Article

Applying IS-Enabled Telework during COVID-19 Lockdown Periods and Beyond: Insights from Employees in a Greek Banking Institution

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Abstract: The recent circumstances of the COVID-19 crisis have brought significant changes to employees' personal, as well as organizational, lives. For office workers worldwide, this has come as a result of the abrupt and wide adoption of telework, as organizations rushed to accelerate their digital transformation. This research focuses on analyzing the reception and effect of teleworking, as an imposed measure during the onset of the COVID-19 pandemic, on employees in Greek banking organizations. First, the circumstances and utilization of telework by a banking institution in Greece before and during the COVID-19 crisis are compared by utilizing autoethnographic evidence. Then, we conducted qualitative research with employees of the organization, who were asked to work remotely at 100% capacity, focusing on the way teleworking was performed utilizing information systems (IS), and the effect it had on them. Detailed information and results from interviews are presented and compared to autoethnographic evidence to reach our conclusions. We find that the vast majority of employees are in general positive about having telework as an option, while the time saved by not commuting to their offices is reported as the most positive element of telework. Most employees also reported having worked longer hours and more efficiently while teleworking, while a common concern—in a scenario where telework may become permanent in some form—is if the organization would cover their teleworking expenses. Theoretical and practical implications are explored and presented accordingly.

Keywords: telework; COVID-19; banking institutions; employees; information systems

1. Introduction

Telework can be defined as working in a different place than normal while using technology to connect and collaborate with others (Gajendran and Harrison 2007). In general, telework challenges the traditional notions of workplace structure. It also redefines the psychological contract of people, making expectations and trust even more important than before. Organizations need to adapt their management policies to accommodate the new telework standards. A good example is how the people responsible for companies' policies need to take into consideration the economic implications of telework, such us covering part of or the total costs of the employee's telework, such as electricity consumption, internet connection costs, and electronic or other personal device usage and/or wear and tear. As a term, telework came to exist in 1975 (Nilles 1975) and has been the focus of scientific discussion since the 1990s as a product of the mass adoption of personal computing devices that allow teleworking employees (or simply teleworkers) to provide their services from virtually anywhere, any day and anytime, thus abolishing the need for physically transporting to and from their employing organizations' facilities (Di Martino and Wirth 1990). In the modern reality, this is further enabled by the availability of a wide variety of new Information and Communication Technologies (ICT), including the Internet and

increasingly powerful devices that are designed to increase both their utility as well as usability. Moreover, teleworking in the banking sector is very important for the economy. This is evident in banks all over the world, which have utilized some form of telework even before COVID-19. Since banks need to be able to support their customers on a 24/7 basis, they had set up remote sites and branches so they could be able to operate even beyond the normal 9–5 schedule for either back-office work or telephone banking activities (Stanworth 1998). This causes modern companies and especially banks to continuously reinvest in new and cutting-edge ICT infrastructure. Thus, it is safe to say that teleworking introduces both challenges and opportunities.

With the sharp escalation of the COVID-19 pandemic in Greece, in April 2020, organizations were forced to discover, develop and/or adopt unprecedented—for Greek standards—techniques and ways of operation, in order to effectively remain operational during the crisis and subsequent lockdown period, and sustain their productivity. Simply put, "productivity is efficiency in production: how much output is obtained from a given set of inputs" (Syverson 2011). Therefore, in the context of the present research, productivity is studied in terms of how effectively and efficiently a bank's operations can be completed by its employees while teleworking. Fortunately for the banking sector, the technology had already been developed to such an extent that it allowed the smooth operation of banking institutions, even when their employees had to work entirely from the safety and comfort of their homes (teleworking). In the context of this work, the term "telework" refers to work performed by employees remotely (usually from their homes), a scenario that was inevitably imposed on most employees during the COVID-19 crisis lockdown period in Greece.

During the COVID-19 period, telework became an important factor for the smooth continuation of the business. This is supported by recent studies, which suggest that online activities steadily became more and more important during that phase. Telework increased by 31% while teleconferencing increased by 34% in Greece (Mouratidis and Papagiannakis 2021). Although that would not have been possible a few years ago, thanks to greatly improved modern technologies and Informational Systems, businesses all around the world were able to switch to the new status quo in a matter of a few days to adapt to the sudden COVID-19 working crisis. All the above fueled our research questions: (a) What is the effect of teleworking on employee productivity?; and (b) Do its advantages outweigh its disadvantages?

The significance of the present study is that it sheds light on the circumstances in which the COVID-19-induced digital transformation that enforced telework in Greek banks took place and on its future implications. The circumstances surrounding the adoption of teleworking are meticulously documented, as are the unpredicted challenges faced by banking organizations. This analysis not only offers a snapshot of the Greek banking sector's response to the pandemic but also provides valuable insights into broader trends shaping the future of work in technology-driven industries. Additionally, this study examines the impact of telework on employee performance and well-being. This is achieved by capturing the employees' response and perspective to working in this new telework status quo, and how their performance was affected during the work away from the premises of the organization. To answer the research question posed, we follow a case study research approach in the context of a Greek banking institution with more than ten thousand employees.

This holistic approach, besides enriching our understanding of telework dynamics, also informs strategies for fostering employee engagement, satisfaction, and productivity in remote work settings, and also contributes to the advancement of knowledge in telework and teleworking information systems, particularly within the banking sector. Furthermore, by designing our research to revolve around the theoretical framework that the UTAUT (Universal Theory for the Acceptance and Use of Technology) model offers, we can better fathom employees' intentions to use and work in accordance with the new work conditions that the teleworking information system brings forth.

We note that, in the context of the present research, the actions taken by the banking institution to deal with and effectively overcome the challenges of the crisis are described, based on autobiographic evidence. Moreover, the views of several employees in the institution with regards to how they judge teleworking, whether they would prefer it continue to exist, and how they experienced the digital transformation of their employment routine, are recorded through semi-structured interviews.

The remainder of the paper is structured as follows. First, we provide a review of the existing literature on telework, and teleworking information systems, also focusing on the intricacies of their utilization in the banking sector. Then, we present our research methodology, followed by the results of our study, and their discussion, and conclude the paper. This research aims to aid researchers and practitioners in navigating the upcoming future of the professions related to Informatics, in a situation that apparently will occupy us for quite some time and has fueled the transition to a "new normal".

The contribution and the significance of this paper mainly lie in that it covers a specific topic: the Greek banking sector and how it adapted and may look moving forward. Our work therefore helps shed light on how the working conditions changed forever due to the COVID-19 pandemic crisis and what that means for employers in the Greek banking sector specifically, and possibly other technology-based industries. Most importantly, the findings of this study have practical implications for organizations and policymakers alike. By elucidating the challenges and opportunities associated with telework adoption, the research provides actionable insights for organizational leaders seeking to enhance resilience, agility, and adaptability in the face of crisis. Additionally, this study offers guidance for policymakers tasked with crafting regulatory frameworks and support mechanisms to facilitate the transition to remote work and ensure the long-term sustainability of telework arrangements.

Overall, the contribution of this paper extends beyond its immediate context, offering valuable insights into the future of work and the role of telework in driving organizational success and resilience. By documenting the experiences of Greek banks and their employees amidst the COVID-19 pandemic, this research provides a roadmap for navigating the complexities of the "new normal" and embracing the opportunities for innovation and transformation in the digital age.

2. Background

2.1. Telework

Teleworking is "the general term for a person working outside the office through telecommunications hardware and software" (Nilles 1994). It is defined as a flexible work arrangement in which people work remotely from their houses or personal spaces without in-person contact with colleagues but using ICT (information and communication technology) (Di Martino and Wirth 1990). Four types of teleworking have been defined in the literature (Kurland and Bailey 1999):

(i) Home teleworking refers to employees who work from home on a regular basis, though not necessarily (and, in fact, rarely) every day. A person can be said to be a computer telecommuter if their connection to the office is as simple as a telephone. However, telecommunications often use other means of communication, such as email, PC-to-desktop connections, and fax machines. The equipment is purchased either by the company or by the employees (Van Zoonen and Sivunen 2022).

(ii) Satellite offices, where employees work both outside the home and away from the conventional workplace in a location convenient for them or their clients. A satellite office houses only employees from one company; it is, in a way, a branch of the central facilities whose purpose is to relieve the employees.

(iii) A neighborhood work center is essentially identical to a satellite office, with one major difference: Employees from more than one company work in the homes of the neighborhood work center. In other words, many companies can share the lease in an office building and keep separate office space inside the building for each company's employees.

(iv) Mobile work, where, unlike telecommunications workers working from a designated location outside of headquarters and communicating with headquarters electronically, mobile employees are often on the road, using communication technology to work from home, from a car, a plane, or a hotel. Communication with the office takes place from every location.

The aspects influencing telework can be classified into five categories: technological materials, non-technological materials, teleworkers themselves, the work environment of teleworkers, and their family environment. While some of these factors have causal relationships, others have become obsolete and replaced by new ones over time. Several of these factors have been established to have a generally favorable impact on telework (Gohoungodji et al. 2023). Moreover, employees now more than ever use portable technology tools to carry out their work activities from a "virtual office" with great flexibility in the schedule and workplace. However, there is little scientific research on the results of this growing form of work (Hill et al. 1998). Published articles on business accept the emerging "virtual office" as an effective means of reducing costs and enhancing productivity, morale, and the balance between their personal and professional life (Hill et al. 1996). A 2009 forecast showed that the 43 million teleworkers in the US could grow and cover 43% of the US workforce by 2016 (Shadler 2009). However, statistics on telework in Europe show that these figures are much lower. More specifically, in the Czech Republic—the EU country with the highest number of teleworkers/teleworking employees in 2005—the percentage of teleworkers was in comparison only 15.2% (European Foundation 2010).

2.2. Telework in the Banking Sector

Since the 1980s, banks have been constantly innovating through products and services with improved technology. A service based on information systems that is common today is banking services by telephone (telephone banking), as well as mobile banking. As a result, another banking innovation of aggressive computer expansion and communications technologies is emerging: the US Department of Commerce estimates that over 50% of US households had home computers by 2000, and internet subscriptions increased by more than 15% between 1998 and 2000 (U.S. Department of Commerce 2000). These growth patterns have given birth to the rapid growth of the online business sector and have impacted society over the past decade. The banking sector is no exception (Gigler 2012). In particular, banks offer online banking services in which personal banking transactions are available via the Internet or other related technologies. With online banking, users can access the service anywhere, anytime. The online banking market has expanded dramatically since its inception (Wang and Hollander 1999) and is expected to grow even further accordingly. In fact, Informational Systems are now more important than ever in the banking sector, and banks need to be able to support their customers on a 24/7 basis wherever they operate. The performance and usability of IS are strongly connected to employees' performance. A good structure in IS can boost many business aspects, such as organization, better customer support, cost cutbacks, competitive advantage, etc. When it comes to human resources, a high-performing IS can help employees be more effective in their tasks' completion time (Vannirajan and Manimaran 2009).

In 2006 Pakistani banks had a 45% growth in opening online branches. The State Bank of Pakistan recorder a growth of 3.05% in their transaction numbers. This, in parallel with the broadening of the Internet in Pakistan, had the banks offer online services parallel to traditional ones as a result (Zahid et al. 2010). Internet Banking has shown significant growth in Western Europe during the last decade. Belgium is a great example because it had an increase rate of 15% between 2009 and 2014. While in 2014 in the Netherlands, a staggering 83% adopted E-banking (Aydogan and Hove 2017).

2.3. Benefits and Drawbacks of Telework

From the management point of view, the inherent difficulties associated with measuring the productivity of teleworkers can be an obstacle to the adoption of teleworking

(Pyoria 2011; Weisberg and Porell 2011). Thirty years ago, there were less than one million employees working from outside the office in the US for at least a day per week (Hill et al. 1996). Telework grew in the past decade, before the coronavirus epidemic, as an occasional form of work (European Commission 2020). The reduction in corporate costs has been a significant impetus for this large increase in virtual offices and working from home (Martin 1994), as the cost of traditional office space has skyrocketed in recent years, while the cost of portable telecommunications equipment has dropped. Moreover, businesses do not need to spend large sums of money on operating expenses such as electricity and equipment maintenance. As a result, by reducing the office space, significant cost savings can be achieved. It is estimated that it takes less than a year to recover the invested cost of all mobile telework equipment. Initial estimations stated that, after the first year, the company could generate USD 8,000 in annual cost savings per virtual office worker (Hequet 1994). IBM is a great example, because it reported USD 75 million in annual real estate savings in 1999, just because of teleworking alone (Kurland and Bailey 1999).

Pre-COVID-19 estimates suggest savings (for the employer) of approximately USD 10,000 per year for each employee working from home (Shearmur 2020). However, telework does not solely refer to working from home. Moreover, apart from the potential benefits for the organization, research suggests that flexible work is also an opportunity for employees to improve their performance, family and social life, and health, while all together reducing the limitations of office work and thus gaining autonomy for their own personal affairs, mainly from reducing the stress brought to them by daily commuting since, according to (Tavares 2017), (a) The boundaries between working time and non-working time become flexible and are adapted to the needs of individuals in different parts and stages of their lives (study time, family, aging, or simple individual preferences), and (b) Teleworking is a tool for deciding on working hours and adapting them to the needs and preferences of employees.

Noting the historical and statistical evolution of teleworking, which has been around for over 40 years and continues to expand, it seems to be creating a net benefit for individuals (and organizations). If teleworking had a major negative impact on employees' health (and job satisfaction), then eventually the latter would have lost their willingness to apply it and teleworking would have tended to disappear. In addition, working from home provides an environment conducive to better concentration, less noise, less downtime, more privacy (which open office spaces often lack), and better air quality (that can often be questionable in the traditional office).

A moderated mediation model was created and assessed using information gathered from 295 employees in the United Kingdom. The results indicate that COVID-19 work support, including perceived organizational support and accessibility of supervisors, is linked to favorable alterations in employees' well-being concerning their jobs. These changes were mediated by employees' affective commitment to their organization. Moreover, the connections between these two types of support and variations in affective commitment to the organization were influenced by personality traits. Specifically, employees with low core self-evaluations and a high future orientation experienced more favorable relationships (Mihalache and Mihalache 2022). In recent research, data were collected daily from remote workers during two periods, once from March to May 2020 (2222 employees) and again from November 2020 to January 2021 (1268 employees), to explore the influence of personal (goal setting, self-efficacy, home office experience), external (home equipment), and organizational (work-related and social) resources on changes in well-being, perceived productivity, and engagement. Remote workers who reported higher levels of self-efficacy and social support at the beginning of the crisis experienced less decline in well-being and engagement. Additionally, an increase in resources from the first to the second measurement was linked to a lower decrease in well-being, productivity, and engagement (Straus et al. 2023).

Although the organizational benefits of teleworking cover a wide range, including behavioral outcomes, productivity, and legal issues, many challenges can weaken an

organization's willingness to integrate telework into the traditional office environment (Kurland and Bailey 1999). However, teleworking can represent both a resource and a constraint, depending on the degree of employee autonomy and the specific management framework. For example, working from home is sometimes presented as a possible solution to the problems of balancing work and family or, conversely, as a problem in the balance of work and personal life due to challenges related to spatial planning (Taskin and Edwards 2007), as well as blurring the boundaries between working and non-working time (Baines and Gelder 2003). Most teleworkers feel that this form of work gives them more time to be with their family morning and night, to be available for family responsibilities, to be able to prepare children for school or to take care of them in the morning. The extra flexibility of working hours is valued by many as a positive contribution to work–family balance and many show that they can integrate some housework into the workday, thus freeing up the evening or the weekend (Tremblay 2003). Albeit, a major challenge for managers is their inability to observe the performance of employees in real time while they are teleworking (Kurland and Bailey 1999). Based on a recent study, open communication and face-to-face interactions between remote workers and managers could benefit both parties, even if they are through a video call. Managers have the chance to observe the core tasks of the employees and assist them when there is a need (Van Zoonen and Sivunen 2022).

From the organization's viewpoint, the prospect of home teleworking also provides an opportunity to improve workplace productivity. As employees have more scheduling flexibility, they can operate whenever they prefer, and thus improve their productivity, while teleworking employees need fewer sick leave days, resulting in less absenteeism, higher job satisfaction, and higher job performance scores (Kurland and Bailey 1999). Most companies adapted to new working practices and in extreme cases some companies even stopped having physical offices. The cause for this was that employees started valuing the benefits of the flexibility that teleworking provides more than they did before the COVID-19 pandemic (Newman et al. 2022). The positive or negative effects of teleworking can be summarized into six main factors: productivity, flexibility, work–life balance, employee morale, teamwork, and end of working hours (Hill et al. 1998). In terms of productivity, in a study that looked at the impact of the virtual office, respondents reported increased work efficiency and greater productivity anytime, anywhere. In addition, a productivity increase of between 10% and 30% was observed in a review of telecommunications studies. At the same time, in a virtual office study job satisfaction increased due to increased flexibility in location and working time. Virtual offices are considered to provide more flexibility in location and working time, and this is good for the individual, the workplace, and the family. On the factor of work–life balance, some scholars argue that telework flexibility is what employees need to balance work and home responsibilities (Hill et al. 1996). Others see the virtual office as having the potential to blur the line between work and home. In any case, the virtual office adds a new level of complexity as employees try to tackle flexibility and "trace" the permeability of their own work and personal/family life boundaries (Nippert-Eng 1996).

Focusing on employee morale, the results of existing research are sometimes contradictory. For the majority of employees though, teleworking improves morale, because it potentially offers large savings on fuel or commuting via public transport expenses on the employees' side and removes the need for large office space on the employers' side. Furthermore, teleworking is undeniably better for the environment since through it, fewer carbon emissions are being produced (Hill et al. 1996; Ruth and Chaudhry 2008; Banister et al. 2007). On the other hand, it was later found that job satisfaction measures did not differ significantly between a telecommunications team and a non-telecommunications control team (Kraut 1987). As expected, the literature seems to also agree that teleworking tends to negatively affect teamwork. Most of the communications with associates were less effective than in the traditional office environment (Hill et al. 1996). More specifically, in a qualitative study, it was found that the virtual office negatively affected the communication and interaction with partners and tele-managers (Hill et al. 1998).

Finally, regarding the working hours, it is observed that employees from home can return about half the travel time to the company in the form of longer working hours (Nilles 1994). That being said, there is also the matter of procrastination for some people working from home. Employees might postpone working on their tasks and become distracted by other things, such as browsing the Internet and having longer breaks. Also, some employees with families, especially those with young kids, might frequently pause their work due to family demands. So, their working hours might be longer in the end due to these factors (Wang et al. 2021).

All things considered, it cannot be understated that if organizations and their leaders internalize these teachings, they can enhance the welfare of their workers and their families, and, ultimately, gain advantages for their businesses by lowering deviance and raising employee productivity (Becker et al. 2022).

Based on all the above, the present research focuses on investigating the following research questions:

a.   What is the effect of teleworking on employee productivity?
b.   Do its advantages outweigh its disadvantages?

2.4. Related Evidence from Recent Literature on Telework in the Context of the COVID-19 Crisis

According to a recently published review of the existing literature, although the scant practice of full-time teleworking could be found prior to the pandemic, since the start of the COVID-19 pandemic, thousands of people have experienced teleworking and this practice is becoming increasingly commonplace (Antunes et al. 2023). Home offices have gained way and will likely become an essential part of the working environment even after the pandemic (Krajčík et al. 2023). It has also been suggested that the effect of telework is such that, after the COVID-19 crisis, "the future of work is being redesigned by the world's largest telework experiment as a consequence of the global pandemic" (Caraiani et al. 2023). Accordingly, although telework-enabling technologies have been known since as early as the 1970s, their level of wide adoption in workplaces remained low until the advent of the COVID-19 crisis (Godefroid et al. 2024).

A review of articles published between 1999 and 2020 on telework identified five key themes with regard to the extant opportunities and challenges to sustainable remote workplaces in the long term—(1) key characteristics, (2) work–life boundaries; (3) health and well-being; (4) social interaction; and (5) leadership—and at the same time identified the potential role of information systems in encouraging more sustainable remote workplaces in the long term (Asatiani and Norström 2023). However, all in all, the impact of new ways of working on organizations and employees' well-being and performance has not yet been adequately systematically analyzed in the literature and therefore needs further analysis (Renard et al. 2021). Albeit, some varied insights have been recorded in the recent related literature that focuses on the adoption of telework in organizations worldwide during the COVID-19 pandemic.

The distance from the workplace induced in the context of telework during the COVID-19 pandemic generated new dilemmas in work performance (Ficapal-Cusí et al. 2023). Moreover, it has been suggested that "to make telecommuting the 'new normal', it is essential to not only change the legal system and employment contracts but also reform organizational processes" (Yanagihara and Koga 2023). Following the advent of the increase in telework adoption after the COVID-19 pandemic, teleworking has begun to dramatically change the work dynamics for all stakeholders, and the relations between employer and employee are "expected to become based more and more on cooperation and less on subordination", utilizing the telework model (Stanciu et al. 2023). Organizational culture is a critical factor in implementing telework, as it may influence the workers' attitudes toward this model of work, as well as their overall happiness (Junça Silva and Coelho 2023). In fact, organizational factors seem to greatly influence the teleworker's experience and are critical to the success of telework (Brandão and Ramos 2023). According to the findings of a recent study, although telework can be a job resource promoting positive work attitudes, this ben-

eficial impact decreases (and can eventually become negative) as employees telework more extensively, while the quality of employee–supervisor relationship can act as a moderator enhancing the benefits of extensive teleworking or exacerbating its drawbacks (Park et al. 2023). Recent work has also shed light on the role of individual and social antecedents (fatigue, trust, and social isolation) on telework outcomes (performance): (a) fatigue was found to be the factor that mostly affected telework performance (negatively), followed by trust (positively) and social isolation (negatively), while (b) social isolation and fatigue mediated the relationship between trust and performance during telework (Mirowska and Bakici 2023). All in all, according to the findings in recent studies, organizations should implement and manage teleworking programs considering workers' perceived benefits and willingness to remain teleworking (Brandão and Ramos 2023). According to the findings of a recent study during the COVID-19 pandemic, the teleworking experience of workers was essentially positive, with most expressing an intention to maintain it after the pandemic, while factors that strongly influenced workers' perceptions of the advantages and disadvantages of teleworking included the conditions offered by their organization and the existence of an adequate workspace at home during telework (Brandão and Ramos 2023). Although remote work makes labor relations more flexible and "expands the possibilities of conducting professional activities balanced with fulfilling personal needs", ensuring the equality and confidentiality of employees requires special attention, as well as adhering to the legal and ethical aspects of the regulation of remote work (Bayazitova et al. 2023).

The COVID-19 pandemic in essence forced organizations to adopt telework (many of which without any prior preparation), thus influencing not only daily organizational routines but also workers' well-being and happiness (Junça Silva and Coelho 2023). A recent study conducted during the COVID-19 pandemic found the following: (a) several factors, such as flexible working hours, family time, and autonomy, have a positive influence on the decision to telework; (b) IT security risks, interruptions, and virtual meetings do not negatively influence the employees' decision to telework; (c) the social consequences of telework (mental stress, lack of socialization and the difficulty of separating working time from family time) lead employees to prefer other forms of work (Dimian et al. 2023). However, although full-time telework brings important changes in working conditions and has the potential to affect the living and health conditions (psychosocial factors) of teleworkers, part-time teleworking may, on the contrary, have a positive impact on psychosocial risk factors, favoring work–home balance, communication, and social relationships (Antunes et al. 2023). Accordingly, in the context of a higher education institution, although during the COVID-19 lockdown periods, both positive and negative motivational consequences of teleworking were observed, the effect on employees' productivity was ultimately negative (Rietveld et al. 2022).

Although home-based telework does not pose an inherent risk for job stress, it can affect it in two opposite directions: (a) it may cause a change in the employees' behavior in the form of increasing work during free time and presenteeism, which can in turn lead to an increase in job stress, and (b) it can lead to a decrease in stress, once these behaviors (increasing work during free time and presenteeism) are controlled (Goñi-Legaz et al. 2023). In a recent qualitative study on existing and emerging technostressors in teleworkers during the pandemic, the authors identified "techno-isolation" (a previously unreported technostressor), which arises from a heavy dependence on information communication technologies for professional social interactions, and is affected by the characteristics of the teleworking IS platform employed in the context of telework (Goñi-Legaz et al. 2023). The existing literature also highlights an increase in telework-related stress levels in remote workers (with higher stress levels reported for female workers); therefore, remote workers need to be provided with emotional and technical support to prevent telework-related stress (Gualano et al. 2023). The results from a study with Romanian employees in the context of the COVID-19 crisis revealed an important tendency to appreciate the positive effects of teleworking on other aspects of life (Stanciu et al. 2023). The findings of a recent US-based study indicate that, compared to teleworkers, non-teleworkers perceive less

positive impact of telework on employees and organizations, thus shedding light on the fact that managers and supervisors should also be mindful of possible feelings of unfairness and ineffectiveness that non-teleworkers may perceive about coworkers' telework, in cases where some employees are teleworking and some are not teleworking (Lee and Gascó-Hernandez 2023).

The use of enforced telework during the COVID-19 crisis has also shed light on the importance of co-presence (the felt sense of presence mediated by information and communication technologies instead of physical proximity) for managing employees on a by-distance basis (Taskin et al. 2023). It seems that the faster the adoption of Information and Communication Technologies (ICTs) in an organization, the more difficult it becomes for teleworkers to become accustomed to them, thus leading to feelings of anxiety and stress known as "technostress", that, in turn, directly affects employees' satisfaction, anxiety, and performance ("the lower the technostress, the higher the satisfaction and performance, and the higher the technostress, the higher the anxiety and the lower the satisfaction") (Fernández-Fernández et al. 2023). It has been acknowledged that the challenges faced by many workers in their transition from the office to the home-based work environment during the COVID-19 pandemic have put stress on their daily routine and professional lives: Teleworking had rather negative effects on employees' well-being, as "many teleworkers tended to suffer mental and physical exhaustion and social deprivation when working from home" during the pandemic (Raišienė et al. 2023). The COVID-19 pandemic has also made teleworking a widespread form of work for contact center workers in Portugal, who are already used to work processes supported by technological platforms and digital workflows. Based on the findings from 14 semi-structured interviews, 7 factors emerged that characterize teleworking as being capable of reinforcing well-being at work: performance, relationship, money, workplace, technology, time, and family (Santos and Pereira 2023).

While teleworkers who live and work in the same space are, in general, "vulnerable to conflicts between personal life and work", the COVID-19 pandemic increased this risk, along with its intensity, as teleworkers were faced with "difficult personal situations and often ill-equipped telework environments" (Weinert and Weitzel 2023). Moreover, the conflicts between personal life and work during telework have adverse effects on job outcomes such as work exhaustion, job satisfaction, routine, and innovative job performance, and the IT telework environment moderates these effects (Weinert and Weitzel 2023). Recent research in Japan has also reported a positive correlation between telework supported by ICT and perceived work autonomy (Yanagihara and Koga 2023). At the same time, it has been suggested that, to realize telework, it is necessary to allow for the making of one's own work visible and collaboration with others, enabled by information systems (Koga 2023). It has been noted that the main changes with regard to COVID-19 and people management have occurred in the processes of work and safety, training, work organization, recruitment and selection, induction and onboarding, and communication, with a prominent increase in the use of teleworking, while, according to human resource managers, the most evident changes in the future will be associated with the use of technology, teleworking, and work organization (Gonçalves et al. 2021). Moreover, although, under regular circumstances, telework could benefit the integration of work and family life, imposing mandatory telework during the COVID-19 pandemic led to unforeseen challenges that can potentially fuel work–family conflicts, mostly via the effect of role overload, after-hours work-related technology use, and low job autonomy (Andrade and Lousã 2021). In a case study at the Visegrád Group in Central European countries, 84.4% of teleworkers were found to be satisfied with working from home, due to the fact that they were better enabled to allocate the gained time to social–personal activities, whilst most local teleworkers have the intention to work from home if given the opportunity in the future (Alassaf et al. 2023). Finally, although teleworking can increase a worker's well-being by eliminating travel (commuting) time, it presents several risks, as it can intensify work through increased pressure to meet objectives and targets (shedding light on the relationship between telework and work intensification, as well as its effects on working conditions and workers' well-being) (Rebelo et al. 2024).

A number of additional issues have been identified in the literature in this context. It seems that although the COVID-19 pandemic has changed the concept of telework and turned it into an often desired employee benefit, employers tend to in many cases consider it a temporary setting (Krajčík et al. 2023). Employees in Slovakia and Kuwait value time flexibility, although localization flexibility is also growing in importance, with a hybrid work model evolving as the most suitable solution in line with the employees' preferences (Krajčík et al. 2023). A study in the context of the COVID-19 pandemic in an industrial setting has shed light on the concerns and challenges that come into effect with telework in regard to communication, trust, control, and productivity, highlighting the importance of establishing clear policies on teleworking and remuneration, expense reimbursements, equity between teleworkers and on-site workers, as well as new demands on aspects such as ergonomics, negative habits (food and physical inactivity), communication, and work–life balance (Fontaneda et al. 2023). The teleworkers' gender, age, residency situation, and status as national or foreign employees, along with many other parameters, led to a fluctuation in their perceived experience of telework in the context of the pandemic (Raišienė et al. 2023).

Finally, recent studies have also shed light on the adoption of telework by banks worldwide in the context of the COVID-19 crisis. In a qualitative research study on the adaptation of bank headquarters employees to telework during the COVID-19 pandemic in Turkey, although the interviewed participants had mainly privacy concerns that made them hesitant to continue teleworking, they were inclined to transition to telework at least in a hybrid scenario of work, should privacy issues be resolved (Öcal 2021). In another qualitative study on telework in French banks during the COVID-19 pandemic, the authors observed the emergence of "new forms of control based on behavior (micromanagement, increasing the number of meetings) and inputs (increasing the time devoted to training)", and highlighted the "increase in technological control and the emergence of a more diffuse form of self-control through the collaborative development of a business culture based on urgency, hyper-responsiveness, and a high degree of accountability and peer control" (Meyer et al. 2022). In a study in the context of Nigerian banks, the authors report that although there was a significant self-reported negative relationship between telework during the COVID-19 pandemic lockdown and bank marketers' performance (in the form of the ability to achieve sales targets, the ability to convert leads into customers, and the ability to retain both customers and high-net-worth customers), which was especially evident in female participants' responses, 55% of respondents agreed to engage in regular home-based telework in the future, while high-income earners' willingness to continue teleworking was even higher (Uford et al. 2023). The results from two studies conducted in banks situated in Portugal during the COVID-19 pandemic show that, although family-supportive supervisor behaviors were related to positive outcomes for the work–family relationship and the well-being of banking employees, many of these associations were conditional upon the levels of intensity of telework imposed (Chambel et al. 2023).

All in all, as noted in an article by the American Bankers Association, while "an all-telework environment is a big change" even for a bank that was fully telework-ready before the COVID-19 crisis, the major considerations for the rapid telework transition that arose include: maintaining a secure IT environment (especially in an environment where many employees are using personal devices), ensuring multi-factor authentication is in place for system access, and requiring VPN or other secure access portals for applications that access or house sensitive customer data (Sparks 2020). Moreover, in a study on the application of telework in banks in Brazil during the COVID-19 pandemic, the authors stress the fact that, although the pandemic was a global event, "its developments in an area are local and permeated by demographic, historical, economic, political and regulatory aspects", and suggest that research on telework in banks worldwide "should take into account the different factors that shape and have shaped relationships between workers, organisations and government in different countries" (Sousa-Duarte 2022).

3. Research Methodology

3.1. Theoretical Framing

As the use of information and communication technology (ICT) to enable telework is expanding worldwide, there is also a need for further research on the cultural aspects and impacts of ICT. A better understanding of the factors that contribute to the acceptance or rejection of information technology in general is, after all, the first step towards solving the problem (Gigler 2012). User acceptance is often the central factor and focus of Information Systems Implementation (IS) research in determining the success or failure of an information technology product. The availability of information technology does not necessarily lead to its acceptance, as most information system failures are due to a lack of user acceptance rather than poor system quality (Igbaria and Guimaraes 1992). In order to organize our research and determine the themes it shall revolve around, in the present research, we examine telework information systems through the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT).

The UTAUT model was developed by Venkatesh et al. (Venkatesh et al. 2003) to anticipate the adoption of information technology by users. With empirical analysis, this theory derives that performance expectancy, effort expectation, social influence, and facilitation conditions are the main factors determining the user's adoption. Among them, the expectation of performance is similar to the perceived usefulness and the relative advantage. Expectation of effort is like perceived ease of use and complexity. Social influence is similar to the underlying norm. Since its inception, UTAUT has been used to explain the adoption by users of a variety of information technologies (Kijsanayotin et al. 2009). In essence, according to UTAUT, it is the users' intention to utilize a solution that determines whether the solution will be utilized by them. An adapted illustration of the UTAUT model in the context of the present study (telework information systems in banking institutions) can be found in Figure 1.
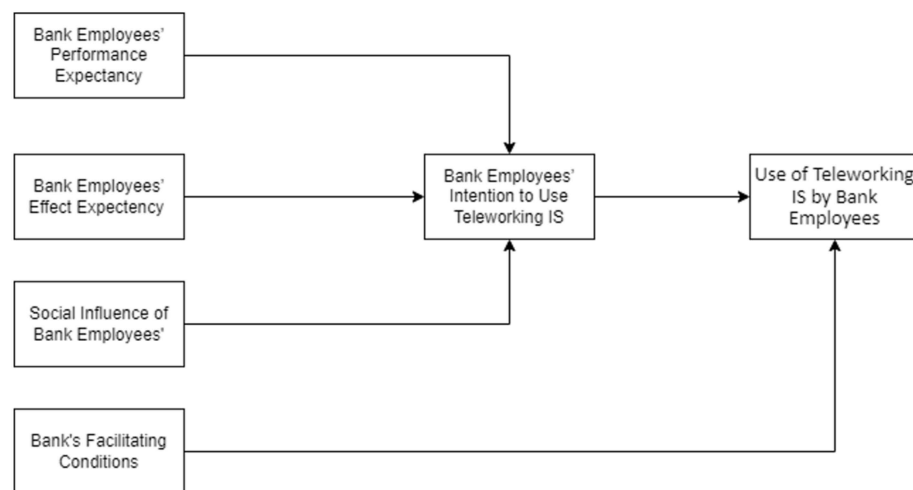
Figure 1. The UTAUT model in the context of telework in banking institutions—adapted from (Venkatesh et al. 2003).

3.2. Related Background on Qualitative Research Methodology

In terms of methods employed, our research approach mostly lies within the bounds of both interpretive ethnography (accessing lived experiences and uncovering culturally relative patterns of meaning) (Mahadevan 2020). Ethnography is "understood as a multi-paradigmatic mindset" that contributes to Human Resource Management's (HRM's) double focus on people and technology by considering the role of objects and technology as non-human social actors in the context under research (Mahadevan 2020). Although studies that follow the positive paradigm (that builds on objective data and epistemology, and usually includes the measurement of social phenomena with variables, among which there

might be mathematical statistical relationships) are undoubtedly dominant, compared to the number of studies conducted in the constructivist paradigm (that builds on subjectivist epistemology and ontology, and focuses on emerging themes), there is an overall picture of paradigm plurality in the field of HRM (Primecz 2020). Moreover, it has been argued that, based on the fact that constructivist research is close to actors' perspectives, "their interpretations and sense-making can renew social science, including HRM, because, above all, the actors' perspectives might result in more valuable theories for practice" (Primecz 2020). Therefore, there is a recorded need for further constructivist research in the HRM field. However, leveraging the full potential of ethnography for HRM studies requires a multi-paradigmatic approach, where ethnographic research strategies are chosen "consciously, reflexively, and as their research interest demands for" (Mahadevan 2020). In essence, one must also bear in mind that ethnography provides HRM with the "natives' point of view" and can also deliver deep insights into "how HRM works" (Bate 1997; Watson 2011; Mahadevan 2020). It can thus reveal "how employees experience and react to HR policy and practices" in more depth than other exclusively interpretive methods (Mahadevan 2020), by focusing on the employees' experiences in conjunction with the underlying structures within their social and/or material context (Bate 1997; Mahadevan 2020), and contribute to the development of improved practices within the workplace (Harris 2000; Watson 2011; Mahadevan 2020).

Interpretive ethnography is useful for HRM studies in multiple ways: it can uncypher employees' everyday experiences in large organizations, and new insights for HR theory and practice can be inferred from this "thick description" of lived experiences (Mahadevan 2020). In practice, in the present research, we followed a "social construction of reality" method (Yin 2003), where a single case study was utilized as a facilitator (purposeful sampling) using a retrospective longitudinal autoethnographic approach combined with existing theory. The objective was to enrich our understanding as per our pre-defined research question by employing autoethnography expressed through an immersive action research approach. Case study was selected as fitting to our purpose of study for a number of reasons. First of all, the central notion of case studies is to develop theory inductively (Eisenhardt and Graebner 2007). Obtaining contextually rich descriptions and a holistic understanding of the case helped us recognize patterns of relationships between constructs, and to explore their underlying explanation. Another reason is that this approach is ideal for answering the "how" and "why" questions (Yin 2003). As per the reasons for selecting to study this specific case, it was selected intentionally on the basis of it being "typical" and "revelatory" (Benbasat et al. 1987). More specifically, the selected bank was one of the four largest banking organizations in Greece (a representative example of the Greek banking system), which faced the effects of the COVID-19 crisis the same as all other Greek banks (due to the evenly distributed containment measures that were in effect on a national level). Similar to other companies, the banking institution utilized a software platform that allowed the employees to connect to their desktop PCs in a matter of seconds and have full access to their files and applications. This made the transition from the office to the "virtual office" seamless, while, at the same time, the security of the bank was guaranteed because nothing could "leak" outside the bank's network security.

Autoethnography is a form of qualitative research whose meanings and applications have evolved in such a way that a precise current definition is actually difficult to compile (Ellingson and Ellis 2008). In essence, it is "a form or method of research that involves self-observation and reflective investigation in the context of ethnographic field work and writing" (Marechal 2010), in order to "connect the autobiographical and personal to the cultural, social, and political" (Ellis 2004). Adhering to this research method, in essence, involves the utilization of the researcher's personal experience to describe and critique cultural beliefs, practices, and experiences while acknowledging and valuing their own relationships with others, and recording their behavior in the process of "figuring out what to do, how to live, and the meaning of their struggles" (Adams et al. 2015).

Immersive action research (IAR) involves conducting research in the organization where one is employed, while, in order to gain integrity in such a research design, integrating first-person with second- and third-person inquiry has been suggested (Coghlan 2007; Coghlan 2019). Context affects the readiness and capability to participate in IAR (Nzembayie et al. 2019; Coghlan 2019). The immersive nature of IAR presents challenges because the researcher is close to the problem under study, which is connected with (Coghlan 2007): preunderstanding—"a person's knowledge, insights and experiences before they engage in a programme" (Gummesson 2000)—including both explicit and tacit knowledge that can be beneficial as well as detrimental to the study (Coghlan 2019); role duality—being both in academia and practicing work within the case (Williander and Styhre 2006)—which can become overwhelming and confusing as the researcher may experience competing commitments (Kegan and Lahey 2001); and organizational politics, as ethical concerns may arise from gaining access, using data, and disseminating and publishing findings of IAR.

3.3. Research Approach

Acknowledging the fact that ethnography can make a strong contribution to HRM studies (Mahadevan 2020), the research approach we followed in the present study included two steps that involved both a closed (within oneself) as well as an open (in interaction with others) reflection (Mahadevan 2011) of the events that took place, and their effect on the participants:

- **Step 1:** A qualitative, auto-ethnographic collection of evidence that was based on two different sources:

On one hand, an autobiographical recording of the personal experience of the first author from the application of telework in the banking organization where they were employed at the time of the COVID-19 crisis onset. Auto-ethnography is an emerging qualitative research method that allows the author to write in a highly personalized style, drawing on their experience to broaden their understanding of a social phenomenon (Wall 2006). This constituted a closed (within oneself) reflection of the events that took place, and their effect on the participants (Mahadevan 2011).

On the other hand, to further assist in the accurate recording of facts and events that took place in the context of the uptake of telework by the organization during the COVID-19 crisis, the organization's instructions to employees were revisited and utilized as additional evidence.

- **Step 2:** Semi-structured interviews were then conducted with 15 employees of the organization, following a convenience sampling approach, through which, employees of different levels of the company, expressed their personal views and how each one individually experienced the change in their daily duties, such as how easy was it to fulfill their daily duties, what were the benefits of this change, and how did they manage it, as well as what were the obstacles they encountered, which made their daily work difficult. This constituted an open (in interaction with others) reflection of the events that took place, and their effect on the participants (Mahadevan 2011). We note that we utilized the insights from the previous participatory observation step of our research, in order to learn about the activities of people under study in the natural environment through observation and participation in these activities. Therefore, following guidelines from the qualitative research literature (Musante and DeWalt 2002), this insight assisted us in fine tuning the framework for developing our sampling guidelines and interview guides. The interviews were ultimately accordingly conducted based on an interview guide that consisted of 21 guiding questions/discussion themes, which was built also considering the model proposed through the Universal Theory for the Acceptance and Use of Technology (UTAUT) (Venkatesh et al. 2003) (that we adapted to our context as already described in Figure 1).

The interview guide we utilized was built by taking into account the parameters included in the UTAUT model (as already presented in Figure 1) and can be found in Table 1.

Table 1. Semi-structured qualitative interview guide.

#	Interview Questions
1	Was this your first time working in telecommuting mode or using solutions that allow you to work remotely?
2	What was your personal experience from teleworking? (Describe your experience of using teleworking.)
3	What were your daily activities at work? Did they change due to working from home?
4	How easy was it for you to adapt to the system and the new way/working conditions? What problems did you face?
5	Was it easier or more difficult to fulfill your daily obligations, in relation to working in the office?
6	Have your working hours changed due to the situation? Did you work the same number of hours in teleworking mode (more/less/same)?
7	Did you keep your regular working hours in teleworking or did you work different hours? Did you have time for extra activities?
8	Do you generally prefer teleworking to traditional on-site work? If yes/no, for what reasons?
9	Would you be willing to take advantage of teleworking in the future if you had the option to do so? Why?
10	Would you like to work permanently in teleworking status if you had the choice? Why?
11	How was your performance during the telework? Better or worse? For what reasons?
12	If you communicate with customers in the context of your duties, how did they see the level of service you provided to them when you were in teleworking status compared to before (better/worse/same)?
13	What did you miss most (from your job) while working in telecommuting?
14	What do you think is the best and worst feature of teleworking?
15	Are you worried about the future of your job after the crisis? Please explain.
16	How optimistic/pessimistic are you generally about your job after the crisis? Please explain.
17	What do you think are the benefits of teleworking for at least three days a week for the next three months?
18	What do you think are the disadvantages of working in telecommuting for at least three days a week for the next three months?
19	What else comes to mind when you think of working telecommuting for at least three days a week for the next three months?
20	Please list any factors or circumstances that would have facilitated or made it possible for you to work in telework mode for at least three days a week for the next three months.
21	Please list any factors or circumstances that would make it difficult for you or prevent you from working in telework mode for at least three days a week for the next three months.

In order to record the insight offered by the participants during the discussion, notes were taken throughout the interviews. We note that existing research has shown that the data quality between audio-recorded transcripts and interview scripts written directly after the interview is comparable in the detail captured, while in some circumstances, not recording is the best approach (Rutakumwa et al. 2020). In our case, the participants were employed in a banking institution, where privacy is of the utmost importance. Hence, they declared their preference to not provide recorded interviews. Acknowledging all of these facts, as well as that "an effective interview is in part about enabling an environment in which participants feel comfortable to say what they want about a particular topic" (Rutakumwa et al. 2020), we decided to therefore keep written notes instead of recordings of the interviews.
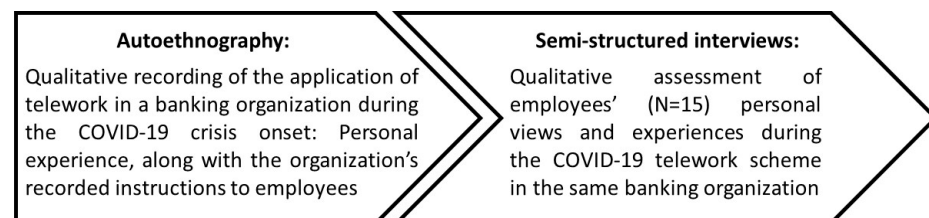
After the information from the interviews was recorded, all information collected during the interviews was content analyzed and coded into categories pertaining to the present research (based on the aforementioned interview guide that had been decided

upon before the interviews). In the case of disagreement on the classification of any particular statement, the disagreements were resolved upon joint discussion with the researchers involved.

In addition, for a better understanding of the results, a simple analysis of the respondents' demographics followed (calculation of mean values and percentages). Our aim was to understand why some views were different, depending on the profile characteristics of the participants. This was an important step in the analysis since the sample included employees of different ages, positions, and educational backgrounds. The aforementioned was performed using tools such as SPSS and Microsoft Excel in order to visualize the differences that demographic or role-based factors could generate between employees' answers (in the form of descriptive statistics).

Finally, after collecting, coding, and analyzing the aforementioned qualitative data, a comparison was made between the acquired insight from the interviews and the recorded recollection of the first author's daily experiences in the organization, as well as the collected insight from the literature review, to draw and support our conclusions.

Taking into account all of the above-mentioned details regarding the design and execution of our research, our research methodology is summarized in Figure 2.

Autoethnography:
Qualitative recording of the application of telework in a banking organization during the COVID-19 crisis onset: Personal experience, along with the organization's recorded instructions to employees

Semi-structured interviews:
Qualitative assessment of employees' (N=15) personal views and experiences during the COVID-19 telework scheme in the same banking organization

Figure 2. Outline of research methodology.

4. Results

The analysis of results is carried out separately for the two phases of research (autoethnography and semi-structured interviews) included in our research methodology.

4.1. Auto-Ethnography

For the analysis of the operations in the banking organization for the three time periods, before the pandemic, during the crisis, and after the end of the pandemic, an auto-ethnographic report was conducted. The sources used were participatory observation, the instructions of the organization to the employees, the emails, and the announcements on the company website. At the time of the onset of the COVID-19 crisis, the first author of the paper was working for the General Administration of Informatics of one of the largest banks in Greece. The following self-recollection of events, moreover, aims to explain in simple terms the process of abrupt and forced digital transformation in the banking field with the increase in telework and how it changed the daily life and the work schedule of banking employees. We note that wherever the term "I" is used within this sub-section, it refers to the first author of this paper.

4.1.1. Self-Recollection of Events

Before the coronavirus crisis broke out, teleworking was avoided and not suggested in general by the banking organization. This is because any remote connection requires the purchase of a license and, of course, a new framework of cooperation between employee and employer should be defined (insurance, salary). As we analyzed earlier, teleworking was used only in cases of critical need, in the context of stand by (the term stand by means the availability of the employee to connect to the bank system and provide a solution to a production problem if and when needed, this availability is paid extra). The Bank acted cautiously and in a timely manner in my opinion. Three weeks before the government was forced to declare a total ban on unnecessary business operations and traffic, IT Services

Operations Management, in collaboration with people from every directorate and sub-department, gathered the data of all employees and began remote access procedures. Remote access means the connection to use the Remote Desktop service from a computer outside the bank's network.

Typically, we had to declare if we have a personal computer, which we do not share with anyone else in our home, and if it is running Windows 10, for compatibility with the operating system used for Remote Desktop. After the personal details of the employees and their computers were sent to the relevant department, the provision of accesses started slowly. But this was not something that could be achieved from day one for everyone, because it needed to buy hardware, such as computers for those who did not own any, network support tools, i.e., single serial channels (USB) with internet data, software (license for each employee), as well as headphones (headset), which were able to block peripheral sounds. Also, in non-IT departments, it was often necessary to supply corporate laptops to employees.

As early as the next week, access began to open and people who had to be present in the office with a physical presence were dwindling. I remember that a percentage of 20–30%, depending on each sub-department, was set to work from home. I was fortunate to belong to this first group that was called upon to support this new order of things. What made a very positive impression on me is that from the first day, I did not have any problems with connectivity or "crashes", although the internet connection I had back then at home was not good and at the same time it was used by my family. Phone calls were now made through a well-known software company program that provides messaging, voice and video calling, screen sharing, voice messaging, and teleconferencing. The bank supplied us with headphones from the same company, which blocked peripheral sounds, and the communication between the users was excellent.

During those two weeks leading up to the complete quarantine and curfew, more and more colleagues received remote access privileges, even if they continued to work from the office. When the time to go back to the office came and for the second 30% of my team to work from home, unfortunately, the situation with the virus in our country seemed to be becoming worse. So, instead of those who were missing the previous two weeks returning, the rest had to "work at home". During this period, daily "shifts" were set and the necessary travel documents were issued by HR. That is, every day, only one of each address went to the office so that a computer could be restarted if needed or perform a test that cannot be carried out remotely. For example, tests on ATMs and POS. Of course, people belonging to vulnerable health groups, as well as people who could not go to the office by car, were excluded from these shifts. So, each of us had to go to the office once every 14 days. Thus passed the days when the pandemic had reached its peak in Greece.

In conversations I had with my colleagues, whether they belonged to the same department as me or belonged to another, the following phenomenon was observed. We all worked many more hours, which resulted in our productivity rising sharply. I estimate that I worked about 15% more and I was about 10% more productive. Of course, I must emphasize that this was not a product of additional pressure from our superiors. On the contrary, the relations of all of us have improved and my personal feeling is that this was due to the anticipation to be able to overcome the situation and the difficulties, and to be together again in the same place. Our productivity had gone up, as we saved a lot of time from our daily commutes to and from work. Personally, I need 45–60 min to go to the office every morning and even more time to return. If we add to this the fact that on some days, I completed my schedule at 22:00 pm, as I also had to attend courses at the university, one understands that there were few hours left for mental and physical rest. But in the middle of quarantine, I had the opportunity to rest more, to have a balanced life between personal time–studies–work and thus to be more productive during the day and with better psychology. It is also worth noting that many times I remained connected to my work PC, reading and replying to emails several hours after my working schedule was over. Personally, it helped me a lot to be able to reply and read emails throughout the day,

as this way the projects I was involved in progressed much faster. I also had full access to the programs I use in my work. Thus, in parallel with the emails, I could create, respond to, and complete requests (tickets), control the bank flows I was responsible for, and monitor the systems.

As I collected the evidence for this research, we were in a transitional stage. Restrictive measures due to the pandemic had eased and most businesses were operating. For example, restaurants operated normally only with the use of a mask, and shops accepted customers but only up to a certain number depending on their size. The travel bans were lifted and we returned to the office in small groups of 4–5 people per sub-department for a period of 2 weeks—10 working days. Those who belong to high-risk groups or those who have a doctor or nurse spouse are still excluded for health safety reasons. The latter are still working from home.

On the days I have returned to the office to carry out my "shifts", my colleagues "shine through their absence", i.e., their absence from the space is felt. The space is the opposite of how it was before coronavirus. At the peak hours of 14:00–18:00, when the phones literally do not stop ringing, there is a silence that makes you wonder if you are in the period of August holidays, where the office is "empty" and only you are left behind. The meeting rooms, which in the past were constantly reserved and in order to reserve one you had to do it 2–3 days in advance, are now empty and free to use, because all meetings take place remotely.

In conclusion, I believe that the COVID-19 crisis—apart from its vastly negative impact on society—has also had a positive side effect on re-inventing the way we work. I think that in Greece, we were trapped in the traditional way of working in the office. I vividly remember the trip I made with two of my colleagues to London (February 2020) and how positive it was to see people constantly working in a café with their laptops. The digital transformation that emerged from the coronavirus crisis has helped us evolve and seek new and creative ways of working and collaborating. However, if I were asked to decide, I would keep the changes that took place in our daily work environment, but without completely "Teleworking". People need to have separate areas for relaxation, work, and leisure. When everything is completed from the home office, these spaces are confused, and, in the end, none of the above is conducted properly. One must also bear in mind that working remotely has proven to be very helpful to parents with young children, students, and people in general who live a long way from their place of work. According to discussions I have had with my colleagues and friends who also work in companies outside the banking sector and had to work remotely, I believe that keeping, for instance, one week reserved for teleworking each month is an optimal scenario for employees. This gives them the opportunity to escape from their daily routine, such as driving on the streets, the stress of anticipating other obligations, and cooking for the next day, but without the problem of losing contact with their work environment.

4.1.2. The Organization before the Pandemic (Until March 2020)

On a typical day, the average employee has to travel a distance of 40–60 min, including traffic to travel from home to the office environment. Most employees must be in the office by 9:30 a.m. As a result, they usually wake up 2 h before the start of their hours to get ready and go to the medium they use to travel to work, because the organization's facilities are located in an industrial area. During their working hours, they performed actions depending on their responsibilities and their position in the organization. For example, in the case of managers and project managers, their day included several meetings, especially at the beginning, in different meeting rooms at the group's premises. For the most technical positions such as developers and testers, employees started writing code in the morning and answering any user problems. The staff lunch break was flexible, and each employee could manage it as they wished and at any time. The typical time of completion of employees' working hours was 17:30–18:00.

Prior to the COVID-19 crisis, there was no organized process for teleworking staff. Only those responsible for supporting the productive operations and systems of the organization had remote access to the bank's systems. This access was there so that employees could connect and solve critical problems in case of need. Remote access was achieved via Remote Desktop, which is a technology that allows employees to connect remotely and securely to their work terminals, having full access to their installed computer programs. This practice took place under the "stand by" mode of waiting (the term stand by means the availability of the employee to connect to the bank system and provide a solution to a production problem when needed, this availability is compensated extra). More specifically, the employee was ready to connect to the bank's environment, outside of their working hours or on weekends and holidays, and to provide solutions to production problems. This procedure did not have a predefined application time because a problem could be solved immediately or it would take a long time to find a solution, with the result that the employee had to stay connected for a long time. But the days when the employee was stand by, were predetermined from the beginning of each month.

However, it should be emphasized that this additional availability of the employee to provide a solution if necessary was additionally compensated by the company. The bank used popular remote access software which requires a purchased license for each access/employee. This category includes executives of the General Directorate of Informatics of the Group. More specifically, they belong to the sectors Group IT Operations & Infrastructure and Systems Management and Group IT, as well as to departments such as Transaction Banking Systems as well as to their sub-departments.

In fact, from the beginning of 2020, a pilot program was launched which was addressed to 40 IT employees of the organization whose permanent residence is far from the Bank's premises. The staff selected for this program were parents of young children and were temporarily working from home for one week each month. Those who participated had responsibly stated that they have office space in their homes and that they will be available throughout their working hours. It is worth noting that the bank fully insured them during their work from home, even in cases of accidents. This was a program that was positively received by the company's employees but as mentioned above, the people selected by the bank were few at the beginning of the program. As a result, it was not possible for more than 1 employee per department to participate.

Nevertheless, there was a plan to generalize the program and increase the number of employees who would participate, but everything was overturned due to the pandemic. We can safely state that due to COVID-19 the process accelerated dramatically because all companies were forced to digitally transform the work in a very short time.

In Figure 3, we can see how teleworking was employed. At the beginning of the month, the days that will be stand by (teleworking under conditions of service need) are defined by the employees of each IT department. If there is a serious reason which makes an employee unavailable on the appointed day, then the plan changes, until all employees can be available. When a problem arises, the employee who is on "stand by" that day connects directly to the PC of their work (in the bank's infrastructure) in order to solve it. The employee stays connected until the problem is resolved (no matter how long it lasts) and confirms the correctness of its operation, after the necessary corrections. When this is completed, they disconnect from the system. Unless there is a problem, the employee is not connected to their work computer.
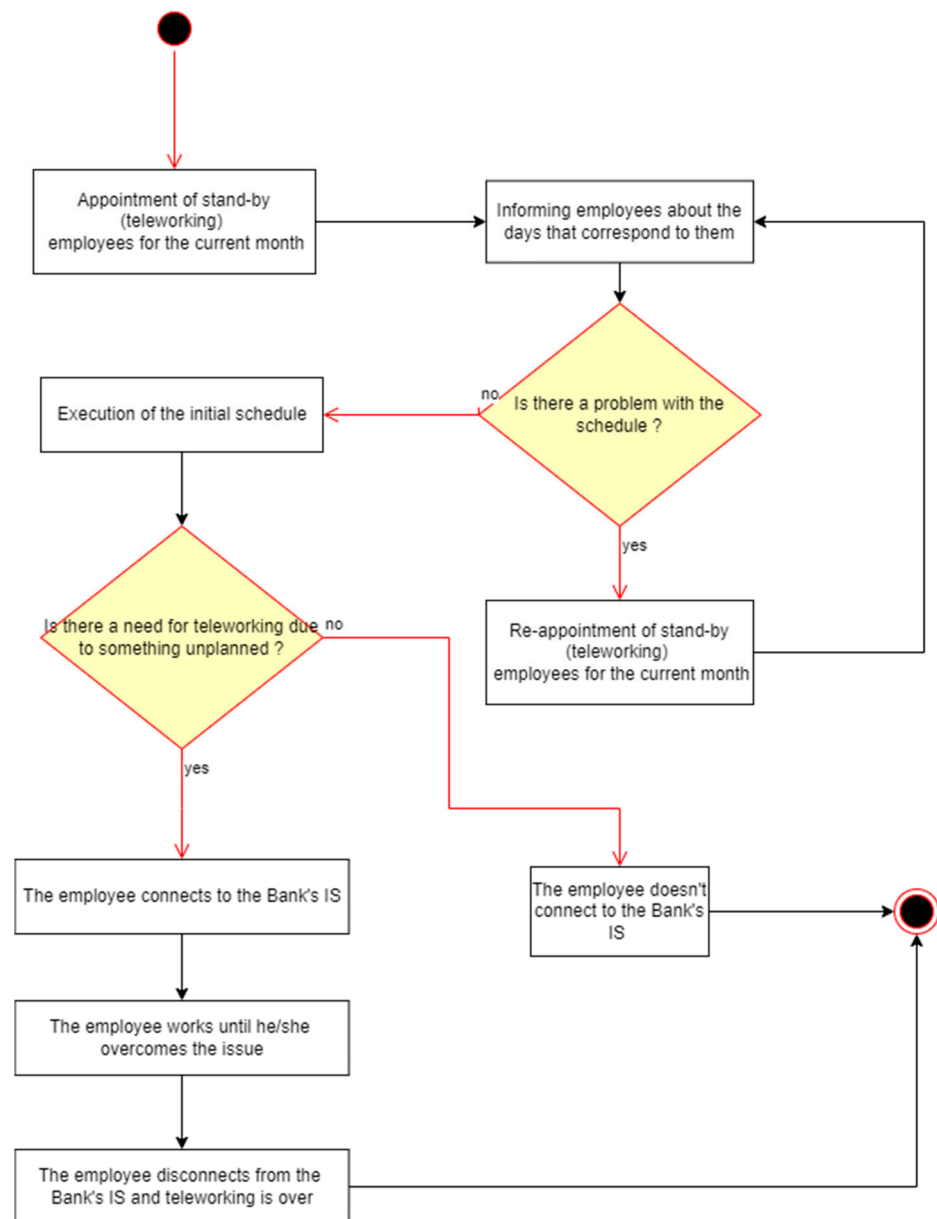
Figure 3. Teleworking scenario before the COVID-19 crisis (UML Diagram).

### 4.1.3. The Organization during the Crisis (April–September 2020)

Typical day: During the pandemic and quarantine, the employee no longer needs to go to work because they work full time from home. Therefore, it saves transportation costs and time from their personal life. They have the option to choose what time they wake up provided they are logged on to their office computer by 9:30 a.m. Regardless of the position of the employee, at 9:30 a meeting is planned with all the colleagues in their department, which aims to inform and discuss current projects. When this inclination is completed, which lasts about an hour, the employee can return to their daily tasks. Here, it is observed that there is a bigger difference in the managerial positions because all the meetings are now held online and not in person. The schedule formally and officially remains the same, but it is at the discretion of each employee if they want to stay connected longer. At the end of their work schedule, the employee has only to be disconnected from their workstation.

The organization acted in time in the pandemic crisis and started giving the staff of the IT Department remote access, before the massive lockdown. So, the evacuation of the offices gradually began. One member from each group started working from home,

which accounts for about 30% of each department. All employees were asked if they had a personal computer and internet access. Where the latter did not exist, the corresponding supply actions were launched from the bank to the employee (provision of a laptop and USB Drive with internet data) as well as headphones (headset) that block peripheral sounds. Of course, this was true in departments outside of IT, such as the accounting department and the Call Center.

But, in order to achieve mass teleworking for all employees, it was necessary to purchase equipment. So, the infrastructure of the servers was increased, and routers were purchased so that teleworking could be supported by all employees. Of course, it is very important to mention that all the equipment was purchased in twice the amount that was necessary because it is crucial for the bank's operations to be able to support its DR (disaster) infrastructure. All banks and large organizations have DR infrastructures, and these are facilities virtually identical to those of production of each company, which ensures that if something happens to their basic infrastructure from internal or external factors, the operation of the organization can switch to a DR environment without any impact on the customer.

In Figure 4 we see that, after the initial difficulties were overcome and now all employees have access from home, and with the general social uncertainty due to the quarantine and its validity period, a review of the security level had to be made. The IT Security Sector had to ensure that there was no risk of the bank leaking its information to third parties. The Risk Department also revised the Operational Risk for COVID-19. Employees were instructed to be especially careful with their emails to third parties, while increasing the rules for filtering incoming and outgoing emails. As a result, the messages that the system considered suspicious were blocked and examined individually by a security officer upon request. In addition, communication via landlines was abolished, and well-known and paid communication programs were installed, while at the same time, the use of other communication programs in addition to the above was prohibited due to security gaps.
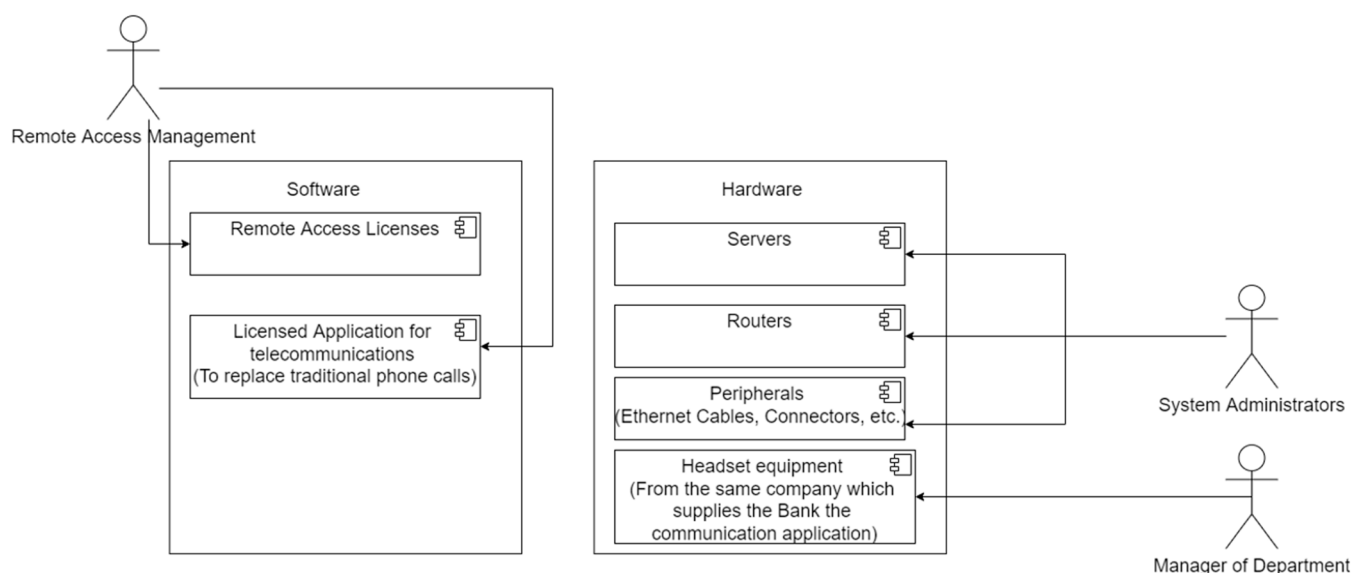

Figure 4. Equipment procurement process before the COVID-19 crisis (UML Diagram).

Finally, with regard to Figure 5, during this period, daily "shifts" were set, and the necessary travel documents were issued by HR. That is, every day, only one employee of each department went to the office so that a computer could be restarted if needed or perform a test that could not be conducted remotely. For example, tests on ATMs and POS. Of course, people in vulnerable health groups were excluded from these shifts, as well as people who could not travel to the office by car. Each of us should go to the office

once every 14 days. Thus passed the days when the pandemic had reached its peak in our country.
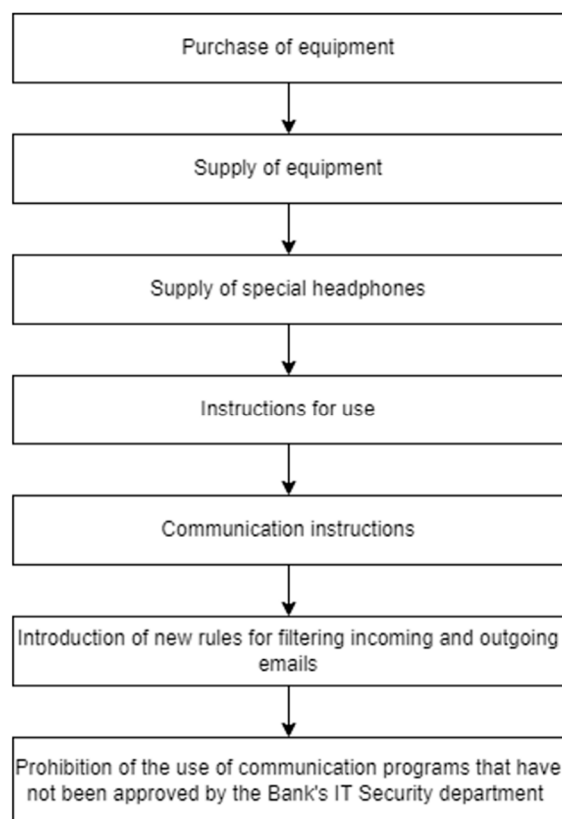
Figure 5. Steps taken by the organization to effectively transition to a teleworking scheme.

At this stage, the following instructions were given for the better organization of the work of the teams:

Communication:

- Every morning from 9:30 to 10:00, a conference call takes place in which the external associates of the bank also participate. The instructions of the day are listed there, any problems that exist and concern the employees are mentioned, but also messages of the management to the staff are announced.
- The 3 h weekly project status report continues through a conference call.
- The time 13:30–14:00 was declared as lunch break time and whoever wanted could enter a predetermined "meeting" and strictly converse with one another about off-topic issues.

Work organization:

- At the end of the day, everyone has an obligation to record in a common Excel sheet what tasks they are going to do the next day. The next morning, there will be a discussion about the tasks that could not be completed (what were the causes, and what measures we are taking).
- Communication groups have been created in a well-known instant messaging application (two for each address, one for staff exclusively, and one with outsourcers). They are widely used for immediate information but also for maintaining good relations between the teams.
- For the time being, there is no need to use extra tools, in addition to what has been mentioned before.

In addition, the following summary instructions were given:

Work style:

- From Monday 23 March 2020 in the office will be only one employee from each department (Cards/ATM and Payments) as security staff. Its main role is to help in case an operation is needed on a colleague's PC (e.g., restart) and to perform test scenarios that cannot be performed remotely (e.g., POS testing). The attendance planning has been sent to everyone and posted on the Portal of the sub-department.
- The employee is advised to use a private means of transportation to travel to work if that is possible, to clean what they intend to use before sitting down and to do the same for what they used before leaving (e.g., PC, keyboard, screen, POS, etc.). Antiseptic bottles will continue to be available in the offices.
- Those who are on telework every morning (until 10:00 at the latest) or for a week at the most, should inform the success factors (SAP application) about their absence with the reason "Teleworking" and comment "COVID-19".
- It is noted that on the day when someone is in the office, they should not declare it as "Teleworking". For the days that the employee will be in the office and having used the traffic certificate that has been issued for them, they must register in the system success factors status "Traffic Certificate/COVID-19". The selection will be open from 24/3 in the morning. The registration must be carried out retroactively if necessary, covering 23/3.
- If someone needs to be absent from "Teleworking", they have to inform their manager first.
- The employee who will be in the office has to update the presentation (physical file) of the outsourcers with the appropriate indication: "T" for Teleworking.

Respectively, the colleague who will be in the office will update the electronic presentation of the department no later than 11:00 based on the attendance plan. In case of change, the heads of the premises must have informed them in time.

Technical Guidelines:

- All PCs in the office must be turned on with closed screens and it is recommended to be in logon mode with the user locked.
- Every morning, those who are under telework status should have connected to their work PC by 10:00 at the latest.
- Phone calls that will be made through the program provided for use by the organization should not be made using video except in extremely urgent cases. An alternative way of communication (chat, voice, video) remains the above-mentioned instant messaging application, in the groups of which everyone must be registered ("Cards Staff" and "Cards All" for one address and "Payments Systems Staff" and "Payments Systems All" for the other). Outsourcers are included in the "All" groups and are preferred for routine issues.
- It is recommended that calls through the communication program be made to the caller's email and not to the call numbers (old landline).
- Everyone should have forwarded the calls from their old landline to their communication plan:
  a. On the landline, we type * 5xxxxx where xxxxx is the 5-digit call number of our communication program;
  b. The diversion is canceled by entering # 5 on the landline.

General information—instructions:

- The colleague who will come to the workplace should take care to reset the password or passwords he uses.
- Stickers with the name of each colleague have been placed in the offices to facilitate mainly people of operations who will need to visit the site for work. (Do not destroy them and replace them where needed if they are worn.)
- Calls for scheduled conference calls are made to the following collaboration *meeting rooms, as follows:*

    a.   CMR for Cards/ATM Division;

    b.   CMR for Payments Division;

    c.   CMR for Tuesday meetings (project status report);

    d.   CMR for Thursday meetings (release meeting);

    e.   Contact IT Datacomm Operations for technical support regarding CMRs.

- The one who will be in the office should take care of and water the flowers of the place.
- The following communication methods are at your disposal for any additional support you may need:

    a.   Email group;

    b.   Through internal communication;

    c.   Through external communication.

- There is an obligation to comply with all the rules of proper and safe use of the digital infrastructure of the group, including those of telework/work at home (remote access), collaborative tools, email on mobile devices, etc.
- All the instructions that have been issued from time to time will be posted on the portal of the respective COVID-19 instructions.
- All staff must strictly follow HR instructions.
- In order to provide immediate support to our colleagues who need medical advice and guidance, in cases in which they are experiencing symptoms or their family members or members of their working group, a new Helpline has been created, to which a specialized team of doctors responds.

And the most important instruction: "We stay at home".

Furthermore, it is worth noting that every employee had to update the bank's Enterprise Resource Planning (ERP) system on whether they work from home or the office. The ERP is a software system that can manage all the business operations, targeting the increase in business performance. In addition, business trips were stopped, even in the international department, and whoever traveled abroad for personal reasons, upon their return, automatically entered the teleworking regime for a period of at least two weeks.

4.1.4. The Organization after the End of the Outbreak Phase of the Pandemic

On a typical day after the end of the outbreak of the pandemic, a mass return to the office and working from home on certain days of the month is foreseen, such as, for example, three weeks of the month working in the office and one week of the month teleworking. Of course, the teleworking week from home will not be common for all employees, but it will be defined by alterations, e.g., 25% of employees will work the first week from home, 25% the second, etc. In addition, the employees who will work from home will not all belong to the same sub-department.

Through the unprecedented situations that came with the COVID-19 crisis, many companies were called upon to achieve in a short period of time digital transformation steps that would otherwise take months or even years to implement. As a result, from the height of the pandemic until today, when measures are gradually being reduced, almost 20,000 people have left their offices in Greek banks and are working remotely (EFSYN Artemis Spilioti 2020). According to the organizations' own reports, a total of 5,000 employees worked remotely (37.5%). The infrastructure was set to withstand up to 4,000 simultaneous users and at the peak of the pandemic it had reached the maximum of its capabilities. In all, the organization was completely satisfied since the digital transformation was completed with absolute success. It is stressed that for the entire banking sector, much of the successful response to the new conditions is due to the fact that Greek banks had already invested huge sums in their digital transformation and the creation of new digital products. During and after the quarantine, new active customers increased by 114% compared to the same period in 2019 and by 50% compared to February 2020. Ultimately, 31 March 2020 was the day with the highest use of digital channels. At the end of March, there was an increase in e-banking by 40% in users and by 20% in transactions (compared

to March 2019), while in the bank's mobile app, there was an increase of 60% in users and 80% in cash transactions (EFSYN Artemis Spilioti 2020). New customers have an increased proportion of "viewers only", as they are unfamiliar even because older people want to be informed about whether the pension came in and what money they have left.

At the technical level, the organization has as a plan and goal for the next five years, to "upload" all the Windows profiles of users (terminals) in a private cloud so that they can be used from anywhere in the world. Even when employees go to the office, they will use the computers that will be there to connect to a virtual desktop that will be located somewhere remote. There is a need for the above to happen because the new COVID-19 virus has introduced a new reality to the business work environment internationally and locally, without knowing when and if we will return to the pre-virus era. In addition, after completing the digital transformation and addressing the difficulties, the bank found a reduction in its operating costs such as electricity, equipment wear and tear, and the daily facilitation costs of its employees, without reducing employees' productivity. Unfortunately, at the time of this study, not enough time had passed since the pandemic so that we could compare operating costs and wear and tear with the situation in the corresponding months of previous years, before COVID-19. However, we can compare the expenses of the company to the convenience of its employees. These include the allowance of an amount (depending on the position of the employee in the agency) for the purchase of fuel. This was reduced for each employee by a percentage of 40% of the amount awarded.

As mentioned above, the bank intends to "upload" all Windows user profiles (terminals) in a private cloud so that they can be used from anywhere in the world, within the next five years. The planned teleworking scenario in the banking institution after the onset of the COVID-19 crisis is depicted in Figure 6.
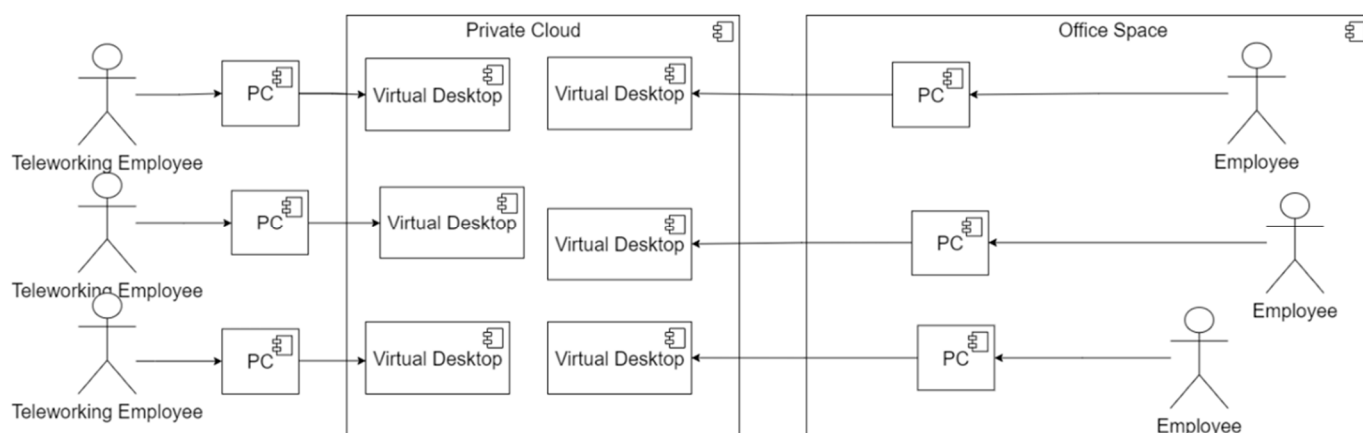
Figure 6. Teleworking scenario after the onset of the COVID-19 crisis (UML Diagram).

According to this scenario, when the employee goes to the office, they will not use their own personal computer at work. Instead, they will use "shared" desktops or "workstations" to connect to the virtual desktop staff, which will be located in a remote private cloud. Similarly, when working in a telecommuting mode, they will use their personal computer to connect to the same virtual desktop. This reduction in computer and peripheral equipment, such as mice, keyboards, monitors, etc., is expected to be beneficial to the company's finances because we must also add the reduction of electricity costs and other operating expenses and benefits to employees to the above equipment reduction (reduction in the amount provided for the purchase of fuel), and of course the saving of space in its facilities.

4.2. Semi-Structured Interviews

Following the autoethnographic recording of events, we conducted interviews to collect further primary data. More specifically, through a discussion and a personal interview

with employees of the organization, information, and views were gathered on telework, the problems and difficulties encountered, and also on the advantages of this new reality.

4.2.1. Sample Characteristics

Extant research suggests that what is determined as an appropriate sample size for one qualitative study is not necessarily an appropriate sample size for another qualitative study (Guest et al. 2006; Leese et al. 2021). However, although this remains true in the context of IS studies—where sample size (and the number of interviews conducted) has a subjective nature—it has been noted that for qualitative IS research to gain wider acceptance relative to quantitative research, rigor in sample size determination is critical (Marshall et al. 2013). However, it is also essential to acknowledge that in the context of qualitative research, "it is not the number of cases that matters, it is what you do with them" (Emmel 2013; Chitac 2022).

Saturation is widely accepted as a methodological principle in qualitative research (Vasileiou et al. 2018), which is commonly taken to indicate that, "on the basis of the data that have been collected or analysed hitherto, further data collection and/or analysis are unnecessary" (Saunders et al. 2018). Adhering to the concept of saturation can ensure credibility and quality in qualitative research, as well as conserve time, energy, and budget expenses (Rahimi 2024). Saturation is considered a key methodological concept in qualitative research that is used as a criterion for discontinuing data collection and/or analysis (Leese et al. 2021). Accordingly, it is often used by qualitative researchers in making decisions related to the adequacy of their sample size (Francis et al. 2010). Moreover, the quantity of data (or number of interviews) is not necessarily theoretically important to achieve saturation across all qualitative approaches (Leese et al. 2021). Furthermore, it has been acknowledged that saturation in qualitative research is context dependent (Saunders et al. 2018; Rahimi 2024).

In the present study, we performed in-depth, semi-structured interviews with a representative sample of employees in the banking institution, as a small number of interviews can produce data capable of addressing a set research goal, selected with careful sampling and a thorough collection technique (Holloway 1997). Furthermore, following the theoretical saturation rule of qualitative research, we sampled until no new information or insights were produced—also exceeding ten cases, consistent with the suggested valid range of case sampling (Eisenhardt 1989). Our approach was also in line with the suggestion that the best and most rigorous justification for sample size of interviews in IS research emerges with statistical demonstration of redundancy in codes (saturation) (Marshall et al. 2013). At the same time, it was also in line with existing insights that suggests single case studies should generally contain 15 to 30 interviews in IS qualitative research (Marshall et al. 2013). Moreover, it is also in line with the fact that, according to a recent review of published qualitative work, studies using empirical data—and particularly those with relatively homogenous study populations and narrowly defined objectives—reached saturation within a limited number of interviews (9–17) or discussions (4–8) (Hennink and Kaiser 2022).

The sample of respondents was limited by the fact that personal interviews were conducted with the employees. Nevertheless, it is evident that the interviewees come from several hierarchical levels and work in technical, advisory, or administrative positions. Therefore, as is logical in the conclusions of some questions, there is a distinction between those who perform purely technical tasks and those whose role is administrative or advisory. In Table 2, the size of the sample (15 employees), their position in the company that falls into 4 different categories (manager, software engineer, software analyst, and business analyst), their gender (man, woman) and the level of education that have (Bachelor's degree, Master's degree, Ph.D.) can be reviewed.

Table 2. Interviewees' sample characteristics (N = 15).

	Category	N	%
Age	25–35	4	26.7%
	35–50	8	53.3%
	50+	3	20%
Position	Manager	2	13.3%
	Software engineer	7	46.7%
	Software analyst	4	26.7%
	Business analyst	2	13.3%
Sex	Male	11	73.3%
	Female	4	26.7%
Education	Bachelor's Degree	8	53.3%
	Master's Degree	7	46.7%

The largest portion of the surveyed employees were men (73.3%), and/or aged 35–50 years (53.3%), followed by those aged 25–35 years (26.7%), and those aged > 50 years old (20%). Almost half of the respondents are employed in software engineering (46.7%) or are software analysts (26.7%), and hence perform exclusively technical tasks during the day. Finally, half of the respondents have completed their undergraduate degree and the rest are currently completing their first or their second postgraduate diploma.

4.2.2. Results from the Semi-Structured Interviews

In this section, the recorded insights we collected from the semi-structured interviews is provided in a per-question mode.

Question #1: Was this your first time working in telecommuting mode or using solutions that allow you to work remotely?

Most employees had never worked in a teleworking state (9/15). Nevertheless, there were many (6/15) who have worked away from the office before, because due to their role, they already had access to their workstation, but also to the bank's systems. In fact, one of the interviewees was part of the pilot program that was mentioned in a previous part of the paper, during which they worked full time from home for a week every month.

Question #2: What was your personal experience from teleworking? (Describe your experience of using teleworking.)

Most employees identified both positive and negative characteristics of teleworking. More specifically, many argue that the following are classified as positive (11/15):

- More and better work;
- Save time on a daily basis for transfer to and from the office;
- Fuel savings due to not moving to the office;
- Comfortable working conditions in my personal space without the noise and interference from the conversations of colleagues;
- Freedom in working hours;
- Fewer meetings and unnecessary travel inside the premises since most meetings had been canceled or replaced by conference calls;
- All of the above helped towards greater productivity at all levels;
- Completion of the basic activities every day, resulting in more free time, if there was not an emergency at that time;
- Good telework organization and a sense of security due to less travel.

The following are classified as negatives (15/15):

- The power supply, the Internet, and the use of a personal computer are borne solely by my own financial budget and not by the company I work for. Abroad, the "bring your own staff" service is paid very expensively, while in the case of the company, it passed as something logical, self-evident, and even inevitable without any reference to covering these costs.

I believe that telework loosens working ties and that, as a result, any possible future decision to terminate a business partnership now becomes a formal procedure simply by terminating the employee's access to the bank's systems. This condition, if consolidated, can create an employment status that the working community is not yet ready to accept in Greece.

Finally, it is worth noting that colleagues with children stated that they had to adapt to working conditions with more noise due to the fact that there were small children in the house.

Question #3: What were your daily activities at work? Did they change due to working from home?

In general (13/15) the content did not change; nevertheless, the way and the intensification of contact with the team of each department changed. It is worth noting the difference in responses between technical and administrative roles. More specifically, the people (2/15) who hold an administrative role in the organization said that their daily activities included physical meetings, which were replaced through a digital platform. This change is characterized as positive, as according to them, there was a greater consequence from all involved in terms of the start and duration of each meeting. This differentiation did not affect the efficiency of the respondents' work as the projects were progressing in a satisfactory time and there was great flexibility through the use of computer and mobile in a large number of tools used by the company.

Regarding the technical positions (computer programmers), everyone stated that their activities through teleworking did not change and remained exactly the same.

Question #4: How easy was it for you to adapt to the system and the new way/working conditions? What problems did you face?

Due to their role, many employees (6/15), as mentioned above in question 1, already had access to their workstations and the bank's systems from home long before all remote work was activated. This helped them adapt to the new working conditions in almost no time without any problems. In addition, the majority (14/15) of employees stated that adapting to the system and the new way of working was easy. However, there were technical and procedural problems related to the adaptation of employees to the new working conditions. Some of them are, for example, a small computer screen (1/15), which, as we were told, had not been bought for work but was also used when experiencing slow network problems because the home network was also used by the other members of the family for their own participation in taught lessons.

Additionally, one of the problems that arose was that some employees had to spend most of their day (10–12 h hours, as well as their personal time) in front of a computer screen, something that did not happen in the office because they often had to go to other buildings and talk in person with their colleagues.

Question #5: Was it easier or more difficult to fulfill your daily obligations, in relation to working in the office?

For many employees (5/15), completing their daily tasks was much easier than working in the office, as working conditions at home were and are much better than those in the office. Phenomena such as frequent breaks to engage with questions/answers from colleagues, and even the observance of a specific dress code in the case of working from home do not exist. A smaller portion of employees (3/15) argued that working from the office is easier because there is direct contact and there is no need to resort to calls and emails. Finally, there were several employees (7/15) who stated that the difficulty or ease of performing daily activities did not change.

Question #6: Have your working hours changed due to the situation? Did you work the same number of hours in teleworking mode (more/less/same)?

Working hours from home were longer than working in the office (11/15). The following facts helped:

Working conditions at home allowed work to continue until the late evening hours, as obligations that in the past had to be performed immediately after working hours and

were time sensitive (such as grocery shopping before the stores were closed), during the period of teleworking took place remotely.

- During the period of quarantine and traffic restrictions in Greece, there was no option to leave the house without a valid reason and without a SMS message stating the reason being sent first. Also during this period, all shops, cafés, restaurants, shopping malls, and cinemas were closed. As a result, the employees stay at home and at the same time continue to work late into the night on a daily basis. This was possible since all employees had access to their work files constantly. Finally, the extra working time in which the interviewees worked was basically the time they saved daily from their commute (1–2 h), something that they reported as very positive many times during the course of the interviews.

Question #7: Did you keep your regular working hours in teleworking or did you work different hours? Did you have time for extra activities?

From the majority of the answers (10/15), it is understood that a large percentage of the employees in the teleworking state did not just work during their regular working hours. Their working hours were extended by about 30% compared to office work. The reasons for this change in working hours were mentioned above. Despite the increase in working hours, however, it is observed that there was generally a little more time for additional activities, mainly due to the "profit" from not moving to and from work.

As for the managerial positions, due to these circumstances, it was not possible to maintain a regular working schedule. The need for multiple remote meetings did not allow work at different times. However, there were times, even after the end of the working schedule, when several issues had to be progressed via email due to the increased volume of issues to be resolved.

Question #8: Do you generally prefer teleworking to traditional on-site work? If yes/no, for what reasons?

Due to the variety of answers, two main conclusions can be drawn.

(a) Slightly less than 1/3 of the respondents, i.e., (4/15), prefer teleworking to working at the organization's facilities, for the following reasons:

- Time saving: specifically around 2 h daily commuting to the company's facilities;
- Savings on fuel due to not driving to the office;
- Comfortable working conditions in the personal space of each person without distractions to concentration from other employees;
- Flexible working hours;
- Fewer meetings and less travel inside the buildings, and their replacement by conference calls;
- Higher productivity and faster completion of activities.

(b) About 2/3 of the respondents, i.e., (11/15), do not prefer permanent teleworking but they would like teleworking to exist as an option. It would be a good measure if it was applied on rotation with working on the premises. As a result, employees will be able to take advantage of working from home whenever they want for a few days each month. This would save time moving to and from the organization's offices. An alternative scenario that also emerged from the respondents' answers is that there could be a middle ground where they would be working maybe half the month from home and the other half from the office. That way, they would not lose touch with colleagues and their offices. In this way, employees would better balance their working time and personal time, which would be of particular benefit to working parents who would have the opportunity to supervise their children.

Of course, it should be noted that in the above there is a risk of having two-speed employees, where some of them need to work overtime in order to cover for the overall performance of the team in which some members take advantage of teleworking and underperform. In general, despite the increase in efficiency through teleworking, concerns are reported regarding the exclusive use of the latter, such as:

-        Difficult communication with other sectors is significantly delayed;
-        Gradual change of culture in all the staff in this direction. This is not the case today, making cooperation difficult and time consuming in many cases;
-        There is alienation between colleagues that in the long run will create communication and trust problems with an impact on the workplace.

Question #9: Would you be willing to take advantage of teleworking in the future if you had the option to do so? Why?

Based on the answers of the respondents (15/15), it can be said with confidence that all employees would take advantage of teleworking, as it is not an obstacle to the immediate execution of their professional duties and provides them with more time at home. Especially for employees with families and young children, it allows them to supervise them when they return from school or, if they are at home, to work from the comfort of their own house, and to avoid the time of preparation and transportation.

Question #10: Would you like to work permanently in teleworking status if you had the choice? Why?

Most of the employees would not like to work permanently in telework (11/15). More specifically, there is a belief that working remotely on a permanent basis loosens work ties and results in the loss of personal contact with colleagues. For most employees (11/15), interpersonal relationships are important both for cooperation and for avoiding alienation. In addition, there are various tasks for which the employee must be present (rollouts, production problems, etc.). In addition, with the physical presence of the team that cooperates in the same space, each employee can react to an issue that concerns them and be informed more directly compared to whilst on a teleworking status.

Question #11: How was your performance during the telework? Better or worse? For what reasons?

Most employees (9/15) noticed an increase in their efficiency and productivity. More specifically, the results were obvious, not only at the individual level but also at the level of the whole team. The lack of lost hours when attending and leaving meetings (at least half an hour lost in each meeting for off-topic discussions) was a very important element. Also, the fact that there were no external factors such as noise to distract employees was an additional positive element that contributed to the qualitative and quantitative improvement of employees' work.

Question #12: If you communicate with customers as part of your duties, how did they see the level of service you provided to them when you were in teleworking status compared to before (better/worse/same)?

Due to the fact that the respondents do not communicate with external partners themselves (9/15), we had to rely on a survey conducted regarding the satisfaction of customers with their service during teleworking. According to a common confession of the employees who were informed about the results of the survey (6/15), there was absolutely no difference in the level of service provided by the organization compared to before. Maintaining the level of customer service is very important especially in times of crisis like the one that occurred with the pandemic.

Question #13: What did you miss most (from your job) while working in telecommuting?

Primarily (12/15), the respondents were missing personal human contact with their colleagues, whether it was during work or a break. According to the employees, interpersonal contact is what builds the teams and is the biggest disadvantage of teleworking.

Question #14: What do you think is the best and worst feature of teleworking?

Interpretation: Admittedly (15/15), the biggest advantage of teleworking is that employees save time from commuting to and from the office as well as comfortable working conditions in their personal space (see Figure A14 in the Appendix A). The biggest benefit of the above is the better utilization of time and the reduction of work-related time, as the time of traveling to the facilities of the organization is eliminated. On the other hand, the biggest disadvantage is the transformation of work into an impersonal situation. This

means looser bonds between colleagues, and the interpersonal contact between employees is lost. This translates into difficulty in communication and small delays in activities that require cooperation, difficulty in understanding and accepting common goals, and, of course, more difficult integration of new entrants.

Question #15: Are you worried about the future of your job after the crisis? Please explain.

Respondents are not so worried about their own work (8/15); however, they are quite concerned that important sectors of the country's economy are affected, a fact that can gradually affect many social groups. More specifically, they state that the crisis has reached the brink of impoverishment for low-income people and that the blow to tourism, which is the country's most important industry, will affect the global economy in the long run. In addition, many believe that telework has come to stay. It will initially be piloted with a small percentage of employees (I estimate 25%, initially) and, over a 5-year period, will be implemented to all employees. Led by the big computer companies of America, which in the guise of "innovation" will adopt distance work purely for financial reasons, the activation of telework will be launched to all employees, mainly of lower working ranks. Although such a development is not in the interest of the workers of the developed countries, it does not cease to help the workers of the developing countries. It makes sense that large IT companies prefer to pay 10,000 employees who work from their personal computers at home every morning in India, South Africa, Europe, or Latin America rather than pay 10,000 employees and the costs of the buildings that will host them every morning.

In addition, there are concerns that a change in the level of insurance contributions from companies to insurance funds or insurance companies around the world will inevitably follow, with this being possible at all levels of everyday life. For example, a conglomerate would certainly prefer to cover an employee's insurance premiums in Bombay, for example, than to cover the extremely high insurance premiums of an employee in an expensive area of California.

Question #16: How optimistic/pessimistic are you generally about your job after the crisis? Please explain.

Most respondents are not particularly worried about their jobs and are optimistic about the future (9/15). On the other hand, there are respondents who stated that they are moderately optimistic (3/15), due to the problems and risks mentioned above not only for Greece but also for the international environment.

Question #17: What do you think are the benefits of working in teleworking status for at least three days a week for the next three months?

In general, the advantages mentioned by the respondents are about the same. All (15/15) are concentrated on saving travel time, the most relaxed working environment, the better concentration at work due to lack of distraction, the flexibility of working hours for the employee, the better organization of time according to the program, as well as the reduced risk of transmitting the virus. Employees do not need to spend money and time commuting to work, as well as money for coffee and food from shops daily. Finally, added to the above advantages is the contact with colleagues and the maintenance of the sociability of the employees since teleworking would not be of concern all days of the week.

Question #18: What do you think are the disadvantages of working in telecommuting for at least three days a week for the next three months?

Most of the employees (12/15) reported that there may be a lack of direct communication. Nevertheless, there is generally a positive reaction to teleworking for certain days of the week (15/15). This is mainly because the work method is a combination of office work and working from home. This way, employees do not feel that they will lose contact with their colleagues and the office. Instead, they consider the hybrid method the best way to have a change of scenery during the working days.

Question #19: What else comes to mind when you think of working telecommuting for at least three days a week for the next three months?

Many respondents (5/15) believe that this combination will be the ideal solution and that they will enjoy more relaxation, flexibility, and time for themselves. Nevertheless, there is a general concern about who will cover the fixed costs of electricity, Internet, and possible damages to personal computers after continuous use (3/15).

Finally, one respondent stated that they would like this mixture of office work and work from home to be under a normal situation, as in extreme situations there is emotional tension that can affect the behavior of the employee and those around them (family, partners, and friends). More specifically, during the period of quarantine and restriction of movement, the demands were increased for teleworkers who had to satisfy the needs of their children, i.e., help them with school-related tasks and, at the same time, help vulnerable groups, like their older parents, with grocery shopping, etc., so they would not have to go out themselves.

Question #20: Please list any factors or circumstances that would have facilitated or made it possible for you to work in telework mode for at least three days a week for the next three months.

Most of the respondents (11/15) want the company to provide additional compensation for teleworking, since the employee provides the company with their own means (internet connection, computer, office space, and equipment), while from the employment contract, it is stated that the means of providing the work are provided by the company. Otherwise, respondents want the company to offer the needed equipment in order to perform their work efficiently.

In addition, respondents want to have remote access to all the tools they use in the office in a satisfactory response time, to have a way of evaluating the performance of each employee as a whole in the team, to not consider teleworking a privilege, to be able to manage time between work and other activities, as well as to comply with the basic rules set out in the new way of working. Some examples are for everyone to return calls, be consistent with the meeting schedule, and not affect employee productivity.

Question #21: Please list any factors or circumstances that would make it difficult for you or prevent you from working in telework mode for at least three days a week for the next three months.

Some key factors that would make it difficult for employees (15/15) are the low quality of equipment, the difficulty in communication, and, of course, the slow response to possible problems. The lack of all the factors mentioned in question 20 would make it difficult for employees, as they would have to offer their work to the organization with their own means and expenses. This refers mainly to equipment because every employee has bought a laptop for personal use, to cover expenses, and losses, because after systematic use, the machines will need maintenance, but even if they are missing, employees would like the allotment of additional compensation.

In addition, for employees who are in the process of training, it is reported that teleworking is likely to complicate their training due to the need to observe other colleagues and build relationships as new members of a team.

4.2.3. Summary of Results

Our results were based on comparing personal experience with the experience of other employees and, according to our analysis, they were found to be compatible. Through interviews with employees, this study captured firsthand accounts of teleworking experiences, allowing for a deep exploration of individual perspectives and concerns. Crucially, the findings from personal interviews were found to align closely with existing evidence from the literature, highlighting a high degree of compatibility between individual experiences and broader trends. For example, respondents' concerns regarding equipment and electricity costs mirrored similar sentiments expressed in prior research. Similarly, the positive impact of telework on flexibility and work–life balance, as reported by interviewees, resonated with the existing literature on the subject. By combining personal experiences with the

experiences of others, this study offers a holistic understanding of telework dynamics, enriching our knowledge base and informing future research and practice in this area.

In general, it is understood that all respondents are positive about the telework status (100%). Nevertheless, they do not stop thinking about its disadvantages, such as the burden of their expenses related to telework and their distance from the rest of their colleagues. More specifically, in a large part of the respondents (80%), what was most lacking during the permanent work-from-home period was contact with their co-workers, whether it was direct communication about a professional issue or a personal issue or some discussion during the employees' break so that they can rest and "get away" for a while from their work. For this reason, most (73.33%) prefer teleworking as an option so that they can adjust the days they will work from home. This way, they feel more freedom and flexibility when working away from the office, and, in addition, they feel that they can better organize their time so that they have time for other activities or responsibilities. Employees who have young children prefer the hybrid model of telework since they can supervise them when they return from school, while at the same time performing their daily activities. Here, it should be emphasized that an important role in the release of hours during the day when employees work from home is the lack of hours commuting to and from the organization. The majority (73.33%) of the respondents need 1–2 h traveling to and from the office.

An important part of the results is the efficiency of the employees in the teleworking regime. More specifically, many (60%) reported an increase in their efficiency because they were more focused, without interrupting their work for non-professional discussions or being distracted by external noises. The level of customer service remained just as high, which in itself reflects the success of the organization's digital transformation, as the period under review in this study was a crisis for many companies. Most respondents are satisfied with their qualitative and quantitative productivity, as they completed their work faster every day, especially those who did not need employees to communicate with each other. For the above reason, there is a belief (about 30%) that the teleworking regime has come and will remain, even to a lesser extent than during the quarantine period, such as, for example, 5 days a month working from home.

The following table (Table 3) summarizes and thematically aggregates the insights recorded. The first column contains the main respondents' comments and the second is the percentage of agreement. Moreover, a more detailed graphical representation of the attained results (in the form of pie charts and bar graphs) can be found in Appendix A.

Table 3. Summarized and thematically aggregated insights.

Respondents' Main Comments	N (%) Agreement
Lacking contact with co-workers during telework	12/15 (80%)
Positivity regarding telework	15/15 (100%)
Establishment and maintenance of teleworking as an option	11/15 (73.33%)
Need for 1–2 h daily commuting when not teleworking	11/15 (73.33%)
Increase in efficiency during telework	9/15 (60%)
Belief that teleworking will remain to some extent	5/15 (33.33%)

5. Discussion

Having explored existing evidence from the literature, in the present research we formulated the research questions: (a) What is the effect of teleworking on employee productivity?; and (b) Do its advantages outweigh its disadvantages?

Reviewing existing insights from recent studies in the context of the COVID-19 pandemic, we found that the main suggested considerations with regard to the widespread application of telework are regarding:

- *Organizational issues*, including work performance (Ficapal-Cusí et al. 2023; Mirowska and Bakici 2023); employee–supervisor relationship (Park et al. 2023); issues with communication, trust, control, and productivity (Fontaneda et al. 2023), especially in the context of banking institutions (Meyer et al. 2022); the need to reform organizational

processes (Yanagihara and Koga 2023); focus more on cooperation than subordination and increasing autonomy (Junça Silva and Coelho 2023; Stanciu et al. 2023); need to reform organizational culture to fit the telework model while focusing on trust equality and confidentiality (Junça Silva and Coelho 2023; Mirowska and Bakici 2023; Bayazitova et al. 2023); and re-structure organizational benefits policy to fit the telework model (Brandão and Ramos 2023; Fontaneda et al. 2023), as well as utilize flexible working hours (Dimian et al. 2023).

- *The effect of telework on employees' emotional status and work–life balance*, including the need to focus and alleviate issues with the social consequences of teleworking in the form of stress and/or technostress (Goñi-Legaz et al. 2023; Dimian et al. 2023; Gualano et al. 2023), and techno-isolation (Goñi-Legaz et al. 2023); the effects of telework on the workers' social lives (Stanciu et al. 2023); work intensification during telework (Rebelo et al. 2024); feelings of unfairness on behalf of the employees not teleworking (Lee and Gascó-Hernandez 2023; Krajčík et al. 2023; Fontaneda et al. 2023); a decreased need for commuting that leads to time saved for personal life (Rebelo et al. 2024); and a general preference for part-time/hybrid work model rather than full-time teleworking (Krajčík et al. 2023). These effects have partly been reported as moderated by employees' demographic profile in terms of gender and age (Raišienė et al. 2023), or—in the case of banking institutions—employees' position in the organization and level of remuneration (Uford et al. 2023), as well as the level of intensity of telework imposed (Chambel et al. 2023).

- *Issues revolving on the implementation of telework and the utilization of IS (information systems) and IT (information technology) means,* including allowing for the co-presence of employees (Taskin et al. 2023), as well as monitoring and tending to employees' technostress in telework scenarios (Fernández-Fernández et al. 2023; Raišienė et al. 2023), the need to focus on the effects of utilizing technology to telework on parameters revolving around employees' well-being (Santos and Pereira 2023), and—especially more so in banks—the need to focusing on IT and IS security issues during telework (Sparks 2020), as well as the effect of country/context-specific nature of banking on telework characteristics and application scenarios (Sousa-Duarte 2022).

- *Work–life conflict during telework scenarios,* which may lead to effects such as exhaustion, decrease in job satisfaction, and work performance (Weinert and Weitzel 2023), the effect of technology utilization in telework scenarios on employees' work–life balance (Gonçalves et al. 2021; Andrade and Lousã 2021; Alassaf et al. 2023), the moderating effect of IS and IT on the relationship between telework and employees' emotional and organizational response (Koga 2023) and issues of privacy (especially for banking employees) (Öcal 2021).

Bearing the above in mind, and reviewing our findings, we accordingly find that our research results point out that teleworking indeed increases employee productivity in the Greek banking sector. We found that telework was well received by employees of different ranks and educational backgrounds, and especially by parents with young kids, who were able to spend more time with them while working from home. In line with reported evidence in past studies (Dimian et al. 2023; Weinert and Weitzel 2023), everyone in our sample had mainly pleasant things to say about remote working, which helped them have a better work and personal life balance during the COVID-19 pandemic. The only negatives noted were in regards to the support they received from the organization in terms of the non-coverage of their work-related expenses, such as the provision of a laptop and the extra cost incurred for electricity/internet. Moreover, the vast majority of the participants in this research reported that during telework they became more productive and the advantages of teleworking, such as avoiding daily commuting to the office, outweighed the disadvantages and the minor inconveniences. This is something that was observed in previous studies we have reviewed, as it is observed that employees who work from home can return about half the travel time to the company in the form of longer working hours and thus be more productive. In essence, employees see great value in teleworking. Avoiding their daily

commutes and investing this "lost time" back into their families, friends and personal activities is priceless for them. On the other hand, the suggestion that "teleworking is the best option for everyone involved", as the literature may have suggested, was partly rejected since many interviewees stated that they wanted to come back to the office and be able to work in person and socialize with their colleagues, even if it is just for a couple of days every now and then. Therefore, as already suggested in the extant literature (Antunes et al. 2023), 100% telework is not for everyone. Most of the employees who were interviewed in this study also stated that by working remotely they were able to organize their time better and be more productive. Furthermore, the freeing up of their time from commuting helped them relax more and see an improvement in their mental health. Summarizing, it is suggested that, in line with existing insights from the literature (Gualano et al. 2023), organizations should listen to their employees and give them the freedom to choose the working format that best works for them, which is either full teleworking or a hybrid model, in which employees could choose their own days to come into the office. Additionally, they should invest in making teleworking accessible to everyone that could successfully complete their tasks, regardless of their position or role in the company.

Going back to our second research question, it is observed in both our research and existing findings in the literature (Caraiani et al. 2023) that if organizations can create a good environment and culture for those employees who are willing to work remotely, the positive outcomes seem to outweigh the negatives by a large margin.

5.1. Theoretical Implications

Examining the aforementioned findings in our study, we find that they tend to support the evidence in the existing literature. As mentioned in the existing literature, in some cases employee morale and job satisfaction had increased due to increased flexibility in location and working time (Tavares 2017). This was confirmed in the present survey as the majority stated that they would like teleworking to remain an option because it offers them flexibility, saves time spent commuting, and increases quality time with their family. On the other hand, it is evident from both the existing literature, as well as our study findings, that teleworking tends to negatively affect teamwork. More specifically, about 90% of the respondents in a virtual office sample in a past study (Hill et al. 1996) and 100% of the respondents in the present study stated that communication with associates was less effective than in the traditional office environment, especially when there were tasks that required collaboration or operated in a chain and the work of one team member affected the others.

According to existing evidence, working from home provides more flexibility in place and time of work, as well as offering a quiet environment in which no external noise interferes (Tavares 2017). Consistent with the previous literature (EFSYN Artemis Spilioti 2020; Kijsanayotin et al. 2009; Nzembayie et al. 2019), our study underscores the positive correlation between telework and increased employee morale and job satisfaction, primarily attributed to the enhanced flexibility in work location and schedule. In our interview sample, all respondents answered that the most positive features of teleworking are comfortable working conditions, flexibility in position and working time, and more concentration at work without frequent distractions. Regarding the factor of balance between work and personal life, existing evidence from the literature is mixed (EFSYN Artemis Spilioti 2020; Musante and DeWalt 2002; Eisenhardt and Graebner 2007). Some suggest that the flexibility of teleworking is what employees need to balance work and home responsibilities; that is, to organize their time and perform more non-professional activities, as well as to have more time for their family but also for supervision of their children (Tavares 2017). Others report that working from home has the potential to blur the line between work and home. The latter observation may also be related to the factor of working hours (Tremblay et al. 2006). Our findings seem to support the latter position, as most of the respondents reported an increase in working hours and the replacement of their commuting time at the organization's facilities with additional working hours from home.

We stress that the aforementioned theoretical findings constitute a contribution to the existing literature, as existing evidence specifically targeted toward banking institutions is sparse, if not non-existent. Therefore, we contribute to existing theory by adding insight into the reception of telework by employees in banking institutions and confirming or refuting similar insights from studies performed in different contexts.

However, our study also highlights the challenges associated with telework, particularly in terms of its impact on teamwork and communication. Building upon the existing literature (Taskin and Edwards 2007), our findings also reveal that teleworking tends to hinder effective collaboration and communication among team members, especially in tasks requiring close coordination or operating within a chain. This aligns with prior research indicating that the absence of face-to-face interaction can impede workflow efficiency and team cohesion.

Most importantly, our research contributes to filling a critical gap in the literature by providing targeted insights into the reception of telework within banking institutions. By focusing on this specific context, we offer valuable contributions to existing theory, enriching our understanding of the unique challenges and opportunities associated with telework adoption in the banking sector. Through our findings, we confirm and extend insights from studies conducted in different contexts, thereby advancing our knowledge of telework dynamics in organizational settings.

5.2. Practical Implications

Apart from their theoretical contribution, the findings from this study can also find practical application in organizations. Banking institutions could directly utilize the collected insights to make teleworking schemes more efficient for both the organization, as well as its employees. By directly applying the collected insights, banking institutions can enhance the efficiency and effectiveness of their teleworking schemes, thereby fostering greater employee engagement and satisfaction. Based on the findings from the interviews, an important step towards keeping the employees engaged and satisfied in participating in teleworking scenarios is the coverage of equipment and electricity costs.

One crucial takeaway from the study is the importance of addressing equipment and electricity costs associated with teleworking, a finding that is also in line with previous research (Kijsanayotin et al. 2009). As revealed in the interviews, employees perceive coverage of these costs as essential for maintaining their engagement and satisfaction with teleworking arrangements. Given that teleworking involves performing work-related tasks, employees argue that they should not be burdened with using their personal equipment or bearing the costs of maintenance and upgrades over time. In line with existing evidence from the literature, businesses can have major financial gains by saving operational costs due to teleworking (Martin 1994). Organizations can benefit by tending to the employees' morale by investing some of these expected profits towards remunerating their employees' personal equipment and electricity costs. The employee needs to be equipped with a PC and a mobile device that meets the requirements of the work standards by the organization. In some cases, the employee may also need to be provided with a printer, scanner, etc. Also, as already noted in the literature (Quoquab et al. 2013), it would benefit both parties if the teleworker's costs for a—preferably—high-speed internet connection were covered by the employer, facilitating seamless communication and collaboration.

By implementing these practical measures, banking institutions can optimize their teleworking initiatives, driving greater efficiency, productivity, and employee satisfaction. Furthermore, by aligning with best practices identified in both the current study and the existing literature, organizations can position themselves as forward-thinking employers committed to supporting their workforce in navigating the evolving dynamics of remote work.

6. Conclusions

Prior to the coronavirus crisis, telework was sparsely used in organizations in Greece, and Greek banks in particular. As mentioned above, the Information Departments of the banks used this technology only in case of emergency. The employees remained available in their homes so that if there was a need, they could be connected remotely to the company's infrastructure and provide the quickest possible solution to the respective problem. The goal was not the work itself, but the quickest possible solution so that there are minimal delays in the bank's operations, such as remittances, payroll, etc. However, due to the forced quarantine imposed during the COVID-19 lockdown period, large organizations had to explore the telework solution on its full scale. This was something very new for the workforce in Greece, where such remote work scenarios had not been previously widely preferred.

The aim of the present study was to provide insight into how, but also at what time the digital transformation of telework in Greek banking institutions took place, how the employees perceived the telework scenario, and how their performance changed during work carried out away from the premises of the organization. The results provide indications that the digital transformation of telework in Greek banks took place very quickly because the infrastructure and know-how had already existed to an extent. Problems were immediately overcome and in the aftermath of the crisis, telework for employees is no different from working in the office in terms of technicalities. Interpersonal relationships are of course something that cannot be replaced remotely. More specifically, most of the employees stated that what they lacked during their permanent work from home was contact with other colleagues, something that while working in their office helped them to escape from the work environment and relax. Also, according to the surveyed employees, telework is a more flexible way of working, through which they "save" time from daily commuting to and from the office. Hence, all respondents have adopted a positive stance with regard to the existence of telework in the future and would be willing to adopt teleworking from home for five to ten working days each month, even beyond the COVID-19 crisis. In general, most of the respondents suggested that they can better organize their time so that they have time for other activities. For instance, employees who have children, prefer to telework to some extent, as they can supervise them when they return from school, while at the same time working from home. Moreover, the important role of freeing up hours during the day should be emphasized, since the majority of the respondents needed 1–2 h for commuting to and from the office, and teleworking meant that they saved significant time.

The results of this research also bear their limitations. Firstly, they were drawn based on the insight collected in large banking organizations. This presents challenges in translating the results in different contexts. For example, a small IT company may not have the capabilities to adopt the teleworking model of operation as easily as a large banking institution. Different sectors may also feature vastly different work contexts—for example, employees not working in office environments have a much different experience when it comes to telework. Therefore, the above conclusions may not be generalizable to all companies or employees. Also, the present research was carried out on a sample that was employed exclusively by one Greek banking institution. Therefore, to be able to generalize the results safely throughout the banking sector, future studies can be performed in other organizations (and possibly also in an international setting). Another limitation stems from the fact that the sample size was limited to 15 participants. Studies with larger samples may enable greater generalization and confirmation of the collected insight. At the same time, the research and the compilation of the present paper took place during the first wave of the COVID-19 crisis (March–September 2020). Therefore, a more extensive inter-temporal investigation of the application of teleworking should follow under different—and normal— conditions so that richer conclusions can be drawn.

Apart from the aforementioned suggestions for future work, it would be interesting to further investigate the effect of telework on the financial results of banking corporations. Moreover, a more extensive survey of employees in companies from different fields and

sectors of the economy who are working or have worked in a teleworking scheme during the COVID-19 crisis would provide more generalizable insights. Finally, future research could also focus on the effectiveness of teleworking under the conditions of the "new" normal that will emerge after the COVID-19 crisis has completely subsided.

Appendix A. Graphical Presentation of Research Results (Charts and Graphs)
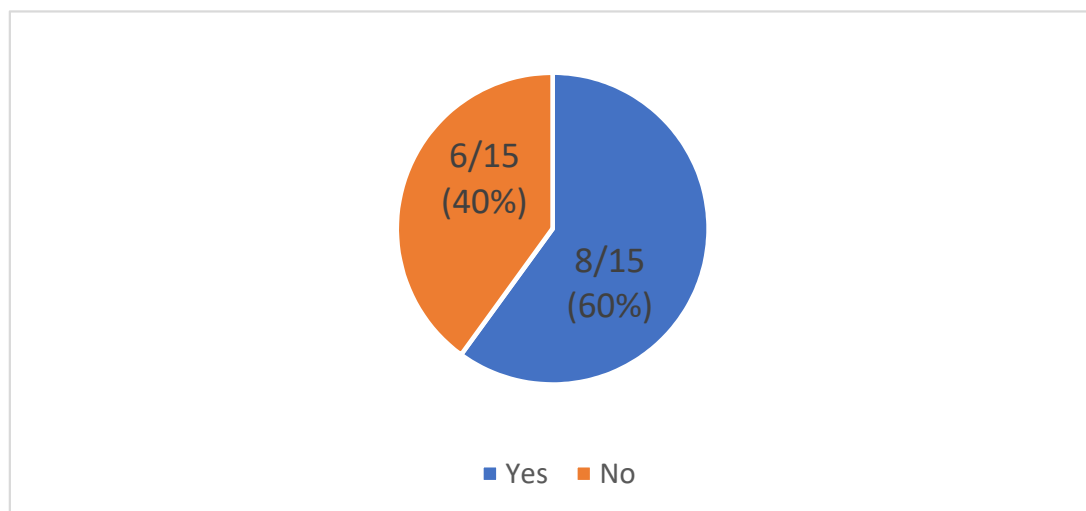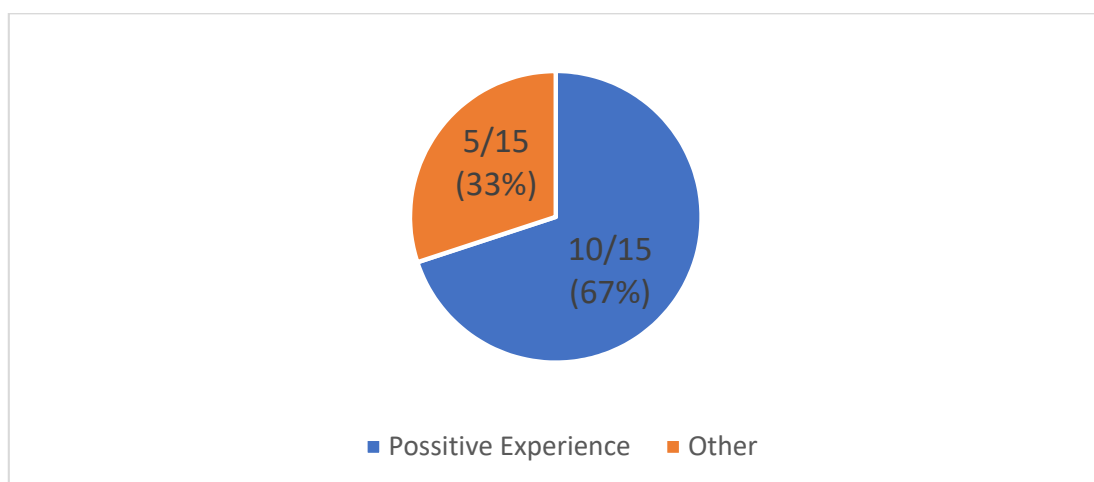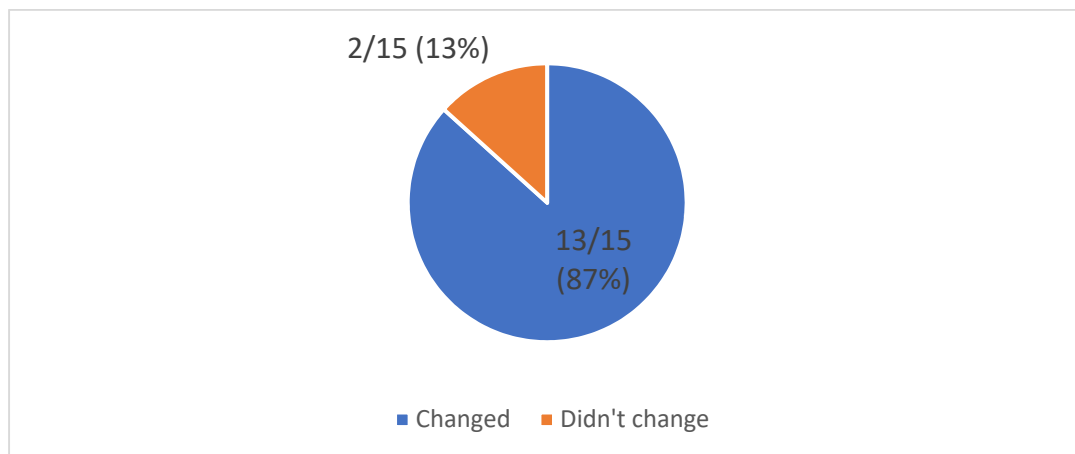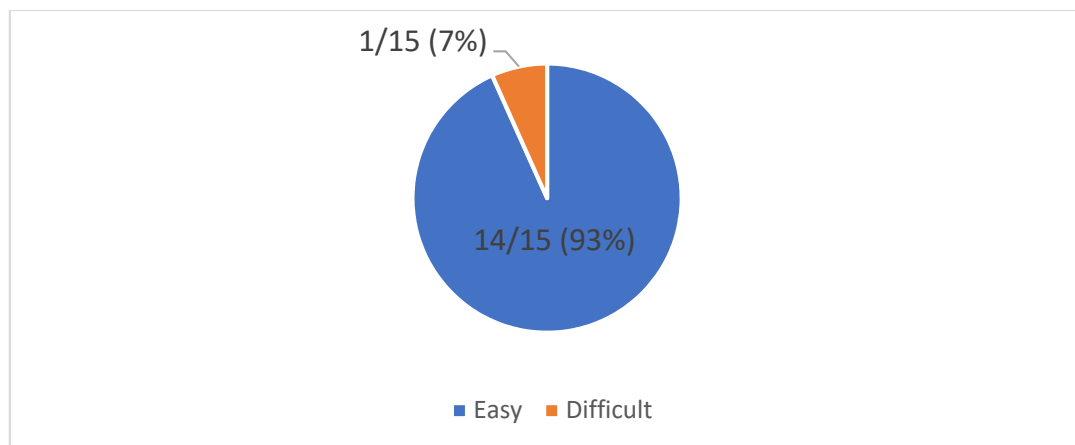

Figure A1. Respondents who had teleworked before.

Figure A2. Experience of respondents while teleworking.

Figure A3. Alteration of activities during telework.

Figure A4. Ease of adapting to the new way of working.
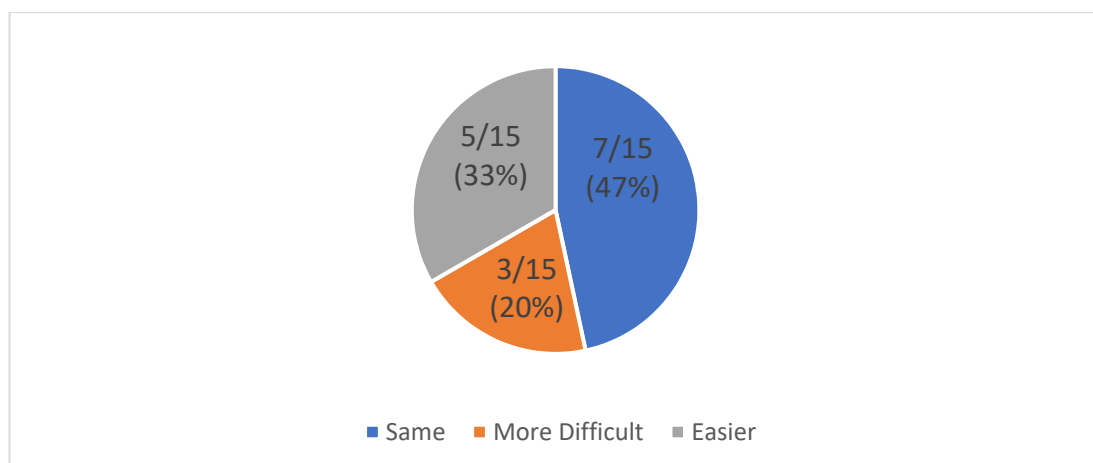
Figure A5. Difficulty fulfilling daily tasks.
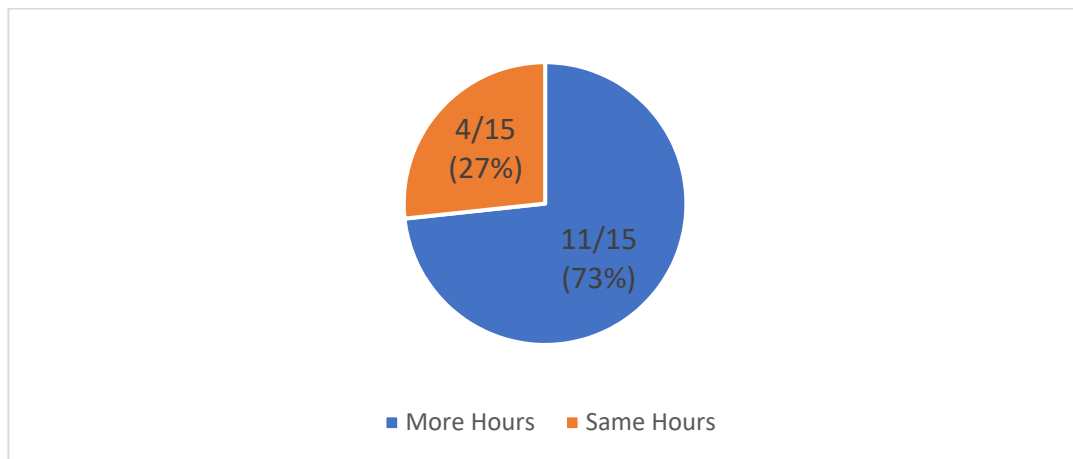
Figure A6. Hours worked during telework.
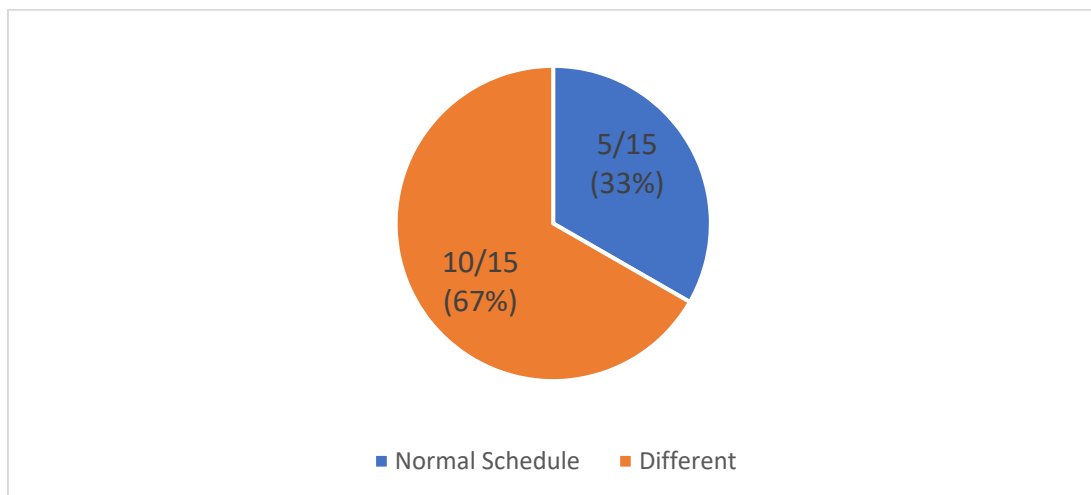
Figure A7. Working schedule during teleworking.
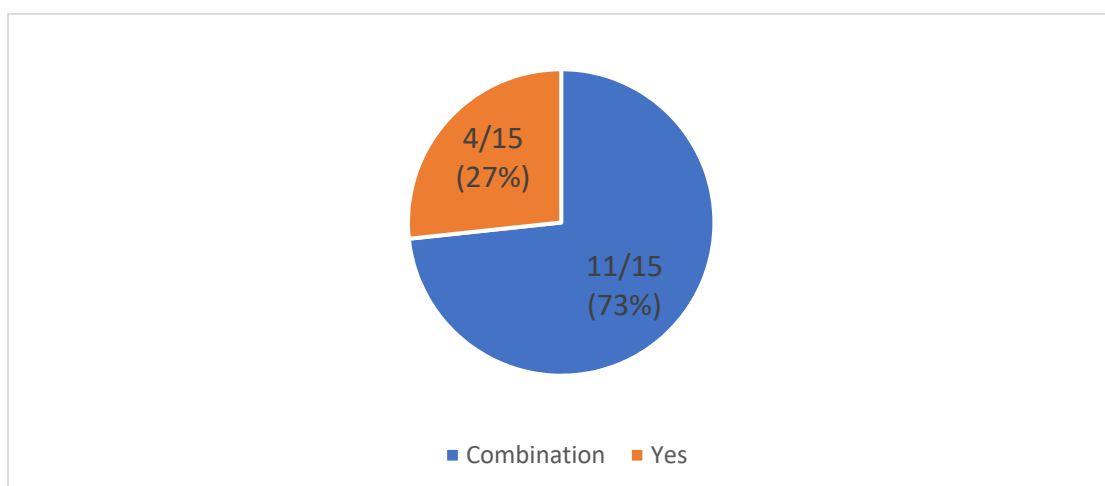
Figure A8. Respondents who prefer teleworking to on-site work.
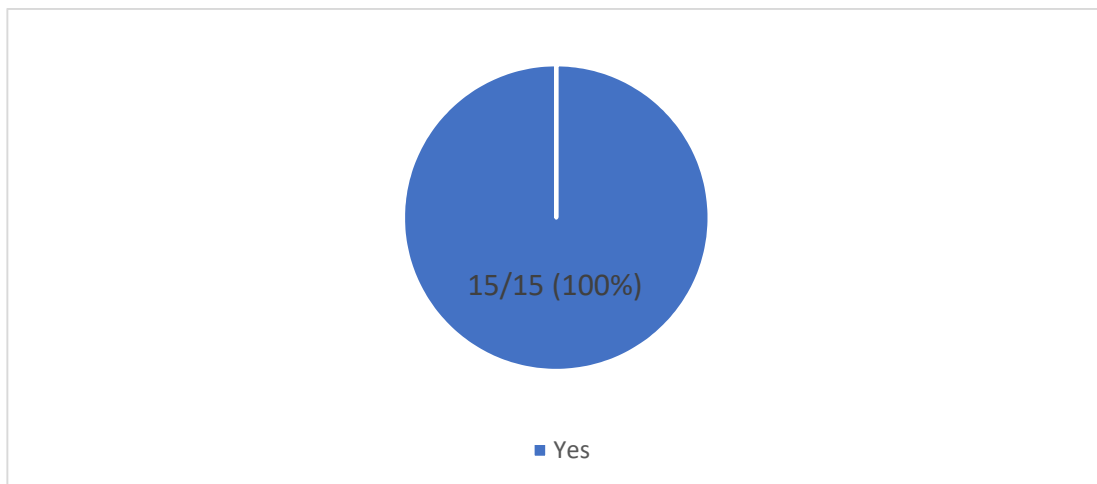
Figure A9. Willing to take advantage of teleworking in the future.
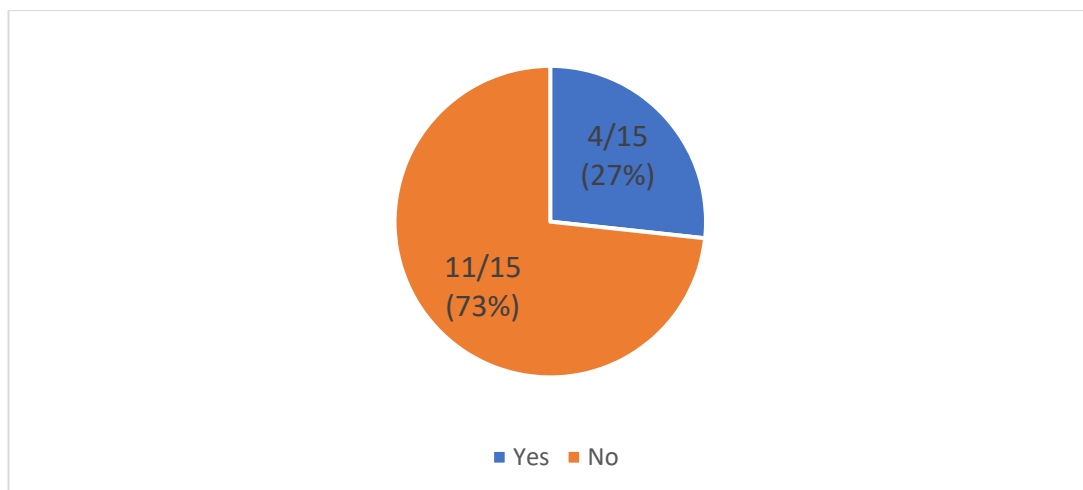
Figure A10. Intention to telework permanently.
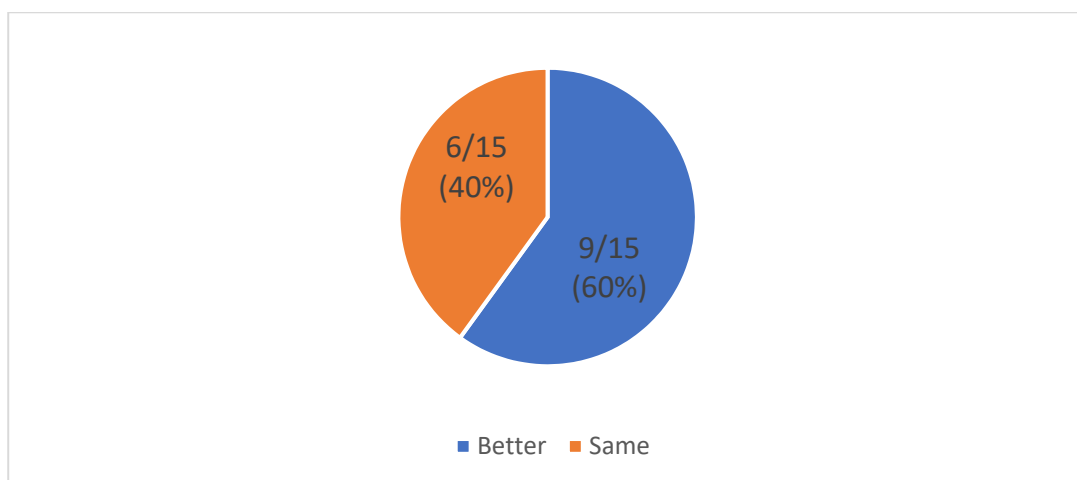
Figure A11. Performance of duties during telework.
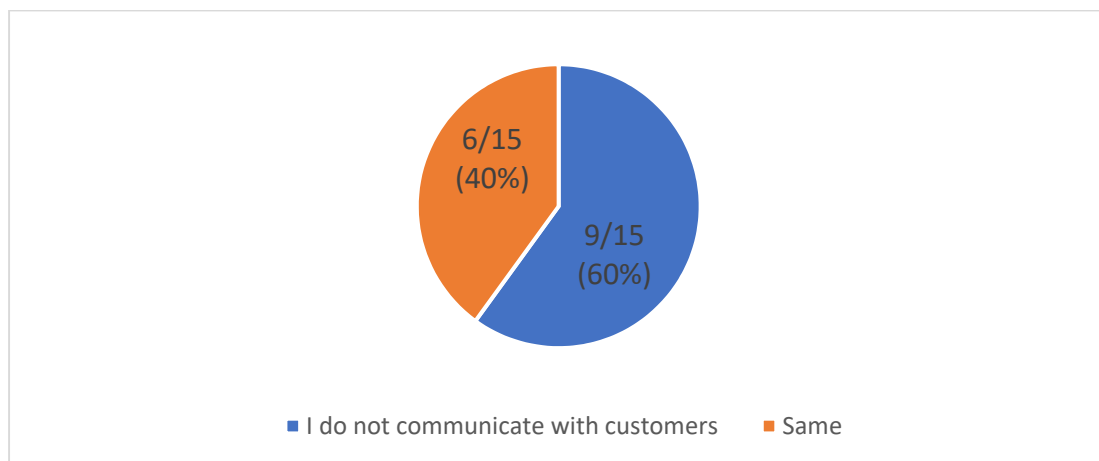
Figure A12. Communication with customers during telework.
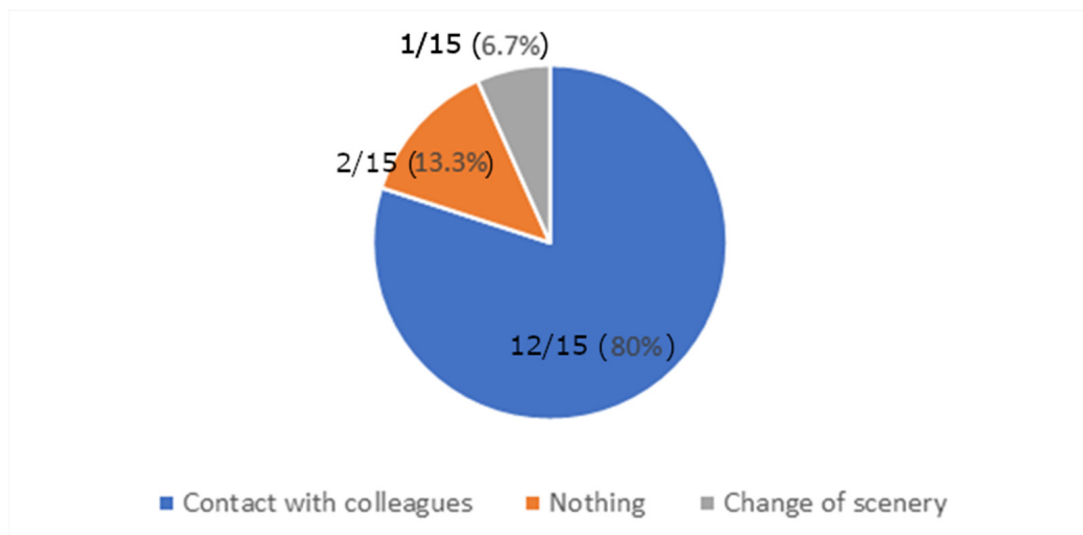
Figure A13. What respondents missed most while working remotely.
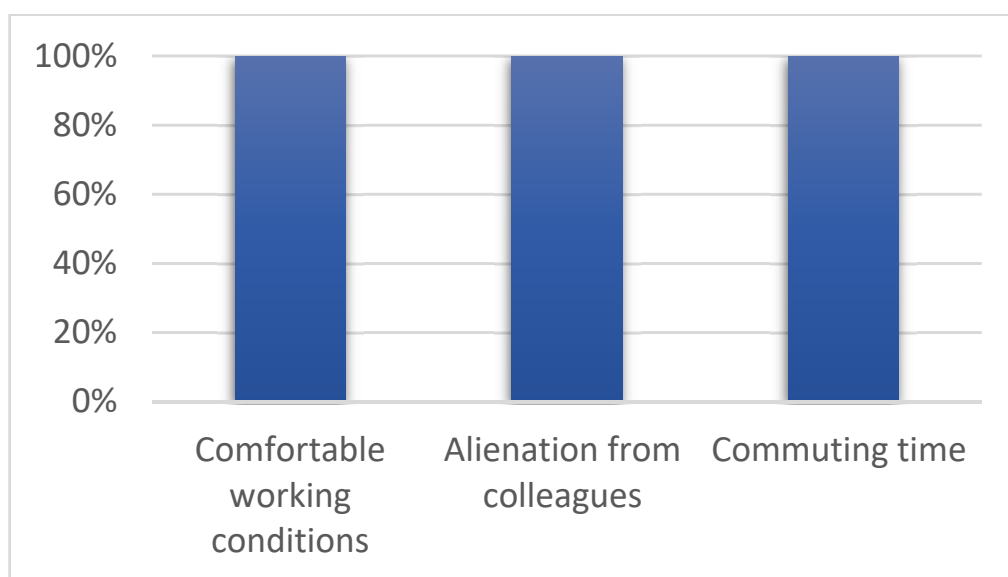
Figure A14. Best and worst feature of teleworking.
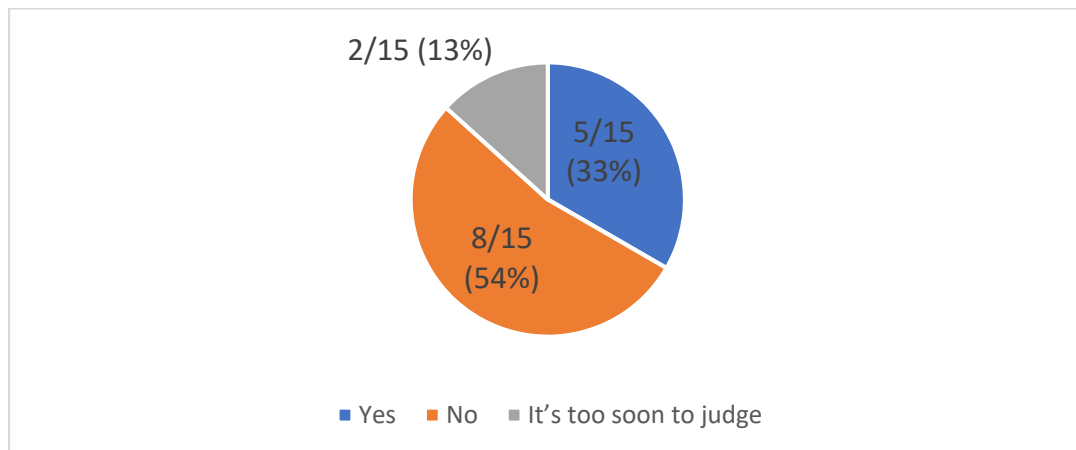
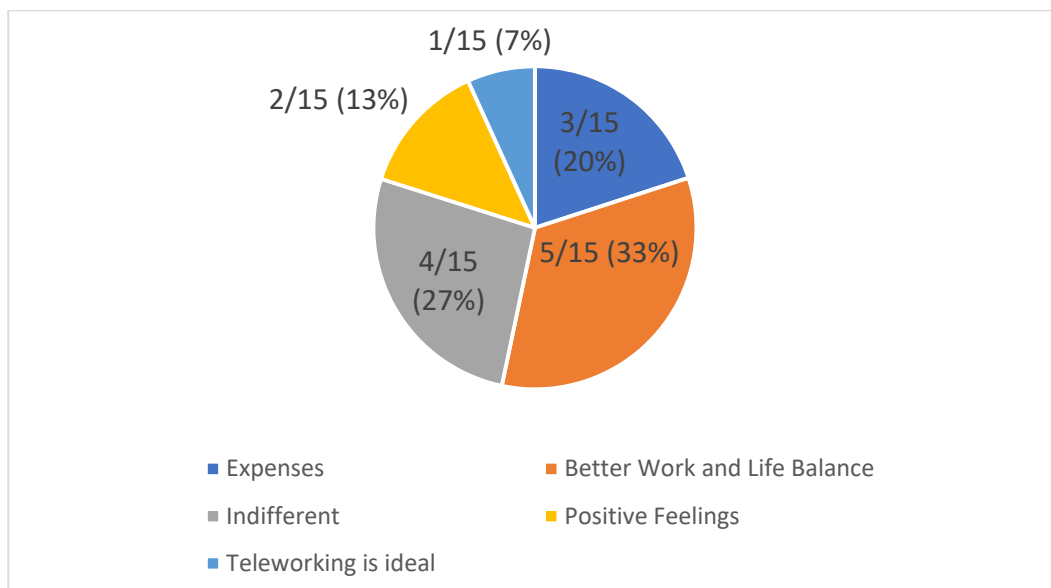**Figure A15.** Participants worried about their professional future after the crisis.
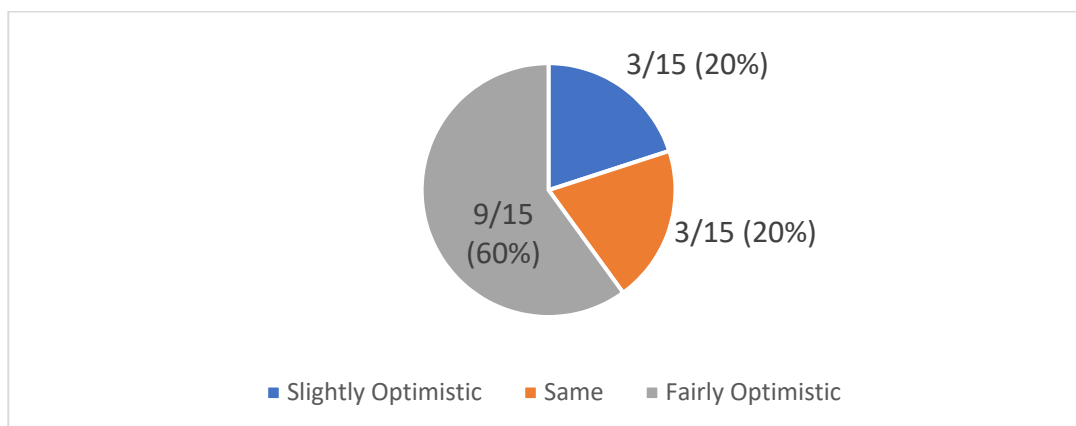
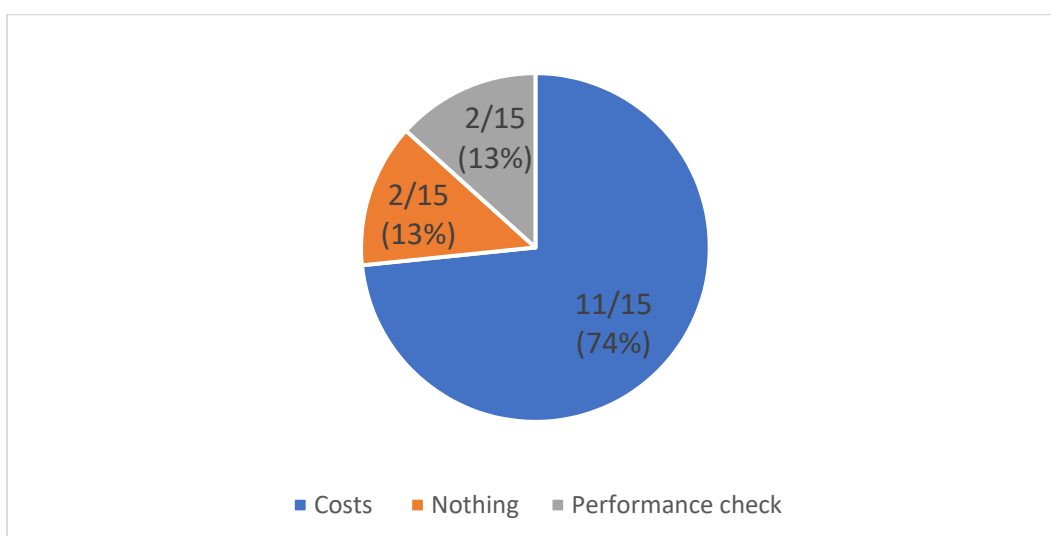**Figure A16.** Participants' optimism for their professional future after the crisis.
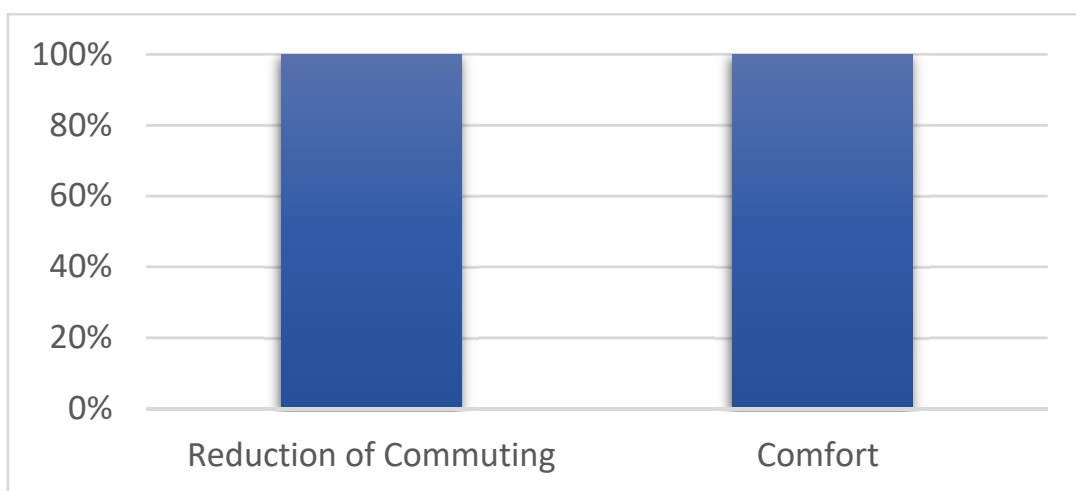
Figure A17. Main benefits of working remotely for a period of time in the future.
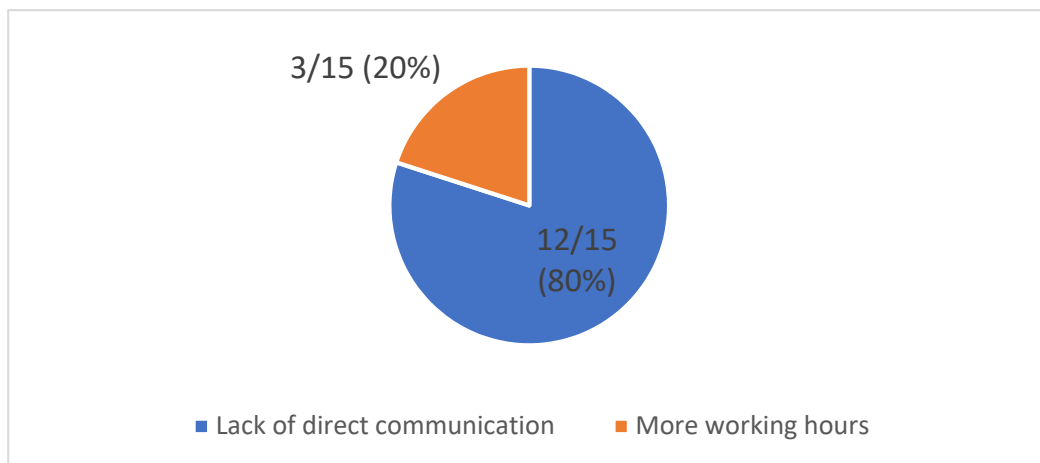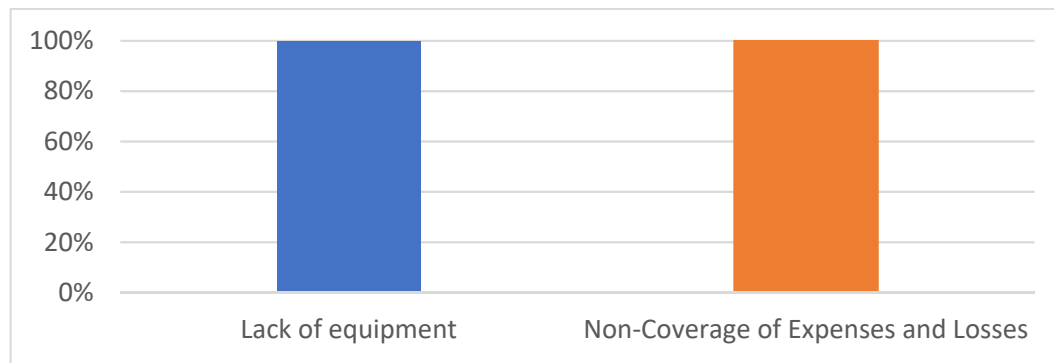
Figure A18. Main disadvantages of working remotely in the future.

Figure A19. What comes to mind when thinking about teleworking.

Figure A20. Facilitating conditions for teleworking in the future.

Figure A21. Deterrents for adopting telework in the future.

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