



**Critical success factors and challenges in adopting remote
working in a selected bank in South Africa**

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DECLARATION

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ABSTRACT

The COVID-19 pandemic significantly accelerated the global shift toward remote working (RW) and work-from-home, redefining organisational structures and employee experiences. In South Africa, the traditionally office-based banking sector has begun adopting hybrid remote work models as part of its digital transformation. While benefits such as higher productivity and improved work-life balance are well-documented internationally, unique local barriers, including gaps in digital infrastructure, managerial resistance, and employee adjustment challenges, remain significant. To better understand the practical and theoretical implications, the researcher used job satisfaction theory, organisational theory, and work-life balance frameworks to examine these challenges within the context of RW. The study investigates critical success factors and challenges of remote work adoption in a selected South African bank, focusing on insights from both junior and senior managers. A qualitative design underpins this research, drawing on primary data from online semi-structured interviews with 10 bank managers of varying seniority. Insights were collected about technology readiness, organisational culture, communication, and support systems. The research proposed a tentative contribution to current RW literature due to the dynamic interplay between technological infrastructure, leadership adaptability, organisational culture, employee well-being, and continuous capability development. The main limitations of the study include its focus on a single banking institution, which may limit generalisability, and the potential for participant and researcher bias. Nevertheless, the findings provide actionable recommendations for managers and policymakers seeking to implement sustainable RW models in emerging markets.

Keywords: *Remote Working, Work from Home, Hybrid Remote Work, Work-Life Balance, Digital Technology, Organisational Practices*

GLOSSARY OF TERMS

4IR	Fourth Industrial Revolution
EE	Employee Engagement
EU -	European Union
FSCA	Financial Sector Conduct Authority
IT	Information Technology
ICT	Information and Communication Technology
ILO	International Labour Organisation
HW	Hybrid Working
RW	Remote Working
SA	South Africa
SARB	South African Reserve Bank
VPN	Virtual Private Network
WFH	Work from Home

TABLE OF CONTENTS

ACKNOWLEDGEMENTS	iii
ABSTRACT	iv
GLOSSARY OF TERMS	v
TABLE OF CONTENTS	vi
LIST OF FIGURES	xi
LIST OF TABLES	xii
CHAPTER ONE: INTRODUCTION AND BACKGROUND	1
1.1. Introduction	1
1.2. Background to the research problem	1
1.3. The research problem	2
1.4. The research aims	3
1.5. The research objectives	3
1.6. The research questions	4
1.7. The research aims	4
1.8. Motivation of the study	4
1.9. The significance of the study	5
1.10. A brief research methodology summary	6
1.11. The scope and focus of the study	6
1.12. The structural outline of the research study	7
1.13. Conclusion of the chapter	7
CHAPTER TWO: LITERATURE REVIEW	9
2.1. Introduction	9
2.2. Definition of main concepts	11
2.2.1. Remote working (RW)	11
2.2.2. Work from home (WFH)	12
2.2.3. Hybrid working (HW)	13
2.2.4. Other forms of remote work	13
i. Flexible (Ad-hoc) remote work	13
ii. Mobile / On-the-go work	14
iii. Telecommuting (satellite work)	14
iv. Remote freelance / Gig-based work	14

v.	Summary of the main concepts	15
2.3.	Global context regarding remote working practices	15
2.3.1.	Timeline and adoption	16
2.3.2.	Critical success factors (CSFs) and challenges in the global context	17
2.3.2.1.	Critical success factors (CSFs)	17
2.3.2.2.	Several CSFs emerge from this transformation:	17
i.	Technological infrastructure and ICT integration	17
ii.	Management systems and leadership adaptability	18
iii.	Communication and collaboration processes	18
iv.	Workflow redesign and task reconfiguration	19
v.	Employee support and organisational culture	20
2.3.2.3.	Challenges	21
2.3.3.	Policies and frameworks	22
2.4.	An overview of RW in emerging markets (SA & ROA)	23
2.4.1.	Timeline and translation	23
2.4.2.	CSFs and challenges for the emerging markets	23
2.4.2.1.	Critical success factors (CSFs)	24
2.4.2.2.	Challenges in emerging markets	25
2.4.3.	Cost of technology	26
2.4.4.	Culture	26
2.4.5.	Employee engagement	27
2.4.5.1.	Nuances of employee engagement in the adoption of RW in emerging markets	28
2.5.	Theoretical framework on remote working	30
2.5.1.	Job satisfaction theory	30
2.5.2.	Organisational theory	30
2.5.3.	Work–life balance frameworks	31
2.6.	Findings of the literature review	31
2.7.	Conclusion of the chapter	33
	CHAPTER THREE: RESEARCH METHODOLOGY	36
3.1.	Introduction	36
3.2.	The research questions	36
3.3.	Introduction to the research methodology	38
3.4.	Philosophical foundation	39

3.5. Research design	39
3.6. Choice of methodology	39
3.7. Population and research setting	40
3.8. Unit of analysis	40
3.9. Sampling method and size	41
3.10. Sample size and data saturation	41
3.11. Research instrument	42
3.12. Data gathering process	43
3.13. Data analysis approach	43
3.14. Research quality and rigour	44
3.15. Ethical considerations	45
3.16. Research design and methodology limitations	45
3.17. Conclusion of the chapter	46
4.1. Introduction	47
4.2. Presentation of the primary research findings	47
4.3. Theme one: Organisational culture, collaboration and communication	49
4.3.1. A deep dive into the analysis groups	50
4.3.2. Theme summary	51
4.4. Theme Two: Organisational readiness, strategy and policy	51
4.4.1. A deep dive into the analysis groups	52
4.4.2. Theme summary	52
4.5. Theme three: Leadership and management culture	52
4.5.1. A deep dive into the analysis groups	54
4.5.2. Theme summary	55
4.6. Theme Four: Technological readiness and infrastructure	55
4.6.1. A deep dive into the analysis groups	56
4.6.2. Theme summary	57
4.7. Theme five: Employee experience and well-being	57
4.7.1. A deep dive into the analysis groups	58
4.7.2. Theme summary	59
4.8. Theme Six: Capability development & continuous learning	59
4.8.1. A deep dive into the analysis groups	61

4.8.2.	Theme summary _____	61
4.9.	<i>Summary of primary research findings</i> _____	61
	CHAPTER FIVE: DISCUSSIONS _____	62
5.1.	<i>Introduction</i> _____	62
5.2.	<i>Discussion of primary research outcomes by research questions</i> _____	62
5.2.1.	Discussion of research question one: Critical success factors for RW _____	63
5.2.1.1.	Theme one: Organisational culture, collaboration and communication ____	64
5.2.1.2.	Theme two: Organisational readiness, strategy and policy _____	65
5.2.1.3.	Theme three: Leadership and management culture _____	67
5.2.1.4.	Theme Four: Technological readiness and infrastructure _____	67
5.2.1.5.	Research question one discussion summary _____	68
5.2.2.	Discussion of research question two: Perceived challenges experienced by both junior and senior managers _____	68
5.2.2.1.	Theme five: Employee experience and well-being _____	69
5.2.2.2.	Research question two discussion summary _____	70
5.2.3.	Discussion of research question three: RW implementation to enhance productivity _____	71
5.2.3.1.	Theme Six: Capability development and continuous learning _____	71
5.2.3.2.	Research question three discussion summary _____	72
5.2.4.	Primary research outcomes overall summary _____	72
	CHAPTER SIX: RECOMMENDATIONS AND CONCLUSION _____	75
6.1.	<i>Introduction</i> _____	75
6.2.	<i>Principal theoretical conclusions</i> _____	75
6.3.	<i>Accomplishment of objectives</i> _____	76
6.3.1.	Conclusions to research objective one: To identify critical success factors for the adoption of a remote working model according to junior and senior managers in a South African bank _____	76
6.3.2.	Conclusions of research objective two: To examine the perceived challenges of remote working from the viewpoints of junior and senior managers in a South African bank _____	78
6.3.3.	Conclusions of research objective three: To determine how remote working can be effectively implemented in a South African bank to enhance employee productivity _____	80
6.3.4.	Conclusion of the overall objectives of the study _____	82
6.3.5.	Study revised remote working framework _____	83

6.4. Research contribution	84
6.5. Recommendation for management and/or other stakeholders	87
6.6. Limitations of the research study	88
6.7. Recommendations for further research	89
REFERENCES	92
APPENDIX A: ETHICAL CLEARANCE APPROVAL	101
APPENDIX B: GATEKEEPER LETTER	102
APPENDIX C: INFORMED CONSENT LETTER	103
APPENDIX D: PARTICIPANT INTERVIEW GUIDE	107

LIST OF FIGURES

FIGURE 2.1: THE LITERATURE REVIEW ROADMAP	10
FIGURE 2.2: REMOTE WORKING AS AN UMBRELLA CONCEPT	11
FIGURE 2.3: CRITICAL SUCCESS FACTORS FOR REMOTE WORK (GLOBAL CONTEXT)	21
FIGURE 2.4: NUANCES OF EE IN THE ADOPTION OF RW IN EMERGING MARKETS	28
FIGURE 2.5: REMOTE WORKING CONCEPTUAL FRAMEWORK.	33
FIGURE 6.1: STUDY REVISED REMOTE WORKING FRAMEWORK.	84

LIST OF TABLES

TABLE 3.1: SUMMARY TABLE - LITERATURE-RESEARCH QUESTION LINKAGE _____	38
TABLE 3.2: DATA SATURATION – UNIQUE CODES PER PARTICIPANT _____	41
TABLE 3.3: CONSISTENCY MATRIX RELATED TO THE IDENTIFIED RQ IN CHAPTER THREE _____	43
TABLE 4.1: EMERGENT CATEGORIES AND THEMES FROM THE ANALYSIS _____	48
TABLE 4.2: RESEARCH PARTICIPANT FILE CLASSIFICATION _____	43
TABLE 4.3: SUMMATIVE VIEW OF CATEGORIES FOR THEME ONE - ENTIRE GROUP _____	44
TABLE 4.4: SUMMATIVE VIEW OF CATEGORIES FOR THEME TWO - ENTIRE GROUP _____	46
TABLE 4.5: SUMMATIVE VIEW OF CATEGORIES FOR THEME THREE FOR THE ENTIRE GROUP OF PARTICIPANTS _____	54
TABLE 4.6: SUMMATIVE VIEW OF CATEGORIES OF THEME FOUR FOR THE ENTIRE GROUP OF PARTICIPANTS _____	56
TABLE 4.7: SUMMATIVE VIEW OF CATEGORIES FOR THEME FIVE FOR THE ENTIRE GROUP OF PARTICIPANTS _____	58
TABLE 4.8: SUMMATIVE VIEW OF CATEGORIES OF THEME SIX FOR THE ENTIRE GROUP OF PARTICIPANTS _____	60
TABLE 5.1: SUMMARY OF THE THEMATIC FINDINGS IN RELATION TO LITERATURE _____	62

CHAPTER ONE: INTRODUCTION AND BACKGROUND

1.1. Introduction

The world of work has undergone a fundamental transformation, with remote working (RW) and work-from-home (WFH) models becoming central to modern organisational practice. Driven by rapid digital advancements and accelerated by the COVID-19 pandemic, organisations have redefined how, when, and where work is performed. Global research (Jagalat, 2019; Chung, 2022; Golden and Eddleston, 2020) highlighted flexibility, improved work–life balance, and productivity as benefits while managerial resistance, technological readiness, and maintaining team cohesion in virtual settings are reflected as challenges.

In South Africa, banks that traditionally operated in rigid, office-based environments had to embrace hybrid and flexible work models as part of their digital transformation journey. This change opened doors for greater innovation and agility, but it also revealed challenges around infrastructure, company culture, and helping employees adapt to the new ways of work.

This study explores the key factors and challenges influencing the adoption of RW in a South African bank, focusing on managerial perspectives to identify enablers, barriers, and implications for productivity and performance.

1.2. Background to the research problem

RW has redefined traditional notions of the workplace, shifting from fixed physical locations to flexible, digitally enabled spaces (Shareena and Shahis, 2020). Research indicated discrepancies between how employees experience organisational support and how institutions adapt policies and cultures to sustain RW (Stoker, Garretsen and Soudis, 2019).

Guyot and Sawhill (2020) presented an engaging perspective on the evolution of organisational policy and culture concerning RW in global organisations. This study therefore examines how the South African banking sector, particularly the selected bank has embraced RW post-pandemic, where some employees operate remotely while others remain office based.

1.3. The research problem

The COVID-19 pandemic accelerated global adoption of RW and WFH models (Guyot *et al.*, 2020). While these models flourished in developed economies supported by robust infrastructure and favourable policies (Messenger and Gschwind, 2016), adoption in African contexts has been uneven due to infrastructural and regulatory limitations (Aroles, Mitev and de Vaujany, 2019). Consequently, limited research exists on the critical success factors (CSFs) and challenges of RW in Africa's banking industry.

In South Africa, the pandemic catalysed rapid RW adoption across industries (Guyot and Sawhill, 2020; Chinyamurindi, 2021). The banking sector, previously office-bound, now employs hybrid models integrated into digital transformation strategies (Vartiainen & Vanharanta, 2024). However, implementing RW presents inconsistent outcomes: while studies report improved productivity and work–life balance (Jagalat, 2019; Adekoya, Adisa and Aiyenitaju, 2022), others noted managerial resistance and difficulties in supervision, cohesion, and performance tracking (Pech and Vrchota, 2020; Sucheran and Olanrewaju, 2021).

A comprehensive understanding of the CSFs and challenges influencing RW adoption in South African banking is therefore essential. The study is guided by the following theoretical frameworks:

- **Job Satisfaction Theory** (Ilies and Judge, 2003): linked autonomy and flexibility to job satisfaction and productivity.
- **Organisational Theory** (Hatch and Cunliffe, 2006): framed RW as a strategic shift requiring cultural and policy alignment.

- **Work–Life Balance Framework** (Bloom, Kretschmer and Van Reenen, 2009): examined how RW reshapes boundaries between professional and personal life.

This qualitative study thus seeks to provide insights into how RW affects productivity, work–life balance and organisational performance, offering guidance for policy, management and strategic planning in South Africa’s financial sector.

1.4. The research aims

This study takes a close look at what drives the success and the challenges of adopting RW in a South African bank. It examines how RW impacts productivity, work–life balance, and overall organisational performance, highlighting the key enablers and barriers to making it sustainable (Jagalat, 2019; Chung, 2022; Golden and Eddleston, 2020). The research also considers how RW fits into the bank’s broader digital transformation goals and offers practical, evidence-based recommendations for shaping RW policies and practices in South Africa’s banking sector.

1.5. The research objectives

Research objective one:

To identify critical success factors for the adoption of a RW model according to junior and senior managers in a South African bank.

Research objective two:

To examine the perceived challenges of RW from the viewpoints of junior and senior managers in a South African bank.

Research objective three:

To determine how RW can be effectively implemented in a South African bank to enhance employee productivity.

1.6. The research questions

To achieve the objectives of this study, three research questions were formulated in alignment with the aims of this qualitative study.

Research question one:

What are the critical success factors for the adoption of a RW model according to junior and senior management employees in a South African bank?

Research question two:

What are the perceived challenges of the RW model in a South African bank from the perspectives of junior and senior managers?

Research question three:

How can RW be effectively implemented in a South African bank to enhance employee productivity?

1.7. The research aims

This study takes a close look at what drives the success and the challenges of adopting RW in a South African bank. It examines how RW impacts productivity, work–life balance, and overall organisational performance, highlighting the key enablers and barriers to making it sustainable (Jagalat, 2019; Chung, 2022; Golden and Eddleston, 2020). The research also considers how RW fits into the bank’s broader digital transformation goals and offers practical, evidence-based recommendations for shaping RW policies and practices in South Africa’s banking sector.

1.8. Motivation of the study

The pandemic-induced shift to RW has redefined global work models, demanding flexibility, digital readiness and adaptive management. In developing contexts like South

Africa, this transition remains complex, particularly in traditionally office-bound sectors such as banking (Yozi and Mbokota, 2024).

This study is motivated by the need to understand how RW can be effectively sustained amid challenges including digital infrastructure gaps, managerial control, and organisational resistance. While international research (Jagalat, 2019) provided valuable insights, contextual differences necessitate localised evidence. The study seeks to generate findings relevant to South Africa's financial sector, supporting inclusive, resilient, and high-performing RW strategies.

By analysing CSFs and challenges, this research contributes to effective managerial decision-making, human resource policy, and digital transformation outcomes. It also seeks to inform the development of a practical framework for RW adoption within South African financial institutions.

1.9. The significance of the study

This study is significant to multiple stakeholders, for example, employees, management, and policymakers within South Africa's banking sector. As RW becomes a permanent feature of operations, understanding its success factors and constraints is critical.

First, the study fills a gap in the literature by offering context-specific insights into RW within South African banking, where in-person work has historically dominated.

Second, it provides practical guidance for managers by examining technological readiness, communication, leadership style, and employee support mechanisms essential for RW success (Haffar, Al-Karaghoul and Ghoneim, 2019; Holt, Armenakis, Feild and Harris, 2007).

Third, it adds to academic discussions by connecting RW with organisational theory, digital transformation, and human resource management.

Finally, the findings can inform the formulation of inclusive and sustainable RW policies, promoting employee well-being and productivity in the post-pandemic banking landscape.

1.10. A brief research methodology summary

This study adopted a qualitative research approach grounded in an interpretivist, phenomenological paradigm to explore the lived experiences of managers regarding the adoption of RW within a selected bank in South Africa. Purposive, criterion-based sampling was used to select participants who met the study requirements. The initial target sample comprised 12 participants. Invitations were distributed via email to 25 eligible managers identified through organisational records; however, only 10 managers agreed to participate, yielding a participation rate of approximately 40%, which is acceptable for qualitative inquiry of this nature. Data saturation was reached by the sixth interview, as no new themes emerged beyond this point. Nevertheless, all 10 interviews were conducted to ensure sufficient depth, enhance the robustness of the findings, and confirm the consistency of emerging themes across participants.

In addition, a pilot study was also conducted, during which four participants were interviewed in person to test the data collection procedures and ensure readiness for the formal interviews. The main data collection involved semi-structured, one-on-one online interviews conducted via Microsoft Teams, enabling flexibility and depth in participant responses. All interviews were transcribed verbatim and analysed using thematic analysis guided by Braun and Clarke's (2006) six-step framework. NVivo software supported the organisation, coding, and categorisation of the data, facilitating the identification of patterns and the development of themes. Data saturation was achieved within this sample.

1.11. The scope and focus of the study

This qualitative study examined a selected South African bank to investigate RW adoption through the perspectives of junior and senior managers with at least two years' management experience. Their perspectives provided a comprehensive understanding of RW practices, associated outcomes, and encountered challenges.

1.12. The structural outline of the research study

Chapter one: Introduction of the study

This chapter introduces the study, establishing context, the research problem, and objectives.

Chapter two: Literature review

This chapter reviews literature on CSFs and challenges of RW, providing theoretical grounding.

Chapter three: Research methodology

This chapter explains the research questions and how they were incorporated into the interview protocols. It also describes the research design, methodology, sampling methods, data collection process, and ethical considerations.

Chapter four: Primary research findings

This chapter presents the primary research findings.

Chapter five: Discussion of the research findings and the research outcomes

This chapter discusses and interprets findings in relation to literature and theory.

Chapter six: Research conclusions

This chapter concludes the study, summarising key insights, implications, and recommendations for future research.

1.13. Conclusion of the chapter

This chapter outlined the context of the study, emphasising the growing adoption of RW in South Africa's banking sector and the need to better understand its implications for managers. It also presented the research aim, questions, and the study's significance.

Building on this, chapter two reviews relevant literature on RW, focusing on its key concepts, benefits, challenges, and the factors influencing its implementation. The chapter also considers applicable theoretical perspectives and identifies gaps in existing research that this study aims to address.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

The literature review examines prior research related to the topic, identifying whether similar problems have been addressed and highlighting gaps requiring further attention (Leedy and Ormrod, 2021). It also provides perspectives and approaches relevant to the subject.

This chapter reviews literature on CSFs and challenges in adopting RW within a selected South African bank. It establishes a conceptual framework grounded in existing knowledge, situates the research within broader academic discourse, and provides context for addressing the research problem (Hart, 2018; Tracey, 2019).

Given the study's emphasis on the banking sector, specific attention is directed toward a selected South African bank currently undergoing transformation because of global trends, technological innovation and efficiency constraints.

The researcher's perspective aligns with Jagalat (2019), who called for studies in emerging markets to benchmark RW against established practices, enabling robust policy development. The effectiveness of RW relies heavily on having the right context, including how prepared the organisation is, the existing structures, and how individuals perceive the situation. Accordingly, this literature review explores RW in both developed and emerging markets to provide a balanced understanding of CSFs and challenges.

Figure 2.1 below outlines the structural roadmap for this chapter and the organisation of the literature review, showing the key themes and sub-topics addressed in the study of RW.

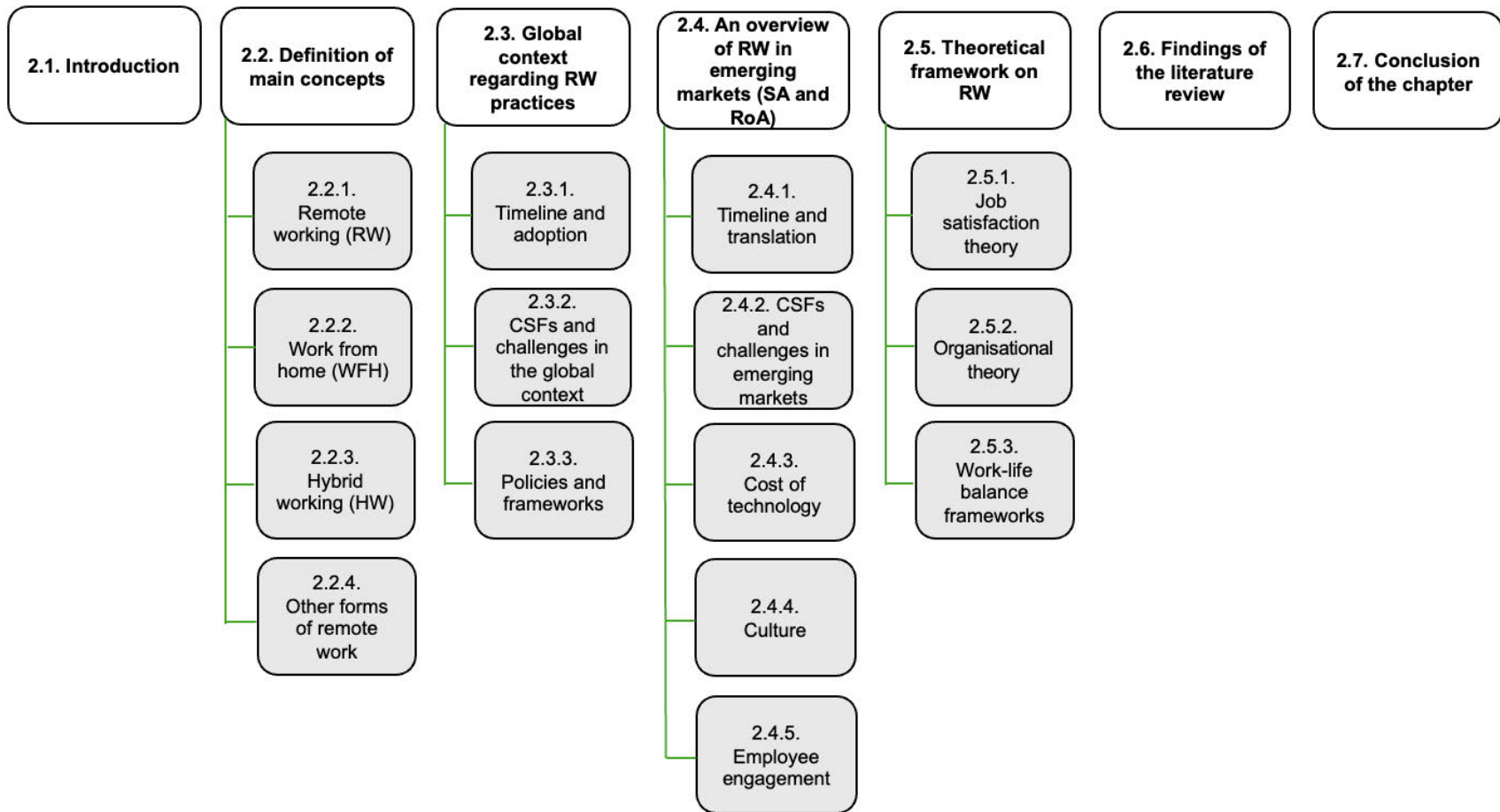


Figure 2.1: The literature review roadmap

(Source: The researcher's compilation)

2.2. Definition of main concepts

2.2.1. Remote working (RW)

RW refers to flexible, technology-enabled work arrangements outside traditional offices. It is an **umbrella concept** (see Figure 2.2) encompassing WFH, hybrid working (HW) and other forms of RW such as flexible, mobile, telecommuting and freelancing (Hatch and Cunliffe, 2006; Jagalat, 2019; Messenger and Gschwind, 2016; Allen, Golden and Shockley, 2015).

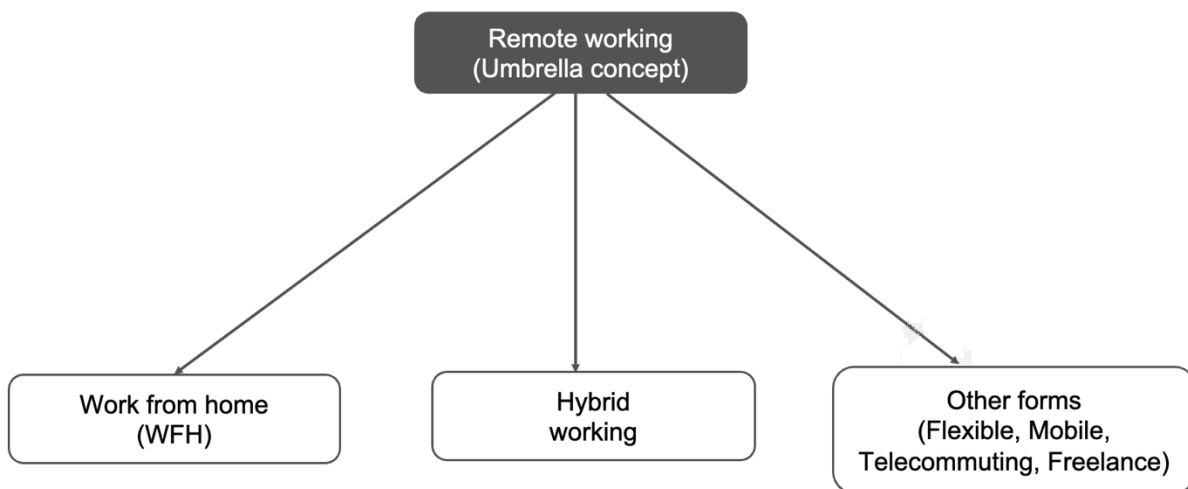


Figure 2.2: Remote working as an Umbrella Concept

(Source: The researcher's compilation)

RW exists on a continuum of flexibility and technological dependence. Within the banking sector, viewing RW as a spectrum enables institutions to balance operational integrity with employee well-being. Scholars have conceptualised RW in diverse ways: Jagalat (2019) and Hatch and Cunliffe (2006) emphasised their locational and flexible dimensions, while Messenger and Gschwind (2016) described it as an umbrella term encompassing various forms of non-traditional work arrangements.

Allen *et al.* (2015) and Caldeira *et al.* (2023) linked RW closely to the role of information and communication technologies (ICT), whereas Mariani and Castaldo (2020) interpreted it as a reactive organisational response to crises, particularly the COVID-19 pandemic.

Understanding RW as a flexible, technology-driven spectrum and recognising these differing scholarly perspectives provides a foundation for designing models tailored to the South African banking sector's unique operational and cultural context. This view is important for informing policies, the appropriate strategy, and employee well-being initiatives in the South African context, ensuring that RW is approached not as a one-size-fits-all solution but as a nuanced practice aligned with digital transformation and organisational resilience goals.

Furthermore, the COVID-19 pandemic significantly accelerated the global adoption of RW, compelling banks to rapidly adjust their operational processes to maintain business continuity (Pan, Cui and Qian, 2020; Xie, Siau and Nah, 2020). Collaborative platforms such as Zoom and Microsoft Teams became central to sustaining communication and teamwork (Azar, Khan and Van Eerde, 2018). As a result, RW has evolved into a multidimensional concept shaped by technological advancement and external disruption, prompting a redefinition of work structures, leadership practices and talent management strategies.

2.2.2. Work from home (WFH)

WFH refers to a home-based form of RW facilitated by the internet and collaboration tools (Wang, Liu, Qian and Parker, 2021). This approach emphasises results rather than physical presence in the office, providing flexibility and autonomy (Allen *et al.*, 2015). Notable advantages include reduced commuting time and changes in work–life balance, while challenges such as social isolation and unclear boundaries have also been identified (Felstead and Henseke, 2017).

The COVID-19 pandemic transformed RW from an occasional option into a prevalent model, significantly affecting productivity, employee engagement (EE), and the evolution of hybrid work arrangements (Guyot and Sawhill, 2020). Consequently, WFH has shifted

from a simple logistical arrangement to a meaningful part of how people experience work today, making it an area that calls for continued thoughtful and evidence-based exploration.

2.2.3. Hybrid working (HW)

Hybrid working (HW) blends remote and office-based work, balancing flexibility with collaboration (Gallacher and Hossain, 2020). It gained traction post-pandemic as organisations sought adaptable models. Its benefits include resource access and team cohesion, while challenges such as scheduling complexity and proximity bias remain (Wang *et al.*, 2021).

Within the South African banking sector, HW has become more than a practical compromise, it now represents an evolving way of working that requires ongoing, context-specific understanding to ensure that flexibility, collaboration and fairness can be sustained in a highly regulated and customer-centric environment

2.2.4. Other forms of remote work

i. Flexible (Ad-hoc) remote work

Flexible or Ad-hoc RW is best understood as occasional type of RW based on needs, it is common in roles with limited client interaction (Chung, 2022). This form of RW reflects how banks can integrate flexibility selectively, aligning work arrangements with operational demands while safeguarding customer service standards and data security.

By doing so, banks can maintain efficiency and compliance while still addressing employee expectations for greater autonomy and balance. Ultimately, flexible or ad-hoc RW in the South African banking sector demonstrates how meaningful degrees of autonomy can be offered without compromising the rigour, reliability, and client-centricity that the industry demands.

ii. Mobile / On-the-go work

Mobile on-the-go work is work performed while travelling or at client sites, requiring secure mobile infrastructure (Hales, 2024). This type of RW is important for maintaining client relationships and operational continuity, making robust mobile security and connectivity a strategic priority for banks.

Given the fast-paced and relationship-driven nature of South African banking, on-the-go work has become an essential capability, highlighting the need for secure, reliable mobility solutions that enable employees to serve clients effectively wherever they are from their mobile devices.

iii. Telecommuting (satellite work)

Telecommuting refers to working from satellite or shared offices with the aim of minimising commuting requirements (Mokhtarian, 1991). This model enables organisations to reduce travel time and expenses while promoting employee well-being, presenting a viable solution for banks striving for greater efficiency without transitioning to fully remote operations.

In the context of South African banking, telecommuting provides an effective compromise by maintaining opportunities for in-person collaboration and alleviating operational pressures, thereby highlighting its merit as a flexible framework that fosters productivity and supports workforce welfare.

iv. Remote freelance / Gig-based work

Remote freelance or gig-based work refers to independent contractors providing specialised services remotely, increasingly relevant in Information Technology (IT) and risk analytics (Marcus, 2023). This model gives banks access to niche expertise without long-term commitments, enabling agility in areas like cybersecurity and risk management.

Within the South African banking sector, the increased utilisation of remote freelance talent demonstrates a deliberate move toward agile resource management (Marcus,

2023). This approach enables banks to enhance essential capabilities and respond efficiently to changing regulatory and technological requirements.

v. Summary of the main concepts

RW within the banking sector is best understood as a continuum of flexibility and technological reliance, shaped by evolving scholarly perspectives and accelerated by the COVID-19 pandemic. This spectrum includes a range of RW models, each offering specific benefits from greater autonomy and reduced commuting to improved operational continuity and access to specialised skills.

However, these RW models also bring challenges, especially around data security, collaboration, regulatory compliance, and organisational culture. Therefore, viewing RW as a multidimensional construct allows South African banks to develop strategies that are sensitive to context, balancing efficiency, resilience, and employee well-being while supporting broader goals of digital transformation and long-term sustainability.

2.3. Global context regarding remote working practices

RW originated in the 1970s as organisations began seeking solutions to commuting burdens and dependency on the physical office (Nilles, 1994). As of the early 2020s, particularly during the COVID-19 pandemic, RW transformed from a peripheral alternative to a mainstream business model (Barrero, Bloom and Davis, 2023). In developed economies, earlier adoption of RW was reinforced by advanced broadband infrastructure, mobile technologies and mature digital ecosystems (Jagalat, 2019). Technology firms were among the first to adopt fully remote models, whereas banks and other financial institutions moved more cautiously, due to regulatory and compliance constraints (Bartik, Cullen, Glaeser, Luca and Stanton, 2023).

During the pandemic, banks and other financial-services firms significantly expanded RW by utilising cloud migration, secure platforms, and resilient infrastructure (Perumal, Deshmukh, Chintale and Desaboyina, 2023). In the post-pandemic era the hybrid work model combining office-based and RW has become globally dominant, enabling banks

and other organisations to balance workforce flexibility with the maintenance of compliance, oversight and organisational culture (Barrero *et al.*, 2023).

However, adoption of RW has been uneven across countries and sectors: high-income economies moved faster, while many lower- and middle-income contexts still face infrastructure, connectivity and regulatory barriers, limiting their ability to fully participate in RW (Barrero *et al.*, 2023). As a result, while remote and hybrid work are now deeply embedded in many workplaces, significant variations remain by industry, geography, regulatory environment and digital readiness.

2.3.1. Timeline and adoption

Prior to 2020, remote work was mostly limited to knowledge-based sectors, with companies like IBM, Dell, and Microsoft introducing flexible arrangements to boost efficiency and employee satisfaction (Blount, 2015).

The pandemic accelerated the adoption of RW across industries, with increased dependence on digital infrastructure and collaboration tools (Pan *et al.*, 2020). For banking, this shift was transformative in nature forcing institutions to balance flexibility with strict regulatory requirements, operational security and customer trust. These pressures have paved the way for hybrid models as the most viable long-term solution.

In South Africa, most financial institutions have adopted RW practices in line with global trends, while simultaneously addressing unique local challenges, including connectivity issues and load-shedding (Thandray, 2020). Thus, over time, RW has transitioned from being a crisis-driven measure to serving as a strategic component of digital transformation initiatives, thereby enhancing organisational resilience and aligning with evolving expectations of employees and customers (Thandray, 2020).

2.3.2. Critical success factors (CSFs) and challenges in the global context

2.3.2.1. Critical success factors (CSFs)

Ellekilde and Hammerich (2021) highlighted that the concept of Critical Success Factors (CSFs) was first introduced by Rockart in 1979. Rockart identified specific key areas that are important for organisations to achieve their strategic objectives. In the context of RW, CSFs serve as a guiding framework to determine the fundamental conditions necessary for the effective and sustainable implementation of RW practices. By focusing on these essential areas, organisations can better navigate the challenges associated with transitioning to and maintaining RW models.

As previously noted, the COVID-19 pandemic marked a major inflection point, particularly in regulated sectors like banking, where financial institutions rapidly adopted RW to ensure business continuity. This transition demonstrated that many core banking functions could be performed remotely with comparable efficiency, prompting organisations to redesign workflows and integrate digital tools, management systems, and communication platforms into long-term operational strategies (Routley, 2020).

Through this research study, the researcher is interested in understanding how this has translated to the South African banking industry, especially because South Africa, like other resource-constrained contexts, typically was slower to adopt RW and lacks the digital infrastructure unlike global countries.

2.3.2.2. Several CSFs emerge from this transformation:

i. Technological infrastructure and ICT integration

ICTs are widely recognised as foundational enablers of RW. Messenger *et al.*, (2016) argued that ICTs facilitate seamless connectivity and collaboration, allowing employees to interact and perform tasks irrespective of geographical boundaries. Global best practices emphasise reliable digital infrastructure, secure networks, and access to virtual

collaboration platforms such as CSFs for sustaining productivity in distributed environments.

However, the South African banking context introduces unique challenges that complicate this narrative. While ICT adoption is evident, infrastructural constraints such as intermittent connectivity, bandwidth limitations, and load-shedding create vulnerabilities that global frameworks often overlook. This raises an important question: can South African banks fully operationalise ICT-driven models as envisioned in international literature, or must they develop adaptive strategies such as redundancy planning and localised technology solutions to ensure resilience? These considerations suggest that ICT enablement in emerging markets may require a hybrid approach that blends global standards with context-specific contingencies.

ii. Management systems and leadership adaptability

Rockart's notion of CSFs highlights the importance of managerial oversight in ensuring that key areas are continuously monitored, (Rockart,1979). In the RW context, this translates to managers adopting flexible leadership styles, building trust in distributed teams, and focusing on output rather than physical presence. Revised performance measurement systems and clear accountability structures are critical in sustaining productivity (Routley, 2020).

In South Africa, these principles have been applied unevenly, shaped by local realities such as connectivity challenges, regulatory compliance, and cultural expectations around visibility and control. The researcher aims to explore whether managerial practices mirror Routley's (2020) emphasis on trust and output or diverge toward more control-oriented approaches revealing nuances in leadership adaptation within a highly regulated, infrastructure-constrained banking environment.

iii. Communication and collaboration processes

Effective communication has been widely recognised as a decisive factor in sustaining team cohesion in remote environments. Routley (2020) noted that European banking institutions invested heavily in digital communication platforms during COVID-19 to

ensure continuity and foster trust-based management. South African banks adopted similar strategies, deploying digital platforms to maintain cohesion during RW, however, these efforts were shaped by local realities such as bandwidth constraints and load-shedding (Thandray, 2020).

This disparity raises another important question: do managerial practices in South African banks align with Routley's emphasis on trust and output, or are they more control-oriented due to infrastructural and regulatory constraints? Emerging evidence suggests that while global models lean toward autonomy and performance-based evaluation, South African practices may gravitate toward closer oversight to protect operational stability in uncertain conditions.

This tension highlights a broader consideration for emerging markets, whether fully trust-based managerial frameworks are feasible, or whether a hybrid approach balancing empowerment with prudent control is better suited to ensuring resilience amid persistent systemic challenges. For the researcher, this dynamic presents a compelling opportunity to interrogate how managerial practices evolve under context-specific pressures, and to question whether trust-based models can truly be universal, or must instead be reimagined to reflect the realities of emerging-market work environments

iv. Workflow redesign and task reconfiguration

The pandemic demonstrated that critical banking tasks could be redesigned for remote execution without compromising efficiency. Routley (2020) observed how banks globally reconfigured workflows to support remote and hybrid models, embedding digital tools and revising processes to sustain operations. In South Africa, similar adaptations emerged, but they were shaped by local realities such as connectivity constraints, regulatory compliance requirements, and the impact of load-shedding.

This deviation raises yet another critical question: do these workflows reflect convergence toward global best practices, or do they signal a distinct, context-driven paradigm? While global models emphasise scalability and uniformity, South African solutions appear to prioritise resilience and regulatory alignment under infrastructural limitations. This thus

suggests that workflow redesign in emerging markets may not simply replicate global norms, but rather, may require hybrid frameworks that integrate international standards with locally responsive solutions to ensure operational continuity.

v. Employee support and organisational culture

While not explicitly noted in Rockart's original conception, modern applications of CSFs in RW also emphasise the importance of employee well-being and organisational culture. Support systems, such as virtual training, ergonomic resources, and mental health initiatives, are vital to sustain employee engagement and long-term effectiveness in remote setups.

Therefore, it can be concluded that CSFs for RW globally revolve around the interplay between leadership and management, workflow design, employee well-being, collaboration, communication, and digital infrastructure. These elements, as illustrated below (see Figure 2.3), if managed and prioritised consistently, enable organisations to gain the advantages of remote and hybrid work while addressing potential challenges. In emerging markets like South Africa, these CSFs require contextualisation, addressing infrastructure gaps, cultural expectations, and regulatory demands so that RW models deliver both operational resilience and employee engagement.

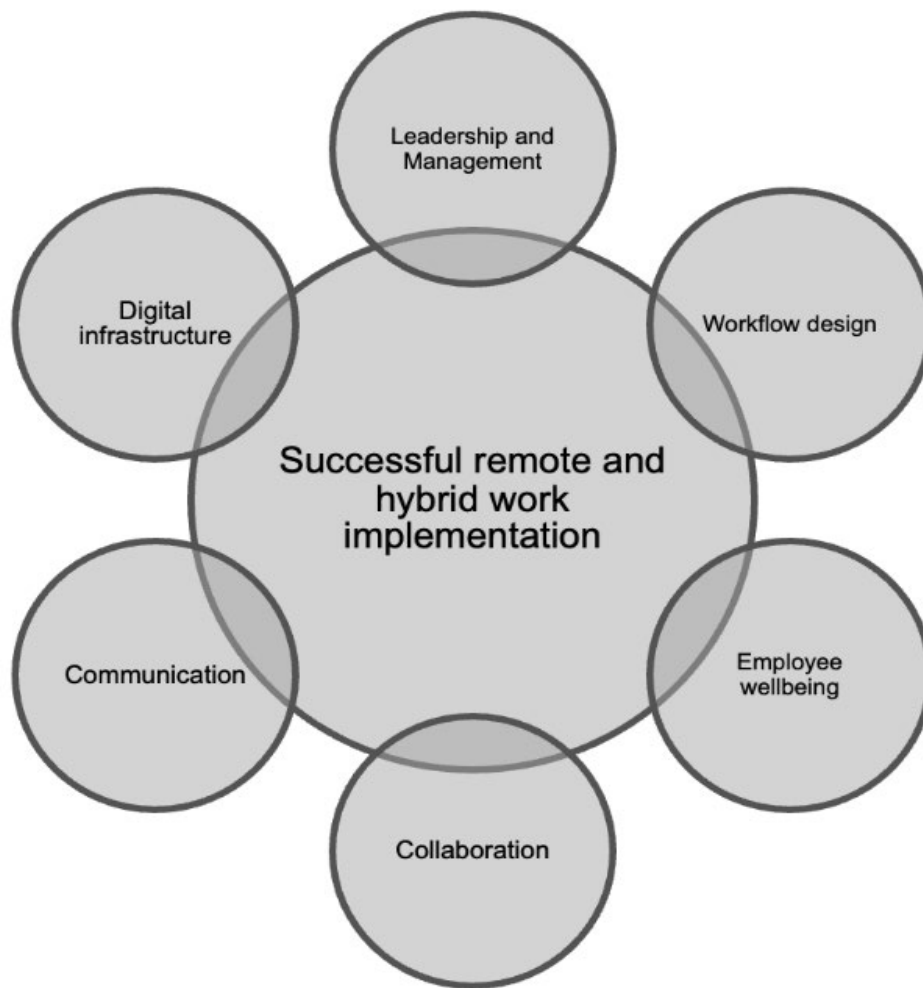


Figure 2.3: Critical success factors for remote work (global context)

(Source: The researcher's compilation)

2.3.2.3. Challenges

The global adoption of RW has generated several challenges. Scholars highlight issues such as work–life balance, social isolation, and mental health risks due to blurred boundaries between professional and personal life (Makkar and Rani, 2024).

Managerial resistance remains an organisational challenge, often due to concerns that remote workers may be less productive or more difficult to manage (Bloom, Liang,

Roberts and Ying, 2015). Technological barriers such as poor connectivity, cybersecurity risks and restricted data access add to these problems, especially in emerging economies facing infrastructure shortfalls (Jagalat, 2019). Therefore, the researcher aims to explore which specific differences are most prominent within South African banking institutions.

2.3.3. Policies and frameworks

Globally, RW uptake is shaped by labour policies, organisational frameworks, and government regulations. In the EU, flexible work directives and right-to-disconnect laws formalise remote arrangements to protect employee well-being (Gallacher and Hossain, 2020). Structured frameworks such as clear performance management, defined hybrid schedules, and digital collaboration protocols can support productivity and collaboration (Gallacher and Hossain, 2020).

In the banking sector, RW arrangements require a careful balance between flexibility and stringent governance structures. Financial institutions must ensure that employee autonomy does not compromise compliance, data protection, or operational integrity. As noted by Mabaso and Manuel, (2024), banks increasingly formalise RW policies through defined eligibility criteria, performance management frameworks, and secure IT systems to uphold regulatory and cybersecurity standards.

Based on these findings, the regulatory environment in South Africa reflects a notable gap regarding RW in the banking sector. While the South African Reserve Bank (SARB) and the Financial Sector Conduct Authority (FSCA) have not introduced RW-specific guidelines, the industry continues to rely on established governance, risk management, and cybersecurity frameworks to maintain compliance. This suggests that, rather than creating new directives, regulators expect institutions to adapt existing standards to address the operational and security challenges posed by RW.

2.4. An overview of RW in emerging markets (SA & ROA)

2.4.1. Timeline and translation

The COVID-19 pandemic highlighted disparities in organisational preparedness: firms in the Global North, equipped with Fourth Industrial Revolution (4IR) technologies, maintained operations more effectively, while those in the Global South faced challenges due to limited access to modern, affordable technologies (Kokt and Chipunza, 2022).

The sudden adoption of 4IR technologies globally has intensified the same focus on RW, historically limited in countries like South Africa. This shift required agility, and the relearning and unlearning of skills, while additional barriers such as load shedding, inconsistent internet, and socio-economic disparities complicate sustainable implementation.

Consequently, successful RW in South Africa depends not only on technological readiness but also on banks' strategic investment in resilient infrastructure and workforce adaptability. Assessing adoption from both junior and senior employees' perspectives is thus crucial to understand the impact on well-being and productivity.

2.4.2. CSFs and challenges for the emerging markets

The adoption of RW in emerging markets, including South Africa, is shaped by a combination of CSFs, alongside sectoral, organisational, and socio-economic constraints. While literature emphasises RW's potential for operational continuity and talent retention, its effectiveness depends on both technological readiness and human-centred factors (Chinyamurindi, 2022; Enaifoghe, 2023).

However, these studies largely reflect generalised emerging-market conditions, raising questions about their applicability to highly regulated sectors such as banking. Do South African banks replicate global narratives of flexibility and autonomy, or do infrastructural and compliance pressures necessitate a more control-oriented approach? This evidence

suggests that RW adoption may require hybrid strategies that reconcile global best practices with local contingencies. The researcher would thus seek to understand how this narrative expands to South African banking institutions.

2.4.2.1. Critical success factors (CSFs)

This study focuses on exploring how key CSFs manifest within a financial services environment, particularly in the selected South African bank. The literature identifies several factors that shape the successful adoption and sustainability of RW.

1. **Digital Infrastructure and technology readiness:** Reliable internet, affordable data, and access to devices are foundational for RW productivity (Mncwango and Tenza, 2023; Yozi and Mbokota, 2024).
2. **Leadership and management support:** Outcome-focused leadership and executive sponsorship enhance engagement and performance (Mabaso and Manuel, 2024).
3. **Organisational policies and HR practices:** Clear remote-work policies that address expectations, communication norms, cybersecurity, and occupational health and safety support structured implementation (Chinyamurindi, 2022).
4. **Employee Skills and digital literacy:** Effective use of collaboration tools and self-management underpin RW success (Ravhudzulo and Eresia-Eke, 2024).

Together, these factors provide the analytical lens through which the researcher will examine how RW is enabled, experienced, and sustained within the selected South African bank, according to the viewpoints of junior and senior managers at the selected South African Bank, and whether these CSFs hold true within its unique operational context.

2.4.2.2. Challenges in emerging markets

Similarly, the researcher's research study will focus on questions that help uncover how RW challenges prevail in a financial services setting, specifically in the selected South African bank.

1. **Infrastructural and technological limitations:** High data costs, unstable internet, and limited ergonomic workspaces constrain adoption (Enaifoghe, 2023).
2. **Cultural and social constraints:** Traditional office-centric cultures and shared household spaces reduce productivity (Mncwango and Tenza, 2023).
3. **Managerial resistance and skill gaps:** Many managers in emerging markets have limited experience with supervising remote teams, creating oversight challenges and reluctance to fully embrace RW (Yozi and Mbokota, 2024).
4. **Regulatory and security concerns:** Compliance with financial, legal, and data-protection regulations adds complexity, especially in banking (Chinyamurindi, 2022; Ravhudzulo and Eresia-Eke, 2024).

Effective RW in Africa depends on coordinated attention to infrastructure, leadership, policy, employee capability, and cultural adaptation. Enablers such as ICTs and technology-driven innovation are critical but insufficient alone; their success relies on complementary organisational and cultural transformations, including leadership agility, trust-based management, and employee empowerment (Aigbavboa, Thwala and Agboola, 2022; Ngwenya and Pelser, 2022; Bankole and Malaysia, 2023).

As noted by Chetty and Motala (2021), without deliberate investment and policy reform addressing technological, regulatory, and socio-economic barriers, African organisations risk widening productivity and talent gaps relative to global peers (Chetty and Motala, 2021). The researcher would thus like to unpack how these concepts have been adopted (if at all) by the South African bank in question.

2.4.3. Cost of technology

The cost of technology is a significant barrier to effective RW particularly in underdeveloped countries. Successful RW requires stable digital infrastructure, computers, internet connectivity, and backup power solutions, yet many African countries face frequent power outages and limited broadband access, undermining productivity and necessitating costly alternatives such as generators or solar devices (Kokt and Chipunza (2022)). The COVID-19 pandemic highlighted these challenges in South Africa, as organisations reallocated budgets to acquire laptops, digital tools, and address gaps in employee digital skills, while also contending with cybersecurity and data privacy concerns (Munyeka, 2024).

Kokt and Chipunza (2022) argued that African organisations faced significant challenges during the abrupt shift to RW, primarily due to limited access to affordable technologies and inadequate infrastructure. These constraints, rooted in socio-economic disparities, hinder organisational readiness and employee development.

Building on this, the South African banking sector shows how technological limitations such as unreliable connectivity and high costs of digital tools compound operational pressures, affecting productivity and inclusion. The researcher seeks to address these gaps by examining the CSFs for RW adoption within this sector, focusing on infrastructure, device affordability, connectivity, and digital skills development as enablers of reasonable and sustainable RW opportunities.

2.4.4. Culture

Culture significantly influences RW adoption in Africa, particularly in South Africa. Unlike many Western contexts, African households often involve extended family living arrangements, making dedicated workspaces scarce and increasing domestic interruptions (Chinyamurindi, 2022; Enaifoghe, 2023; Mncwango and Tenza, 2023). These spatial and household constraints blur work–life boundaries, heighten stress, and reduce productivity (Ravhudzulo and Eresia-Eke, 2024).

At the organisational level, entrenched cultural norms including high-power distance, hierarchical decision-making and “presenteeism,” often conflict with flexible, outcomes-based models common in Western workplaces (Mabaso and Manuel, 2024; Yozi and Mbokota, 2024). While the COVID-19 pandemic temporarily prompted flexibility, transparency, and supportive practices globally (Brown, Bentley, Shafaei, Farr-Wharton, Onnis and Omari, 2021), African organisations frequently reverted to control-based management once restrictions eased, highlighting uneven cultural transformation.

The literature highlights that successful RW implementation in Africa necessitates consideration of domestic factors alongside organisational culture. A contextualised strategy should align communal living traditions, hierarchical managerial structures, and trust-oriented leadership with the operational requirements of RW (Schein, 2010). This study thus aims to offer recommendations to mitigate challenges specific to RW within the South African banking sector.

2.4.5. Employee engagement

The literature suggests that employee engagement plays a central role in the successful adoption of RW within South African banks. Shirin and Kleyn (2017) argued that perceptions of corporate reputation and the psychological contract significantly influence how employees respond to organisational change, as trust, support, and feeling valued enhance openness to RW practices.

Building on this, Ngobeni, Saurombe and Joseph (2022) observed that in technology enabled work environments, alignment between organisational practices and employee expectations remains critical for sustaining engagement and productivity. A more recent study by Khoury (2025), emphasises that individual differences, such as thoroughness, further shape how employees interpret psychological contract breaches, affecting engagement levels during RW transitions.

In relation to the above, these studies reveal that strong employee engagement isn't just a prerequisite for accepting RW, however it is the glue that connects leadership

effectiveness, digital readiness, and work–life balance to successful implementation of RW. In other words, engagement plays a critical role in making RW models effective and sustainable in the South African banking sector. When engagement is high, it drives motivation, performance, and commitment, helping organisations overcome adoption challenges and link key success factors like leadership and technology readiness to long-term outcomes. Ultimately, engagement emerges as a decisive enabler of organisational effectiveness and the durability of RW strategies.

2.4.5.1. Nuances of employee engagement in the adoption of RW in emerging markets

Employee engagement in RW within emerging markets, including South Africa, is shaped by a dynamic ecosystem of leadership, digital readiness, productivity expectations, and work–life balance (Ngobeni *et al.*, 2022; Wells, 2023; Makridis, 2024; Mabaso, 2024; Ravhudzulo and Eresia-Eke, 2024). These interrelated factors collectively influence motivation, commitment, and performance, thereby determining the sustainability of RW adoption.

This conceptualisation is illustrated in Figure 2.4 below.

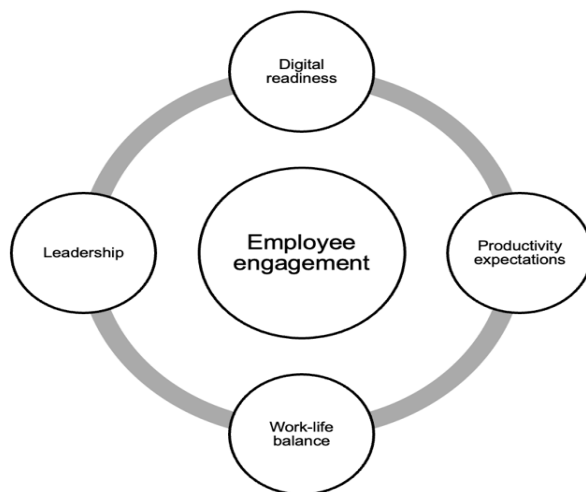


Figure 2.4: Nuances of EE in the adoption of RW in emerging markets

(Source: The researcher's compilation)

As illustrated, employee engagement in RW emerges from four interdependent drivers rather than isolated influences. Leadership, digital readiness, productivity expectations and work–life balance operate as a connected system in which strengths or weaknesses in one domain shape outcomes in the others. For instance, transformational leadership can compensate for deficiencies in digital readiness by promoting trust and flexibility, whereas control-oriented leadership amplifies stress in high-demand environments. Similarly, when blurred work–life boundaries coexist with rigid performance metrics, engagement declines as fatigue and disengagement increase.

In emerging markets such as South Africa, these dynamics are intensified by structural constraints. Bandwidth limitations, unstable connectivity, and load-shedding place additional pressure on employees and elevate the importance of adaptive, emotionally attuned leadership. This thus positions leadership as a strategic lever that influences technology uptake, cultural norms, and ultimately engagement outcomes.

From a global perspective, employee engagement in RW is often framed through trust-based, transformational leadership and robust digital ecosystems that enable autonomy and flexibility (Messenger *et al.*, 2016; Wells, 2023). However, South African evidence reflects a more complex reality. Infrastructural instability, socio-economic pressures, and compliance requirements frequently necessitate hybrid control-and-support leadership approaches (Ravhudzulo and Eresia-Eke, 2024).

Digital readiness similarly diverges while adequate tools and digital literacy enhance collaboration, persistent connectivity challenges weaken engagement despite managerial efforts. Work–life balance, commonly celebrated in global discourse as a pathway to greater well-being, remains vulnerable in the South African context, where blurred boundaries intensify fatigue. Leadership therefore acts as both a critical success factor and a potential point of failure: adaptive, transparent leadership strengthens engagement, whereas rigid, presenteeism-driven styles erode trust and undermine RW effectiveness (Ngobeni *et al.*, 2022; Sfeir, 2022). Taken together, these nuances indicate to the researcher that successful RW engagement in South Africa depends less on replicating

global best practice and more on developing leadership and organisational systems that are resilient to local constraints while remaining attuned to the evolving needs of employees.

2.5. Theoretical framework on remote working

The adoption of RW in South African banks is influenced by critical factors such as digital readiness, leadership support, organisational culture and employee engagement. To interpret these dynamics, this study adopts a multi-theoretical approach, integrating **Job Satisfaction Theory**, **Organisational Theory**, and **Work–Life Balance Frameworks** to analyse RW outcomes.

2.5.1. Job satisfaction theory

The Job Satisfaction Theory (Ilies and Judge, 2003; Jamaludin and Kamal, 2023) highlighted that autonomy, flexibility and perceived control over work enhance intrinsic motivation, psychological empowerment, engagement, and overall productivity. In RW contexts, trust-based management enables employees to regulate schedules and environments, linking job satisfaction directly to organisational performance. The researcher would thus like to test the prevalence of this phenomenon in the specific South African bank to understand whether its employees are afforded the same trust to heighten job satisfaction.

2.5.2. Organisational theory

The Organisational Theory (Hatch and Cunliffe, 2006; Samnani, 2024) positioned RW as a strategic organisational transformation, extending beyond logistical or technological adjustments. Effective implementation demands alignment among policies, organisational culture, and management practices. Focusing on structure, culture, and strategy enables organisations to manage decentralised work models while mitigating potential negative impacts at individual, team, and organisational levels. Accordingly, this research seeks to examine how a specific South African bank has applied organisational

theory frameworks, evaluating their effectiveness from the perspectives of both junior and senior managers.

2.5.3. Work–life balance frameworks

Work–Life Balance Frameworks (Bloom *et al.*, 2009; Kim, Jasper, Lee and Won, 2022) examined the interplay between professional and personal boundaries. RW increases flexibility and autonomy but also introduces risks of overwork, role conflict and burnout. Effective policies such as flexible scheduling, clear communication norms and mental health support enhance well-being, engagement, retention and productivity. The researcher will take an explorative view to understand how work-life balance plays out in the specific South African bank.

Together, these frameworks offer a well-rounded perspective that connects individual, organisational, and cultural factors. They highlight that for RW to succeed in South African banks, employees need autonomy, organisations must stay aligned, and work–life balance must be integrated in the ways of work. These elements work hand in hand to shape the overall employee experience, boost engagement and drive performance.

2.6. Findings of the literature review

Despite the growing body of global research on RW, significant gaps remain in understanding how CSFs and challenges manifest within African emerging markets particularly in the context of South African banks. While studies conducted in developed economies emphasised enablers such as technological readiness, leadership support, and flexible work policies, they also identified challenges including work–life balance, social isolation, and managerial resistance (Allen *et al.*, 2015; Messenger and Gschwind, 2016). However, these insights may not fully translate to the African context, where socio-economic and infrastructural realities differ markedly.

In South Africa, RW adoption is often constrained by structural and contextual factors such as load shedding, unreliable internet connectivity, socio-economic disparities,

hierarchical organisational cultures, regulatory ambiguity, and heightened data security concerns, (Enaifoghe, 2023; Mncwango and Tenza, 2023). These conditions restrict the impact of autonomy and flexibility, which are often viewed as key drivers of engagement, productivity, and job satisfaction in developed settings. This highlights the importance of research that takes local complexities into account.

To address this gap, the study investigates RW adoption in a South African banking environment through the lenses of Job Satisfaction Theory (Ilies and Judge, 2003), Organisational Theory (Hatch and Cunliffe, 2006), and Messenger and Gschwind's (2016) conceptualisation of RW as a flexible, multi-modal construct. This theoretical triangulation enables an examination of how global CSFs and challenges are translated, adapted, or resisted within the South African context, and what unique factors emerge as critical to successful RW implementation in the South African context.

The preceding literature review traced the evolution of RW, its various forms, and the CSFs and challenges influencing its adoption within the banking sector. These insights highlighted the importance of adopting a structured analytical lens to explore RW in South Africa's banking landscape. Accordingly, the study employs a **conceptual framework** (Figure 2.5) that integrates theoretical foundations with practical insights into CSFs and contextual challenges.

Within this framework, RW is conceptualised as an umbrella construct encompassing WFH, HW and other flexible RW models, illustrating their evolution from global practices to emerging market realities. It identifies key enablers such as technological infrastructure, leadership adaptability, and effective communication alongside challenges including work–life balance tensions and cultural nuances.

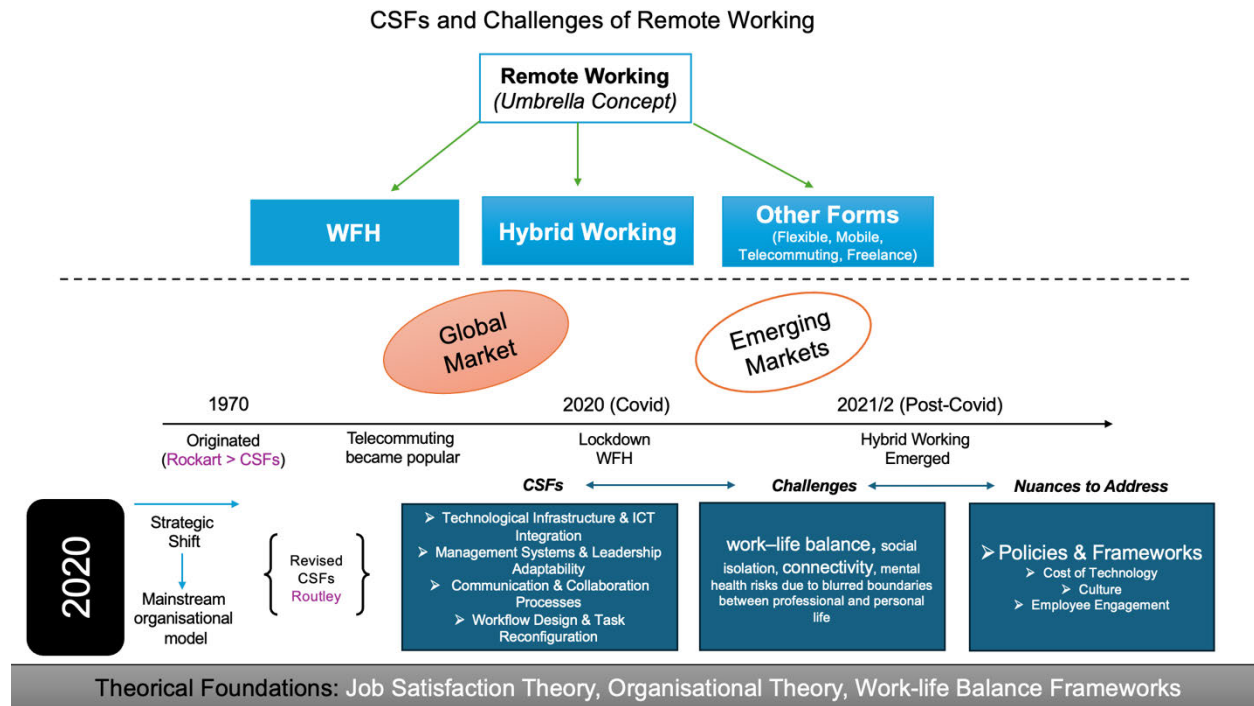


Figure 2.5: Remote working conceptual framework.

(Source: The researcher's compilation)

Ultimately, this framework provides a foundation for examining how South African banks navigate RW as part of their broader digital transformation efforts, balancing operational integrity with employee well-being. The researcher seeks to gain an in-depth understanding of the nuances of RW within this specific context through the lenses of junior and senior managers of the selected bank. The conceptual framework was therefore designed to depict the cause-and-effect relationships among these key variables, informed by both theoretical perspectives and prior research.

2.7. Conclusion of the chapter

The reviewed literature demonstrates that RW has become a significant component of digital transformation within the banking sector, offering both opportunities and challenges. While RW enhances flexibility and productivity, it also introduces complexities

related to employee wellbeing, managerial practices, and team cohesion, particularly within the South African context. These dimensions are interrelated, collectively shaping how RW is experienced and managed across organisational levels.

Scholarly perspectives differ regarding these implications. Bloom *et al.*, (2009) emphasise the productivity gains and flexibility associated with RW, whereas more recent studies highlight its unintended consequences. In particular, Mahlangu (2021) and Mncwango *et al.* (2023) draw attention to challenges related to employee wellbeing, work-life balance, and performance pressures within the South African context. Extending this view, Wang *et al.* (2021) argue that the effectiveness of RW is contingent on work design, managerial support, and organisational structures. Taken together, these perspectives indicate that RW is not inherently beneficial, but produces both positive and negative outcomes depending on organisational and contextual conditions.

A critical synthesis of the literature reveals persistent tensions between flexibility and control, autonomy and managerial oversight, and productivity and employee wellbeing. While RW may enhance efficiency, it may simultaneously intensify employee fatigue, blur work-life boundaries, and introduce psychosocial risks, particularly within high-pressure banking environments (Mahlangu, 2021; Mncwango *et al.*, 2023). As such, these contradictions suggest that the benefits of RW are conditional and may be undermined by inadequate organisational support and contextual constraints.

Despite the growing body of research, the literature largely prioritises employee outcomes and organisational performance, with comparatively limited attention given to the role of managers in shaping RW experiences. Although Wang *et al.* (2021) acknowledge the importance of managerial practices, there remains insufficient understanding of how managers, particularly across different hierarchical levels, interpret and navigate these competing demands. This gap is especially evident within the South African banking sector, where organisational hierarchy and socio-economic factors may further influence the implementation and experience of RW.

In response, this study thus explores the lived experiences of both junior and senior managers within a selected bank in South Africa, focusing on how they manage the opportunities and challenges associated with RW. The conceptual framework derived from the literature integrates organisational, technological, and human dimensions, providing a lens through which these interrelated dynamics are examined.

Overall, the literature reflects not a unified perspective, but a set of competing and context-dependent viewpoints on RW. This lack of consensus, together with the identified managerial gap, justifies the need for a contextually grounded qualitative inquiry. Building on this foundation, chapter three outlines the research methodology employed in this study, including the research design, sampling strategy, data collection methods, and analytical procedures used to address the research objectives.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Introduction

This chapter outlines the research methodology adopted for the study and explains how the chosen methods guide the overall analysis. Building on the literature review in chapter two, the research questions are shaped by gaps identified by Messenger and Gschwind (2016), Jagalat (2019) and Nakrošienė *et al.* (2019). These gaps highlight the need for deeper insight into the adoption of RW within emerging market contexts, particularly in the South African banking sector.

The chapter therefore integrates the study's philosophical stance, research design, data collection strategy, and analytical techniques to ensure methodological coherence. The alignment between the literature, research questions, and methodological choices strengthens the study's rigour and positions it to generate meaningful insights into the dynamics influencing RW adoption at a major South African bank.

In doing so, this chapter establishes a transparent and logically grounded methodological foundation, enabling the researcher to pursue the study's objectives with clarity, consistency, and academic integrity.

3.2. The research questions

This study is guided by three research questions:

3.2.1. What are the critical success factors for the adoption of a remote working model according to junior and senior management employees in a South African bank?

This question investigates the key enablers of RW success in a regulated financial setting, focusing on leadership support, technological capacity, and organisational flexibility. Messenger and Gschwind (2016) positioned RW success around flexibility, technology, and organisational adaptation. Jagalat (2019) stressed contextual sensitivity in emerging

markets, while Allen *et al.* (2015) and Nakrosiene, Buciuniene and Gostautite, (2019) highlighted leadership and digital readiness as pivotal enablers. Together, these perspectives inform the study's exploration of how leadership, technology and culture influence RW effectiveness in South African banks.

3.2.2. What are the perceived challenges of the remote working model in a South African bank from the perspectives of junior and senior managers?

This question examines operational, technological and cultural barriers to RW, particularly how physical separation affects collaboration, relationship-building, and performance management according to junior and senior managers at the selected South African bank.

Jagalat (2019) called for comparative analyses of RW in emerging economies, echoed by Enaifoghe (2023) and Mncwango and Tenza (2023) who identified infrastructural constraints, power instability, and cultural diversity as key barriers. Messenger and Gschwind (2016) noted the loss of informal communication and managerial oversight, while Nakrošienė *et al.* (2019) highlighted how limited organisational support undermines cohesion and engagement. These insights frame the analysis of RW challenges within the South African banking sector.

3.2.3. How can remote working be effectively implemented in a South African bank to enhance employee productivity?

This question focuses on strategies for effective RW implementation that drive productivity, considering organisational support, technology, and employee autonomy.

Nakrošienė *et al.* (2019) linked autonomy and support to productivity, while Messenger and Gschwind (2016) emphasised technological and cultural integration. Jamaludin and Kamal (2023) and Ilies and Judge (2003) associated satisfaction and autonomy with engagement, and Jagalat (2019) underscored continuous upskilling and benchmarking as central to sustainable RW models.

3.2.4. Summary of the research questions

Table 3.1 provides a tabular view of how the research questions are connected to literature along with the underlying key concepts found in literature framing the quest of the research study.

Table 3.1: Summary Table - Literature-Research Question Linkage

Research Question	Core Literature	Key Concepts
RQ1: Success Factors	Messenger and Gschwind (2016); Jagalat (2019); Allen <i>et al.</i> , (2015); Nakrosiene <i>et al.</i> , (2019)	Flexibility, technology, leadership, adaptation
RQ2: Challenges	Jagalat (2019); Mncwango and Tenza (2023); Enaifoghe (2023); Messenger and Gschwind (2016); Nakrosiene <i>et al.</i> , (2019)	Infrastructure, culture, communication, support
RQ3: Implementation	Nakrosiene <i>et al.</i> , (2019); Messenger and Gschwind (2016); Jamaludin and Kamal (2023); Ilies and Judge (2003); Jagalat (2019)	Autonomy, productivity, upskilling, strategy

Source: The researcher's compilation

This section presented the research questions derived from the literature and aligned with the study's objectives. Collectively, they establish the framework for exploring how remote working can be effectively implemented to enhance productivity and well-being in the South African banking sector. The next section details the research design and methodology adopted to address these questions.

3.3. Introduction to the research methodology

This section outlines the methodological framework adopted for the study, including the research design, underlying philosophical assumptions, data collection and analysis procedures, and the measures employed to ensure methodological rigour and ethical integrity. Research methodology, as defined by Kumar (2018), refers to the systematic and logical process used to address research questions. Similarly, Zikmund-Fisher and Ancker (2025) emphasise that research seeks to produce reliable information that reduces uncertainty and supports sound managerial decision-making.

Creswell (2017) identified three main research approaches: qualitative, quantitative, and mixed methods, positioned along a methodological continuum. Guided by the exploratory nature of the study, a qualitative approach was adopted to investigate the lived experiences of both junior and senior managers, with specific focus on the critical success factors and challenges associated with RW adoption within a South African bank.

3.4. Philosophical foundation

The study is grounded in **epistemology**, which concerns how knowledge is acquired and validated (Abbadia, 2022). Bell, Bryman and Harley (2019) emphasised that epistemological positions shape how meaning is derived from data.

An **interpretive phenomenological orientation** (Smith and Shinebourne, 2012) was adopted by the researcher to understand how individuals make sense of their RW experiences. This stance recognises that knowledge emerges through social interaction and interpretation, making it well suited to capturing both junior and senior managers' perspectives within the banking sector, particularly at the selected bank in South Africa.

3.5. Research design

A qualitative research design was employed to examine junior and senior managers' experiences of RW implementation within a South African bank. Qualitative methods enable an in-depth understanding of social phenomena best interpreted through participants' narratives rather than quantifiable measures (Creswell and Poth, 2018). The research design aligns with the interpretive phenomenological stance, emphasising meaning from lived experience (Sekaran and Bougie, 2020).

3.6. Choice of methodology

After the research design was chosen, primary data was collected through semi-structured one-on-one interviews, allowing for rich, detailed insights and flexible exploration of key themes. This qualitative method aligns with the study's exploratory

nature and focus on understanding complex social phenomena (Creswell and Poth, 2018).

Its interpretivist and inductive characteristics enable meaning to be constructed from participants' narratives (Bell *et al.*, 2019). Given the study's context, banking in an emerging market, this approach provided nuanced, contextually grounded insights into RW dynamics.

3.7. Population and research setting

The target population for this study consisted of all full-time junior and senior managers at the selected South African bank, which had approximately 16,000 employees. From this population, 12 managers were chosen based on the following inclusion criteria: full-time employment for at least two years, organisational knowledge, managerial experience, and exposure to both traditional and RW models. The exclusion criteria included employees who were not in managerial roles, not employed full-time (such as part-time workers, contractors, freelancers), those who had been at the bank for less than two years, and those who had not experienced both traditional and RW models.

The junior and senior managers were carefully selected because their roles offer insights into the implementation, monitoring, and outcomes of RW practices. Focusing on experienced managers in a regulated banking environment ensured that findings reflected authentic organisational realities and managerial perspectives.

3.8. Unit of analysis

The unit of analysis consisted of junior and senior managers from the selected bank in South Africa. This allowed comparative insights between the different managerial levels. Although participation was higher among junior managers, the collected data remained rich and sufficient for analysis. Only primary data was used, and no secondary sources were included, thus ensuring findings were grounded in participants' authentic experiences.

3.9. Sampling method and size

The study employed purposive criterion sampling, selecting participants with direct, relevant experience of RW. This approach targeted individuals best positioned to provide meaningful insights (Sukmawati, Salmia and Sudarmin, 2023). The researcher adopted this sampling approach to obtain data from individuals likely to describe the realities, challenges, and factors influencing RW in the chosen banking context. Eligible participants were full-time junior or senior managers with at least two years of managerial experience and exposure to both traditional and RW models. Consistent with phenomenological research, participants were selected based on their lived experience of the phenomenon (Tomaszewski, McPherson, Allan and Bond, 2020; Hossain, Recker, Sarker and Davis, 2024).

3.10. Sample size and data saturation

The population for this study is the South African banking sector, while the units of analysis are junior and senior managers within the selected bank. Focusing on this group enabled the study to generate rich, context-specific insights that are closely aligned with the research objectives. Although 12 participants were initially targeted, only 10 interviews were conducted. Data saturation was reached after the sixth interview (see Table 3.2), as subsequent interviews yielded no substantially new insights.

Table 3.2: Data saturation – unique codes per participant

Participant	New Codes Identified	Cumulative Total Codes	New Codes (%)	Comments / Observation
P1	6	6	100%	Initial interviews generated several unique codes
P2	4	10	67%	Additional insights on leadership and RW systems
P3	3	13	30%	Fewer new codes appeared
P4	2	15	13%	Codes began to repeat
P5	1	16	6%	Limited novelty — nearing saturation
P6	0	16	0%	No new codes identified. Saturation reached
P7–P10	0	16	0%	All subsequent interviews confirmed themes only

Source: The researcher's compilation

In qualitative research, data saturation refers to the point at which additional data no longer meaningfully contributes to the development of themes, instead confirming or slightly refining existing findings. This aligns with the concept of informational redundancy. Guest, Bunce and Johnson (2006) similarly found that the majority of key themes tend to emerge within the first six to 12 interviews, particularly in relatively homogeneous samples. Table 3.2 above thus illustrates that saturation was reached by the sixth participant, after which no new codes emerged. However, data collection continued to the tenth interview to confirm the stability of the identified themes and to ensure that no additional insights were overlooked. This approach strengthened the credibility and dependability of the findings.

The sample size of 10 participants was therefore considered appropriate for this study. Unlike quantitative research, qualitative inquiry prioritises depth of understanding rather than statistical representation. As noted by Yin (2018), there is no predetermined formula for sample size; instead, participants are purposively selected based on their ability to provide rich and relevant insights into the phenomenon under investigation. In this case, junior and senior managers were selected because of their direct involvement in managing RW, making them well-positioned to address the research questions. It is also important to recognise that the exclusion of non-managerial employees shapes the scope of the findings. The results, therefore, reflect managerial perspectives on RW and may not fully capture the experiences of the broader employee population.

3.11. Research instrument

The primary instrument was a semi-structured interview guide (Appendix E) aligned with the research objectives and questions. The guide included: An introduction explaining the study's purpose and consent procedures; icebreaker questions to build rapport; core questions addressing participants' experiences and perceptions of RW; and closing questions for reflection.

A **consistency matrix** (Table 3.3) linked interview questions to the study's research questions and literature, ensuring conceptual alignment.

Table 3.3: Consistency matrix related to the identified RQ in chapter three

CONSTISTENCY MATRIX		
RESEARCH QUESTIONS	LITERATURE REVIEW	DATA COLLECTION TOOL
Research question 1: What are the critical success factors for the adoption of a remote working model according to junior and senior management employees in a South African bank?	Messenger and Gschwind (2016), Jagalat (2019), Allen et al., (2015) and Nakrosiene et al., (2019)	Question four, five, six, seven and eight in the interview guide.
Research question 2: What are the perceived challenges of the remote working model in a South African bank from the perspectives of junior and senior managers?	Jagalat (2019), Mncwango and Tenza (2023), Enaifoghe (2023), Messenger and Gschwind (2026) and Nakwrosiene et al., (2019)	Question nine, 10, 11, 12 and 13 in the interview guide
Research question 3: How can remote working be effectively implemented in a South African bank to enhance employee productivity?	Nakrosiene et al., (2019), Messenger and Gschwind (2016), Jamaludin and Kamal (2023), Ilies and Judge (2003) and Jagalat (2019)	Question 14, 15, 16, 17 and 18 in the interview guide

Source: The researcher's compilation

3.12. Data gathering process

Once ethical clearance was received (Appendix A), the researcher invited eligible participants via email and obtained signed consent (Appendix C). Interviews were conducted via Microsoft Teams between 11 September and 13 October 2025, lasting 45–60 minutes.

Sessions were recorded (with permission), anonymised, and securely stored on OneDrive and iCloud in line with the University data protection requirements. Transcription was completed by the researcher to preserve confidentiality, and identifiers were removed before analysis.

3.13. Data analysis approach

Data was analysed using thematic analysis (Braun and Clarke, 2006), a flexible method for identifying and interpreting patterns within qualitative data. This process aligned with the study's interpretivist stance and involved: Familiarising with the data; Generating initial codes; Grouping these into categories; Searching for themes; Reviewing themes; Defining and naming themes; and producing the final report. An inductive approach guided code generation, while a deductive approach was used to align emerging themes

with the research questions, strengthening the conceptual framework derived from chapter two.

3.14. Research quality and rigour

Research quality was ensured through credibility, dependability, confirmability, and transferability (Lincoln and Guba, 1985).

- **Credibility** refers to the degree to which the findings accurately reflect participants' realities and experiences. It emphasises the results' truthfulness and believability. In this study, credibility was enhanced through in-depth interviews capturing authentic participant perspectives. Probing and follow-up questions were used during interviews to clarify responses and ensure a precise interpretation and understanding of participants' viewpoints.
- **Dependability** relates to the consistency and reliability of the research process over time. This was ensured via a clear audit trail documenting each research stage, including the development of the interview guide, data collection procedures, coding decisions, and theme development. This allowed transparency and made it possible to review and trace the research process.
- **Confirmability** emphasises objectivity and neutrality in data interpretation. This was achieved through reflexivity, acknowledging potential bias. In addition, notes and reflective memos were maintained after each interview to ensure that findings were grounded in participants' responses rather than in the researcher's influence.
- **Transferability** refers to the extent to which the findings can be applied or transferred to other similar contexts or settings, based on the level of detail provided about the research environment. In this study, this was supported by detailed contextual descriptions, enabling replication in similar contexts. This enables other researchers to assess the applicability of the findings to similar organisational or banking contexts.

These measures ensured methodological transparency and alignment with the study's objectives (Saunders, Lewis & Thornhill, 2007; Bell *et al.*, 2019).

3.15. Ethical considerations

Ethical integrity is a fundamental aspect of any research involving human participants. As Saunders *et al.* (2007) emphasised, maintaining high ethical standards ensures that research is conducted responsibly, transparently and with respect for participants' rights and dignity. In qualitative research, this is particularly important as data collection often involves personal and sensitive reflections from participants.

Ethical integrity was upheld throughout the research process. Formal clearance was obtained from the University of KwaZulu-Natal Humanities and Social Sciences Ethics Committee (Appendix A), and permission was granted by the selected bank in South Africa (Appendix B). Participants provided informed consent (Appendix C), in addition, participants were briefed on study objectives, and that they could withdraw from participation on the study at any time. The participants were also advised that should they wish to withdraw, they will not incur penalties or loss of treatment. Interviews were recorded with permission, and all identifiers were removed to preserve anonymity and confidentiality.

3.16. Research design and methodology limitations

Key limitations included the researcher's dual role as an employee of the selected bank, which could potentially introduce bias. This was mitigated by the researcher through reflexivity and adherence to ethical and procedural protocols. The small, context-specific sample also limited generalisability. In addition, achieving data saturation ensured thematic richness and analytical validity. While findings may not be universally transferable, they authentically represent managerial experiences within the South African banking sector.

3.17. Conclusion of the chapter

This chapter presented the methodological framework that guided the study. It outlined the research questions, philosophical foundation, qualitative research design, and interpretive phenomenological orientation that shaped the investigation. The sampling strategy, population, research setting, data collection processes, and analytical procedures were described in detail, together with the measures adopted to ensure rigour, credibility, and ethical integrity.

By employing semi-structured interviews and thematic analysis, the study generated rich, nuanced insights into managers lived experiences of RW adoption within a South African bank. The chapter established a coherent link between the study's aims, literature, and methodological choices, ensuring that the firsthand investigation was grounded in both theory and context. The following chapter presents the thematic findings derived from the analysis, reflecting participants' experiences and addressing the research objectives set out in this study.

CHAPTER FOUR: PRIMARY RESEARCH FINDINGS

4.1. Introduction

This chapter presents findings from the primary research conducted using the methodology outlined in chapter three. Ten semi-structured interviews were transcribed, analysed, and organised into categories and themes emerging from participant responses.

4.2. Presentation of the primary research findings

The researcher explored perspectives of junior and senior management on CSFs and challenges in adopting RW at a selected South African bank. Through interpretative analysis, 67 descriptive codes were generated, condensed into 18 first-order categories, and clustered into six overarching themes (Table 4.1). The themes were extrapolated using the research questions in chapter three.

Table 4.1: Emergent categories and themes from the analysis

Categories	Themes
Interpersonal Connection and Collaboration	Organisational Culture, Collaboration and Communication
Cultural Alignment and Team Norms	
Communication and Recognition Dynamics	
Change and Structural Readiness	Organisational Readiness, Strategy and Policy
Policy and Procedural Clarity	
Strategic Implementation and Learning	
Trust and Empowerment	Leadership and Management Culture
Managerial Practices and Behaviour	
Leadership Role in Shaping Culture	
Access and Connectivity	Technological Readiness and Infrastructure
System Efficiency and Security	
Digital Competence and Performance Tools	
Work–Life Balance and Boundaries	Employee Experience and Well-being
Ergonomic and Physical Readiness	
Well-being and Support	
Support and Mentorship Systems	Capability Development and Continuous Learning
Training and Orientation	
Experience and Adaptation	

Source: Researcher's own compilation

Participants were classified by gender, tenure, ethnicity, and seniority (Table 4.2) to identify nuanced patterns and enhance data richness through triangulation. Various diagrams will be used to showcase associations between ideas. Each theme is analysed with supporting verbatim extracts and concludes with a summary of convergent and divergent views.

Table 4.2: Research participant file classification

Participant Index	Participant Code	Gender	Years of Experience	Ethnicity	Role
Participant 1	EM	Female	5 to 10 years	Black South African	Junior Manager
Participant 2	KNN	Male	Less than 5 years	Indian South African	Junior Manager
Participant 3	KM	Male	Less than 5 years	Black South African	Junior Manager
Participant 4	AN	Male	20 to 25 years	White South African	Junior Manager
Participant 5	YB	Male	20 to 25 years	Indian South African	Junior Manager
Participant 6	LM	Male	Less than 5 years	Black South African	Junior Manager
Participant 7	EC	Female	10 to 15 years	Black South African	Junior Manager
Participant 8	RB	Female	30 to 35 years	White South African	Junior Manager
Participant 9	YM	Female	15 to 20 years	Black South African	Senior Manager
Participant 10	ELB	Female	Less than 5 years	Coloured South African	Senior Manager

Source: Researcher's own compilation

4.3. Theme one: Organisational culture, collaboration and communication

Participants highlighted that organisational culture, collaboration, and communication strongly influence RW effectiveness. Initial codes clustered around interpersonal connection, team cohesion, and the maintenance of communication and recognition, forming three first-order categories reflected below:

- Interpersonal Connection and Collaboration:

“I am big on human connections; I prefer to work from the office. I prefer working with and interacting directly with teams”, (Participant 6, LM).

- Cultural Alignment and Team Norms:

“I think remote working has no impact currently on our immediate team collaboration”, (Participant 2, KKN).

- Communication and Recognition Dynamics:

“As much as we're working from home, if we're not recognised for our good work, it tends to demoralise us”, (Participant 7, EC).

Participants highlighted that strong organisational culture, frequent communication, and recognition sustain motivation in RW. Leadership transparency and feedback were essential for trust and alignment, while recognition reinforced morale and commitment. The level of frequency in Table 4.3 is determined by the number of quotations coded by the researcher.

Table 4.3: Summative view of categories for theme one - entire group

Categories for theme one	Level of Frequency		
	High	Moderate	Low
Interpersonal connection and collaboration	●		
Cultural alignment and team norms		◐	
Communication and recognition dynamics	●		
Legend: ● High ◐ Moderate ◑ Low			

Source: Researcher's own compilation

4.3.1. A deep dive into the analysis groups

Gender: Women emphasised relational and emotional aspects, including empathy and wellness programmes; men focused on technology, productivity, and policies, stressing effective tools and defined expectations, though they also noted the decline of informal interactions.

Tenure: New joiners struggled with orientation and lacked structured onboarding (“*I did not know who’s who in the zoo,*” Participant 1, EM).

Ethnicity: No distinct patterns emerged.

Role: Junior managers reported fewer informal interactions, while senior managers valued in-person interaction for effective teamwork and decision-making.

4.3.2. Theme summary

Successful RW relies on intentional investment in connections, clear norms, transparent communication, recognition, and leadership-driven change management. The absence of these elements leads to disengagement, whereas their presence fosters resilient, productive teams.

4.4. Theme Two: Organisational readiness, strategy and policy

Codes reflected preparedness, policy clarity, and strategic direction for RW adoption, grouped into:

- Change and Structural Readiness

“Making sure people have the tools from the get-go to make things work and being open and honest from the start about what's going to occur and what's going to happen”, (Participant 2, KKN)

- Policy and Procedural Clarity:

“I think when there's a lot more clarity then it's easy to prioritise”, (Participant 6, LM).

- Strategic Implementation and Learning:

“I think when the pandemic occurred, it was a rush to get people to work from home and in doing that I don't think it was one of the greatest transitions...”, (Participant 2, KNN)

The findings indicate that sustainable RW requires structured frameworks, adequate resources, lessons from COVID-19, strategic foresight, and proactive change management. Alignment between readiness, structure, and learning ensures purposeful, resilient RW practices. The level of frequency in Table 4.4 is determined by the number of quotations coded by the researcher.

Table 4.4: Summative view of categories for theme two - entire group

Categories for theme two	Level of Frequency		
	High	Moderate	Low
Change and structural readiness	•		
Policy and procedural clarity	•		
Strategic implementation & learning		◐	
Legend: • High ◐ Moderate ◑ Low			

Source: Researcher's own compilation

4.4.1. A deep dive into the analysis groups

Gender: Women highlighted emotional readiness; men emphasised technical gaps and lessons learned.

Tenure: New joiners (across genders) felt vulnerable due to lack of guidance.

Ethnicity: No patterns identified.

Role: Junior managers struggled with unclear policies; senior managers stressed strategic planning, frameworks, and engagement.

4.4.2. Theme summary

RW readiness goes beyond technology, requiring clear policies, proactive change management, and continuous learning. Ambiguity causes stress, while structured support enhances engagement and adaptability.

4.5. Theme three: Leadership and management culture

Leadership strongly shapes RW experiences. Codes included:

- Trust and Empowerment:

“If someone, for example, micromanages you, the probability of you being a successful remote worker is very low”, (Participant 10, ELB).

“On the one side, you've got your managers that pretty much embraces. Remote working. Plus, they can manage teams that works remotely. On the other side, you have managers that is not keen on the whole remote working factor. They still believe you need to log on in an office. ‘I need to see you at that office’”, (Participant 4, AN).

- Managerial Practices and Behaviour:

“Senior managers to develop clear expectations for all employees in order to promote employee engagement”, (Participant 2, KKN)

“I've picked up that ever since we've moved to remote working after COVID we typically don't switch on our cameras when we're on meetings, I feel like you would get a different vibe, a different feeling of collaboration if we would switch on our cameras”, (Participant 1, EM).

“And they switch off the camera because it's an organisational, cultural thing. So now it's almost like you speaking to these invisible people and then the connection is gone. That humaneness is gone. And we're losing it day by day. However, I must say though, where I see it coming through is if you are maybe a senior manager, a more beyond VP level”, (Participant 1, EM).

- Leadership Role in Shaping Culture:

“A culture of high performance... if the leader in the organisation does not manage performance in such a way that they create a culture of a high performing team and what the consequence of not performing is, it will kill the morale of the people who are performing.” (Participant 9, YM).

“Because if your top leadership does not believe that remote working works, that's going to cascade down....”, (Participant 4, AN).

Leadership fosters trust, clarity, and empathy while promoting engagement. Micromanagement and inconsistent behaviors hindered adaptation and autonomy. The level of frequency in Table 4.5 is determined by the number of quotations coded by the researcher.

Table 4.5: Summative view of categories for theme three for the entire group of participants

Categories for theme three	Level of Frequency		
	High	Moderate	Low
Trust and empowerment	•		
Managerial practices & behaviour		◐	
Leadership role in shaping culture	•		
Legend: • High ◐ Moderate ◑ Low			

Source: Researcher's own compilation

4.5.1. A deep dive into the analysis groups

Gender: Women valued empathetic, inclusive leadership; men prioritised clear expectations and performance metrics.

Tenure: The researcher observed that new joiners (those who are less than five years in the organisation) relied heavily on leadership for guidance.

Ethnicity: No patterns identified.

Role: Junior managers were sensitive to micromanagement; senior managers recognised their influence on team culture.

4.5.2. Theme summary

Effective leadership underpins RW success. Trust, empowerment, and consistent communication drive engagement, while inconsistent behavior undermines culture and productivity.

4.6. Theme Four: Technological readiness and infrastructure

Technology emerged as both a foundational enabler and a constraint, organised into:

- Access and Connectivity:

“I think for me it's number one, having access to good Internet, having systems that work and support structures as well that help me when I'm working remotely...”, (Participant 1, EM).

- System Efficiency and Security:

“...on your hardware, like your laptop, maybe not allowing you to print sensitive information, just like how we aren't able to e-mail sensitive information. But it comes to pros and cons...”, (Participant 5, YB).

“The declarations that we do and sign and so I think, yeah, it has been working well and the awareness on how to protect ourselves from scammers, emails, how to read things. I think that has been a success. Data protection, data protection policies and the secure remote access. So, with that, training on cyber security compliance, monitoring tools to adhere to regulations....”, (Participant 7, EC).

- Digital Competence and Performance Tools:

“In a remote model, I think for me we need a model that allows me to kind of do the problem solving that I am able to do when in the office...an environment where I can facilitate problem solving virtually, I create collaboration tools for us to work on. So, if

it's on teams, you know what the tools on teams that are going to be able for us to kind of workshop problems together....”, (Participant 6, LM).

The findings under this theme revealed reliable infrastructure, cybersecurity, and digital competence were essential. Inadequate systems caused frustration and reduced productivity, highlighting technology as a strategic pillar for RW. The level of frequency in Table 4.6 is determined by the number of quotations coded by the researcher.

Table 4.6: Summative view of categories of theme four for the entire group of participants

Categories of theme four	Level of Frequency		
	High	Moderate	Low
Access and connectivity	•		
System efficiency and security	•		
Digital competence and performance tools			◐
Legend: • High ◐ Moderate ◑ Low			

Source: Researcher's own compilation

4.6.1. A deep dive into the analysis groups

Gender: RW was generally viewed as offering women greater flexibility and improved work–life balance. As Participant 1, EM expressed, *“I love remote working... I’m able to be present and my kids don’t have to take the school bus, but half the time I feel disengaged.”* By contrast, men focused on efficiency and productivity.

Tenure: New joiners reported isolation; long-tenured staff missed informal networks.

Ethnicity and Role: Similar experiences across groups; all emphasised reliable systems.

4.6.2. Theme summary

Sustaining RW requires robust infrastructure, digital competence, and ongoing support. Technology enables productivity but can also cause disengagement if poorly implemented.

4.7. Theme five: Employee experience and well-being

Codes captured work-life balance, ergonomics, and wellness:

- Work–Life Balance and Boundaries

“Be sure to set those boundaries in place...”, (Participant 2, KNN).

“There's no balance. So, from a work-life balance perspective, my day is owned by my organization from Monday to Friday, to be honest. So, you know, in terms of balance, the only time I can balance my day is before the workday starts. Once the workday starts, there's no longer balance because as I mentioned, the expectation is that you're sitting in front of your laptop the whole day....”, (Participant 3, KM).

“Now we are stuck on Microsoft Teams meeting one after the other with no break in between because we can. I mean, there's space available in the diary and that really has deteriorated the Wellness of our colleagues...” (Participant 9, YM).

- Ergonomic and Physical Readiness:

“You have to have the correct type of chair. If you don't have the correct type, if you if you're sitting at a normal a living room table tea. It's not going to be good for you. It's not going to be good for your back. I used to sit on a normal living room chair, and I and I felt it in my back. So, I've got myself now a proper chair that's very ergonomic in design that aids your posture and all of those things and that helps....” (Participant 4, AN).

- Well-being and Support:

“Wellness program to look at how to manage the work balance and also increase the employee engagement, flexible working schedule to accommodate colleagues needs, you know, the boundaries. Between work and home life and supporting the hybrid, hybrid”, (Participant 7, EC).

“A flexible scheduling around things. I know that within our space, specifically human capital, because we give so much, there's quite a lot of flexibility in our team specifically around, you know, kiddie pickup, collection, prayer times, whatever really works, but I feel that when employees really feel cared for and supported. They're more likely to stay engaged and perform effectively, even if it's outside of working hours....”, (Participant 10, ELB).

The level of frequency in Table 4.7 is determined the number of quotations coded by the researcher.

Table 4.7: Summative view of categories for theme five for the entire group of participants

Categories for theme five	Level of Frequency		
	High	Moderate	Low
Work–life balance and boundaries	●		
Ergonomic and physical readiness		◐	
Well-being and support	●		
Legend: ● High ◐ Moderate ◑ Low			

Source: Researcher's own compilation

4.7.1. A deep dive into the analysis groups

Gender: Women emphasised emotional support and wellness; men focused on structure and ergonomics.

Tenure: New joiners struggled with unclear routines and higher burnout risk; long-tenured staff missed informal support networks.

Ethnicity: No significant differences.

Role: Junior managers felt the pressure of constant availability; senior managers had greater autonomy.

4.7.2. Theme summary

Based on participants' responses, the researcher observed that the selected bank needs to move beyond policy statements to actively embed boundary management and well-being into managerial practice. Flexible scheduling, wellness programmes, and ergonomic support are key enablers.

4.8. Theme Six: Capability development & continuous learning

Codes reflected training, mentorship, and adaptability:

- Support and Mentorship Systems:

"Maybe a buddy system could work even at work because, hey, I don't know how to do this, do you know? Yeah, give me a buddy. It's almost assumed that the buddy is your team, right? But at the same time, one of your team at that moment in time, right? It would make sense if it's your team. Maybe it could be, but what if they're working on a project and they fully immersed and they have meetings and they can't have time. So maybe you could have two buddies, one from your team, one from someone else. Because if I'm stuck and I cannot get a hold of so and so, then I go to my other buddy, you know what I mean....", (Participant 1, EM).

- Training and Orientation:

"They're going to need SMEs to support with remote working, and those SMEs don't sit in the bank, they sit external....", (Participant 4, AN).

“And I struggled. I struggled daily for the longest time. I struggled. And then when I moved into PPB, I got into one meeting the other day and I said, colleagues, we need to discuss this matter now. And you know, I had tears in my eyes when one of the senior leaders said...we hear you....”, (Participant 10, ELB).

“Definitely. The importance of learning and development is that they can bring in great insights as a start from a global standard perspective. And I think when you put curriculums into place and you instil any type of knowledge, it's very important that you are open-minded on what's the global standard, what is the South African standard for a bank and why does it work there in that company....”, (Participant 9, YM).

- Experience and Adaptation:

“I don't believe that people can be successful working remotely if they do not have the necessary training, especially in a bank, and it's got nothing to do with your intelligence. It's all got to do with your critical thinking ability and your ability to problem solve effectively. You must be agile....”, (Participant 10, ELB).

The participants highlighted the importance of structured onboarding, mentorship, and continuous learning as critical for adaptation and resilience. The level of frequency in Table 4.8 is determined the number of quotations coded by the researcher:

Table 4.8: Summative view of categories of theme six for the entire group of participants

Categories for theme six	Level of Frequency		
	High	Moderate	Low
Support and mentorship systems		○	
Training and orientation	•		
Experience and adaptation			○

Legend: • High ○ Moderate ○ Low

4.8.1. A deep dive into the analysis groups

Gender: Women highlighted mentorship and supportive leadership; men focused on structured training and orientation.

Tenure: New joiners relied on onboarding; seasoned staff emphasised continuous learning.

Ethnicity: No significant differences.

Role: Junior managers valued mentorship; senior managers modelled continuous learning.

4.8.2. Theme summary

Capability development requires structured training, mentorship, and leadership advocacy. A culture of continuous learning supports adaptability and future readiness.

4.9. Summary of primary research findings

The ten interviews revealed that RW adoption depends on organisational culture, strategic readiness, leadership, technology, employee well-being, and capability development. Experiences were shaped by tenure, role, and demographics, highlighting the need for tailored engagement and support.

Leadership emerged as pivotal for RW success. Effective balance between technology, people, culture, and regulatory compliance is essential. When well-implemented, these measures enhance productivity, engagement, and job satisfaction while mitigating operational risks.

Chapter five interprets these findings through an academic lens.

CHAPTER FIVE: DISCUSSIONS

5.1. Introduction

This chapter interprets and discusses the primary research findings presented in chapter four in relation to the literature reviewed in chapter two. The intention is to derive conclusive insights that strengthen the academic argument regarding remote working within the South African banking context.

The discussion follows the same structure used in chapter four. Each of the six themes identified in the empirical data is overlaid with the sub-research questions from chapter three to address the overarching research question: **What are the critical success factors and challenges in adopting remote working in a South African bank?**

The six themes comprise: organisational culture, collaboration and communication, organisational readiness, strategy and policy, leadership and management culture, technological readiness and infrastructure, employee experience and well-being, capability development and continuous learning.

Each theme is revisited to highlight its relevance, level of alignment, or point of distinction relative to the literature. In doing so, the chapter integrates the theoretical categories derived from the literature review with additional categories that emerged inductively from the primary research.

5.2. Discussion of primary research outcomes by research questions

In addressing the three research questions, six overarching themes emerged from the analysis of participants' responses. These themes collectively provide a comprehensive understanding of the factors influencing the adoption and effectiveness of RW in the selected South African bank.

Themes one to four (*organisational culture, collaboration and communication; organisational readiness, strategy and policy; leadership and management culture; and technological readiness and infrastructure*) align primarily with **Research Question One**, as they highlight the CSFs that enable effective adoption of RW.

Themes one, three, four and five particularly those relating to *leadership practices, communication gaps, technological constraints, and employee wellbeing* address **Research Question Two** by revealing the perceived challenges experienced by both junior and senior managers at the selected bank in South Africa.

Lastly, themes two, three, five and six focusing on, *supportive leadership, employee experience, and continuous learning* respond to **Research Question Three**, providing insights into how RW can be effectively implemented to enhance productivity.

The following discussion integrates these themes with the literature reviewed in chapter two to interpret the findings within both global and South African contexts.

5.2.1. Discussion of research question one: Critical success factors for RW

Research question one sought to understand the CSFs in the adoption of RW. Based on the findings in chapter four, there are four themes that emerged as the CSFs for the adoption of RW, these were: *organisational culture, collaboration and communication; organisational readiness, strategy and policy; leadership and management culture; and technological readiness and infrastructure*.

The researcher will thus demonstrate how these themes emerged from the findings presented in chapter four, integrating the findings with literature and theory covered in chapter two, showing both confirmation and contradiction.

5.2.1.1. Theme one: Organisational culture, collaboration and communication

Participants highlighted that maintaining interpersonal connection and team cohesion remains a key factor in RW environments. Codes such as *“better connections through face-to-face interactions,”* *“bonds formed,”* and *“culture of collaboration”* show that while RW offers flexibility, it may weaken informal communication channels. Issues such as *“lack of recognition for remote workers,”* *“lack of connection,”* and *“junior managers failing to articulate themselves well”* reflect the cultural gap created by distance.

The findings reveal that organisational culture, interpersonal connection, and communication practices remain central to the effectiveness of RW. Participants emphasised that maintaining team cohesion and fostering meaningful interpersonal relationships is more challenging in virtual environments. Codes such as *“better connections through face-to-face interactions,”* *“bonds formed,”* and *“culture of collaboration”* show that while RW offers valued flexibility, it may weaken informal communication channels that traditionally support workplace cohesion. Concerns such as *“lack of recognition for remote workers,”* *“lack of connection,”* and instances of *“junior managers failing to articulate themselves well”* highlight the relational and communication gaps that emerge when teams operate at a distance.

These findings align with Jagalat (2019), who emphasises the importance of understanding cultural nuances in RW environments, particularly within emerging economies. Jagalat argues that effective collaboration depends on transparent communication and inclusive practices, an observation confirmed by participants in this study who expressed a clear preference for hybrid models. Codes such as *“preference to hybrid working”* and *“being in the office helps us connect”* reflect employees’ belief that hybrid structures enable both flexibility and the interpersonal engagement required to sustain a strong organisational culture.

Expanding upon the above points, it would seem that a robust organisational culture that fosters inclusion and recognition within virtual environments constitutes a critical factor for success. Conversely, ineffective communication practices, weakened social ties, and

feelings of isolation continue to present substantial challenges. These insights reinforce the need for organisations to adopt deliberate strategies that preserve cultural cohesion and enhance communication quality as they transition towards more flexible work models.

5.2.1.2. Theme two: Organisational readiness, strategy and policy

The readiness of the bank, its structures and leadership direction emerged as critical to the success of RW. Clear processes, change management and leadership commitment determine whether the RW model employed by the selected South African bank is integrated successfully into its overall structure and aligned with the broader organisational goals of the selected bank in South Africa.

This theme captures the structural and strategic dimensions required to institutionalise RW. Participants frequently mentioned *“clarity on processes and procedures,” “change management,”* and *“strategies for effective RW implementation”* as central factors driving success. However, gaps in *“policies and procedures of RW”* and inconsistent role classification (e.g., *“types of RW based on role classification”*) created uncertainty.

Building on the above, the researcher notes that variations in RW-related policies and frameworks for role classification have introduced uncertainty, thereby impacting consistency in implementation. For instance, one participant indicated that they were unfamiliar with the specific policies concerning RW at the selected bank but observed that the policies they had encountered primarily address technology and infrastructure (Participant 1, EM).

This highlights a gap regarding the integration of policies focused on employee operations within an RW environment into business strategies. The findings indicate that, although the organisation acknowledges the strategic value of RW, the lack of a cohesive policy framework hinders its comprehensive integration into the organisational structure.

Additionally, Kumar (2021) confirmed that organisational readiness and governance frameworks are essential for managing transitions to new work models, highlighting that leadership’s ability to establish clear guidelines and align RW strategies with productivity

objectives has a direct impact on successful adoption. From an African perspective, Koko and Chipunza (2022) reinforce this view, observing that within African organisations, particularly during crises such as COVID-19, the effectiveness of remote and hybrid work relied on leadership direction, policy clarity and sustained employee development. They further caution that infrastructural limitations and inconsistent policy application often undermine these initiatives, a challenge also reflected in this study's findings.

From the researcher's perspective, these insights resonate strongly within the South African banking context. The findings affirm that leadership alignment, governance structures and coherent policy frameworks are pivotal for successful RW integration, particularly in environments where technological disparities and socio-economic factors influence organisational readiness. The researcher concurs with Koko and Chipunza's (2022) argument that African organisations require contextually adaptive policies and leadership approaches that reflect the realities of the continent's work environments.

However, a notable gap in the literature remains: while studies such as Kumar (2021) and Koko and Chipunza (2022) examined organisational readiness and leadership in RW, few have explored how these factors manifest within large, regulated sectors such as banking in South Africa.

The limited focus on the intersection of organisational strategy, policy readiness, and employee experience in this context raises critical questions about how African financial institutions adapt to hybrid work models, ensure policy coherence, and sustain productivity in the long term. It is this gap that prompted the researcher to investigate the CSF's and challenges influencing RW adoption in a selected South African bank, thereby contributing context-specific insights to a predominantly global discourse.

Overall, this theme suggests that well-defined structures and organisational readiness are critical enablers of success factors, while fragmented policies and inconsistent implementation serve as barriers. The findings also indicated that (according to responses from participants) at the selected bank, the pandemic encouraged adaptability; however, it did not completely address the institution's underlying structural and procedural shortcomings. The researcher concludes that while the selected bank in South

Africa has made progress in strategic alignment and adaptability, sustained success in RW adoption depends on continued policy refinement, stronger governance and a clearly articulated organisational strategy.

5.2.1.3. Theme three: Leadership and management culture

Leadership emerged as a pivotal determinant of RW success. Participants referenced *“empathetic leadership,” “senior managers setting clear parameters,”* and *“building a culture of high performance”* as enabling conditions. In contrast, *“micromanagement of remote workers”* and *“lack of trust in a RW environment”* were recurring challenges.

This aligns with Illies and Judge (2003) and Jamaludin and Kamal (2023), who emphasised that autonomy and trust play a crucial role in shaping employee engagement and satisfaction. The findings also reveal cultural distinctions between senior and junior managers, with comments like *“junior managers fail to articulate themselves well due to RW culture”* and *“senior managers have a different RW subculture.”*

These differences suggest that leadership styles are not always consistent. When managers lead with empathy and trust, engagement tends to flourish; in contrast, control-driven approaches often erode morale. As Hatch and Cunliffe (2006) argue, RW environments are most effective when leadership behaviours align with a culture that promotes empowerment and psychological safety.

5.2.1.4. Theme Four: Technological readiness and infrastructure

Participants consistently emphasised that access to reliable internet connectivity, digital tools and secure systems formed the backbone of effective RW implementation. Codes such as *“access to high internet connectivity,” “secured infrastructure,”* and *“access to systems that work”* highlighted the significance of technology in enabling productivity. Conversely, participants noted challenges such as *“system configuration not ideal for RW”* and *“lack of training on the use of technology.”*

These findings align with Enaifoghe (2023) who highlighted that technological readiness is a key determinant of operational continuity in hybrid environments. Thus, while the bank's investment in digital infrastructure supports flexibility and output measurement through "*productivity tools to measure performance*," the rapid pace of technological change remains a barrier. As such, sustained RW success depends on continuous upgrades, digital literacy, and the standardisation of secure work platforms.

5.2.1.5. Research question one discussion summary

This study finds that effective RW adoption in a South African bank depends on four interconnected factors: a supportive organisational culture, strategic readiness and policies, empathetic leadership, and robust technological infrastructure.

A culture of inclusion and transparent communication helps maintain team cohesion, while clear policies and strategic alignment enable smooth integration of RW into organisational processes.

Furthermore, leadership that is grounded in trust and empathy enhances employee engagement, while micromanagement has a negative impact on morale. Reliable internet connectivity, robust security measures, and comprehensive digital literacy are identified as critical components for sustained productivity. Although advancements have been made in these domains, the researcher concludes that the bank continues to encounter challenges related to policy coherence, consistent leadership, and technological adaptation. Addressing these issues remains essential to maintain the benefits of remote working and strengthen organisational resilience.

5.2.2. Discussion of research question two: Perceived challenges experienced by both junior and senior managers

In examining the challenges associated with RW in the selected South African bank, the findings from themes one through four highlighted a range of organisational and leadership constraints that shape employees' day-to-day experiences. Building on these structural and managerial insights, **theme Five (Employee Experience and Well-being)**

emerged as a particularly critical dimension, revealing the human and psychological implications of sustained RW. This theme reflects the nuanced perspectives of both junior and senior managers, demonstrating how the shift to RW has influenced work–life boundaries, personal wellbeing, and overall levels of employee engagement.

5.2.2.1. Theme five: Employee experience and well-being

Participants' narratives highlighted well-being, ergonomics, and boundary management as central to maintaining productivity and morale in a RW environment. Both junior and senior managers emphasised the importance of supportive mechanisms to safeguard wellness and sustain performance. Codes such as *“access to correct ergonomics,”* *“clear boundaries resulting in work–life balance,”* and *“wellness programmes”* emerged as prevalent in highlighting the perceived need for institutional support structures to mitigate RW fatigue.

However, contrasting experiences revealed notable challenges. Several participants described *“lack of balance,”* *“no breaks between meetings,”* and *“individual costs of home setup,”* proving how the benefits of flexibility were often overshadowed by increased workload, fatigue and the transfer of workplace costs to employees. Junior managers in particular noted difficulties in separating work from personal life, while senior managers expressed concern over the long-term sustainability of such working patterns without deliberate organisational interventions.

These findings resonate with Bloom *et al.*, (2009), who argued that RW can blur the boundaries between professional and personal domains, compromising employee wellbeing. Similarly, Mncwango and Tenza (2023) emphasised that inadequate ergonomic and psychological support undermines the potential productivity gains associated with flexible working arrangements. From an African organisational perspective, this emphasises the importance of contextualising employee wellness within socio-economic realities, where home infrastructure and shared living conditions may further compound work-related stressors.

These nuances of differences were evidenced by the normal home setups when viewed in accordance with ethnicity, whereby the black South Africans management expressed that their homes by design were not built or suited for RW. This is due to the culture of black South Africans living conditions where they stay with extended family members, thus making work from home not suitable for them. Unlike the white South Africans, participants views differed slightly where they expressed that whilst their homes accommodate a RW environment, however it was noted that they too were challenged with the cost of ensuring proper workstations to prevent them from suffering from health issues due to poor ergonomics. These nuances further underscore the challenges of RW in the context of South Africa.

Therefore, the findings suggest that employee wellness initiatives such as structured rest periods, ergonomic assistance, and formal wellness programmes are essential to sustaining RW in the banking sector. The absence of support mechanisms risks increased fatigue, disengagement and potential turnover, particularly within high-pressure financial environments where performance demands remain constant despite spatial flexibility.

5.2.2.2. Research question two discussion summary

Overall, the findings indicate that while RW offers flexibility and autonomy, it simultaneously introduces complex wellbeing challenges for both junior and senior managers. Junior managers tend to experience direct strains related to workspace limitations and the erosion of work–life boundaries, whereas senior managers grapple with the added responsibility of monitoring team morale and productivity remotely.

These shared but differentiated experiences highlight the dual burden of RW operational efficiency on one hand, and psychosocial strain on the other. Addressing these challenges through intentional organisational interventions is therefore imperative to sustaining a healthy and productive RW culture within the South African banking context.

5.2.3. Discussion of research question three: RW implementation to enhance productivity

The third research question explored how RW can be effectively implemented in a South African bank to enhance employee productivity. In addressing this question, **theme six (Capability development and continuous learning)** emerged as a crucial enabler of sustainable productivity in remote and hybrid environments.

The theme reflects the shared views of both junior and senior managers who recognised that long-term RW success depends not only on technology and policy frameworks, but also on the development of digital, behavioural, and adaptive capabilities across all organisational levels.

5.2.3.1. Theme Six: Capability development and continuous learning

Findings from participants' narrative highlight the importance of ongoing training, structured learning and dedicated support systems in maintaining effective RW practices. Both junior and senior managers emphasised that the rapid transition to RW during the pandemic left limited time for proper skill development, resulting in uneven levels of digital competence and confidence. Codes such as *"access to support structures," "SMEs to support RW training,"* and *"remote working orientation"* highlight participants' recognition of the need for structured learning frameworks to equip employees for RW and ultimately resulting in improved productivity.

Conversely, codes such as *"lack of training on technology"* and *"lack of support"* revealed persistent gaps that hinder performance and adaptability. Junior managers expressed the need for targeted upskilling in remote communication tools and digital collaboration platforms, while senior managers identified the importance of continuous learning interventions to sustain motivation, accountability and innovation within virtual teams. These findings align with Kim, Jaspe, Lee and Won (2022) who asserted that capability development is fundamental to maintaining digital competence and adaptability within hybrid organisations. Similarly, Mabaso and Manuel (2024) noted that continuous

learning enhances employee confidence, promotes self-management, and reduces resistance to change in technology-driven work environments.

The findings further suggests that tenure and prior exposure to RW since the COVID-19 period positively influenced employees' ability to manage tasks autonomously, demonstrating that experience and learning reinforce one another in improving productivity outcomes. Considering the findings of this theme, from an African organisational perspective, this reinforces the need for contextually grounded development initiatives that consider the unique infrastructural and socio-economic realities of employees. Tailored training, mentorship, and cross-level learning initiatives not only close capability gaps but also cultivate a culture of trust, resilience, and innovation essential for effective RW implementation in the banking sector.

5.2.3.2. Research question three discussion summary

In summary, the findings of this theme reveal that the effective implementation of RW to enhance productivity depends significantly on an organisation's commitment to capability development and continuous learning. Both junior and senior managers concurred that without structured support, consistent upskilling and access to expert guidance, productivity gains from RW remain unsustainable.

It would therefore seem like the application of continuous learning fosters adaptability, digital fluency and psychological readiness all of which are vital for maintaining high performance in a flexible work model. Therefore, the researcher concludes that capability development should not be viewed as a once-off intervention but rather as an ongoing strategic priority that supports organisational resilience and productivity in the evolving world of work, particularly in emerging markets such as South Africa.

5.2.4. Primary research outcomes overall summary

This chapter presented a detailed discussion of the research findings in relation to the literature reviewed in chapter two, addressing the three research questions that guided the study. The six themes identified provided a comprehensive view of the factors

influencing the adoption of RW within the selected South African bank. Through comparing the primary research findings with literature (see Table 5.1), similarities were identified, and differences were unearthed to help solidify the tentative research claims found by the researcher. The researcher has thus provided a graphic summary of the conclusive findings from this chapter below (see Table 5.1). The table is grouped by the original themes found in chapter four.

Table 5.1: Summary of thematic findings in relation to literature

Theme	Key Research Findings	Relation to Existing Literature	Interpretation (Confirm / Contradict / Extend)
1. Organisational Culture, Collaboration and Communication	A culture of trust, open communication, and collaboration is essential for successful RW adoption; hierarchical communication remains a challenge.	Aligns with Bloom <i>et al.</i> , (2009) who emphasise communication as a foundation for RW effectiveness.	Confirms global literature but extends it by highlighting the cultural nuances within African banking institutions where hierarchy can hinder collaboration.
2. Organisational Readiness, Strategy and Policy	The absence of coherent RW policies and readiness planning created implementation inconsistencies; alignment with business strategy is critical.	Consistent with Gajendran and Harrison (2007); Carnevale and Hatak (2020), who stress structural readiness.	Confirms literature but extends it by providing evidence from a developing economy where formal policy adaptation lags technological capability.
3. Leadership and Management Culture	Leadership adaptability, trust-based management, and supportive supervision are essential; however, traditional control-oriented leadership persists.	Supports Purwanto <i>et al.</i> , (2020) and Wang <i>et al.</i> (2021) who identify leadership as central to RW success.	Partly confirms but contradicts idealised leadership models, revealing resistance among senior managers to relinquish control in remote contexts.
4. Technological Readiness and Infrastructure	Adequate technology access, data security, and system reliability are critical enablers; disparities in infrastructure create inequitable experiences.	Aligns with Messenger (2019) and Waizenegger <i>et al.</i> , (2020), who identify ICT infrastructure as a core RW enabler.	Confirms existing evidence but extends it by situating technological readiness within South Africa's infrastructural and socio-economic constraints.
5. Employee Experience and Well-being	Employees experience blurred work-life boundaries, fatigue, and ergonomic challenges; wellbeing initiatives are essential for sustained productivity.	Echoes Bloom <i>et al.</i> , (2009) and Mncwango and Tenza (2023) who highlight wellbeing risks in RW.	Confirms and extends literature by contextualising wellbeing within the high-performance, high-pressure banking environment of South Africa.
6. Capability Development and Continuous Learning	Continuous upskilling, digital literacy, and remote orientation programmes enhance confidence and productivity; lack of training hinders performance.	Supports Kim (2022) and Mahlangu (2021) who emphasise learning agility in hybrid environments.	Extends literature by providing empirical insight from a developing economy, highlighting the need for sustained learning ecosystems in RW.

Source: Researcher's own compilation

The findings confirm much of the existing global literature that emphasises communication, leadership, and technology as critical enablers of RW. However, they also extend current understanding by situating these factors within the South African context, where organisational hierarchies, infrastructure constraints, and socio-economic disparities uniquely shape RW experiences. Through the perspectives of both junior and

senior managers, the study demonstrates that sustainable RW requires an integrated approach that aligns organisational readiness, employee support, and continuous capability development.

In doing so, the study seeks to contribute to closing an important gap in the literature by offering context-specific insights into the critical success factors and challenges associated with RW in an African banking environment.

The researcher further acknowledges that the nuances of differences found have the potential to extend literature and thus adding to the contextualised view of RW. The revised conceptual framework and theoretical conclusions for this research study will be included and discussed further in chapter six. The following chapter, chapter six: conclusions and recommendations, draws together the main findings of the study to present the overall conclusions, highlight the theoretical and practical contributions, and propose recommendations for policy, management practice, and future research.

CHAPTER SIX: RECOMMENDATIONS AND CONCLUSION

6.1. Introduction

Following the presentation of exploratory findings and the discussion of key results, this final chapter seeks to connect the study's objectives with its primary outcomes and present a cohesive conclusion. This qualitative study, grounded in ethical research principles, explored the critical success factors and challenges influencing the adoption of remote working in a selected South African bank. Additionally, the chapter intends to present practical recommendations and suggestions for future research, informed by the insights gained.

Accordingly, the chapter begins with a concise overview of the primary findings, highlighting how they align with the research objectives. It then proceeds to articulate the main conclusions drawn from the study, followed by a discussion of practical recommendations for organisations seeking to enhance remote work implementation. Finally, the chapter concludes by identifying opportunities for future research that can extend or deepen the understanding of remote working within South Africa's banking sector context.

6.2. Principal theoretical conclusions

As this study was grounded in ethical theories to better understand the practical and theoretical implications, the researcher used job satisfaction theory, organisational theory, and work-life balance frameworks to examine these challenges within the context of RW, in a South African bank which provided a lens for examining the human, technological and organisational readiness, and structural dimensions influencing RW adoption. The findings support the view that leadership ethics, equitable access to digital resources, and inclusive organisational culture are central to successful RW implementation.

However, contextual insights from the South African banking sector suggest that socio-economic and infrastructural disparities introduce additional variables not fully addressed by existing RW models. Therefore, this study makes a tentative extension to current theoretical understanding by integrating ethical and contextual considerations into the framework of RW readiness in developing economies.

6.3. Accomplishment of objectives

This section revisits the research objectives outlined in chapter one and demonstrates how each objective has been addressed through the findings and discussions presented in chapters four and five. The shift from research questions to objectives was made to provide a clearer framework for addressing the study's findings and recommendations. While research questions guided the investigation, objectives offer a structured basis for synthesizing results and aligning them with the study's purpose.

By doing so, the researcher aims to evaluate the study's achievement of its aims and systematically presents the principal theoretical conclusions related to each research objective. The analysis clarifies whether the observed similarities and differences offer a meaningful and incremental contribution to the existing body of knowledge on RW in the South African banking sector.

6.3.1. Conclusions to research objective one: To identify critical success factors for the adoption of a remote working model according to junior and senior managers in a South African bank

The researcher's first objective sought to identify the CSFs that enable the effective adoption of RW within the selected South African bank. This objective was explored through the perspectives of junior and senior managers who had been employed at the selected bank in South Africa for two or more years, thereby ensuring that participants possessed adequate experience and contextual understanding of the bank's organisational culture and operational dynamics. Their insights provided a

comprehensive understanding of the conditions necessary for successful RW implementation.

The findings revealed that the successful adoption of RW is dependent on a combination of factors, such as robust digital infrastructure, clear organisational policies, and a culture that supports flexibility and trust. Furthermore, managerial competence in virtual leadership and effective communication emerged as critical enablers. These findings align with international research highlighting technological readiness and organisational flexibility as key drivers of RW success (Jagalat, 2019; Golden and Eddleston, 2020). Within the South African banking context, these factors hold particular relevance given the sector's historical reliance on office-based operations and the need for significant cultural adaptation (Chinyamurindi, 2021).

Building on the above, a supportive organisational culture defined by trust, openness and adaptability was identified as a cornerstone of sustainable RW implementation. Participants emphasised that mutual accountability, transparent communication, and inclusive leadership foster a sense of belonging and productivity among employees. This finding resonates with Organisational Theory, which suggests that structural and cultural adaptability are prerequisites for successful organisational transformation (Hatch and Cunliffe, 2006).

Leadership ethics and management transparency were also cited as essential enablers that cultivate employee motivation and trust within RW environments. In addition, leadership and management practices were further highlighted as key determinants of RW success. Moreso, ethical, empathetic, and supportive leadership emerged as important characteristics whereby the employees cited that fairness and equal distribution of workload results in employee well-being, and encouragement of flexibility was seen to enhance morale, trust and organisational commitment. These findings echo the Job Satisfaction Theory (Illies and Judge, 2003), which asserted that intrinsic motivators such as autonomy, recognition, and purpose significantly influence satisfaction and performance in remote contexts.

Technological readiness also emerged as a crucial success factor. Participants emphasised the necessity of secure digital infrastructure, reliable connectivity, and user-friendly collaboration tools to sustain RW operations. They further noted that without adequate technological support and continuous digital training, RW models risk losing efficiency and inclusiveness. These insights align with Koko and Chipunza, (2022) who also emphasised the direct correlation between technological empowerment and employee performance in South African financial institutions.

Effective communication and policy alignment were identified as important factors. Communication about performance expectations, data protection, and accountability frameworks was considered helpful in reducing uncertainty and supporting organisational trust. These findings are consistent with Organisational Readiness Theory (Hatch & Cunliffe, 2006), which highlights the integration of individual commitment and institutional capability as key components in facilitating change adoption.

In summary, Objective One was met according to the study. The findings indicate that the adoption of RW within the selected bank is associated with the combined roles of organisational culture, ethical leadership, technological readiness, and effective communication. These elements together form a system that influences productivity, inclusivity, and employee well-being, which are identified as important considerations for maintaining RW in the context of the South African banking sector.

6.3.2. Conclusions of research objective two: To examine the perceived challenges of remote working from the viewpoints of junior and senior managers in a South African bank

The second research objective sought to explore the perceived challenges of RW that hinder the effective adoption and sustainability of RW within the selected South African bank from the viewpoints of junior and senior managers. The study identified managerial resistance, cybersecurity concerns, and difficulties in maintaining team cohesion as the primary obstacles confronting both junior and senior managers.

These results align with earlier research that highlights issues such as difficulties in supervision, lack of trust and organisational pushback in RW environments (Pech and Vrchota, 2020; Sucheran and Olanrewaju, 2021). Some managers showed reluctance to embrace new ways of monitoring and supporting their teams, preferring traditional, in-person management approaches. This reliance on “in-office presence” limited flexibility and made it harder to adapt team structures to the demands of RW, especially where some employees had relocated to other locations further away from the office during the COVID-19 period. In the South African context, such resistance reflects the broader struggle within traditional corporate structures to balance control with flexibility, suggesting that without deliberate leadership transformation, the true potential of RW will remain challenged.

Cybersecurity emerged as a significant challenge, with both junior and senior managers reporting heightened vulnerability of banking systems in remote work settings. Ensuring the protection of client data and adhering to regulatory requirements under these conditions introduced further administrative and psychological pressures. These observations align with established literature, which highlights the ongoing balance between digital convenience and robust security measures in highly regulated sectors such as banking.

Team cohesion and collaboration difficulties were also pronounced. Both junior and senior managers observed a decline in informal communication, interpersonal trust, and collective creativity when working remotely. This finding is consistent with Work–Life Balance Theory, which proposed that human interaction and reciprocal support are crucial for organisational engagement and morale (Bloom *et al.*, 2009). The lack of spontaneous collaboration opportunities in virtual settings contributed to social isolation and weakened organisational identification among some employees.

In addition, the study uncovered infrastructural gaps and inconsistent employee adaptation, particularly in areas where employees faced connectivity disruptions, limited access to devices, or unstable electricity supply. These findings highlight the ongoing digital inequality within South Africa’s socio-economic landscape, where uneven access

to technology continues to slow down full participation in RW arrangements. This aligns with Aroles *et al.* (2019), who noted that infrastructural readiness remains a significant barrier to remote work effectiveness in developing economies.

Based on the above, the researcher acknowledges that the outcomes of this objective indicate factors such as managerial resistance, cybersecurity vulnerabilities, challenges with team cohesion, and infrastructural disparities to be the primary obstacles to RW adoption within the South African banking sector. Thus, addressing these challenges requires leadership to continuously invest in policy development, improved digital infrastructure and the implementation of RW policies that promote trust and collaboration while ensuring the integrity of information security from the bank's perspective to ensure protection of both the customer and the bank's information.

6.3.3. Conclusions of research objective three: To determine how remote working can be effectively implemented in a South African bank to enhance employee productivity

The third research objective focused on effective RW implementation in a South African bank to boost employee productivity. The study found that clear expectations from senior management, structured performance management and ongoing organisational support are amongst some of the essential factors to be considered for the success of RW. Productivity was found to be elevated when performance was evaluated through output-based metrics, complemented by continuous communication, employee autonomy and managerial trust. These insights reinforce global evidence linking RW to improved work-life balance and productivity when supported by clearly defined frameworks and supportive leadership (Bloom *et al.*, 2009; Vartiainen and Vanharanta, 2024).

Findings from both junior and senior managers highlighted that productivity in RW settings thrives when employees are afforded autonomy yet remain aligned to organisational objectives through transparent accountability mechanisms. This balance aligns with the principles of Job Satisfaction Theory, which asserts that autonomy and recognition are essential intrinsic motivators for enhancing employee performance (Illies and Judge,

2003). Furthermore, senior managers highlighted that clearly communicating goals and performance expectations, along with maintaining regular feedback mechanisms, promotes ongoing engagement and minimises uncertainty regarding deliverables.

Additionally, the study found that the integration of digital strategies and continuous capability development is essential for sustaining productivity in RW environments. Investing in employee upskilling is regarded as a strategic initiative that enhances productivity while promoting equity, ensuring that all employees, irrespective of their location, are equipped to effectively achieve their designated objectives. This aligns with Organisational Readiness Theory (Hatch and Cunliffe, 2006), which holds that both technological and human preparedness are essential for successful change adoption.

The findings further revealed that employee well-being and engagement significantly boost productivity in remote work environments. Supportive management, work–life balance, and respect for personal boundaries lead to higher motivation and sustained performance (Bloom *et al.* 2009). However, when work-life boundaries are not maintained, risks of burnout and disengagement increase, highlighting the importance of ethical leadership and a supportive organisational culture.

Moreso, a recurring insight across managerial levels was that productivity is enhanced through a strategically structured hybrid model, one that allows employees to balance remote flexibility with the collaborative benefits of in-person interaction. Senior managers noted that periodic on-site collaboration fosters innovation, knowledge sharing, and organisational cohesion. Thus, hybrid work is not merely a compromise between office and home, but a strategic redesign of work processes that aligns human capability, digital technology, and organisational ethics.

In summary, the researcher concludes that objective three was successfully achieved. The findings suggest that for RW to be effectively implemented within South Africa's banking sector, a contextually grounded hybrid model is essential, one that is guided by ethical and adaptable leadership, strong digital infrastructure, and a shift towards output-based performance management supported by ongoing employee engagement.

From the researcher's perspective, these elements work together to build trust, enhance productivity, and enable banks to remain competitive in a rapidly changing digital economy. Furthermore, these findings echo international research that links well-structured RW models to improved work–life balance and higher performance (Bloom *et al.*, 2009; Vartiainen and Vanharanta, 2024). However, the researcher believes that in the South African context, success depends on tailoring these frameworks to local realities ensuring that technology, leadership, and culture evolve together to sustain productivity and employee well-being.

6.3.4. Conclusion of the overall objectives of the study

The overall research outcomes affirm that RW was not merely a temporary response to external disruptions such as the COVID-19 pandemic but represents a strategic shift from an organisational evolution that demands robust infrastructure, adaptive leadership, and cultural transformation. The study revealed that the adoption of RW within the South African banking sector extends beyond operational flexibility it reflects a reconfiguration of how organisations conceptualise productivity, employee engagement, and digital transformation.

In addition, the findings indicate that RW could significantly boost productivity, employee satisfaction, and work–life balance, if clear organisational policies are in place to support it, together with robust technological infrastructure and a culture of trust between management and employees (Jagalat, 2019; Golden and Eddleston, 2020; Bloom *et al.*, 2009). Combined, these factors create an enabling environment where employees can perform effectively while maintaining their psychological well-being, aligning closely with the principles of the Job Satisfaction and Work–Life Balance frameworks.

Conversely, within the banking sector context of this study, several persistent challenges were identified. Managerial resistance to supporting RW remains a notable barrier, while issues such as cybersecurity risks, infrastructural constraints and collaboration gaps continue to hinder the full realisation of RW benefits. These findings highlight the need for well-structured implementation frameworks, ongoing digital capability development

and the nurturing of ethical and empathetic leadership to maintain productivity and cohesion within RW environments (Pech and Vrchota, 2020; Sucheran and Olanrewaju, 2021).

From a broader financial sector perspective, this study positions RW as a key element in driving digital transformation within South Africa's banking sector (Vartiainen and Vanharanta, 2024). It highlights the growing need for financial institutions to embrace a strategic and context-sensitive RW model, one that balances technological advancement with genuinely human-centred management practices, notwithstanding the corporate culture of South Africa as an emerging economy. By doing so, organisations can strengthen their operational resilience while promoting greater equity and inclusion, ensuring that employees from diverse socio-economic and geographic backgrounds are able to participate meaningfully in flexible work arrangements.

In conclusion, the study makes a tentative contribution to both theory and practice by illustrating that successful RW adoption depends on the intersection of ethics, technology and culture. By embedding these elements into organisational strategy, South African banks can leverage RW as a sustainable model that enhances competitiveness, employee well-being and long-term organisational effectiveness.

6.3.5. Study revised remote working framework

The conceptual framework previously presented in chapter two has been revised based on the research outcomes and subsequent principal conclusions (see Figure 6.1). Amendments are marked with a yellow circle, while key nuances identified through primary research are highlighted in red to emphasise the most significant insights from participants at the selected South African bank.

These differences highlight systemic challenges experienced by the research participants, including: Hierarchical structures that impede collaboration; inadequate banking infrastructure slowing critical system upgrades; senior managers' reluctance to relinquish control, limiting team autonomy; elevated burnout due to consecutive meetings, reducing work-life balance; insufficient ongoing support and training for remote working

(RW), with limited input from subject matter experts and absence of formal RW policies, creating ambiguity for managers in setting expectations aligned with organisational deliverables.

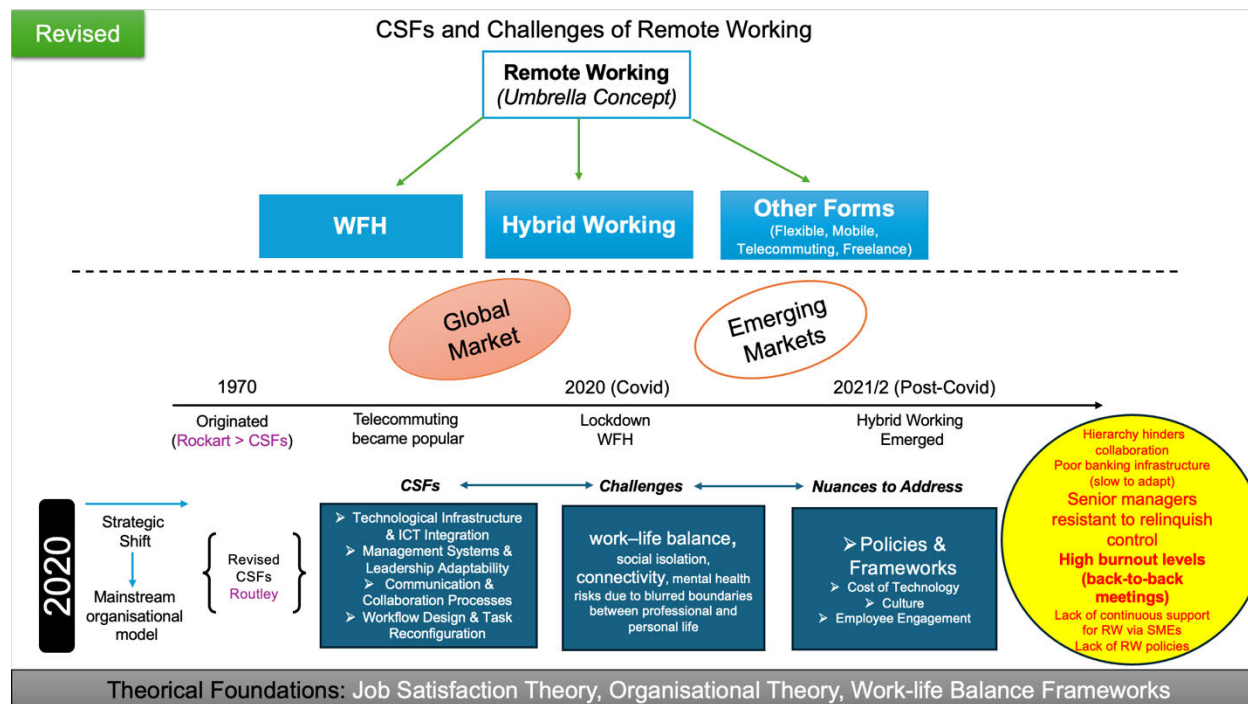


Figure 6.1: Study revised remote working framework.

(Source: The researcher's compilation)

6.4. Research contribution

This study makes a contextually grounded tentative contribution to the growing body of knowledge on RW by offering an interpretative and descriptive analysis of the critical success factors and challenges influencing RW adoption within a selected South African bank. By situating the research within the socio-cultural, infrastructural, and organisational realities of a developing economy, it extends existing RW literature beyond the dominant perspectives originating from developed contexts (Jagalat, 2019; Golden and Eddleston, 2020). The study's nuanced findings reveal that organisational dynamics within South Africa's banking sector are shaped by managerial attitudes, technological readiness, and cultural norms, thereby enriching both theoretical and practical

understanding of RW implementation. The tentative contribution of this study can be further justified through the achievement of the three research objectives, as outlined below:

Objective one: Identify critical success factors for RW adoption.

The study confirmed that robust digital infrastructure, clear organisational policies, and trust-based leadership are foundational enablers of successful RW adoption. These findings reinforce Job Satisfaction Theory (Ilies and Judge, 2003) by illustrating how autonomy, flexibility, and managerial trust enhance employee satisfaction and productivity. Beyond this, the research offers contextual depth by showing that within South Africa's banking environment, cultural adaptation and managerial competence are equally critical for sustaining engagement and performance in remote settings.

Objective two: Examine perceived challenges of RW.

The study revealed that managerial resistance, cybersecurity risks and collaboration challenges remain significant barriers to the effective implementation of RW. These findings build on Organisational Theory (Hatch and Cunliffe, 2006) by illustrating how structural rigidity and entrenched cultural norms can hinder strategic transformations such as RW. Furthermore, the study makes a tentative addition to existing literature by showing that, within developing contexts, these barriers are often amplified by infrastructural limitations, socio-economic inequalities and deeply hierarchical workplace cultures factors that are frequently underexplored in research conducted in more advanced economies.

Objective three: Determine how RW can be effectively implemented to enhance productivity.

The findings point towards a hybrid work model grounded in outcome-based performance measurement, continuous employee engagement and alignment with broader digital transformation strategies. This perspective aligns with the Work–Life Balance Framework (Bloom *et al.*, 2009), reinforcing the idea that RW can enhance both productivity and employee well-being when thoughtfully integrated into organisational strategy. In doing

so, the study offers practical insight by connecting the implementation of RW with the ongoing digital transformation efforts within South Africa's banking sector (Vartiainen and Vanharanta, 2024).

Overall contribution

By addressing these objectives, the study provides context-specific evidence that RW in the South African banking sector is not merely a reactive response to organisational crises, but a strategic capability that must be deliberately built and sustained over time. It highlights the importance of sustained infrastructural investment, cultural transformation, and adaptive leadership in shaping resilient and inclusive work models within developing economy contexts. Thus what this study adds to existing literature is a more grounded understanding of how RW functions in practice. Drawing from the identified themes, the findings show that organisational readiness, leadership behaviour, and employee experience are not independent drivers as often presented in existing models, but are deeply interconnected and mutually reinforcing in real organisational settings.

From a context-specific perspective, the study further demonstrates that in a developing economy, RW success does not only depend on structural readiness (such as tools, policies, and support systems), but equally on trust, communication, and cultural alignment. For example, theme two (organisational readiness, strategy, and policy) and theme three (leadership and management practices) revealed that even well-designed systems are insufficient without consistent leadership behaviour and clarity in execution. Similarly, from a managerial lens, the study shifts the focus from managing productivity to enabling people. It shows that leaders who move away from control-based approaches toward trust, transparency, and adaptability are better positioned to support and embrace sustainable remote and hybrid work environments, an insight that challenges more traditional management approaches often found in banking institutions.

Importantly, the study advances existing RW models through the revised conceptual framework presented. While prior frameworks tend to treat digital readiness, leadership, and employee empowerment as separate dimensions, this study integrates them as interdependent pillars that must function collectively. In doing so, the framework offers a

more holistic and practice-oriented understanding of what enables RW to succeed, particularly in complex and resource-constrained environments. Overall, the study moves beyond broad generalisations by grounding its insights in lived organisational experiences. It therefore contributes both theoretically by refining how RW is conceptualised, practically by offering actionable guidance for managers and policymakers seeking to design contextually relevant and sustainable RW strategies.

6.5. Recommendation for management and/or other stakeholders

To ensure the successful adoption of RW, the bank should begin by strengthening its digital infrastructure and connectivity. Reliable internet access and secure digital platforms are essential for maintaining seamless operations in a remote environment. In addition, the bank should establish clear and comprehensive RW policies that define performance expectations, communication standards and data security measures. Such policies will help reduce ambiguity and promote consistency across teams.

Furthermore, it is essential to prioritise leadership development for both junior and senior managers to ensure they possess the necessary competencies for effectively leading virtual teams. Leadership training should place emphasise on strategies for establishing trust, promoting collaboration and implementing outcome-oriented supervision as opposed to traditional monitoring methods. Equally important is the cultivation of a supportive organisational culture that values flexibility, autonomy and mutual accountability factors shown to enhance employee satisfaction and productivity, as highlighted by the Job Satisfaction Theory (Ilies and Judge, 2003).

The study also identified key challenges such as managerial resistance, cybersecurity risks and difficulties in maintaining team cohesion. To address these barriers, the bank should implement structured change management programmes aimed at reshaping managerial attitudes and demonstrating the tangible benefits of RW. Strengthening cybersecurity measures is critical, involving not only the adoption of robust security systems but also regular employee training to minimise risks linked to remote access.

Furthermore, investing in advanced communication and collaboration tools will enable real-time interaction and strengthen team cohesion. Providing employees with ergonomic and technical support for home office setups can further reduce operational disruptions and improve overall well-being (Haffar *et al.*, 2019).

Lastly, to enhance productivity and ensure sustainability of RW, the bank should consider adopting a hybrid work model that balances remote flexibility with opportunities for in-person collaboration. This approach accommodates diverse employee needs while maintaining organisational unity. Performance monitoring should evolve from time-based oversight to output-driven metrics, ensuring productivity is assessed through results rather than physical presence. Continuous employee engagement initiatives such as virtual check-ins, wellness programmes, no meeting days and recognition systems are also essential to maintain morale and commitment. Finally, RW strategies should be fully integrated into the bank's broader digital transformation agenda to ensure long-term alignment with organisational goals and the changing world of work (Bloom *et al.*, 2009; Vartiainen and Vanharanta, 2024).

6.6. Limitations of the research study

While this study provides valuable insights into the critical success factors and challenges of remote working in a South African banking context, certain limitations must be acknowledged to contextualise the findings.

First, the study was conducted within a single bank in South Africa, focusing on a relatively small cohort of junior and senior managers. As such, the findings are highly context-specific and may not be directly generalisable to other banks, sectors, or countries. However, the study prioritised depth and comprehensiveness, continuing interviews until data saturation was achieved, thereby ensuring that the insights are grounded in participants lived experiences and organisational realities.

Second, the researcher's dual role as both an employee of the selected bank and the primary data collector introduced potential researcher and participant biases. Participants

may have been cautious in sharing sensitive perspectives, and the researcher's positionality could influence interpretation. Reflexivity and methodological rigor, including strict adherence to ethical protocols, a structured interview guide, and assurances of confidentiality, were employed to mitigate these risks. Nevertheless, the researcher acknowledges that some influence of these dynamics on the findings cannot be entirely ruled out.

Third, the study relied primarily on self-reported data, which may be affected by social desirability bias or participants' perceptions of organisational expectations. While efforts were made to encourage openness and honesty, these responses reflect participants' subjective experiences and may not capture all aspects of RW implementation objectively at the selected bank in South Africa.

Finally, the study's scope and theoretical focus present additional constraints. While it draws on frameworks such as Job Satisfaction and Work–Life Balance, the dynamic nature of digital transformation, hybrid work models and socio-economic disparities in developing contexts means that certain external factors such as evolving technology, regulatory changes, or infrastructure limitations may influence RW outcomes beyond the study's findings. As a result, the insights generated should be interpreted with caution, and they primarily reflect the specific context studied, highlighting opportunities for future research to examine how these factors might shape RW experiences in other settings or as conditions continue to evolve.

Despite these limitations, the study contributes meaningful, context-specific evidence that can inform bank managers, policymakers and academic scholars in designing more inclusive, sustainable and strategically aligned RW models in developing economies.

6.7. Recommendations for further research

Based on the principal conclusions of this research study, several areas deserve further exploration.

Firstly, future research should empirically examine how race, cultural background, and socio-economic context shape employee experiences in RW environments within African settings. This can be operationalised through comparative studies across demographic groups, regions, and organisational levels, using measurable indicators such as access to opportunities, performance outcomes, and employee engagement. The intended outcome of such research is the development of evidence-based inclusion frameworks and policy guidelines that enable organisations to design more equitable and context-sensitive RW models.

Secondly, there is a need to design, pilot, and evaluate targeted organisational culture interventions that support RW adoption in collectivist African contexts. Future studies should implement initiatives such as trust-building programmes, team-based performance structures, and structured hybrid collaboration practices. These interventions should be assessed using clearly defined metrics, including team cohesion, productivity, and engagement. The expected output would be replicable culture transformation playbooks and implementation toolkits that organisations can adopt to align organisational culture with remote and hybrid work models.

Thirdly, future research should investigate the alignment between RW policies and organisational strategy, particularly within the banking sector. This can be achieved through multi-case study research across financial institutions, examining how RW policies are designed, implemented, governed, and evaluated. Specific focus should be placed on performance management systems, accountability structures, and strategic integration. The goal of such research is to produce practical RW policy design frameworks, implementation guidelines, and performance measurement toolkits tailored to emerging market contexts.

In addition, more focused research is required on leadership capability in digital and hybrid environments. This includes the co-design, implementation, and evaluation of leadership development programmes that promote trust-based management, virtual team engagement, and outcome-based performance assessment. These programmes should incorporate structured training modules and be evaluated using pre- and post-intervention

metrics such as team productivity, employee satisfaction, and retention. The anticipated outcome is the development of scalable leadership training curriculum and competency frameworks for managing remote teams effectively.

Furthermore, future research should also quantify the impact of digital infrastructure and access on remote work effectiveness, inclusion, and performance. Comparative studies between well-resourced and under-resourced environments within African financial institutions are recommended. This research should aim to generate infrastructure investment prioritisation models, cost–benefit analyses, and decision-making frameworks to guide organisations in allocating resources for maximum organisational and social return.

Moreover, there is scope to explore practical psychosocial support interventions tailored to remote and hybrid work environments. Future studies should design and test initiatives such as remote wellness programmes, culturally relevant counselling models, and peer-support systems. These interventions should be evaluated using indicators such as employee wellbeing, engagement, absenteeism, and turnover. The expected output would be structured wellbeing programme frameworks and implementation guidelines that organisations can integrate into their RW strategies.

Finally, longitudinal research is needed to track the impact of continuous learning and upskilling initiatives on remote employee outcomes over time. Such studies should examine the relationship between learning interventions and productivity, career progression, and retention. The goal is to develop long-term workforce development models, learning pathway frameworks, and skills progression roadmaps that support sustainable employee growth in remote and hybrid work environments.

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APPENDIX A: ETHICAL CLEARANCE APPROVAL



03 September 2025

Delisile Marcia Mtshali (224168543)
Grad School of Bus & Leadership (Prior Restructuring)
Westville Campus

Dear DM Mtshali,

Protocol reference number: HSSREC/00009246/2025

Project title: Critical success factors and challenges in adopting remote working in a selected bank in South Africa

Degree: Masters

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 29 August 2025 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

Incidents of adverse events and serious adverse events (AEs and SAEs) should be reported in writing to HSSREC, the study sponsors, and any regulatory authority (where appropriate), within 7 working days of the occurrence for local sites and 14 days for all other South African sites.

This approval is valid until 03 September 2026.

To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

HSSREC is registered with the South African National Health Research Ethics Council (REC-040414-040).

Yours sincerely,



Doctor Shamila Naidoo (Interim Chair)

/nng

Humanities and Social Sciences Research Ethics Committee

Postal Address: Private Bag X54001, Durban, 4000, South Africa

Telephone: +27 (0)31 260 8350/4557/3587 Email: hssrec@ukzn.ac.za Website: <http://research.ukzn.ac.za/Research-Ethics>

Founding Campuses: ■ Edgewood ■ Howard College ■ Medical School ■ Pietermaritzburg ■ Westville

INSPIRING GREATNESS

APPENDIX B: GATEKEEPER LETTER



28 August 2025

To whom it may concern

RE: Permission letter to conduct study

Mrs Delisile Marcia Mtshali, student number 224168543, is a registered Master's student at the University of KwaZulu-Natal, Westville campus. We, as a selected bank in South Africa, acknowledge and understand that her research project will contribute towards her Master's thesis titled: *Critical success factors and challenges in adopting remote working in a selected Bank in South Africa*.

The selected bank in South Africa is aware that the study will take place during office hours, during which she will collect data by means of interviews with key junior and senior management personnel deemed necessary to achieve the objectives of this research.

The selected bank in South Africa supports and understands that this project involves accessing personal views and information from junior and senior management. Such data will be provided to the researcher, and while personally identifying information may be collected, all names and identifiers will be removed in the presentation of the final thesis to ensure that the data cannot be traced back to any individual.

We hereby grant Mrs Delisile Marcia Mtshali permission to conduct her research study at the selected bank in South Africa.

Sincerely



APPENDIX C: INFORMED CONSENT LETTER

UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE (HSSREC)

APPLICATION FOR ETHICS APPROVAL

For research with human participants

INFORMED CONSENT FORM

Information Sheet and Consent to Participate in Research

Date:

Dear

My name is Delisile Marcia Mtshali from the UKZN Graduate School of Business and Leadership. My contact details are as follows: [REDACTED] [REDACTED] [REDACTED] and [REDACTED] 224168543@stu.ukzn.ac.za.

UKZN Graduate School of Business and Leadership supervisor is:

Prof. Prof Bibi Zaheenah Chummun - ChummunB@ukzn.ac.za

You are being invited to consider participating in a study that involves examining the critical success factors and challenges in adopting remote working in a selected bank in South Africa.

The objective of this study is to investigate and comprehend the critical success factors and challenges associated with implementing remote work, particularly from the perspective of employees in leadership positions. The research focuses on individuals in junior and senior management roles who have served in these capacities for a minimum of two years. Furthermore, the study aims to contribute to the formulation of a contextualized remote work framework that can address the challenges faced within the banking sector in South Africa.

Should you choose to participate, you will be asked to take part in a **semi-structured interview**. Following the interview, you will be given the opportunity to review your interview transcript through a process known as **member checking**, to ensure the accuracy and integrity of the data collected. The study will continue until data saturation is achieved. The overall expected duration of the study is one year; however, your direct involvement will only be required for the interview and subsequent transcript review.

I do not foresee any risks or discomforts associated with participating in this study. I hope that the findings of this research may contribute to the existing body of knowledge on remote work and offer practical insights for the development of more effective remote work strategies within the South African financial and banking sector.

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number: **HSSREC/00009246/2025**).

In the event of any problems or concerns/questions you may contact the researcher at [REDACTED] 224168543@stu.ukzn.a.za and [REDACTED] or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557- Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

Participation in the current research is voluntary, and participants may withdraw participation at any stage. Should the participant wish to withdraw, the participants will not incur penalties or loss of treatment or other benefits to which they are normally

entitled. The participant will be required to communicate their withdrawal either telephonically or through email. All data collected from the participant will remain part of the study so as not to delay or negatively impact the study.

The anonymity of the participant will be ensured at all times. All personal information, as well as data collected, will be saved on a password-protected computer to protect confidentiality. In addition, anonymisation will be utilised, and pseudonyms will be applied to research participants. Signed consent forms will be stored in a locked cabinet. Data storage will happen for a reasonable time of five years and then be destroyed.

CONSENT

I _____(Name) have been informed about the study entitled: Critical success factors and challenges in adopting remote work in a selected Bank in South Africa by Delisile Marcia Mtshali.

I understand the purpose and procedures of the study.

I have been given an opportunity to answer questions about the study and have had answers to my satisfaction.

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

If I have any further questions/concerns or queries related to the study, I understand that I may contact the researcher at [REDACTED] and 224168543@stu.ukzn.ac.za and [REDACTED]

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers, then I may contact:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION
Research Office, Westville Campus

Govan Mbeki Building
Private Bag X 54001
Durban
4000
KwaZulu-Natal, SOUTH AFRICA
Tel: 27 31 2604557 - Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

I hereby provide consent to:
Audio-record my interview YES / NO

Signature of Participant

Date

Signature of Witness

Date

(Where applicable)

Signature of Translator

Date

(Where applicable)

APPENDIX D: PARTICIPANT INTERVIEW GUIDE

Qualitative Interview Discussion Guide

Facilitator: Delisile Mtshali

Testing date: September to October 2025

Research Objectives

- To identify critical success factors for the adoption of a remote working model according to junior and senior managers in a South African bank.
 - To examine the perceived challenges of remote working from the viewpoints of junior and senior managers in a South African bank.
 - To determine how remote working can be effectively implemented in a South African bank to enhance employee productivity.
-

Introduction [5 minutes]

Hello [Research **participant's name**], my name is Delisile Mtshali.

I would like to thank you for **taking the time** and making the effort to meet with me today. It is appreciated. I'm a Master of Commerce in Leadership Studies student at the University of KwaZulu Natal and today my task is to understand Critical Success Factors and Challenges in adopting remote working at the selected bank in South Africa.

You have been invited to participate in this study based on your full-time employment at the selected bank in South Africa, your tenure of at least two years with the organisation, and your current role in a junior or senior management position, as indicated in the pre-qualifying criteria you completed when opting in.

Before we begin the discussion, I would like to request your **consent to record** this session. The purpose of recording is to accurately capture all the information you provide and ensure no important details are missing. Once the necessary insights have been gathered, the **recordings and transcripts will be securely stored and destroyed** after the applicable retention period has expired, in accordance with the UKZN Ethical Committee guidelines.

Please note that I am recording the session for my reference when compiling the research report. **Do I have your permission to continue recording?**

Facilitator to let the respondent answer: If 'yes' continue and if 'no' terminate the session.

I would like to encourage you to be as **truthful** and **honest** as possible during the session as all feedback positive and negative are welcome. My role is to understand you and the reasons behind your answers. Therefore, please be at ease and tell me what you think and experience. There are no **right or wrong answers**.

The session will be **around 45-minutes** unless we digress too much; in that case, I will steer us back to the topic for us not to go over **60-minutes**. I will start with a few questions and in closing, I shall recap your overall thoughts and experience.

Do you have any questions before we begin?

Ice breaker questions [5 minutes]

Facilitator: Now that you understand the purpose of the study and what my role is. I would like to know a bit more about you.

1. Tell me a bit more about yourself (*your work, interests and passions*).
2. You mentioned that you (*mention their role*), can you please share how long you've been in this role?
3. Can you tell me more about your role and ways of working?

Probe further: Working remotely/work from home, teleworking or office based?

Foundational questions [45 minutes | 3 minutes per question]

Related to the research objective one: (Critical Success Factors for Remote Work Adoption).

4. What factors do you consider essential for the successful adoption of a remote working model at the selected bank in South Africa? (*Allow participant to elaborate*) *Probe further: From your perspective, does the remote or hybrid work model support or hinder the achievement of your organisation's strategic objectives? (Participant to elaborate).*

5. How do you define a successful remote working model in the context of a bank?

6. What roles do leadership and management play in supporting remote work at the selected bank in South Africa?

7. How important is organisational culture in the successful adoption of remote work, and why?

8. What technological tools or systems have been most effective in facilitating remote work? *Probe further: Are you confident in the security measures in place when accessing and handling sensitive banking data remotely? Have any data security concerns influenced how you perform your tasks from home?*

Related to research objective two: (Perceived Challenges of Remote Work).

9. Tell me more about the main challenges of remote working at the selected bank in South Africa?

10. You've noted the main challenges (...re-affirm) that you've experienced whilst working remotely, how do these challenges differ for senior versus junior managers?

11. In what ways does remote work impact communication and collaboration within your team?

12. How has remote work affected your ability to balance work and personal life? *Probe further: If they haven't mentioned levels of support in their rationale. What effect, if any, has remote work had on your mental well-being and work-life balance, and that of your team?*

13. What support do you feel is lacking from the organisation to overcome these challenges?

Related to research objective three: (Effective Implementation of Remote Work).

14. What strategies do you believe are necessary for effectively implementing remote work at the selected bank in South Africa?

15. How can the selected bank in South Africa ensure that remote work policies promote productivity and employee satisfaction?

16. What role should training and development play in preparing managers and employees for remote work? *Probe further: In what ways has remote or hybrid work influenced your sense of autonomy and empowerment in your role?*

17. How can the selected bank in South Africa measure the effectiveness of its remote work programs?

18. What lessons can be learned from COVID-19 pandemic to improve remote work strategies going forward?

Closing questions [5 minutes]

Facilitator: I am going to ask you one last question before we conclude this session.

19. Based on what we've discussed today... do you have any additional commentary to add to the topic discussed?

Facilitator: We have concluded the interview now. Thank you so much for your time and for sharing your thoughts and experiences.