

The impact of teleworking on job satisfaction in the Financial Services Sector: A case of a South African Bank

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DECLARATION

I, Velile Ndlovu, declare that this research article is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration in the Graduate School of Business Administration, University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Velile Ndlovu

Signed at ...Olivedale.. On the23rd.... day ofFebruary..... 2023.....

DEDICATION

This research article is dedicated to my immediate family, specifically my kids Lesedi and Katlego. Thank you for your support and understanding throughout this journey.

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First and foremost, I thank God for granting me strength and wisdom throughout this journey.

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ABSTRACT

Even though teleworking has been around for a while, recent developments with COVID-19, which increased the rate of teleworking or working from home, led to the introduction of many employees to teleworking or working from home (WFH) for the first time. This quantitative research study used emotional support as an independent variable, job competencies as a moderator, as well as trust and equity inside a South African bank to investigate the relationship between job satisfaction with telework. A sample of 150 professionals from a South African bank make up the participants. The variables of interest are job satisfaction, emotional support, trust and equality, and finally job competencies were examined using regression and proportions analyses to determine the degree of shared variance and the strength of the relationships between them. The results of this study show that there is no significant connection between teleworking and the impact it can have on employees of a South African bank's level of job satisfaction. According to the analysis, work competence, emotional support, trust, and equity are all positively correlated with job satisfaction. There isn't much evidence to suggest that work and home borders are advantageous. Additionally, there was no statistically significant correlation between job satisfaction and having a suitable home workspace, technological aid, or training to perform the job.

Keywords: telework (working from home), job satisfaction, emotional support, equity and trust, job competencies

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CHAPTER ONE: INTRODUCTION

1.1 Introduction

The concept of teleworking has been around for several decades, dating back to the 1970s, but it has yet to gain much traction or adoption. Telework is a flexible way of working that has been around since the mid-1970s and has become increasingly popular since the introduction of information technology and communication technologies (Shin, Sawy, Sheng, & Higa, 2000). It wasn't until the early 2000s that more organizations started investing more in this regime as a way of introducing flexible working methods and ensuring work-life balance for employees. Nonetheless, it is still uncommon in several nations, including first- and second-world countries (Belzunegui-Eraso & Erro-Garcés, 2020).

1.2 Background

According to a Eurofound survey conducted in 2017, about 3 out of 100 workers worked from home on a regular basis, while only 15 out of 100 workers had ever worked from home (Ahrendt, Cabrita, Clerici, Hurley, Leončikas, Mascherini, & Sándor, 2020). Before the COVID-19 epidemic, Portugal was ranked in the middle of the pack among European nations, with a telework percentage ranging from 15% to 24% (Ahrendt et al., 2020).

In March 2020, the World Health Organization proclaimed COVID-19 a worldwide epidemic. Since then, numerous governments throughout the world have imposed strict national lockdowns or social distancing measures to halt the spread of the disease. Employers were compelled to develop flexible working arrangements because employees were instructed to stay at home and work from there if functionally practicable (Avdiu & Nayyar, 2020). As a result, there have been extraordinary changes in the workplace. For example, to stay viable in the face of the pandemic, some organizations have had to adopt teleworking, which refers to work done outside the office using Information and Communication Technologies (ICTs).

The International Labour Organization (ILO) says that the rules about staying at home made it possible for the most widespread mass teleworking experiment in history. While some organizations were already using teleworking, others had to swiftly catch up.

However, not all job responsibilities can be completed at home. Domestic workers and security guards, for example, must be present at their workplaces, whereas educators can engage in online education programs from home. Existing information, however, indicates that there are a significant number of tasks that can be completed from home for many industries, including the financial industry.

Many employees started teleworking or working from home (WFH) for the first time because of recent improvements with COVID-19. This made teleworking and WFH more common. Teleworking is a flexible work arrangement that is often used to find new employees. During the epidemic, it has become the only way for many people to keep working (Li, Ghosh, and Nachmias, 2020). People who have never worked from home before having been affected in many ways by this sudden change. Several studies on the psychological well-being of teleworking employees were conducted during the pandemic; however, there is still a need to better study the effect of telework in terms of the disadvantages introduced by blurred lines with telework, benefit associations, employee morale, job satisfaction, and so on.

In this research, the term teleworking will be used in the context of home base teleworking (HBT) or working from home (WFH). The next section will touch on literature around employee perceptions of working from home and work-life boundaries associated with teleworking, workplace learning, and psychological engagement to lay the groundwork for an investigation into how teleworking impacts employee and job satisfaction. Furthermore, the paper will elaborate on what the aim of the study is, the research question and research objections, and the contribution of the study of teleworking and job satisfaction.

1.3 Employee perception of working from home

Teleworking, which grew out of working from home, is known to have both pros and cons (Errichiello and Pianese, 2016). Many experts predicted that, from the start of the epidemic, there would be a need to migrate to remote working, recognizing the increasing frequency, and projecting the severity of this trend, and wondering what negative consequences this transformation would bring. When telework became increasingly prevalent, it became feasible to put the theories to the test, evaluate the size of the issue, and identify which drawbacks of remote work affect employees the most severely.

Still, employees' feelings are important for the future, as are the links between perceived defects and multiple employee traits, as well as the link between telework staff morale and job happiness. The difficulty of this kind of work may depend on how much or how little experience you have with working from home. The perception of problems connected with telework grows with experience in remote working, which is a scientifically interesting issue. When it comes to the cons of working from home, the authors of a study list the following:

Increasing your overall workload and dealing with professional concerns outside of regular working hours (phone calls, text messages, e-mails, online meetings) creates the impression that you are always on the job. Others refer to this phenomenon as "bringing the workplace home." Massive stress, overworking, sleeping issues, demotivation, burnout, and even sadness and a sense of purpose may occur (Fritz & Cotilla Conceição, 2021). In addition to mental illnesses, physical afflictions can create health concerns. Poor workplace ergonomics and a lack of exercise are the main contributors to these physical aspects, which include back discomfort and muscular pain.

Because people live in the same region as other household members and manage work and personal commitments at the same time, the lines between work and private life are becoming increasingly blurred. This is especially true for those whose spouses are also involved in telework. People who work from their living room or bedroom may find it tough to establish boundaries and limits for each part of their lives (Vargas-Llave, 2020). The most emphasized risks of telework in the COVID-19 epidemic, however, are feelings of isolation and loneliness (Henning-Smith, 2020a). The lockdown requirement for WFH makes people feel lonely or even socially isolated because they can't see their family, friends, or co-workers with whom they spend an average of 8 hours a day. It is hard to replace office gossip over coffee, lunch in the company cafeteria, going to work events, or having private meetings outside of work with virtual interactions.

Communication challenges develop when commercial interactions are restricted to virtual ones (Danielak, 2021). Nonverbal communication is hampered, and technical barriers exist. Communication problems can naturally lead to lower work effects (especially during cooperative activities), as well as lower creativity and productivity. When similar difficulties in communicating with superiors, a sense of powerlessness over the organization's and one's fate, and the dread of dismissal are combined, there is a

significant likelihood of demotivation, a drop in job commitment, and even despair (Henning-Smith, 2020b; MacIntyre, 2020).

1.4 Research Problem

According to Bailey and Kurland (2002), there isn't much proof that telework increases employee happiness and productivity. The link between telework and employee job satisfaction, as well as the function of telework in this relationship when compared to work-family balance and job satisfaction, has not received much investigation in the framework of COVID-2019 (Karácsony, 2021). The distinctions between male and female remote employees in terms of how they manage work and family obligations are also unclear, as is their potential relevance to professional variables like the level of work-life balance during the pandemic. As a result, it's critical to research the relationship between teleworking and job satisfaction while taking into consideration all the variables that might affect work-life balance.

To provide a more comprehensive picture of telework research, Bailey, and Kurland (2002) made the following recommendations: consider the social and organizational effects of understanding who telework affects, reconsider the reasons why people telework, and concentrate on hypotheses and connections to current organizational frameworks. This study intends to examine the social and organizational consequences of telework on workers and the present organizational structure. The study will employ a quantitative survey to gain a better understanding of these interactions in order to fill in the gaps mentioned above. In order to determine whether there is a relationship between working from home and job satisfaction and how strong it is, the study also employs a cross-sectional study at a financial institution that was one of the first to provide flexible work arrangements.

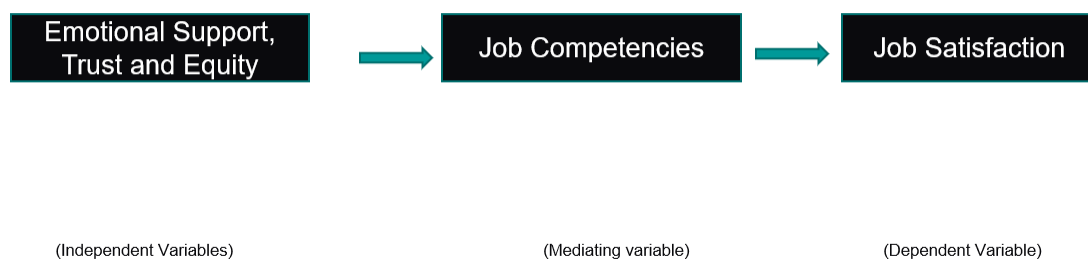
The major objective of this study is to ascertain how people's job satisfaction is influenced by their work schedules (telework vs. on-site work). The influence of participant competences, job satisfaction, and work-family balance on this relationship is highlighted. Organizations will benefit from the study's conclusions by include job satisfaction metrics when using flexible teleworking strategies.

A quantitative study employing an online survey will be done to determine whether remote work affects how contented employees are with their jobs. The variables of interest in relation to occupational happiness include job competency, equality, and support. When considering the option of working from home for employees and creating the options accordingly, businesses may be helped by understanding how working from home impacts job satisfaction and addressing the job satisfaction enablers. It will help companies determine whether allowing employees to work from home affects job satisfaction (telework).

1.5 Conceptual Proposition

The study aims to examine the connections between the following variables: employee job satisfaction, teleworking/working from home emotional conditions, trust and equity, and competencies. The purpose of the study is to determine the effect of working from home on job satisfaction with job competencies as a mediating variable.

Figure 1. Job satisfaction Conceptual Framework



Source: Developed for the study, June 2022

1.6 Research objectives

Primary objective:

- The primary objective of this study is to determine the impact of teleworking on job satisfaction through the lens of employees

Secondary objectives

- To determine the effect emotional support of teleworking on employees' morale and job satisfaction.
- To determine the link between employee trust and equity and job satisfaction when working from home
- To establish the impact of job satisfaction and job competencies when working from home.

1.7 The contribution of the study

The new study contributes to the growing corpus of research seeking to measure the link between teleworkers, job satisfaction, and the companies they serve or support. This relationship is crucial to the success of many firms that have been forced to make rapid telework changes in a short period. The knowledge gathered from this sort of study has ramifications that might have a direct impact on employee morale, productivity, and financial success of these businesses. Gender, job competencies, and emotional stability as variables provide a layer to telework impact that hasn't been looked at before.

1.8 Delimitations of the study

Since the sample would consist of people who are eligible to work from home at a single bank in South Africa, extrapolating from the results would be deceptive. Only people who have routinely worked from home at least once per week during at least the time of the Covid-19 pandemic and up until recently will be eligible to participate.

1.9 The study layout

The dissertation is divided into four parts. The first section concentrates just on the introduction and problematic statement; the second chapter focuses on a literature review of the study's major variables as well as the key subjects which gave birth to the given hypotheses. The third chapter will cover data collection and measurement methodologies, as well as sample characterization. The fourth and final chapter will focus on a discussion of findings and conclusion thoughts, stressing this study's probable limitations as well as new opportunities for future research on the issue.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This section's main objective is to review the available research on job satisfaction in connection to telework or remote work. An evaluation of the applicable literature on the subject will be provided in this chapter. The main purposes of this are to provide a general context for the study and to summarize the goals and objectives that were stated in the first chapter. The focus of the literature study will be factors that contribute to job satisfaction, which are grouped in chapter one as emotional support, equity, and trust, and lastly job competence. They will be thoroughly examined, and then there will be a discussion of the relevant theoretical framework.

2.2 Teleworking /Working from the home regime

Telework has become one of the most obvious new labour realities in recent years. Yet, the phenomenon is not new; it first emerged in the 1970s, coinciding with the development of information and communication technology (Tremblay, Paquet, & Najem, 2006), to address concerns with flexible working arrangements on an individual, social, and organizational level. Due to its complexity, there is no universally accepted definition of telework, although most definitions have two elements: a workplace other than the conventional on-site location and the use of communication tools.

Some studies consider telework to be the location or atmosphere in which people perform their jobs rather than a component of the employment itself (Bailey & Kurland, 2002). Although telework has traditionally been characterized as working from home, this definition has recently been stretched to include numerous off-site locations. Telework is defined in this study as work done from home employing telecoms such as the Internet or a computer (Kossek, Lautsch, & Eaton, 2006), allowing workers flexibility in work hours and places, and especially working from home.

There is conflicting evidence on the advantages of teleworking. On one hand, it may be detrimental, especially in terms of your job (Cerasoli, Nicklin, & Nassrelrgawi, 2016). Teleworkers, for instance, could experience social and professional alienation from the organization. According to additional research, telework is bad for employees' health

(Tavares, 2017). Telework advocates contend that it could lessen traffic and pollution in big cities while also giving equal employment opportunities to all workers entering the workforce (Baruch, 2001). It lowers employers' overall employment costs while boosting employee morale, job satisfaction, and work-family balance (Allen, Golden, & Shockley, 2015).

Employees may benefit from the perceived job flexibility associated with working from home (Clear & Dickson, 2005). Workers have a more flexible work structure, which has led to changes in supervision (workers are separated from their managers and therefore cannot be supervised directly). You are free to make your own decision. Methods and speeds of work, schedules and hours, job requirements and goals, and scope of the work are all examples of jobs.

People say that a good workspace is one of the most important things to think about when deciding whether to work from home. Studies show that if a person does not have a home office or other alternative workspace, they are unwilling to give up the option of working from the office. A home office is a separate room from the main area of the house for the home office (Iskan & Naktiyok, 2005). Greer and Payne (2014) claim that this can happen because the workplace negatively affects a person's ability to distinguish between their career and family zones, causing both domains to infringe on each other. Yet, one would counter that this was the situation until COVID-19 caused telework to increase at an exponential rate; can this still be true considering the current workplace environment?

2.3 Work conditions and job performance

Martin and Messenger (2013) looked at work commitments in terms of common factors like job performance, both in telework and traditional on-site settings. In the literature, the two most common approaches to conceptualizing work performance are performance process (behaviour patterns) and overall performance (output-based) (Demerouti & Cropanzano, 2010). Yet only measurable or highly scalable actions or behavioural patterns, such as teaching skills, building engine parts, making sales, creating software, or forming associations, are recognized as successes.

Traditionally, this has been split into two groups: performance on the task and performance in the environment. Spector and Fox (2002) say that they are self-selected,

productive activities that take place outside of the workplace and help the business run. According to some academics, counterproductive work behaviour is one more aspect of job performance. Examples include theft, drug abuse, off-the-job behaviour, and absenteeism.

Several studies in the literature on telework show a positive link between telework and the individual work performance of workers. For example, Hill and his colleague looked at the performance of 248 employees in 1998 and found that remote employees did a better job than onsite employees. Similar findings from Bloom (2014) demonstrate that Chinese travel companies' home-based contact centre agents outperformed those in the field by 13%. Through an in-depth in-subject investigation, Veiga and Kaplan (2015) discovered that teleworkers had significantly higher levels of self-assessed work performance.

Gajendran and his colleagues (2014) looked at how well people did their jobs at many different companies by using data from both employees and employers in the field. The work performance of teleworking workers (task and context performance) was proven to have a favourable influence on the workforce. According to some experts, perceived autonomy provides teleworkers with the flexibility and time management to organize work routines that are more suited to their work style.

There could be more than one reason why telecommuting and job performance go hand in hand. However, because of its isolation, telework might have drawbacks, including worse job performance (Beauregard, Basile, & Canonico, 2019). Golden and colleagues (2008) found that telework had a detrimental effect on the relationship between occupational isolation and job performance. Employees who work remotely experience social and professional isolation as well as restricted access to informal information from their co-workers, which undermines their confidence in their talents and knowledge.

These negative repercussions may also have an impact on team performance. Furthermore, several studies have found that the extent of telework can influence teleworker productivity. Full-time telework, according to Kazekami (2019), lowers work efficiency, and Riley and McCloskey (1997) highlight an optimum telework pattern to improve productivity.

In the next section, we'll look at research that focuses on certain aspects or traits that affect how happy employees are at work. As previously said, the major categories for these are moral support, trust and equity, and finally, work competencies.

2.4 Management Effect on Employee Satisfaction

When teleworking methods are used, the way the office is set up must change often, which could be a problem (Jaakson & Kallaste, 2010). The management of a remote workforce generally and the management of psycho-social distance from the workplace (colleagues, shared spaces, formal and informal connections, etc.) are among the changes (Thomsin & Tremblay, 2008). The issue with telework is that it removes workers from their supervisors' direct physical control, which might make it more difficult for an employer to supervise certain aspects of the job.

A team-based management approach has also been found to boost productivity through job satisfaction and employees' motivation to get praise from their peers, in addition to management assistance (Aliyev, 2019). Employee appreciation, knowledge on how to develop them, and encouragement might all have a big influence on how happy they are at work. The study's findings suggest that while clients should come first for employees, managers should put employees first (Sreih, Lussier, & Sonfield, 2019).

2.5 Organizational Climate

Whereas the manager's effect on employee attitudes toward work may appear to be obvious (Guhr, Lebek, & Breitner, 2019), another study looked at the broader subject of organizational climate (Mekhum & Jermstittiparsert, 2019). A "compassionate" corporate environment is related to happy employees with managers, according to the research of non-profit workers, whereas an "instrumental" culture has a detrimental effect on overall job satisfaction (Deshpande, 1996). Job satisfaction with advancements, co-workers, and managers was found to be inversely impacted by an authoritarian workplace environment. On the other hand, an "innovation" environment was linked to employees' perceptions of the business as a "good" workplace and had a significant effect on job satisfaction.

2.6 Opportunities for Advancement and Challenge

It was discovered in the research of social workers that perceived chances for advancement and job challenges have a substantial impact on job satisfaction (Judge, Zhang, & Glerum, 2020). According to one study, employees consider "interesting work" to be the most significant conceivable incentive, and it is closely connected to employee happiness (Kovach, 1995).

Managers reported better work satisfaction than non-managers in a survey of telecom employees (Abilash & Siju, 2021). Mentoring for a career was also shown to be strongly related to job satisfaction (Aryee, Wyatt, & Stohne, 1996). There hasn't been any current study on job growth that takes into consideration new advances like teleworking and COVID-19.

2.7 Emotional Support

Moral comfort has been shown to influence employee work satisfaction (Lapierre & Allen, 2006). According to a study of government employees, when role uncertainty is substantial, social cohesiveness from peers and superiors improves job happiness. Tangible prizes can sometimes reduce performance levels and building a supportive working atmosphere may reduce the need for "incentive" programs. Emotional support goes beyond just management, colleagues, rewards, and the work environment. With the teleworking regime, studying this variable becomes more interesting as more time is spent at home.

2.8 Trust and Equity

The attitudes of directors about compensation equality and recognition are highly connected to pro-organizational behaviour (Ganta, 2014). This was considered to increase work satisfaction, and trust could be influenced by management competency, ethical conduct, and organizational development techniques (Judge, Hulin, & Dalal 2012). Trust and equity are becoming a key problem in a telework environment. Several managers feel pressured into having sight or even some influence and frequent check-ins on subordinates. Employees may feel the need to always be visible, which can lead to

ineffective meetings or interactions with co-workers. Trust and equity go beyond just the relationship between management and employee; with telework, other trust and equity issues are at play.

2.9 Training and Empowerment

One study of newly recruited entry-level staff found that the quantity of training offered is substantially connected to workplace satisfaction, as well as job performance, dedication, and the capacity to cope (Hanaysha & Tahir, 2016). Another piece of research revealed that well-planned introductions and skills training lift spirits and assist people and organizations in meeting their objectives (Valmohammadi, 2012).

Money is not a good indicator of satisfaction or employee motivation, as proved by Herzberg's Motivation-Hygiene Theory (1975). While rectifying insufficient pay, poor business policy, poor supervision, or a lack of job security may lessen employee dissatisfaction, only intrinsic motivators like recognition, fascinating and challenging work, and possibilities for progress may serve to increase contentment (Valmohammadi, 2012).

The above research shows that a variety of factors influence an employee's degree of work satisfaction. While other drivers of employee happiness must be considered, the motivators of performance related to working from home or teleworking are equally essential in this study. Employee happiness and teleworking are becoming increasingly important.

2.10 Hypotheses

Based on the results of previous research on working from home and improvements in blended work models, where teleworking is expected to become the norm for most financial services firms, a pattern emerges that shows a link between the factors this study is looking at. The research points to a link between employee perceptions (job satisfaction), teleworking, and gender.

With the bank that will take part in this study, the aim is to assess whether the linkages discovered between employee satisfaction with working from home, trust and equity,

emotional support, and job competencies are still valid. The first question is if an employee's degree of pleasure is related to the work method, which in this instance is the quality of teleworking. Hypothesis 1: There will be no significant and positive relationship between job satisfaction measures and work from home. Employee happiness has been demonstrated to be directly related to flexible methods of work, such as flexible work hours and work location (Wheatley, 2017). The second question will aim to determine whether employee satisfaction has a strong, measurable connection with teleworking, regardless of whether you are male or female. Finally, despite the scant and inconsistent empirical data, the link between gender, job satisfaction, and teleworking will be investigated. Hypothesis 2: Job satisfaction and teleworking conditions will have a significant positive association with emotional support, trust and equity, and job competencies. For example, favourable work circumstances at home, flexible schedules, and so on.

2.11 Conclusion

In conclusion, this chapter has built a theoretical framework that will be used in the subsequent chapters of the study to better understand the relationship between job satisfaction and measures of job satisfaction. The next chapter will focus on methodology, followed by a chapter on results analysis and, finally, recommendations and a conclusion.

CHAPTER THREE: METHODOLOGY

3.1 The Setting

The chapter will be organized as follows: The first section will be on the introduction and hypothesis, methodology, followed by sections that will describe the sample. The last sections will look at instruments used, data collection procedures, and data analysis procedures, and lastly study limitations.

The bank established various initiatives over the past two years in support of this strategic goal. The bank is considered as one of the early adopters of the working from home or teleworking regime, and their services represent a substantial market distinction. Because of the recent rise in teleworking caused by Covid 19, mindfulness seminars are being given at all levels of the company to emphasize self-care, mental wellness, healthy

working conditions, putting employees first, and establishing a productive, high-performance working environment.

This chapter's goal is to provide and discuss the methods and processes that will be utilized to examine the following null hypotheses:

H1₀: There is no positive correlation between employee satisfaction indicators and working from home and emotional support.

H2₀: There is no correlation between measurements of working circumstances at home (working from home) and level of job satisfaction.

H3₀: There is no correlation between employee competency metrics and job satisfaction indicators.

3.2 Methodology

Methodology is the approach that the researcher will take to solve the research problem (Goddard & Melville, 2004). The nature of the phenomenon under investigation generally dictates this strategy. According to Snyder (2019), there are two kinds: positivism and phenomenology (post-positivism). The study in question will take the approach of developing knowledge by collecting facts through a survey to create an understanding of social life by grouping such information in a chain of causation. The quantitative methodology will be used for the study, which will include cross-sectional data.

3.3 Quantitative Methods

Notwithstanding their drawbacks, quantitative methods are still the preferred core technique for assessing the job satisfaction hypothesis. In quantitative research, large-scale statistical data across groups of people or an explanation of a particular event are collected (Babbie, 2020). The goal of this quantitative study is to determine the relationship between a dependent variable (variable "y") called "job satisfaction" and other variables (emotional support, equity and trust, and job competencies). Job satisfaction is anticipated to alter depending on the standard of working conditions. The main independent factors will include troubling issues, motivation, human engagement,

and managerial support (variable "x"). descriptive quantitative research methods, in which subjects are normally assessed just once, and experimental quantitative research methods, in which subjects are measured both before and after treatment. A descriptive study is used in this research to examine the relationships between the variables listed above.

3.4 The Sample

It is important to note that not all employees have the option to telework or work from home. This also holds true for employees, who are categorized as "key employees" due to the important role they play in maintaining financial stability. 3000 workers will make up the study's population, and probability sampling will be used. According to Acharya, Prakash, Saxena, and Nigam (2013), probability samples are ones in which it is unclear how likely a subject will be selected. To create a sample for quota sampling, the characteristics of respondents, such as how frequently they work from home each week, will be used. 150 bank workers were the maximum number of participants in the study.

3.5 Instruments

A survey will be used as a tool in this investigation. The primary proprietary instruments will be workers who work from home, as described above, and will be provided by the human capital department of the company taking part in the investigation. A survey, according to Krosnick (2018), is the direct gathering of data from people or organizations that we are interested in. Such information is frequently gathered via a questionnaire. The primary research tool will be a survey that asks participants about their happiness with telework. This survey is provided as an appendix to this article. The findings of this survey on job satisfaction will be collected by the researcher.

3.6 Job Satisfaction Survey

Even though the bank has put a lot of emphasis on hybrid work modes, like working from home, and other ways to make sure employees are happy and healthy, not much has been done to show how important employee happiness is when teleworking and to find ways to measure it. In this research, we will make use of the JSS proprietary scale to do a job satisfaction survey that has been changed to include questions about teleworking. The

creator of this copyrighted scale emphasizes that it can be used for non-profit educational and research purposes for free in exchange for results sharing. It is accessible in several languages online at <https://paulspector.com/assessments/pauls-no-cost-assessments/job-satisfaction-survey-jss/job-satisfaction-survey-translations/>.

The JSS survey is based on Spector's (1997) work. It looks at nine factors that affect satisfaction and gives an overall score for satisfaction. One of the nine dimensions is communication, while the other eight are: pay, promotion, supervision, fringe benefits, contingent incentives, operational circumstances, co-workers, and nature of the job. Using the original JSS as a guide, creating the questionnaire will be essential to getting insightful responses to our inquiries while considering recent developments in more work-from-home options inside the company. Each item is a compliment on a particular area of the profession, and half of the respondents gave it a good rating and the other half a negative one. Spector claims that the coefficient alphas for the JSS's internal reliability studies ranged from 0.60 for the colleague subscale to 0.91 for the entire scale (1997).

3.7 Data Analysis

Both Kowarski, Moors, and Murphy (2021) and Vaske (2019) define data analysis as "the process of dissecting bulk volumes of collected data to analyse it to understand" and "a body of methods that aid in the explanation of facts, the identification of patterns, the construction of meanings, and the testing of the three hypotheses." The data analysis plan includes understanding and presenting the data obtained from the investigation. The study's focus is still on the data analysis, which the researcher continues to analyse, scrutinize, investigate, and present in detail. The data in this study will be analysed before being presented using tables, charts, and other numerical tools. The Statistical Package for Social Scientists (SPSS) will be used to analyse the data collected for this study.

Methods

Univariate

Using the univariate method, the distribution of items on each variable will be looked at the same time. Because of the measures of central tendency, the researcher will be able to use the mean and mode to summarize data. Frequency distribution diagrams will be used to display the analysis.

Non-parametric Statistics

Non-parametric approaches are commonly used and suggested for measuring data on labels and non-numerical scales. Distribution-free tests contain no rigorous criteria and make no assumptions about the underlying population distribution. The Friedman test will be used to analyse variation among groups when the dependent variable is ordinal.

Correlation Analysis

Correlation matrix techniques deal with the co-occurrence of variables. In this study, the correlations between the variables will be evaluated using the Pearson correlation matrix. The importance of the relationship between linearly linked variables has frequently been evaluated in studies using Pearson correlation.

Multivariate Analysis

The multivariate analysis, according to Tesfaw & Fenta (2021), reveals the connections between a collection of variables with the intention of foretelling which variable would have a contingent impact on another. This numerical method is based on a design that incorporates several connectivity and dependence metrics. The captured factor is equal to or greater than sixty percent (60%) in the factor analysis technique and is subject to the dependence requirement when connection and dependency settings are combined. The use of multivariate analysis as a numerical tool in this study will emphasize the connections between variables.

Factor Analysis

Reducing the total number of objects to manageable components is the main objective of factor analysis. To put it another way, factor analysis is a method for assessing whether a lot of variables are accounted for by a similar number of incremental components (Bryman and Bell, 2007). The numerical techniques Kaiser Meyer-Olkin (KMO) and Bartlett's test of sphericity help determine the suitability of samples and information integration. The notion of variance similarity is supported by Bartlett's test for sphericity.

Multiple Regression Analysis

Multiple regression is a mathematical method for predicting how the score of the dependent variable (independent variables) will turn out. It does this by looking at the

results of several different predictor variables. In a multiple regression analysis, many predictions are evaluated against the criteria variables at the same time. According to Nusair and Hua (2010), multiple regression has evolved into a sophisticated and adaptable technique for assessing a variety of data types. It functions best when research questions are designed to address problems with probability and the study will use multiple regression analysis to examine the factor model analysis rules. rules of the factor model analysis.

3.8 Procedures and Ethics

A quantitative report will concentrate on approximation, which typically refers to the ideal features of an estimator used to estimate evidence (Babbie, 2020). Statistical approaches will be used to analyse quantitative data. Data from a research dataset, such as the JSS survey results, will be loaded into programs such as Excel and the statistical application SPSS, allowing for the creation of tables and charts to assess findings. The initial step in studying a job satisfaction dataset will be to look at the top-level observations employing descriptive and inferential statistics like mean, median, and mode. A prediction test will be performed to examine the null and alternative hypotheses. The null hypothesis asserts that the two samples are not statistically significant. The alternative hypothesis, on the other hand, is the counterpart of a hypothesis of quantitative research. Moreover, significant tests such as the t-test, f-test, z-test, chi-square test, and so on will be employed as quantitative procedures in quantitative analysis (Jost, Drewelow, Koziol, & Rylander, 2019). These techniques will also be used to identify statistical significance.

Ethics will play a critical role in conducting this study, and approval from the company will be obtained before the dissemination of the survey. There will be no processing of personal information to ensure that employee privacy is always protected while conducting the study.

3.9 Limitations

There are some limitations to the study. For starters, the sample size is insufficient to generalize the results to the whole financial sector or business, and the method utilized is cross-sectional, so the same study at a different point in time may generate different results. Second, because the sample is unrepresentative, the use of quota sampling, a type of non-probabilistic sample size, restricts the generalizability of the findings to the population. Third, the study will be conducted in a bank or a single organization, also known as a mission-driven business. Given the disparities between different types of organizations, extending the results to other industries should be done with caution.

3.10 Conclusion

This chapter places a lot of attention on the methodology that will guide the study, namely job satisfaction and working from home. Included in this was a description of the quantitative procedures to be used in the study, the design of the research study's sample, the use of job satisfaction survey questionnaires as data collection instruments, and the statistical data analysis techniques to be used. The chapter concluded by reviewing the methods, research validity, and ethical considerations that affected the study.

The findings of the statistical analysis will be presented in the next chapter, and they will be discussed and interpreted considering the theoretical foundation provided in the literature review.

CHAPTER 4: RESULTS AND DISCUSSION

4.1. Introduction

The previous chapter concentrated on the methodology, instruments, and procedures used in the current study on job satisfaction and working from home. The research methodology, population, and sample size for the study were all described. The following section will present the results of the job satisfaction survey as well as an analysis of the results based on the hypothesis presented in Chapter 2.

These research objectives will be analyzed using the findings of a study conducted within a South African bank. The research objectives will be thoroughly examined in the results section.

The primary objective is:

The main goal of this study is to find out how teleworking affects job satisfaction from the employees' point of view.

The first section will look at the sample, the sample's demographics, and the sample's characteristics. This is done so that the context of the topic being analyzed is clear. Sections after this will look at this study's descriptiveness, reliability, and validity.

4.2 The Sample and Response Rate

The study was conducted in a South African bank, and data from 93 of 150 respondents were analyzed using the Statistical Package for Social Sciences (SPSS) software. There were no questionnaires distributed manually and all questionnaires for the study were distributed online. 150 questionnaires were distributed online, and 93 responses were received, yielding a 62% response rate. The summary of the questionnaires distributed is shown in Table 1 below.

Table 1. Responses

Response	Number
Online Distribution	
Number of Distributed Questionnaires	150
Number of returned responses	93
Number of opted out respondents	10
Number of no responses	47
Manual Distribution	
Number of Questionnaires	0
TOTAL Questionnaires	150
TOTAL Response Rate	62%

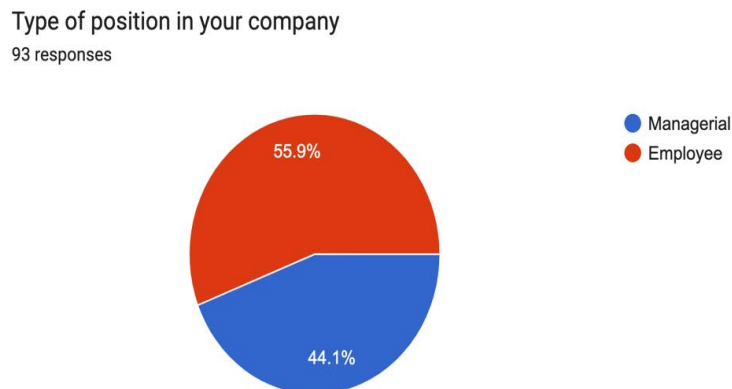
Table 2 and Figure 2 compares the respondents against the sampling framework discussed in chapter 3. The comparison between managerial and normal employees shows the respondents somewhat reflect the desired sample and population as outlined in the previous chapter. On the population size of 150, 27% of this population is in managerial positions/category and the normal employees seems to be slightly above with a percentage of 35%.

Table 2. Study Sample Employment Category

Employee Type	Population	Study Sample	% Of Total Sample	Sample Method
Managerial	150	41	27%	Quota Sampling
Employee	150	52	35%	Quota Sample
Totals		93	62%	

Source: Author's own research

Figure 2. Sample Size Employment Category percentage



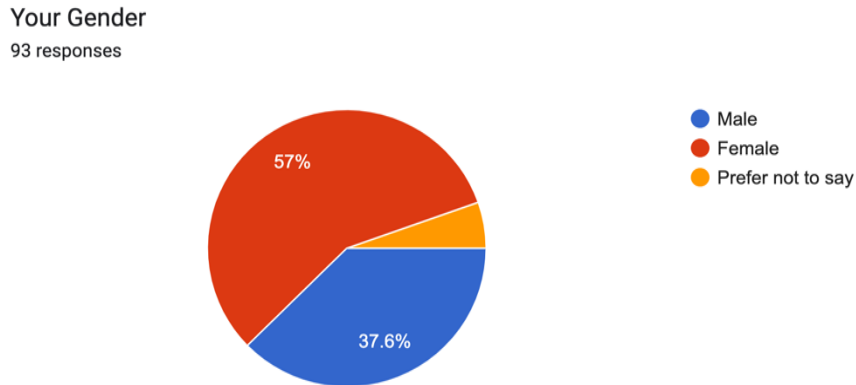
Source: Author's own research

4.3. Sample Characteristics

There was obvious skewedness of the gender distribution in the with Female respondents making up 57% of the sample. Male respondent was just below 38% and about 5% of the sample size preferred not to say. Figure 3 below depicts the gender distribution.

4.3.1 Gender distribution of the respondents

Figure 3. Gender Distribution

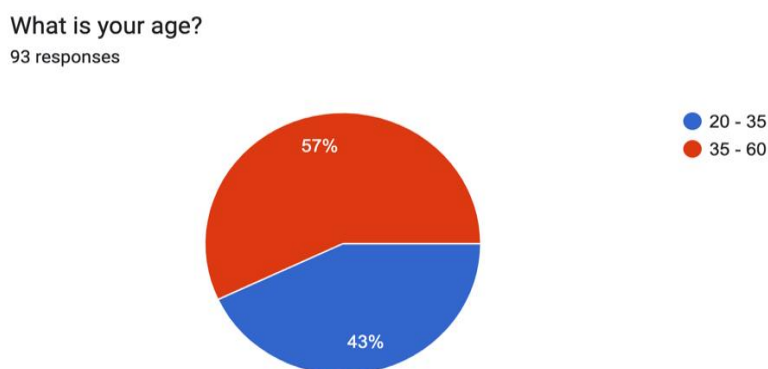


Source: Author's own research

4.3.2 Age distribution of the respondents

Figure 4 depicts the sample age distribution. The sample size depicts that more respondents were between the ages of 35 and 60, making up 57% of the respondents. Whereas the remaining respondents were between the ages of 20 and 35, making up 43% of the total respondents.

Figure 4. Age distribution



Source: Author's own research

4.3.3 Marital Status and Family Setup

Most respondents said they were married. As seen in the figure below, around 45% of respondents are married, while approximately 38% are single. There were others who

opted not to state anything, but they were the minority as compared to married, single, and divorced replies. Respondents with children made up 65% of the overall number of respondents, while those without children made up 35%.

Figure 5. Marital Status and Family Setup

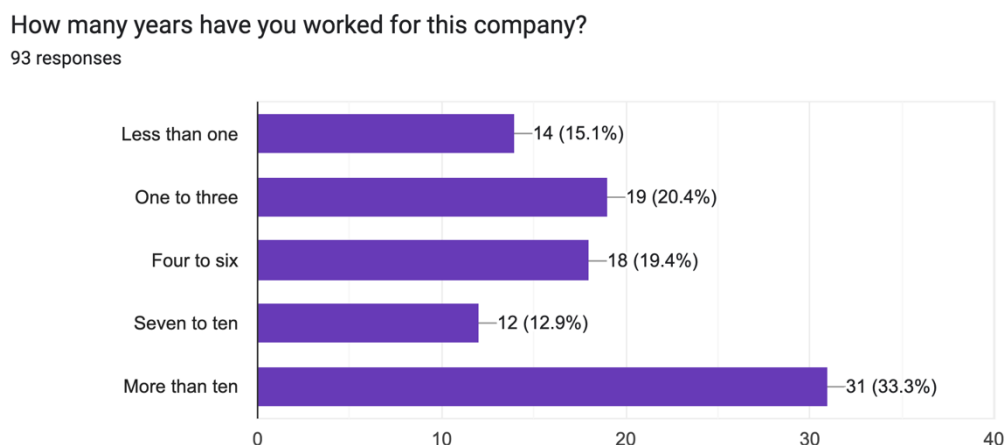


Source: Author's own research

4.3.5 Duration of respondents in the current organization/current company

Respondents who had been with the organization for more than ten years made about 30% of the total, while those with one to three years made up roughly 20%. The percentage of employees who have been with the organization for less than one year was 15%, while those who have been there for four to six and seven to ten years were 19% and 13%, respectively.

Figure 6. Years in the current occupation



Source: Author's own research

4.4. Reliability and Validity of the Study

4.4.1 Reliability

In this study, Cronbach's alpha was utilized to test the internal consistency or reliability metric that was used to evaluate a group of scale items or test items. It Cronbach's alpha determines the dependability of multiple-question Likert scale surveys (Tavakol & Dennick, 2011). It is computed by adding the scores from each scale item and comparing them to the overall score for each observation. It is computed by adding the scores from each scale item and comparing them to the overall score for each observation. Cronbach's alpha is calculated as $\alpha = \frac{n(X^2 - \sum i^2)}{X^2}$, where n is the number of items, X^2 is the variance in the overall test score, and i^2 is the variance in the item. The average covariance is divided by the average total variance in the computations.

Cronbach's alpha for the job satisfaction survey is shown in Table 3, which includes 13 questions divided into three categories: emotional support, equity and trust, and job competencies.

In the current study, Cronbach's alpha values for emotional support, trust and equity, and work competences are 0.89 (see Table 3). The Cronbach's alpha values found in this study are in the same range as those found in other studies of job satisfaction, as will be briefly explained below. As the table below shows, Cronbach's alpha values of more than 0.8 show that something is very reliable.

4.4.1.1 Emotional Support

In a study by Yee, Kee, and Radzi (2022) on job satisfaction and emotional support, the study found a Cronbach's alpha of 0.909 for both variables, indicating a high level of consistency. Cronbach's alpha is an internal consistency statistic that analyses how effectively test items measure the same construct (Tavakol & Dennick, 2011). It is frequently used to assess the dependability of Likert-type scales for evaluating attitudes, emotions, views, personalities, and behavioural descriptions. A high alpha value provides little indication of a research instrument's dependability. This is also supported by a separate study by Suleman, Syed, Mahmood, and Hussain (2020), which discovered a substantial association between work satisfaction and emotional support, hence supporting the study's validity. According to research, leadership support improves individual performance and work satisfaction (Suleman et al., 2020).

4.4.1.2 Trust and Equity

In research evaluating job satisfaction, trust and equality done by Dobson, Lepnurm, & Struening (2005), they discovered that the Cronbach's alpha score between job satisfaction, trust and equity is 0.86, which is extremely significant. This score indicated a high level of reliability. Employees' work happiness, organizational trust, and desire to leave the job are all connected factors that may be compared (Zhang, Chen, Wang, Li, Li, & Liu, 2022).

4.4.1.3 Job Competencies

Researchers have investigated the validity and reliability of the link between job skills and job satisfaction many times. According to research, competence is associated with work satisfaction, professional dedication, and organizational commitment. Furthermore, management skills have been linked to teachers' job satisfaction and work dedication. Cronbach's alpha was found to be strong between work competence and job happiness, with a reliability coefficient of 0.923 and comparable values in other investigations. According to research, expertise has a substantial impact on work happiness.

Table 3. Reliability Coefficients

CRONBACH'S ALPHA SCORE FOR JOB SATISFACTION AND WORKING FROM HOME

	VALUES
Number of Questions	13
Sum of the item variances	24,6268933
Variances of the total score	137,661464
<u>CRONBACH'S ALPHA SCORE</u>	<u>0,88953084</u>

Source: Author's own research

4.4.2 Validity of the Study and Normality Test

The extent to which the data or results of a research method represent the intended variable is referred to as measurement validity. Methods and results must be valid for the research findings to be useful and applicable in a variety of settings. Validity is how well

a method measures what it is supposed to measure. Researchers figure this out by looking at the reliability and validity of the measurements.

In this investigation, a normality test was used to see if the sample data came from a population with a normal distribution. It will be used to validate the assumptions of statistical tests. The Kolmogorov-Smirnov test and the Shapiro-Wilk test, a probability statistical test of normality intended to detect deviations from normality, were employed to assess normality. The p-value from a t-test represents the likelihood that the sample data findings happened by chance. This study's p-values were greater than 0.05 ($p > 0.05$) and statistically insignificant, showing strong evidence for the null hypothesis.

4.5 Results

The next part presents the findings about the relationship between job satisfaction with working from home and non-emotional support, trust and equity, and employment pay. The results are shown in the tables and charts below, and they will be analysed in connection with the null hypothesis and alternatives offered in Chapter 2.

4.5.1 Descriptive statistics for Job Satisfaction, Emotional Support, Trust and Equity and Job Competencies.

The averages and standard deviations for job satisfaction, emotional support, trust and equity, and job competence are shown in Table 4 below. The standard errors for all independent variables are between 0.1 and 0.16, which are very low values. The standard error is a measure of the difference between a sample estimate and the real population value (Ilola, 2018). It reveals how much sample means are expected to deviate from the population mean when measured in the original units; fewer standard errors in this research suggest that the sample mean is more accurate and closer to the population.

Meanwhile, the skewness in the results of the study, a combination of fewer variables having negative skewness, shows that the tail of the distribution extends to the left, indicating more large values. It is vital to notice that there are numerous positive values for Kurtosis; these high values for kurtosis suggest a more peaked distribution than typical. The descriptive table below displays standard deviations near 1, suggesting that

the data points in a collection are concentrated around the mean. There are a few standard deviations greater than two, but they are not numerous. The current study's standard deviation findings show that the values are clustered near the mean, indicating that the data points for those few variables were grouped around the mean.

Table 4. Descriptive statistics

	Mean	Standard Error	Median	Mode	Standard Deviation	Sample Variance	Kurtosis	Skewness	Range	Min	Max	Sum	Count
<i>Job Satisfaction</i>	3.731182796	0.128954316	4	5	1.243590392	1.546517064	-0.704420933	-0.649513581	4	1	5	347	93
<i>Working Relationships</i>	4.086021505	0.109885309	4	5	1.059695547	1.122954652	1.215392436	-1.23893295	4	1	5	380	93
<i>Team Support</i>	4.053763441	0.117800466	4	5	1.136026555	1.290556335	0.978483466	-1.289310757	4	1	5	377	93
<i>Organisational Culture</i>	4.139784946	0.110875851	4	5	1.069247987	1.143291258	1.336927095	-1.320906507	4	1	5	385	93
<i>Management Support</i>	4.150537634	0.115375109	4	5	1.112637256	1.237961664	1.277623582	-1.41740717	4	1	5	386	93
<i>Morale</i>	2.784946237	0.145727257	3	2	1.405342774	1.974988312	-1.20263654	0.272755347	4	1	5	259	93
<i>Training and appropriate working condition</i>	4.139784946	0.113994371	4	5	1.099321904	1.208508649	1.168140826	-1.336813042	4	1	5	385	93
<i>Ability to work alone (technical ability)</i>	4.279569892	0.109576079	5	5	1.056713439	1.116643291	1.746259787	-1.545748157	4	1	5	398	93
<i>Work/Home Boundaries</i>	3.580645161	0.138720006	4	5	1.337767289	1.789621318	-1.096971648	-0.44082774	4	1	5	333	93
<i>Ability to work alone</i>	3.924731183	0.127217644	4	5	1.226842529	1.50514259	0.032881041	-1.008788616	4	1	5	365	93
<i>Productivity when working from home</i>	4.064516129	0.119221461	4	5	1.149730135	1.321879383	0.336119415	-1.093175836	4	1	5	378	93
<i>Advancement Opportunities</i>	2.397849462	0.15068783	2	1	1.453180806	2.111734455	-0.922801376	0.68510456	4	1	5	223	93
<i>Rewards and Recognition</i>	2.419354839	0.152371452	2	1	1.469417073	2.159186536	-1.164853436	0.561010117	4	1	5	225	93

Source: Author's own research

4.5.2 Correlations and Regression output between Job Satisfaction and Emotional Support

The first null hypothesis we formulated in chapter three about the relationship between employee job satisfaction indicators associated with working from home and emotional support. Below is the null hypothesis and it is alternative. Table 8 is displays correlation between job satisfaction and indicators for emotional support, equity and trust and job competencies are depicted.

H₀₁: There is no statistically significant relationship between employee satisfaction indicators and working from home and emotional support.

H_{a1} There is statistically significant relationship between employee satisfaction indicators and working from home and emotional support.

A Pearson correlation analysis was used to look for relationships between the many factors that make up emotional support. Most correlation coefficients were smaller than 0.65, showing that work satisfaction and emotional support had a positive correlation.

Table 5. Regression output Job Satisfaction and Emotional Support

SUMMARY OUTPUT

Regression Statistics					
Multiple R	0,65513023				
R Square	0,42919562				
Adjusted R Square	0,39639077				
Standard Error	0,96617388				
Observations	93				

ANOVA					
	df	SS	MS	F	Significance F
Regression	5	61,06576844	12,2131537	13,0832981	1,6906E-09
Residual	87	81,21380145	0,93349197		
Total	92	142,2795699			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95,0%	Upper 95,0%
Intercept	0,26095	0,490188712	0,53234599	0,59584336	-0,7133531	1,23525314	-0,7133531	1,23525314
Working Relationships	0,05661465	0,13017202	0,43492179	0,66469615	-0,2021163	0,31534563	-0,2021163	0,31534563
Team Support	0,04660436	0,162778177	0,28630597	0,77532445	-0,2769349	0,37014362	-0,2769349	0,37014362
Organisational Culture	0,28474117	0,225514556	1,26262877	0,21009648	-0,1634934	0,73297576	-0,1634934	0,73297576
Management Support	0,40130039	0,190910845	2,10203037	0,03844122	0,02184442	0,78075637	0,02184442	0,78075637
Morale	0,07382602	0,073914456	0,99880349	0,32065985	-0,073087	0,220739	-0,073087	0,220739

Source: Author's own research

When attempting to analyze the link between work satisfaction and emotional support and determining if the real value of the coefficient is zero (no relationship). For Hypothesis testing, a statistical test was applied as depicted in the above regression results Table 5.

Most independent variables grouped under emotional support results have very high P-values (> 0.05), implying that one cannot conclude that the explanatory variable affects the dependent variable (emotional support), and thus these are insignificant P-values, apart from management support, which has $P=0.05$ (4%). The adjusted R-squared, which evaluates variance in a multiple regression model and aids in determining goodness of fit, was 0.39. This number is much less than one, suggesting that the predictors enhance the model less than predicted. This lower corrected R-squared in this present study suggests that there may be crucial additional input factors that were omitted from the model.

4.5.3 Correlations between Job Satisfaction and Trust and Equity

The second null hypothesis we formulated in chapter three is focused on the relationship between employee Job Satisfaction indicators associated with working from home and Trust and Equity Below is the null hypothesis and it is alternative. Table 6 displays descriptive statistics between job satisfaction and indicators for trust and equity, whilst the correlation coefficients are depicted in Table 8.

The findings revealed a favorable relationship between work satisfaction and trust and equality. Correlation coefficients for predictors ranged from 0.5 (for capacity to work from) to 0.67 (for work/home boundaries). The correlation coefficients were moderately positive.

H₀₂: There is no correlation between employee perceived equity and trust and job satisfaction indicators.

H_{a2}: There is statistically significant relationship between employee perceived equity.

Table 6 Regression output Job Satisfaction and Trust and Equity

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0,33808125							
R Square	0,11429893							
Adjusted R Square	0,08444384							
Standard Error	1,18992572							
Observations	93							
ANOVA								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	3	16,262403	5,420801	3,828456874	0,012494625			
Residual	89	126,0171669	1,41592322					
Total	92	142,2795699						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95,0%</i>	<i>Upper 95,0%</i>
Intercept	2,09808202	0,498277241	4,21067198	6,07584E-05	1,108015752	3,08814828	1,10801575	3,08814828
Productivity when working from home	0,32126906	0,108457603	2,96216265	0,00391711	0,105766113	0,53677201	0,10576611	0,53677201
Advancement Opportunities	0,0203342	0,120966642	0,16809761	0,866887898	0,220023938	0,26069234	-0,2200239	0,26069234
Rewards and Recognition	0,11512951	0,119241825	0,96551285	0,336904261	0,121801451	0,35206048	-0,1218015	0,35206048

Source: Author's own research

Except for productivity associated with working from home, which had a P value of less than 0.05 (4%), many predictors grouped under trust and equity regression results have very high P-values (> 0.05), implying that one cannot conclude that the explanatory variable affects the dependent variable (emotional support). Only 8% of the variance in a multiple regression model was evaluated using adjusted R-squared, which assists in establishing goodness of fit. This value is significantly less than one and extremely near to zero, indicating that the predictors improve the model less than projected. This lower corrected R-squared in this study shows that important new factors were removed from the model.

4.5.3 Correlations and Regression output between Job Satisfaction and Job competencies

The correlation results demonstrate a very little but discernible positive relationship between employee work satisfaction and job abilities as predictors. The correlation for most variables is less than 0.5, indicating a positive but small relationship between job happiness and job competencies when working from home. The hypothesis and related hypothesis listed below will be statistically tested using the results from Table 7.

H₀₃: There is no correlation between job competencies when working from home and level of job satisfaction.

H_{a3} There is statistically significant relationship between job competencies when working from home and level of job satisfaction.

As seen in the above regression table, there are very high P values for job satisfaction and predictors (job competencies). Work limits had the sole significant P value in the research, at $P = 0$.

Table 7. Regression output Job Satisfaction and Job Competencies

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0,72736868							
R Square	0,5290652							
Adjusted R Square	0,50765907							
Standard Error	0,87259019							
Observations	93							
ANOVA								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	4	75,2751689	18,8187922	24,7155961	9,897E-14			
Residual	88	67,004401	0,76141365					
Total	92	142,27957						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95,0%</i>	<i>Upper 95,0%</i>
Intercept	0,34811302	0,39702336	0,87680741	0,38297859	-0,4408875	1,13711352	-0,4408875	1,13711352
Training and appropriate working conditions	0,02285704	0,16333408	0,1399404	0,88902688	-0,3017351	0,34744919	-0,3017351	0,34744919
Ability to work alone (technical ability)	0,26225176	0,17090403	1,53449721	0,12849499	-0,0773841	0,6018876	-0,0773841	0,6018876
Work/Home Boundaries	0,44630048	0,08277273	5,39187825	5,7894E-07	0,28180707	0,61079389	0,28180707	0,61079389
Ability to work alone	0,14474321	0,09244953	1,5656457	0,1210207	-0,0389808	0,32846722	-0,0389808	0,32846722

Source: Author's own research

As seen in the above regression table, there are very high P values for job satisfaction and predictors (job competencies). Work limits had the sole significant P value in the research, at $P = 0$. On training and adequate working circumstances, the other variable had very high P values up to $P > 0.8$. The p-values larger than 0.05 imply that the data in this study is insufficient to show a population impact between job satisfaction and job abilities.

Table 8. Correlation coefficients for job satisfaction

	<i>Job Satisfaction</i>	<i>Working Relationships</i>	<i>Team Support</i>	<i>Organisational Culture</i>	<i>Management Support</i>	<i>Morale</i>	<i>Training and appropriate working conditions</i>	<i>Ability to work alone (technical ability)</i>	<i>Work/Home Boundaries</i>	<i>Ability to work alone</i>	<i>Productivity</i>	<i>Advancement Opportunities</i>	<i>Rewards and Recognition</i>
Job Satisfaction	1												
Working Relationships	0,46313502	1											
Team Support	0,52583231	0,528831123	1										
Organisational Culture	0,60894954	0,574442934	0,83489507	1									
Management Support	0,634448	0,671093736	0,72447957	0,850088005	1								
Morale	0,09095122	0,129337082	-0,08118766	-0,05211267	0,048734998	1							
Training and appropriate working conditions	0,53663515	0,549397492	0,568354287	0,695228106	0,746853285	-0,06476	1						
Ability to work alone (technical ability)	0,5623644	0,550988515	0,566833764	0,734639406	0,740385771	-0,00299	0,85489491	1					
Work/Home Boundaries	0,669802	0,493436984	0,429827579	0,542956699	0,532148129	0,136521	0,52071209	0,50673516	1				
Ability to work alone	0,49954802	0,372904857	0,509865349	0,513553783	0,51005194	0,03464	0,53174189	0,55300231	0,46402449	1			
Productivity	0,30114494	0,334410252	0,52160156	0,576139289	0,587111291	0,00868	0,51737867	0,6023096	0,45593611	0,4967	1		
Advancement Opportunities	0,14402982	0,090470026	-0,05918714	-0,08514861	-0,01727642	0,579916	-0,08281922	-0,0519844	0,26567641	0,0231	0,08205625	1	
Rewards and Recognition	0,15753287	0,039405999	-0,04621039	-0,09997812	-0,05897725	0,638936	-0,12415852	-0,0203231	0,10702274	0,0298	0,01598086	0,704931038	1

Source: Author's own research

4.5.5 Variances Analysis (ANOVA)

Analysis of variance is a highly effective statistical approach for data analysis. The ANOVA method was utilized in this study to compute and analyse a variety of parameters. Table 9 below displays the results from Single Factor ANOVA and will be discussed in this section.

Table 9. Summary: Anova - Single Factor

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Job Satisfaction	93	347	3,7311828	1,54651706
The frequency of communication from leadership is sufficient.	93	390	4,19354839	1,17952314
Working Relationships	93	380	4,08602151	1,12295465
Team Support	93	377	4,05376344	1,29055633
Organisational Culture	93	385	4,13978495	1,14329126
Management Support	93	386	4,15053763	1,23796166
Morale	93	259	2,78494624	1,97498831
Training and appropriate working conditions	93	385	4,13978495	1,20850865
Ability to work alone (technical ability)	93	398	4,27956989	1,11664329
Work/Home Boundaries	93	333	3,58064516	1,78962132
Ability to work alone	93	365	3,92473118	1,50514259
I look forward to returning to the office full time	93	239	2,56989247	2,5086489
I need to feel safe returning to the office full time	93	342	3,67741935	1,67741935
Productivity when working from home	93	378	4,06451613	1,32187938
Advancement Opportunities	93	223	2,39784946	2,11173446
Rewards and Recognition	93	225	2,41935484	2,15918654

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	653,731183	15	43,5820789	28,0106492	7,6147E-70	1,673181109
Within Groups	2290,30108	1472	1,55591106			
Total	2944,03226	1487				

Source: Author's own research

Analysis of variance is a highly effective statistical approach for data analysis. The ANOVA method was utilized in this study to compute and analyze a variety of parameters. The F-value in the current study is notably high at 28, indicating that the means of three or more independent groups are not equal. If the associated P-value in the one-way ANOVA above is less than 0.05, we reject the null hypothesis. In a one-way ANOVA, a p-value of zero and a high F-value imply that the null hypothesis should be rejected.

4.6 Discussion of the Results

4.6.1 Discussion of the results pertaining to Job Satisfaction and Emotional Support

A previous study (Aazami, Shamsuddin, Akmal, and Azami, 2015) found that there was a strong link between work satisfaction and psychological discomfort, as well as four physical problems. The emotional support of leadership or management is a strong predictor of job satisfaction, and emotional self-regulation is linked to job satisfaction through affective experience. Borne 2020 defines job satisfaction as any mix of

psychological, physiological, and environmental factors that make a person feel good about his or her job. Pohl and Galletta (2017) found a strong link between management's emotional support and job satisfaction, and Kennedy-Jones, Cooper, and Fossey (2005) found that workers value and seek mental health care at work to improve their job satisfaction.

But in the current study, the emotional support regression coefficient for management is only 0.4. This shows that job satisfaction and emotional support are only somewhat related. The study's findings regarding how strong and in which direction these two parametric variables move are not very convincing. R-squared and Adjusted R-squared reveal relatively low values that are not near one, indicating that the model may have overlooked crucial elements that explain the association between work satisfaction and emotional support as a predictor. Control elements in job satisfaction, such as the comfort of your home, flexible working circumstances, removing tiny daily difficulties such as driving to work, the physical work environment, and psychological job satisfaction aspects, may have aided in better understanding the model.

In the conceptual framework from the first chapter, emotional support was made up of working relationships, team support, organizational culture, support from management, and morale. All of these variables had P values that were very high in the study's regression model, which meant that the model wasn't statistically significant. The following null hypothesis demonstrates that there is no statistically significant relationship between job satisfaction and management support when working from home, and based on the result, we fail to reject the null hypothesis below:

H01: There is no statistically significant relationship between employee satisfaction indicators and working from home and emotional support.

4.6.2 Discussion of the results pertaining to Job Satisfaction and Trust and Equity

According to Thoms, Dose, and Scott (2002), employees' opinions of their level of accountability are connected to their work satisfaction. Other elements that contribute to job satisfaction include the treatment of all employees at all levels, compensation/benefits, trust in senior leadership, and a sense of belonging (Lee, Esen, &

DiNicola, 2017). According to Lee et al. (2017), performance-related remuneration is also correlated with work satisfaction, commitment to the organization, and confidence in the organization. Furthermore, studies have demonstrated that trust in coworkers modulates the association between authentic leadership and job happiness. Finally, perceived equity and leadership have been linked to employee happiness.

In the earlier chapters, a conceptual model was shown that showed how advancement opportunities, employee recognition and incentives, gender, and organizational culture all contributed to trust and equity. Despite previous research on these variables and their significant relationship with job satisfaction, The results revealed that, when combined with working from home, there is no statistically significant relationship between job satisfaction and trust and equity. Both the P-values and adjusted R-squared (8%) were significantly low. The correlation coefficients observed were all positive but very moderate, not indicating a strong positive relationship between job satisfaction and trust and equity. The results fail to reject the null hypothesis as stated earlier:

H02: There is no correlation between employee perceptions of equity and trust and job satisfaction indicators.

The results depict that there is no significant relationship between job satisfaction and trust and equity.

4.6.3 Discussion of the results pertaining to. Job Satisfaction and Job Competencies

Berlian (2018) discovered in statistical analysis a link between competency, job satisfaction, and organizational commitment. Khan, Masrek, and Nadzar (2015) examined the link between competence, job satisfaction, and commitment to work practices, discovering that job control influenced job satisfaction. Job satisfaction is defined as any combination of psychological, physiological, and environmental factors, and the influence of competency and job control on employee performance can result in lower job satisfaction, Nikolajevaite & Sabaityte (2016)

Despite previous research indicating a favorable and strong association between job satisfaction and job competencies, there is no statistically significant relationship between job satisfaction with working and job competencies in the current study. It is important to note that the P-values for most variables included in job competences in the previous chapter conceptual model were significantly high, implying that the model is insufficiently strong. These p-values (> 0.05) indicate that the data is insufficient to show a population effect. This suggests that neither the null hypothesis nor the study's findings are statistically significant. The only variable that suggested that the model was strong enough was "work/home boundaries," which came in at $P = 0$, and the associated correlation coefficient was also strong at 0.67.

4.7 Conclusion

The present chapter provides an overview of the study's principal findings. The findings section was created to demonstrate and provide full context for the data contained in the sample. This started with sample characteristics, then descriptive statistics, and finally data reliability and validity were examined on the online questionnaire that was utilized for this study. After establishing reliability with well-known statistical techniques, the chapter examined descriptive statistics and predictors' strengths in characterizing the movements in the dependent variable, which were highlighted in the part that described the key findings. The major findings revealed that there were no statistically significant correlations between working from home and job satisfaction, trust and equality, emotional support, or job skills. The next chapter will look at the study's conclusions, recommendations, and limitations.

CHAPTER FIVE: CONCLUSIONS, RECOMMENDATIONS, AND LIMITATIONS

5.1 Introduction

Working from home can improve work satisfaction among bank employees (Brunelle & Fortin, 2021). According to research, appropriate home workspaces, mental health, and work-family conflict are all issues that might affect job satisfaction while working from

home. On the one hand, it allows for greater flexibility in job performance, but it can also lead to isolation and unhappiness due to a lack of social contact (Brunelle & Fortin, 2021). Working from home during the COVID-19 epidemic has also been associated with lower job satisfaction because of work-family conflict and worry.

5.2 Conclusions on the primary objective: To determine the impact of teleworking on job satisfaction through the lens of employees

According to the findings of this study, there is no substantial association between teleworking and the influence it can have on job satisfaction for workers at a South African bank. According to self-determination theory, teleworking can boost job satisfaction by offering autonomy and control over one's work environment (Brunelle & Fortin 2021); yet research has found no substantial beneficial association between work and home boundaries. Furthermore, having an appropriate home workplace, technical assistance, and being trained to execute the job had no statistically significant link with job satisfaction.

Based on the above findings the following recommendations are made:

- Even though socioeconomic status wasn't part of the conceptual model, socioeconomic status may need to be added as a moderator in future research that looks at the link between remote work and awareness of health and well-being and job satisfaction.
- The study should be expanded to a larger sample and other South African banks to get as close to the population as possible when it comes to the relationship between teleworking and job satisfaction.
- Even though the practice of teleworking is not new, the widespread adoption, which was accelerated by COVID-19, is only 3 years old. Future studies should examine the teleworking phenomenon by comparing the experiences bank employees would have had when working from the office, working from home (teleworking), and the hybrid working model (which most companies are only implementing now).

5.3 Conclusions on the secondary objectives: To determine the relationship between job satisfaction and emotional support, trust and equity and lastly job competencies.

According to the results of this study, the relationship between emotional support, trust, equality, work competence, and job satisfaction is not very strong. When it comes to the strength and direction of these parametric variables, the study's results aren't very surprising. R-squared and Adjusted R-squared values are relatively low and not close to one, indicating that the model may have overlooked important factors that explain the relationship between job satisfaction and emotional support as a predictor. Control aspects of job happiness like working from home, flexible working conditions, getting rid of small obstacles like driving to work, the physical work environment, and psychological aspects of job satisfaction could have been better understood if the model was better understood.

Based on the above findings, the following recommendations are made:

- The focus of future research should be on the idea that hybrid employees are happier than those who work in an office setting. Remote work may help you find a better balance between work and life, which can lead to a more satisfying job. However, your home environment must be good for this to work.
- Future studies should also look at predictors that are control factors when it comes to working from home. These may include time savings from not driving to work and being stopped in traffic, greater flexibility in choosing your working hours, and more time spent being careful about health and suitable meals rather than grabbing whatever is available in the rush to get to the workplace as predictors of job satisfaction with working from home.
- Researchers should keep looking at how professional development, emotional intelligence (EI), and job satisfaction affect the relationship between job participation and employee satisfaction.

5.4 Contribution of the study

Researching the factors that affect job satisfaction and the benefits of working from home should raise employers' knowledge of the work conditions that promote job satisfaction

and, consequently, encourage work-family balance. This study will assist both employees and employers in creating a better combination of working conditions to reduce work-family conflict (WFC) brought on by increased teleworking and extended hours, as well as the emotional exhaustion that comes with overworking staff. Understanding the factors that influence remote work and job satisfaction can help people and businesses create a better work-life balance, which will improve socioeconomic well-being.

5.5 Limitations

The job satisfaction and working from home survey conducted in this study was an institutional study, which means that the respondents are from a single South African bank; hence, the applicability to practice is confined to staff working for this specific bank. Furthermore, the sample size should be enlarged to include additional South African banks or financial organizations. Additionally, the survey instrument was designed using closed-ended statements; for the future inquiry, it is suggested that the respondents' replies be recorded on a scale and include a broader sample size to capture employees working for different banks, ranging from the top-tier bank to other smaller consumer or retail banks where working from home is not fully available to all staff members, e.g., branch employees in a bank.

5.6 Recommendations

Future research on job satisfaction and telecommuting has several potential directions. First, future studies may consider the effects of emotional intelligence, socio-economic disparity in telework capacity, work-family conflict, and job satisfaction in addition to the factors that have been explored as part of this research. Second, future research on job satisfaction and working from home can consider work-to-family enrichment and family-to-work enrichment, as recommended by Benhura and Magejo (2021). Thirdly, it would be interesting for future researchers to include organizational culture and organizational structure when studying the relationship between working from home and job satisfaction because organizational culture has a significant impact on employee perception and corporate performance in general. Fourthly, a broader view of employee job satisfaction as they work from home will be offered by expanding the study across industries and jurisdictions, such as developed countries versus underdeveloped countries, and may also

help to identify how cultural differences may have influenced the relationships between the variables in this study. Lastly, I urge researchers to consider shortened workweeks or four-day workweeks and see how productivity dynamics, improved work-life balance, and the interplay of factors evolve over time.

5.7 Conclusion

Teleworking at a bank in South Africa can have an influence on job satisfaction, work-life balancing, financial well-being, mental health, and life satisfaction in both positive and bad ways. The isolation associated with long-term WFH, on the other hand, might limit social contact both within and outside of work, increasing the likelihood of dissatisfaction. Furthermore, there is a scarcity of research on the impact of teleworking on worker productivity in South Africa's banking.

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Appendices

The Questionnaire

Student Name: Velile Ndlovu (1281187)

Supervisor Name: Dr Appiah

Year: 2022/2023

https://docs.google.com/forms/d/e/1FAIpQLSdsU4e6U6S1ftIB8RSo7xPqQR-7bx9e2wMt1_kXmHCTQ5yn6g/viewform?usp=sf_link

Section One

The questions below ask about your bank and your personal profile. Please tick the appropriate box.

1. Your Gender:

Female	
Male	

2. What is your age:

20-35	
35-60	

3. What is your marital status?

Married	
Not married	
Divorced	

4. Do you have kids?

Yes	
No	

5. Type of position in the company

Managerial	
Employee	

6. How many years have you worked for this company?

Less than 1	1 - 3	4 - 6	7 - 10	More than 10

7. Does your job involve client-facing activities?

Yes	
No	

8. Does your company allow teleworking (working from home)?

Yes	
No	

9. Does your company allow flexible working schedule?

Yes	
No	

10. Did you require IT support from your company, during teleworking (working from home)?

Yes	
No	

11. Are you able to finish your tasks during the working schedule? *

Yes	
No	

12. How do you evaluate your work Performance during teleworking in comparison with working from the office? *

Higher	
The same	
The same	

Section Two

This section poses dichotomous questions (**Yes or No**) on general perceptions, availability of technology and infrastructure support. Please circle or tick the appropriate box(es).

General perceptions, on availability of technology and infrastructure support in your company			
13	The company offers full access to teleworking technologies	Yes	No
14	The company has the necessary infrastructure, but it is rarely used	Yes	No
15	The company has the infrastructure, but does not use it	Yes	No
16	The company does not offer any technical support	Yes	No

Section Three

The following questions relate to employee's experience of working from home. Based on your experience and perceptions, please circle or tick the appropriate number (**"1"** = *strongly disagree*; **"2"** = *disagree*; **"3"** = *neutral or neither agree nor disagree*; **"4"** = *agree* and **"5"** = *strongly agree*).

Emotional Support						
17	The frequency of communication from leadership is sufficient	5	4	3	2	1
18	The quality of communication from leadership is adequate.	5	4	3	2	1
19	It is easy to reach teammates and team leaders anytime	5	4	3	2	1
20	I feel supported and trusted by your team leader and by the organization					
21	I feel supported and trusted by leadership	5	4	3	2	1

Job Competencies						
22	All the equipment and remote tools required to complete your work are available and accessible	5	4	3	2	1
23	I have necessary technology to perform my work activities at home	5	4	3	2	1
24	In general, the community encourages me to use electronic banking	5	4	3	2	1
Work-life balance (Job Satisfaction)						
25	I have a good work-life balance	5	4	3	2	1
26	I find it easy to “turn off work mode” at the end of the day	5	4	3	2	1
Trust and Equity						
27	I feel as productive at home as you are at the office	5	4	3	2	1
28	I look forward to returning to the office	5	4	3	2	1
29	I feel that working from home has negatively impacted my career progress	5	4	3	2	1
30	I feel that working from home has negatively impacted my rewards	5	4	3	2	1
31	I need to feel safe returning to the office					
32	Working from home has negatively affected my social interactions	5	4	3	2	1

End of the Questionnaire

Thank you for taking the time to complete this questionnaire.

Consent:

The self-completion survey on Teleworking (working from home) and Job Satisfaction.

You are invited to take part in a web-based online survey about job satisfaction and telework (working from home) at a South African bank. The primary goal of this research is to assess the impact of teleworking on job satisfaction through the lens of employees. This research project is conducted by Velile Ndlovu in the fulfilment of a Masters in Business Administration degree at the Wits University Business School. This survey should take no longer than 10 minutes to complete.

Please keep in mind that your participation in the survey is entirely voluntary, and you may opt-out at any time. There are no known risks associated with participating in this study. Your responses will be kept strictly confidential and used solely for the purposes of the study.

Do you consent to participate in this study?



☒ Multiple choice

☐ Yes



☐ No

