5.4 Recommendations

Employers may want to consider offering more assistance to the employees that are parents and carers during the time they are remote working to avoid distractions. Employers should be able to give flexibility, such as adjusting productivity indicators to focus on outcomes provided rather than working hours. Employers can also employ collaborative web tools to improve collaboration and productivity. Employees should develop an individual remote working plan, which must be reviewed and approved by their immediate supervisor. Employers should encourage employees to report when they are feeling overburdened with their workload so as to determine when duties or members of the team need to be re-assigned so that quality work is provided. Employers must also ensure they are very clear about what is expected of each employee.

5.5 Suggestions for further Research

Further researchers can investigate if remote working had effects on productivity as a result of COVID-19 in different industries in African countries. Others may look at the long-term effects of productivity as a result of remote working due to COVID-19 In the workplace. Such research will assist in identifying and determining if the demand for remote working will grow in the future while office space will shrink.

5.6 Limitations of the Research

The study did concede that there were certain limitations in executing the questionnaire. Because the sample size was small, the findings may not be generalizable considering the total population of Stanbic's headquarters is 1000 employees. There was also little to no literature review on remote working in African countries and most literature review was based on the West's ideas.

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APPENDIX

QUESTIONNAIRE

https://docs.google.com/forms/d/11rEwhV1XbLmXnVHYIXRNmkR3iYU2eZ1e2tAroxgiNL0/edit#responses

Commented [1]:
Attach questionnaire in appendices