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The Effects of Working from Home on Employee Productivity: The Case of Nedbank Zimbabwe.

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Abstract

The Covid -19 pandemic brought changes in the workplace. Some of these changes have not been subject to research in order to gather empirical evidence on their effectiveness. The focus of this study was to investigate the effects of working from home (WFH) on employee productivity. A mixed research approach (pragmatism) was used where a sample of 100 employees out of a population of 300 from Nedbank Zimbabwe participated as respondents selected using a purposive sampling technique. Data was collected, presented and analysed using descriptive and inferential statistical methods with the aid of SPSS Version 27. The study found that working from home (WFH) is suitable during times of pandemics as it allows for social distancing and it protects employees by reducing chances of infection. It was established that working from home is not possible for certain categories of employees such as the cleaners and grounds maintenance staff to mention but just a few. The study found that the WFH strategy is effective if employees are availed with appropriate resources such as laptops, smart phones and desktops including enough bandwidth over and above training in teleconferencing skills, e-meetings and other e-management techniques. It was also a finding of this study that employees enjoyed a better work-life balance while working from home and this resulted in increased productivity and an increase in staff morale. WFH minimises pilferage, conflicts, chances of demonstrations and work disruptions. The study noted that WFH made it difficult to supervise staff and ensure that they did not break their employment contracts by taking up multiple employments even with competitors. The study recommended that in order to ameliorate the negative effects of working from home on employee productivity, it should be part of employment contracts to specify what is permissible and not during WFH. It was further recommended that working from home should be made a permanent feature within the banking sector since ICTs have overtaken the traditional methods of operation.

Key Words: Working from home, telecommuting, employee productivity, teleworking, remote working

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I. Introduction

Employee productivity, also known as workforce productivity, assesses the efficiency and effectiveness of an employee or group of employees (Vasserman & Yang, 2020). The International Labour Organization (2020) estimates that workers with occupations that are suitable for working from home and live in countries with the infrastructure that makes working from home possible are approximately 18%. This study views 18% of the world's workforce as a significant figure which can keep economies running in case of total lockdowns hence the purpose for this study.

1.1 Background to the Study

The Coronavirus pandemic (COVID-19) goes down in history as the biggest shock to the global economy since World War II which ended in 1945. It came when businesses were least prepared. In December 2019, the Wuhan Municipal Health Commission in China reported cases of pneumonia in Wuhan, Hubei Province and diagnostic tests revealed that a novel coronavirus was behind the symptoms. By the end of January 2020, the disease had spread to 18 countries besides China with cases of infection numbering 7900 (WHO, 2020). On the 11th of March 2020, the World Health Organisation (WHO) declared COVID-19 a global pandemic. WHO defines a pandemic as an epidemic which occurs globally affecting multitudes of people irrespective of the international boundaries. By the end of March 2020, many governments across the globe had declared state of emergencies, legally restricting the movements and gathering of people. Many international borders were closed and international travel was banned. Since the onset of the COVID-19 pandemic, new ways of working including working from home (WFH) also called telecommuting, teleworking or remote working have taken centre stage (International Labour Organization, 2020).

To a certain extent, United States of America and Colombia recorded huge layoffs and company closures a few weeks into the crisis (Bartik, Bertrand, Cullen, Glaeser, 2020). Hong Kong was one place which had always followed the standard practice of working in a formal office environment (Randstad Hong Kong, 2019). When the pandemic first hit Hong Kong, the first batch of employees allowed to work from home were civil servants (with the exception of those providing emergency and essential public services). Private companies such as HSBC and Standard Chartered Bank, took the initial step by allowing their back-office employees to work from home (RTHK, 2020).

In South Africa, companies such as ABSA Bank and Telkom had undertaken a response plan of remote working during the COVID-19 pandemic era with the aid of ICT. In working from home, a worker remains at home while fulfilling the necessary responsibilities of his or her job with the aid of information and communications technology (ICT). Working from home requires both employers and employees to commit to business continuity and employment with a sense of shared responsibility (Abbasi, Tarhini, Hassouna & Shah, 2020).

On 30 March 2020, Zimbabwe Government announced the first COVID-19 National Lockdown which was continuously extended with levels being moved down from Level 5, to Level 4, then Level 3, Level 2 and back to level 3 and so on until another National Lockdown which took effect on 05 January 2021 in response to the spike in COVID-19 infections and deaths in the second wave of the pandemic. As at 20 February 2021, the pandemic had spread to almost every country on earth and infected about 111, 332, 696 people and killed 2, 465, 527 people, with active cases numbering 22, 622, 783 (WHO, 2021).

In Zimbabwe, working from home was a rare practice before the pandemic. Econet, Telone, Telecel and Netone quickly made arrangements for some of their workers to work from home. Universities followed this trend by having some of their lectures conducted online. In January 2021, as the second wave of the COVID-19 pandemic hit the country, the Government of Zimbabwe responded by ordering 90% of civil servants to work from home, save for those in the country's health delivery system (Herald Newspaper 18 January 2021).

According to Jones et al (2020) various epidemiology models have been developed and simulated in many countries focusing on how social distancing measures have helped to suppress COVID-19 infections including mandatory shutdown of service industries, a shelter-in-place order, and closing of schools. These studies noted that while social distancing has been effective in alleviating the spread of the disease, measures taken by governments have had huge negative economic effect.

1.2 Statement of the problem

Modern-day customers are always in a hurry hence any delays caused by slow service as occasioned by working from home is difficult for them to tolerate. This affected clients in the banking sector where working from home was prevalent and Nedbank was no exception. Subsequently, the number of dormant accounts increased and this affected profitability, market share as well as transactional volumes. In Nedbank Zimbabwe, there were some occupations and tasks which were not practical or feasible within the working from home set up. This worrisome state of affairs in the banking sector in Zimbabwe necessitated this study. There was need for a study which gathered empirical evidence on the effects of working from home as this was a new phenomenon. There was need for a study which investigated how working from home impacted on productivity given that the evidence prevailing at the time of the study was inadequate for decision-making as it was clear that Covid-19 would be around for quite some time.

1.3 Research objectives

The main objective of the study was to investigate the effects of working from home on employee productivity with specific reference to Nedbank Zimbabwe. The specific objectives of the study were;

- i. To examine the effects of working from home on service delivery.
- ii. To assess the feasibility of using ICTs to enhance employee productivity under the working from home practice.

1.4 Research hypotheses

H1: Adapting to working from home contributed to poor company performance during the COVID-19 pandemic era.

II. Literature Review

2.1 Working from home and the role of ICTs

Peck (2015:23) argues that:

Permitting employees to work from home may even reduce firms' costs for office space and furniture. A principal risk to firms when allowing employees to work from home is a potential inability to monitor those employees to the same degree as would be possible if he or she worked in a traditional office setting.

In recent years, the nature of working from home has changed. The cost of corresponding with employers and co-workers quickly and effectively from a distance has fallen dramatically for employees (Bloom et al, 2014). The shift has been caused by the proliferation of electronic mail, electronic gadgets such as smart phones, video conferencing software, and mobile cellular communication platforms and networks which have engulfed the world (Strauss, 2011).

Employee productivity is largely influenced by the working environment. Productivity and creativity can improve under flexible work arrangements (Holzer, 2008). There are those who feel that they can work better at home and others whose productivity is better when they work from office. Battison et al. (2017) believes that productivity increases when teams are located in the same room with close workstations. Battison et al. (2017) established that face-to-face communication is the conventional way with no alternative effective channels, but things are changing. Employees working from home realise many benefits from working from home. Some of these benefits include; fewer distractions as compared to those encountered at the office. Working at home means more concentration for people and less or no distractions from other employees (Johnson, 2018). Furthermore, the office environment is considered to be more stressful than the home environment. Contradictory findings exist which reflect the negative effects of remote working on productivity which has a direct bearing on the organisation's bottom line (Dutcher, 2012). For instance, Gibbs, Mengel and Siemroth (2021) argued that from their research findings, productivity of employees working from home fell by 20%. They argued that coordination activities took most of the time and time spent in meetings increased. However, uninterrupted working periods shrank significantly.

According to Antonello et al (2020), virtual communication paves the way for bringing people together and increases educational opportunities. Additionally, online cultural resources (e.g., films, arts, libraries, and museums), educational courses, and psychosocial support programs are freely available for all individuals who have access to the internet. All these efforts aim to maintain a sense of continuity in personal and professional relationships in these difficult times.

As stated by Hamilton (2002), the office atmosphere can prove to be very stressful for employees due to unnecessary pressure from their managers. Also, employees will normally seek to please the boss hence they feel obliged to make their presence felt. However, the scenario is different when an employee is remote working as the home environment is more comfortable, with lower stress which is likely to result in increased productivity from the concerned employee. Likewise, a lot of time is saved especially for employees who stay in areas where traffic congestion is a challenge. The saved hours could be utilised in other productive tasks.

Information Communication Technologies (ICTs), are becoming less of an option and more of a necessity. This is especially evident in the construction industry (Redwood et. al, 2017). Previous researches have reported that in developing countries, the propagation of Information Communication Technologies (ICTs) has significantly improved the mode in which information is conveyed.

Beqiri (2008) claims that Information and Communication Technologies (ICTs) offer substantial benefits to many banks in Japan in which the proliferation of ICTs and their decline are being affected by security issues such as operating system design and security, lack of security awareness and training and open source issues. Therefore, from the analysis above it is much critical for Banks to consider improving on security awareness, designing better operating systems, training and multiple layer complexity to curb challenges for the future of ICTs proliferation for Bank performance as what Smith (2007) commented earlier.

ICT proliferation positively impact the social and economic development for a nation according Ncube, Hattingh and Kadyamatimba (2012). Agrees with proliferation from other authors like Gogo (2012) who harnessed the ICT proliferation advantages and they add on that any empirical studies to find the main factors of ICTs proliferation in an effort to define the best way technology growth can be used for bank performance. The view by the Independent Evaluation Group of World bank (2013) states that development can be driven by a great tool like information and communications technology (ICT). The ICT advancement is capable of improving economic opportunities for the poor, refining governance, and increasing delivery of services to the under-served. Ruhatya (2013) agrees with this when he commented that the role of ICTs increases scope of communication.

2.2 Positive effects of employees working from home on service delivery

According to the Martins and Ledimo (2015:12) service delivery is “the actual delivery of a service and products to the customer or clients”. It involves “the where, when, and how” the customer receives the service from the service provider and fairness of the service provided. The employees’ work efforts are therefore expected to be positively influenced when working from home. Business expects working from home to positively influence work effort of employees (Rupietta & Beckmann, 2016). Results of a study by Dutcher (2012) reveal that the impact of remote working can be negative on productivity of dull tasks while positive on productivity of creative tasks. According to Beland et al (2020), certain occupations were impacted more by the pandemic economically. Some workers were considered to be more exposed to disease, others work closely with co-workers while others could easily work from remote places. According to Bloom et al. (2015) overall performance of employees increases when working from home. Their research results reveal that a serene working environment contributes to higher productivity and higher work effort due to fewer disruptions. Rupietta and Beckmann (2016) supported these findings and added another crucial aspect, the frequency of working. The employees who work from home more often put in extra effort in the work they do. It is favorable to work from home as there are cost savings associated with expenses such as fuel, food and transport cost. Elimination or reduction of such costs is likely to motivate employees and improve on their productivity. Balancing work and family demands is the greatest benefit of working from home (Forbes, 2020).

2.3 Negative effect of employees working from home on service delivery

Poor employee performance often affects customer service quality in firms, as well as lack of necessary skills and training and this can result in low productivity, loss of customers, low profitability, delayed service delivery and low morale amongst staff (Mustafa & Okeyo, 2018). This notion is supported by Githiri (2015) who avers that to achieve quality customer service delivery, firms should cultivate and promote an encouraging work environment that value employee contribution in achieving the goals of delivering superior service quality. Whitaker (2010) agrees with this argument and observes that depending on the kind of service being presented, each service has a primary intervention of transforming the customer and that the client himself or herself is the principle beneficiary.

Lack of a balance between work and family demands can affect employee productivity Forbes (2020). An employee can be negatively affected by family issues at home resulting in them losing morale and his/her productivity dropping. As a way supporting the employee, employers can allow them to work from home thereby allowing them to strike a balance between the work and family demands and become more productive (Hamilton, 2002).

Dutcher (2012) believes that remote working has a negative impact on productivity of dull tasks through an experiment which he designed and conducted around creative and dull tasks. In this experiment, the researcher randomly assigned subjects to the laboratory or a location of their choice to execute their jobs. The aim was to understand the effects of telecommuting on individual productivity.

2.4 Theoretical framework

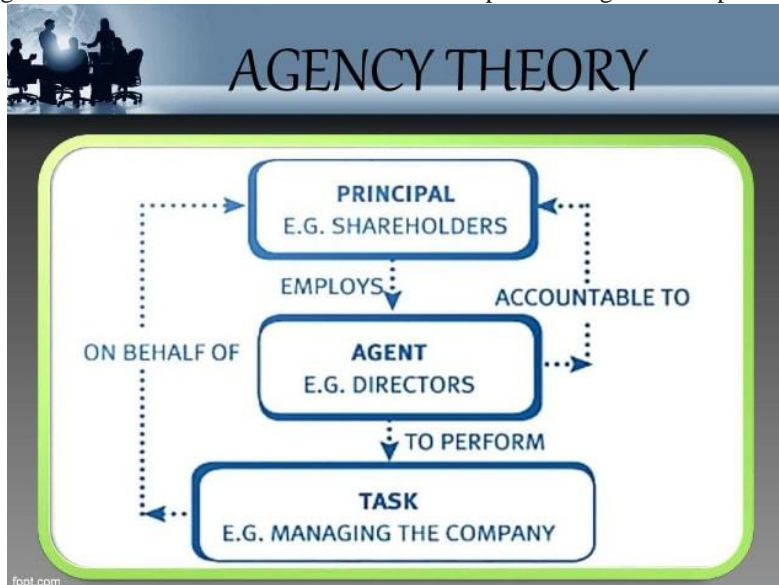
2.4.1 The Agency Theory and working from home

The Agency Theory was originated by economists such as Arrow (1971) and Wilson (1968) between the 1960s and the 1970s. The Theory is about the relationship between two people, one who delegates the work (the Principal) and the other who performs it (the Agent). It does not bother about where the work is done so long as it is done well. For instance, if the Principal delegates his computer programmers (Agents) to develop a software, the Agents can deliver the assignment from wherever they have developed it. They need not stay at the work and spend hours in an office. The Agency Theory is thus an economic concept which explains why behaviours and decisions vary between members of a group. For instance, others are need to be physically at work, others can work from home.

White (2018:3) had this to say:

Wages for individuals working from home have converged toward, and even exceeded, those of office-workers. I argue that these changes are driven by the ability of firms to monitor employees working from home... These findings support agency theory as a driver of the changes in wages and wage structure for individuals working from home.

Fig. 1: The Shareholders and Directors as Principals ND Agencies respectively



Source: images+of+the+agency+theory&tbn=isch&source=iu&ictx=1&fir=dFppf

The diagram above shows that in the Agency Theory, the Principal (shareholder) employees Directors to manage the company on his behalf as such the Directors become Agents. On the other hand, the Directors can take the role of the Principal and employ operational staff who then become agents. An Agent does the work on behalf of the Principal. The Agency Theory explains how different workers involved in doing the same job with the same goal will often have different motivations, and it goes on to look at how these different motivations can sometimes lead to varying results. The Agency Theory states that there will always be goal conflict among workers and it argues that efficiency is inseparable from effectiveness.

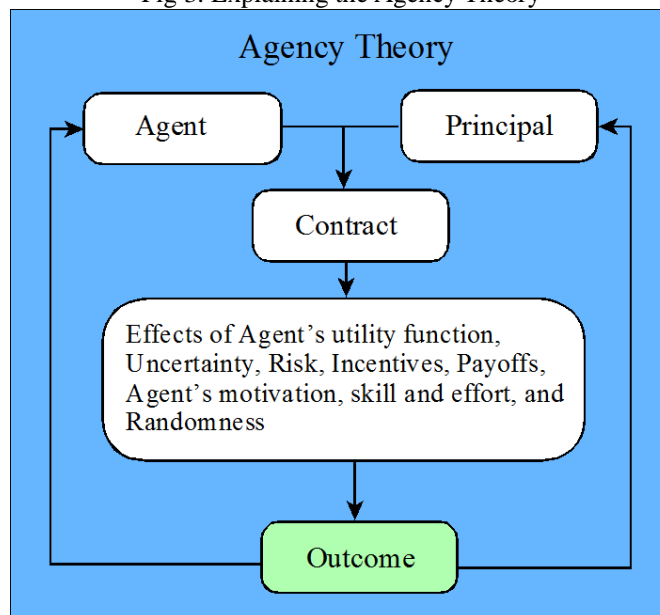
Fig 2: Illustrating the Agency Theory



Source: images+of+the+agency+theory&tbn=isch&source=iu&ictx=1&fir=dFppf

Put simply, there is potential conflict between the Principal and the Agent in that their expectations may not be the same. The Principal may target high profits, while the Agent is expecting high salaries which reduce the profits.

Fig 3: Explaining the Agency Theory

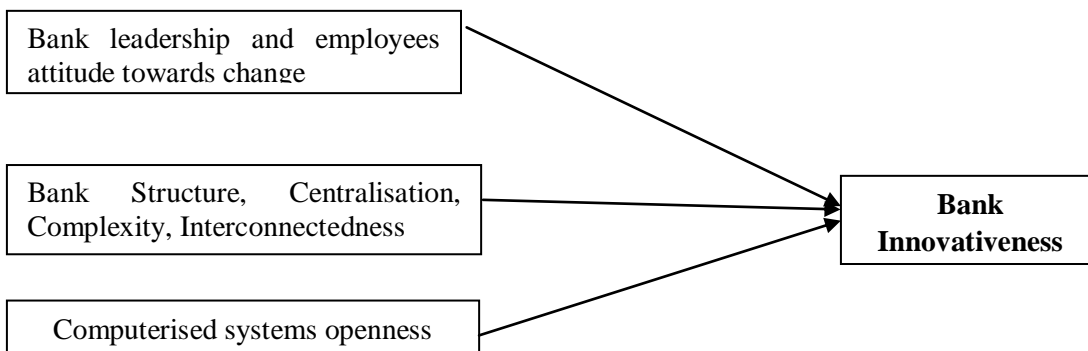


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In the work from home (WFH) paradigm, the Principal wants the Agent to perform work and the Agent shows that he/she can produce results even working from home, but the Principal argues that it is not easy to supervise staff working from their homes as they can potentially do other works which have nothing to do with the Principal’s assignment and this becomes fertile ground for conflict. Literature on working from home arrangements found that workers’ well-being increases through remote employment arrangements. This can be interpreted to mean that employees may be willing to accept reduced pay when permitted to work from home (Beauregard, 2011; Edwards and Field-Hendrey, 2002 as cited in White, 2018).

2.5 Conceptual Framework

This study in particular focuses on the use of information and communication technology for bank performance hence the need to understand the theoretical underpinnings. The degree to which bank departments are linked is also shown by interconnectedness.



Source: Researchers own creation

III. Research Methodology

This study was a mixture of Positivism and Interpretivism which Collis and Hussey (2009) calls Pragmatism. Pragmatism recognizes that there are different ways of interpreting the world and viewing research, such that no single point of view can ever give the entire picture of the multiple realities that surround any phenomenon. Thus the study chose mixed research methods which encompass both qualitative and quantitative data collection techniques where questionnaires, face to face interviews and focus group discussions were the main data collection tools.

Nedbank had 300 employees including managerial and non-managerial staff and according to Raosoft Sample Size Calculator, a population of 300 at 95% confidence level, at ±5% margin of error, a sample size of

100 for this study was considered representative. Descriptive and inferential statistics were applied to better present and analyse data with the aid of SPSS Version 27.

IV. Results And Discussions

The study achieved a 100% response rate because this study was confined to staff working for one organisation. The study was supported by company authorities and this made it easy to access staff and achieve cooperation among respondents and interviewees.

4.1 Responses from the questionnaire

Table 1: Responses on the experience on working from home (question 2a-h)

Question 2 A-H	Frequency	Percent	Valid Percent	Cumulative Percent
a) Have you ever worked from home since the onset of the COVID-19?	20	20	20.0	20.0
b) Did you develop a work plan while working from home?	5	5	5.0	5.0
c) Did you have a suitable workplace at home?	20	20	20.0	20.0
d) Did you enjoy working from home?	5	5	5.0	5.0
e) How can you describe your working environment from home?	10	10	10.0	10.0
f) What is your experience about working from home?	20	20	20.0	20.0
g) How do you rate your performance when working from home	10	10	10.0	10.0
h) Do you have the necessary equipment to work from home?	10	10	10.0	10.0
Total	100	100	100.0	100.0

Independent Sample Test

Table 2: T-test for equality of means

	Levine's Test For Equality of Variance	F	Sig.	t	df	Sig. (2-tailed)	Mean differences	Std. error differences	95% confidence interval of differences
Responses on the experience on working from home									Lower & Upper
-Equal variance assumed		340	.644	.290	18	.668	-312	-755	-1.570
-Equal variance not assumed		321	.679	.295	19	.679	-300	-741	-1.670

The Sample test above, the P-value is more than 0.05 which shows alpha level that variance of the two groups; females and males respondents are different. It can therefore be concluded that differences in means is statistically significantly different from 0. However, P-value greater than 0.05 shows that the variance of the two groups, females and males in Nedbank are the same. Therefore, from the hypothesis test it can be concluded that the probability of the hypothesis is true and the test hypothesis was accepted as no effect was observed.

Table 3: Responses on the role of ICT in employee productivity under working from home

Question 3a-d	Frequency	Percent	Valid Percent	Cumulative Percent
a) What ICT or gadgets do you require for developing your schedules	40	40.0	40.0	40.0
b) Did the organizations avail the required equipment mentioned	30	30.0	30.0	30.0
c) Do you have access to effective internet connectivity when working from home?	10	10.0	10.0	10.0
d) Do you have power back up in case of power outage?	20	20.0	20.0	20.0
Total	100	100.0	100.0	100.0

Independent Sample Test

Table 4: T-test for equality of means

	Levine's Test For Equality of Variance	F	Sig.	t	df	Sig.(2-tailed)	Mean differences	Std. error differences	95% confidence interval of differences
Responses on the role of ICT in employee productivity under working from home									Lower & Upper
-Equal variance assumed		.415	.538	.307	17	.773	-.213	.693	-1.776 -1.255
-Equal variance not assumed				-.312	17.86	.864	-.213	.696	-1.684 1.258

On the sample test above, the P-value is more than 0.05 which shows alpha level that variance of the two groups; females and males respondents are different. It can therefore be concluded that differences in means is statistically significantly different from 0. However, P-value greater than 0.05 shows that the variance of the two groups, females and males in Nedbank are the same. Therefore, from the hypothesis test it can be concluded that the probability of the hypothesis is true and the test hypothesis was accepted as no effect was observed.

Table 5: Responses on the assessment of the home-work environment

Question 4 A -J	Frequency	Percent	Valid Percent	Cumulative Percent
a) Working from home provides a better work-life balance.	10	10.0	10.0	10.0
b) Working from home reduced continuing stress.	5	5.0	5.0	5.0
c) Working from home increased money savings.	10	10.0	10.0	10.0
d) I was able to customize my work station.	20	20.0	20.0	20.0
e) I experienced less interruption working from home.	5	5.0	5.0	5.0
f) Working from home helped accommodate special needs	10	10.0	10.0	10.0
g) Working from home enabled a happier and healthier work life.	5	5.0	5.0	5.0
h) Does the use of ICT improve employee productivity when working from home?	20	20.0	20.0	20.0
i) Does your employer help your to meet internet expenses while working from home?	5	5.0	5.0	5.0
j) What other advantages did you realize by working from home?	5	5.0	5.0	5.0
k) What challenges did you encounter by working from home?	5	5.0	5.0	5.0
Total	100	100.0	100.0	100.0

Independent Sample Test

Table 6: T-test for equality of means

	Levine's Test For Equality of Variance	F	Sig.	t	df	Sig.(2-tailed)	Mean differences	Std. error differences	95% confidence - interval of differences
Responses on the assessment of homework environment									Lower & Upper
-Equal variance assumed		2.264	.178	.680	17	.475	.585	.622	-849
-Equal variance not assumed				-.746	15.343	.494	.475	.550	-1.873

On the Sample test above, the P-value is more than 0.05 which shows alpha level that variance of the two groups; females and males respondents are different. It can therefore be concluded that differences in means is statistically significantly different from 0. However, P-value greater than 0.05 shows that the variance of the two groups, females and males in Nedbank are the same. Therefore, from the hypothesis test it can be concluded that the probability of the hypothesis is true and the test hypothesis was accepted as no effect was observed.

Table 7: Responses on the assessment of productivity

Question 5 A-E	Frequency	Percent	Valid Percent	Cumulative Percent
a) How has working from home affected revenue in your area of operation?	10	10.0	10.0	10.0
b) How has working from home affected customer satisfaction?	35	35.00	35.00	35.00
c) How has working from home affected service turnaround times?	25	25.00	25.00	25.00
d) How has working from home affected profitability?	20	20.00	20.00	20.00
e) What other effects were realized on productivity due to working from home?	10	10.00	10.00	10.00
Total	100	100.00	100.00	100.00

Independent Sample Test

Table 8: T-test for equality of means

	Levine's Test For Equality of Variance	F	Sig.	t	df	Sig.(2-tailed)	Mean differences	Std.error differences	95% confidence -interval of differences
Reponses on the assessment productivity									Lower & Upper

-Equal variance assumed		4.956	139	1.3 62	16	.243	.688	.724	-824 2.199
-Equal variance not assumed				1.428	12.817	.239	-758	.674	-781 2.357

From the sample test above, the P-value is more than 0.05 which shows alpha level that variance of the two groups; females and males respondents are different. It can therefore be concluded that differences in means is statistically significantly different from 0. However, P-value greater than 0.05 shows that the variance of the two groups, females and males in Nedbank are the same. Therefore, from the hypothesis test it can be concluded that the probability of the hypothesis is true and the test hypothesis was accepted as no effect was observed.

4.2 Interview responses by Nedbank Zimbabwe employees

4.2.1 Responses on the experience on working from home

In the qualitative section of data analysis, face to face interviews and focus group discussions offered in-depth analysis on the effects of working from home. The interviewees reacted differently in commenting about their experiences. In a follow up question about the experience on working from home, Participant 1 had this to say: *“When I started working from home, I was wondering what the experience was going to be like. I discovered that working from home gives me the freedom to do my work without pressure. Once I sat down to do my work, my wife trained our children not to disturb me and I enjoyed a quiet environment”*.

It was evident from the response that working from home enables one to work without distractions and if the family is disciplined, one can accomplish tasks without difficulties.

A participant in the focus group discussion (FGD) with selected employees had this to say: *“I consider working from home as a great advantage. I work in a flexible manner without any problems as there will be no disturbance. Working from home is very good for me because I stay alone and there will be no detractions”*.

Upon such confessions, it was deduced that working from home produces quality results yet there will be no commuting costs, no traffic congestions to endure and one can use his or her precious time to do different things.

In a follow up question on how to develop a suitable work plan or schedule while working from home, A FGD participant had this to say in her narration: *“I don’t have enough resources that allow me to effectively develop a work plan at home. That being the case, my work from home is very difficult to accomplish”*.

This shows that even if the work from home arrangement will suit other employees, there will remain others who can only concentrate when they work from their work places. For this reason, working from home is not a one-size fit all.

4.2.2 Responses on the role of ICTs in employee productivity under working from home arrangements

The interviewees highlighted that technology has brought changes in employee work-related productivity. It had brought about new ways of imparting the knowledge to clients easily.

Participant 4 in face to face interviews had this to say: *“I personally feel that ICTs enable people to work from home recording more production than those who have to travel to work given the interruptions from various managers and supervisors. In offices, there are times we pretend to be working when we are not because the supervisor will be keeping an eye on you”*.

From the responses it can be revealed that technology overcomes challenges associated with manual operations whilst at the same time reduce costs and improved service delivery. Technology as presented by the interviewees changed the way employees at Nedbank conduct their daily routines and duties. In the end, this has

brought increased production, efficiency, effectiveness, quality and improved the skills and moral of employees. Rosen (2015:8) supports the benefits that have been brought about by technological advancements.

The respondents were further asked in a focus group discussion (FGD) on the ICT equipment that they require for delivering their work schedule with ease and on time while working from home. They had this to say:

“We need generous bandwidth which must be paid for so that we may use internet effectively. We need powerful laptops and connectivity to the company office so that we can print a report for the Manager while at home. We need powerful smart phones and training on e-meetings and video conferencing options that are available. Using savings derived from not requiring us to travel to a furnished office and given that we will be using our homes to do the employer’s work, we request that the employer appreciates this by increasing the salaries for those working from home”.

It was clear from the sentiments of the focus group discussions that employees had expectations which they wanted the employer to meet should working from home become a permanent feature.

4.2.3 Responses on the assessment of home-work environment

On a question on whether working from home provides a better work-life balance, Participant 5 in the face to face interviews had this to say in her narration:

“I do agree that working from home provides a better work-life balance because I feel relaxed as a mother. Imagine that I have a breast-feeding child, it was hectic to arrange that I travel back home for the breast-feeding hour and then back at work. I am now free and relaxed and my baby minder is now under my direct supervision. This has improved the health and welfare of my baby”.

From the above response, it was observed that the working from home arrangement (WFH) enables a happier and healthier work-life where they are employees who play their parental role. The rights of children to get love and time from their parents is respected.

Participant 7 added another advantage:

“While I work from home, I normally I set deadlines so that I can easily trace my work progress that will help me achieve intended goals. I personally feel that working from home increases my productivity and I am able to meet deadlines easily”.

V. Conclusions And Implications

5.1 Conclusions

- Working from home is the best method for employees to engage during times of pandemics which require social distancing as this can enable them to do their work with reduced exposure to infection and without disruptions.
- It was concluded that gadgets such as laptops, smart phones and desktop enabled the employees within Nedbank Zimbabwe to perform their usual tasks while working from home.
- Nedbank Zimbabwe employees enjoyed a better work-life balance, increased productivity and money savings while working from home.
- Working from home reduced cases of conflict, pilferage, transport costs and probability of demonstrations and this helped employees to be more focused on their work.
- While working from home, employees are able to meet their deadlines as well as increase the turnaround times of documents.

5.2 Recommendations

Based on the findings and conclusions, the study recommended the following:

5.3.1 There is need for employers to review the current banking policies, employment contracts and working conditions of bank employees as most of their roles and duties can now be done while working from home. For instance, even after the pandemic, employees can be required to report for work only two or three days a week.

5.3.2 The study further recommends that working from home by employees in banks be made a permanent feature since the ICTs have overtaken the traditional methods of operation.

5.3.3 There is need for banks to regularly conduct seminars and workshops educating their employees to fully maximize the use of ICT platforms as this would reduce the workload.

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