THE EFFECT OF WORK FROM HOME ON EMPLOYEE PRODUCTIVITY IN BANKING INDUSTRY

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Abstract: Recent COVID-19 Pandemic has forced many institutions to adopt work from home (WFH) practice whether they’re ready or not. Conditions affecting knowledge worker productivity while adopting new WFH practices become increasingly relevant as companies adapt to the new normal era. This study investigates the direct impact of WFH on productivity and the mediating impact of WFH on productivity through work life balance (WLB) and job satisfaction in the banking industry located in the Greater Jakarta Area. As such, questionnaires were conducted with 234 respondents who have experience of the WFH program due to COVID-19 pandemic and working in the banking industry located in the Greater Jakarta Area. Findings revealed how job satisfaction is a mediating variable between WFH and Productivity, and WFH positively impacts overall productivity. However, contrary to our predictions, results also showed that WFH has a negative impact on WLB. Further research can extend the proposed model of this study by considering adding several variables which might affect productivity in WFH arrangements or implement the already proposed model to other industries.

Keywords: Work from Home, COVID-19 Pandemic, Productivity, Work-Life Balance, Job Satisfaction, Banking Industry, Greater Jakarta Area

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The world has changed due to the covid-19 pandemic, with new social practices and ways of living introduced (Ratten, 2020). Global pandemic changes the whole system in organization affecting dynamics of office culture (Lane et al., 2020). The COVID-19 pandemic has forced organizations to change their status quo functionally, leading to the new norm of work from home (WFH) (Kniffin et al., 2020). WFH has become an increasingly common practice and constitutes an essential dimension in the future of work (Bai, 2020). The workplace concept is shifting from ideas of a physical location to WFH or telecommuting, where employees do not have to commute to the place of work (Shareena, P. and Shahid, 2020). For most businesses, this drastic shift
to WFH is a new experiment that represents a very different way of working (Kramer and Kramer, 2020). Face-to-face meetings and popping by someone’s desk or office have been replaced by video chats, especially in this pandemic era of COVID-19 (Wood, 2020).

There is a constant need in every organization to pay attention to maintaining and improving productivity, especially in the era of uncertainty caused by the COVID-19 pandemic (Jääskeläinen, 2010). Productivity is often regarded as an essential component of organizational performance (Smith and Gardner, 2007). Productiveness increases an organization’s overall efficiency, which balances the organization’s performance (Bloom et al., 2006). As many organizations, especially in the pandemic era, are forced to adopt WFH, it is crucial to find out whether working from home influences productivity (Kniffin et al., 2020; Thorstensson, 2020).

Many organizations that use WFH practices are motivated by a potential increase in the work-life balance (WLB) of employees, as the increase in WLB will result in productivity increase (De Cieri et al., 2005). Originally, the WFH concept is a part of flexible working arrangements that may assist employees in their WLB (Dockery and Bawa, 2014). WLB initiatives might be a good solution for a company, especially in force majeure, especially in the COVID-19 situation this year (Kazekami, 2020). Traditionally, WLB has been seen as an issue for individual employees, with organizational efforts to improve work-life balance focusing on programs to help employees better manage their home life (Parkes and Langford, 2008). WLB initiatives tend to increase productivity by reducing conflict of employees’ experience between work and personal life and facilitating a better balance between employees’ work and personal lives (Lingard et al., 2007).

Job satisfaction also has strong cultivation to increase the productivity level of employees with flexible working arrangements such as teleworking (Prasetyo et al., 2017). Besides increasing WLB, one of the reasons for implementing a flexible working arrangement concept for the company is to expect an increase in job satisfaction (Mohite and Kulkarni, 2019). People who choose to be part of teleworkers are generally more engaged, enthusiastic, and committed to their work, which eventually affects job satisfaction (Schall, 2019). When employees can choose their preferred working hours, they tend to be more motivated and spend a longer period without changing jobs, which means they get job satisfaction from the organization (Daviescu et al., 2020).

Satisfaction directly affects productivity, and research has shown an existing cause-effect relationship between job satisfaction and productivity (Halkos and Bousinakis, 2010). A satisfied employee will have an emotional bond with the organization and takes pride in their membership which solves a way to keep up industrial integrity and high morale (Rahayu et al., 2018). The workplace can also influence job satisfaction by looking at jobs offering opportunities for feedback, friendship, and dealing with others, improving employee satisfaction during WFH situations (Fonner and Roloff, 2010).

Popular research regarding the WFH topic mostly focuses on the influence of the concept on employee productivity (Bloom et al., 2015; Revenio et al., 2019; Thorstensson, 2020). While some research was already studying the effect of other variables influencing the WFH concept, it’s still limited to the relevance of new variables in the pandemic era (Bower, 2020; Garg and Van, 2015). That leaves much room for considering more diverse variables regarding the pandemic era by discussing WLB and job satisfaction influencing WFH and productivity construct.

WFH as a flexible working arrangement trend in a COVID-19 pandemic is considered ineffective in many developing countries. This phenomenon can be explained by developing counties’ work practice mentality and characteristics (Flores, 2019; Saltiel, 2020). These situations are actual, especially for Indonesian people who still can’t fully adapt to the new work system and lack technology adaptation in workplaces (Purwanto et al., 2020; Setyawan and Lestari, 2020). However, due to the COVID-19 situation, all workers and businesses worldwide, including Indonesia, are forced to apply WFH arrangement to day-to-day operations (Xiao et al., 2020).
Many industries are affected due to the following pandemic and lock down, one of which is the banking industry. Indonesian banking consists of private banks, state-owned banks, regional banks, and others. The large majority of workers in the banking industry doing their jobs remotely. As of the end of 2012, 120 banks were operating in Indonesia and grouped into the state-owned commercial banks, the foreign exchange national private banks, the non-foreign exchange national private banks, joint venture banks, and foreign banks (Raharjo et al., 2014). In Indonesia’s banking industry, the competition to gain the market is intense. Companies need employees always to maintain good performance and be productive at work (Prasetio et al., 2017). Therefore, organizations have to pay more attention to their employees because implementing human resource practices may support the organization’s survival (Cherif, 2020). According to Kasbuntoro et al. (2020), the amount of bankers in Indonesia tends to increase. The Central Statistics Agency (Badan Pusat Statistika / BPS) data reported an increase in the number of people worked from August 2006 to August 2007 with 4.47 million people. Seeing how massive the number of workers in the banking industry is, it’s relevant to analyze the effect of WFH on this industry.

Popular research regarding the WFH topic primarily focuses on the influence of the concept on employee productivity. While some research was already studying the effect of other variables influencing the WFH concept, it’s still limited to the relevance of new variables in the pandemic era. Relevance pandemic era by which discussing work-life balance and job satisfaction influencing WFH and productivity construct.

The purpose of this study was to identify the direct impact of WFH on productivity and the mediating effect of WFH on productivity through WLB and job satisfaction. The study will be focused on the employee in the banking industry which located in Greater Jakarta Area. Therefore, this study examines the variable that relates to impact productivity variables on the WFH situation. The causal path of the model is that WFH may have an impact on productivity with WLB and job satisfaction as a mediating factor on productivity during the WFH program situation.

LITERATURE REVIEW

Work from Home (WFH)

WFH (telecommuting) is often used interchangeably with remote or telework (Garrett and Danziger, 2007). However, there is terminology differentiation between WFH (telecommuting) and remote work (teleworking). Remote work is a process in which employees work in locations other than the traditional setting, which usually involves telecommuting and virtual working where physical presence isn’t necessary (Hatch, 2006). WFH is using the same concept as remote working. Physical presence in the work setting isn’t required, but naturally, employees live within commuting distance of the office and do their work in a home setting (Choudhury et al., 2020; Garrett and Danziger, 2007).

Remote work acts as a broader concept consisting of four dimensions: work location that can be anywhere, diversity of employment relationship, time distribution, and usage of information and communication technology. This paper will use a narrower concept approach by using WFH or telecommuting as a working definition (Garrett and Danziger, 2007).

Employee Productivity

Traditional terminology of productivity in the 20th century firms that mainly focus on manual worker efficiency can be referred to as a ratio of goods and services that a worker produces to an amount of time needed (Fernandez, 2013; OECD, 2001). This definition is inherently different from knowledge worker productivity which is referred to as a productivity measure for non-routine output and abstract input of modern workers in knowledge-intensive organizations (Palvalin, 2017; Reinhardt et al., 2011).

There’s a big shift in the 21st century era from production-oriented to more knowledge-intensive organizations (Hussain et al., 2018; Palvalin, 2017). Knowledge workers emphasize non-routine problem solving, which requires a combination of convergent and divergent thinking (Reinhardt et al.,
Traditional productivity definition and measurement cannot be applied to knowledge workers in the 20th century which worker’s output is more abstract (Antikainen and Lönnqvist, 2006). However, the productivity of knowledge workers can still be measured accurately through subjective productivity measurement (SPM), which collects information about productivity through a questionnaire or an interview targeted to an interest group (Antikainen and Lönnqvist, 2006).

For this study, we’re going to refer to employee productivity as knowledge worker productivity. Not only is it more relevant to the 21st century, but the work characteristic of knowledge workers is more known to work in remote sites that are inherently suitable with the WFH concept (Martinez-Amador, 2016).

**Work-Life Balance (WLB)**

WLB by Clark (2000) can be defined as satisfaction and good functioning at work and home with the minimum role of conflict. Greenblatt (2002) described WLB as an acceptable level of conflict between work and nonwork demands, usually involving managing competing demands for resources.

Those are definitions from the situational perspective that are often deemed more relevant rather than formulating one size fit all model and definition as terminology of WLB is very diverse among scholars depending on their idealism about the term ‘balance’ in the WLB (Reiter, 2007; Voydanoff, 2005). The situational perspective focuses more on evaluating individual actions within the situational context in defining WLB (Fletcher, 1998; Reiter, 2007).

WLB becomes more crucial as the arrival of new generations of workers into the workforce demands a greater priority seeking a balance of work and the rest of life (Tulgan, 1996). There’s also a growing concern in the community as the conflict between demands of work and central life increase resulted in reduced quality of life (Guest, 2002).

**Job Satisfaction**

Despite being a very popular construct in the management field, there’s no general agreement regarding the definition of job satisfaction (Aziri, 2011; Zhu, 2013). Early definition by Locke (1969) defines job satisfaction as a pleasurable or positive emotional state of employees towards their job experience when they evaluate the expectations. While earlier scholars focus on the affective reflection of work, the latter scholars view job satisfaction as an attitude (Zhu, 2013).

Armstrong (2008) defined job satisfaction as an attitude and feelings towards their job. While a positive attitude towards the job indicates job satisfaction, negative attitudes indicate dissatisfaction (Aziri, 2011). Still, on the attitude perspective towards job satisfaction, Maheshkhumar and Jayaraman (2013) defined job satisfaction as an employee attitude towards their work, organizational rewards, and the social, organizational, and physical environment in which work is performed. From this definition, we can see how extrinsic factors such as organizational rewards start to consider job satisfaction construct.

**HYPOTHESIS DEVELOPMENT**

WFH generally improves WLB, and many scholars have confirmed such relationships (Bellmann and Hubler, 2020; Gajendran and Harrison, 2007; Hilbrecht et al., 2008). WFH was viewed positively. It increased the perceptions of autonomy and lower work-family conflict, resulting in higher job satisfaction (Bellmann and Hubler, 2020; Gajendran and Harrison, 2007). On the contrary, Kazekami (2020) found that WFH increases work and domestic chores stress, resulting in lower WLB. Thorstensson (2020) also stated a similar opinion, which analyzes how Covid-19 specific factors can decrease WLB on people who WFH. However, more scholars still find the positive effect of WFH on WLB. Based on these results, we decided to formulate the following hypothesis.

**Hypothesis 1.** WFH has a positive impact on WLB.

Many studies in the human capital sector find a significant impact on the implementation of WLB to employee productivity (Adekunle, 2018; Ansari et al., 2015; Beauregard and Henry, 2009; Isamu and Toshiyuki, 2012). Some studies focused on a
decrease in turnover rate in a firm due to increased employee productivity (Beauregard and Henry, 2009; Isamu and Toshiyuki, 2012). Other studies focused on adopting WLB practices, such as the flexible work arrangement concept, which caused a significant increase in employee productivity (Adekunle, 2018; Ansari et al., 2015). Based on these results, we decided to formulate the following hypothesis.

**Hypotheses 2.** WLB has a positive impact on employee productivity

Most research has reported the impact of WFH can significantly increase employees’ job satisfaction (Bhattarai, 2020; Das, 2014; Schall, 2019). WFH was viewed positively and collected a result in higher job satisfaction as well (Bellmann and Hubler, 2020; Gajendran and Harrison, 2007). Moreover, research by (2018) investigated that teleworks have a positive and significant effect on job satisfaction, but with an activities and policy or rules to improve job satisfaction. There is also a positive relationship between teleworks and job satisfaction variables that depend on employee’s and employers’ percentage of involvement (Mohite and Kulkarni, 2019). Therefore, we decided to formulate the following hypothesis.

**Hypotheses 3.** WFH has a positive impact on job satisfaction

Companies trying to increase their competitive advantage have always focused on job satisfaction as one of the defining factors of productivity (Böckerman and Ilmakunnas, 2012; Fisher, 2010). If job dissatisfaction is high, it’s proven to be very costly for companies as it increases employee turnover, which may cause the company more cost regarding the recruitment process and training (Halkos and Bousinakis, 2010; Halpern, 1999). Many empirical studies have reported a significant effect of job satisfaction on employee productivity (Halkos and Bousinakis, 2010; Hussain et al., 2012; Senyametor et al., 2019; Yaya et al., 2016). Therefore, we decided to formulate the following hypothesis.

**Hypotheses 4.** Job satisfaction has a positive impact on productivity

Most research has reported that WFH practice can significantly increase worker productivity (Bloom et al., 2015; Kazekami, 2020; Revenio et al., 2019; Ulloa-Bermudez, 2018). Popular research regarding WFH topic on 16,000-employee on Ctrip, NASDAQ-listed Chinese travel agency find home working led to a 13% performance increase (Bloom et al., 2015). Similar research on Los Angeles county on productivity also finds similar outcomes (Ulloa-Bermudez, 2018). Dutcher (2012) found that WFH practice increases productivity on creative tasks, which is crucial for knowledge workers. Other research was done by Kazekami (2020) and Revenio et al. (2019) found that appropriate WFH practice will increase productivity. Therefore, we decided to formulate the following hypothesis.

**Hypothesis 5.** WFH has a positive impact on employee productivity

This figure below shows the proposed research framework showing the relationship between WFH as an independent variable, employee productivity as a dependent variable, WLB, and job satisfaction in every hypothesis that influences each condition to become moderating.
METHOD

This study discusses WFH effects on productivity with job satisfaction and work-life balance as mediating variables. Data used to test the research took place in Jakarta as a center of office activities in Indonesia, especially in this pandemic session worldwide. We gathered the data from 234 respondents who got experience of the WFH program due to the COVID-19 pandemic and working in the banking industry located in the Greater Jakarta Area with a non-probability convenience sampling method. According to Hair (2010), the sample size should be five times the number of question items being used. In this study, there are 27 items in the questionnaire. Therefore, the required sample size is 135 respondents. However, we use a sample size of 234 respondents to get more valid data for this study.

Respondents were asked with a questionnaire designed to understand the effects during WFH and relate that to productivity. Questionnaires were made with 27 items regarding WFH, WLB, job satisfaction, and employee productivity variables. The first part required respondents to mention whether they are doing a WFH program and if they relied on the context they were asked to participate in a survey. This study will cover 234 people as the respondents for this study. The respondents are working from home during pandemic COVID-19, banker, and Jakarta Greater Area office-based.

Measures for the four constructs were mainly adapted based on prior research to ensure content validity. The questionnaires for this study contained multi-item measures of WFH, WLB, job satisfaction, and employee productivity. WFH was measured using two items adapted from (Lucille et al., 2018). WLB was measured using six items adapted from (Kapasi and Galloway, 2015). Job satisfaction was measured using eleven items adopted from (Lee et al., 2017). Finally, Employee productivity was measured using eight items on knowledge worker productivity adapted from (Konrad et al., 2014). All of the items were measured using a five-point Likert scale in which one represents “strongly disagree” and 5 represents “strongly agree.”

RESULTS

Respondents’ Characteristics

The distribution of the questionnaire is conducted through an online Google Form. 234 out of the 270 respondents are selected because the respondent data meet these study criteria such as working from home during pandemic COVID-19, banker, and Jakarta Greater Area office-based. The result of respondents’ demography is in the table down below for this study.

Table 1 shows the distribution of all respondents by workplace, office-based, and work arrangement. Respondents’ Characteristics can be seen from the

| Characteristic | Category | Total Respondent | Percentage |
|----------------|----------|------------------|------------|
| Gender         | Female   | 169              | 72.20%     |
|                | Male     | 65               | 27.80%     |
| Age            | < 17     | 0                | 0%         |
|                | 17 - 25  | 167              | 71.40%     |
|                | 26 - 30  | 54               | 23.10%     |
|                | 31 - 35  | 8                | 3.40%      |
|                | 36 - 40  | 2                | 0.90%      |
|                | > 40     | 3                | 1.30%      |
| Education      | SMA      | 38               | 16.20%     |
|                | D3       | 6                | 2.60%      |
|                | D4       | 1                | 0.40%      |
|                | S1       | 172              | 73.50%     |
|                | S2       | 17               | 7.30%      |
questionnaire that has been distributed. 96.3% of respondents are bankers. The majority of respondents work in Jakarta’s Greater Area for around 95.6%. Bankers working from home during pandemic COVID-19 are dominated by females with a percentage of 72.2% and age range between 17 – 25 years old for around 71.4%. Mostly the educational level of all respondents by selected background characteristics are Bachelor degree graduates with a percentage of 73.5%.

Descriptive Statistics

Descriptive statistics are carried out to determine the average responses from existing variables such as WFH, WLB, job satisfaction, and productivity. WFH variable has an average value of around 4.3, which means that most respondents agree with the statement items given by the researcher. WLB variable has an average value of around 2.4, which means that most respondents disagree with the statement items given by the researcher. The job satisfaction variable has an average value of around 4.314, which means that most respondents agree with the statement items given by the researcher. The productivity variable has an average value of around 4.458, which means that most respondents agree with the statement items given by the researcher.

The Validity and Reliability Test of the Actual Study

Convergent validity describes a set of indicators that underlie the latent variable and represent one latent variable. If the indicator has a factor loading value >0.50 (above or more than 0.50), it is still valid with ideal value, which is >0/70 (above or more than 0.70), and the AVE value >0.50 (above or more than 0.50) to test the convergent validity. Meanwhile, the indicator can be said to be reliable if the CR value is >0.70 (above or more than 0.70) and the Cronbach’s Alpha is >0.60 (above or more than 0.60) for the reliability test.

All indicator has met the result convergent reliability test because the AVE value is >0.50 (above or more than 0.50) and the factor loading values is > 0.50 (above or more than 0.50) so that all the items are declared valid. All indicator also has CR value for >0.70 (above or more than 0.70) and Cronbach’s Alpha value for >0.60 (above or more than 0.60). So, it can be said to be reliable. In Table 2 below, the discriminant validity test can be tested by using AVE to test the square root of AVE whether the correlation value is greater than the latent construct variable. It can be concluded that all the items are declared valid and reliable.

Hypothesis Test

The testing of the hypothesis is done using SmartPLS. Two were accepted, three were rejected from the hypotheses test results, as seen in Table 3 below.

The confidence level used in this study was 95%. The p-value <0.05 is considered valid, besides that is invalid.

Hypothesis 1 states that WFH has a positive impact on WLB, which is declared as rejected. The result shows a significant impact for the effect of WFH towards WLB, with a p-value less than 0.05, which is 0.000. However, the influence isn’t positive. From the path coefficients value of -0.301, we can see how WFH negatively impacts WLB. Therefore, it can be concluded that WFH has a negative impact on WLB.

Table 2. Validity and Reliability Test

|        | WFH  | WLB  | JS   | Productivity |
|--------|------|------|------|--------------|
| WFH    | 0.934|      |      |              |
| WLB    | -0.310| 0.883|      |              |
| JS     | 0.516| -0.378| 0.829|              |
| Productivity | 0.518 | -0.409 | 0.789 | 0.851        |
Hypothesis 2 states that WLB has a positive impact on employee productivity which is declared as rejected. The p-value is more than 0.05, which is 0.086, for the effect of WLB on productivity. Therefore, it can be stated which WLB doesn’t have a positive impact on employee productivity.

Hypothesis 3 states that WFH has a positive impact on job satisfaction which is declared as accepted. The p-value is less than 0.05, which is 0.000, for the effect of WFH on job satisfaction. Therefore, it can be stated which WFH has a positive impact on job satisfaction.

Hypothesis 4 states that job satisfaction has a positive impact on productivity. The p-value is less than 0.05, which is 0.000, for the effect of job satisfaction on productivity. Therefore, it can be stated which job satisfaction has a positive impact on productivity.

Hypothesis 5 states that WFH has a positive impact on employee productivity which is declared as accepted. The p-value is less than 0.05, which is 0.029, for the effect of WFH on productivity. Therefore, it can be stated which WFH has a positive impact on employee productivity.

**DISCUSSION**

This paper presented empirical evidence regarding factors affecting employee productivity directly and indirectly. This study aimed to investigate the direct impact of WFH on productivity and also tried to measure the impact of WFH on productivity through WLB and job satisfaction with a sample of the banker in the Jakarta Greater Area. Here are the discussion results for each of the hypothesis test results based on the results of data processing using SmartPLS.

### Work From Home Has Negative Impact on Work-Life Balance

Based on the result, WFH has a negative impact on WLB. The result of the hypothesis doesn’t align with the previous study, which stated how WFH practice would positively impact employee’s WLB (Fapohunda, 2014; Soerjoatmodjo, 2020; Subramaniam et al., 2015).

However, the current study is different from the previous study as it is done under the COVID-19 pandemic in the Greater Jakarta Area. The pandemic-related factor which resulted from lock-down and isolation can increase stress and influence the work environment, which can hinder WLB (Gaidhane et al., 2020; Rossi et al., 2020; Thorstensson, 2020). The experience of WFH may also blur the line between work and personal life, which can cause stress of balancing domestic chores and work (Anwer, 2020; Kazekami, 2020). The stress of balancing work and personal life at home can eventually lead to lower WLB (Anwer, 2020). WFH practice can also lead to higher work-family conflict at home, resulting in lower WLB (Allen et al., 2013; Veiga, 2006).

### Work-Life Balance Doesn’t Have Positive Impact on Employee Productivity

Based on the result, WLB doesn’t have any significant influence on productivity. The result of the hypothesis test doesn’t align with the previous study, which stated how WLB practice will positively influence employee productivity (Adekunle, 2018; Bloom et al., 2006). A different result from this research is expected, as this research is being done under the COVID-19 pandemic. In addition, previous studies also explore the correlation between

### Table 3. Hypothesis Test

| Hypothesis | Path       | Path Coefficients | T-statistics | P-values | Conclusion   |
|------------|------------|-------------------|--------------|----------|--------------|
| H1         | WFH → WLB  | -0.310            | 3.819        | 0.000    | Rejected H1  |
| H2         | WLB → Productivity | -0.112          | 1.720        | 0.086    | Rejected H2  |
| H3         | WFH → JS   | 0.516             | 6.491        | 0.000    | Accepted H3  |
| H4         | JS → Productivity | 0.677           | 10.138       | 0.000    | Accepted H4  |
| H5         | WFH → Productivity | 0.134           | 2.191        | 0.029    | Accepted H5  |
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WLB and Employee Productivity based on a gender perspective. People may experience problems related to the COVID-19 pandemic, which may hinder their WLB, such as home disruption and limited space, affecting employee productivity (Fapohunda, 2014). Another factor hindering the influence of WLB to productivity is the management perspective towards WLB (Adekunle, 2018; Kapasi and Galloway, 2015). Companies with better management practices will tend to have a better WLB and higher productivity (Beauregard et al., 2013). As the employee WLB is based on the company’s flexible management, different workers will have different levels and expectations of WLB since its all based on company policy, goals, and purpose. That is why the WLB does not have a significant effect on productivity.

Work From Home Has Positive Impact on Job Satisfaction

While WFH doesn’t significantly influence WLB, it appeared to influence the job satisfaction variable significantly. This hypothesis test result aligns with the previous study, which stated how WFH would positively influence employee’s job satisfaction (Bhattarai, 2020; Das, 2014; Schall, 2019). While our result is consistent with the previous study, the current study is being done under force majeure situations that force workers to work from home. At the same time, other research put telecommuting as an alternative work arrangement to increase job satisfaction. The general notion of the WFH concept is increasing employee’s perception of autonomy and flexibility of their work, resulting in greater job satisfaction (Gajendran and Harrison, 2007; Schall, 2019).

Job Satisfaction Has Positive Impact on Productivity

Based on the result, job satisfaction has a positive impact on productivity. This result of the hypothesis test aligns with the previous study, which stated how job satisfaction would positively influence employee’s productivity (Hussain et al., 2012; Lucille et al., 2018; Das, 2014; Singh et al., 2017). Previous studies showed the same correlation results; however, the previous research related to job satisfaction and employee productivity in the workplace is used to investigate the link they have with employee productivity based on Hertzberg’s theory. Also, they stated that high levels of job satisfaction amongst employees are due to motivational factors, as indicated in Hertzberg’s theory. Autonomy is a motivational factor, and hence when employees are given autonomy over structuring their working times and choosing where to work, it leads to job satisfaction. The positive impact on productivity can be explained by flexible working arrangement concepts such as WFH, which allows workers to be more independent towards their goals (Lucille et al., 2018). Moreover, job satisfaction depends on several factors, such as salary and happiness, which generally affect employee productivity (Davidescu et al., 2020; Halkos and Bousinakis, 2010).

Work From Home Have Positive Impact on Employee Productivity

Based on the results, WFH has a significant influence on productivity. The result of the hypothesis test aligns with previous research that stated how WFH would positively influence employee productivity (Bloom et al., 2015; Kazekami, 2020; Revenio et al., 2019; Ulloa-Bermudez, 2018). Previous studies showed the same correlation results, even though the current study is being done specifically under the COVID-19 pandemic. Regarding the scope of the study, the previous study tends to examine the direct effect and general concept of WFH on productivity. At the same time, the current study also explores the mediating effect of WLB and job satisfaction regarding productivity. Appropriate WFH arrangement will increase worker time flexibility, performance, and eventually, their productivity (Cano, 2020; Flores, 2019; Liang et al., 2015). People who do WFH can change (or be changed) to fit new circumstances and be adaptive (Baker et al., 2007). Studies also show as the number of employees who WFH increases. Negative stigma regarding WFH will likely be reduced, increasing overall productivity (Thorstensson, 2020; Vyas and Butakhio, 2020).
CONCLUSIONS

The social and economic consequences of the COVID-19 pandemic have been a nationwide move towards WFH, especially in the banking Industry (Suppawittaya et al., 2020). This study aims to analyze the relationship between WFH, WLB, job satisfaction, and employee productivity in the banking industry located in the Greater Jakarta Area. From five hypotheses, three accepted hypotheses are the WFH positive impact on job satisfaction, job satisfaction has a positive impact on employee productivity, and WFH has a positive impact on employee productivity.

WFH positive impact on productivity is aligned with many previous studies (Bloom et al., 2015; Kazekami, 2020; Revenio et al., 2019; Ulloa-Bermudez, 2018). Appropriate WFH practice implemented by companies enhances productivity and creative tasks, which is crucial for knowledge workers in the banking industry. Job satisfaction performing as a mediating variable between WFH and employee productivity is aligned with many previous studies (Hussain et al., 2012; Lucille et al., 2018; Das, 2014; Singh et al., 2017). Inherent characteristics of job satisfaction such as happiness and compensation will generally improve employee’s productivity.

However, contrary to our predictions, findings showed a negative impact from WFH practice regarding WLB. The main reason is the increased relevance of some factors in the COVID-19 pandemic era, which may hinder the line between work and personal life, such as the stress of force majeure, home interruption, and domestic chores (Fapohunda, 2014; Gaidhane et al., 2020; Kazekami, 2020; Rossi et al., 2020; Thorstensson, 2020). Moreover, these factors which may be relevant need to be explored further.

LIMITATIONS

This study might have some limitations, such as there are only independent variables and two mediating factors to be examined, and a minimal number of samples in this study. As the theme of the study is WFH on Covid-19 Pandemic to capture a different angle of respondents’ point of view, the result tends to be limited on the impact of WFH on productivity during Covid-19 Pandemic situation. Therefore, the result may not be able to be generalized for specific areas and categories. This study also took data from only 234 samples. Meanwhile, the size of the population will require much more samples for accurate representation.

This research is conducted to strengthen the existing theories and provide a clearer picture of the work from home. Further research can also be carried out using more direct data collection using quantitative or qualitative research approach to specific respondents with authentic and individual background specialty. Further research can also use a bigger sample size to generate more accurate results regarding WFH of banking employees in the Greater Jakarta Area and consider preparing for research longer. Further research can also extend
this study’s proposed model by adding several variables that might affect productivity in the WFH arrangements.

RECOMMENDATIONS

Further research can also be carried out using more direct data collection using quantitative or qualitative research approach to specific respondents with authentic and individual background specialty. Further research can also use a bigger sample size to generate more accurate results regarding WFH of banking employees in the Greater Jakarta Area and consider preparing for research longer. Further research can also extend this study’s proposed model by considering several variables that might affect productivity in the WFH arrangement. Further research can also be done in different industries other than banking.

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