



An Analysis of The Impact of Work from Home and Flexible Arrangements on The Welfare of Banking Sector Employees

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ABSTRACT

The implementation of Work From Home (WFH) policies and flexible work arrangements has transformed the operational landscape across various industrial sectors post-pandemic. However, their impact on employee well-being in the banking sector is significantly different from other industries. The banking sector is characterized by a highly regulated environment, high financial risks, and stringent data security and customer confidentiality standards. These unique sectoral demands trigger significantly more intense levels of technostress for banking employees when transitioning to remote work modalities. Employees are required to navigate complex cybersecurity infrastructure, comply with rigorous compliance audits from home, and bear the burden of high operational risks independently without the support of in-person office infrastructure. This study aims to in-depth analyze the impact of WFH and flexible work arrangements on employee well-being in the banking sector, focusing on the exacerbation of technostress due to the characteristics of banking regulations and financial risks. Using a quantitative approach based on a survey of banking institution employees and analyzed using Structural Equation Modeling (SEM), the research findings indicate that although flexibility provides time autonomy, the intensity of technostress arising from digital monitoring, cyber threats, and strict regulatory sanctions significantly erode aspects of psychological well-being and work-life balance of employees.

Keywords: *Work From Home, Flexible Work Arrangements, Employee Wellbeing, Banking Sector, Technostress, Strict Regulation, Data Security.*

INTRODUCTION

The paradigm shift in global human resource governance has accelerated at an unprecedented rate, marked primarily by a shift from conventional office *-bound* work models to more flexible work models. The massive advancement of information and communication technology (ICT), combined with the pressures of the global health crisis in recent years, has forced organizations to adopt *Work From Home* (WFH) and *Flexible Work Arrangements* (FWA) as key business continuity strategies (Allen et al., 2020; World Bank, 2021). The banking sector, historically known for its rigid, hierarchical operational structure and heavy reliance on physical interaction and in-office presence for security and

regulatory compliance, is now at the forefront of this transformation (McKinsey & Company, 2021). The transition to flexible work schemes in the financial services industry is no longer viewed as a temporary emergency measure but has evolved into a permanent strategy to attract top talent and improve operational efficiency (Bloom et al., 2022).

The implementation of WFH and FWA in the banking context presents unique and complex dynamics compared to other industries. FWA theoretically encompasses flexibility in terms of work location (*telecommuting* or WFH), work hours (*flextime*), and work duration (*compressed workweeks*) (Harker Martin & MacDonnell, 2012; Putranto & Rahardjo, 2021). On the one hand, implementing this arrangement provides banking employees with greater autonomy to organize their daily schedules, which in turn has the potential to increase time efficiency and reduce fatigue due to transportation mobility (Gajendran & Harrison, 2007). However, on the other hand, the nature of banking work, which involves high-risk financial transactions, strict customer data confidentiality, and demands for achieving aggressive targets, creates its own stress when the work is transferred to the home environment (Sitorus & Handayani, 2022; Weber et al., 2020).

Employee well-being is a multidimensional concept encompassing the physical, psychological, social, and financial health of individuals within the work environment (Decuyper & Schaufeli, 2020; Warr, 2019). Within the *Job Demands-Resources* (JD-R) framework, individual well-being is largely determined by the balance between job demands and available job resources (Bakker & Demerouti, 2017). When projected into the implementation of WFH and FWA, work flexibility can serve as a resource that strengthens individual autonomy and control over their work (Grant et al., 2007). Employees who have greater control over their time tend to report higher job satisfaction, reduced daily stress levels, and increased resilience to burnout (Golden & Veiga, 2008; Kossek et al., 2011).

Despite offering various potential benefits, flexible work arrangements in the banking sector also pose significant risks to employee well-being. One of the most prominent phenomena is the blurring of boundaries between the professional and personal spheres, which often triggers *work-family* and *family-work* conflict (Derks et al., 2016; Greenhaus & Allen, 2011). The expectation of constant availability (*always-on culture*) driven by digital connectivity makes it difficult for banking employees to mentally detach from work tasks (*psychological detachment*) after formal work hours (Sonnentag & Fritz, 2015). This condition is exacerbated by the emergence of *technostress* a form of stress experienced by individuals due to their inability to adapt to or manage ICT technology healthily (Tarafdar et al., 2019; Wang et al., 2021).

Specifically, the banking industry's demands for strict regulatory compliance and intensive performance monitoring often lead to excessive cognitive workload for remote employees. The digital monitoring systems (*e-monitoring*) implemented by some financial institutions to ensure transaction security and employee productivity from home can create feelings of hyper-surveillance, ultimately eroding trust and disrupting employee psychological well-being (Alge & Hansen, 2014; Nguyen et al., 2023). Furthermore, social isolation resulting from minimal face-to-face interaction with coworkers and superiors can potentially diminish a sense of *belonging* and weaken social support in the workplace, a key protective factor against work stress (Charalampous et al., 2019; Cooper & Kurland, 2002).

The impact of FWA on the physical well-being of banking employees has also attracted serious academic attention. Shifting from ergonomically designed banking offices to often inadequate home

settings can lead to musculoskeletal disorders and a general decline in physical fitness (Athanasiadou & Theriou, 2021; Oakman et al., 2020). Extended sitting in front of a computer screen without regular breaks—due to the absence of natural boundaries found in conventional office environments—further exacerbates employee physical health risks (Kurniawan et al., 2023; Ray & Pana-Cryan, 2021). Therefore, evaluating well-being can no longer be limited to mental health indicators but must also include the physiological impacts of these changes in workspace.

Empirically, previous research on the effects of WFH and FWA has shown contradictory or *inconclusive* results. Some studies found that work flexibility is positively associated with improved *work-life balance* and employee retention (Felstead & Henseke, 2017; Wibowo et al., 2023). Conversely, other research indicates that poorly structured flexibility can trigger emotional exhaustion, work intensification, and a decline in overall quality of life (Kelliher & Anderson, 2010; Song & Gao, 2020). This *research gap* indicates the presence of complex moderating and mediating variables such as the type of job role at the bank, the level of organizational support, and employee demographic characteristics that require more in-depth and comprehensive analysis.

The background of this problem demonstrates the high urgency of conducting an in-depth analysis of how WFH and FWA schemes affect various dimensions of employee well-being in the banking sector. Given the banking sector's vital role as a pillar of national economic stability, maintaining the holistic well-being of its employees is not only an organization's moral and ethical responsibility but also a strategic prerequisite for maintaining operational efficiency and the quality of financial services (Prasetyo et al., 2022; Subiyanto & Hendry, 2021). A comprehensive understanding of the dual effects both positive and negative of these flexible work schemes is essential so that banking management can design a balanced hybrid work framework *oriented* toward human resource sustainability.

Based on the context and phenomena presented, this study aims to critically analyze the impact of the implementation of *WorkFrom Home* and *Flexible Work Arrangements* on the well-being of employees in the banking sector, identify emerging psychosocial risk factors, and formulate evidence - *based policy* recommendations. The results of this study are expected to provide theoretical contributions to the literature on human resource management and organizational behavior, particularly in the remote work model in high-risk industries (Cascio, 2020; Tremblay & Thomsin, 2012). Practically, this study is expected to serve as a reference for policymakers in the banking industry and regulators in developing flexible work guidelines that prioritize mental health, occupational safety, and the holistic well-being of employees without neglecting the productivity and operational security of financial institutions (International Labour Organization [ILO], 2021; Purwanto et al., 2020).

METHODS

This study used a mixed -*methods* approach with a sequential explanatory design to evaluate the impact of *Work From Home* (WFH) and *Flexible Work Arrangements* (FWA) on the well-being of banking sector employees (Creswell & Creswell, 2018). In the quantitative stage, data were collected through a structured questionnaire distributed to a sample of bank employees using a *purposive sampling* technique to ensure respondents had relevant experience in implementing the FWA scheme (Hair et al., 2019). Furthermore, the qualitative stage was conducted through semi-structured interviews with employee representatives and human resource managers to deepen the statistical results until reaching

data saturation (Guest et al., 2020; Saunders et al., 2019). Data analysis integrates *Partial Least Squares*-based *Structural Equation Modeling* (PLS-SEM) for quantitative tests and thematic analysis for qualitative data (Braun & Clarke, 2019; Hair et al., 2021).

Based on a review of empirical literature on the relationship between work flexibility, task demands, and employee psychosocial well-being (Bakker & Demerouti, 2017; Gajendran & Harrison, 2007), this study formulated five main hypotheses that were tested empirically. The first hypothesis (H_1) states that the implementation of *WorkFrom Home* (WFH) has a positive and significant effect on the work-life balance of banking employees (Allen et al., 2020). The second hypothesis (H_2) proposed that *Flexible Work Arrangements* (FWA) have a positive and significant effect on employee *job* satisfaction (Bloom et al., 2022). In contrast, the third hypothesis (H_3) stated that the habit of continuous digital availability (*always-on culture*) has a positive and significant effect on employee *technostress* levels (Tarafdar et al., 2019).

To ensure representativeness and a rich variety of perspectives, informants were selected using *purposive sampling* with the following inclusion criteria: (1) having worked for at least 3 years in the banking industry, (2) actively implementing a WFH/flexible work scheme for at least the past 6 months, and (3) being involved in operations directly related to strict regulations, risk management, or customer data management. Details of the professional profiles of the 15 participating informants are presented in Table 1 below:

Table 1
Professional Profile of In-Depth Interview Informant (N = 15)

Informant Code	Professional Position / Role	Division / Work Unit	Bank Category	Work experience
INF-01	Senior Risk Analyst	Risk Management	State-Owned Commercial Bank	8 Years
INF-02	Compliance Officer	Legal & Compliance	State-Owned Commercial Bank	6 Years
INF-03	IT Security & Cybersecurity Specialist	Information Technology	National Private Bank	5 years
INF-04	Internal Auditor	Internal Audit	State-Owned Commercial Bank	7 Years
INF-05	Credit Risk Manager	Credit & Lending	National Private Bank	10 years
INF-06	Wealth Management Relationship Manager	Consumer Banking	Foreign / Multinational Banks	4 years
INF-07	Treasury & Market Risk Officer	Treasury	National Private Bank	6 Years

INF-08	Core Banking Systems Engineer	IT Operations	State-Owned Bank (Digital)	5 years
INF-09	Anti-Money Laundering (AML) Analyst	Compliance & Regulatory	National Private Bank	4 years
INF-10	Data Privacy & Protection Officer	Information Security	Foreign / Multinational Banks	9 Years
INF-11	Senior Operations Manager	Back Office Operations	State-Owned Commercial Bank	12 years old
INF-12	Digital Banking Product Manager	Digital Business	National Private Bank	6 Years
INF-13	Operational Risk Specialist	Enterprise Risk	State-Owned Commercial Bank	7 Years
INF-14	Trade Finance Officer	Corporate Banking	National Private Bank	5 years
INF-15	Regulatory Reporting Specialist	Financial Reporting	State-Owned Commercial Bank	8 Years

Interviews lasted 60 to 90 minutes each and were recorded with the *informed consent* of the informants. All interview transcripts were analyzed using thematic analysis techniques *through* stages of open coding, axial coding, and *selective coding*. Data *trustworthiness* was maintained through triangulation of data sources, member checking *by* reconfirming the results of interview interpretations with the informants, and making reflective notes (*audit trail*) throughout the analysis process.

Furthermore, the fourth hypothesis (H_4) suspects that *technostress* has a negative and significant effect on the holistic well-being (*overall welfare*) of employees in the banking sector (Wang et al., 2021). Finally, the fifth hypothesis (H_5) tested the mediating role, where *work-life balance* is suspected to significantly mediate the relationship between FWA and the psychological well-being of banking employees (Grant et al., 2007; Kossek et al., 2011). Testing all these hypotheses was designed to provide a comprehensive causal understanding of the dynamic mechanisms of FWA in influencing the well-being of banking employees.

RESULT AND DISCUSSION

RESULT

Respondent Profile and Descriptive Analysis

This study collected data from 350 bank employee respondents who actively implemented *Work From Home* (WFH) and *Flexible Work Arrangements* (FWA) schemes in various national and private banking work units. Based on descriptive analysis, the majority of respondents were in the productive age group of 25–40 years (68%), with a balanced gender proportion between men (51%) and women (49%) (Hair et al., 2019). The level of FWA adoption among respondents varied, with 58% implementing a hybrid scheme (a *hybrid model* with 2–3 days of WFH per week), 27% implementing

full WFH, and 15% using flexible working hours (*flextime*) in the office (Bloom et al., 2022). Initial survey results showed that 74% of respondents felt the benefits of work autonomy, but 62% of them also reported an increase in digital workload during the WFH implementation period (Allen et al., 2020).

Evaluation of Measurement Model (Outer Model) and Hypothesis Testing

Testing the structural model using *Partial Least Squares Structural Equation Modeling* (PLS-SEM) showed that all construct indicators met convergent validity criteria, with *factor loading* values above 0.70 and *Average Variance Extracted* (AVE) exceeding the threshold of 0.50 (Hair et al., 2021). Construct reliability evaluation also confirmed the instrument's reliability, with *Composite Reliability* and *Cronbach's Alpha* values for all variables above 0.80 (Sekaran & Bougie, 2016). A summary of the quantitative hypothesis testing can be seen in Table 1 below:

Table 2
Results of Structural Equation Modeling (PLS-SEM) Hypothesis Testing

Hypothesis	Relationship Path	Path Coefficient (β)	t-Statistics	p-Values	Information
H_1	WFH $\rightarrow$ <i>Work-Life Balance</i>	0.382	4,812	0.000	Accepted
H_2	FWA $\rightarrow$ Job satisfaction	0.415	5,231	0.000	Accepted
H_3	<i>Always-On Culture</i> $\rightarrow$ <i>Technostress</i>	0.524	6,742	0.000	Accepted
H_4	<i>Technostress</i> $\rightarrow$ Holistic Well-being	-0.461	5,890	0.000	Accepted
H_5	FWA $\rightarrow$ <i>Work-Life Balance</i> $\rightarrow$ Psychological Well-being	0.298	3,914	0.000	Accepted

Source: Data Processed By Authors, 2026

The results of statistical tests confirm that all the proposed hypotheses (H_1 until H_5) was significantly accepted. H_1 shows that WFH has a positive and significant effect on *work-life balance* ($\beta = 0,382, p < 0,001$), indicating that reducing daily commuting duration increases employees' personal time allocation (Gajendran & Harrison, 2007). FWA implementation has also been shown to significantly increase job satisfaction ($H_2: \beta = 0,415, p < 0,001$) due to the scheduling autonomy provided by the organization (Kossek et al., 2011). However, the culture of unlimited digital availability (*always-on culture*) has been shown to be a major driver of increasing *technostress* ($H_3: \beta = 0,524, p < 0,001$), which in turn has the effect of significantly reducing the holistic welfare of banking employees ($H_4: \beta = -0,461, p < 0,001$) (Tarafdar et al., 2019; Wang et al., 2021). Finally, the mediation analysis confirmed that *work-life balance* significantly mediated the effect of FWA on psychological well-being ($H_5: \beta = 0,298, p < 0,001$) (Grant et al., 2007).

DISCUSSION

Job Flexibility as an Organizational Resource (*Job Resources*)

The findings of this study support the *Job Demands-Resources* (JD-R) theoretical framework, where WFH and FWA serve as essential job resources *for* improving the well-being of banking employees (Bakker & Demerouti, 2017). In the dynamic and high-pressure context of the financial services industry, providing spatial and temporal autonomy allows employees to efficiently align professional responsibilities with personal needs (Allen et al., 2020). Reducing the burden of physical fatigue due to commuting *stress* has been shown to provide space for employee mental energy recovery, which has direct implications for increased job satisfaction and talent retention (Bloom et al., 2022; Gajendran & Harrison, 2007).

In depth interviews revealed that the flexibility perceived as having the most positive impact was control over the order of daily task execution (*schedule autonomy*). Banking employees who had time flexibility reported higher levels of focus when completing financial analysis and risk reporting that required deep concentration (*deep work*), free from the interruptions of a conventional office environment (Creswell & Creswell, 2018; Oakman et al., 2020). The role of *work-life balance* as a key mediator (H_5) emphasizes that flexibility does not automatically improve psychological well-being, but must go through mechanisms of improving quality of life and harmonizing family functions (Derks et al., 2016; Greenhaus & Allen, 2011).

The Dark Side of WFH: *Technostress*, Digital Surveillance, and *Work-Family Conflict*

Although FWA offers significant autonomy benefits, the empirical findings in this study also confirm the existence of the alleged “flexibility paradox.” *Confirmation of H_3 And H_4* Studies have shown that organizational expectations for rapid and continuous digital responsiveness (*always-on culture*) create excessive technological pressure (*technostress*) that is detrimental to employee psychological well-being (Tarafdar et al., 2019). In the banking sector, strict *compliance* demands have triggered an intensification of digital communication through email, instant messaging applications, and virtual meetings that are not limited to official working hours (Wang et al., 2021).

The blurring of boundaries between work and domestic space has been shown to trigger *work-family conflict*, negatively impacting employees' emotional health (Greenhaus & Allen, 2011). Qualitative respondents revealed that the inability to mentally detach from work (*psychological detachment*) at night leads to sleep disturbances, chronic exhaustion, and increased stress levels in family relationships (Sonnentag & Fritz, 2015). This phenomenon is exacerbated by digital surveillance (*e-monitoring*) implemented by some bank management to remotely monitor employees' computer activity, triggering feelings of distrust and exacerbating work anxiety (Alge & Hansen, 2014; Nguyen et al., 2023).

Impact of Physical Health and Social Isolation

The negative impacts of WFH are not limited to the psychological dimension, but also extend to the physiological and social health of banking employees. The lack of ergonomically designed home workspaces has led to high rates of musculoskeletal disorders *and* digital *eye strain* due to prolonged

sitting in front of a monitor (Athanasiadou & Theriou, 2021; Ray & Pana-Cryan, 2021). The loss of natural office breaks such as walking to a meeting room or casual interactions with colleagues makes the remote work cycle extremely intensive without adequate rest periods (Oakman et al., 2020).

Socially, reduced face-to-face interactions have the potential to create feelings of *social* isolation and weaken team cohesion within banking organizations (Charalampous et al., 2019). Employees report that digital communication often lacks the empathy and informal emotional support typically experienced from office colleagues (Cooper & Kurland, 2002). Organizational commitment and engagement *are* vulnerable to decline if banking management fails to build a hybrid work culture that facilitates meaningful social collaboration (Cascio, 2020; Decuyper & Schaufeli, 2020).

Managerial and Policy Implications of Hybrid Work Governance

The findings of this study provide crucial practical implications for banking management in designing hybrid work policies *oriented* towards human resource sustainability. First, banks need to establish strict internal regulations regarding the right *to disconnect*, namely a formal restriction prohibiting the sending of digital work instructions outside of agreed working hours to prevent *technostress* (ILO, 2021; Purwanto et al., 2020). This policy is crucial to ensure employees can effectively *psychologically detach* for emotional recovery (Sonnetag & Fritz, 2015).

Second, banking management is advised to shift from invasive digital presence-based monitoring models to output *-based performance* assessments (Prasetyo et al., 2022). Third, organizations need to provide physical facility support through subsidies for ergonomic work equipment and adaptive leadership training for managers to enable them to lead distributed teams empathetically and supportively (Bakker & Demerouti, 2017; Subiyanto & Hendry, 2021). By aligning technological resources and holistic well-being, the banking sector can optimize operational productivity without compromising the mental and physical health of its workforce (Cascio, 2020; Wibowo et al., 2023).

CONCLUSION

This study confirms that the implementation of *Work From Home* (WFH) and *Flexible Work Arrangements* (FWA) has a significant dual impact on employee well-being in the banking sector. On the one hand, flexibility in work location and time has been shown to significantly improve employee work autonomy, time efficiency, and *work-life balance* by reducing stress levels caused by daily commuting (Allen et al., 2020; Gajendran & Harrison, 2007). On the other hand, empirical findings also identify a serious risk in the form of a "flexibility paradox," where a culture of constant digital availability (*always-on culture*) and invasive digital surveillance trigger *technostress*, blurring of work-personal boundaries, and potential social isolation (Tarafdar et al., 2019; Wang et al., 2021).

The theoretical implications of this study extend the *Job Demands-Resources* (JD-R) framework by demonstrating that work flexibility will only serve as an effective *resource* if balanced with clear digital work boundary regulations and empathetic leadership (Bakker & Demerouti, 2017; Cascio, 2020). Practically, the results of this study emphasize the importance of shifting the banking management paradigm from attendance-based evaluation to *output-* based performance assessment, as well as meeting ergonomic standards for independent work facilities at home to maintain employees' long-term physical health (Athanasiadou & Theriou, 2021; Prasetyo et al., 2022).

As a strategic step, banking management and policymakers are recommended to immediately formulate formal hybrid work governance guidelines (*hybrid work framework*), including adopting the

principle of the right *to disconnect* to protect the mental health of the workforce (International Labour Organization [ILO], 2021; Purwanto et al., 2020). Further research is recommended to evaluate the effectiveness of this hybrid policy intervention longitudinally and test additional moderating variables, such as digital leadership and type of role specialization in the financial services sector (Bloom et al., 2022; Wibowo et al., 2023).

This study concludes that the impact of *Work From Home* (WFH) and flexible work arrangements on employee well-being cannot be assumed to be homogeneous across all industries, but rather depends heavily on the specific business sector context. In the banking sector, the benefits of location autonomy and flexibility are often distorted by uniquely more intense levels of *technostress*. *This high intensity of technostress* stems directly from the very nature of the banking industry, which is fenced in by strict regulations, massive financial transaction risks, and demands for customer data confidentiality and security that tolerate no margin for error (*zero-tolerance for error*). The transition to a flexible work environment forces employees to manage compliance and technical risks independently in separate locations, which exacerbates tech-anxiety, excessive digital monitoring, and the blurring of boundaries between personal and professional lives.

Furthermore, the research findings confirm that strict banking regulatory oversight and the cyber threats inherent in digital financial transactions have transformed flexible work systems into sources of additional mental stress (*cognitive and emotional overload*) for bank employees. The well-being of banking employees is determined not only by the availability of WFH options, but also by the extent to which institutions are able to mitigate this *technostress* through the provision of reliable IT infrastructure, proportionate compliance protocols, and adaptive mental health support. Without systemic mitigation of these banking-specific risk factors, flexible work policies have the potential to reduce the well-being and retention of human resources in the banking industry.

Practically, the results of this study suggest that banking institution management reformulate flexible work policies by integrating *technostress* management as part of an occupational health strategy. *Adjusting internal regulations, automating user-friendly compliance systems, and providing cybersecurity education that does not burden employees' daily operations* are crucial steps to maintaining the well-being of the banking workforce in the era of digital transformation.

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