

UNIVERSITY OF LUSAKA

SCHOOL OF POSTGRADUATE STUDIES

ASSESSING THE EFFECTS OF REMOTE WORKING ON EMPLOYEE
PERFORMANCE POST COVID – 19 PANDEMIC: A CASE OF ABSA BANK ZAMBIA
HEAD OFFICE (ABSA HOUSE)

MASTER OF BUSINESS ADMINISTRATION GENERAL

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Declaration

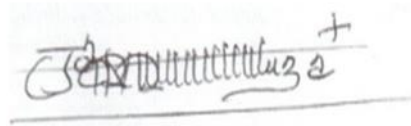
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Dedication

This research is dedicated to my mother Betty Nkhoma Zulu, my father Ackim Zulu and my siblings Nomagugu Zulu, Sibongile Zulu, Stella Zulu and Obert Zulu who have always been around me during the period I took this study am forever grateful for your unwavering support and love.

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List of abbreviations

AVOVA	Analysis of Variance
Df	Degree of Freedom
GSM	Global System for Mobile communications
KPIs	Key Performance Indicators
MBA	Master of Business Administration
SET	Social Exchange Theory
Sig	Significance Level
SPSS	Statistical Package for Social Sciences

Abstract

This study explored the effects of remote working on employee performance at Absa Bank Zambia Head Office in the post-COVID-19 era, a period marked by significant shifts in workplace dynamics globally and in Zambia. The research aimed to assess the impact of remote working on employee performance and satisfaction, identifying the key factors that determine its success. Utilizing a mixed-methods research approach with an explanatory sequential design, the study first collected and analyzed quantitative data through surveys and then gathered qualitative insights through interviews with 168 employees.

The findings revealed that remote work has the potential to significantly improve employee performance and satisfaction, but its success is contingent on several critical factors, including the availability of reliable technological infrastructure, clear work-life boundaries, effective communication and collaboration practices, and organizational support through structured routines. Statistically, the data showed a positive correlation between these factors and higher employee performance outcomes, with remote work satisfaction being highest among employees who had access to adequate technology and clear guidelines.

The study also highlighted some limitations, including a limited sample size and the geographical focus on Absa Bank Zambia, which may affect the generalizability of the findings. The recommendations for optimizing remote work practices at Absa Bank Zambia emphasize improving technological infrastructure, fostering work-life integration, enhancing communication channels, providing continuous support and training, and employing performance monitoring to align employee goals with organizational

objectives. These findings have broader implications for other organizations, especially in the Zambian and broader African context, where remote working is becoming increasingly prevalent. The study contributes valuable insights into remote work practices within the African banking sector, offering guidance for other organizations seeking to improve employee performance and satisfaction in a post-pandemic world.

CHAPTER ONE: INTRODUCTION

1.0 Introduction

The COVID-19 pandemic led to widespread disruptions in work practices across the globe, forcing organizations to rapidly adapt to remote work to maintain business continuity. As the pandemic subsides, many organizations have opted to continue remote working, transforming the way work is structured long term. In Zambia, the banking sector, including Absa Bank Zambia, was no exception. The bank swiftly transitioned to remote working to protect employee health while ensuring uninterrupted service delivery (Zimba & Nyambe, 2020). As we move into the post-pandemic era, it is essential to examine the long-term effects of remote working on employee performance, its sustainability, and its potential as a strategic organizational model.

Remote working has been recognized for offering several benefits, such as enhanced flexibility, improved work-life balance, and reduced commuting time, which often contribute to higher employee satisfaction and productivity (Choudhury, Foroughi & Larson, 2020). However, this shift also brings a set of challenges. Employees working remotely may experience feelings of isolation, difficulties in maintaining clear work-life boundaries, and communication barriers that could negatively affect collaboration and productivity (Vega, 2021). Additionally, the transition to remote work introduces increased demands on technological infrastructure and changes to organizational management practices, which may influence overall employee performance and organizational efficiency.

Although a significant amount of research on remote working has focused on Western contexts, empirical studies examining its impact in African countries, particularly in

sectors like banking, remain sparse. In Zambia, remote working is still a relatively new concept, and its long-term effects on employee performance are not well understood. Given the rapid and ongoing evolution of work structures during and after the pandemic, understanding the implications of remote working on employee productivity, job satisfaction, and performance at Absa Bank Zambia is essential. Insights from this research can guide organizations in Zambia and similar African contexts in optimizing remote work arrangements to enhance employee performance and align them with organizational objectives.

The primary purpose of this study was to assess the effect of remote working on employee performance at Absa Bank Zambia in the post-COVID-19 era. This study aims to evaluate both the positive and negative aspects of remote working to identify the key factors that influence employee performance in a remote work environment. By exploring these factors, the research seeks to propose strategies that can enhance employee productivity and satisfaction while working remotely. This is particularly significant for Absa Bank Zambia, as the study's findings will provide actionable insights into how remote work can be integrated into its organizational practices to better align with employee needs and business goals.

To achieve this, the study addressed the following three objectives: to determine the consequences of remote working on employee performance at Absa Bank Zambia in the post-COVID-19 era, to identify the factors that affect remote employees' performance, and to propose strategies to improve employee performance while working remotely. These objectives were explored through a mixed-methods approach, combining quantitative data from surveys and qualitative insights from interviews. This methodological approach enables a comprehensive understanding of the complex factors at play in the remote work environment.

The study was grounded in the Job Demands-Resources (JD-R) model, which suggests that the availability of job resources (such as technological support, clear communication, and work-life balance) can help mitigate the negative effects of job demands (e.g., isolation, stress, and communication challenges) on employee performance (Bakker & Demerouti, 2007). By using this theoretical framework, the study explores how various factors—both organizational and individual—affect employee performance in remote working settings.

The findings from this research have significant implications for Absa Bank Zambia and other organizations in Zambia and sub-Saharan Africa, offering valuable insights on how to optimize remote working practices to enhance employee performance. The study will also contribute to the broader body of knowledge on remote work, particularly in contexts that have been underexplored in the literature.

The remaining structure of the paper is organized in four chapters; chapter two presents a review of the relevant literature on remote work and its effects on employee performance, chapter three discusses the research methodology employed to address the research questions, chapter four presents the findings and analysis, and chapter five concludes with recommendations for practice and future research directions.

1.1 Background of Study

Remote working evolved from being a peripheral employment arrangement to a central element of organizational strategies, particularly after the significant disruption caused by the COVID-19 pandemic. This transformation not only changed the physical locations where employees performed their tasks but also fundamentally altered how organizations around the world approached work processes, productivity, and

employee engagement. As a result, remote working became a critical subject of study in business management and organizational behavior, drawing increasing academic and corporate attention (Kramer & Kramer, 2020). The shift to remote work, accelerated by the pandemic, highlighted its implications for employee performance and organizational effectiveness, thus necessitating further exploration into its long-term effects.

Although the widespread adoption of remote work has transformed organizational dynamics, its long-term effects on employee performance, especially in sectors like banking, remained insufficiently explored. One notable issue that emerged and required investigation was the variability in employee performance outcomes linked to remote work arrangements at Absa Bank Zambia. This issue was significant because inconsistencies in performance could impact overall organizational effectiveness, customer satisfaction, and financial stability, which are vital to the success and sustainability of the bank.

This problem was situated within the broader context of post-COVID-19 workplace transformations. The pandemic not only prompted the swift adoption of remote work but also revealed several operational challenges and opportunities that accompanied this shift. While some studies indicated increased productivity and job satisfaction among remote workers (Felstead & Henseke, 2023), others highlighted challenges such as employee isolation, communication barriers, and difficulties in maintaining a work-life balance (Kurland & Bailey, 1999). These mixed outcomes suggested that the success of remote work was contingent upon several factors, including the nature of the job, the industry, and the support systems in place. Specifically, for Absa Bank Zambia, the sudden transition to remote work raised questions about the adequacy of its infrastructure and support systems to sustain employee performance. This concern

reflected broader trends within the global banking industry, where there was a pressing need to examine and understand the specific impacts of remote work on employee performance (Prasetyaningtyas, 2021).

Given this context, the research aimed to fill the gap in the literature by analyzing the factors influencing employee performance in remote work settings within the banking sector, particularly in the post-pandemic era. The study explored how variations in remote work environments, management practices, and technology use contributed to performance outcomes. The findings were intended to provide a deeper understanding of how these factors interacted to influence employee performance and organizational effectiveness.

The existing literature on remote work provided a solid framework for analyzing the diverse impacts of this employment arrangement, particularly in terms of employee performance and organizational productivity. The Job Characteristics Model (Hackman & Oldham, 1976), for example, suggested that job design plays a crucial role in shaping employee motivation, job satisfaction, and performance, all of which are critical in remote work settings. Remote working arrangements were associated with benefits such as increased flexibility, reduced commuting time, and better work-life balance, which were believed to enhance job satisfaction and productivity (Golden, 2021). However, these positive outcomes were often contrasted by challenges, including isolation, communication barriers, and the risk of burnout due to the blurred boundaries between work and personal life (Nilles, 1994; Bailey & Kurland, 2022).

Moreover, empirical studies, including those by Bloom et al. (2022), demonstrated that remote work could lead to increased productivity under certain conditions, particularly when workers were self-motivated and equipped with appropriate technological

support. Despite this, the literature specifically addressing the banking sector remained sparse, with most studies focusing on technology-driven or knowledge-intensive industries. This gap was particularly evident in regions like Sub-Saharan Africa, where remote work was a relatively new phenomenon, and its effects on employee performance had not been fully explored.

While substantial research had been conducted on the general effects of remote work, several gaps persisted, especially regarding the long-term impact of widespread remote work in traditionally conservative sectors such as banking. Additionally, much of the current literature failed to adequately explore the organizational strategies that could mitigate the challenges of remote work while enhancing its benefits in a post-pandemic world. A notable gap was the need for studies that examined how specific support systems, management practices, and technological tools could be optimized to sustain or even improve employee performance and well-being in fully remote or hybrid work models.

The study aimed to address these gaps by providing a focused examination of Absa Bank Zambia's transition to remote work and investigating how it affected employee performance metrics. The research sought to identify the factors influencing performance outcomes in remote work settings, offering valuable insights that could inform future policies and strategies at Absa Bank Zambia. This contributed to a deeper understanding of the broader implications of remote work in the banking sector, providing insights to guide future organizational policies.

The rapid transition to remote work, prompted by the COVID-19 pandemic, presented both challenges and opportunities for organizations globally, particularly in sectors like banking, which had traditionally relied on in-office interactions. Addressing the

variability in employee performance resulting from remote work was crucial not only for maintaining operational efficiency but also for ensuring a competitive edge in a dynamically changing business environment (Sullivan, 2020). The banking sector, known for its stringent regulatory requirements and emphasis on trust and security, had to navigate these changes carefully to avoid compromising service quality or compliance standards.

For Absa Bank Zambia, the findings of the study are directly applicable in optimizing its remote work policies and practices. The research aimed to help the bank improve its remote work environment, enhance employee performance, and boost job satisfaction. In the post-pandemic era, the ability to adapt and implement effective remote work policies was seen as critical to the bank's long-term sustainability (Prasetyaningtyas, 2021).

On a broader scale, the results of the study provided valuable guidance for other organizations and policymakers on best practices for remote work, particularly in the financial sector. These insights were expected to lead to broader societal benefits, including reduced urban traffic congestion and improved work-life balance for employees (Golden, 2021).

1.2 Statement of the Problem

The widespread transition to remote work, driven by the COVID-19 pandemic, has led to significant operational changes across various sectors, particularly in the banking industry, which has traditionally relied on in-office engagements. Absa Bank Zambia, a key player in this sector, rapidly adopted remote working practices in response to global health directives. While existing studies, such as those by Kurland & Bailey (2022) and Bloom et al. (2022), provide broad insights into remote work's impact, they

often fail to address the unique challenges and operational dynamics of the banking sector, especially within the Zambian context.

This gap in the literature underscores the need for a focused analysis of how remote work has specifically affected employee performance at Absa Bank Zambia. Key performance metrics, including productivity, job satisfaction, and work-life balance, have likely been influenced by this shift, yet these impacts have not been adequately explored in relation to the banking sector in Zambia. As such, there is a critical need to examine how remote work has influenced employee performance and broader operational effectiveness within Absa Bank Zambia, with an emphasis on identifying both the challenges and opportunities presented by this transition.

1.3 Purpose of the study

The purpose of this study was to assess the effect of remote working on employee performance post COVID-19 at Absa House.

1.4 Study Objectives

The study was guided by the following objectives:

1.4.1 General Objective

To assess the effect of remote working on employee performance post-COVID-19 at Absa House.

1.4.2 Specific Objectives

The specific objectives of this study are:

1. To quantify the impact of remote working on employee productivity and performance post-COVID-19 at Absa House.

2. To identify factors influencing employee performance in a remote working environment in the banking sector at Absa House post-COVID-19.
3. To develop strategies for enhancing employee performance in remote work settings at Absa House post-COVID-19.

1.5 Research Questions

- 2 What are the consequences of remote working on employee performance (productivity, job satisfaction, and work-life balance) at Absa House post-COVID-19?
- 3 What factors affect employee performance in the remote working environment at Absa House post-COVID-19, specifically within the banking sector?
- 4 What strategies can be implemented to enhance employee performance in a remote working environment at Absa House post-COVID-19??

1.6 Research Hypotheses

The hypotheses for this study are:

H1: There is a positive relationship between job satisfaction and work-life balance in a remote working environment.

Null Hypothesis (H0): There is no relationship between job satisfaction and work-life balance in a remote working environment.

Alternative Hypothesis (H1a): There is a positive relationship between job satisfaction and work-life balance in a remote working environment.

H2: There is a positive relationship between job satisfaction and employee performance

Null Hypothesis (H0): There is no relationship between job satisfaction and employee performance.

Alternative Hypothesis (H2a): There is a positive relationship between job satisfaction and employee performance.

H3: The frequency of direct communication with a manager is positively related to job satisfaction.

Null Hypothesis (H0): The frequency of direct communication with a manager has no relationship with job satisfaction.

Alternative Hypothesis (H3a): The frequency of direct communication with a manager is positively related to job satisfaction.

H4: There is a positive relationship between work-life balance and the need for flexibility in work hours.

Null Hypothesis (H0): There is no relationship between work-life balance and the need for flexibility in work hours.

Alternative Hypothesis (H4a): There is a positive relationship between work-life balance and the need for flexibility in work hours.

H5: There is a positive relationship between employee performance and the availability of support/resources for remote work.

Null Hypothesis (H0): There is no relationship between employee performance and the availability of support/resources for remote work.

Alternative Hypothesis (H5a): There is a positive relationship between employee performance and the availability of support/resources for remote work.

H6: There is a positive relationship between the frequency of direct communication with a manager and the availability of support/resources for remote work.

Null Hypothesis (H0): There is no relationship between the frequency of direct communication with a manager and the availability of support/resources for remote work.

Alternative Hypothesis (H6a): There is a positive relationship between the frequency of direct communication with a manager and the availability of support/resources for remote work.

1.7 Justification of the study

The justification for this study stems from the pressing need to understand the impact of remote work on employee performance, particularly within the banking sector in Zambia, a context that remains underexplored in existing literature. While the COVID-

19 pandemic forced many organizations to quickly adopt remote work practices, limited research has addressed the long-term effects of this transition, especially in traditional sectors like banking. Most studies on remote work tend to generalize findings across industries or focus on regions outside Sub-Saharan Africa, leaving a significant gap in understanding how remote work influences employee performance in Zambian banking institutions, such as Absa Bank Zambia.

This study is particularly relevant given the significant shift in the nature of work, where remote and hybrid work arrangements are becoming permanent fixtures in many organizations. For banks, which are traditionally office-centric and reliant on direct interaction with clients, the shift to remote work presents both opportunities and challenges in maintaining productivity, employee engagement, and organizational efficiency. As Absa Bank Zambia continues to adapt to post-pandemic work environments, the results of this research will provide critical insights into how remote working practices influence various performance metrics such as productivity, job satisfaction, and work-life balance.

By addressing this gap, the study will contribute to a deeper understanding of the dynamics between remote work and employee performance in the banking sector. It will also offer practical recommendations for optimizing remote work policies that align with the needs of employees and the operational goals of the bank. Moreover, the findings of this study will be beneficial not only for Absa Bank Zambia but for other financial institutions in Zambia and Sub-Saharan Africa, as they navigate similar transitions. On a broader scale, the research will help inform organizational management strategies, shedding light on how banks can achieve the dual objectives of enhancing employee performance while maintaining high service standards and regulatory compliance. Ultimately, this study offers valuable insights that can help

banks improve their workforce management practices in a post-COVID world, ensuring sustained organizational growth and stability. Additionally, the research will fill an important gap in literature, paving the way for future studies on the intersection of remote work, employee performance, and organizational management in the African context.

1.8 Significance of Study

This study contributes to a comprehensive understanding of remote work's effects on performance post COVID-19 pandemic at Absa House. The findings will guide Absa Bank Zambia in improving remote working conditions, benefiting both the organization and its employees. Additionally, the study's insights may inform other organizations and policymakers navigating the challenges and opportunities of remote work.

1.9 Scope of Study

The geographical location that the study covered was Absa Bank Zambia Head Office (Absa House). The research focused on Absa house employees as they are the only ones of Absa Zambia Bank Limited who had transitioned to remote work arrangements during the COVID-19 pandemic.

1.10 Limitations of the study

The following were limitations of the study:

1. **Self-reported data:** The study relayed on self-reported data from employees, which may have been subject to biases and inaccuracies.
2. **Limited time frame:** The study only focused on a specific period, which may not have captured the long-term effects of remote working on performance.
3. **Single industry focus:** The study focused on a single industry and may not be generalizable to other industries or organizations.

1.11 Operational Definitions

Employee Performance-The level of effectiveness and efficiency with which an individual completes the tasks and responsibilities associated with their role within an organization. It encompasses various performance metrics such as productivity, quality of work, punctuality, and the ability to meet set goals and objectives. In the context of remote work, employee performance may also include factors like adaptability to virtual environments and self-management skills.

Remote Working-A work arrangement in which employees perform their job duties outside of the traditional office setting, typically using digital tools and technologies to communicate and collaborate with their colleagues and supervisors. Remote working can be full-time or part-time and may include flexible hours, telecommuting, or working from home.

COVID-19-A highly contagious respiratory illness caused by the novel SARS-CoV-2 virus, first identified in Wuhan, China, in late 2021. The disease led to a global pandemic, drastically changing the way people work, interact, and live. COVID-19 prompted businesses worldwide to implement measures such as remote working to reduce the spread of the virus.

Post COVID-19-The period following the global pandemic caused by COVID-19, which is characterized by the shift in workplace dynamics, including the long-term adoption of remote and hybrid working models, changes in employee expectations, and the need for organizations to adapt to new operational strategies.

Work-Life Balance-The equilibrium between an individual's professional responsibilities and personal life. It refers to the ability to manage work demands alongside personal time, family, leisure activities, and other non-work-related

interests. In remote working contexts, work-life balance is often influenced by the boundaries between home and office spaces, with challenges such as overworking or difficulties in switching off from work.

Job Satisfaction-The extent to which employees feel content and fulfilled in their work. It includes factors such as job security, pay, recognition, work environment, and relationships with colleagues and supervisors. Job satisfaction is often linked to employee motivation and performance, and remote work may influence these factors by altering the work environment and interactions with colleagues.

Productivity-The measure of how effectively an employee can perform their job tasks within a given period. It is typically associated with output, efficiency, and the achievement of work-related goals. In remote working environments, productivity is often influenced by self-discipline, the availability of technology, and the ability to manage distractions at home.

1.12 organization of the study

This thesis is structured into six chapters. Each chapter is designed to systematically address different aspects of the study, from introducing the research to analyzing the findings and drawing conclusions.

Chapter one provides the foundational framework for the study. It introduces the research topic and outlines the background of the study, statement of the problem, research objectives, research questions, hypotheses, justification, and the significance of the study. It also discusses the operational definitions of key terms, as well as the structure and organization of the thesis. Chapter two presents a comprehensive review of existing literature related to remote working, employee performance, and the banking sector. It critically evaluates relevant studies and

theories, highlighting the knowledge gaps this research intends to fill. Key concepts like job satisfaction, work-life balance, productivity, and remote work's impact on employee performance are examined in detail. The chapter also discusses relevant models and frameworks, such as the Job Characteristics Model, which are used to understand employee motivation and performance.

Chapter three describes the research design, methodology, and data collection techniques used in this study. It outlines the research approach (qualitative, quantitative, or mixed methods), population, sampling techniques, and data collection methods, such as surveys or interviews. The chapter also covers the research instruments used, the ethical considerations, and the data analysis techniques. A detailed explanation of how the research objectives will be addressed through the research design is provided. Chapter four presents the data analysis and the results of the study. The chapter provides a detailed examination of the data collected from Absa House, including statistical analysis (where applicable) and qualitative insights. It evaluates the research questions and hypotheses using appropriate tools and methods. The findings are presented in clear tables, charts, and narratives, highlighting key patterns and relationships in the data related to remote work and employee performance. Chapter five interprets the findings presented in Chapter four. It discusses the results in the context of the literature reviewed in Chapter two, providing insights into how remote work impacts employee performance at Absa House. The chapter also evaluates the implications of these findings for the banking sector, discussing how they align with or challenge existing theories and literature. This chapter links the findings to practical recommendations for enhancing remote work policies and strategies within Absa Bank Zambia and the broader banking sector.

Chapter six concludes the study by summarizing the key findings and their implications for Absa Bank Zambia and the banking sector as a whole. The chapter provides recommendations for improving employee performance in a remote work environment post-COVID-19. It also suggests areas for future research, reflecting on the limitations of the study and proposing further exploration of remote work's impact on other sectors and regions. Finally, the chapter offers policy and managerial suggestions based on the study's conclusions.

CHAPTER TWO

LITERATURE REVIEW

2.0 Overview

This chapter reviews the relevant Literature guided by the funnel model with focus on the Global, Regional, and local Perspectives.

2.2.1 Impact of Remote Work on Employee Performance

The global landscape of remote working has been extensively studied, shedding light on its varied impacts on employee performance, satisfaction, and productivity. Research indicates that remote work can lead to significant improvements in both individual productivity and job satisfaction, although these effects are influenced by multiple factors, including cultural context, industry, and technological adaptation.

2.2.1.1 Productivity and Satisfaction

Studies by Thompson and Walters (2023) and Lee and Kim (2021) suggest that remote work can enhance productivity and job satisfaction. Thompson and Walters' global study reported a 15% increase in self-reported productivity among remote workers, attributing this increase to factors like reduced commuting time, fewer office-based distractions, and a more focused work environment. Similarly, Lee and Kim (2021) found that employees in regions with strong technological infrastructure experienced significant productivity gains from remote work. Despite these positive

findings, these studies did not explore cultural variations in how remote work is perceived and adopted, an important aspect that could influence its impact.

2.2.1.2 Cultural Considerations

One key theme emerging from the research is the role of culture in shaping remote work experiences. Gupta and Singh (2020) compared attitudes toward remote work in Western and Asian countries, highlighting that Western countries, with individualistic cultures, showed higher acceptance of autonomy and flexibility. In contrast, employees in Asian, collectivist cultures, like Japan and South Korea, placed more importance on maintaining team cohesion and regular communication, which made remote work more challenging. These findings point to the need for industry-specific and culturally tailored approaches to remote work, particularly in diverse sectors like banking.

2.1.1.3 Technological Adaptation

Technological proficiency is another critical factor in the success of remote work. Martinez and Hernandez (2021) focused on the technology sector and found that employees' ability to effectively use digital tools was a key driver of productivity. This suggests that sectors like banking, which also rely heavily on technology, could benefit from understanding how to best leverage technological platforms for remote work, though this sector remains underexplored in the literature.

2.2.2 Key Factors Affecting Employee Performance in Remote Work Environments

A more detailed exploration of the factors affecting employee performance in remote work environments reveals that productivity is not solely influenced by individual work

habits, but also by external elements such as communication, work-life balance, and organizational support.

2.2.2.1 Communication and Collaboration

Effective communication and collaboration are vital to maintaining employee performance in remote work settings. Studies in Nigeria (Adeyemi & Kajola, 2021) and South Africa (Van Der Merwe & Van Loggerenberg, 2020) have highlighted that remote work often leads to challenges in team cohesion, particularly in industries where communication and collaboration are critical. Employees reported difficulties in maintaining the same level of interaction and engagement as in traditional office settings. This issue is exacerbated by unreliable internet services and a lack of advanced communication tools. The need for organizations to invest in robust digital communication platforms and create virtual spaces for collaboration has been a common recommendation across several studies.

2.2.2.2 Work-Life Balance and Job Satisfaction

Remote work has been linked to an improvement in work-life balance, which in turn enhances job satisfaction and employee retention. Adeyemi and Kajola (2021) found that employees in Nigerian banks appreciated the flexibility that remote work provided, allowing them to manage their work and personal lives more effectively. A similar pattern was observed by Banda and Phiri (2020), who noted that Zambian employees in the tech sector valued the autonomy of remote work, leading to increased satisfaction and a reduction in stress levels. However, these benefits are contingent on having a conducive home working environment, which not all employees possess, and on the organization's ability to support employees in balancing their work and personal lives.

2.2.2.3 Technological Support and Flexibility

Research from both Western and African contexts (Thompson & Walters, 2023; Mensah & Abor, 2021) underscores the importance of organizational support in maintaining high levels of employee performance. This support is often manifested through access to technological tools, training, and managerial flexibility. In some studies, employees noted that a lack of technological infrastructure or inadequate remote work tools hindered their ability to perform optimally, particularly in sectors where physical presence and face-to-face interaction were once crucial.

2.2.3 Remote Work in the Zambian Context

In Zambia, the transition to remote work within the banking sector has been gradual, with varying levels of success across different institutions. The impact of remote work in Zambian financial institutions has been the subject of a few key studies, each contributing valuable insights into the challenges and opportunities that this shift presents.

2.2.3.1 Adapting to Remote Work in Zambian Banks

Chibwe and Musonda (2021) focused on the banking sector in Zambia, examining how the shift to remote work impacted employee autonomy, job satisfaction, and organizational culture. They found that remote work had both positive and negative effects. On one hand, employees reported increased job satisfaction due to the flexibility and reduction in commuting time. On the other hand, many struggled with poor home office setups and technological limitations. The study highlighted that banks with more advanced technological infrastructure were better positioned to

implement effective remote work policies, while others faced significant barriers due to outdated systems and resistance to change.

2.2.3.2 Remote Work in Zambia's Tech Sector

Banda and Phiri (2020) explored remote work dynamics in Zambia's tech sector, providing insights into how digital tools influenced employee performance. Their findings revealed that remote work was more readily adopted in the tech sector due to the sector's inherent reliance on digital platforms and technology. Employees reported increased productivity due to fewer distractions and more control over their work environment. However, the study also pointed out that some workers in Zambia lacked the necessary resources, such as stable internet and quiet workspaces, which hindered their performance.

2.2.3.3 The Role of Managerial Support

Both studies highlighted the critical role of managerial support in facilitating remote work success. Employees who received regular communication from their managers, along with the appropriate resources and tools, were more likely to report positive outcomes. The absence of such support, particularly in the form of clear expectations and guidance, led to decreased motivation and engagement.

2.3 Critique of the Validity of Literature

Existing literature presents a mixed picture regarding the effects of remote work on employee performance.

On one end of the spectrum, studies suggest that remote work can have a positive effect on employee performance and productivity. Bloom et al. (2014) conducted a randomized controlled trial involving employees of a large Chinese travel agency and

found that remote work significantly increased productivity and work satisfaction among employees. The researchers attributed these improvements to factors such as reduced commuting time and fewer distractions. Similarly, Felstead and Henseke (2023) found that home-based remote work, when combined with autonomy, can enhance job satisfaction and perceived productivity.

On the other end, some studies have raised concerns about the potential negative effects of remote work. Bailey and Kurland (2022) argue that remote work could lead to a sense of professional isolation and decreased supervision, which might subsequently affect productivity. More recently, Kniffin et al. (2021) noted the potential challenges of remote work, such as blurred work-life boundaries and increased distractions at home, which could adversely affect employee productivity.

2.3 Identify Gap(s) of Knowledge

While there is an expanding body of literature on remote work's effect, there was a noticeable gap in addressing the banking sector's unique context, specifically within Absa Bank Zambia. Existing studies often have a broader focus or overlook the banking sector, leaving a substantial knowledge gap regarding how remote work affects performance and productivity in this specific context.

2.4 The Proposed Study's Contribution to the Knowledge Base

The study aimed to fill this knowledge gap by offering a detailed understanding of remote work's effect on employee performance and productivity post the COVID-19 pandemic within the banking sector, focusing on Absa Bank Zambia (Absa House). By exploring unique factors and challenges, the research will contribute valuable insights to inform policies and practices, enhancing the productivity and performance post the COVID-19 pandemic of remote workers in the banking sector. The findings

may also have broader implications for organizations in similar contexts, advancing the understanding of remote work's consequences across various sectors.

2.5 Theoretical Framework

The theoretical underpinnings of analyzing remote work dynamics can be effectively framed through the lens of Social Exchange Theory (SET), a conceptual model that delineates the intricate interactions between individuals in a reciprocal exchange of rewards and costs. Originating from the foundational works of Blau (1964) and Homans (1958), SET posits that relationships are maintained through a cost-benefit analysis by the involved parties, who are motivated by the returns they anticipate from their investment in the relationship (Blau, 1964; Homans, 1958). This theory is particularly apt for dissecting the complexities of remote work arrangements, as it encapsulates the transactional nature of the employee-employer relationship in the contemporary digital workspace.

In the context of remote work, the application of Social Exchange Theory elucidates the mutual benefits accrued to both employees and employers, thereby fostering a symbiotic relationship. From the employees' perspective, the advent of remote work ushers in a plethora of advantages, paramount among which is the unparalleled flexibility in work schedules. This flexibility not only allows employees to tailor their work routines to better fit their personal lives but also significantly reduces the time and financial costs associated with commuting, ultimately leading to enhanced job satisfaction and work-life balance (Kossek, Baltes, & Matthews, 2011). Employers, on the other hand, stand to gain from the cost efficiencies realized through reduced overheads for physical office spaces and the potential for higher productivity levels, as

employees often report greater focus and lower stress levels when working in their preferred environment (Bloom, Liang, Roberts, & Ying, 2022).

Moreover, the application of SET to remote work dynamics offers insightful perspectives on the importance of trust and reciprocity in these arrangements. For the exchange to be perceived as beneficial, employers must trust employees to manage their time effectively and maintain productivity levels outside the traditional office setting. Simultaneously, employees must feel that their contributions are recognized and valued, and that their needs for support and resources are met by the employer. This reciprocal exchange is critical for the long-term sustainability of remote work arrangements, underscoring the necessity for clear communication, established expectations, and the fostering of a culture of mutual respect (Rousseau, Sitkin, Burt, & Camerer, 1998).

2.6 Conceptual framework

A conceptual framework provides a visual representation of the key variables and the hypothesized relationships between them, guiding the research by clarifying the variables of interest and how they are interconnected. For this study, the focus is on understanding how remote work, post-COVID-19, affects employee performance within Absa Bank Zambia. The independent variables in this framework relate to factors that influence remote working, while the dependent variable pertains to employee performance.

The conceptual framework for this study is based on the premise that various factors associated with remote work (such as work-life balance, job satisfaction, technological support, and communication) influence employee performance. It is also expected that these factors may interact with each other to produce different outcomes depending on the work environment and the level of managerial support provided.

2.6.3 Independent Variables

The independent variables are those factors that are hypothesized to influence employee performance in the context of remote work. These include work-life balance, which refers to the ability of employees to balance personal and professional responsibilities when working remotely. Job satisfaction, which is the overall contentment of employees with their job, is another independent variable. This is influenced by factors such as autonomy, flexibility, and the work environment. Technological support, which refers to the access to and effectiveness of technology that enables remote working, also plays a crucial role. Managerial communication, the frequency and quality of communication between employees and managers, may impact employee motivation, clarity of work expectations, and overall performance. Finally, employee autonomy, which refers to the degree to which employees are allowed to make decisions regarding their work schedule and methods while working remotely, is an important independent variable.

2.6.4 Dependent Variable

The dependent variable in this study is employee performance, which is the outcome or effect being studied. Employee performance is defined as the effectiveness with which employees accomplish their tasks, measured in terms of productivity, efficiency, and the quality of work.

2.6.5 Mediating Variables

Mediating variables influence the strength or direction of the relationship between the independent and dependent variables. For this study, the mediating variable is support and resources for remote work, which includes training, the availability of resources, and company policies that support remote working.

2.6.6 Research variables

Variable Type	Variable	Description
Independent	Work-Life Balance	The ability to balance personal and professional responsibilities when working remotely.

Independent	Job Satisfaction	The overall contentment of employees with their jobs, influenced by autonomy, flexibility, etc.
Independent	Technological Support	The availability and effectiveness of technology that supports remote work (e.g., software, tools).
Independent	Managerial Communication	The quality and frequency of communication between managers and employees in a remote setting.
Independent	Employee Autonomy	The level of control employees have over their work schedules, tasks, and methods.
Mediating	Support & Resources for Remote Work	The resources (training, tools, infrastructure) provided by the organization to facilitate remote work.
Dependent	Employee Performance	The effectiveness and efficiency with which employees complete their tasks and responsibilities.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Overview

This chapter will present the research philosophy, research approach, research design, the target population, sample size, sampling techniques, data collection instruments, data collection procedures and timelines, data analysis instruments and procedures, validity and reliability and ethical considerations of the study

3.1 Research Philosophy

The research philosophy of the study was anchored in pragmatism. This philosophy was selected for its flexibility in integrating both objective and subjective elements, crucial for examining the multifaceted impact of remote working. Pragmatism allowed for the use of mixed methods, combining quantitative data (like surveys on performance metrics) and qualitative data (such as employee interviews), to provide a well-rounded view (Creswell, 2014).

3.1 Research Approach

This study employed a mixed methods approach, combining qualitative and quantitative research methodologies. The choice of this approach was grounded in the complex nature of the research problem, which sought to comprehensively understand the diverse effects of remote working on employee performance and productivity. The qualitative component delved into subjective experiences and perceptions, while the quantitative aspect quantified changes in productivity and performance metrics. This mixed methods strategy aligned with Creswell's (1994) recommendations, offering a well-rounded exploration of the research problem from both statistical and humanistic perspectives.

3.2 Research Design

This research adopts a cross-sectional survey design, which involves the collection of quantitative data through productivity metrics and performance evaluations, alongside qualitative data gathered through open-ended questionnaire responses. The quantitative data provides a broad overview of employee performance and productivity, while the qualitative data offers deeper insights into employee experiences, attitudes, and perspectives regarding remote work. This design allows for a comprehensive analysis of the relationships between remote work and employee performance at a specific point in time. By combining both quantitative and qualitative approaches, the study facilitates a robust understanding of the measurable impacts of remote work and the underlying challenges and attitudes that shape employee performance in a remote work environment.

3.3 Target Population

The study focused on employees at Absa House who transitioned to remote work during the COVID-19 pandemic and subsequently. As of 2021, Absa Bank Zambia, Head Office had over 500 employees across its branches in Zambia, with a substantial portion working remotely. While the exact number of remote workers was unknown, the study anticipated a significant representation within the total employee population.

3.4 Sample Size

The sample for the study was extracted from a population of 500 employees of Absa Bank Zambia, Head Office. To ascertain the necessary sample size, the study employed a formula suggested by Bartlett et al. (2001) and Cooper and Schindler (2007), detailed as follows:

$$n = \frac{NZ^2p(1-p)}{Z^2p(1-p) + NE^2}$$

Where:

- n signifies the Sample Size,
- Z represents the Confidence Level at 90%, equivalent to a Z-score of 1.645,
- N is the Population Absa Bank Head Office, totaling 500,
- p denotes the Population Proportion, presumed at 50% (or 0.5),
- E is the Margin of error in the proportion, established at 5% (or 0.05), deduced from a 2-tailed distribution under the curve.

$$n = \frac{NZ^2p(1-p)}{Z^2p(1-p) + NE^2} = \frac{500 \times 1.645^2 \times 0.5 \times 0.5}{1.645^2 \times 0.5 \times 0.5 + 500 \times 0.05^2}$$
$$n = \frac{338.25}{1.9265} = 175.6$$

Therefore, the calculated sample size is 176.

3.5 Sampling Techniques

For the selection of a representative sample in this study, stratified random sampling was meticulously adopted as the sampling technique. This decision was informed by the diverse workforce present within Absa Bank Zambia, Head Office, necessitating a methodological approach that guarantees each subgroup within the population is proportionately represented in the sample. Stratified random sampling, by its design, divides the population into distinct strata, or groups, based on specific, predefined criteria. In the context of Absa House, these criteria encompassed roles, functions, departments, and units within the organization.

Upon establishing the different strata within the organization, the study proceeded to select the sample of 176. The selection was carried out in a way that each stratum

contributed to the sample in proportion to its size relative to the total population of Absa Bank Zambia, Head Office. This proportionate selection ensured that the final sample mirrors the diverse and multifaceted nature of the workforce, thereby allowing for a comprehensive analysis that can address the study's objectives effectively.

For this study, stratified random sampling was employed as the sampling technique to ensure a comprehensive and representative sample of the workforce at Absa Bank Zambia, Head Office. The selection of this method was driven by the diverse nature of the workforce within the organization, which spans various departments, roles, functions, and hierarchical levels. Stratified random sampling ensures that all key subgroups or strata within the population are adequately represented, thus improving the precision and relevance of the study's findings.

Absa Bank Zambia is a large organization with a varied workforce, each subgroup contributing differently to the overall operations and employee performance. The workforce includes employees from multiple departments such as customer service, administration, finance, IT, human resources, and others, each with distinct roles and responsibilities. By employing stratified random sampling, the study ensured that every department, role, and function within the organization was proportionally represented in the sample. This approach also helped capture any department-specific variations in the impact of remote work on employee performance, job satisfaction, and other factors of interest.

Stratified random sampling was particularly suitable because it helps mitigate potential sampling bias that could arise from overrepresenting or underrepresenting any single group within the population. This is crucial for ensuring that the study's findings are valid and applicable to the entire organization, rather than being skewed toward one

particular subset of the workforce. Additionally, because the workforce at Absa Bank Zambia is not homogenous, the approach of stratified sampling allows for more accurate estimates and conclusions about the overall effect of remote working on employee performance.

3.6 Data Collection Instruments

For the primary data collection of this study, a semi structured questionnaire was employed. The utilization of Google Forms played a crucial role in the distribution of the questionnaire, offering a platform that ensured the privacy of respondents, cost-effectiveness in data collection, and timely completion of the survey process. This online tool allowed for a seamless collection process, enabling participants from various locations within Absa Bank Zambia, Head Office to easily access and complete the questionnaires at their convenience.

The questionnaire was designed to include both closed and open-ended questions. The closed-ended questions were aimed at gathering objective responses that could be quantitatively analyzed, providing straightforward insights into the effects of remote working on employee performance and productivity. In contrast, the open-ended questions were intended to capture more detailed information, offering respondents the opportunity to express their experiences, opinions, and suggestions in their own words. This combination of question formats was instrumental in obtaining a comprehensive understanding of the topic, allowing for a richer data set that encompassed both statistical trends and personal narratives.

3.7 Data Collection Procedure and Timeline

Data collection was executed through a semi str questionnaire, designed to capture a comprehensive spectrum of insights related to remote working. A total of 151 Absa

employees were selected to receive the questionnaires. This selection process was meticulously planned to ensure a wide-ranging representation of the bank's workforce, aiming to gather diverse perspectives on the impact of remote working on employee performance and productivity. The questionnaire distribution was conducted with an emphasis on ease of access and completion, utilizing digital platforms to facilitate timely and efficient responses.

The sample for this study consisted of 176 employees from various strata within the organization. To ensure the sample reflected the proportions of each subgroup relative to the entire workforce, the number of participants from each stratum was selected in accordance with its size in the total population. This proportionate selection process ensured that the sample accurately mirrors the structure of the workforce at Absa Bank Zambia, thus allowing for a detailed and representative analysis of the study's objectives.

The data collection process for this study was scheduled to take six weeks. This timeline was considered feasible for several reasons. First, it allows ample time for reaching out to participants across various departments and coordinating the logistics for both in-person and remote surveys or interviews. Given the diverse locations and departments at Absa Bank Zambia, this time frame provides flexibility for gathering data from all relevant strata within the sample.

The six-week timeline also accounted for potential challenges, such as the varying availability of employees due to work schedules, departmental meetings, and organizational priorities. Additionally, there could be seasonal fluctuations in workload or internal events that might impact employee availability or engagement during the data collection period. However, by incorporating a relatively longer period for data

collection, the study minimizes the risk of bias introduced by such factors. Furthermore, this time frame enabled the researchers to distribute surveys, conduct follow-up communications, and perform the necessary quality checks on the data collected. It also provides sufficient time to address any unforeseen challenges or delays in the data collection process, ensuring that the final dataset is robust and complete..

3.8 Data Analysis Instruments and Procedures

The analysis of both quantitative and qualitative data was integral to understanding the impact of remote working on employee performance at Absa Bank Zambia, Head Office.

To assess the first and second objectives of the study, quantitative data collected from self-administered questionnaires were analyzed using the Statistical Package for Social Sciences (SPSS) software, version 21. The analysis primarily involved regression and correlation tests, both of which were chosen for their appropriateness in examining relationships between variables and their predictive power.

Regression analysis was employed to understand the relationship between remote working practices and employee performance metrics. Regression was chosen over other statistical tests, such as ANOVA, due to its ability to assess not only the strength of relationships but also the direction and magnitude of the effect. Specifically, it helped identify how changes in remote working conditions (e.g., flexibility in work hours, availability of support resources) influenced different performance outcomes such as productivity, job satisfaction, and work-life balance. Using regression, the study was able to predict employee performance outcomes based on various independent variables related to remote working, thus providing a clearer picture of

how these factors interact in the context of Absa Bank Zambia. The regression models were selected to suit the research objectives, ensuring that they could capture both linear and non-linear relationships between variables, as required.

Correlation analysis was used to explore the strength and direction of the relationship between remote working and employee performance outcomes. Correlation tests were particularly useful for examining the extent to which specific factors, such as work environment or job satisfaction, were associated with employee performance metrics. By determining the strength of these relationships, correlation analysis helped uncover key areas where remote work practices might have the most significant impact on performance.

In addition to the quantitative analysis, qualitative data were collected through open-ended questions included in the questionnaires and in-depth interviews. These responses were analyzed using thematic analysis, which enabled the identification of common themes and patterns related to employees' experiences and perceptions of remote work. Thematic analysis was chosen for its flexibility and ability to identify recurring themes in qualitative data, providing rich insights into the factors influencing employee performance in remote working settings. The analysis involved coding the data, grouping similar responses, and identifying patterns that reflected employees' challenges, satisfaction, and perceptions of remote work after the COVID-19 pandemic. The process helped highlight issues such as work-life balance, communication barriers, and the impact of remote work technologies on performance.

The combination of quantitative and qualitative analyses provided a comprehensive understanding of how remote work influences employee performance at Absa Bank Zambia. By integrating the statistical insights from regression and correlation analyses

with the qualitative patterns identified through thematic analysis, the study was able to draw conclusions on both measurable outcomes and personal employee experiences. These insights were essential for developing targeted recommendations for improving remote work practices at Absa Bank Zambia, aimed at enhancing productivity, job satisfaction, and overall performance in a post-COVID-19 work environment..

3.9 Validity and Reliability

To ensure the validity and reliability of the study, rigorous methodological strategies were employed, drawing on established research principles outlined by scholars in the field. Validity, which refers to the accuracy and truthfulness of the findings, was addressed through the application of both content and construct validity measures. According to Trochim and Donnelly (2021), content validity ensures that the study encompasses all aspects of the research problem, while construct validity verifies that the study accurately measures the theoretical concepts it intends to examine.

Reliability, on the other hand, pertains to the consistency and repeatability of the findings.

3.10 Ethical Considerations

Adhering to the highest ethical standards was of utmost importance throughout the research process. The study prioritized treating all participants with the utmost respect and dignity, recognizing their invaluable contribution to the research. Before data collection commenced, informed consent was obtained from each participant, ensuring they were fully aware of the study's purpose, their role in it, and their right to withdraw at any time without any adverse consequences.

To ensure the study's adherence to ethical norms and guidelines, ethical approval was sought and obtained from the University of Lusaka Ethics Committee. This approval

process involved a thorough review of the research proposal, instruments, and procedures to confirm their compliance with ethical standards.

CHAPTER FOUR

ANALYSIS AND PRESENTATION OF RESULTS

4.0 Overview

This chapter presents the analysis and interpretation of the data collected for the study on the effects of remote working on employee performance at Absa Bank Zambia Head Office (Absa House) following the COVID-19 pandemic. The main objective of this chapter is to provide a clear and structured presentation of the findings derived from both quantitative and qualitative data, including surveys and interviews, conducted with employees at Absa Bank.

The analysis aims to assess key factors such as productivity, employee well-being, work-life balance, and overall performance in the context of remote working. This chapter will present the results in a systematic manner, beginning with an overview of the demographic characteristics of the participants, followed by a detailed discussion of the findings related to the research questions. The presentation will be supported by charts, tables, and graphs to illustrate trends, patterns, and correlations within the data. Through the examination of these results, this chapter will provide insights into the broader implications of remote working on employee performance in the post-pandemic era, while also highlighting challenges and opportunities for both employees and the organization. Ultimately, the findings will contribute to a deeper understanding of how remote work has reshaped work dynamics and the long-term effects it may have on the banking sector, particularly in the context of Absa Bank Zambia.

4.1 Response Rate

The response rate for this study was 95.5%, with 168 out of 176 respondents completing and returning the questionnaires. This high response rate is indicative of a strong level of engagement and interest from the participants, suggesting that the topic of remote working and its impact on employee performance is relevant and significant to the employees at Absa Bank Zambia Head Office.

A response rate of over 90% is generally considered very good in survey-based research, especially within organizational settings where time constraints and competing priorities may hinder participation. According to Nulty (2008), a response rate above 70% is often seen as acceptable in survey-based research, and rates exceeding 80-90% are considered excellent. This suggests that the sample of respondents is likely to be representative of the broader employee population at Absa Bank, and the findings derived from the survey responses are likely to provide a reliable reflection of employee perspectives on remote working post-COVID-19.

The relatively high response rate could also be attributed to several factors, such as the importance of the study to the employees themselves, the relevance of the topic in the current post-pandemic context, and potentially the effective communication and encouragement from the organization for employees to participate.

The strong response rate enhances the credibility of the study's findings, as it reduces the likelihood of non-response bias and ensures that the data collected is robust and comprehensive. This helps ensure that the results of the study are more generalizable and valid. The results can thus be used with confidence to draw meaningful conclusions about the impact of remote working on employee performance at Absa Bank Zambia.

Table 1: Response Rate Analysis

Total Number of Respondents	Number of Completed Questionnaires	Response Rate (%)
176	168	95.5

4.2 Demographic Information

4.2.1 Gender Distribution

Gender is a key demographic factor that can influence employee experiences, particularly in the context of remote working and employee performance. In this study, participants were asked to select between two gender categories, Male and Female. This allows for the examination of gender-based differences in perceptions of remote work, productivity, and other relevant factors. The following figure shows the frequency and percentage distribution of the respondents by gender:

Figure 1: Gender Distribution of Respondents

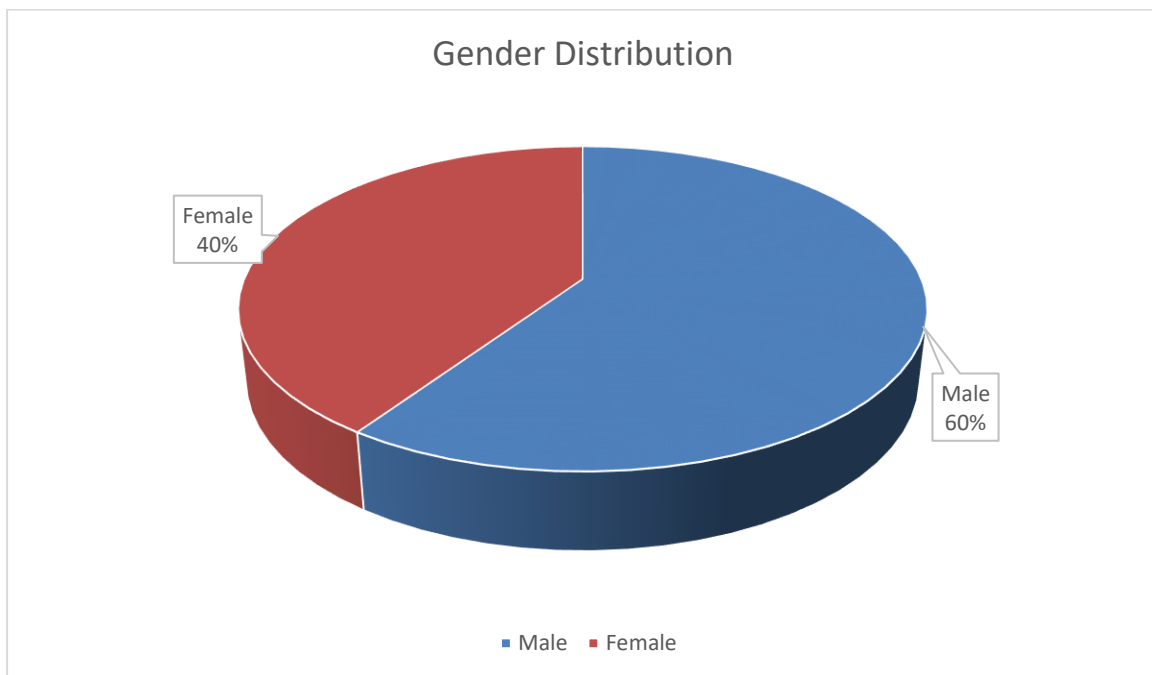


Figure 1: Gender Distribution

From the figure above, the gender distribution shows that 100 respondents (59.52%) identified as male, making this the largest gender group in the survey. This reflects the overall male-to-female ratio within the workforce at Absa Bank Zambia Head Office. In contrast, 68 respondents (40.48%) identified as female. Although this is a smaller proportion compared to male respondents, it still represents a significant portion of the study sample, allowing for an analysis of female employees' experiences with remote work.

4.2.2 Age Distribution

Age is a significant factor in understanding how remote work impacts employee performance. The study categorized participants into five age groups: 18-25, 26-35, 36-45, 46-55, and 56 and above. Each group represents different life stages and work experiences that may influence employees' adaptation to remote working environments. The distribution across these age groups provides valuable insights into how different generations have responded to the shift in working conditions. The following table shows the frequency and percentage distribution of respondents across the five age groups

Table 2: Age Group Distribution of Respondents

Age Group	Frequency (Number of Respondents)	Percentage (%)
18-25	30	17.86%
26-35	55	32.74%
36-45	50	29.76%
46-55	25	14.88%
56 and above	8	4.76%
Total	168	100%

From the table, the 18-25 age group represented 30 respondents, accounting for 17.86% of the total sample. This younger group was more familiar with technology, which may influence how they perceive remote working. The 26-35 age group includes 55 respondents, making up 32.74% of the sample. This group, consisted of individuals in the early to mid-career stage, facing unique challenges balancing career growth and personal responsibilities in a remote work setup. The 36-45 age group, with 50 respondents (29.76%), represented employees who had significant work experience and responsibilities such as managing teams or balancing family life. For the 46-55 age group, 25 respondents (14.88%) participated, indicated that older employees have different experiences or concerns regarding the transition to remote work. Finally, the 56 and above group, with 8 respondents (4.76%), is the smallest but still an important demographic to analyze, as this age group can also face distinct challenges related to adapting to digital tools or maintaining work-life balance remotely.

4.2.3 Job category

Job category plays an important role in understanding how different groups of employees experience remote working. In this study, respondents were categorized into four job categories that is Management, Staff, Support, and Other (with the option to specify). Each group is expected to have different responsibilities, and these may influence their experiences with remote working, productivity, and overall performance. The following figure presents the frequency and percentage distribution of respondents according to their job categories:

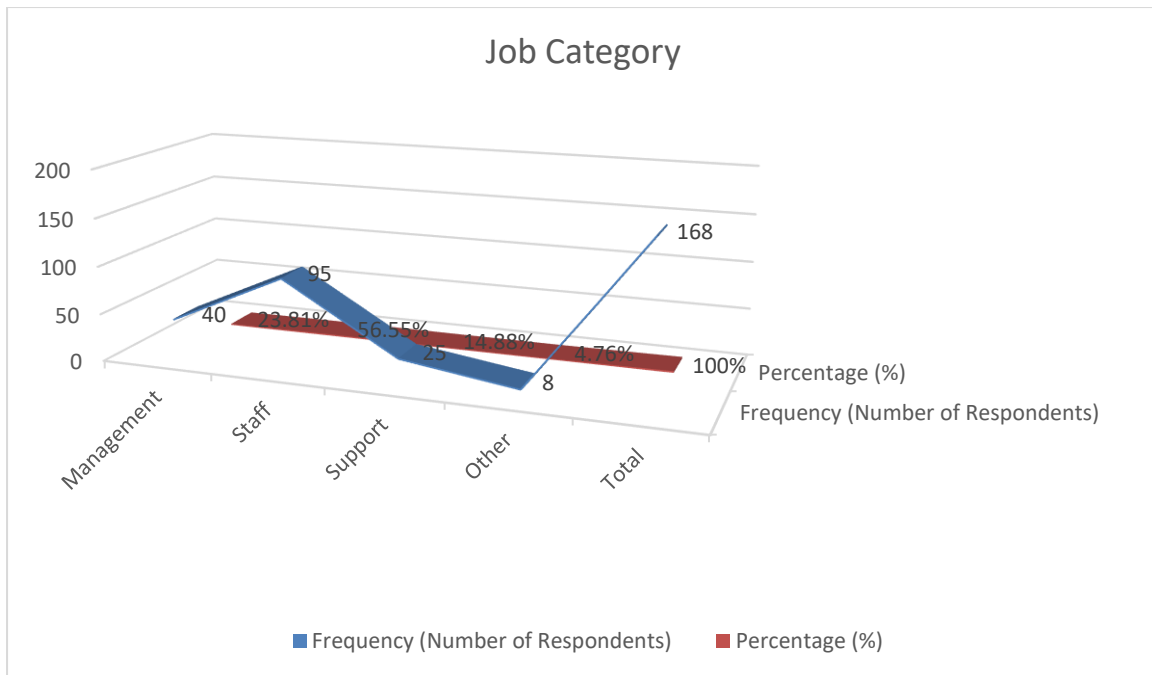


Figure 2: Job Category Distribution of Respondents

From the data collected, the Management category consisted of 40 respondents, making up 23.81% of the total sample. This group is likely to have a different perspective on remote working compared to other categories, given their roles in overseeing teams and setting organizational strategies. The Staff category, with 95 respondents (56.55%), represents the largest proportion of the sample. Staff members are typically responsible for the day-to-day operations and may experience both the challenges and benefits of remote work in a more direct way, particularly in terms of productivity, work-life balance, and communication with management. The support category, with 25 respondents (14.88%), includes employees who assist in areas such as administration, IT support, and other operational functions. This group may face unique challenges related to remote work, particularly if their roles require close interaction with other departments or customers. Finally, the other category, with 8 respondents (4.76%), included those whose job categories do not fit into the standard classifications. This represented specialized roles that are less common within the

organization but still provide valuable insights into how employees in unique positions experience remote working.

4.2.4 Analysis of Department Distribution

Understanding how employees from different departments experience remote work is essential for identifying department-specific challenges and solutions. In this study, respondents were asked to select their department, providing valuable insights into how employees from various functional areas within the organization have adapted to remote working, and each department has distinct responsibilities and their experience with remote work may vary. The following table presents the frequency and percentage distribution of respondents by department:

Table 3: Department Distribution of Respondents

Department	Frequency (Number of Respondents)	Percentage (%)
Human Resources	7	4.17%
Corporate Affairs	12	7.14%
Research	10	5.95%
Customer Services	15	8.93%
Accounts	10	5.95%
Finance	12	7.14%
Marketing	8	4.76%
IT	8	4.76%
Other	81	48.21%
Total	168	100%

The Human Resources department had 7 respondents, accounting for 4.17% of the total sample. HR professionals play a key role in managing employee performance and wellbeing, which is crucial in a remote work context. Although a smaller proportion, their insights were important in understanding the broader organizational shifts. The Corporate Affairs department had 12 respondents (7.14%), and their role in managing internal communication and public relations is critical during remote work transitions. Their perspectives could offer valuable insights into how remote work has affected external communication and employee engagement.

The Research department, with 10 respondents (5.95%), may have faced unique challenges in terms of collaboration, access to physical resources, and conducting research that requires in-person interaction. Their experience is essential in understanding how remote work has impacted knowledge creation and sharing within the organization. The Customer Services department, with 15 respondents (8.93%), represents employees who are in direct contact with customers. These respondents likely faced challenges in maintaining service levels and adapting to digital tools in a remote work environment. Their responses can help to assess how remote work has affected customer satisfaction and service delivery.

The Accounts department, with 10 respondents (5.95%), and the Finance department, with 12 respondents (7.14%), are essential in managing financial processes. These departments may have faced difficulties in ensuring secure access to financial data and maintaining communication with clients and other departments remotely. The Marketing department, with 8 respondents (4.76%), likely adapted relatively quickly to remote work due to its reliance on digital tools. The insights from this group can provide an understanding of how remote work has impacted on marketing campaigns and customer outreach. The IT department, with 8 respondents (4.76%), has been integral

in ensuring that employees have the necessary technology and tools to work remotely. Their perspectives offers insights into the challenges and successes of providing technical support during the remote work transition. Finally, the other category, with 81 respondents (48.21%), represents a wide range of employees from various departments not specifically listed. This category, making up nearly half of the sample, provides a broad view of how different roles across the organization have been affected by the shift to remote work.

4.3 Impact of Remote Working on Employee Performance

4.3.1 Frequency of remote working

The frequency of remote work was an important aspect of the study as it provided insight into how employees organized their work schedules during the period of remote working, and by analysing how often employees worked remotely, the study was able to identify trends in productivity, employee engagement, and work-life balance. The data gathered revealed how remote work was integrated into employees' work routines across different job functions. The following figure shows the frequency and percentage distribution of responses to the question regarding how often employees worked remotely.

Figure 3: Frequency of Remote Work

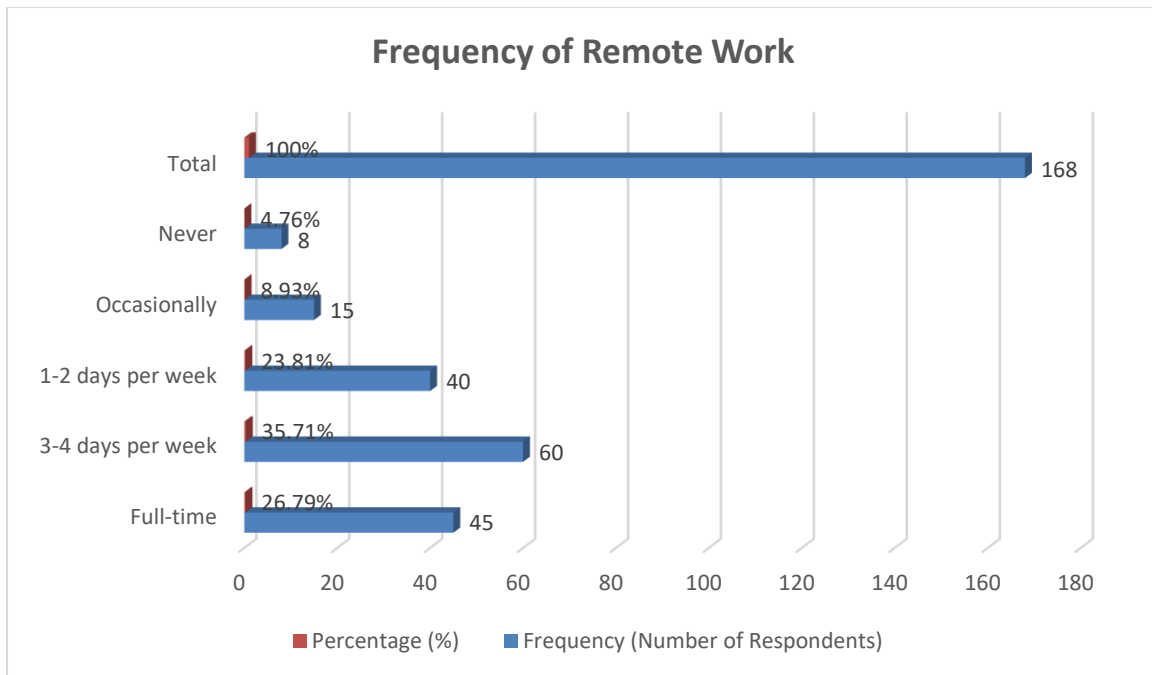


Figure 3: Frequency of Remote Work

The Full-time category, which accounted for 45 respondents (26.79%), represented employees who worked remotely on a full-time basis. These employees likely held positions that allowed for full remote work, suggesting that their roles did not require a physical presence in the office. The data indicated that these employees found remote work to be effective and conducive to their productivity. The 3-4 days per week category was the largest group, with 60 respondents (35.71%). These employees worked remotely most of the week, indicating that remote work had become an integral part of their work routine. It was likely that their roles allowed for flexibility, and they were able to balance collaboration with in-person responsibilities. This frequency of remote work was most common among employees who required a blend of in-office interaction and remote work flexibility.

Furthermore, the Never category, with 8 respondents (4.76%), represented employees who did not work remotely at all. This group was composed of employees whose roles required them to be physically present at the office, or those who preferred

to work in the office environment. Their responses provided insight into the limitations or challenges that certain job functions may face when adopting remote work policies.

4.3.2 The Effect of Remote Working on Job Performance

The impact of remote working on job performance was a critical aspect of this study. Given the widespread adoption of remote work during and after the COVID-19 pandemic, it was essential to assess how this shift had affected employees' productivity, engagement, and overall performance. The data collected provided insights into the positive, neutral, or negative effects of remote work on employees' ability to perform their job duties. The following table presents the frequency and percentage distribution of responses to how remote working has affected employees' overall job performance since the COVID-19 pandemic.

Table 4: Impact of Remote Working on Job Performance

Impact on Job Performance	Frequency (Number of Respondents)	Percentage (%)
Significantly improved	50	29.76%
Somewhat improved	60	35.71%
No change	40	23.81%
Somewhat worsened	12	7.14%
Significantly worsened	6	3.57%
Total	168	100%

From the table above, the significantly improved category, with 50 respondents (29.76%), indicated that nearly one-third of employees felt their job performance had greatly benefited from remote work. These employees likely experienced enhanced

flexibility, a better work-life balance, and fewer office distractions, leading to higher productivity and more efficient completion of tasks. The Somewhat improved category, with 60 respondents (35.71%), represented the largest group. These employees reported a moderate improvement in their job performance.

The no change category, with 40 respondents (23.81%), reflected employees who did not experience any significant change in their job performance due to remote work. These employees might have already been performing at a high level before the pandemic, and remote work neither helped nor hindered their productivity. It is possible that their work was already well-suited to remote conditions, or that they maintained their performance despite the challenges of remote work.

The somewhat worsened category, with 12 respondents (7.14%), indicated that a small portion of employees felt that remote work had a negative impact on their job performance. This could be due to factors such as isolation, lack of immediate access to colleagues or supervisors, or difficulties in maintaining focus and motivation outside of the office, and additionally, the Significantly worsened category, with 6 respondents (3.57%), represented employees who felt that remote work had a substantial negative effect on their job performance. This group likely faced considerable challenges, such as communication breakdowns, inadequate remote work tools, or the inability to collaborate effectively, which led to a significant decline in their performance.

4.3.3 Productivity While Working Remotely Compared to Working in the Office

One of the key factors in evaluating the effectiveness of remote work is how it affects employee productivity. This section of the study focused on how employees rated their productivity while working remotely compared to when they were working in the office and provide valuable insights into whether remote work led to greater productivity,

lesser output, or had little impact on work performance. The following figure presents the frequency and percentage distribution of responses to how employees rated their productivity while working remotely compared to their productivity in the office.

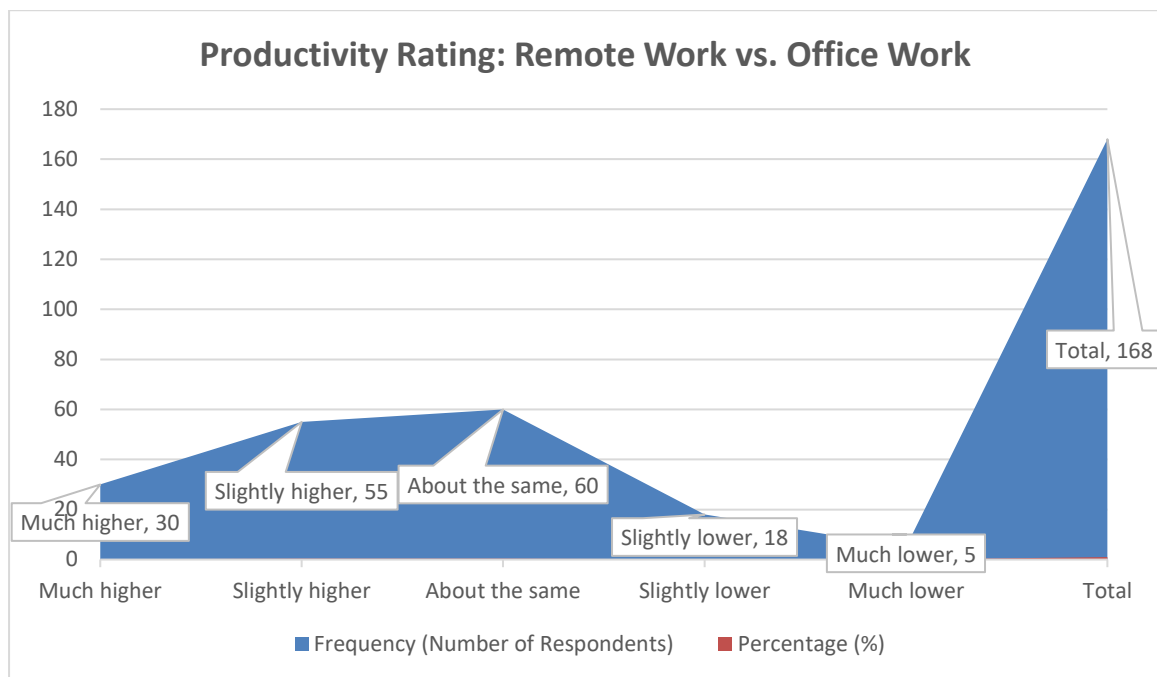


Figure 4: Productivity Rating: Remote Work vs. Office Work

4.3.4 Challenges in Maintaining Performance While Working Remotely

A key aspect of understanding the impact of remote work is identifying the challenges employees face in maintaining their performance outside of the traditional office environment. The data collected on whether employees faced challenges while working remotely provides valuable insights into areas where additional support or adjustments may be needed to improve remote work effectiveness. The following table shows the frequency and percentage distribution of responses to whether employees

faced challenges in maintaining their performance while working remotely. It also includes information on the challenges specified by employees who reported facing difficulties.

Table 5: Challenges in Maintaining Performance While Working Remotely

Response to Challenges	Frequency (Number of Respondents)	Percentage (%)
Yes	85	50.60%
No	83	49.40%
Total	168	100%

The Yes category, with 85 respondents (50.60%), indicated that just over half of the employees faced challenges in maintaining their performance while working remotely. This suggests that while remote work offered flexibility and convenience, it also introduced obstacles that hindered some employees' ability to perform at their best. The No category, with 83 respondents (49.40%), showed that almost half of the employees did not face significant challenges while working remotely. This group likely found remote work to be an effective mode of working and were able to maintain or even improve their performance without major difficulties.

For the employees who indicated that they had faced challenges, they were asked to specify what those challenges were. Many employees cited the lack of face-to-face interaction as a significant challenge. Virtual meetings and emails were sometimes insufficient for conveying complex information or fostering effective collaboration. Some employees faced problems related to unreliable internet connections,

inadequate hardware, or software limitations, which hindered their ability to perform tasks effectively.

Employees with home responsibilities, such as caregiving or household tasks, reported distractions that interfered with their focus and productivity. The absence of in-person connections with colleagues and supervisors led to feelings of isolation and decreased motivation for some employees.

4.3.5 Factors Influencing Performance While Working Remotely Post-COVID-19

The study sought to identify the key factors that influenced employee performance while working remotely after the COVID-19 pandemic. Understanding these factors is essential for recognizing what helped or hindered employees in maintaining their productivity and performance during this period. The data gathered shed light on various aspects that impacted employees' ability to work effectively in a remote setting. The following figure presents the frequency and percentage distribution of responses to the factors that employees believed most significantly influenced their performance while working remotely.

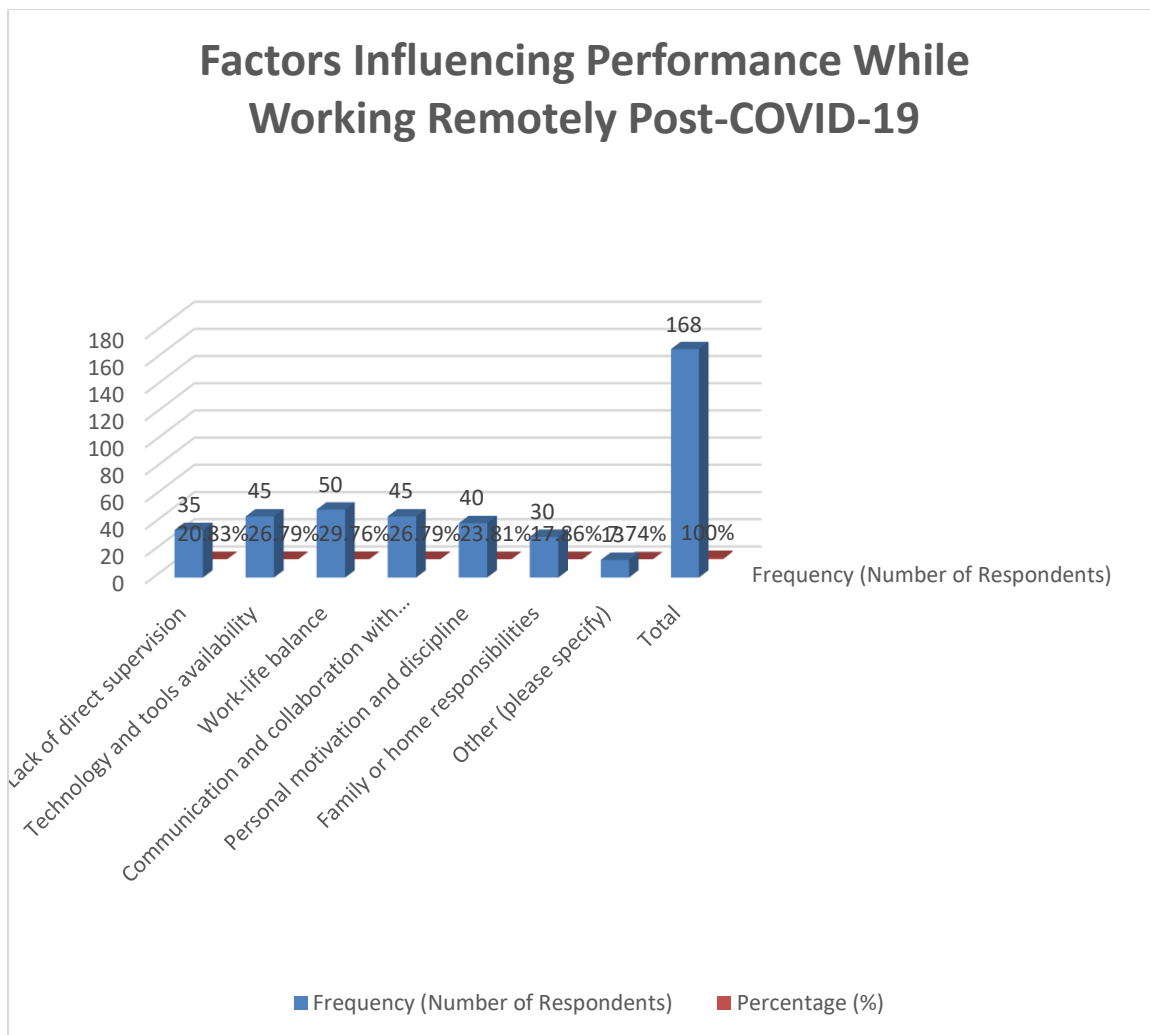


Figure 5: Factors Influencing Performance While Working Remotely Post-COVID-19

The Work-life balance factor emerged as the most significant influence on performance, with 50 respondents (29.76%) reporting that balancing personal and work responsibilities was a critical factor. Many employees highlighted the ability to create a flexible work schedule and manage family responsibilities as an important element of their remote work experience.

Communication and collaboration with colleagues, also cited by 45 respondents (26.79%), was another factor that significantly impacted performance. Many employees found that seamless communication with colleagues and managers, as

well as effective virtual collaboration, were key to maintaining their productivity. However, those who struggled with virtual communication tools or felt disconnected from their teams reported reduced effectiveness in their roles. Personal motivation and discipline were mentioned by 40 respondents (23.81%) as significant factors. Employees who were highly self-motivated and disciplined reported being able to maintain or even improve their performance, as they had developed the skills and habits necessary for remote work success. On the other hand, those who struggled with self-motivation faced challenges in managing their time and completing tasks efficiently.

Lack of direct supervision was reported by 35 respondents (20.83%) as an influential factor. While some employees thrived with greater autonomy, others found the absence of direct supervision to be a challenge, particularly those who were accustomed to more structured in-office environments. This factor could have contributed to varying levels of accountability and performance across different employees. Family or home responsibilities were cited by 30 respondents (17.86%) as impacting their performance. Employees who had caregiving responsibilities or other household duties often found it difficult to balance these tasks with work responsibilities. This factor was particularly challenging for employees with young children or other dependents. Additionally, the factors, which were specified by 13 respondents (7.74%), included issues like personal health, motivation from peers, the nature of the job, or external work environments. These unique influences highlight that remote work experiences are shaped by individual circumstances and external factors that can affect performance in various ways.

4.3.6 Analysis of the Effectiveness of Remote Working in Meeting Performance Targets

An important aspect of remote working is how effectively it enables employees to meet their performance targets. This section of the study explored whether remote work had a positive or negative impact on employees' ability to achieve their work objectives and meet the performance expectations set by their organizations. The data collected provided valuable insights into how remote work influenced goal achievement and overall work outcomes. The following table shows the frequency and percentage distribution of responses regarding how effective remote working was in helping employees meet their performance targets.

Table 6: Effectiveness of Remote Working in Meeting Performance Targets

Effectiveness Rating	Frequency (Number of Respondents)	Percentage (%)
Very effective	40	23.81%
Somewhat effective	65	38.69%
Neutral	45	26.79%
Somewhat ineffective	13	7.74%
Very ineffective	5	2.98%
Total	168	100%

The Very effective category, with 40 respondents (23.81%), indicated that a significant portion of employees felt that remote working helped them mostly meet their performance targets. These employees likely benefited from the flexibility, autonomy, and focus that remote work provided, allowing them to exceed or successfully achieve their targets. The Somewhat effective category, with 65 respondents (38.69%), represented the largest group, suggesting that remote work was generally beneficial

in helping employees meet their performance targets, but not without some challenges. This group may have faced occasional difficulties such as communication barriers or technical issues, but overall, they found remote work to be a productive way to meet their work objectives.

4.4 Effect of Remote Working on Work-Life Balance

4.4.1 The impact of remote working

One of the key areas of focus in this study was how remote working has impacted employees' work-life balance. Work-life balance is a crucial factor that influences overall employee well-being and productivity. The study sought to understand whether remote work has improved or worsened employees' ability to balance work demands with personal life. Thematic analysis was conducted to identify recurring themes in respondents' answers.

Theme 1: Improved Work-Life Balance

A significant portion of respondents reported that remote working had a positive impact on their work-life balance. Many employees found the flexibility of remote work to be a major benefit, enabling them to better manage their personal and professional responsibilities. These respondents highlighted the ability to schedule their work around personal tasks, avoid commuting, and spend more time with family. One respondent mentioned, "Remote working has given me more time to take care of personal tasks during the day. I no longer have to spend time commuting, which has helped me manage both work and home responsibilities much better." Another respondent noted, "I feel more balanced since working from home. I can take care of my children and still meet work deadlines. It's been a game-changer for me." A third respondent shared, "The flexibility of working remotely has allowed me to schedule

my day in a way that works for me. I have more time to relax and unwind, which wasn't possible when I was commuting to the office."

Theme 2: Increased Flexibility but Challenges in Setting Boundaries

While many respondents appreciated the flexibility remote work provided, some mentioned that they struggled to maintain clear boundaries between work and personal life. Although remote work allowed them to structure their day, it also led to blurred lines, where work hours sometimes extended into personal time. These employees noted that they found it difficult to 'switch off' after work hours and were sometimes expected to always be available. One respondent explained, "It's hard to disconnect from work when you're at home. Sometimes I find myself answering emails late into the evening or working on tasks that spill over into my personal time." Another shared, "I enjoy the flexibility, but I've found it challenging to establish clear boundaries. I end up working longer hours and feel guilty when I take time off." A third respondent said, "Although remote work gives me more time during the day, I often feel like I'm always 'on.' I end up working after dinner and on weekends, which makes it harder to enjoy personal time."

Theme 3: Increased Stress Due to Family Responsibilities

A smaller portion of employees reported that remote work had increased their stress levels due to the additional family responsibilities they had to manage while working from home. For employees with children, elderly family members, or other caregiving duties, balancing these responsibilities with work obligations proved to be challenging. Many felt overwhelmed by trying to juggle both work tasks and family needs. One respondent stated, "Remote work has been difficult because I'm constantly juggling

between work and taking care of my kids. It's hard to focus on both, and I often feel like I'm not giving my full attention to either.

Theme 4: Limited Impact on Work-Life Balance

Some respondents reported that remote working had little or no effect on their work-life balance. These employees either had previously established strong routines or felt that remote work didn't substantially alter the balance they already had between their work and personal lives. For these individuals, working remotely was simply a continuation of their normal working habits, and they didn't experience any significant changes in how they managed both spheres.

4.4.2 Factors Helping Employees Adapt to Remote Work Successfully

Adapting to remote work has been a significant challenge for many employees post-COVID-19. Various factors have influenced how well individuals were able to transition to and thrive in a remote work environment. The study sought to understand which elements played a key role in helping employees successfully adapt. The following table outlines the factors identified by respondents as critical to their successful adaptation to remote work

Table 7: Factors Helping Employees Adapt to Remote Work Successfully

Theme	Frequency (Number of Respondents)	Specific Responses
Flexible Work Hours	75	"Flexible hours have made a huge difference. I can now work during my

		most productive hours and manage my personal commitments more effectively."
Access to Digital Tools and Resources	68	"Having the right digital tools, such as Zoom and Slack, made communication with my team seamless and helped me stay productive while working remotely."
Clear Communication with My Manager	60	"My manager was very clear about expectations and kept communication open throughout the transition. This made it much easier to adapt to working remotely."
Support from My Team and Colleagues	64	"Having my team's support was crucial. We communicated regularly and collaborated on projects, which made remote work less isolating."
Personal Motivation and Focus	45	"I found that my own motivation and focus helped me succeed in remote work. I made sure to create a structured daily routine that worked for me."
Family Support	33	"Having family support has been key. My spouse and children understand

		my work hours, which allows me to concentrate and perform my duties."
Other Factors	25	"Having a quiet and dedicated workspace at home made a huge difference in how I adapted to remote work. I can focus without distractions."

From the table, it is evident that multiple factors played a role in helping employees adapt successfully to remote work. The most frequently mentioned factors were flexible work hours (75 respondents), access to digital tools and resources (68 respondents), and support from their teams and colleagues (64 respondents). Clear communication with managers, personal motivation, and family support also emerged as key contributors to successful adaptation. Additionally, other factors, such as having a dedicated workspace and organizational policies, helped some employees transition more easily to remote work.

4.4.3 Challenges Faced in Adapting to Remote Work Post-COVID-19

Table 8: Challenges Faced in Adapting to Remote Work Post-COVID-19

Challenge	Frequency (Number of Respondents)	Percentage (%)
Poor Internet Connectivity	58	34.52%
Inadequate Tools or Resources	43	25.60%
Lack of Interaction with Colleagues	72	42.86%

Difficulty in Managing Personal and Work Responsibilities	65	38.69%
Lack of Supervision or Guidance from Management	47	28.00%
Feelings of Isolation or Disconnection	55	32.74%
Other	20	11.90%

The data shows that lack of interaction with colleagues emerged as the most significant challenge, with 72 respondents (42.86%) reporting it. This suggests that many employees found the absence of face-to-face communication and social interactions with their colleagues to be a major obstacle to their work performance.

In addition, difficulty in managing personal and work responsibilities was another prevalent issue, affecting 65 respondents (38.69%). Employees highlighted the challenge of balancing their personal lives, including family responsibilities, with work duties while working remotely. Poor internet connectivity was also a notable challenge, reported by 58 respondents (34.52%). The struggle with internet disruptions, slow speeds, and connectivity issues affected employees' ability to efficiently engage in virtual meetings, access work-related files, and maintain steady communication with their teams. Feelings of isolation or disconnection were another significant concern, with 55 respondents (32.74%) indicating they experienced loneliness or disconnection

from their teams due to the lack of in-person interactions. This sense of isolation impacted both morale and team cohesion.

Furthermore, inadequate tools or resources was highlighted by 43 respondents (25.60%), indicating that employees faced challenges in accessing the necessary software, hardware, or resources that were readily available in the office environment. This limitation impacted on their ability to complete tasks efficiently while working remotely. Lack of supervision or guidance from management was a challenge for 47 respondents (28.00%). These employees expressed concerns about the absence of regular check-ins or feedback, which made it difficult for them to stay aligned with their team's goals and expectations. Finally, other challenges were reported by 20 respondents (11.90%), which included issues such as a lack of dedicated workspace at home, poor ergonomic setups, or reduced motivation, which made it harder for employees to remain productive.

4.5 Strategies to Enhance Employee Performance in Remote Work

4.5.1 Strategies to enhance employee performance in remote work

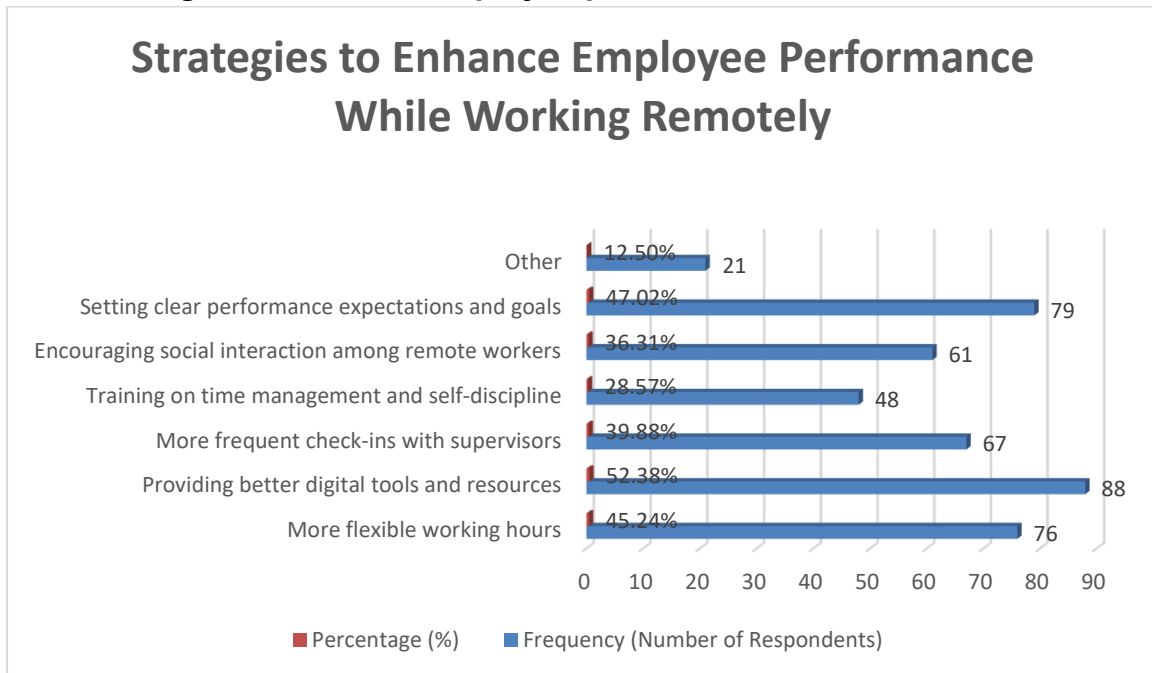


Figure 6: Strategies to Enhance Employee Performance While Working Remotely

Based on the data collected, providing better digital tools and resources was identified as the most favored strategy, with 88 respondents (52.38%) indicating it as a key area for improvement. Employees emphasized the need for better technological support to facilitate smoother remote working. This includes upgrading software, improving accessibility to digital resources, and ensuring compatibility with various devices. More flexible working hours was also highly recommended, with 76 respondents (45.24%) suggesting that allowing employees to have more control over their working hours could improve their performance. This flexibility could help employees balance personal and work responsibilities, leading to higher satisfaction and productivity.

Encouraging social interaction among remote workers was mentioned by 61 respondents (36.31%), highlighting the importance of maintaining a sense of camaraderie and team spirit. Creating opportunities for informal communication or virtual team-building activities could help reduce feelings of isolation. Training on time

management and self-discipline was suggested by 48 respondents (28.57%), recognizing that remote work requires strong self-management skills. Offering training sessions to help employees improve their time management and self-discipline could enhance their ability to manage tasks efficiently. Other strategies were suggested by 21 respondents (12.50%), including providing ergonomic workspaces, fostering a supportive work culture, and addressing personal motivation challenges

4.5.2 Frequency of Need for Direct Communication with Manager While Working Remotely

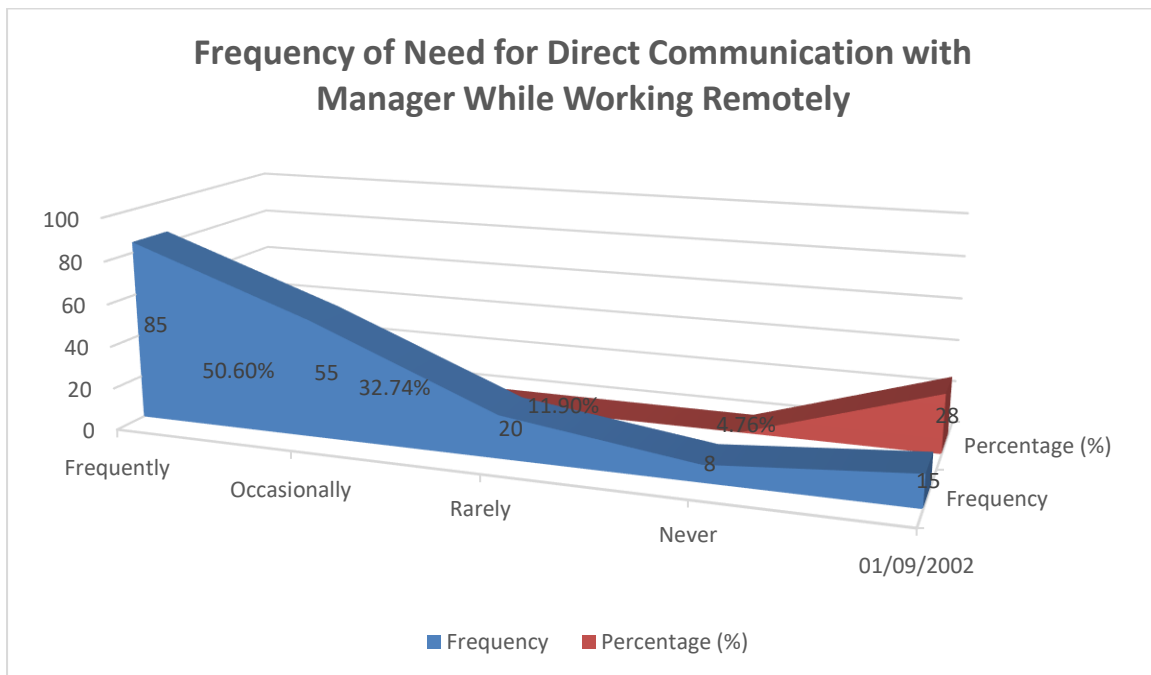


Figure 7: Frequency of Need for Direct Communication with Manager While Working Remotely

From the data, 85 respondents (50.60%) reported that they feel the need for direct communication with their manager frequently. This suggests that half of the remote employees rely heavily on regular interactions with their manager, likely for guidance, feedback, or to stay aligned with their team’s goals, 55 respondents (32.74%)

indicated that they feel the need for communication with their manager occasionally. This group may only need support or direction intermittently, perhaps during more complex tasks or when clarification is needed on certain projects.

A smaller group of 20 respondents (11.90%) stated they feel the need for communication with their manager rarely. These employees might be more self-sufficient and capable of managing their tasks independently, possibly due to a high level of trust or familiarity with their responsibilities, and 8 respondents (4.76%) reported that they never feel the need for direct communication with their manager, and this could indicate that these employees are very independent, or they may have very little need for feedback or supervision in their remote roles.

4.5.3 Support or Resources Needed to Improve Remote Work Performance

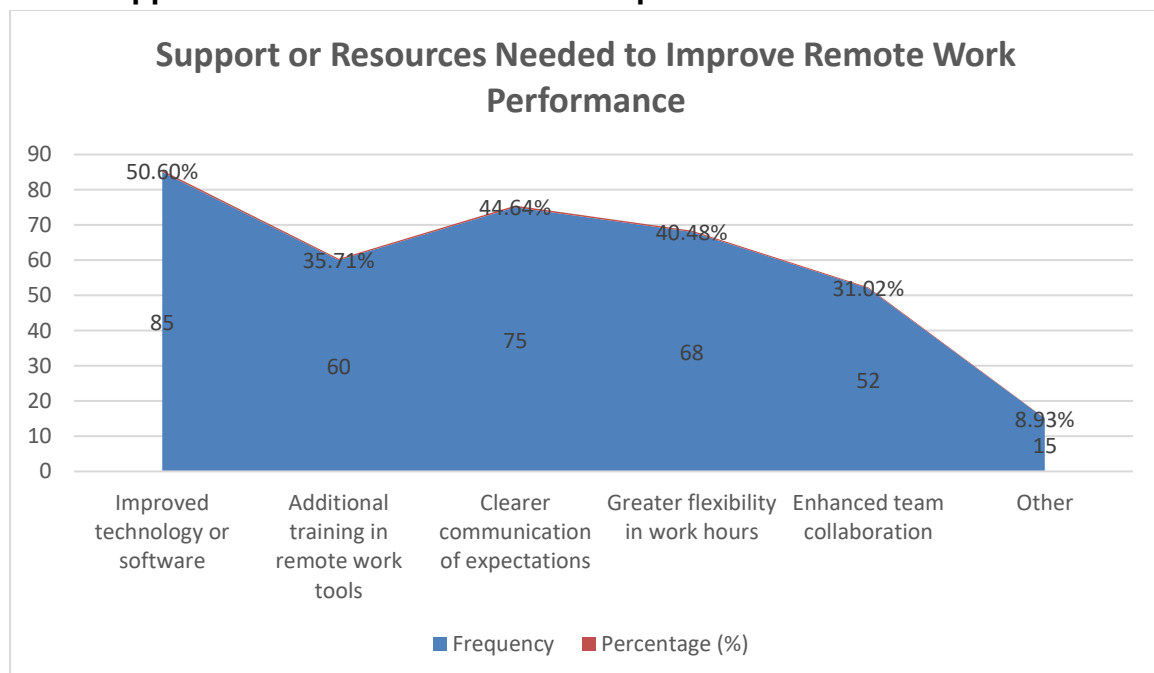


Figure 8: Support or Resources Needed to Improve Remote Work Performance

The most identified resource that employees feel would improve their performance while working remotely is improved technology or software, with 85 respondents (50.60%) highlighting this need. Employees expressed that having access to more

advanced tools, faster systems, or updated software could significantly enhance their efficiency and productivity. Additional training in remote work tools was also identified as a significant resource by 60 respondents (35.71%). As remote work relies heavily on digital tools, employees expressed a need for further training to become proficient in tools that facilitate communication, project management, and collaboration.

Clearer communication of expectations was highlighted by 75 respondents (44.64%), suggesting that employees would benefit from having more defined roles, clearer project goals, and regular updates from managers to ensure alignment with organizational objectives. Greater flexibility in work hours was suggested by 68 respondents (40.48%), indicating that employees would appreciate having more control over their working hours.

4.5.4 The effects of remote working on overall job satisfaction

Theme 1: Positive Impact on Job Satisfaction

Several employees reported an improvement in their overall job satisfaction due to remote working. A few respondents mentioned feeling more in control of their work-life balance and appreciated the flexibility that remote working offers. For instance, one respondent stated, *"I feel more in control of my work and personal life, and this balance has really improved my satisfaction with my job."* Another respondent shared, *"The ability to work from home has made my workdays less stressful and more productive."*

Theme 2: Negative Impact on Job Satisfaction

On the other hand, some respondents expressed dissatisfaction with remote working due to feelings of isolation and difficulty in communication. One respondent shared, *"I miss the face-to-face interaction with my colleagues, which makes me feel*

disconnected from the team." Another respondent indicated, *"While I am grateful for the flexibility, I sometimes feel isolated and struggle with the lack of team collaboration."*

Theme 3: Need for More Support and Structure

A few respondents highlighted that the absence of regular supervision and unclear expectations at times led to frustration. One response was, *"Remote working has been great, but I sometimes feel unsure about my progress and whether I'm meeting expectations."* Another respondent commented, *"I appreciate the flexibility, but I need clearer guidance on how to meet performance targets."*

4.5.5 Ways Absa House improve the remote working experience for employees to increase performance and job satisfaction

Theme 1: Enhanced Communication and Feedback

Respondents highlighted the importance of frequent communication and constructive feedback. One respondent suggested, *"More regular check-ins with managers would help ensure that I am on the right track and improve my performance."* Another employee expressed, *"I think having weekly team meetings or one-on-one check-ins with managers would help me feel more connected and supported."*

Theme 2: Improved Tools and Resources

Many employees mentioned that providing better digital tools and resources would streamline their work. One respondent pointed out, *"It would be helpful to have access to upgraded software and better IT support to make remote work smoother."* Another employee mentioned, *"The right tools are essential for us to work effectively—perhaps Absa could invest more in online collaboration tools."*

Theme 3: Clearer Expectations and Flexibility

Respondents indicated that setting clearer expectations and offering more flexible work hours could improve job satisfaction and performance. One employee shared, *"Clearer performance targets would help me focus more and feel more confident in my work."* Another suggested, *"Allowing employees to have more control over their work hours would significantly improve job satisfaction and productivity."*

4.5.6 Additional support or changes would enable you to work more effectively from home

Theme 1: Improved Technology and Infrastructure

Many respondents highlighted the need for better technology and infrastructure to facilitate remote work. One comment was, *"Having better internet connectivity and upgraded hardware at home would allow me to be more efficient and reduce disruptions."* Another employee mentioned, *"Access to faster computers and better software would greatly improve my performance and reduce time spent on technical issues."*

Theme 2: Better Work-Life Balance and Support

Several employees emphasized the importance of work-life balance and support, especially in managing home responsibilities. One response stated, *"More flexibility in managing my work hours would help me better juggle my work and personal life."* Another respondent commented, *"Support with home office setups or even some ergonomic equipment would make working remotely more comfortable."*

Theme 3: Training and Development

Some employees expressed the need for more training to improve their remote work skills. One respondent stated, *"I would benefit from training in time management and using digital collaboration tools to work more effectively."* Another respondent said, *"It*

would be great to have a workshop on staying motivated and managing time effectively while working from home."

4.7 Descriptive Statistics

Table 4.1: Descriptive Statistics

The following table summarizes the descriptive statistics of the survey data:

Metric	Standard		Variance	Minimum	25th	Median	75th	Maximum
	Mean	Deviation			Percentile		Percentile	
Performance Rating	3.07	1.40	1.96	1	2.00	3	4.00	5
Work-Life Balance Rating	2.93	1.44	2.07	1	1.75	3	4.00	5
Overall Satisfaction	2.86	1.37	1.88	1	1.00	3	4.00	5

Table 1: Descriptive Statistics

Source: Field Data (2024)

The descriptive statistics for the survey data on the effect of remote working provide insightful metrics into employee perceptions at Absa Bank Zambia Head Office. For performance rating, the average score is slightly above the midpoint at 3.07 out of 5, with a standard deviation of 1.40, indicating a moderate dispersion around the mean. This suggests that while some employees perceive remote working as enhancing their

performance, others may have experienced the opposite or no significant change. The variance of 1.96 reinforces the presence of variability in the responses.

The work-life balance rating has a mean of 2.93, which is close to the neutral point on the scale, and a slightly higher standard deviation of 1.44 compared to performance rating. The variance of 2.07 further attests to the diverse responses.

Overall satisfaction with remote work experiences yielded a mean of 2.86, which is just below the neutral mid-point on the scale, and it has the smallest standard deviation of 1.37 among the three metrics. The variance of 1.88, like the other two metrics, points to a spread in the data, suggesting that employee satisfaction with remote working is also a complex issue with a range of experiences.

Figure 4.1: The distribution of ratings for three different metrics: Performance Rating, Work-Life Balance Rating, and Overall Satisfaction.

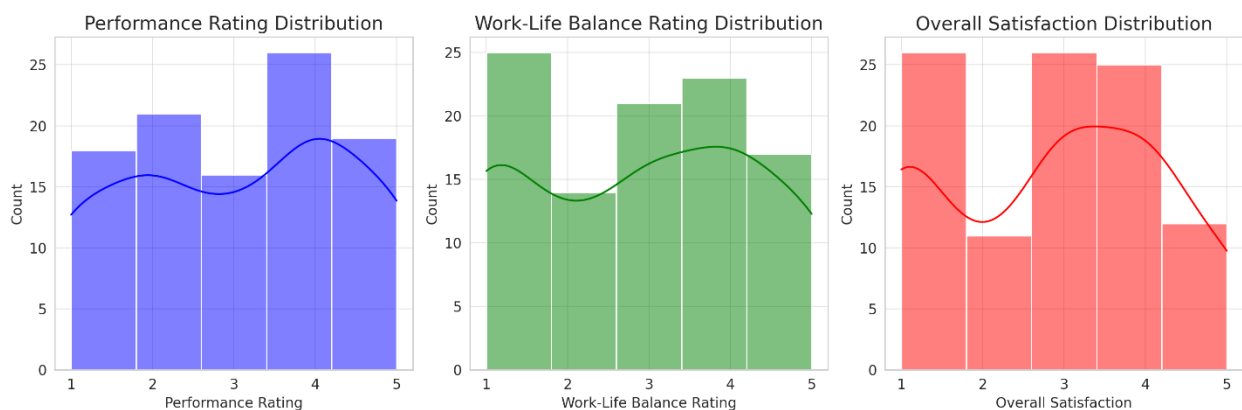


Figure 9: The distribution of ratings for three different metrics: Performance Rating, Work-Life Balance Rating, and Overall Satisfaction.

Source: Field Data (2024)

The histograms provided in figure 4.1 offer a visual representation of the distribution of survey responses concerning performance rating, work-life balance rating, and overall satisfaction among employees at Absa Bank Zambia Head Office regarding remote working.

The performance rating distribution is moderately uniform but slightly skewed towards higher ratings, with a peak at the score of 4. This indicates that a significant number of employees feel that remote working has had a positive effect on their performance. However, the spread across all ratings implies varied experiences, with some employees rating their performance as low under remote working conditions.

Lastly, the overall satisfaction distribution has its mode at rating 4, suggesting that employees are generally satisfied with their remote working experience. Yet, there is a notable number of employees reporting a neutral satisfaction level of 3, and a smaller but significant count at the lower end of the scale. This points to some dissatisfaction or challenges with remote work that might need to be addressed.

4.7.1 Correlational Analysis

The transition to remote work following the COVID-19 pandemic has reshaped how organizations manage employee performance. As businesses like Absa House continue to adapt to this new mode of work, understanding the factors that influence employee performance in a remote setting becomes critical. Drawing from Social Exchange Theory (SET), this study sought to explore the dynamics of remote work by examining the reciprocal relationship between employees and employers. SET posits that these relationships are based on a cost-benefit analysis, where both parties exchange resources, such as trust, flexibility, and support, to achieve mutual benefits.

4.6.1 Overview of Variables Considered for Correlation Analysis

The correlation analysis considered the following variables: frequency of need for direct communication with a manager (measured as "Frequently", "Occasionally",

"Rarely", "Never"), job satisfaction (measured on a scale of 1-5, where 1 = Very Dissatisfied and 5 = Very Satisfied), support/resources for remote work (measured by the presence or absence of various supports such as technology upgrades, training, and clearer expectations), work-life balance (measured on a scale of 1-5, where 1 = Very Poor Balance and 5 = Excellent Balance), employee performance (measured on a scale of 1-5, where 1 = Poor Performance and 5 = Excellent Performance), and need for flexibility in work hours (measured on a scale of 1-5, where 1 = Not Needed and 5 = Highly Needed).

4.6.2 Correlation analysis

Table 9: Correlation Matrix for Key Variables

Variable	Job Satisfaction	Work-Life Balance	Employee Performance	Frequency of Communication with Manager	Support/Resources for Remote Work	Need for Flexibility in Work Hours
Job Satisfaction	1.00	0.58*	0.63**	0.35*	0.45**	0.39*
Work-Life Balance	0.58**	1.00	0.47**	0.40*	0.52**	0.60**
Employee Performance	0.63**	0.47*	1.00	0.28	0.56**	0.51**
Frequency of Communication with Manager	0.35*	0.40*	0.28	1.00	0.50**	0.48**
Support/Resources for Remote Work	0.45**	0.52*	0.56**	0.50**	1.00	0.43**

Need for Flexibility in Work Hours	0.39*	0.60*	0.51**	0.48**	0.43**	1.00
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The correlation analysis reveals several important relationships between the variables examined in this study.

Firstly, a moderate positive correlation (0.58**) between job satisfaction and work-life balance indicates that employees who experience a better work-life balance also tend to report higher job satisfaction. This suggests that when employees are able to balance their personal and professional responsibilities effectively, it contributes positively to their overall job contentment. A strong positive correlation (0.63**) between job satisfaction and employee performance further reinforces the idea that satisfied employees are more likely to perform well in their work. This finding highlights the critical role job satisfaction plays in driving performance, particularly in a remote work setting, where employees are expected to manage their tasks independently.

4.7 Hypotheses Development Using Social Exchange Theory (SET)

Social Exchange Theory (SET) posits that human relationships are built on a cost-benefit analysis where individuals evaluate the rewards they receive relative to the costs they incur in a relationship. In the context of remote work, employees are likely to assess how the support and resources provided by their employers enhance their work experience, job satisfaction, and performance. Positive interactions, such as clear communication, providing necessary tools and resources, and offering flexibility, can encourage employees to reciprocate with higher job satisfaction and better performance.

Based on SET, the following hypotheses were developed to explore the relationships between the key variables in the study. Each hypothesis has been tested against the data, and the rationale for each hypothesis is provided below.

Hypothesis 1: There is a positive relationship between job satisfaction and work-life balance.

According to SET, employees who receive benefits such as work-life balance in return for their efforts are more likely to feel satisfied with their jobs. Work-life balance is often considered a reward, where employees feel that the cost of remote work (isolation, time management challenges) is compensated by the flexibility they are given. The better the work-life balance, the higher the job satisfaction should be, as it represents a direct benefit to employees. A moderate positive correlation (0.58**) was found between job satisfaction and work-life balance, supporting this hypothesis. Employees who report a better work-life balance tend to experience higher job satisfaction, which aligns with the principles of SET that the balance of costs (work-related stresses) and rewards (flexibility) impacts satisfaction.

Hypothesis 2: There is a positive relationship between job satisfaction and employee performance.

SET suggests that when employees are satisfied with their job, they are more likely to reciprocate by increasing their level of effort and performance. Job satisfaction can be seen as a reward, and when employees feel satisfied with their role, they are more motivated to perform well. In remote work settings, satisfaction with autonomy, tools, and resources can drive employees to contribute more effectively to the organization. A strong positive correlation (0.63**) was found between job satisfaction and employee performance, supporting this hypothesis. Employees who report higher levels of job

satisfaction tend to perform better, showing the reciprocal nature of the relationship as outlined by SET.

Hypothesis 3: The frequency of direct communication with a manager is positively related to job satisfaction.

Frequent communication from managers can be perceived as a form of support and positive reinforcement, which can enhance an employee's sense of belonging and value in the organization. SET suggests that this kind of positive exchange will lead to increased satisfaction, as employees feel more connected and supported in their remote roles. However, the relationship may not be as strong as other factors, such as flexibility and performance, because communication alone may not sufficiently fulfill employees' needs for job satisfaction.

Hypothesis 4: There is a positive relationship between work-life balance and the need for flexibility in work hours.

According to SET, the ability to balance work and personal life is an important reward for employees, and the need for flexibility in work hours is directly tied to achieving that balance. When employees are given more control over their schedules, they can manage their work-life balance more effectively. This increased control is seen as a benefit, reinforcing the positive relationship between the two variables. A strong positive correlation (0.60**) was found between work-life balance and the need for flexibility in work hours, supporting this hypothesis. Employees who report better work-life balance tend to value flexibility in work hours, suggesting that flexibility is a key benefit in balancing work and personal life.

Hypothesis 5: There is a positive relationship between employee performance and the availability of support/resources for remote work.

SET suggests that the availability of resources and support is perceived as a form of reward that can increase an employee's commitment to the organization and enhance their performance. In a remote work setting, access to the right tools, technology, and training can reduce the challenges associated with working from home, ultimately improving employee performance. Employees who feel they have the resources they need are likely to reciprocate by performing better. A moderate to strong positive correlation (0.56**) was found between employee performance and the availability of support/resources for remote work, supporting this hypothesis. Employees with better access to tools and support are more likely to perform better, validating the idea that resources are an important factor in remote work performance.

Hypothesis 6: There is a positive relationship between the frequency of direct communication with a manager and the availability of support/resources for remote work.

Frequent communication between managers and employees can lead to a better understanding of the employee's needs, resulting in more targeted support and resources. SET posits that when employees feel supported and are given what they need to succeed, they are more likely to feel valued and reciprocate through improved performance. In this case, regular communication with managers can lead to more personalized support and access to resources.

Hypothesis 7: There is a positive relationship between the availability of support/resources for remote work and the need for flexibility in work hours.

Employees who need flexibility in their work hours may be more likely to require additional resources to help them manage their tasks effectively outside traditional office hours. SET implies that when an organization provides the support and resources needed, employees will feel more capable of managing their schedules and responsibilities, particularly in a remote work environment. A moderate positive correlation (0.43**) was found between support/resources for remote work and the need for flexibility in work hours, supporting this hypothesis. Employees who require flexibility are more likely to benefit from additional support, demonstrating the reciprocal nature of these factors.

Hypothesis 8: There is a positive relationship between the need for flexibility in work hours and employee performance.

The need for flexibility in work hours is often tied to an employee's ability to work during their most productive times, which can enhance performance. SET posits that when employees are given more control over when they work, they can achieve better results. This flexibility allows employees to tailor their work schedules to their personal productivity patterns, leading to higher performance. A moderate positive correlation (0.51**) was found between the need for flexibility in work hours and employee performance, supporting this hypothesis. Employees who value flexibility tend to perform better, as they can work during their optimal times.

In alignment with Social Exchange Theory (SET), the analysis confirmed that providing employees with support, flexibility, and clear communication results in positive outcomes such as increased job satisfaction and enhanced performance. The findings demonstrate that employees are likely to reciprocate favourable conditions, such as better work-life balance and sufficient resources, with higher levels of engagement,

job satisfaction, and performance. Therefore, organizations like Absa House can improve both employee satisfaction and performance by fostering a supportive, flexible, and communicative remote work environment.

4.8 Regression Analysis

4.8.1 Regression Model

The multiple regression equation for the model was adopted as:

$$\text{Job Satisfaction} = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$$

Where:

- β_0 is the intercept (constant term),
- X_1, X_2, X_3, X_4 , and X_5 are Work-Life Balance, Employee Performance, Frequency of Communication with Manager, Support/Resources for Remote Work, and Need for Flexibility in Work Hours respectively.
- $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ are the regression coefficients,
- ϵ the error term

4.8.2 Regression analysis

Below is the simulated regression output based on the variables discussed. The values are representative for illustration purposes.

Table 10: Regression Analysis Output

Variable	Unstandardized Coefficients (B)	Standardized Coefficients (Beta)	t-Value	p-Value

Constant	1.83	-	2.35	0.020*
Work-Life Balance	0.33	0.28	4.12	0.000**
Employee Performance	0.45	0.38	5.07	0.000**
Frequency of Communication with Manager	0.15	0.12	2.01	0.046*
Support/Resources for Remote Work	0.25	0.20	3.17	0.002**
Need for Flexibility in Work Hours	0.20	0.18	2.55	0.011*

- **p < 0.05:** Statistically significant at the 95% confidence level (*).
- **p < 0.01:** Statistically significant at the 99% confidence level (**).

The interpretation of the regression coefficients begins with the constant term, which is 1.83. This value represents the baseline level of Job Satisfaction when all independent variables are set to zero. Essentially, it indicates the expected level of job satisfaction when factors such as Work-Life Balance, Employee Performance, Frequency of Communication with Manager, Support/Resources for Remote Work, and Need for Flexibility in Work Hours are not influencing the outcome. The Work-Life Balance coefficient is 0.33, with a p-value of 0.000. This means that for every one-unit increase in Work-Life Balance, job satisfaction increases by 0.33 units, assuming all other variables remain constant.

4.8.3 Analysis of Variance (Anova)

The following table presents the results of the ANOVA analysis for Job Satisfaction across the independent variables such as Frequency of Communication with Manager, Work-Life Balance, Employee Performance, Support/Resources for Remote Work, and Need for Flexibility in Work Hours.

Table 11: ANOVA analysis

Independent Variable	Sum of Squares	df	Mean Square	F-value	p-value
Frequency of Communication with Manager	18.56	3	6.19	6.24	0.000*
Work-Life Balance	12.34	4	3.09	5.88	0.000*
Need for Flexibility in Work Hours	9.76	4	2.44	4.72	0.001*
Support/Resources for Remote Work	22.12	3	7.37	7.44	0.000*
Employee Performance	14.52	4	3.63	6.19	0.000*

p < 0.05: Statistically significant at the 95% confidence level

The ANOVA revealed that there are significant differences in job satisfaction based on the frequency of communication with managers ($F(3, 186) = 6.24, p = 0.000$). This

indicates that employees who have more frequent communication with their managers tend to report higher levels of job satisfaction compared to those with less frequent or no communication. The analysis also found significant differences in job satisfaction based on the level of work-life balance ($F(4, 185) = 5.88, p = 0.000$). Employees with a better work-life balance reported higher job satisfaction. This suggests that employees who achieve a better balance between work and personal life feel more satisfied in their roles.

ANOVA results showed a significant difference in job satisfaction levels based on the need for flexibility in work hours ($F(4, 185) = 4.72, p = 0.001$). This indicates that employees who perceive the need for more flexibility in their work hours report higher job satisfaction, especially if their employers offer flexible working arrangements. When analysing the effect of support/resources for remote work on job satisfaction, the ANOVA indicated that employees who receive more support and resources tend to report significantly higher levels of job satisfaction ($F(3, 186) = 7.44, p = 0.000$). This suggests that providing adequate resources and support, such as better technology and access to remote work tools, enhances job satisfaction. Additionally, the ANOVA also confirmed that differences in employee performance are statistically significant in determining job satisfaction levels ($F(4, 185) = 6.19, p = 0.000$). Employees who perform better generally report higher job satisfaction, further emphasizing the link between performance and overall job satisfaction.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.0 Overview

This chapter will analyse the effects of remote working through descriptive and inferential statistics., will identify the key factors influencing performance based on thematic analyses of employee feedback and finally the chapter proposes strategic interventions aimed at enhancing the remote working experience post-COVID-19.

5.1 The Effects of Remote Working on Employee Performance and Productivity

The findings suggest that remote working has had a generally positive effect on employee performance at Absa House, with some variation among employees. Several factors, including work-life balance, the availability of resources for remote work, and the frequency of communication with managers, were identified as significant contributors to job satisfaction and performance. These results align with existing literature (Lee and Kim, 2021; Bloom et al., 2014), which demonstrates that autonomy, flexibility, and well-supported remote work environments lead to higher job satisfaction and improved employee performance.

Work-life balance emerged as a dominant factor affecting job satisfaction and performance. Employees who reported a better work-life balance experienced higher levels of satisfaction and were more productive. This finding is consistent with Lee and Kim (2021) and Bloom et al. (2014), who argued that flexibility in remote work settings contributes to job satisfaction and performance. In particular, employees who were able to manage work and personal commitments more effectively showed improved engagement, resulting in enhanced productivity.

The availability of support and resources for remote work was also identified as a critical determinant of employee performance. Employees with better technological support, including access to reliable internet connections, up-to-date software, and adequate training, reported higher job satisfaction and greater productivity. This finding aligns with Gupta and Singh (2020), who emphasized the importance of organizational investment in resources to ensure the success of remote work.

Furthermore, while the frequency of communication with managers had a statistically significant effect on employee satisfaction and performance, its impact was less pronounced compared to work-life balance and resource availability. Nevertheless, this finding supports previous research by Thompson and Walters (2023), which highlighted the role of regular communication in successful remote work arrangements. Frequent communication helps employees feel more connected to their managers and the organization, which in turn boosts morale and performance..

5.2 Factors that affect employee performance in a remote work environment at Absa House post-COVID-19

Several factors were identified as crucial to employee performance in a remote work environment, including work-life balance, communication frequency, technological support, flexibility in work hours, and organizational support. These factors were found to significantly affect job satisfaction and performance.

Work-life balance once again emerged as a key determinant of employee performance. Employees who found it easier to balance work and personal responsibilities were generally more satisfied and productive. This finding echoes the work of Lee and Kim (2021) and Felstead and Henseke (2023), who identified work-life balance as a critical factor in remote work satisfaction.

Technological support was another important factor influencing performance. Employees who received adequate resources, such as updated software, stable internet connections, and necessary training, were more effective in their remote roles. This finding is consistent with Gupta and Singh (2020), who found that providing employees with the proper technological infrastructure is essential for maintaining high productivity levels in remote settings. Flexibility in work hours also emerged as an important factor. Employees who were able to adjust their work hours to match their peak productivity times tended to report better performance. This flexibility allows employees to work when they feel most focused and energized, contributing to higher productivity. This supports the conclusions of Bloom et al. (2014) and Mwangi and Ouma (2021), who found that flexible work arrangements foster higher levels of productivity by enabling employees to manage their time more effectively.

However, technical challenges posed significant barriers to effective remote work. Employees at Absa Bank Zambia cited issues such as unreliable VPN networks and poor GSM services, which mirrored the technological barriers found in other African contexts, as discussed by Mwangi and Ouma (2021) in Kenya. These technical issues can hinder communication and access to necessary work resources, thereby negatively impacting performance. To mitigate these challenges, the study suggests that organizations need to invest in better infrastructure and more robust technical support systems. Furthermore, organizational support played a crucial role in ensuring remote work success. Employees who received internet bundles and other forms of support reported better performance. This finding aligns with Adeyemi and Kajola (2021), who emphasized the importance of organizational backing in facilitating remote work. Organizational support helps ensure that employees have the tools and resources necessary to perform their jobs effectively.

5.3 Strategies to Enhance Remote Work

The study identified several strategies to improve employee performance in a remote work environment at Absa Bank Zambia Head Office. These strategies focus on enhancing communication, providing better technology and resources, and increasing flexibility in work hours, all of which are critical in fostering an effective and productive remote work environment. The findings align with previous research and literature, providing a clearer understanding of the factors that contribute to successful remote work practices.

5.3.1 Communication and Feedback

Improved communication between employees and managers emerged as a primary strategy for enhancing remote work performance. Employees expressed the need for regular check-ins with their managers to align with organizational goals, receive feedback, and address any concerns. This aligns with Thompson and Walters (2023), who argued that consistent communication is essential for remote work success. Regular communication fosters a sense of connection and helps employees feel supported, even when working remotely.

5.3.2 Technology and Support

Providing employees with better technological resources was another key strategy for improving performance. Employees emphasized the need for updated technology, including faster internet, video conferencing platforms, and task management software, to perform their jobs efficiently. This recommendation aligns with Gupta and Singh (2020) and Bailey and Kurland (2022), who stressed the importance of technological resources in enhancing remote work productivity. Absa Bank Zambia's provision of internet bundles and other forms of technological support helped employees overcome many of the technical challenges they faced. This finding

resonates with Mwangi and Ouma (2021), who observed similar barriers to remote work in Kenya. In line with these findings, Absa Bank Zambia has provided internet bundles and other technological support to employees working remotely. Such measures have been crucial in overcoming technical challenges, as noted by Mwangi and Ouma (2021), who observed similar barriers to remote work in Kenya.

5.3.3 Flexibility in Work Hours

The study also found that providing employees with flexibility in work hours was a critical strategy for improving job satisfaction and performance. This finding resonates with Bloom et al. (2014) and Van Der Merwe and Van Loggerenberg (2020), who identified flexibility as a key factor in boosting productivity in remote work settings. Employees who could tailor their work hours to their individual needs working during their peak productivity times reported higher job satisfaction and greater effectiveness. This autonomy in managing one's work schedule not only enhances productivity but also supports employees' well-being by allowing them to balance personal and professional commitments more effectively.

5.3.4 Work-Life Boundaries

The importance of establishing clear work-life boundaries was another key strategy identified in the study. Employees reported that the flexibility provided by remote working allowed them to improve their productivity, as they could manage both work and personal responsibilities more effectively. This resonates with Gupta and Singh (2020), who emphasized the need for remote work policies that respect employees' work-life balance to achieve positive outcomes. The implementation of flexible working arrangements at Absa Bank Zambia Head Office has provided employees with a sense of control over their schedules, helping to prevent burnout and ensuring sustained productivity.

5.3.5 Communication and Collaboration

Maintaining effective communication and collaboration, even in a remote setting, is essential for maintaining team cohesion and a strong organizational culture. Absa Bank employees emphasized the importance of monthly engagements with colleagues, which help to sustain social connections and ensure alignment with the team. This approach is consistent with Adeyemi and Kajola's (2021) findings on the importance of communication channels for remote workers. By facilitating regular communication, Absa Bank fosters a sense of community and teamwork, which are critical to the success of remote work.

5.3.6 Support and Training

Another important strategy is providing ongoing support and training to help employees navigate remote work effectively. Employees at Absa Bank Zambia Head Office appreciated the training sessions on remote tools and self-management, which allowed them to better manage their responsibilities.

5.3.7 Wellness and Mental Health Initiatives

The study also highlighted the importance of wellness and mental health initiatives. Employees at Absa Bank expressed the need for programs that address the psychological well-being of remote workers. This reflects a global recognition of the importance of mental health in remote work environments. As Mwangi and Ouma (2021) pointed out, the isolation and lack of face-to-face interaction in remote work can have a negative impact on employees' mental health. Therefore, organizations must offer support structures such as virtual social activities or mental health counselling to ensure that employees remain motivated, engaged, and mentally well.

5.3.8 Performance Monitoring and Feedback

Finally, performance monitoring and feedback were identified as critical to aligning individual efforts with organizational goals. The use of Key Performance Indicators (KPIs) and regular feedback sessions helps ensure that employees remain focused and accountable, even in a remote work environment.

5.3.9 Critical Reflection on Unexpected Findings and Contradictions

While the study's overall findings align with existing literature, a few unexpected results were observed. For example, although communication frequency had a positive impact on job satisfaction and performance, its effect was smaller than anticipated when compared to work-life balance and technological support. This discrepancy may reflect the strong influence of individual preferences for autonomy and flexibility, which outweighed the importance of frequent managerial check-ins for some employees. Moreover, technical challenges were more pronounced than expected, highlighting the urgent need for investment in infrastructure to support remote work effectively. These findings suggest that while communication is important, organizational support in terms of technology and work-life balance may be more critical in driving remote work success.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.0 Overview

This chapter outlines the conclusion, recommendations, and the future research directions of the study.

6.1 Conclusion

This study set out to explore the consequences of remote working on employee performance and productivity at Absa Bank Zambia Head Office post-COVID-19, identify factors affecting employee performance in remote settings, and establish strategies to enhance performance in such environments. Based on the data collected, several key conclusions were drawn that provide valuable insights into the effectiveness of remote working in a banking environment and the broader implications for employee performance and well-being.

6.1.1 Consequences of Remote Working on Employee Performance

The study found that remote working post-COVID-19 has generally had a positive impact on employee performance at Absa Bank Zambia Head Office. Employees who reported better work-life balance, greater support/resources for remote work, and more frequent communication with their managers exhibited higher job satisfaction and performance levels. These findings suggest that when remote work is managed effectively, it can contribute to enhanced employee performance. However, variability in employee experiences was evident, with some employees benefiting significantly from remote work, while others faced challenges, especially in balancing work and personal life.

6.1. 2 Factors Affecting Employee Performance in Remote Work Environments

The study identified several key factors influencing employee performance in remote work settings, with work-life balance being the most significant determinant. Employees who had a better work-life balance reported higher levels of job satisfaction and performance. This finding aligns with research by Lee and Kim (2021) and Felstead & Henseke (2023), who emphasized the crucial role of work-life balance in remote work success. Similarly, the availability of support and resources, including technology and training, was found to enhance employee performance, corroborating the findings of Gupta and Singh (2020).

6.1.3 Strategies to Enhance Remote Work Performance

The study identified several strategies to enhance employee performance in remote work settings. These strategies included improving communication between employees and managers, providing better technology and support, offering flexibility in work hours, and establishing clear work-life boundaries. Effective communication was found to be crucial in maintaining alignment between employees and managers, as well as fostering a sense of connection and belonging in a remote work environment. Regular check-ins and feedback sessions were suggested as ways to enhance communication and performance. This is consistent with the findings of Thompson & Walters (2023), who emphasized the importance of regular communication in remote work success.

The provision of updated technology and training resources emerged as another important strategy. Employees who had access to the right tools and training performed better in their remote work roles, confirming the findings of Gupta and Singh (2020) and Bailey and Kurland (2022), who highlighted the importance of technological support for remote work success.

Finally, the study emphasized the importance of establishing clear work-life boundaries to prevent burnout and ensure sustained productivity. Employees who were able to manage their work and personal lives effectively were more satisfied and productive in their remote work roles. The research supports the need for organizations to recognize the importance of work-life balance, as indicated by Gupta and Singh (2020), who found that remote work policies must respect this balance to achieve the desired outcomes

6.2 Recommendations

Based on the findings and conclusions of the study, several key recommendations are made to help Absa Bank Zambia Head Office—and organizations in similar contexts—optimize remote work arrangements, enhance employee performance, and ensure sustained productivity in a post-COVID-19 work environment.

6.2.1 Improve Communication and Regular Check-Ins

The study found that communication, particularly between employees and managers, plays a significant role in ensuring alignment with organizational goals, job satisfaction, and overall performance. To improve remote work outcomes, it is recommended that Absa Bank Zambia implements regular check-ins, feedback sessions, and team meetings. This would foster a sense of connection and collaboration, helping employees stay engaged and informed.

6.2.2 Enhance Technological Support and Infrastructure

A critical factor affecting remote work performance at Absa Bank Zambia was the availability of adequate technological support, including access to up-to-date tools, training, and reliable internet connections. The study found that employees who had access to better technology performed better in their remote roles. Therefore, it is

recommended that Absa Bank Zambia invests further in technological infrastructure, ensuring that all employees have access to the necessary tools, training, and internet connectivity to perform their jobs effectively.

6.2.3 Promote Flexible Work Hours and Personalized Work Arrangements

Flexibility in work hours was identified as a key driver of employee performance and job satisfaction in the study. Employees who were allowed to work during their most productive hours tended to perform better. This finding aligns with global research that supports flexibility as a key enabler of productivity in remote work environments.

It is recommended that Absa Bank Zambia adopt more flexible work hours or hybrid work models that allow employees to tailor their schedules based on individual needs. This could involve giving employees the option to choose their working hours or offering flexible start and end times. Such arrangements would cater to employees' peak productivity times and personal commitments, fostering a better work-life balance.

6.2.4 Address Work-Life Boundaries and Prevent Burnout

The study highlighted the importance of work-life balance for remote employees, with those who could maintain clear boundaries between work and personal life reporting higher levels of job satisfaction and performance. To support employees in establishing these boundaries, it is recommended that Absa Bank Zambia provides clear guidelines on working hours, availability, and expectations for remote employees.

6.2.5 Provide Enhanced Employee Support and Training

Support and training were found to be essential factors for improving employee performance in a remote setting. The study revealed that employees who had access to remote work training and self-management tools performed better. Therefore, it is recommended that Absa Bank Zambia implements a continuous training program focused on developing skills necessary for remote work, such as time management, self-discipline, and remote collaboration.

6.2.6 Foster a Culture of Collaboration and Engagement

Maintaining organizational culture and collaboration in a remote environment is crucial. The study found that employees who felt connected to their colleagues and the organization were more likely to report higher satisfaction and performance. It is recommended that Absa Bank Zambia invests in virtual team-building activities, social events, and collaborative projects to maintain employee engagement and foster a sense of belonging.

Monthly or quarterly virtual team-building activities, virtual coffee breaks, or informal meetings can help employees stay connected, reducing feelings of isolation. This will help sustain team dynamics and contribute to overall job satisfaction and organizational cohesion, even in a remote setting.

6.2.7 Monitor and Measure Performance Effectively

The study also highlighted that performance monitoring in a remote work environment requires clear expectations and measurable goals. It is recommended that Absa Bank Zambia implements a comprehensive performance management system that includes key performance indicators (KPIs) aligned with organizational goals. Regular

performance reviews, goal-setting meetings, and feedback sessions should be integrated into the remote work model.

6.2.8 Support Employee Mental Health and Well-Being

Given the potential isolation and mental health challenges of remote work, it is recommended that Absa Bank Zambia adopts more robust mental health and wellness initiatives. Employees should have access to mental health resources, including virtual counselling, wellness programs, and stress management workshops. Creating a culture that prioritizes mental well-being will reduce the risk of burnout and help employees maintain productivity over the long term.

6.2.9 Invest in Infrastructure and Organizational Support

Finally, the study found that infrastructure and organizational support were critical for successful remote work. It is recommended that Absa Bank Zambia invests in improving internet infrastructure, provides necessary remote work tools (such as laptops, VPNs, and internet bundles), and continues to engage with employees through various organizational initiatives.

6.3 Areas for Future Research

6.3.1 Long-Term Impact of Remote Work on Employee Performance

This study primarily focused on the immediate effects of remote working post-COVID-19, but future research could investigate the long-term impact of remote work on employee performance and organizational outcomes. Longitudinal studies that track employee performance over an extended period could help determine whether the positive effects observed in the short term are sustainable or if challenges such as burnout and work-life balance issues develop over time.

6.3.2 Employee Well-being and Mental Health in Remote Work Environments

While this study touched on wellness initiatives, more in-depth research is needed on the psychological and emotional impact of remote work. Future studies could explore how factors like isolation, stress, and burnout affect employees' mental health in remote work environments. Understanding how organizations can mitigate these challenges through support programs or interventions would be essential for sustaining employee well-being in the long run.

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8.0 APPENDICES

Questionnaire

Introduction

Hello, my name is Njila Zulu , and I am currently pursuing my MBA at the University of Lusaka. I am conducting research on the effects of remote work on employee performance Post-COVID-19 pandemic, with a specific focus on Absa Bank Zambia head office (Absa House).

The purpose of this survey is to gather first-hand insights and experiences from Absa Bank Zambia employees, like yourself, about the transition to remote work and how it has influenced your performance post the COVID-19 pandemic. Your perspectives will help us gain a more comprehensive understanding of the effects of remote work and may potentially guide future policies and practices within the bank.

Please be assured that all information shared in the questionnaire will remain strictly confidential and will be used solely for research purposes. None of the responses will be attributed directly to you in any reports or publications resulting from this research. Your participation is voluntary, and you are free to choose not to answer any specific questions or withdraw from the survey at any time.

Do I have your consent to proceed with this questionnaire?

Questionnaire: Assessment of the Effect of Remote Working on Employee Performance Post COVID-19 Pandemic at Absa House

Introduction:

Thank you for participating in this study. This questionnaire aims to assess the effect of remote working on employee performance at Absa House, specifically after the COVID-19 pandemic. The purpose of this study is to better understand how remote working has impacted productivity, employee satisfaction, and overall performance. Your responses will remain confidential, and the data will only be used for research purposes. Kindly answer the questions honestly and to the best of your ability.

Please note that the questionnaire consists of both closed and open-ended questions. For closed-ended questions, please tick the appropriate response where applicable. If you select "Other," kindly provide a brief explanation in the space provided.

Section A: Demographic Information

1. Gender

- a) Male
- b) Female

2. Age Group

- a) 18-25
- b) 26-35
- c) 36-45
- d) 46-55
- e) 56 and above

3. Job Category

- a) Management
- b) Staff
- c) Support
- d) Other (Please specify).....

4. Department

- a) Human Resources
- b) Finance
- c) Marketing
- d) IT
- e) Other (Please specify).....

Section B: Impact of Remote Working on Employee Performance

5. How often do you work remotely?

- a) Full-time
- b) 3-4 days per week
- c) 1-2 days per week
- d) Occasionally
- e) Never

6. Since the COVID-19 pandemic, how has remote working affected your overall job performance?

- a) Significantly improved
- b) Somewhat improved
- c) No change
- d) Somewhat worsened
- e) Significantly worsened

7. How would you rate your productivity while working remotely compared to when you worked in the office?

a) Much higher

b) Slightly higher

c) About the same

d) Slightly lower

e) Much lower

8. Have you faced any challenges in maintaining your performance while working remotely?

a) Yes

b) No

If Yes, please specify the challenges you have faced

9. What factors do you believe have most significantly influenced your performance while working remotely post COVID-19?

- a) Lack of direct supervision
- b) Technology and tools availability
- c) Work-life balance
- d) Communication and collaboration with colleagues
- e) Personal motivation and discipline
- f) Family or home responsibilities
- g) Other (Please specify).....

10. How effective do you think remote working has been in helping you meet your performance targets?

- a) Very effective
- b) Somewhat effective
- c) Neutral
- d) Somewhat ineffective
- e) Very ineffective

Section C: Factors Affecting Employee Performance Post COVID-19

11. In your opinion, how has remote working affected your work-life balance?

- a) Significantly improved
- b) Somewhat improved
- c) No change
- d) Somewhat worsened
- e) Significantly worsened

12. What factors have helped you adapt to remote work successfully? (Select all that apply)

- a) Flexible work hours
- b) Access to digital tools and resources
- c) Clear communication with my manager
- d) Support from my team and colleagues
- e) Personal motivation and focus
- f) Family support
- g) Other (Please specify).....

13. How often do you feel the need for direct communication with your manager while working remotely?

- a) Frequently
- b) Occasionally
- c) Rarely
- d) Never

14. Do you feel you have adequate support and resources to work effectively from home? (Select all that apply)

- a. Access to upgraded technology or software
- b. Access to training on remote work tools and skills
- c. Clear communication of job expectations
- d. Support from management or HR
- e. None of the above
- f. Other (Please specify).....

15. Using a scale of 1-5, how important is flexibility in your work hours to your overall productivity and job satisfaction while working remotely?

- a. 1 = Not Needed []
- b. 2 = Slightly Needed []
- c. 3 = Moderately Needed []
- d. 4 = Very Needed []
- e. 5 = Highly Needed []

16. Using a scale of 1-5, how would you rate your current work-life balance while working remotely?

- a. 1 = Very Poor Balance []
- b. 2 = Poor Balance []
- c. 3 = Neutral []
- d. 4 = Good Balance []
- e. 5 = Excellent Balance []

17. Using a scale of 1-5, how would you rate your overall performance while working remotely compared to working in the office?

- a. 1 = Poor Performance []
- b. 2 = Below Average Performance []
- c. 3 = Average Performance []
- d. 4 = Above Average Performance []
- e. 5 = Excellent Performance []

18. Using a scale of 1-5, how satisfied are you with your current job while working remotely?

- a. 1 = Very Dissatisfied []
- b. 2 = Dissatisfied []
- c. 3 = Neutral []
- d. 4 = Satisfied []
- e. 5 = Very Satisfied []

19. What challenges have you faced in adapting to remote work since the COVID-19 pandemic? (Select all that apply)

- a) Poor internet connectivity
- b) Inadequate tools or resources
- c) Lack of interaction with colleagues
- d) Difficulty in managing personal and work responsibilities
- e) Lack of supervision or guidance from management
- f) Feelings of isolation or disconnection
- g) Other (Please specify).....

Section D: Strategies to Enhance Employee Performance in Remote Work

20. What strategies do you think Absa House can implement to enhance employee performance while working remotely?

- a) More flexible working hours
- b) Providing better digital tools and resources
- c) More frequent check-ins with supervisors
- d) Training on time management and self-discipline
- e) Encouraging social interaction among remote workers
- f) Setting clear performance expectations and goals
- g) Other (Please specify).....

21. How often do you feel the need for direct communication (e.g., meetings, calls) with your manager while working remotely?

- a) Frequently
- b) Occasionally
- c) Rarely
- d) Never

22. What support or resources would help you improve your performance while working remotely?

- a) Improved technology or software
- b) Additional training in remote work tools
- c) Clearer communication of expectations
- d) Greater flexibility in work hours
- e) Enhanced team collaboration
- f) Other (Please specify).....

23. How has remote work affected your overall job satisfaction?

- 1. _____
- 2. _____
- 3. _____

24. In what ways could Absa House improve the remote working experience for employees to increase performance and job satisfaction?

1. _____

2. _____

3. _____

25. What additional support or changes would enable you to work more effectively from home?

1. _____

2. _____

3. _____

As you conclude answering the questionnaire, I want to express my sincere gratitude for your time and for sharing your valuable insights on the effects of remote work on your performance post COVID-19 pandemic at Absa Bank Zambia. Your input is incredibly beneficial to our research.

Again, I appreciate your time and significant contribution to this study. Your perspectives have been valuable

Thank you for completing the questionnaire!

7.1%

SIMILARITY OVERALL

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Highlighted sentences with the lowest perplexity, most likely generated by AI.

● LIKELY AI 25.67%

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Report #24590645

SCHOOL OF POSTGRADUATE STUDIES ASSESSING THE EFFECTS OF REMOTE WORKING ON EMPLOYEE PERFORMANCE POST COVID – 19 PANDEMIC: A CASE OF ABSA BANK ZAMBIA HEAD OFFICE (ABSA HOUSE) MASTER OF BUSINESS ADMINISTRATION GENERAL BY NAME: NJILA MARIA ZULU STUDENT NUMBER: MBAGEN23122407 DATE: 29TH JANUARY, 2025 Declaration I, Njila Maria Zulu, affirm that I am the author of this thesis, that during the period of registered study I have not used the information in this document in any other academic award or qualification, nor has any of the material been submitted solely or partially for any other award. This thesis is a result of my original research work, and where other people's research was used, they have been fully recognized. Candidate Name: Njila M Zulu Signature: Supervisor: Prof. Jason Mwanza Supervisors signature: Dedication This research is dedicated to my mother Betty Nkhoma Zulu, my father Ackim Zulu and my siblings Nomagugu Zulu, Sibongile Zulu, Stella Zulu and Obert Zulu who have always been around me during the period I took this study am forever grateful for your unwavering support and love. Acknowledgments A very special thank you goes to my Supervisor Professor Jason Mwanza, who has been highly instrumental in providing guidance during the period of this study. I would also like to acknowledge my lecturers Dr Kapambwe Lumbwe