COVID-19, REMOTE WORKING AND EMPLOYEE MOTIVATION: A SOUTH AFRICAN BANKING PERSPECTIVE

by

BRANDON JANKI

REG1179970

Supervisor: Dr S Masarira

July 2022

This mini-dissertation is submitted to Regenesys Business School in partial fulfilment of the requirement for the award of the degree of Master of Business Administration

ABSTRACT

The largest global catastrophe in decades was brought on by the coronavirus (COVID-19), shocking social structures, economic institutions, and health care systems all over the world. In the face of an unprecedented crisis, governments have changed their focus to controlling the disease and rebuilding their economies. The pandemic interrupted business, compelling organisations to continually evolve as a result of new business models, exponential technology, agile working methods, and stricter regulation.

Despite the drawbacks of COVID-19, it is certain that South Africans have learned a lot since the inception of pandemic. The learning curve for managers was originally harsh because most organisations were forced to close their doors and manage their staff remotely. Many line leaders had to figure out ways to drive employee engagements and motivational levels through a remote working model. The aim of this study is to describe the COVID-19 impact on employee motivation at a South African bank, considering the imposed COVID-19 lockdown regulations.

This study employed a descriptive research design through survey research. A quantitative research methodology was carefully selected as the research instrument, together with an online questionnaire. A sample of 55 respondents from Nedbank was selected for the study, of which 50 responded. The study opted for a cluster sampling technique, comprising of two sub-groups from two distinct geographic regions, namely Cape Town (coastal) and Pretoria (inland). The respondents were questioned on the impact of working from home on employee motivation levels and on the main elements that affected employee motivation while adopting the work from home model. A series of closed-ended questions was used to examine approaches to support leaders in motivating employees through the work-from-home model.

The questionnaire results exemplified interesting insights. COVID immunisations were administered to 84% of respondents, a significant percentage. The fact that so many

South Africans decided to get inoculated as a line of defence against the virus shows how serious the pandemic was perceived. A proportion of 78% of respondents described their initial response to the epidemic as "anxious," which suggests that most South Africans initially felt nervous and uneasy as it was a first for the country. Ranking from most important to least important, the respondents indicated that they felt their line leaders needed to support them in terms of time-flexibility, open communication about all work-related issues, gratitude for efforts, specialised assistance, and employee involvement in decision-making. A respondent rate of 60% reported that working from home during the epidemic had a "large positive influence" on them.

The study illustrates that banking employees who worked remotely throughout the pandemic benefited greatly from the flexibility, and that managers can use the suggested managerial techniques to uphold and sustain employee engagement levels. The study provides key insights into techniques that can assist managers to motivate employees through the work from home model. The identified key practices are: "Allowing employees to work in a flexible work environment"; "communicating with transparency in the work environment"; "showing appreciation for employee efforts"; and "providing individualised support to employees". It is recommended that these practices be exercised with caution, depending on each unique scenario at hand and on management discretion.

DECLARATION

I, Brandon Janki declare that this research report is my own unaided work. It is submitted in partial fulfillment of the requirements of the degree of Masters in Business Administration at Regenesys Business School, Sandton, Johannesburg. It has not been submitted before for any degree or examination at any other university or educational institution.

Brandon Janki

—————————
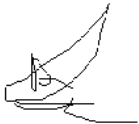
29 August 2022

ACKNOWLEDGEMENTS

This work is dedicated to my parents, Bolan and Malthee Janki, whom I look up to as role models. Not only did they motivate me to pursue my master's degree, but they made many sacrifices and instilled important values with-in me, throughout my life. They essentially shaped and moulded me into the person that I am today.

I express my deepest appreciation to my friends and family for their ongoing support, guidance, and love throughout this process.

My sincere appreciation goes to Regenesys Business School for providing me with the opportunity to complete my MBA. I appreciate their unwavering support and direction throughout the entire process.

Special appreciation goes to Dr Spiwe Masarira and other professors, for overseeing my research project in a professional manner.

Above all, I thank God for being at my side and giving me the strength to see me through my academic journey. This endeavour would not have been possible without the blessing and guidance received by the Almighty.

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

Workers worked from home with limited resources, while meticulously observing the daily drastic increase in COVID-19 infections and the incremental deterioration of the national economy through closed key industries and significant job losses. They approached every physical action with extreme caution as they tried to avoid getting infected, while hoping that their loved ones also remained protected. This was the reality of COVID-19 for many people.

The COVID-19 pandemic with its devastating impact on the world, affected the workplace in particular. It caused many changes in the workplace, such as working from home, increasing employee stress levels, creating focus on physical health concerns, and salary and job cuts (Harvard Business School, 2020, p. 3). Due to government restrictions and maintaining employees' well-being, many organisations implemented a working from home system (Harvard Business School, 2020, p. 4).

The COVID-19 pandemic created a high degree of anxiety amongst employees who worked from home. This was due to the negative associated emotions that impacted on employees' motivational level, which subsequently translated into difficulties in maintaining their performance (Wolor, Solikhah, Susita, & Martono, 2020, p. 79).
In the past, many organisations used monetary elements, such as salary increases, bonuses and share options to keep employees motivated and engaged in their roles. However, due to the COVID-19 impact on the global economy and certain industries, there has been a general financial performance dip in most organisations, leading to the inability to appropriately reward employees and keep them motivated (Mani & Mishra, 2020, p. 171).

The pandemic forced many organisations to re-think their strategies related to innovation, market commitment and employee management (Bussin & Swart-Opperman, 2021, p.

3). This stems from the improbability, unpredictability, and massive impact that the COVID-19 pandemic had on employees within many organisations (Bussin & Swart-Opperman, 2021, p. 2). Employees faced both personal and work-related challenges, while employers needed to quickly ensure that optimum results were generated, even though the COVID-19 pandemic brought a host of challenges like strictly working from home practices and stress related to obtuse job security, bonuses and increases (Wolor, Solikhah, Susita, & Martono, 2020, p. 79).

During the COVID-19 pandemic in South Africa, Fitch Ratings re-evaluated the South African gross domestic product outlook at a negative 5.5% for the year 2020 (Fitch Ratings, 2020, p. 1). Amplified by a growing recession during 2020, strong emphasis was placed on South African banks' earnings and asset quality (Fitch Ratings, 2020, p. 1).This observation prompted the need to delve into banking performance, with the focus on employee motivation during a challenging time.

This study probed the COVID-19 impact on employees at a South African bank and further investigated techniques for sustaining motivation through the working from home model.

1.2 BACKGROUND OF THE STUDY

Motivation is associated with an employee's desire to ultimately achieve their goals. This relates to a powerful relationship between motivational actions, needs or behaviour and satisfaction, goals and performance (Wolora, Supriyatib, & Purwanac, 2019, p. 254). Bearing this in mind, the effects of COVID-19 had an substantial impact on employees' mind-sets. This was caused by (1) ever-changing work practices deemed important in relation to the pandemic, (2) economic and social factors that impacted employees, like elevated stress, mental illness, addiction and job losses (Harvard Business School, 2020, p. 5).

Many organisations developed a work from home policy, also known as a remote working policy, with leaders were forced to engage with employees through communication mediums such as telephone, mobile text, e-mail, and virtual meetings (Harvard Business School, 2020, p. 4). Leaders understood the personal and work-related challenges that subordinates may have been encountering. The leaders were left with the task of driving performance while trying their best to motivate and engage employees through limited communication mediums.

Working from home was a new phenomenon that many organisations have implemented. A Gartner survey in 2020 interviewed 229 human resource divisions and discovered that more than half of the respondents had at least 80% of their workforce working from home during the pandemic (Harvard Business School, 2020, p. 6). This created a challenge for leaders who were accustomed to the traditional ways of employee engagement, where they set up monthly employee one on one meetings and managed through daily inter-personal face to face interactions, in order to influence, engage with, and intrinsically motivate employees.

The COVID-19 pandemic had a severe impact on global economies. Many organisations felt the pinch expressed in their financial performance (Mani & Mishra, 2020, p. 171). This caused organisations to cut back on salary bonuses, increases and other financial incentives that they would normally present to employees. This tangible incentive also negatively impacted employee motivation (Mani & Mishra, 2020, p. 171). Leaders were forced to re-think creative ways to show appreciation and motivate employees. This was necessary, as the tangible reward would not be available due to the COVID-19 aftermath:

Due to tougher economic conditions, monetary rewards would not be necessarily available. An employee's inability to achieve their performance goals would ultimately contribute to poor organisational results, therefore it was imperative for organisations and leaders to sustain solid employee performance through motivation (Zoellner & Sulikova, 2022, p. 18).

The researcher targeted the research on employees from the home loans sales teams at Nedbank in South Africa. The line leaders felt that their subordinates displayed a general lack of motivation for using the remote working model. The lack of motivation translated into a drop in sales performance at the early stages of the national lockdown. Employees demonstrated a general lack of enthusiasm and drive while performing their daily duties. Likewise, they displayed poor quality and incomplete work while performing their daily job requirements or tasks.

COVID-19 travel restrictions and various lock-down level temporary industry closures prevented them from engaging with their clients on a face-to-face basis. In turn, this created a sense of anxiety and fear of not achieving their contracted sales targets. Employees were also faced with personal challenges in the form of family members contracting the virus or losing jobs, which created another element of stress that contributed to a lack of focus and motivation in the workplace.

The study relates to a case study in Saudi Arabia, performed in 2021. The case involves a similar impact due to the remote working model. In this case, employee motivational levels dropped during the pandemic and lockdown (Asfahani, 2021, p. 820). The case supports the problem statement from a South African banking context.

A 2020 research study conducted by Wolor, Solikhah, Susita, and Martono on ways to maintain employee motivation during COVID-19, was the first published research document to analyse employee motivation. The research document was published in the International Journal of Economics and Business Administration (Wolor, Solikhah, Susita, & Martono, 2020, p. 78). The above-mentioned authors mentioned that their research and recommendations for the study were only based on previous existing literature. While this was raised as a limitation, the authors argued that the Indonesian government imposed a self-isolation and work from home policy that affected the authors (Wolor, Solikhah, Susita, & Martono, 2020, p. 83).

Wolor, Solikhah, Susita, and Martono also recommended the need for future quantitative and qualitative research with research groups to bolster the current knowledge base (Wolor, Solikhah, Susita, & Martono, 2020, p. 83). The researcher attempted to complete the gap from a research perspective, while configuring the study to a South African banking context. Survey research was conducted with a descriptive research design and a quantitative research methodology.

1.3 PROBLEM STATEMENT

The problem identified in this study emerged from the COVID-19 lockdown regulations, where many organisations implemented a remote working model to promote self-isolation during the pandemic. Nedbank employees' display of a general lack of motivation for using the remote working model during the early stages of lock-down, resulted in a general lack of enthusiasm and drive while performing their daily duties and tasks.

The main problem identified in the study was Nedbank Home Loan employees' decline in motivational levels, as observed by their line leaders during the early stages of the national lockdown (see ANNEXURE E). This resulted in low morale and a general lack of desire to work. Since the COVID-19 lockdown regulations were part of a newly implemented national process, organisations and lines leaders had to drive remote employee engagement via virtual channels.

The purpose of the study is to describe the COVID-19 impact on employee motivation at a South African bank during 2022; to determine the effect of working from home on employees' motivation levels during the pandemic, and to understand techniques that leaders could implement to sustain employee motivation through the working from home model during the Covid-19 pandemic.

1.4 RESEARCH OBJECTIVES

The aim of this study is to describe the COVID-19 impact on employee motivation at a South African bank.

The following research objectives were constructed:

1) To describe the effect of working from home on employee motivation levels;
2) To understand the key factors that influence employee motivation through the work from home model; and
3) To explore techniques that can assist leaders to motivate employees through the work from home model.

1.5 RESEARCH QUESTIONS

Considering the purpose and objectives of the study, the following research questions were derived:

1) What is the effect of working from home on employee motivation levels at Nedbank?
2) Which are the key factors that influence employee motivation through the work from home model?
3) What relevant techniques can assist leaders to motivate employees through the work from home model?

1.6 SIGNIFICANCE OF STUDY

While there is limited research on COVID-19's impact on employee motivation in the banking spectrum (or within a South African bank), research does exist in relation to employee motivation in various other industries like healthcare and education (Wolor, Solikhah, Susita, & Martono, 2020, p. 78). The current research will add significant value to the South African banking community in relation to understanding key motivational drivers.

The study further explored techniques that can assist leaders to motivate employees through the work from home model. The techniques acquired through the study can significantly assist line leaders to adopt new management methods in order to drive employee motivation through the remote working model.

1.7 RESEARCH DESIGN

The research design plays an important role as it supports in mapping out the appropriate research methodology that resonates with the research problem (Regenesys Business School, 2021, p. 22).The researcher selected a descriptive research design using survey research to carry out the data retrieval exercise. Descriptive studies are geared to gather information to describe a situation, population or phenomenon (Leedy & Ormrod, 2021, p. 175). Descriptive designs are best utilised to investigate or make sense of a circumstance or event that exists in the present world. As such, it is well suited to the research objective, namely "to describe the COVID-19 impact on employee motivation at a South African bank", as the researcher was looking for a description in relation to motivation levels from the COVID-19 event (Leedy & Ormrod, 2021, p. 174). The descriptive research design correlates with the research problem from an investigative and descriptive perspective.

Cross-sectional study designs are a form of observational research, according to which a researcher evaluates respondents' exposures and results at the same time (Setia, 2016, p. 261). The current study used a cross-sectional study design since it sought to collect data from the population at a single point in time.

The study adopted a quantitative research method, and therefore survey research was used to receive data from groups of respondents. Data was collected in the form of questionnaires from where the analysis was collated though responses like statistical indices, inferences, frequency counts and percentages (Leedy & Ormrod, 2021, p. 182). The term "research instrument" is used by researchers to describe their chosen measuring tool. The choice of tool is crucial since it is used to assess the study variables during the research process (Sathiyaseelan, 2015, p. 57). Ideally, questionnaires are used in explanatory or descriptive investigations. In a descriptive study, it is helpful to gather respondents' ideas and attitudes regarding organisational procedures that might aid the researcher to describe and identifying variability in a phenomenon (Saunders, Lewis, & Thornhill, 2019, p. 505). Questionnaires were therefore selected for this study

to retrieve opinion and descriptions from employees from a remote working model practice during the COVID-19 phenomenon.

The research variables and observations were measured quantitatively using numerical metrics. Both the research instrument and survey methodology included the use of an online questionnaire created by MS Forms. The study target audience was Nedbank home loan sales employees in the Pretoria and Cape areas. Using a cluster sampling technique, a sample of 50 respondents, representing one coastal and one inland sales region, was gathered for the study. The data was analysed with descriptive and inferential statistical techniques using the SPSS program.

Surveys were delivered directly to employees through MS Forms, and any incomplete surveys were rejected. A pilot study was used to guarantee that validity was reached during the respondent engagement process for survey completion. A Cronbach's alpha coefficient was used to calculate inter-item correlations in order to assess the questionnaire's reliability. In light of participant privacy rights with regard to secrecy, protection from harm, informed consent, and voluntary participation, research ethics were considered. Finally, the study's limitations were considered. These included the study's focus on a small group of Nedbank employees due to logistical and practical issues. Other limitations included time constraints and the lack of earlier research studies on COVID-19.

1.8 DELIMITATIONS OF THE STUDY

Delimitations are described as actions that the researcher will not take in relation to the study (Leedy & Ormrod, 2021, p. 72). Since Nedbank is one of the largest banks in South Africa with approximately 40 000 employees, of which many are not in a sales or customer facing role; the researcher decided to target a specific division where the impact of the pandemic lockdown was felt. This was feasible from a practical and logistical perspective. The researcher decided to focus on two sales regions (as opposed to four regions) within the Nedbank home loans sales division, due to logistical and time constraints.

The home loan sales team is required to bring in sales and manage relationships, but the lockdown directly impacted on this team, due to travel restrictions, industry temporary closures and a drop in consumer spending.

Given that the sales team is also required to engage and meet customers daily, the researcher opted for a survey research method. The study respondents had the option to complete questionnaires as and when they were ready. Arranging participant availability for qualitative interviews turned out to be challenging.

1.9 STUDY OUTLINE

The study is outlined as follows:

Chapter 1: Introduction

This chapter introduces the study and the focus is on the research background, problem statement, research rationale, research design and delimitations. The researcher provides a high-level view of the COVID-19 pandemic and its impact on employee motivation and the workplace.

Chapter 2: Literature review

This chapter explored various literatures in relation to the key themes of the study. The literature covered themes such as the COVID-19 pandemic, motivation, motivational theories, the remote working model, the South African banking industry, and a brief overview of Nedbank. The literature was selected in accordance with aligning to the research objectives.

Chapter 3: Research design and methodology

This chapter elaborates on the research design, research approach, and research methods used in this specific study. A further discussion on data collection, analysis and research tools is covered in this chapter. The researcher explains the research validity

and reliability in relation to the survey approach and elaborates on ethical considerations and study limitations.

Chapter 4: Presentation of results

This chapter examines the survey findings from Nedbank home loans employees to see how the COVID-19 has affected employee motivation levels in connection to the study's goals and problem statement.

Chapter 5: Analysis and discussion of the results

This chapter explores the study findings in line with the reviewed literature and current reality. The discussion is organised in themes align to the research objectives and problem statement. The focus is on the effect of working from home on employee motivation levels and on key factors (in line with the work from home model) that influence employee motivation. Techniques to assist leaders to motivate employees (through the work from home model) are unpacked.

Chapter 6: Conclusion and recommendations

This chapter concludes and summarises the study findings. Important research findings pertaining to the research topic and objectives are summarised. Suggestions for further study are provided, based on the findings.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

The essence of a literature review is to review previous research that may be similar to the researchers topic. Likewise, the literature review helps to determine whether other researchers have already solved for the problem. It also offers new perspectives, approaches and ideas and, it can alert the researcher to gaps to acknowledge in the existing literature (Leedy & Ormrod, 2021, p. 82).

Chapter 2 explores key areas related to the research objectives. The chapter comprises a discussion about the corona virus and its impact on the workplace; motivation and various motivation theories; and remote working with a view of advantages and disadvantages from the model. The chapter also unpacks the South African banking industry with a special focus on Nedbank.

2.2 THE CORONAVIRUS

The SARS-CoV-2 virus is an infectious disease, also recognised as coronavirus disease (COVID-19) (Kumar, Malviya, & Sharma, 2020, p. 8). The coronavirus can lead to upper respiratory illnesses and diarrhoea in humans, as well as pneumonia, the common cold, sneezing, and coughing. Human-to-human or human-to-animal transmission of the corona virus occurs via aerosolised droplets (Kumar, Malviya, & Sharma, 2020, p. 8). Through the ACE-2 exopeptidase receptor on the membrane, the corona virus infects human cells. Avoiding close contact with sick people and pets is advocated by the World Health Organization and European Centre for Disease Prevention (Kumar, Malviya, & Sharma, 2020, p. 8).

The COVID-19 vaccines are made of weaker or dormant components of a certain organism (antigen), which causes the body to produce an immunological response. The antigen itself is used to defend the body against the full effects of the virus. More recent

vaccinations carry the recipe for making them like the Pfizer and Johnson and Johnson vaccine (World Health Organisation, 2020, p. 1). On 25 August 2022, the current South African national adult population vaccine rate was 51.10% (SA Coronavirus, 2022). The omicron strain affected millions of people with illness, even those who received vaccinations. However, the vaccines achieved their primary goal of averting serious sickness. Booster vaccines significantly (by more than 90%) decreased the risk of hospitalisation and death during the omicron wave (Bloomberg, 2022, p. 1).

2.2.1 The rise of the coronavirus

During March 2020, the World Health Organisation communicated that the spread of the deadly Corona virus was officially a global pandemic that would affect more than 110 nations (Montemurro, 2020, p. 1). The pandemic forced many countries to enforce lock down restrictions in order to minimise the spread of infections and deaths by reducing physical human contact (Montemurro, 2020, p. 1). While undergoing lockdown, people had to get familiar with new phrases as part of the new way of living. Examples of commonly used phrases included "self-isolation, quarantine and social distancing" (Pedrosa, et al., 2020, p. 2).

Self-isolation is the prohibiting of interaction or movement by an infected person due to the contagious effect of the virus; whereas social distancing is the precautionary method whereby people remain a safe distance from one another to flatten the curve. Lastly, quarantine refers to an acute action to restrict the interaction and movements of potential and infected people or groups (Pedrosa, et al., 2020, p. 2). The lack of human engagement or movement during lockdown and the pandemic caused a high level of human distress and anxiety amongst many people (Montemurro, 2020, p. 1). The fact that millions of people had already been affected by COVID-19, produced a strong array of unfavourable feelings. The COVID-19 pandemic and the rise in negative emotions were two dimensions of the pandemic that together posed a serious threat to mental health (Ghosh, et al., 2021, p. 1).

Positive emotions like love, empathy, motivation for doing good deeds, and charitable activities can help us overcome human vices that are difficult but not impossible to overcome. Analysis of the origin of negative emotions from prior experiences shows that diversity in thinking, reasoning, self-centeredness, and lack of empathy give rise to human vices (Ghosh, et al., 2021, p. 1).

2.2.2 The impact of the coronavirus on the workplace

Some of the findings about the impact of the corona virus on the workplace include the need to cut costs (due to a lack of steady revenue) for most businesses (as a result of numerous waves of the virus), lockdowns in most countries, and economic uncertainty (Groysberg & Abrahams, 2020, p. 2). Remote working is a growing trend with many organisations leveraging of technology to create a "work from home model" (Groysberg & Abrahams, 2020, p. 2).

A deep sense of uncertainty in relation to the pandemic and the effect on governments' decision-making and industry trends have notably affected many organisations, as employers have become more weary (from a strategic perspective) about decisions around employee restructuring, employee bonuses and increase halts. These are strategic tilts that are more inclined to a digital channel (Groysberg & Abrahams, 2020, p. 2).

Government decision-making played a critical role in stimulating the economy. It warned to reduce the viral infection and death rates, striking a balance of livelihood versus lives, which ultimately and naturally created a high degree of anxiety and stress for employees who were unaware of what the future was holding for them (Groysberg & Abrahams, 2020, p. 2).

Management styles in various organisations shifted: prior to the pandemic, leaders managed their staff on a face-to-face level at the office. While this gave them a sense of control during the pandemic, leaders were forced to continually check up on staff via

virtual platforms to ensure daily tasks were on track. For most leaders, this was a new way of managing (Groysberg & Abrahams, 2020, p. 2) Many organisations had to implement new policies and procedures with regard to aligning to the new ways of work.

Policies were required about remote working hours, traveling (for staff who needed to visit clients during lower risk lockdown levels), and virtual meeting etiquette, to name a few (Groysberg & Abrahams, 2020, p. 2). A level of innovation was welcomed with many organisations trying to find ways of extracting revenue or diversifying revenue streams in the workplace.

Employee wellness was high on the agenda, prioritising mental and physical health as employees worked alone with minimal people engagements due to the "work from home" model. These are only some examples of the many changes or impact the virus had on the workplace.

2.3 EMPLOYEE MOTIVATION

If employees are inspired to carry out duties that support their organisation's goals, employee motivation will take place (Schooley, 2022, p. 1). Extrinsic and intrinsic motivation are both sources of energy for workers. An employee could be persuaded to put forth extra effort in order to achieve a project deadline by the prospect of receiving bonus pay (extrinsic motivation), or they might put forth more effort because they enjoy what they do and the satisfaction of achieving an objective (an intrinsic motivation) (Schooley, 2022, p. 1).

2.3.1 Motivation

Motivation is described as a force that influences action and the orientation of human behaviour in a particular manner (Alfaliha, 2021, p. 172). Motivation depends on various human needs that must be met. The rationale for employee behaviour and actions can be determined or influenced by employees' desire for extrinsic and intrinsic motivational factors (Alfaliha, 2021, p. 172). Extrinsic refers to an employee's external need for

tangible benefits, whereas intrinsic refers to the internal needs of an employee (Alfaliha, 2021, p. 172). Previous research by John and Chukwu illustrates a significant link between motivation strategy and sales performance (John, Francis, & Chukwu, 2012, p. 625). However, a study by Suwati states that motivation does not have a big impact on employee performance (Suwati, 2013, p. 54). Spurred by the previous research on motivation, the researcher determined to study the impact of the COVID-19 pandemic on employee motivational levels in a South African context.

2.3.2 Self-efficacy

Self-efficacy is described as a person's confidence in their ability to influence and direct circumstances and generate a positive output. As such it is essentially an outcome of actions between the exterior environment, experiences, internal abilities, coping mechanisms and education (Nilasari, Nisfiannoor, & Devinta, 2021, p. 436).
Self-efficacy helps to reinforce a person's belief within their abilities to carry out actions, cognitive resources and drive a level of required motivation to deliver on certain duties and tasks (Nilasari, Nisfiannoor, & Devinta, 2021, p. 436). Self-efficacy therefore is imperative in a remote working model where employees must be self-motivated and work independently while having faith in their abilities to carry out their required tasks.

2.3.3 Intrinsic motivation

Intrinsic motivation is the inner force that supports employees' emotions and feelings of satisfaction, excitement, joy and accomplishment, which are born from actions, processes and results in the workplace. The element of inner motivation is finding purpose in the required work at hand, which is driven by the employee solely (Shkoler & Kimura, 2020).In a study using the Pearson correlation method in China, the results showed that enabling a feeling like anxiety was strongly and favourably connected to a motivation as well as to internal and extrinsic motivation (the status of not being intrinsically or extrinsically motivated).

Although anxiety is typically thought of as a negative feeling, it has been observed that some people may be more motivated when they experience different levels of anxiety (Luo, Subramaniam, & O'Steen, 2020, p. 53).

2.3.4 Extrinsic motivation

Extrinsic motivation is viewed as an external force that is often maintained through the organisation, with work tasks and the working environment influencing the employees' work ethic that ultimately motivates them to achieve tangible rewards like promotions, bonuses, and incentives, to name a few (Rockmann & Ballinger, 2017).

2.3.5 Maslow's hierarchy of needs

Maslow's theory is constructed on the premise that employees have an increasing desire to achieve the things they want in life. Their various needs are prioritised in a pattern of hierarchical importance (Badubi, 2017, p. 45). This hierarchy is based on the fulfilment of certain needs placed as categories in a five-stage process. As such it prioritises their attainment in the form of a pyramid (Badubi, 2017, p. 45).

The categories start from the most important needs: firstly, physiological needs (place to live, clothes, food); secondly, safety needs (security protection); thirdly, social needs (interaction with people); fourthly, esteem needs (to receive acknowledgement or prestige from people) and lastly, self-actualisation needs (the inclination for accomplishment or to turn one's potential into abilities) (Badubi, 2017, p. 45). It is imperative for leaders to understand this motivational theory as it illustrates the hierarchy of human needs and outlines that human needs fulfilment is critical for motivating employees to drive performance (Wolor, Solikhah, Susita, & Martono, 2020, p. 80).

Maslow's hierarchy of needs is essentially a model for developing solutions to address mental health problems like stress or burnout. Basic needs satisfaction directly impacts on one's psychological well-being and capacity to handle stress. The relationship between psychological well-being and neuroticism scores and the belief in an internal

locus of control provides evidence of this (Jain, Gupta, & Kale, 2022, p. 99). According to the original Maslow's model (see Figure 2.1), each of the five levels of human wants is interconnected, and a change in one level would have an impact on the satisfaction of one or more needs at the same or other levels (Jain, Gupta, & Kale, 2022, p. 99). This adaptability in applying Maslow's hierarchy of needs requirements results in a bidirectional interaction between each level (Jain, Gupta, & Kale, 2022, p. 99).
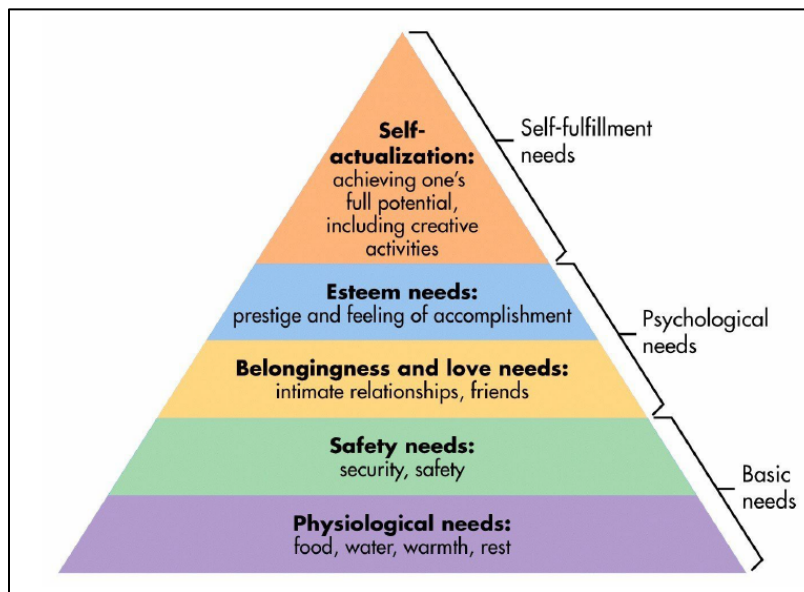
Figure 2.1: Maslow's hierarchy of needs
Source: (McLeod, 2018)

2.3.6 The Herzberg two factor theory

The Herzberg two factor theory is an imperative content theory based on motivation and more so employee motivation (Messaoud & Gupta, 2021, p. 15). A study by Herzberg in 1959 within the state of Pittsburgh looked at employee motivator factors through a series of interviews amongst 230 engineers and accounts from various industries (Messaoud & Gupta, 2021, p. 15). Figure 2.2 shows that the theory is based on hygiene factors or dissatisfies that are usually not considered. Examples include company policies, employee peer relationships, actual working conditions, salaries, fringe benefits and job

security (Messaoud & Gupta, 2021, p. 16). On the other end of the spectrum, there are motivators or satisfiers that contribute towards employee contentedness in the workplace, such as recognition, work with meaningfulness, sense of achievement, self-responsibility and employee growth opportunities (Messaoud & Gupta, 2021, p. 16). This theory essentially means that hygiene factors will promote less enthusiasm from employees to work, while motivator factors will promote employees to work more if present (Messaoud & Gupta, 2021, p. 16).
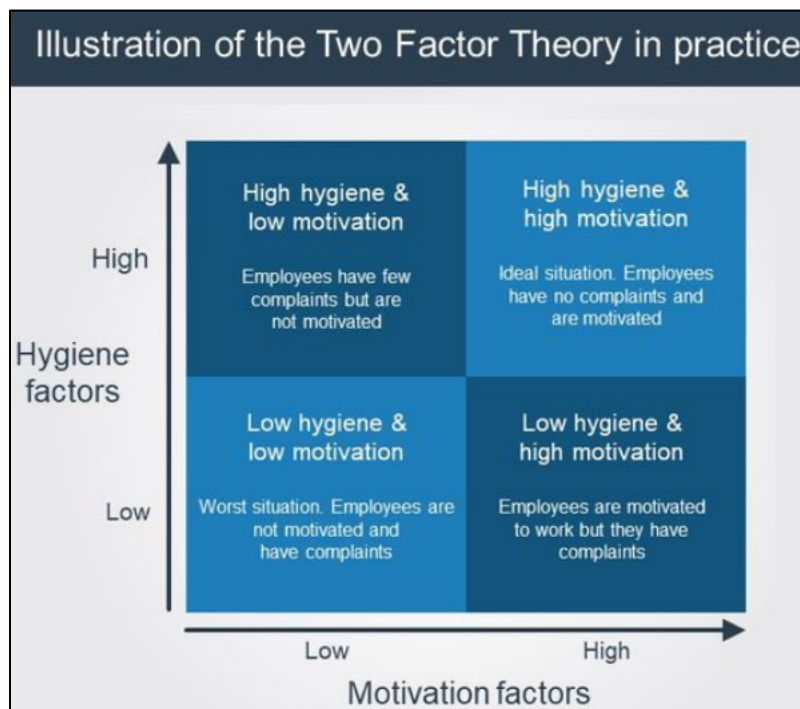
Figure 2.2: The Herzberg two factor theory

Source: (Nickerson, 2021)

2.3.7 McClelland's need theory

Some people with a strong desire to succeed are more focused on achieving personal goals than on the benefits of accomplishment in general (Ramlall, 2004, p. 54). These people aspire to perform an action more skilfully or effectively than it was done in the past. As early as 1961, these three needs were pointed out as universal motivators: the

need for achievement, the need for affiliation, and the desire for power (Ramlall, 2004, p. 54). Depending on the prevailing motivator, each person demonstrates a different set of traits (Ramlall, 2004, p. 54). The McClelland theory can be used to pinpoint the key drivers of employee motivation in a team. Leaders can then apply this knowledge to their goal setting, feedback-giving, and methods for inspiring and rewarding their teams (Ramlall, 2004, p. 54).

According to McClelland's research, a nation's total achievement drive is positively correlated with its level of economic growth, supporting a similar link for cultures as a whole (Ramlall, 2004, p. 55). Since the need for achievement is defined as the urge to complete a challenging task, it suggests that motivation and performance differ, depending on the degree of one's need for achievement (Ramlall, 2004, p. 55).

2.3.8 Vroom's original theory

According to the expectation theory, people are driven to act in ways that result in the desirable combinations of expected outcomes. As per the expectation theory, motivation is a dual function of the individual's belief that effort will result in performance and the perceived attractiveness of potential outcomes (Ramlall, 2004, p. 56). According to Vroom's viewpoint, "a person's decisions among potential courses of action are legitimately tied to psychological experiences occurring concurrently with the conduct" (Vroom, 1964, p. 15).

In essence, this means that decisions made consciously (among options) determine how people behave. These options are systematically influenced by psychological processes, particularly perception and the formation of ideas and attitudes (Ramlall, 2004, p. 54). Three mental processes are thought to be responsible for motivating and guiding actions (Ramlall, 2004, p. 54), namely valence, instrumentality, and expectancy. The expectation theory is also known as the VIE hypothesis for these three reasons (Ramlall, 2004, p. 54). Valence is the term for people's emotional perspectives in relation to outcomes. Expectancy is the state in which employees have varying amounts of expectations for

themselves and confidence in their abilities (Ramlall, 2004, p. 54). Employees' views of whether they will truly receive what they want, notwithstanding what a boss has promised, is known as instrumentality (Ramlall, 2004, p. 54).

2.3.9 Job characteristics model

The viewpoint on work design was established by Richard Hackman, Greg Oldham, and their associates and may currently be the most common outlook on work design. Insofar as it suggests a set of traits that should be integrated into employment in order for them to be rewarding and motivating, their method is comparable to Herzberg's two factor theory, albeit the two theories diverge slightly in terms of the particular aspects of work that make it interesting (Ramlall, 2004, p. 57).

A job produces three essential psychological states, and an employee will be internally motivated by those three essential psychological states (Ramlall, 2004, p. 57). First and foremost, the worker needs to take ownership of the results of their work. Second, the employee must perceive the task as worthwhile. Here, the employee believes that their work has a significant impact on the organisation's overall effectiveness. The third consideration has to do with the worker's awareness of their capacity for turning their efforts into results (Ramlall, 2004, p. 57).

2.3.10 The "GREAT" model of motivation

As many organisations are still recovering from the harsh COVID-19 economic impact, some are starting to see green shoots. Amidst various COVID-19 waves, the need arose to conserve cash during tough uncertain times (Mani & Mishra, 2020, p. 172). The "GREAT" motivation model is based on non-monetary levers that can motivate employees during difficult times; the "GREAT" model can be broken up into growth, renewal, enabling, aspirational and transparency as key levers (Mani & Mishra, 2020, p. 172). The growth lever essentially looks at positional growth for employees with an emphasis on training, coaching and career growth (Mani & Mishra, 2020, p. 172). The renewal lever looks at non-monetary revitalising actions for employees in the form of time off work,

flexible working schedules and sabbaticals (Mani & Mishra, 2020, p. 172). The enabling lever focuses on creating a culture of purposeful and meaningful work leveraging of recognition, autonomous working models and work life balance (Mani & Mishra, 2020, p. 172). The aspirational lever is linked to the organisational culture, corporate social responsibility, brand, image and leadership, and employees resonate with a sense of prestige and pride to be associated with the various organisational characteristics (Mani & Mishra, 2020, p. 172). The transparency lever is associated with processes and distributive justice, feedback, work climate, team and organisational support which should be driven with a focus on transparency and fairness as appreciated by employees (Mani & Mishra, 2020, p. 172).

The "GREAT" model can be a great tool to drive team synergy with a non-monetary lens. However, it is important to acknowledge that not every lever may interest or entice all employees and the effectiveness of this model can depend on various factors such as industries, culture and employee cohort (Mani & Mishra, 2020, p. 172).

2.3.11 Emotional intelligence and motivation

Emotional intelligence relates to how we control our emotions, perceive, and respond to situations, interpret others' emotions, and grasp empathy and motivation as another aspect of this intelligence. (Kurniawan & Syakur, 2017, p. 4). Carmeli (2003) found that, from a motivational standpoint, leaders with emotional intelligence competencies established a strong emotional attachment to their organisations and a stronger dedication to their professional goals (Carmeli, 2003, p. 789)

Self-awareness, self-management, social awareness, and relationship management are capabilities that can be cultivated over time as part of emotional intelligence (Regensys Business School, 2020, p. 96). These capabilities let one lead oneself and be aware of one's emotional condition, both of which are very helpful in a professional setting. Self-awareness is the awareness of one's emotional condition, including one's sense of self-worth, confidence, and understanding of one's strengths and flaws (Koman & Wolf,

2008, p. 56). The monitoring and control of one's emotions, linked to the sub-competences of openness, adaptability, success, and initiative, is known as self-management. Self-management and self-awareness are two skills that are essential for sustaining one's own motivation. (Koman & Wolf, 2008, p. 56) .

The Honeybee leadership approach is defined as having a long-term outlook when making decisions, leveraging innovation to increase consumer value, developing and retaining staff members, and providing high-quality goods (Avery & Bergsteiner, 2011, p. 4). The Honeybee models' key tenets include valuing individuals, emphasising teams, and encouraging employee participation (Avery & Bergsteiner, 2011, p. 14). These tenets share a common subtlety related to people involvement. The operating climate and synergy of the team are impacted by the self-awareness of the leader, who is responsible for both the team's successes and their own emotions. This tool influences team morale and motivation. (Koman & Wolf, 2008, p. 57). The team's loyalty to the leader may suffer if they are not self-aware of their ethical behaviour. Since team harmony serves as the basis for fostering motivation, it is crucial for leaders to control their emotions to prevent disruption in a setting where there is a focus on employee engagement and teamwork.

Understanding one's strengths and limitations will help one become more self-aware and guide them toward areas where they can improve (Koman & Wolf, 2008, p. 68). This relates to Honeybee leadership's methods for employee development. It is advised that staff members continually develop themselves in order to be relevant and in line with the agreed team goal. As leaders begin to become more self-aware and continue to grow, self-worth and confidence will naturally emerge (Koman & Wolf, 2008, p. 57). Since self-awareness is a fundamental component of emotional intelligence, it is essential to highlight it as a competency, so as to help motivate people on both a leadership and personal level.

According to the Honeybee model, self-management refers to staff members' capacity to work independently and with minimum supervision (Avery & Bergsteiner, 2011, p. 14).

This exemplifies workers' ability to manage themselves, taking responsibility for their actions and initiative to anticipate a task before receiving guidance. (Regensys Business School, 2020, p. 97). Integrity and honesty are linked to transparency as a sub-competency (Regensys Business School, 2020, p. 97). As part of Honeybee practice, ethical behaviour calls for leaders to act with honesty, integrity, and self-respect. To lead in the present VUCA world, a leader must be able to alter management in the Honeybee philosophy (Sarkar, 2016, p. 9).

In order to overcome challenges, a leader must be flexible and able to adapt. An internal standard perspective links achievement orientation to excellence (Regensys Business School, 2020, p. 97). Since achievement orientation is related to quality, as it is implemented in Honeybee leadership, the manner in which quality is maintained along the processing value chain must be understood. In order to maintain Honeybee leadership, achievement focus is a crucial skill and to retain Honeybee leadership, one must practice self-management, while also exercising restraint, openness, adaptability, achievement initiative, and motivation.

Understanding and evaluating EQ is the first step in building these skills, and many organisations prefer employing theoretical tools like the EQ-i, which has over one million respondents (Hughes, Thompson, & Terrell, 2009, p. 187). The EQ-i test, which assesses emotional intelligence, was the first one to be approved by science, and it takes about 15 minutes to complete (Hughes, Thompson, & Terrell, 2009, p. 188).The test produces data that can be used for introspection and analysis (Hughes, Thompson, & Terrell, 2009, p. 190).

The four-quadrant Johari's Window is another instrument for comprehending self-awareness (blind, open, hidden, and unknown) (Regensys Business School, 2020, p. 98). This instrument focuses on providing insightful feedback to enhance relationships, team dynamics, and self-awareness. (Hughes, Thompson, & Terrell, 2009).

While numerous indicators point out that motivation and emotional intelligence are strongly correlated, there is a moderate amount of research that looks specifically at how emotional intelligence affects motivation in the workplace (Magnanoa, Craparoa, & Paolillob, 2016, p. 332). The results of a study by Mega, Ronconi, and De Beni (2014) show a favourable relationship between emotional intelligence and academic students' motivation to succeed (Mega, Ronconi, & De Beni, 2014, p. 131).

2.3.12 The four-drive ecosystem

Harvard Business School dean, professor Nitin Nohria and other scholars conducted research that suggested that humans are directed by four essential needs or drives: acquire, bond, comprehend and defend (Groysberg & Abrahams, 2020, p. 1). This means that the basic emotional needs of acquire, bond, comprehend and defend must be present or satisfied in a particular job role in order to meet or enhance employee motivation (Groysberg & Abrahams, 2020, p. 1).

Acquire as a drive relates to securing scare goods and consist of intangibles like a person's status in society, whereas bond as a drive relates to the forming of connections with people and groups (Groysberg & Abrahams, 2020, p. 1). Acquire and bond as drives are often in tension as acquire is more competitive versus bond, which is more cooperative. It is therefore important for leaders to strike a fine balance between acquire and bond, for example, leaders can reward and recognise individuals as well as team efforts (Groysberg & Abrahams, 2020, p. 1).

Comprehend as a drive relates to pleasing one's curiosity and to better understand the world around us, whereas defend relates to guarding against exterior threats and advocating for justice (Groysberg & Abrahams, 2020, p. 1). Comprehend and defend are also opposite in nature, as learning entails openness and the willingness to either lose and fail or to chart into the un-known, which is the opposite of defend (Groysberg & Abrahams, 2020, p. 1). Defend is all about protecting status and territory.

Some of the identified best practices for the acquire drive consist of competitive remuneration, clear differentiation from a good and average performer and, reward and recognition, and these must be clearly aligned to performance (Groysberg & Abrahams, 2020, p. 1). Best practices for bond include harnessing mutual friendship and reliance amongst team members, valuing team synergy and collaboration and creating platforms to share best practices amongst team members (Groysberg & Abrahams, 2020, p. 1).

Best practices for comprehend as a drive consist of empowering and enabling members of a team to make decisions, allocating challenging projects to team members and supporting and assisting team members to grow and develop (Groysberg & Abrahams, 2020, p. 1). Leaders can support defending as a drive by developing a psychologically safe team climate and environment. Likewise, they also create a culture of fairness in the way people are treated, and encourage an environment where employees are not being afraid to speak up and where leaders can listen to feedback from team members (Groysberg & Abrahams, 2020, p. 1).

The slightest enhancement or presence of acquire, bond, comprehend and defend drives will cause a shift in an employee or teams overall motivation levels (Groysberg & Abrahams, 2020, p. 1). See Figure 2.3. It is therefore effective to integrate and harmonise the use of all four drives to gain maximum motivational output. This holistic approach (bigger picture approach) is far more valuable than trying to focus on each drive in a silo mentality (Groysberg & Abrahams, 2020, p. 1).
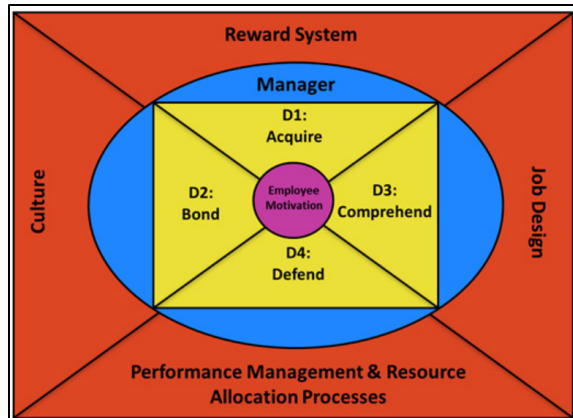
Figure 2.3: The four-drive ecosystem

Source: (Groysberg & Abrahams, 2020)

2.4 THE EFFECT OF THE REMOTE WORKING MODEL

Considering that flexible work schedules and full-time remote employment are both growing in popularity, a quick transition to full-time remote work was seen among many employees because of the COVID-19 pandemic (Holtz, 2021, p. 1). Significant adjustments were made in terms of how, when, and where work had to be done. This was clear, for instance, in the widespread use of remote work directives (Holtz, 2021, p. 1). The degree to which people can adapt to working remotely has an impact on both organisational and personal outcomes (such as job satisfaction, mental health, and overall well-being) (Holtz, 2021, p. 1).

2.4.1 Working from home

The COVID-19 pandemic created much uncertainty in the workplace, and with the perpetual national lockdowns in place to curb the ever-spreading threat of the virus, many organisations implemented a work from home model (Wolor, Solikhah, Susita, & Martono, 2020, p. 81). Working from home is a working practice in which an employee uses information and communications technology to carry out the major duties of their job while staying at home (International Labour Organization, 2020, p. 6). Working from home is a special type of temporary or alternative work arrangement that refers to home-based teleworking.

To ensure business continuity and employment when working from home, companies and employees must have a sense of shared responsibility and dedication to this model (International Labour Organization, 2020, p. 6). The model allows employees to work remotely from home and essentially leverages technology to accommodate this. Employees can utilise tools like virtual meeting spaces to engage with clients, other employees, and general team meetings. Further to this, such platforms can also assist in hosting large external customer seminars and various internal employee training sessions.

More than 800 United States-based employees were recently surveyed by McKinsey on a range of issues pertaining to the employee remote working model (Emmett, Schrah, Schrimper, & Wood, 2020, p. 1). The survey results show that people who work remotely experience greater benefits in their day-to-day tasks, are more engaged, and feel better about themselves than those who operate primarily from an office with limited flexibility. Parents who work from home seem to fare better than parents who are more distant from their children (Emmett, Schrah, Schrimper, & Wood, 2020, p. 1). Fathers who work from home appear to be significantly happier about the experience, compared to mothers (Emmett, Schrah, Schrimper, & Wood, 2020, p. 1).

2.4.2 The hybrid work model

For many workers, some responsibilities during a regular day can be adopted to a remote working model, while the other duties necessitate their physical presence on-site (Lund, Madgavkar, Manyika, & Smit, 2020, p. 3). To meet these demands, a hybrid model simply blends some remote work with work performed in a physical office. According to a recent McKinsey survey, only 22% of US workers can work remotely three to five days a week without it hurting productivity, compared to only 5% of those in India (Lund, Madgavkar, Manyika, & Smit, 2020, p. 3). The ability to work remotely also depends on the need to use specialised equipment.

According to a McKinsey analysis, a chemical technician could work remotely for only a quarter of the time because much of their work must be done in a lab that keeps the equipment that is needed. Among healthcare occupations, general practitioners who can use digital technologies to communicate with patients have a much greater potential for remote work than surgeons and radiographers, who need specialist advanced equipment and tools to do their work (Lund, Madgavkar, Manyika, & Smit, 2020, p. 3). In a banking context, this aspect is role dependent: employees who work in a physical branch are required to be at work to issue physical bank cards and cash to clients, whereas sales consultants could interview their clients through digital or virtual channels.

2.4.3 Advantages of working from home

One of the most appreciated benefits of working from home is the degree of job flexibility that this model allows for. It essentially creates a culture where employees have the discretion to decide when and where to work (Felstead & Henseke, 2017, p. 196). Employees can plan and organise their diaries and schedules in accordance to their working demands and circumstances.

Remote work promotes job satisfaction and motivation levels (Messaoud & Gupta, 2021, p. 18). Another spin-off to job flexibility is the creation of work-life balance as employees will be able to better efficiently manage their time and eliminate task like office commuting (Messaoud & Gupta, 2021, p. 18). Work-life balance is imperative to promote a heathy well-being and to safeguard employees against depression and stress (Messaoud & Gupta, 2021, p. 18).

Remote working further creates wider opportunities for employers and employees in relation to applying for career opportunities in other cities or countries (Messaoud & Gupta, 2021, p. 19). Employers can leverage of a more extended and diverse workforce as they can source scares or required skills from various geographic locations aligned to the remote working model (Messaoud & Gupta, 2021, p. 19).

2.4.4 Disadvantages of working from home

One major drawback is that employees who work from home will not be involved with the company culture. Supportive culture plays an important role in employee motivation as it creates work with a purpose as well as an enjoyable workplace (Messaoud & Gupta, 2021, p. 19). Employees can resonate with their personal identity in relation to the organisational purpose, mission and values, and this serves as motivation within their job roles and work (McGregor & Doshi, 2020, p. 1).This sort of intrinsic motivation is somewhat lost when employees work from home within the confines of a home office or make-shift work station, which includes distractions of children, family members and even pets (Messaoud & Gupta, 2021, p. 19).

Social isolation is another product of hard lockdowns when people are only restricted to their homes with limited access to essential perishables from the supermarkets (Messaoud & Gupta, 2021, p. 19). This type of isolation negatively affects people's livelihoods. It was noted in Germany that perpetual hard lockdowns had an undesired effect on the population, resulting to people becoming exhausted and demoralised (Piper, 2021, p. 1).

Furthermore, research claims that the remote work model needs a large degree of motivation in order to make the model effective and valuable (Panisoara, Lazar, Panisoara, Chirca, & Ursu, 2020, p. 2). Since social isolation is a product derived from the impact of remote working during the pandemic, it often resulted in a negative mind-set for employees (Messaoud & Gupta, 2021, p. 20).

With the exception of the formal work environment, informal work activities like chit-chat, coffee breaks, lunch chats and various other informal employee engagements in the workplace contribute towards team and self-motivation (Mani & Mishra, 2020, p. 20). While activities such as face to face engagements and informal chats in the workplace

promote a level of team motivation, lack of personal engagement negatively affects motivational levels (Röcker, 2012, p. 2).

There is also an element of technical challenges that can impact employees within the remote working model (Messaoud & Gupta, 2021, p. 21). Such technical challenges include poor internet home speed, electricity failures, poor home ergonomics furniture and noise distractions to name a few (Messaoud & Gupta, 2021, p. 21). These technical issues can be frustrating for employees who wish to perform their job roles effectively, especially amidst work deadlines. These challenges act as roadblocks to complete the task at hand.

2.4.5 The future of remote working

In an independent pre-COVID future workforce survey caried out by ClearlyRated for US citizens in 2019, nearly half of the companies said that none of their employees managed to perform a sizable percentage of their work remotely. Only 13.2% of the represented labour force was working entirely remotely, and only 2.3% of hiring managers had totally remote teams. These low figures are generally in line with other projections.

Prior to the pandemic, around 50% of hiring managers had some experience working with remote talent; today, that percentage is 94%. In the post-COVID survey, fully remote teams rose substantially from 2.3% to 20%. Overall, the post-COVID survey findings indicate that more than half of the global workforce is now works remotely. This estimate is supported by other studies (Ozimek, 2020, p. 2).

Many of the problems associated with having a typical in-office workforce could be solved by the shift to more remote working model. Some organisations have been pioneering the remote workplace for almost twenty years (Ozimek, 2020, p. 7). The Covid-19 experience has assisted businesses and independent contractors in embracing flexibility. Thanks to remote work, which eliminates geographic hiring restrictions, companies can now hire the

greatest talent from anywhere. Being remote presents independent workers with options to collaborate with businesses and clients all over the world (Ozimek, 2020, p. 7).

Over the next five years, the predicted growth rate of full-time remote work will increase significantly, from 30% to 65% (Ozimek, 2020, p. 1). No commuting, fewer pointless meetings, and fewer workplace distractions are three of the most valued advantages of remote work, according to at least 40% of respondents from post-COVID survey done by ClearlyRated (Ozimek, 2020, p. 1).

2.5 SUMMARY OF THE SOUTH AFRICAN BANKING INDUSTRY

Over the past ten years, South Africa has developed a banking system that measures up with that of developed nations. It is distinguished from many other developing market nations (Mboweni, 2004, p. 1). The Basel Committee on Banking Supervision's guiding principles are used to supervise South African banks (Mboweni, 2004, p. 1). As a result, South African banks adhere to global best practices and provide the public with an advanced banking system. Customers get 24/7, 365-day access to their bank accounts countrywide in real-time online (Mboweni, 2004, p. 1)

2.5.1 The South African banking industry

According to a recent Accenture survey, 61% of global banking executives said that in the near future, new banking innovations and technologies would significantly alter and drastically change the banking landscape (Accenture, 2020, p. 20). Since change is happening at the speed of light, it is crucial for organisations to constantly assess, evaluate, and improve their information system capabilities (Deloitte Consulting LLP, 2018, p. 4).

As the South African banking environment continuously evolves with technology such as block-chain, artificial intelligence (AI), robotics, big data, and data analytics, these technologies help craft a state-of-the-art customer experience that truly exceeds customer expectations (Shodries & Makka, 2021, p. 188). The embracement of

technology has made organisations rethink their core capabilities and required skills for thriving in the fourth industrial revolution. The injection of digital and post COVID-19 remote work practices has forced employees to quickly adapt to using and embracing technology to fulfil their job roles (Shodries & Makka, 2021, p. 188). The South African banking industry is crucial to the country's economy, national competitiveness and stakeholders like clients, government, workers, and civil society (Shodries & Makka, 2021, p. 188).

The industry is also extremely regulated and competitive with all major commercial banks driving towards increasing their market share (Shodries & Makka, 2021, p. 188). The predominant major players are First National Bank, Standard Bank, Capitec, Nedbank and ABSA Bank (Shodries & Makka, 2021, p. 188). Not only do these major players have a sizeable asset base and play an important role in contributing to South Africa's gross domestic product, but they also employ thousands of people and assist as a corporate taxpayer (Shodries & Makka, 2021, p. 188).

2.5.2 A brief overview of Nedbank

The researcher decided to focus on Nedbank as he works for the organisation. Nedbank is regarded as one of the major banks in Africa, as it provides financial services such as retail, wealth, business, and commercial banking services; advisory, asset lending, insurance, investments, foreign exchange currencies, and banking goods on the spectrum of their product offerings (Nedbank Group, 2020, p. 6).

Nedbank has operations outside of South Africa, in Lesotho, Zimbabwe, Namibia, and Mozambique, and a strategic partnership with Ecobank, which provides services to nations in west and central Africa (Nedbank Group, 2020, p. 6). The bank has a strategic focus to provide cutting-edge market solutions, sustainability, value creation, disruptive marketplace activities, and efficiency. Nedbank's vision is to "be the most-admired financial services provider in Africa by their clients' employees, regulators shareholders, and society" (Nedbank Group, 2020, p. 16).

Nedbank employs over 29000 people nationwide across its branches, contact canters, and regional head-office campuses (Nedbank Group, 2020, p. 81). Since March 2020, 75% of campus and contact centre employees were required to work from home due to the COVID-19 pandemic and government lockdown regulations. This has become the new norm for these employees, resulting in significant cost savings for the bank, on items like building and campus rental, refreshments, and stationary, to name a few (Nedbank Group, 2020, p. 81).

The recent changes in COVID-19 have resulted in digitalisation, and disruption taking centre stage to support employees at Nedbank. From an HR viewpoint, employee wellness, employee development, and employee contribution are major strategic elements (Nedbank Group, 2020, p. 17). These strategies take the shape of incentives that favour rewards and recognition, opportunities for career growth in Africa, embracing work flexibility and innovation for productivity, and workplace economic reform (Nedbank Group, 2020, p. 17)

The world is increasingly moving toward technology, particularly in light of the COVID pandemic's tendency to impose social distance barriers. In addition, users are starting to embrace digital tools due to their accessibility features, convenience, and simplicity (Nedbank Group, 2020, p. 52). To stay current in a rapidly changing world where customers have options across several channels to transact, it is critical to embrace the digital force that has led to a shift toward enabling clients to digitise and perform banking transactions through a digital application (Nedbank Group, 2020, p. 17).

2.5.3 Remote working in a banking context

Remote working is described as a model where employees can work from various locations opposed to the orthodox office setting. Employees can continue working via virtual and telecommunicating technology where actual physical presence is not mandatory (Prasetyaningtyas, Heryanto, Nurfauzi, & Tanjung, 2021, p. 509). Four key elements play a role in the remote working model: location, which expands on the choice

to work anywhere, the nature of diversified working relations, time distribution and utilisation, and lastly the use of communication and information technology (Prasetyaningtyas, Heryanto, Nurfauzi, & Tanjung, 2021, p. 509). This model enables employees to work remotely while having all the tools to perform their designated tasks and responsibilities.

The pandemic also created a challenge for many employees with regards to separating their personal and work life. A recent study by Microsoft, revealed that Microsoft Teams usage increased by 200% over weekends. This alludes to employees' need to work extra hours in order to catch up. This finding could also indicate that employees were using the work flexibility option (Wilson, 2021, p. 7). The Microsoft study further noted that at least 60% of employees feel disconnected from their fellow colleagues while they were working remotely, while 70% of line leaders felt that remote working could potentially cause employees to be disconnected from the organisational culture (Wilson, 2021, p. 7). These results point to team and organisational synergy: employees' feelings of disconnection could impact their motivational levels (Wilson, 2021, p. 7).

In the banking world, Microsoft Teams and other virtual applications were primarily used during lockdowns to conduct meetings. This became a challenge, especially when employees faced technical application challenges. In a survey by Cooney, the results revealed that almost 84% of employees lost software access on a weekly basis while 11% underwent daily technical issues, which directly impacted on productivity and task accomplishment. This could further translate to negative motivational levels in the event or failure to complete work tasks on time (Wilson, 2021, p. 7). Such challenges create a problem for line leaders to pro-actively ensure that employees are motivated and ahead of deadlines and sales targets.

On the other side of the coin, there are positives that have emerged from the remote working model. In a survey by Price Waterhouse Coopers US during June 2020, during the early months of lockdown, 83% of employees supported and felt that the remote

working model transition had been a success, due to business continuity, elevated productivity and better work flexibility (Wilson, 2021, p. 5). Employees also enjoyed the abandoning of daily commuting to work which promoted better time usage. Many employees embraced the virtual work meeting setting opposed to face-to-face meetings. Time was saved, in that employees did not have to travel back and forth from client engagements. Lastly, office distractions were reduced, thus promoting better time allocation (Wilson, 2021, p. 5). These finding are relevant to the South African banking industry, where many employees who used to commute to work are now required to use virtual platforms to drive business continuity. An overall better work-life balance was realised by many employees during the earlier stages of the lockdown. This created a heightened appreciation for their organisations in allowing them to strike that balance through flexibility (Wilson, 2021, p. 5).

2.6 CONCLUSION

This chapter investigated the COVID-19 pandemic in terms of its impact and reality on the world. The pandemic had a devastating effect on health, economies, and livelihoods. A focused view of COVID-19's effect on the workplace was provided with attention to employees, innovation, and the work from home model. Motivation was discussed as a force that directs and influences human behaviour. It plays a critical part in the workplace as it relates to a sense of emotional well-being. As such, it influences performance (self-efficacy relates to a person's confidence to influence circumstances to produce a positive outcome).

Maslow's hierarchy of needs was explained in relation to employees and their desire to achieve various needs: physiological needs (place to live, clothes, food,); safety needs (security protection); social needs (interaction with people); esteem needs (to receive acknowledgement or prestige from people) and self-actualisation needs (inclination for accomplishment or to turn one's potential into abilities).

Other models and theories were also discussed, including the Herzberg two factor theory, McClelland's need theory, Vroom's original theory, the job characteristics model, the "GREAT" model of motivation, emotional intelligence and motivation, and the four-drive ecosystem. These models illustrate the key drivers and themes that play a role in human motivation and offer further contrasting perspectives.

Working from home is a working practice in which an employee uses information and communications technology to carry out the major duties of their job while staying at home. The pandemic created a need for employees to adopt to this model and a closer look into the effects of working from home was examined.

The advantages and disadvantages of the work from home model were explained, as well as the future of remote working and the hybrid remote working model. A major disadvantage of the model was social isolation which can directly affect employee motivation levels. Given that the current study is based on a banking institution in South Africa, a brief synopsis of the South African banking environment was outlined with a specific focus on Nedbank, where the research took place.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter explains the research design, approach and methodology of the study which align to the research objectives and problem. The chapter also outlines elements such as the research tool, methods, sampling, population, bias, pilot study ethics, validity, and study limitations.

3.2 RESEARCH DESIGN

The research design is essentially a conduit or guide that assists the researcher to identify the appropriate research methodology that is aligned to the research problem (Regenesys Business School, 2021, p. 22). While the generic approach to research planning may be similar across various disciplines, the research methodology depends, to a degree, on the study discipline, research question or problem, and the various types of retrieved and analysed data (Leedy & Ormrod, 2021, p. 107).

Various types of research designs are suited for different types of research projects, based on study characteristics and needs. The experimental design goal is to approach a topic scientifically, therefore it strives to clearly identify the causes and effects of any events that take place within the context of the research (Emeritus, 2022, p. 1). According to this design, the strategy aims to determine how the independent variable affects the dependable variable (Emeritus, 2022, p. 1). As a result, problems involving the analysis of independent factors and their impact on reliable variables, or inversely, are resolved using the research findings.

A correlation study strategy establishes a connection between two related variables (Emeritus, 2022, p. 1). The researcher keeps track of the variables throughout time and makes inferences based on them. As a result, for this type of research design to produce positive results, two different sorts of variables must be operational, a hypothesis-based

and a diagnostic-based research design (Emeritus, 2022, p. 1). A hypothesis-based approach (also called a descriptive research design) aims to describe the main topic of the study and then examine it using various presumptions and methodologies. In order to obtain results, this type of research design uses data collection methods like case studies, natural observation, and surveys (Emeritus, 2022, p. 1). A diagnostic research design looks at the issues that customers and businesses face. The methodology aims to investigate the causes of problems and identify solutions. Additionally, this study design attempts to resolve problems in a methodical manner that is divided into three phases: diagnosis, conception, and solution (Emeritus, 2022, p. 1).

In an explanatory research design, the use of a variety of scientific instruments and approaches is considered to investigate cutting-edge corporate thoughts and ideas. This research design offers unique and imaginative solutions to business problems, making it perfect for a company's research and development department (Emeritus, 2022, p. 1).

The researcher opted for a descriptive research design through survey research as descriptive studies seek to gather information to describe a situation, population, or phenomenon (Leedy & Ormrod, 2021, p. 175). Descriptive designs are best utilised to investigate or make sense of a circumstance or event as it exists in the present world.

The descriptive design was well suited for the research objective of the current study, namely "to describe the COVID-19 impact on employee motivation at a South African bank", as the researcher is looking for a description in relation to motivation levels from the COVID-19 event (Leedy & Ormrod, 2021, p. 174).

Observational study designs include cross-sectional study designs. In a cross-sectional study, the researcher simultaneously assesses the respondents' exposures and outcomes (Setia, 2016, p. 261). A cross-sectional study design was selected for the current study as the study involved extracting the data from the population at one specific point in time.

3.2.1 The research approach

The research approach is a general approach undertaken in a study. The research approach is deemed appropriate in relation to the study objectives (Leedy & Ormrod, 2021, p. 115). From a research approach perspective, deduction and induction are commonly used as theory development methods. Deduction uses a hypothesis or a theory in a designed study that tests the hypothesis, whereas induction uses data that is retrieved in order to create a theory through analysis (Saunders, Lewis, & Thornhill, 2019, p. 160). The current study used a deductive approach, based on the work from Wolor, Solikhah, Susita, and Martono, as it tested the impact of the COVID-19 pandemic on employee motivation, particularly on South African banking employees, working from home.

3.2.2 The research strategy

The research strategy is the intention of how the research questions will be addressed and answered for the study (Saunders, Lewis, & Thornhill, 2019, p. 815). The study adopted a quantitative research method, therefore it used a survey research to receive data from groups of respondents. The data (in the form of questionnaires and analyses) was collected and collated though responses like statistical indices, inferences, frequency counts and percentages (Leedy & Ormrod, 2021, p. 182).

Quantitative methods support descriptive studies as they seek to find an association between variables through a survey technique (Saunders, Lewis, & Thornhill, 2019, p. 215). The rationale for this strategy is to gain a more comprehensive and richer response to the research questions from a quantitative perspective, with benefits such as cost effectiveness, accurate results, high representation, and minimal observer subjectivity.

3.2.3 The research philosophy

The research philosophy plays an imperative role as it creates the foundation for a study, as it relates to assumptions and beliefs about the growth of knowledge and the essence of such knowledge in connection with the research design (Saunders, Lewis, & Thornhill,

2019, p. 150). The current study adopted a positivism approach; whereby the premise was based on a natural scientific stance, to ascertain an observable social reality and so generate law related concepts (Saunders, Lewis, & Thornhill, 2019, p. 144). This approach is relevant towards the study as it sought to understand the impact of the COVID-19 pandemic on employee motivation and found techniques to motivate employees who were working from home. The solutions from the study are relevant for present and future practices.

3.3 RESEARCH POPULATION

A research population is defined as a group of people where certain information is required; a researcher selects a population based on the research objectives or research purpose which will then define the population in relation to factors like age group, gender and occupation (Banerjee & Chaudhury, 2010, p. 60).

Nedbank has approximately 40 000 employees working across South Africa. During the national lockdown, many divisions were requested to work from the office, due to the nature of customer facing dynamics (Nedbank Group, 2020). The study focused on the home loans sales division consisting of approximately 250 staff members within four sales regions based in Johannesburg, Pretoria, Kwa-Zulu Natal, Cape Town and a separate affordable housing sales team. However due to the logistical and time restraint factors, this study narrowed in on the Pretoria (inland) and Cape Town (coastal) regions.

The majority of employees within these five departments were working from home due to the COVID-19 governmental organisational capacity requirements.
The total staff complement for the Pretoria and Cape regions was 55 employees. Based on a 5% error margin, 95% confidence level and a 1.96 confidence interval, the accepted sample included 49 respondents for the study (Saunders, Lewis, & Thornhill, 2019, p. 300). The defined target population was the 55 employees from the Pretoria and Cape regions which were all permanent staff members working for Nedbank, above the age of 18, holding various job titles from junior or senior home loans consultant, client liaison

officer, sales support, sales manager, regional sales manager and regional head, and all had experienced remote working due to lockdown restrictions.

3.4 RESEARCH INSTRUMENTS

A research instrument is term used by researchers to define their selected measurement device; the selection of device is imperative as it is used in the research process to measure the research variables (Sathiyaseelan, 2015, p. 57). Questionnaires are best suited for explanatory or descriptive studies. It helps to ascertain opinions and attitudes from respondents in relation to organisational practices that can help the researcher to describe and identify variability in a phenomena (Saunders, Lewis, & Thornhill, 2019, p. 505) .Questionnaires were therefore best suited for the current study to retrieve opinion and descriptions from employees from a remote working model practice during the COVID-19 phenomenon.

There are two types of questionnaires: structured and unstructured. In structured questionnaires, both the questions and the answers are provided, and study participants must select the appropriate answers (Sadan, 2017, p. 59). The respondents in unstructured questionnaires must provide their own answers to the specified questions.

Open-ended or closed-ended questions may be included in structured questionnaires. In contrast to closed-ended questions, which have predetermined responses and require the respondent to select one, open-ended questions require respondents to give their own narrative responses (Sadan, 2017, p. 59). The selected strategy for the current study was a survey strategy. Through questionnaires that were administered and collected through MS Forms, the respondents were encouraged to answer all questions to minimise gaps. This online platform medium also adhered to COVID-19 regulations by minimising human to human contact. The questionnaires were designed and structured in sub-sections to address the three research objectives of the study. The questionnaire was structured in a close ended question format in accordance with the proposed quantitative methodology.

The questionnaires consisted of 13 questions that addressed the research objectives and specifically probed the respondent's demographic analysis and COVID-19 vaccine and infection rate insights; the respondents' first realisation of COVID-19; the effect of the pandemic on respondents' needs; influential motivational factors during remote working; respondents' feelings towards working from home; support required from respondents during remote working; and the overall effect on motivation from remote working. It took respondents an average of 12:15 minutes to complete the questionnaire on the Microsoft Forms platform, and it was constructed in English (as this is the primary business language within the organisation). The questionnaires were retrieved immediately upon completion to contribute to the validity. Questionnaire consent, ethical considerations, study brief, contact details and confidentiality were stipulated upfront before respondents attempted to complete the questionnaire.

A pilot questionnaire was also conducted with five respondents from the Johannesburg and Kwa Zulu Natal regions. The feedback received from the pilot survey was positive with no critique or suggestions for improvement to the research instrument, as all respondents indicated that the questionnaire was clear and easy to understand with no ambiguity (see ANNEXURE C).

3.5 DATA COLLECTION
Data collection was the selected strategy for data collection in the study (Leedy & Ormrod, 2021, p. 92). Data gathering is a crucial phase in the quantitative research process. The validity of study outcomes or conclusions are enhanced by using high-quality data collection techniques (Sadan, 2017, p. 58).

The total target population for the Pretoria and Cape regions was 55 employees and based on a 5% error margin, 95% confidence level and a 1.96 confidence interval, the accepted sample was a minimum of 49 respondents for the study. However, the study acquired a respondent completion rate of 50 to demonstrate that it was acceptable (Saunders, Lewis, & Thornhill, 2019, p. 300).

The researcher sent out an email invitation to all respondents (blind copying was used to withhold confidentiality), highlighting the rationale, confidentiality, estimated time of completion and researcher and Regenesys Business School details. These emails invited respondents to click on a uniform resource locator (URL) link that would direct them to the actual digital questionnaire on the Microsoft Forms platform. The initial invitation emails were sent out on the 14 June 2022 at 16:45 pm. A further courtesy reminder email for completion was sent out on the 21 June at 9:10 am.

The data collection was administered on Microsoft Forms through a secured computer to mitigate the risk of data leakage. The data was imported to a secured Microsoft Excel Spreadsheet in preparation for data analysis. The data from the spreadsheet was utilised for inferential analysis, and frequency and output tables from Statistical Package for the Social Sciences (SPSS) software.

3.6 SAMPLING

A sample is a part or subset of a bigger population used in a study, and sampling is the selected technique to identify respondents from the population to make inferences to further ascertain characteristics to estimate the population (Saunders, Lewis, & Thornhill, 2019, p. 816). Probability sampling is mostly used with survey research where statistical inferences are derived from the sample in order to satisfy the research questions and objectives (Saunders, Lewis, & Thornhill, 2019, p. 297). Non-probability sampling provides alternative sampling techniques of which most techniques have an element of subjective judgment; these methods are often used in exploratory stages of research projects such as pilot testing (Saunders, Lewis, & Thornhill, 2019, p. 315).

There are four types of probability sampling, namely simple, systematic, stratified and cluster sampling (Saunders, Lewis, & Thornhill, 2019, p. 297). Simple random sampling confirms that every case with-in the population has a fair chance of being selected in the sample. Systematic sampling is when sampling points are chosen in a random fashion, followed by the selection of cases at regular intervals (Saunders, Lewis, & Thornhill, 2019,

p. 818). Stratified sampling is when the population is divided into two or higher applicable strata, followed by a random selection sample from the strata (Saunders, Lewis, & Thornhill, 2019, p. 817). Cluster sampling is where the population is divided into topological clusters' pre sampling; this is followed by drawing random sampling from the clusters (Saunders, Lewis, & Thornhill, 2019, p. 798).

There are four types of non-probability sampling, namely quota, purposive, volunteer and haphazard sampling (Saunders, Lewis, & Thornhill, 2019, p. 297). Quota sampling confirms that the sample represents particular attributes of the population (Saunders, Lewis, & Thornhill, 2019, p. 814). Purposive sampling is based on the researcher's judgement to identify the cases that make up the sample (Saunders, Lewis, & Thornhill, 2019, p. 813). Volunteer sampling is a method where individuals volunteer to be part of the study rather than being selected (Saunders, Lewis, & Thornhill, 2019, p. 820). Haphazard sampling is where cases are chosen without any clear principles of the organisation (Saunders, Lewis, & Thornhill, 2019, p. 804).

The researcher selected probability sampling due to the nature of the research design as the current study was based on a survey style approach where inferences were derived to describe the COVID-19 impact on employee motivation. Probability sampling is also more commonly used in quantitative research (Saunders, Lewis, & Thornhill, 2019, p. 804). The researcher decided to use cluster sampling based on employees from two geographic regions namely Cape Town (coastal) and Pretoria (inland). Both subgroups had similar characteristics except for their geographic location. The researcher did not have capacity to survey all regions; hence the two clusters were selected, as inferences can be drawn, based on the COVID-19 impact.

3.7 DATA ANALYSIS

If we cannot identify trends or patterns that lie inside the data, numbers are unintelligible. (Leedy & Ormrod, 2021, p. 337). The two main categories of the statistics in mathematics are descriptive statistics and inferential statistics (Kern, 2015, p. 1). Exploring the

differences in greater detail is crucial as it serves as the foundation for investigating issues in the research enterprise and adjusting research policies (Kern, 2015, p. 1).

The relationship between variables in a sample or population is described with descriptive statistics, which is used to organise and summarise data. The observations are compiled and organised using descriptive statistics. It appeases the general interest that motivates a continuous study (Kern, 2015, p. 3). The goal of inferential statistics is to draw inferences from data that goes beyond what is directly observed. Likewise, it aims to answer several queries that were asked before the study (Kern, 2015, p. 3). The researcher applied inferential analysis to the data where applicable, while frequency and output tables from SPSS were used to interpret the data. The SPSS output tables were utilised for interpreting and reporting results only, hence the researcher compiled summary tables to illustrate the information.

Descriptive statistics tests were also utilised for this study as part of the statistical analysis. Descriptive statistics are the numerical and graphical techniques used to arrange, display, and analyse data (Fisher & Marshall, 2008, p. 95). Means (essentially the average score and standard deviation, which is the median deviation of each score from the mean) were included in the descriptive statistical testing (Fisher & Marshall, 2008, p. 95). Frequencies from the analysis were reported in tables or graphs for the study.

Binomial tests were used in the current study as part of the statistical analysis The binomial test of significance is a type of probability test that is founded on different probability laws (Statistics Solutions, 2022, p. 1). In the case of small samples, it is used to look at the distribution of a single dichotomous variable. It includes determining whether a sample proportion differs from a particular proportion (Statistics Solutions, 2022, p. 1). The one-sample t-test was also used in the current study as part of the statistical analysis.

A sample mean is compared to a particular value using the one-sample t-test (Gerald, 2018, p. 52). The one-sample t-test can help determine whether samples mean differs significantly from a population mean, a researcher can use a one-sample t-test to compare the sample's mean with the hypothesised population mean (Gerald, 2018, p. 52). The one sample t-test assisted to ascertain whether a mean score was significantly different from a scalar value in the current study.

The researcher incorporated other tests, such as ANOVA (analysis of variance). An ANOVA test is a technique of statistical analysis that examines for variance-based variations in means between two or more category groups, to see if there is a statistically significant difference between them (Simkus, 2022, p. 1). ANOVA determines whether there is a statistical difference between groups, but it does not identify which groups vary significantly (Connelly, 2021, p. 217). To put it another way, if the test is significant, it suggests that at least one pair's means are different, but it does not specify which pair or pairs (Connelly, 2021, p. 217).

Factor analysis rotation was also used in the study. Researchers can choose the method of factor rotation by using factor analysis rotation. Varimax, direct oblimin, quartimax, equamax, or promax are options for factor analysis rotation (IBM, 2021, p. 1). The oblique rotation known as promax rotation enables correlation between variables. Large datasets can benefit from this rotation because it can be calculated more quickly than a direct oblimin rotation (IBM, 2021, p. 1).

3.8 VALIDITY AND RELIABILITY

Validity is associated with the suitability of the measures utilised in the study and ensures that the data analysis is accurately executed; while reliability alludes to consistency and replication of the study. Essentially, using previous research and discovering similar findings will deem the study as reliable (Saunders, Lewis, & Thornhill, 2019, p. 213). A pilot study was used to ensure that validity was achieved during the process of respondent

involvement for survey completion, as surveys were sent directly to employees and any incomplete surveys were rejected (Zohrabi, 2013, p. 255).

The total target population for the Pretoria and Cape regions was 55 employees and based on a 5% error margin, 95% confidence level and a 1.96 confidence interval, the accepted sample was a minimum of 49 respondents for the study. Even so, the study acquired a respondent completion rate of 50 to demonstrate that it was acceptable and valid for the study (Saunders, Lewis, & Thornhill, 2019, p. 300). The questionnaires were also retrieved immediately upon completion so as to contribute to the validity.

Reliability is based on the extent to which data collection methods yield consistent findings, homogeneous observations would be drawn, and conclusions would be derived by other researchers. Alternatively, there is lucidity in how sense is derived from the original data (Saunders, Lewis, & Thornhill, 2019, p. 815). Internal consistency uses the correlation of survey responses to match them against each other in groups to test consistency. For the current study, internal consistency was used to test reliability through the Cronbach's alpha coefficient (Saunders, Lewis, & Thornhill, 2019, p. 518). A value for Cronbach's alpha of .862 indicates that motivational items can be combined into a single reliable variable to measure the effect of the pandemic on respondents' needs in relation to motivation.

3.8.1 The pilot study

A pilot study is a small scaled preliminary study that evaluates research methods, data gathering tools, validity, sample recruitment strategies, and other research techniques prior the facilitation of the larger study (Hassan, Schattner, & Mazza, 2006, p. 70). A pilot study was used to ensure that validity was achieved during the process of respondent involvement for survey completion, as surveys were sent directly to employees and incomplete surveys were rejected. One of the crucial phases of a research project is the pilot study, which is carried out to spot any potential issues and flaws in the research tools and methodology before they are used in the larger study.

The researcher conducted a pilot survey with five respondents. Prior to the main study, the respondents were selected from Johannesburg and Kwa-Zulu Natal for the pilot, as these two regions were excluded from the main study. The main study incorporated respondents from the Pretoria and Cape regions only. The feedback received from the pilot survey was positive with no critique or suggestions for improvement from the respondents, as all respondents indicated that the questionnaire was clear and easy to understand with no ambiguity.

3.9 ETHICAL CONSIDERATIONS

Ethical considerations are of paramount importance during research in order to protect respondents. General research protocols were adhered to by promoting protection from harm, informed consent and voluntary participation, and privacy rights for respondents in relation to confidentiality (Leedy & Ormrod, 2021, p. 304).

The consent procedure guarantees that respondents are giving their informed consent after being fully informed of all applicable benefits and risks (Smith, 2003, p. 1). All respondents involved in the study participated on a voluntary basis and were advised via an email and via the MS Forms platform (which included the questionnaire). Communication was transparent and clear. The background and important details pertaining to the benefits and rationale of the study, as well as the researcher's and business school's details were presented to all respondents on the questionnaire.

The protection of people's rights to privacy and secrecy is the basis of every researcher's endeavours. Because survey respondents have the liberty to decide how much personal information they will divulge and when, researchers should exercise caution when selecting volunteers for a study (Smith, 2003, p. 1).The questionnaire invitations were sent through Microsoft Outlook (blind copied to protect confidentiality of respondents).The respondents' confidentiality, and the researcher's and Regenesys Business School's details was communicated, to further highlight the need for accurate data collection for the study. Once again, the respondents' confidentiality was disclosed on the invitation e-

mail and digital questionnaire. No personal identifying information like names or identity numbers were requested during the study.

The Microsoft Forms platform was used where only the researcher could access (protected access as administrator) to the finished online questionnaire data. No raw data was shared with any third party; the acquired data were used purely for statistical analysis on a secured device.

Clarifying matters such as intellectual property and data consent from the start of a professional relationship is the greatest approach to prevent disputes about who should get credit and in what sequence, even though many people frequently feel awkward discussing such things (Smith, 2003, p. 1). The study obtained the necessary approvals from Nedbank to conduct the study and data collection from their employees and the necessary ethical clearances were obtained from the research department at Regenesys Business School. These approval procedures highlight the necessary data consent conditions.

Relationships that could possibly affect the respondents' professional performance or that could exploit or hurt others should be avoided by researchers (Smith, 2003, p. 1). However, a variety of various partnerships are not necessarily unethical, provided that no unfavourable consequences are foreseeable, and it is fully disclosed (Smith, 2003, p. 1). All the respondents were Nedbank employees and had no family or personal relationship with the researcher. Likewise, all received data was completely anonymous and could not be traced to any respondent. All respondents once again participated on a voluntary basis. The MS Forms online survey platform medium also adhered to COVID-19 regulations by minimising human to human contact, as all respondent interactions were administered digitally.

3.10 LIMITATIONS OF THE STUDY

Limitations are essentially factors that are outside the researchers span of control and can be regarded as potential research weaknesses. Such limitations, depending on their severity, can cast doubt on the study findings and conclusions (Leedy & Ormrod, 2021, p. 74) .The research was limited to a small portion of Nedbank employees, narrowed down to the home loans sales team, and specifically focussing on two regions due to feasibility and logistical allowance.

Time constraints was a limitation due the nature of the respondent's job profile or their job role, as they were overwhelmed with on-the-job customer requests that may have prevented participation.

Since the COVID-19 pandemic is a fairly new global phenomenon and there is a lack of previous research studies on the topic, these research gaps present as a limitation.

3.11 CONCLUSION

This chapter summarised the project research design, methodology, approach, and strategy. The study problem was addressed through descriptive research and a cross-sectional design. Numerical metrics were used to measure variables and observations in a quantitative manner. An online survey via MS Forms was used as the research tool and as part of the survey methodology. Employees of the Nedbank home loan sales team from the Pretoria and Cape regions made up the study's intended audience. A sample of 50 respondents, representing one coastal and one inland sales region, was obtained for the study, using a cluster sampling method. A SPSS program was used to analyse the data with descriptive and inferential statistical methods. A pilot study was used to ensure that validity was achieved during the process of respondent involvement for survey completion, as surveys were sent directly to employees and any incomplete surveys were rejected.

The reliability of the questionnaire was evaluated by calculating inter-item correlations by means of a Cronbach's alpha coefficient. Research ethics were examined in light of participant privacy rights in respect to confidentiality, protection from harm, informed consent, and voluntary participation. Finally, the limitations of the study were considered, namely the use of a small subset of Nedbank workers (due to logistical and feasibility considerations), time limits, and the absence of prior research studies about COVID-19.

CHAPTER 4: PRESENTATION OF RESULTS

4.1 INTRODUCTION

This chapter highlights the results from the survey conducted amongst employees at Nedbank home loans to understand the impact of COVID-19 on employee motivation levels. A pilot survey was sent to five respondents over three days to test for validity and to iron-out clarification, structure, and distribution channel issues. The main study's digital questionnaire was hosted via the Microsoft Forms platform over a period of 14 days during which 50 out of 55 respondents from the Cape and Pretoria region responded. It took respondents an average of 12:15 minutes to complete the questionnaire. The questionnaire sub-sections were set out to support achieving the research objectives. The researcher used various statistical tests such as the binomial test, which is used for determining whether the proportion of responses in one of two possible categories is equivalent to a pre-specified proportion (Laerd Statistics, 2020). The researcher also utilised the One-Sample T-Test, a statistical hypothesis test designed to evaluate whether an unknown population mean differs from a particular value (Laerd Statistics, 2021).

4.2 PRESENTATION OF RESULTS: FORMAL QUESTIONNAIRE

The researcher will present the results of the questionnaire in sub-themes that align to the study objectives. The sub-themes aim to clarify various segments of the questionnaire in order to meet the study objectives. The various sub-themes are: demographic analysis; COVID-19 vaccine and infection rate insights; the respondents first realisation of COVID-19; the effect of the pandemic on people's needs; influential motivational factors during remote working; feelings towards working from home; support required from respondents during remote working; and the overall effect on motivation from remote working.

4.3 DEMOGRAPHIC ANALYSIS

A demographic analysis was conducted pertaining to geographic residence, organisational tenures, position tenures and positions held at the organisation. The questionnaire was conducted in a coastal and inland region and was administered to all

employees with different titles and working tenures. The demographic questions are unpacked individually alongside side their visual infographics.

4.3.1 Geographic split of employees

The geographic split of employees either working in Pretoria and country region or the Cape region is illustrated in Figure 4.1. A total of 24 respondents (48%) responded from the Cape region, and 26 (52%) from the Pretoria and country region, thus indicating that a slight majority of respondents were based in the Pretoria and country region.
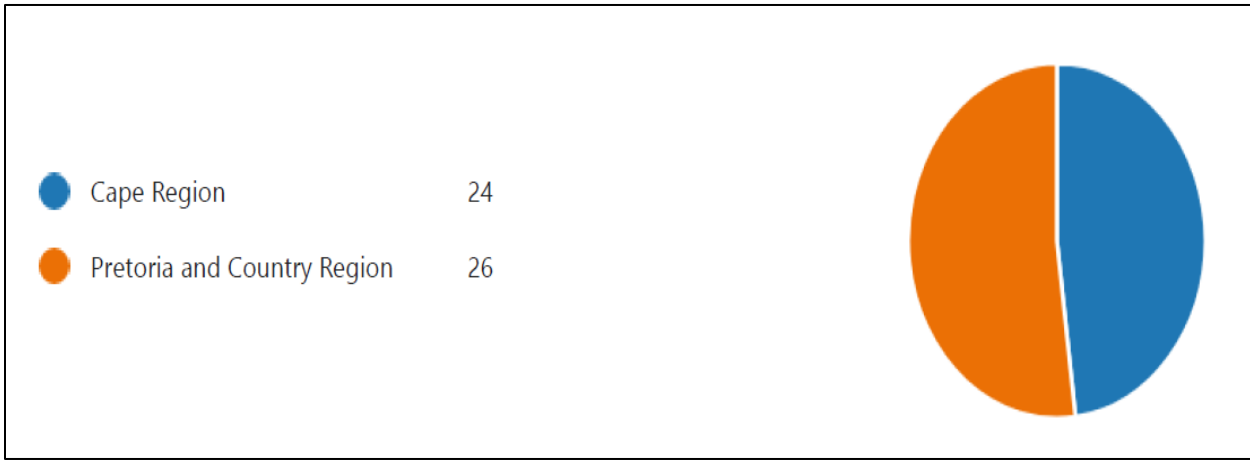
Figure 4.1: Questionnaire response by region of employees

4.3.1.1 Respondent working tenure

The tenures of employees working for the organisation are illustrated in Figure 4.2. The respondents were required to select various time categories in a year format; the " <3 years" category acquired a 10% respondent selection, the "3 -<6 years" category acquired a 12% respondent selection, the " 6 - <9 years" category acquired a 6% respondent selection, the "9 - 12 years" category acquired a 18% respondent selection, and the " >12 years" category acquired a 54% respondent selection.

● <3 years	5
● 3-<6 years	6
● 6-<9 years	3
● 9-12 years	9
● More than 12 years	27
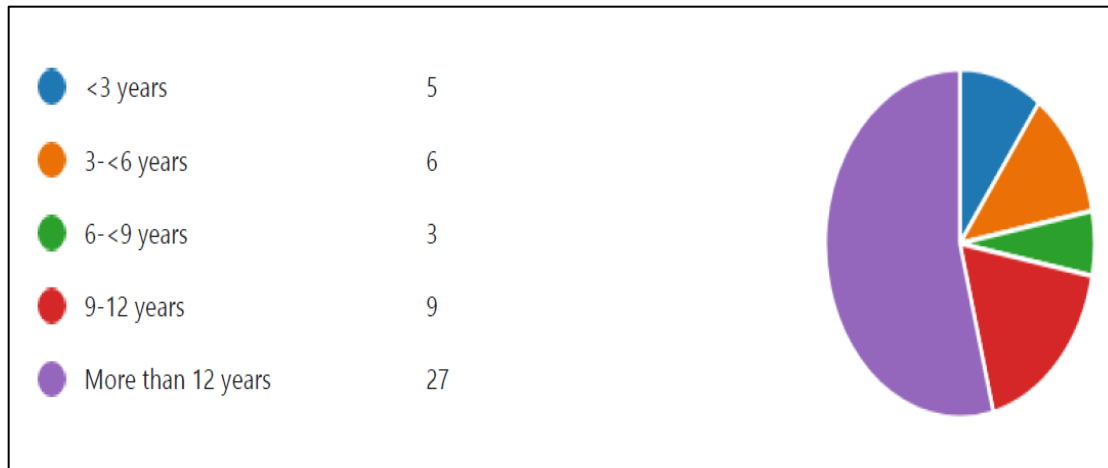
Figure 4.2: Questionnaire response on working tenure at the organisation

4.3.1.2 Respondent job title

The various employees' job roles or positions that they held at the organisation are illustrated in Figure 4.3. A large representation (42%) held the job title "home loans consultant", with 22% performing the role of "senior home loans consultant" and 12% representing the "regional sales manager" role.

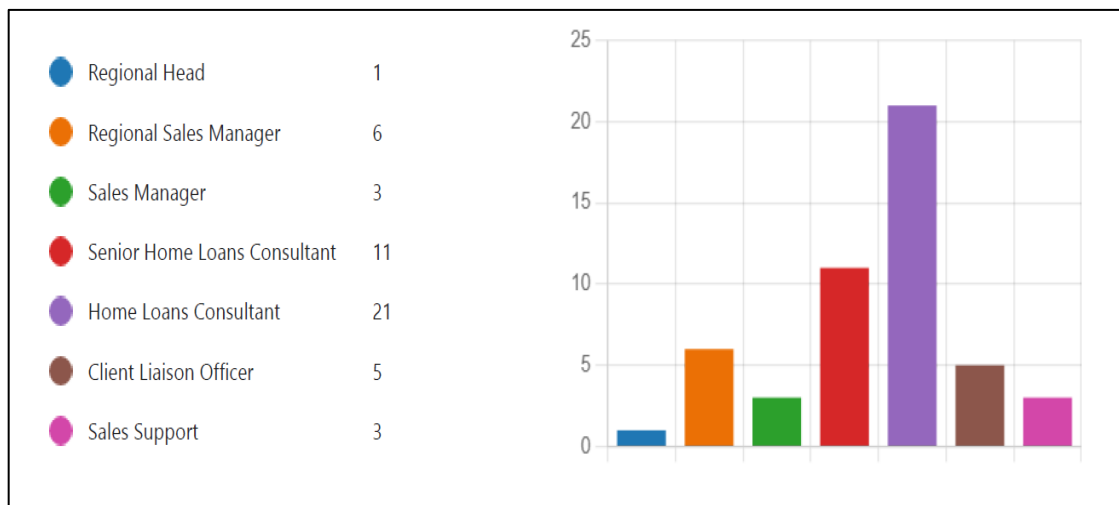|	
● Regional Head	1
● Regional Sales Manager	6
● Sales Manager	3
● Senior Home Loans Consultant	11
● Home Loans Consultant	21
● Client Liaison Officer	5
● Sales Support	3

Figure 4.3: Questionnaire response by job position

4.3.1.3 Respondent tenure in current position

The tenures of employees working in the current role within the home loans sales division are illustrated in Figure 4.4. A representation of 38% of the population were working in the same role for less than three years, and 34% of employees were working in the same role for three to six years, and an equal split for the remainder of category tenures.

Figure 4.4: Questionnaire response on working tenure in current position

4.3.2 Covid-19 vaccine and infection rate insights

Figure 4.5 illustrates the number of employees who received the COVID vaccine, while Figure 4.6 depicts the number of respondents who have contracted the COVID-19 virus. The number of respondents' household members who contracted the COVID-19 virus is illustrated in Figure 4.7. The researcher used a binomial test to determine whether the proportion of responses in one of two possible categories is equivalent to a pre-specified proportion for the questions relating to inoculation, respondent infection and respondent household members infection rate (Laerd Statistics, 2020). Table 4.1 summarises the binomial test administered for questions relating to respondent inoculation and infection rates.

Table 4.1: Statistical summary of COVID-19 vaccine and infection status

Item	Frequency (%)		n	p-value
	Yes	No		
Have you had either the Pfizer or Johnson & Johnson? vaccine?	42 (84.0)	8 (16.0)	5	<.001
Have you ever been infected with the COVID-19 virus?	21 (42.0)	29	5	.322
Has anyone in your household ever been infected with the COVID-19 virus?	24 (48.0)	26 (52.0)	5 0	.888

* Indicates significance at the 95% level

An interesting finding in Table 4.1 is the vaccine rate, which shows that a significant representation of 84% of the population was vaccinated. This indicates the seriousness of the pandemic and the willingness of many South Africans who decided to get vaccinated as a prevention mechanism against the virus. A representation of 84% from the population has taken either the Pfizer or Johnson & Johnson vaccine. The remainder (16%) was not vaccinated. A representation of 42% of the population contracted the COVID-19 virus, while 58% never contracted the virus (at the time the study was conducted). A further representation of 48% of the population confirmed that their household members contracted the COVID-19 virus, while 52% confirmed that their household members never contracted the virus (at the time the study was conducted). These statements demonstrate a negative confidence in a statistical sense as per Table 4.1. However, the positive vaccination rate shows a positive confidence rating as per Table 4.1.

4.3.2.1 Respondent vaccination status

The number of employees who received the COVID-19 vaccine is shown in Figure 4.5*.* A representation of 84% from the population received either the Pfizer or Johnson & Johnson vaccine. The remainder (16%) was not vaccinated.
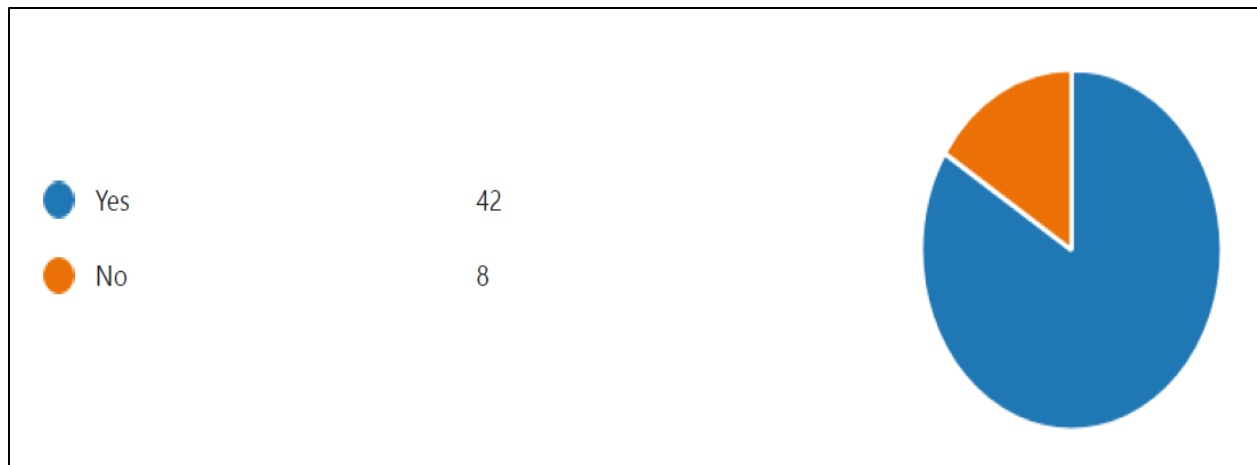
| Yes | 42 |
| No | 8 |

Figure 4.5: Questionnaire response on vaccination status

4.3.2.2 Respondent infection rate

Figure 4.6 shows the number of respondents who contracted the COVID-19 virus to date. It shows that a representation of 42% of the population contracted the COVID-19 virus while 58% had never contracted the virus (at the time the study was conducted).

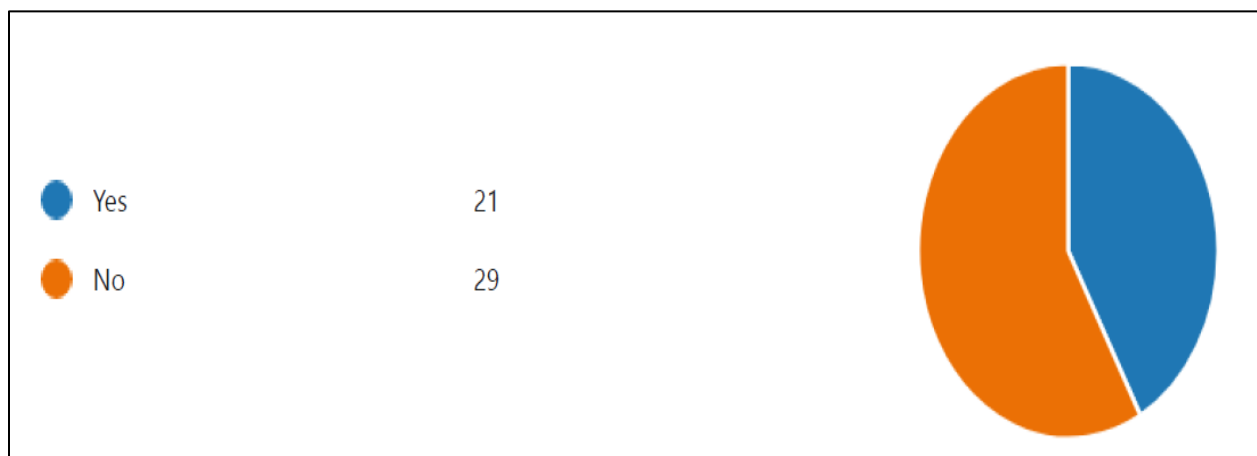| Yes | 21 |
| No | 29 |

Figure 4.6: Questionnaire response on COVID-19 infection status

4.3.2.3 Respondents' household members' infection status

Figure 4.7 shows the number of respondents' household members who contracted the COVID-19 virus. This means that a representation of 48% of the population confirmed that their household members contracted the COVID-19 virus, while 52% confirmed that

their household members had never contracted the virus (at the time the study was conducted).
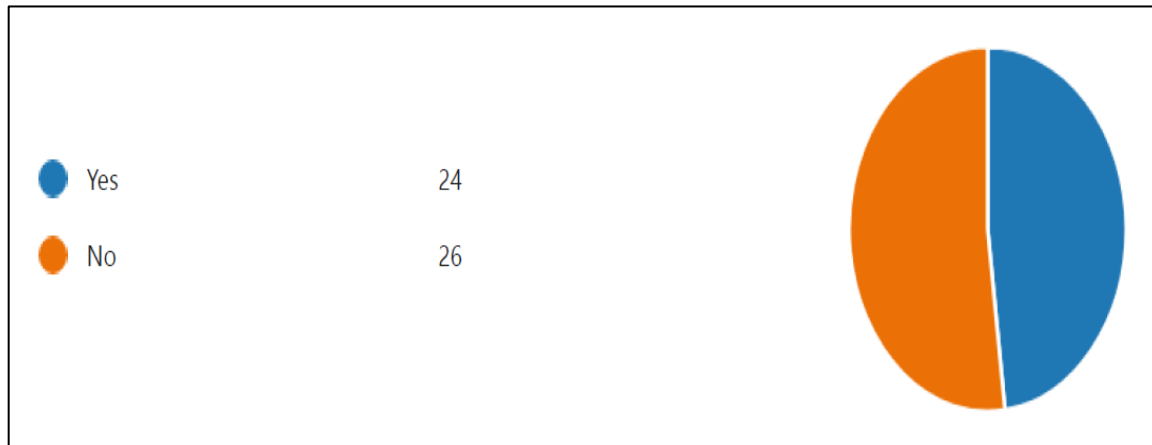

● Yes	24
● No	26

Figure 4.7: Questionnaire on respondents' household members' infection status

4.3.3 The respondents' first realisation of Covid-19

Figure 4.8 shows the three adjectives that best describe the respondents' feelings towards their first realisation about the COVID-19 virus in South Africa. A binomial test was used to determine whether the proportion of responses in one of two possible categories was equivalent to a pre-specified proportion for question. The pandemic came as a surprise to most people as it altered the way they live on a day-to-day basis. Therefore, this question established the respondents' feelings towards the pandemic. Table 4.2 summarises the binomial test administered for respondents' feelings towards their first realisation about the COVID-19.

Table 4.2: Statistical summary of respondents' first realisation to the COVID-19 virus

Item	Frequency (%)		n	p-value
	No	Yes		
Happy	48 (96.0)	2 (4.0)	50	<.001*
Sad	41 (82.0)	9 (18.0)	50	<.001*
Lonely	46 (92.0)	4 (8.0)	50	<.001*
Excited	48 (96.0)	2 (4.0)	50	<.001*
Courageous	47 (94.0)	3 (6.0)	50	<.001*
Scared	29 (58.0)	21 (42.0)	50	.322
Anxious	11 (22.0)	39 (78.0)	50	<.001*
Nervous	34 (68.0)	16 (32.0)	50	.015*
Isolated	40 (80.0)	10 (20.0)	50	<.001*
Hopeful	43 (86.0)	7 (14.0)	50	<.001*
Distracted	39 (78.0)	11 (22.0)	50	<.001*
Fearful	34 (68.0)	16 (32.0)	50	.015*
Bold	49 (98.0)	1 (2.0)	50	<.001*
Strong	46 (92.0)	4 (8.0)	50	<.001*

* Indicates significance at 95% level

A high percentage (78%) selected the word "anxious" as an initial feeling towards the pandemic. This could demonstrate a feeling of nervousness and uneasiness towards the pandemic as it was a first for all. The respondents also selected words such as "scared", "nervous" and "fearful", which are similar to anxiety. This shows a clear sense of worry towards a pandemic as its outcomes and ways of living were unpredictable, especially in terms of the virus and its effect on the human race.
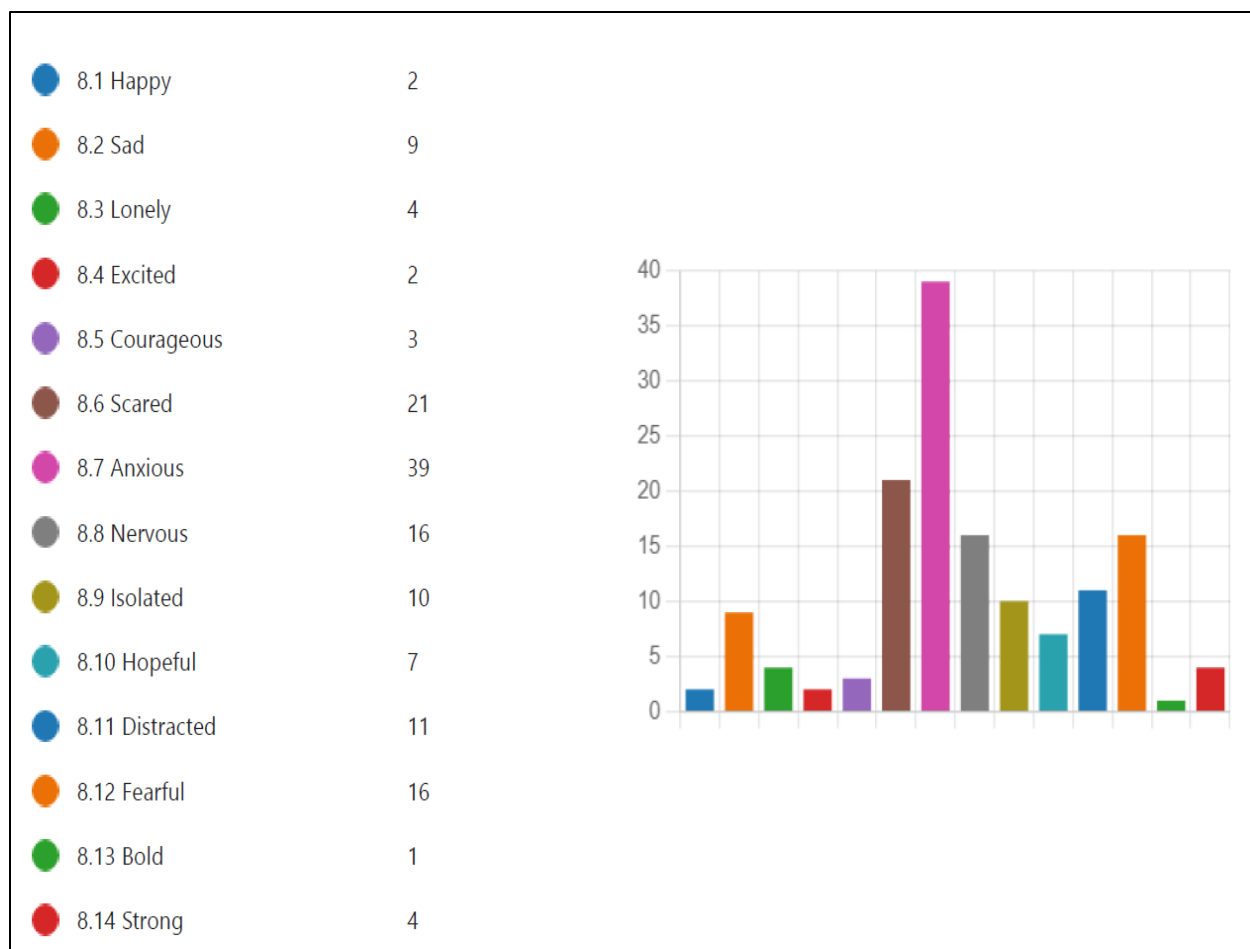
8.1 Happy	2
8.2 Sad	9
8.3 Lonely	4
8.4 Excited	2
8.5 Courageous	3
8.6 Scared	21
8.7 Anxious	39
8.8 Nervous	16
8.9 Isolated	10
8.10 Hopeful	7
8.11 Distracted	11
8.12 Fearful	16
8.13 Bold	1
8.14 Strong	4

Figure 4.8: Respondents' top three selectors towards their first realisation of the virus

4.3.4 The effect of the pandemic on people's needs

Figure 4.9 shows the motivation effect from the pandemic through the model of Maslow's hierarchy of needs categories, which are physiological (food and clothing), safety (job security), love and belonging needs (friendship), esteem, and self-actualisation. The one-sample t-test and the analysis of variance (ANOVA) test was used to evaluate whether an unknown population mean differs from a particular value. Table 4.3 summarises the one-sample t-test that was used to determine the pandemic's effect on respondents' needs.

Table 4.3: Statistical summary on the effect of the pandemic on respondent's needs

Item	Responses as frequency (%)						n	Mean (SD)	t	df	p-value
	Strongly disagree	Disagree	Slightly disagree	Slightly agree	Agree	Strongly agree					
Psychological needs	3 (6.0)	10 (20.0)	3 (6.0)	17 (34.0)	13 (26.0)	4 (8.0)	50	3.78 (1.404)	1.410	49	.165
Safety needs	4 (8.0)	10 (20.0)	2 (4.0)	11 (22.0)	15 (30.0)	7 (14.0)	49	3.90 (1.584)	1.758	48	.085
Love and belonging needs	2 (4.0)	7 (14.0)	2 (4.0)	10 (20.0)	20 (40.0)	10 (20.0)	50	4.36 (1.439)	4.225	49	<.001*
Esteem needs	3 (6.0)	15 (30.0)	6 (12.0)	10 (20.0)	11 (22.0)	4 (8.0)	49	3.47 (1.487)	-.144	48	.886
Self-actualising needs	3 (6.0)	14 (28.0)	5 (10.0)	9 (18.0)	15 (30.0)	4 (8.0)	50	3.62 (1.510)	.562	49	.577

* Indicates significant at the 95% level

As per the one-sample t-test, the sig AND mean score >3.5, can be interpreted as sig agreement for "Love and belonging needs". Therefore, there is significant agreement that "love and belonging" needs were affected during the pandemic. This could be due to the fact that the virus affected people directly from a health and well-being perspective, as many people lost or potentially lost close family members due to the devastating infection rate of the virus. The social isolation element of the virus would have affected the mental well-being of people due to factors such as stress and depression.

Analysis of variance (ANOVA) is a statistical test to indicate if any statistical variance exist between the means of three or more independent groups (Qualtrics , 2022). ANOVA was applied to establish if a significant difference existed across the five needs, then a post hoc analysis was done using a Bonferroni adjustment to determine where these differences were situated. Analysis from a repeated measures ANOVA indicates that there was a significant difference in the effect on the five needs during the pandemic, $F_{(4, 188)} = 6.489$, p<.001. According to post hoc analysis with a Bonferroni adjustment,

'love and belonging needs' were significantly more affected than 'esteem needs' (p<.001) and 'self-actualisation needs' (p=.007).

The researcher conducted further analysis to determine if the five measures for the effect on needs could be combined to yield a reliable single measure. The application of factor analysis with promax rotation revealed that these five items all loaded onto a single factor that accounted for 56.25% of the data variance. This factor extraction result can be considered reliable as indicated by a KMO value of .828 and a significant Bartlett's test.

A value for Cronbach's alpha of .862 indicated that these items could be combined into a single reliable variable measuring the effect of the pandemic on people's needs.
The composite variable or needs was formed by calculating the average of the agreement scores across the five items. This was tested to determine if there was significant agreement or disagreement that the pandemic influenced needs, overall, as per Table 4.4.

Table 4.4: Statistical summary on the effect of the pandemic on overall needs

The effect of the pandemic on overall needs					
Construct	n	Mean (SD)	t	df	p-value
NEEDS	50	3.81 (1.213)	4.733	49	.075

* Indicates significance at 95% level

There is neither significant agreement nor significant disagreement that the pandemic has affected their "needs".
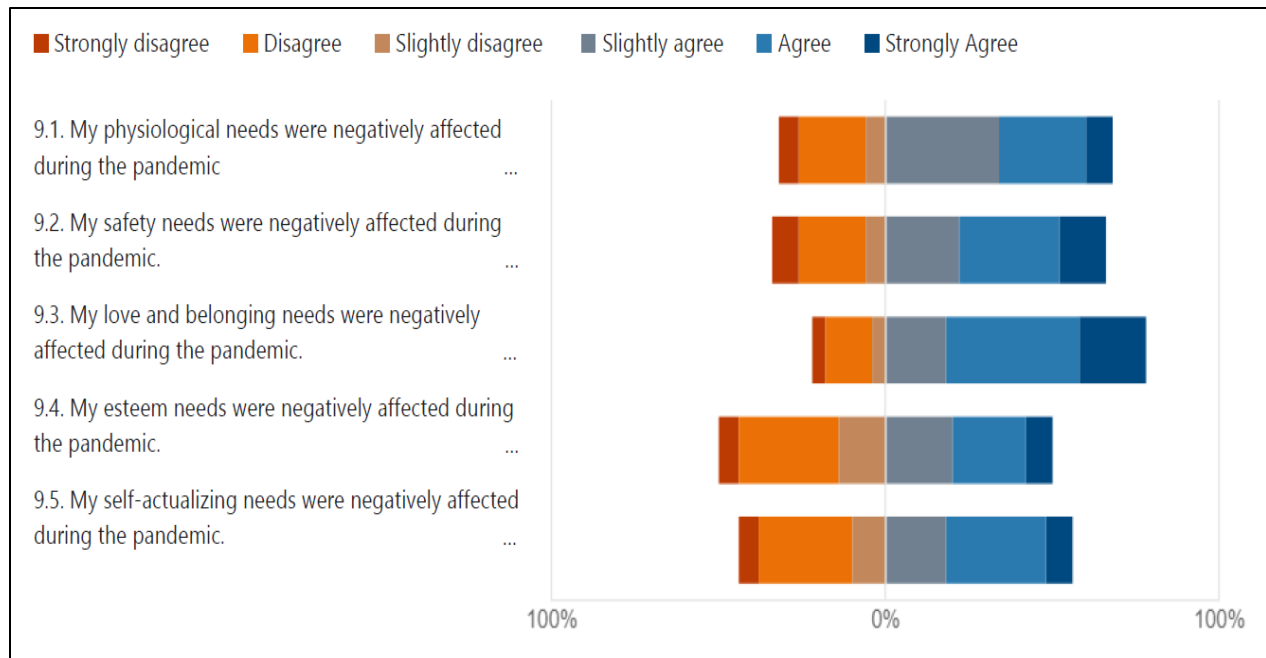
Figure 4.9: Respondents' negatively affected motivational needs

4.3.5 Influential motivational factors during remote working

The pre-determined motivational statements refer to the respondents' basis of motivation during the pandemic as illustrated in Figure 4.10. The one-sample t-test was used to calculate whether a sample originates from a population with a particular mean. Table 4.5 summarises the one-sample t-test, which was used for testing influential motivation factors for the respondents during the pandemic.

Table 4.5: Statistical summary on influential motivational factors

Item	Responses as Frequency (%)						n	Mean (SD)	t	df	p-value
	Strongly disagree	Disagree	Slightly disagree	Slightly agree	Agree	Strongly agree					
Having a stable salary	0	0	39 (78.0)	0	11 (22.0)	0	50	5.78 (.418)	38.528	49	<.001*

63

Being on a good medical aid	0	0	0	2 (4.0)	14 (28.0)	34 (68.0)	50	5.64 (.563)	26.888	49	<.001*
Knowing your job is secure	0	0	1 (2.0)	0	11 (22.0)	38 (76.0)	50	5.72 (.573)	27.403	49	<.001*
Being able to work in a flexible work schedule environment	0	0	0	1 (2.0)	15 (30.0)	34 (68.0)	50	5.66 (.519)	29.405	49	<.001*
Receiving recognition for the work that you do	0	1 (2.0)	2 (4.0)	2 (4.0)	19 (38.0)	26 (52.0)	50	5.34 (.895)	14.543	49	<.001*
Being able to virtually talk and engage with your team members	0	0	1 (2.0)	3 (6.0)	22 (44.0)	0	50	5.38 (.697)	19.082	49	<.001*
Knowing that your manager understands your hardships, successes, and emotions	0	0	0	4 (8.0)	17 (34.0)	29 (58.0)	50	5.5 (.647)	21.864	49	<.001*
Knowing that your colleagues understand your hardships, successes, and emotions	0	1 (2.0)	0	8 (16.0)	21 (42.0)	20 (40.0)	50	5.18 (.850)	13.98	49	<.001*
Being able to work in isolation within the confines of your home, while avoiding travel time wastage and other detractors	1 (2.0)	0	1 (2.0)	3 (6.0)	19 (38.0)	26 (52.0)	50	5.34 (.939)	13.853	49	<.001*
Knowing that your employer (Nedbank) has created a supportive culture during the COVID-19 lockdown	0	0	0	2 (4.0)	17 (34.0)	31 (62.0)	50	5.58 (.575)	25.595	49	<.001*

* Indicates significance at 95% level

As per the one-sample t-test, the sig AND mean score >3.5, interpret as sig agreement for all statements. All statements have a strong connection and resonates with the respondent group. The highest ranked statements are "Having a stable salary", followed by "Knowing your job is secure" and finally "Being able to work in a flexible work schedule environment". These statements are associated with livelihood of earning money and job security to support one's family or self during the unpredictable pandemic, as well as being able to work flexible hours to create some sort of work life balance or working on terms that suits the respondents.
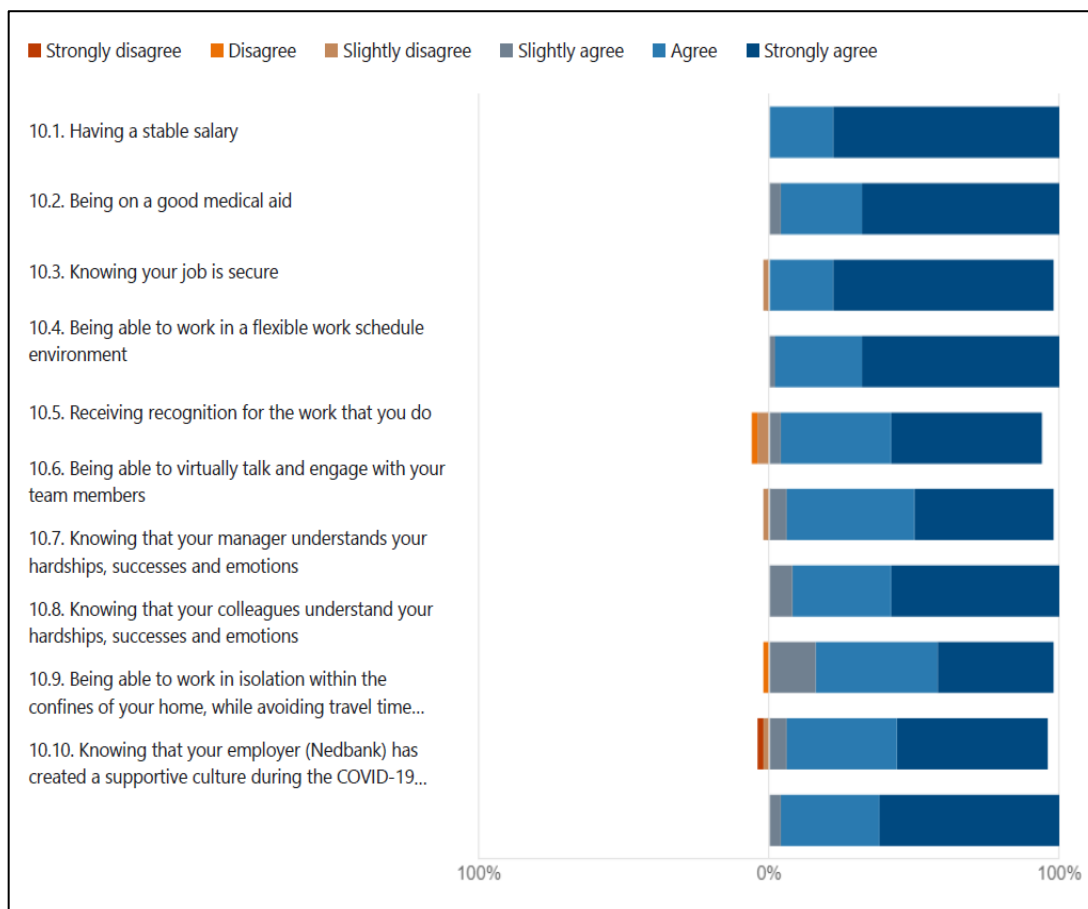

Figure 4.10: Respondents' positive motivational factors

4.3.6 Emotional feelings towards working from home

Figure 4.11 shows the respondents' feelings towards working from home during the pandemic by means of adjectives. The respondents felt, in order of high to low, that the

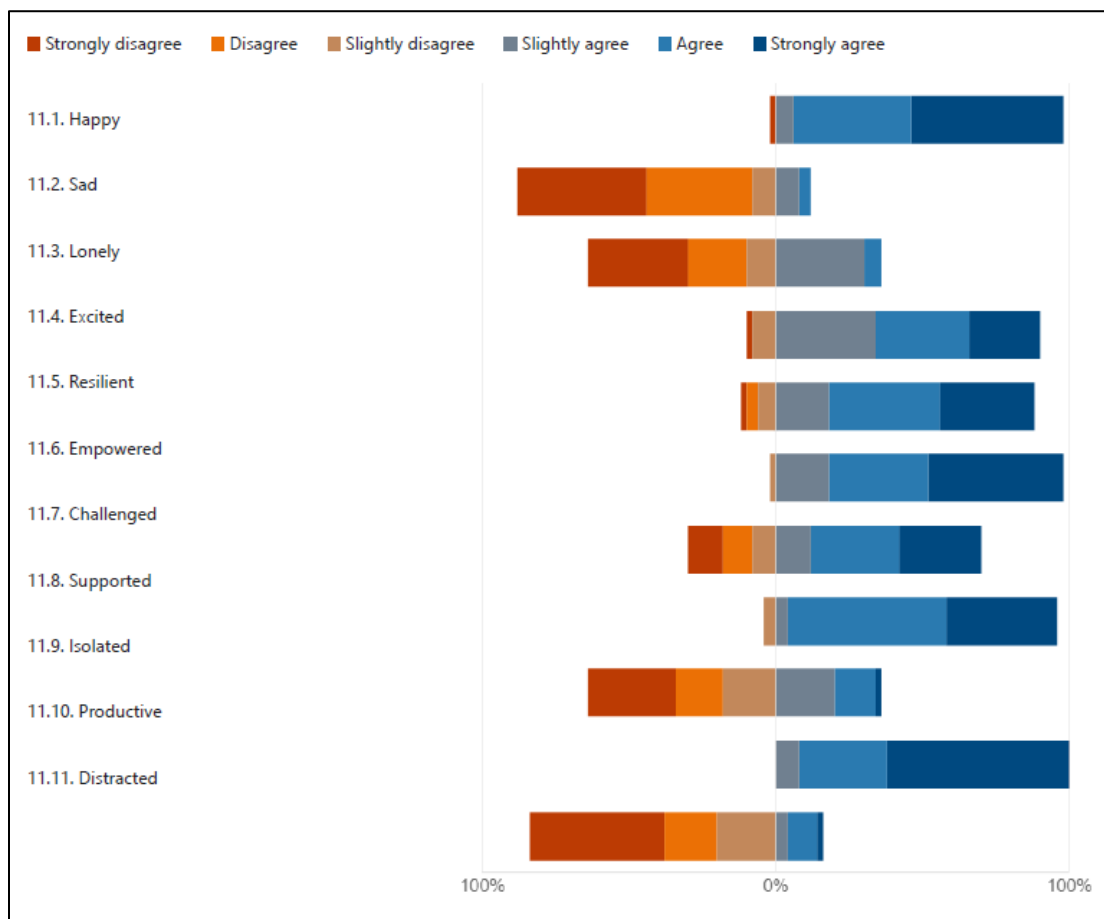words that resonated with them were "productive", "happy", "supported", "empowered" and "resilient. The one-sample t-test was used to evaluate whether an unknown population mean differed from a particular value. Table 4.6 summarises confirms that the one-sample t-test was used to test the respondents' feelings in relation to working from home during the pandemic.

Table 4.6: Statistical summary on respondent's feelings to working from home

Word	n	Mean (SD)	t	df	p-value
Happy	50	5.38 (.878)	15.139	49	<.001*
Sad	50	1.92 (1.104)	-10.123	49	<.001*
Lonely	50	2.54 (1.388)	-4.890	49	<.001*
Excited	50	4.66 (1.062)	7.727	49	<.001*
Resilient	50	4.82 (1.190)	7.844	49	<.001*
Empowered	50	5.24 (.822)	14.965	49	<.001*
Challenged	50	4.22 (1.730)	2.944	49	.005*
Supported	50	5.26 (.723)	17.211	49	<.001*
Isolated	50	2.78 (1.516)	-3.359	49	.002*
Productive	50	5.54 (.646)	22.345	49	<.001*
Distracted	50	2.20 (1.429)	-6.435	49	<.001*

* Indicates significance at 95% level

As per the one-sample t-test, the sig AND mean score >3.5, was interpreted as significant agreement for happy, excited, resilient, empowered, challenged, supported, and

productive. However, the sig AND mean score <3.5, was interpreted as significant disagreement for sad, lonely, isolated, distracted. It is noticeable that emotions that related to a sense of positivity were highly ranked and were significantly agreed upon, whereas emotions that were related to negativity were not favoured and were significantly disagreed upon. The respondents felt, in order of high to low, that the words that resonated with them, were "productive", "happy", "supported", "empowered" and "resilient".

Figure 4.11: Respondent's feelings to working from home

4.4 SUPPORT REQUIRED BY RESPONDENTS DURING REMOTE WORKING

Figure 4.12 shows the type of required support the respondents felt they needed from their line leaders while working from home during the pandemic. The one-sample t-test

was used to evaluate whether an unknown population mean differed from a particular value. Table 4.7 summarises the one-sample t-test to test the support required from respondents.

Table 4.7: Statistical summary on respondents required support from line-leaders

Item	Responses as Frequency (%)						n	Mean (SD)	t	df	p-value
	Strongly disagree	Disagree	Slightly disagree	Slightly agree	Agree	Strongly agree					
Having a stable salary	0	0	39 (78.0)	0	11 (22.0)	0	50	5.78 (.418)	38.528	49	<.001 *
Being on a good medical aid	0	0	0	2 (4.0)	14 (28.0)	34 (68.0)	50	5.64 (.563)	26.888	49	<.001 *
Knowing your job is secure	0	0	1 (2.0)	0	11 (22.0)	38 (76.0)	50	5.72 (.573)	27.403	49	<.001 *
Being able to work in a flexible work schedule environment	0	0	0	1 (2.0)	15 (30.0)	34 (68.0)	50	5.66 (.519)	29.405	49	<.001 *
Receiving recognition for the work that you do	0	1 (2.0)	2 (4.0)	2 (4.0)	19 (38.0)	26 (52.0)	50	5.34 (.895)	14.543	49	<.001 *
Being able to virtually talk and engage with your team members	0	0	1 (2.0)	3 (6.0)	22 (44.0)	0	50	5.38 (.697)	19.082	49	<.001 *
Knowing that your manager understands your hardships, successes, and emotions	0	0	0	4 (8.0)	17 (34.0)	29 (58.0)	50	5.5 (.647)	21.864	49	<.001 *
Knowing that your colleagues understand your hardships, successes, and emotions	0	1 (2.0)	0	8 (16.0)	21 (42.0)	20 (40.0)	50	5.18 (.850)	13.98	49	<.001 *
Being able to work in isolation within the confines of your home, while avoiding travel time wastage and other detractors	1 (2.0)	0	1 (2.0)	3 (6.0)	19 (38.0)	26 (52.0)	50	5.34 (.939)	13.853	49	<.001 *
Knowing that your employer (Nedbank) has created a supportive culture during the COVID-19 lockdown	0	0	0	2 (4.0)	17 (34.0)	31 (62.0)	50	5.58 (.575)	25.595	49	<.001 *

* Indicates significance at 95% level

As per the one-sample t-test, the sig AND mean score >3.5, is interpreted as significant agreement for all statements in Table 4.7. The respondents indicated, in order of high priority to low priority, that the following support was required: "being allowed to work in a flexible work schedule environment", "communicating with transparency on all matters regarding my work situation", "showing appreciation for my efforts", "providing individualised support for my needs" and "involving me in decision-making".
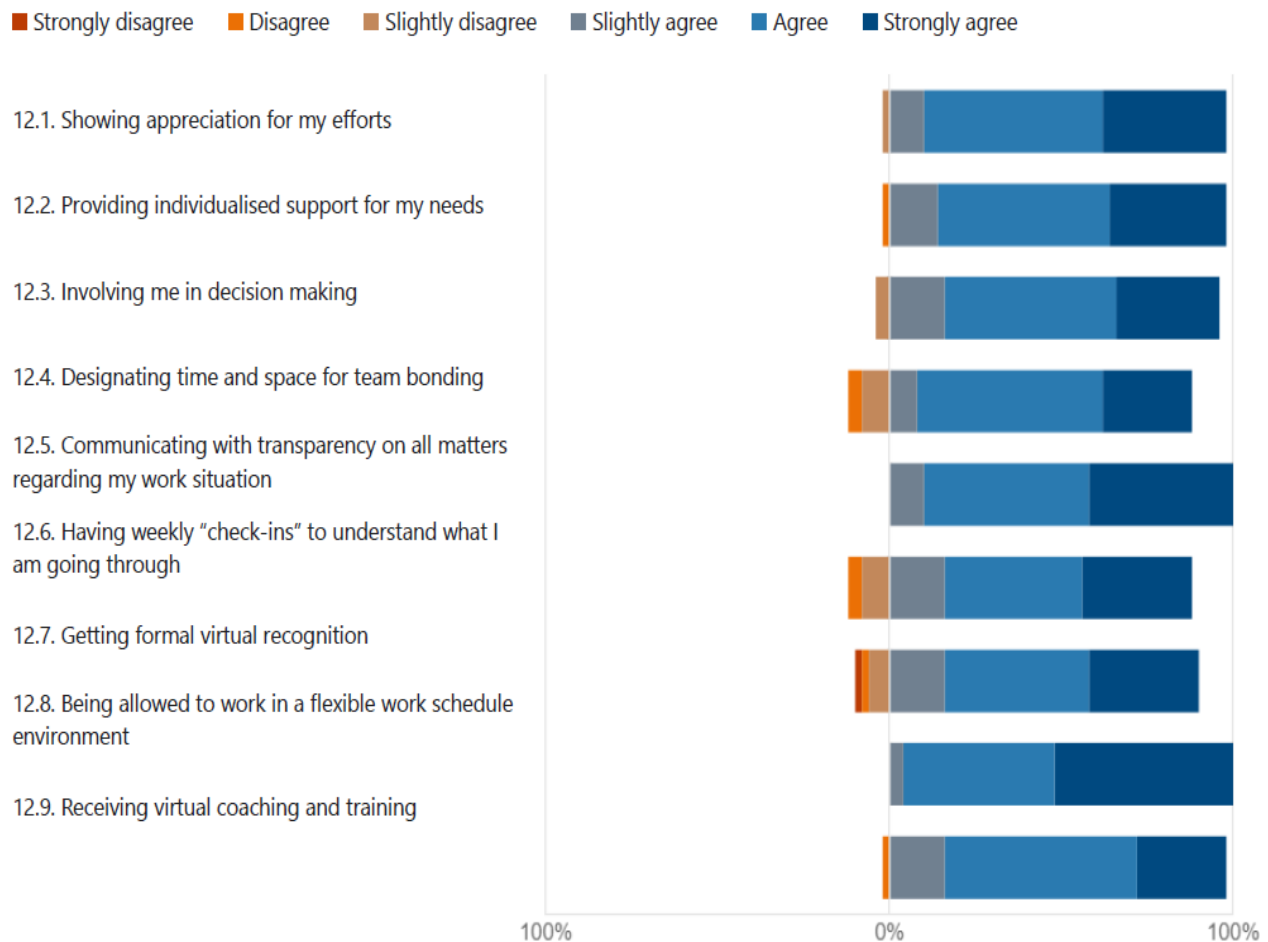
Figure 4.12: Respondents' required support from line-leaders

4.5 OVERALL EFFECT ON MOTIVATION FROM REMOTE WORKING

Table 4.8 shows the overall effect of working from home during the COVID-19 pandemic on respondents' motivational levels. The one-sample t-test was used to evaluate whether

an unknown population mean differed from a particular value and if there was a significant positive or negative effect.

Table 4.8: Statistical summary on overall effect of working from home on respondents' motivational levels

Item	Responses as frequency (%)					n	Mean (SD)	t	df	p-value
	Large negative effect	Small negative effect	No effect	Small positive effect	Large positive effect					
Indicate the overall effect that working from home during the COVID-19 pandemic has had on your motivational levels:	1 (2.0)	4 (8.0)	8 (16.0)	7 (14.0)	30 (60)	50	4.22 (1.112)	7.759	49	<.001*

* Indicates significance at 95% level

Table 4.8 shows that, as per the one-sample t-test, the sig AND mean score >3.5, was interpreted as a significant positive effect, indicating that respondents had an overall positive effect that working from home during the COVID-19 pandemic. A representation of 60% indicated that working from home during the pandemic had a "large positive effect", while 16% indicated that it had "no effect" and 14% indicated that it had a "small positive effect".

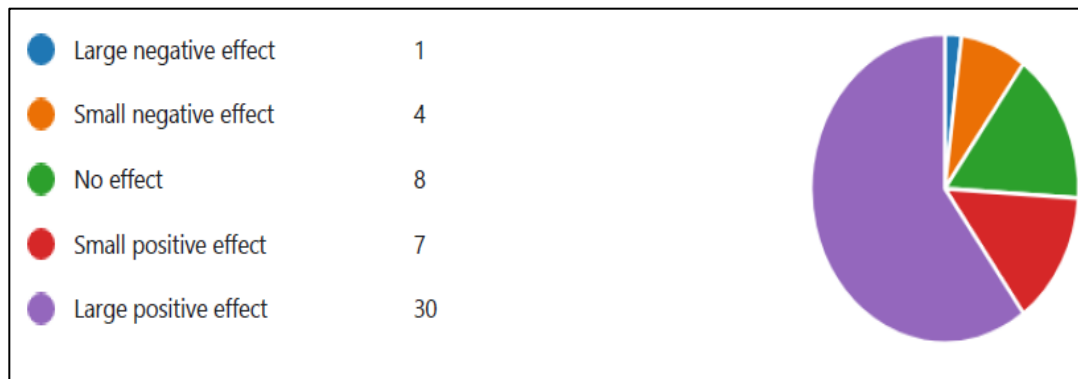|	
● Large negative effect	1
● Small negative effect	4
● No effect	8
● Small positive effect	7
● Large positive effect	30

Figure 4.10: Respondents' overall motivation levels in relation to working from home

4.6 CONCLUSION

This chapter outlined the results from the questionnaire. An analysis was drawn in accordance with the research objectives and problem statement. The questionnaire was completed by 50 respondents, and it took them an average of 12:14 minutes to complete it on MS Forms. The demographic section presented the location, job position and tenure of the respondents. Interesting insights were revealed through the data collected in relation to COVID-19 vaccination and infection rates, with 84% of the population being vaccinated, due to fear of virus contraction. Insights were drawn from the respondents' feelings towards their first realisation of the COVID-19 virus, with 78% of the population selecting the word "anxious" to indicate their initial feelings to the virus.

The collected data further revealed (a significant agreement) that "love and belonging" needs were affected during the pandemic amongst respondents in relation to motivational factors. The study focused on influential motivational factors during the pandemic; the highest ranked statements were "having a stable salary", followed by "knowing your job is secure" and finally "being able to work in a flexible work schedule environment". The respondents felt, in order of high to low, that these adjectives resonated with them in relation to working from home during the pandemic: "productive", "happy", "supported", "empowered" and "resilient".

The respondents submitted information on support required from their line-leaders during the pandemic and the highest to lowest ranked priorities required included: "Being allowed to work in a flexible work schedule environment"; "communicating with transparency on all matters regarding my work situation"; and "showing appreciation for my efforts". The data on the overall motivational effect from working remotely during the pandemic shows that respondents experienced an overall positive effect from working remotely during the COVID-19 pandemic.

CHAPTER 5: DISCUSSION OF RESULTS

5.1 INTRODUCTION

This chapter discusses the results in relation to the literature review, data collected and current reality. The total staff complement for the Pretoria and Cape regions was 55 employees. Based on a 5% error margin, 95% confidence level, and a 1.96 confidence interval, the accepted sample represented a minimum of 49 respondents, however the study acquired a respondent completion rate of 50, demonstrating that it is acceptable (Saunders, Lewis, & Thornhill, 2019, p. 300) .

The discussion is organised in themes that align to the research objectives and problem statement. The focus is on describing the effect of working from home on employee motivation levels and understanding the key factors that influence employee motivation through the work from home model.

Techniques to assist leaders to motivate employees through the work from home model are also discussed.

5.2 DEMOGRAPHICS

A total of 24 respondents (48%) responded from the Cape region and 26 (52%) from the Pretoria and country region thus indicating that a slight majority of respondents were based in the Pretoria and country region. Fifty-four percent (54%) of respondents had worked at Nedbank for 12 years or longer, indicating a sense of loyalty and happiness within the organisation. A significant representation of 42% held the job title of "home loans consultant", with 22% performing the role of "senior home loans consultant" and 12% representing the "regional sales manager" role. A representation of 38% of the population was working in the same role for lesser than three years, while 34% of employees was working in the same role for three to six years, and an equal split for the remainder of category tenures.

5.3 COVID-19 VACCINE AND INFECTION INSIGHTS

This section details the pandemic infection rate and COVID vaccine inoculation statistics amongst respondents to gauge the severity of the virus. A significant representation of 84% of the population was vaccinated. This indicates the seriousness of the pandemic and the willingness of many South African to get vaccinated as a prevention mechanism against the virus. A representation of 84% from the population received either the Pfizer or Johnson & Johnson vaccine. The remainder 16% was not vaccinated. A representation of 42% of the population contracted the COVID-19 virus while 58% never contracted the virus (at the time the study was conducted). A further representation of 48% of the population confirmed that their household members contracted the COVID-19 virus while 52% have confirmed that their household members never contracted the virus (at the time the study was conducted).

The significant 84% COVID vaccine inoculation rate shows that respondents took the pandemic very seriously and pro-actively decided to get vaccinated to assist in prevention or extreme illness from the virus. The 84% vaccination rate of respondents is much higher than the South African national adult population vaccine rate, which is currently around the 51.10% mark (SA Coronavirus, 2022). It is evident that employees within the Nedbank home loan sales division are prioritising their health needs, when compared to the South African national average. This is further exemplified, since the respondent population selected "being on a good medical aid", as one of their top five motivators, further demonstrating that the respondent group considered health as a top priority.

While the omicron strain affected millions of people with illness, even those who received vaccinations, the vaccines achieved their primary goal of averting serious sickness. A booster vaccine significantly decreased (by more than 90%) the risk of hospitalisation and death during the omicron wave (Bloomberg, 2022, p. 1). These impressive booster vaccine prevention statistics substantiate the rationale for the 84% respondent representation who decided to get vaccinated to prevent serious illness and death from the deadly COVID-19 virus.

5.4 RESPONDENTS FIRST REALISATION OF COVID-19

The top three emotions that best reflect the respondents' reactions to their initial awareness of the COVID-19 virus in South Africa is critical to understand a person's initial motivation, as motivation is essentially a force that influences action and the orientation of human behaviour in a particular manner (Alfaliha, 2021, p. 172). A binomial test was used to evaluate whether the proportion of responses that can be classified into one of two groups is equal to a predetermined proportion for the question.

The majority of South Africans were surprised and nervous during the pandemic because it changed the way they lived day-to-day by the lockdown regulations. A high percentage (78%) of the respondents selected the adjective "anxious" as an initial feeling towards the pandemic, and this could demonstrate a feeling of nervousness and uneasiness towards the pandemic as it was a first for all. The respondents also selected adjectives such as "scared", "nervous" and "fearful" (terms similar to anxiety, indicating a clear sense of worry) towards a pandemic as the outcomes and ways of living were unpredictable, especially in terms of the virus and its effect on the human race. This sense of anxiety can be related to the reviewed literature as many people had to get familiar with new ways of living. This included getting accustomed to phrases such as "self-isolation, quarantine and social distancing" (Pedrosa, et al., 2020, p. 2).

Self-efficacy is described as a person's confidence in their ability to influence and direct circumstances and generate a positive output; it is essentially outcome of actions between the exterior environment, experiences, internal abilities, coping mechanisms and education (Nilasari, Nisfiannoor, & Devinta, 2021, p. 436).

The respondents' self-efficacy was affected from a motivation perspective, bearing in mind that they lost most of their ability to influence and direct circumstances during the national lockdown. Given that they were not able to visit clients or drive client engagements, as per national regulations, a sense of anxiety, fear and nervousness was created. Although anxiety is typically thought of as a negative feeling, it was observed

that some people felt more motivated when they experienced different levels of anxiety (Luo, Subramaniam, & O'Steen, 2020, p. 53).This shows that anxiety can motivate some individuals to persevere through challenges or anxiety.

5.5 THE EFFECT OF THE PANDEMIC ON PEOPLE'S NEEDS

The composite measure for the effect of COVID on needs was tested and analysed. The composite variable or needs was formed by calculating the average of the agreement scores across the five categories. This was tested to determine if there was significant agreement or disagreement about whether the pandemic had an overall effect on needs.

There was neither significant agreement nor significant disagreement that the pandemic affected the respondents' "needs" with the exception of their "love and belonging" needs that were affected during the pandemic as per the one sample t-test. The "love and belonging category fundamentally influences employee motivation, which aligns to the research objective. There is significant agreement through the one sample t-test that "love and belonging" needs were affected during the pandemic if compared to other levels in Maslow's hierarchy of needs.

The Maslow's hierarchy of needs model is based on the premise that employees have an increasing desire to achieve the things they want in life. In line with this, their various needs are prioritised in a pattern of hierarchical importance (Badubi, 2017, p. 45). (See the outline of Maslow's needs (2.3.5) (Badubi, 2017, p. 45).

There is significant agreement through the one sample t-test that "love and belonging" needs were affected during the pandemic when compared to other levels in Maslow's hierarchy of needs. The reason for this could be that the virus affected people directly from a health and well-being perspective, as many people would had lost or potentially had lost close family members due to the devastating infection rate of the virus.

The respondents handled stress, as evidenced by the relationship between it and neuroticism scores and the belief in an internal locus of control (Jain, Gupta, & Kale, 2022, p. 99). It is interesting to note that there was not a significant agreement with physiological and safety needs, as the first need levels in the hierarchy, from a motivational remote working needs perspective. According to the original Maslow's model, each of the five levels of human needs is interconnected: a change in one level will have an impact on the satisfaction of one or more needs at the same or other levels (Jain, Gupta, & Kale, 2022, p. 99).

Positive emotions like love, empathy, motivation for doing good deeds, and charitable activities can help us overcome human vices that are difficult, but not impossible, to overcome. Analysis of the origin of negative emotions from prior experiences shows that diversity in thinking, reasoning, self-centeredness, and lack of empathy give rise to human vices (Ghosh, et al., 2021, p. 1). This further supports that love and belonging in Maslow's hierarchy of needs was a mechanism to overcome difficult human vices while going through the COVID-19 pandemic.

Social isolation was another product of hard lockdowns while people were restricted to their homes with limited access to essential perishables from supermarkets (Messaoud & Gupta, 2021, p. 19). This type of isolation had a negative impact on people's livelihoods. It was noted in Germany that perpetual hard lockdowns had an undesired effect on the population and resulted in people becoming exhausted and demoralised (Piper, 2021, p. 1). Due to the harsh effects of social isolation, employees now placed extra value on love and belonging, from a personal and work-related perspective.

The post COVID-19 infection protocol of self-quarantine was an acute action to restrict the interaction and movements of potential and infected people or groups (Pedrosa, et al., 2020, p. 2). The quarantine prevention control mechanism was a form of social isolation that many underwent, which would have added towards the need for love and belonging.

From an employee motivational viewpoint, the data collected from the study correlates with numerous existing literature emphasising factors, such as the various need levels from Maslow's hierarchy of needs, isolation, quarantine, positive emotions, and negative emotions that demonstrate the impact on love and belonging during such a pandemic while working from home. The researcher asserts that love and belonging stand out as a significant consideration in relation to remote working, and leaders must be cognisant of this need in relation to collaboration between colleagues, work-life balance, and setting up check-in sessions with employees.

5.6 INFLUENTIAL MOTIVATIONAL FACTORS DURING REMOTE WORKING

A variety of motivational factors served as a basis for motivation from the respondents during the pandemic. The factors were based on a series of intrinsic and extrinsic motivators. The one-sample t-test is a statistical hypothesis test designed to evaluate whether an unknown population mean differed from a particular value. As per the one-sample t-test, the sig AND mean score >3.5, can be interpreted as a significant agreement for all statements.

All statements had a strong connection and resonated with the respondent group. The highest ranked statements were "having a stable salary", followed by "knowing your job is secure" and "being able to work in a flexible work schedule environment". These statements are ranked in order of most important to least important in Table 5.1.

Table 5.1: Ranking summary on employee motivators

Statement	Mean
Having a stable salary	5.78
Knowing your job is secure	5.72
Being able to work in a flexible work schedule environment	5.66
Being on a good medical aid	5.64
Knowing that your employer has created a supportive culture during the COVID-19 lockdown	5.58
Knowing that your manager understands your hardships, successes, and emotions	5.50

Being able to virtually talk and engage with your team members	5.38
Receiving recognition for the work that you do	5.34
Being able to work in isolation within the confines of your home, while avoiding travel time wastage and other detractors	5.34
Knowing that your colleagues understand your hardships, successes, and emotions	5.18

Extrinsic motivation is considered as an outside force that is frequently maintained through the organisation, work tasks, and working environment. This influences an employee's work ethic, which ultimately motivates the employee to accomplish tangible rewards like promotions, bonuses, and incentives, to name a few (Rockmann & Ballinger, 2017).

Intrinsic motivation is the inner force the supports employees' emotions and feels of satisfaction, excitement, joy, and accomplishment, which are born from actions, processes and results in the workplace. The element of inner motivation is to find purpose in the required work at hand, which is driven by the employee solely (Shkoler & Kimura, 2020).

It is important to note that there is an interesting mix of intrinsic and extrinsic motivators, and one may even argue that the highest to lowest ranked priorities follows the Maslow's hierarchy of needs model with needs such as physiological and safety taking priority such as a stable salary for food and shelter perhaps. According to the original Maslow's model, each of the five levels of human needs is interconnected, and a change in one level would have an impact on the satisfaction of one or more needs at the same or other levels (Jain, Gupta, & Kale, 2022, p. 99).

The "GREAT" motivation paradigm is built on non-financial levers that can inspire employees to work harder during trying circumstances; its major levers are growth, renewal, enabling, aspirational, and transparency (Mani & Mishra, 2020, p. 172). The renewal lever explores non-financial revitalising activities for workers, such as time off, flexible work arrangements, and sabbaticals (Mani & Mishra, 2020, p. 172).

It is interesting to see "flexible work schedules" being ranked as the third highest which corresponds to the renewal lever in the "GREAT" motivation model. It is essentially difficult to make clear distinctions from all the statements being assessed, however it is worthwhile discussing the highest ranked statements to comprehend the most impactful ones from a managerial insight. Organisations can further optimise on the most impactful motivators to leverage of motivational levers to sustain motivational levels.

According to the Vroom's original expectation theory, people are driven to act in ways that result in the desirable combinations of expected outcomes and as per the expectation theory, motivation is a dual function of the individual's belief that effort will result in performance and the perceived attractiveness of potential outcomes (Ramlall, 2004, p. 56).

People's emotional perspectives in relation to outcomes is known as "valence" (Ramlall, 2004, p. 54). In relation to valence, it is important for leaders to understand the key motivators such as, "having a stable salary", followed by "knowing your job is secure" and "being able to work in a flexible work schedule environment" as this will essentially provide clearer insights into the depths of employee needs.

The Herzberg two factor theory is an imperative content theory based on motivation and more so employee motivation (Messaoud & Gupta, 2021, p. 15). The theory is based on hygiene factors or dissatisfies that are usually not considered, such as company policies, employee peer relationships, physical work environment, actual working conditions, relationships with co-workers and managers, and job security (Messaoud & Gupta, 2021, p. 16). On the other end of the spectrum, there are motivators or satisfiers as well that contribute towards employee contentedness in the work place such as recognition, work with meaningfulness, sense of achievement, self-responsibility and employee growth opportunities (Messaoud & Gupta, 2021, p. 16). It is interesting to note that, even though the variance is less, a motivator such as "receiving recognition for the work that you do" is ranked very low when compared to other motivators as per the respondent's feedback.

This contrasts with the Herzberg two factor theory, as recognition is considered as a motivator in the theory. This viewpoint is subject to debate, bearing in mind that all the respondents' statements were closely ranked with minimal differences from a ranking perspective.

After considering all data retrieved from respondents and the various literature and models in light of influential motivational factors that affect employees through the remote working model, it is imperative for line leaders to understand the important motivators through the work from home model. Some of the highly ranked motivators to consider are "having a stable salary", followed by "knowing your job is secure" and "being able to work in a flexible work schedule environment".

The respondents' selected statements further address the second study objective in relation to understanding the key factors that influence employee motivation through the work from home model. As per the one-sample t-test, the sig AND mean score >3.5, can be interpreted as a significant agreement for all selected statements. All respondents statements demonstrate a strong connection that resonates with the respondent group; hence they are all applicable to understanding the key factors that influence employee motivation through the work from home mode (as per study objective two).

5.7 FEELINGS TOWARDS WORKING FROM HOME

As per the one-sample t-test, the sig AND mean score >3.5, is interpreted as a significant agreement for happy, excited, resilient, empowered, challenged, supported, productive. However, if sig AND mean score <3.5, it can therefore be interpreted as a significant disagreement for sad, lonely, isolated, distracted. It is noticeable that emotions related to a sense of positivity are highly ranked and were significantly agreed upon, whereas emotions that related to negativity were not favoured and were significantly disagreed upon. The respondents felt, in order from high to low, that the words that resonated with them were "productive", "happy", "supported", "empowered" and "resilient. During the

uncertain pandemic and lockdown, the respondents displayed a sense of emotional intelligence as they were able to manage their feelings, read emotions and understand empathy and motivation as additional components to emotional intelligence (Kurniawan & Syakur, 2017, p. 4).

Emotional intelligence refers to the way individuals manage feelings and view or act in situations, read emotions of others, and understand empathy and motivation as another component to this intelligence (Kurniawan & Syakur, 2017, p. 4). Self-awareness and self-management are two critical competencies to drive the motivation of oneself (Koman & Wolf, 2008, p. 56). Self-awareness is an awareness of one's emotional condition, including one's sense of self-worth, confidence, and an understanding of one's strengths and flaws (Koman & Wolf, 2008, p. 56). The study envisioned to understand the respondents' feelings in relation to working from home during the pandemic using adjectives in relation to emotions.

The degree to which people can adapt to remote work has an impact on both organisational and personal outcomes (such as job satisfaction, mental health, and overall well-being) (Holtz, 2021, p. 1). The research data demonstrated that respondents significantly agreed with feelings such as "productive", "happy", "supported", "empowered" and "resilient" in relation towards working from home. This clearly aligns to the literature from a gradual adaption perspective, as the data retrieved illustrates that respondents were initially anxious towards their first realisations of the COVID-19 virus and working from home. However, the respondents' feelings to working from home changed to being "productive", "happy", "supported", "empowered" and "resilient". In accordance with the literature, this shows the gradual adaptation of anxiety into a state of happiness for a large representation of the respondent group.

From a different viewpoint, research published in the International Journal of Environmental Research and Public Health, claimed that the remote work model needs

a large degree of motivation in order to make the model effective and valuable (Panisoara, Lazar, Panisoara, Chirca, & Ursu, 2020, p. 2).

The respondents at Nedbank only shifted to a more virtual environment with very little management intervention in relation to motivational effectiveness, promotion or drive. However, respondents eventually felt feelings of "productive", "happy", "supported", "empowered" and "resilient" through self-awareness.

This most popular words selected from the respondents included words such as "productive", "happy", "supported", "empowered" and "resilient", which indicates the respondents' true feelings while they were working from home and undergoing the uncertain lockdown and pandemic. This addressed study objective one, in describing the effect of working from home on employee motivation levels. There is clear consensus that the respondents experienced a positive effect while working from home during the pandemic and that they significantly disagreed that they experienced feelings related to sadness, loneliness, isolation, and distraction while they working from home (as per the one-sample t-test).

5.8 SUPPORT REQUIRED BY RESPONDENTS DURING REMOTE WORKING FROM HOME

Quantitative data was needed to understand the type of support required by the respondents from their line leaders, while they were working from home during the pandemic. The one-sample t-test was used in this question to evaluate whether an unknown population mean differs from a particular value. As per the one-sample t-test, the sig AND mean score >3.5, is interpreted as significant agreement for all support statements.

Although all statements are in significant agreement, and it is challenging to make any clear distinction from highest important to least important; it will be worthwhile to discuss the highest to lowest ranked statements. The respondents indicated in order of high

priority to low priority that the following support was required: "being allowed to work in a flexible work schedule environment", "communicating with transparency on all matters regarding my work situation", "showing appreciation for my efforts", "providing individualised support for my needs" and "involving me in decision-making".

One of the most appreciated benefits of working from home was the degree of job flexibility that this model allows for, it essentially creates a culture where employees have the discretion to decide when and where to work (Felstead & Henseke, 2017, p. 196). This benefit was the highest ranked statement and, in alignment to the literature, shows that respondents would appreciate their line leaders to allow them to work in a flexible work schedule environment.

The inner drive that sustains an employee's emotions and feelings of fulfilment, excitement, joy, and success that are born from actions, processes, and results at work is known as intrinsic motivation. Finding purpose in the necessary work at hand (work that is driven by the individual alone) is a key component of inner motivation. (Shkoler & Kimura, 2020). The respondents indicated that the higher ranked support they required proved to be in the form of intrinsic motivators. Their responses included these requirements: "communicating with transparency on all matters regarding my work situation", "showing appreciation for my efforts", "providing individualised support for my needs" and "involving me in decision-making". These intangible support requirements are important to highlight during the remote working era, as line-leaders can have a better sense of employee expectations.

Many of the problems associated with having a typical in-office workforce could be solved by the shift to more remote working model. Some organisations have been pioneering the remote workplace for almost twenty years (Ozimek, 2020, p. 7). This experience has assisted businesses and independent contractors in embracing flexibility. Companies can nowadays hire the greatest talent from anywhere thanks to remote work, which eliminates geographic hiring restrictions.

Working remotely offers independent workers options to collaborate with businesses and clients all over the world (Ozimek, 2020, p. 7). Flexibility can play an imperative role from a management perspective as it adds significant value to creating a work-life balance. Likewise, it eliminates geographic hiring restraints, and creates an environment to hire free-lancers on a flexible schedule.

The study addressed the third study objective by understanding which techniques can assist leaders to motivate employees through the work from home model. The respondents significantly agreed (in high priority to low priority order) that the following support was required, "being allowed to work in a flexible work schedule environment", "communicating with transparency on all matters regarding my work situation", "showing appreciation for my efforts", "providing individualised support for my needs" and "involving me in decision-making". These practices can serve as a foundation for managers to adopt relevant ways to manage employees in the era of remote working.

5.9 OVERALL EFFECT ON MOTIVATION FROM REMOTE WORKING

In order to assess the overall motivational impact of working from home during the COVID-19 epidemic, respondents shared their experiences to determine whether an unknown population mean differed from a specific number and whether there was a significant positive or negative effect. The one-sample t-test was applied to this question. The sig AND mean score >3.5, which can be interpreted as a significant positive effect according to the one-sample t-test, further suggests that respondents' experience of working from home during the COVID-19 epidemic was favourable overall.

In terms of working from home during the pandemic, 60% employees said it had a "big / positive effect," 16% said it had "no effect," and 14% said it had a "little positive effect."

These statistics corresponds to a questionnaire conducted by Price Waterhouse Coopers US in June 2022, during the lockdown period, where 83% of employees supported and

believed that the remote working model shift had been successful because of company continuity, increased productivity, and enhanced work flexibility. (Wilson, 2021, p. 5).

In another study, more than 800 Unites States based employees who were recently surveyed by McKinsey on a range of issues pertaining to the employee remote working model, expressed the view that people who worked remotely experienced greater benefits in their day-to-day tasks, were more engaged, and felt better about themselves than those who operated primarily from an office with limited flexibility (Emmett, Schrah, Schrimper, & Wood, 2020, p. 1).

The current study on the overall motivational impact of working from home during the COVID-19 pandemic assisted in addressing study objective one, in describing the effect of working from home on employees' motivation levels. The study therefore suggests that working from home during the pandemic had a large positive effect on employee motivation levels.

5.10 CONCLUSION
In this chapter, the study findings were presented in relation to the evaluated literature and the present-day situation. The study demographics was outlined with impetus on the respondents' geographics work location, working tenure at Nedbank, position held at the bank and tenure of position held at Nedbank.

The findings (on COVID vaccine inoculations and pandemic infection rates among respondents) were examined and discussed to determine the severity of the virus. A sizable portion of the population (84%) received COVID vaccinations. This demonstrates the severity of the epidemic with numerous South Africans who have chosen to get immunised as a defence against the virus.

The study examined the respondents' reactions to learning about the COVID-19 virus for the first time in South Africa. Most people were surprised by the pandemic since it

changed the way they went about their daily lives. Seventy-eight percent (78%) of respondents used the term "anxious" to describe their initial reaction to the epidemic, which may indicate that most people initially felt apprehensive and uneasy about it. The respondents used adjectives like "scared," "nervous," and "fearful," which relate to anxiety and express a distinct sense of dread about a pandemic. The reason for this was because the virus's effects on humanity and their outcomes were highly unpredictable.

Considering Maslow's hierarchy of needs literature, the various categories of physiological (food and clothes), safety (work security), love and belonging needs (friendship), esteem, and self-actualisation was applied to examine the respondent's motivation levels during the pandemic. A comparing between "love and belonging" needs with other categories in Maslow's hierarchy of needs, confirmed strong agreement (one sample t- test) that these needs were impacted during the epidemic. The virus directly impacted people's health and well-being since many people had lost or may have lost close family members as a result of the virus's dreadful infection rate. People's mental health had been affected by the virus' social isolation component as a result of conditions like stress and depression.

Another goal of the study was to understand which motivational factors were selected by respondents in relation to motivation during the pandemic. A series of pre-determined statements were used to gauge influential motivational factors that are based on intrinsic and extrinsic motivators. The sig AND mean score >3.5 signify considerable agreement, thus according to the one-sample t-test, it is interpreted as considerable agreement for all pre-determined statements. All the assertions are highly relevant and popular with the responder group. The descriptors "having a stable wage," "knowing your employment is secure," and "being able to work in a flexible work environment" are in order of importance.

Additionally, it is crucial to identify the respondents' sentiments on working from home during the pandemic with adjectives that resembling emotions. The one-sample t-test

87

interprets a sig AND mean score of >3.5 as significant agreement for the adjectives "glad," "excited," "resilient," "empowered," "challenging," "supported," and "productive." The impact of working from home on employee motivation levels was discussed in this section, and addressed this significant study objective.

This section relates to literature based on emotional intelligence, the ability to control our emotions, make decisions, read others' emotions, and comprehend others' motivations. All these capabilities are examples of possessing emotional intelligence. There is considerable evidence that working from home during the epidemic had a positive impact on the respondents. They strongly disagreed with the notion that doing so caused them to feel depressed, lonely, alienated, or preoccupied.

The research aimed to determine what kind of support direction the respondents needed from their line leaders during the pandemic. In achieving a crucial study objective the research identified methods to help managers inspire staff members when a work-from-home approach is used. According to the respondents, the following support is needed, ranked from most important to least important: "being able to work in a flexible work environment," "communicating with transparency on all matters pertaining to my work situation," "showing appreciation for my efforts," "providing individualised support for my needs," and "involving me in decision-making."

The aim of the study was to determine the overall impact that working from home during the COVID-19 epidemic had on respondents' levels of motivation. The one-sample t-Test was employed to determine if a significant positive or negative effect existed and whether an unknown population mean differed from a given value. The respondent rate of 60% reported that working from home during the epidemic had a "large positive influence" on them. This finding aligns with literature from Price Waterhouse Coopers US, where a survey was conducted and 83% of employees supported and believed that the remote working model shift had been successful because of company continuity, increased productivity, and enhanced work flexibility. (Wilson, 2021, p. 5).

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

The important research findings pertaining to the research topic and objectives are summarised in this chapter. Based on the findings, suggestions for additional study are also provided.

6.2 SUMMARY OF RESULTS RELATING TO THE RESEARCH OBJECTIVES

The aim of this study was to describe the COVID-19 impact on employee motivation at a South African bank.

6.2.1 The effect of working from home on employee motivation levels

In relation to the respondents first realisation of COVID-19, a significant number of respondents (78%), selected the word "anxious", indicating that they initially felt uncomfortable or uneasy about the epidemic since it was a first for all. The terms "scared," "nervous," and "fearful," relate to anxiety and reflect a distinct sense of worry toward a pandemic because the consequences and ways of living were quite unknown in terms of the virus and its impact on people.

In relation to working from home during the epidemic, the emotional phrases that resonated the most with the respondents, in order of high to low, were "productive," "happy," "supported," "empowered," and "resilient regarding. The respondents vehemently refuted the idea that feeling unhappy, lonely, isolated, or preoccupied had any bearing on their decision to work from home during the pandemic. There is no doubt that working from home during the epidemic had a positive impact on the respondents, and they strongly disagreed with the notion that doing so causes them to feel depressed, sad, lonely, isolated, and distracted.

The degree to which individuals can adjust to working remotely affects both organisational and personal results (such as job satisfaction, mental health, and general well-being)

(Holtz, 2021, p. 1). The research findings show that respondents strongly agreed with emotions related to working from home, including "productive," "happy," "supported," "empowered," and "resilient."

The data obtained showed that respondents were initially anxious when they first learned about the COVID-19 virus and began working from home. However, the respondents' feelings toward working from home had changed to "productive," "happy," "supported," "empowered," and "resilient," which clearly aligns to the literature from a gradual adaptation perspective.

The most used descriptors chosen by the respondents were "productive," "happy" "supportive," "empowered," and "resilient," which reflect their actual feelings while working from home and dealing with the unpredictable lockdown and epidemic. In describing the impact of working from home on employee motivation levels, this has addressed study objective one. According to the one-sample t-test, there is no doubt that the respondents experienced a positive impact from working from home during the epidemic, and they significantly disagreed with the idea that they felt depressed, lonely, alone, or distracted while encountering the pandemic.

Essentially, working from home during the pandemic was cited as having a "large positive effect" by 60% of respondents, "no effect" by 16%, and "a small positive effect" by 14%, on employee motivation levels according to the questionnaire. This is supported by a survey by McKinsey on a range of issues pertaining to the employee remote working model.

The survey interviewed more than 800 United States-based employees and found that people who worked remotely experienced greater benefits in their day-to-day tasks, were more engaged, and felt better about themselves than those who operated primarily from an office with limited flexibility (Emmett, Schrah, Schrimper, & Wood, 2020, p. 1). As per

study objective one, the impact of working from home on employee motivation levels was substantially unpacked.

6.2.3 Understanding the key factors that influences employee motivation through the work from home model

Considering the "love and belonging" needs requirements that emerged as significant (when compared to other needs in the Maslow's hierarchy of needs model), there was a clear consensus among responders that these needs were affected by the pandemic. This may be owing to the virus's direct impact on people's health and well-being, as many people would have lost or may have lost close family members as a result of the virus' devastating infection and mortality rate.

From the perspective of employee motivation, the data gathered from the study is consistent with a wide range of published works that highlight elements like the different Maslow's hierarchy of needs need levels, isolation, quarantine, positive emotions, and negative emotions. These elements illustrate the impact on love and belonging during such a pandemic while working from home. Leaders must be aware of this need in regard to colleague collaboration, work-life balance, and individual employee check-ins. Love and belonging stand out as a crucial consideration with regards to remote working.

In relation to motivational factors during the pandemic, all pre-defined statements on the questionnaire had a strong connection that resonates with the respondent group. However, the highest ranked statements were "having a stable salary", followed by "knowing your job is secure" and "being able to work in a flexible work schedule environment". The statements were ranked in order of most important to least important, as depicted in Table 5.1. These statements therefore play an important role in maintaining, sustaining, and uplifting employee motivational levels.

People are motivated to act in ways that produce the desired combinations of expected outcomes, according to Vroom's original expectation theory (Ramlall, 2004, p. 54).

According to this theory, motivation is a dual function of the individual's belief that effort will result in performance and the perceived attractiveness of potential outcomes. The term "valence" refers to people's emotional viewpoints in connection to results (Ramlall, 2004, p. 56). "Having a stable salary", followed by "knowing your job is secure" and "being able to work in a flexible work schedule environment" are the main motivators that will help leaders to deeper understand the needs of their employees.

The statements selected by the respondents expand the main elements that affect employee motivation in the context of the work-from-home paradigm. The sig AND mean score >3.5, according to the one-sample t-test, can be interpreted as a significant agreement for all chosen statements. All the statements that the respondents selected to respond to associate strongly with the respondent group. As such, these statements are pertinent to understanding the critical variables that affect employee motivation when working from home, which refers to the second study objective. Study objective two is based on the key factors that influence employee motivation through the work from home model.

6.2.4 Techniques to assist leaders to motivate employees through the work from home model

A series of support statements were designed to understand what type of required support the respondents needed from their line leaders while working from home during the pandemic. Although all statements were in significant agreement, the respondents indicated (in order of high priority to low priority) their preferred top three. Their statements were: "being allowed to work in a flexible work schedule environment"; "communicating with transparency on all matters regarding my work situation"; "showing appreciation for my efforts"; "providing individualised support for my needs"; and "involving me in decision-making". Since these statements also align to the literature regarding remote working and the support that is required, it is imperative that line leaders incorporate such techniques to maintain employees' motivation levels.

One of the most valued advantages of working from home is the degree of job flexibility that the work from home model offers. In essence, it fosters a culture where employees have the freedom to choose when and where to work (Felstead & Henseke, 2017, p. 196). Once more, it is strongly suggested that respondents would welcome it if their line leaders, allowed them to operate in a flexible work environment, according to the literature.

The third study objective was addressed in terms of the methods that managers might use to inspire workers when using a work-from-home arrangement. The respondents overwhelmingly concurred that the following support was necessary, ranked in order of high priority to low priority: "allowing me to work in a flexible work environment," "communicating with transparency on all matters regarding my work situation," "showing appreciation for my efforts," "providing individualised support for my needs," and "involving employees in decision-making." These procedures can operate as a springboard for managers to adopt practical approaches to managing staff in the age of remote work.

6.3 LIMITATIONS OF THE STUDY

The study was undertaken within a specified time limit and the researcher decided to employ the questionnaire within two regions in the Nedbank home loans sales division; however, if more time had been allocated, then the researcher could have conducted the questionnaire within four regions in the Nedbank home loans sales division, in order to acquire a larger sample size. The Nedbank organisational consent was restricted to the Nedbank home loans sales division and the researcher may have received a more diverse questionnaire outcome if the data collection exercise was also open to other sales divisions within the Nedbank group.

Furthermore, a research gap was created in that the COVID-19 pandemic was a fairly new global phenomenon and there was a lack of previous research studies on the topic.

6.4 RECOMMENDATIONS

Based on the empirical data, the following recommendations are made for the Nedbank home loans division:

In view of the respondents' anxiety as a result of their first realisation of the COVID-19 pandemic, and the quick adaptation to a remote working model, Nedbank and various other organisations can implement an agile change management process to help employees transit to new working processes. The systematic approach and application of knowledge, resources, and instruments to deal with change, known as "change management". It entails developing and implementing company policies, structures, processes, and technology to address changes in the business environment and the outside world (SHRM, 2022, p. 1). Change management can help the division with the transition into new processes.

The respondents' need for "love and belonging" was significantly identified during the research process. Nedbank can incorporate this need into their employee value proposition, in relation to providing additional fringe benefits to employees' loved ones. These benefits can comprise of discounted funeral-plans, life policies, short-term insurance and hospital plans. Such benefits can offer renewed loyalty, motivation, and comfort to employees.

The study provided key insights into techniques that can assist managers to motivate employees through the work from home model. The respondents identified these key practices: "allowing employees to work in a flexible work environment", "communicating with transparency in the work environment", "showing appreciation for employee efforts", and "providing individualised support to employees". These practices should be exercised, depending on the scenario at hand and management's discretion.

6.5 RECOMMENDATIONS FOR FURTHER RESEARCH

The study was conducted within the Nedbank's home loans sales team and the data insights collected from the research were from a descriptive quantitative perspective. Further qualitative research can be done to gather a more detailed perspective.

The respondents' "love and belonging" need was significantly affected during the pandemic, compared to other levels in Maslow's hierarchy of needs. Further research can be conducted on this specific level.

While the study only focused on one bank in South Africa, further research can be done to understand a multi-banking organisational view towards remote working. This is important, as the culture, values and ways of working would most likely differ from one banking organisation to another in South Africa.

6.6 CONCLUSION

The aim of this study was to describe the COVID-19 impact on employee motivation at a South African bank. The study was conducted at Nedbank, one of the biggest banking institutions in South Africa. These study objectives were constructed at the beginning of the study:

1) To describe the effect of working from home on employee motivation levels;
2) To understand the key factors that influence employee motivation through the work from home model; and
3) To explore techniques that can assist leaders to motivate employees through the work from home model.

A descriptive quantitative study method was selected for the data collection exercise and the study objectives were successfully met. The pandemic affected employee motivation positively affected at Nedbank. The key finding emerging from the study is that Nedbank employees favouring a flexible work schedule environment.

The research provided important practices from a remote managerial perspective, thus allowing leaders to adopt highly favourable managerial practices such as allowing employees to work in a flexible work environment, "communicating with transparency in the work environment", "showing appreciation for employee efforts", "providing individualised support to employees" and "involving employees in decision-making".

Overall, the responses from the questionnaire revealed that working from home during the pandemic was cited as having a "large positive effect" by 60% of respondents on employee motivation levels. This supports the notion that working from home during the pandemic served Nedbank home loan sales employees favourably in terms of motivation.

REFERENCES

Accenture. (2020). *Accenture Banking Technology Vision 2020*. Accenture.

Alfaliha, A. A. (2021). Drivers of employee sustainable motivation on private enterprises on Saudi Arabia during the crisis of. *Management Science Letters*, 171-178.

Asfahani, D. A. (2021). The Impact of Covid-19 on Employees' Motivation: A Saudi Arabian Case Study. *International Journal of Innovation*, 812-822.

Avery, G. C., & Bergsteiner, H. (2011). How BMW successfully practices sustainable leadership principles. *Emerald Group Publishing Limited, 39*(6), 11-18.

Badubi, R. M. (2017). Theories of Motivation and Their Application in Organizations: A Risk Analysis. *International Journal of Innovation and Economic Development*, 44-51.

Banerjee, A., & Chaudhury, S. (2010). Statistics without tears: Populations and samples. *Indian Psychiatry Journal*, 60-65.

Bloomberg. (2022, September 8). *More Than 12,6 Billion Shots Given: COVID-19 Tracker*. Retrieved from Bloomberg: https://www.bloomberg.com/graphics/covid-vaccine-tracker-global-distribution/(Accessed on the 6 May 2022)

Bussin, M. H., & Swart-Opperman, C. (2021). COVID-19: Considering impacts to employees and the workplace. *SA Journal of Human Resource Management*, 19.

Carmeli, A. (2003). The relationship between emotional intelligence and work attitudes, behavior and outcomes: An examination among senior managers. *Journal of Managerial Psychology*, 788-813.

Connelly, L. M. (2021). Introduction to Analysis of Variance (ANOVA). *Medsurg Nursing*, 217-218.

Deloitte Consulting LLP. (2018). *Digital Maturity Model: Achieving digital maturity to drive growth*. Delloite.

Emeritus. (2022, July 28). *5 Types of Research Design – Elements and Characteristics*. Retrieved from Emeritus: https://emeritus.org/in/learn/types-of-research-design/ (Accessed on the 6 May 2022)

Emmett, J., Schrah, G., Schrimper, M., & Wood, A. (2020, June 29). *COVID-19 and the employee experience: How leaders can seize the moment*. Retrieved from McKinsey : https://www.mckinsey.com/business-functions/people-and-

organizational-performance/our-insights/covid-19-and-the-employee-experience-how-leaders-can-seize-the-moment(Accessed on the 5 May 2022)

Felstead, A., & Henseke, G. (2017, October 4). Asessing the Growth of remote working and its consequences for effort, well-being and work-life balance. *New Technology Work and Employment*, 195-212.

Fisher, M. J., & Marshall, A. P. (2008). Understanding descriptive statistics. *Australian Critical Care*, 93-97.

Fitch Ratings. (2020). *Coronavirus Impact on South African Banks*. New York: Fitch Ratings.

Gerald, B. (2018). A Brief Review of Independent, Dependent and One Sample t-test. *International Journal of Applied Mathematics and Theoretical Physics*, 50-54.

Ghosh, R., Biswas, P., Chatterjee, S., Sengupta, S., Dubey, M. J., & Ray, B. K. (2021). Love and emotions at the time of COVID-19. *Minerva Psychiatry*, 1-8.

Groysberg, B., & Abrahams, R. (2020, October 8). Keep Your Weary Workers Engaged and Motivated. *Business Research for Business Leaders*. Boston, USA: Harvard Business School.

Harvard Business School. (2020, June 5). *COVID-19 and the Workplace:Implications, Issues, and Insights for Future Research and Action*. Retrieved from Harvard Business School: https://www.hbs.edu/ris/Publication%20Files/20-127_6164cbfd-37a2-489e-8bd2-c252cc7abb87.pdf (Accessed on the18 February 2022)

Hassan, Z. A., Schattner, P., & Mazza, D. (2006). Doing A Pilot Study: Why Is It Essential? *Malaysian Family Physician.*, 70-73.

Holtz, D. (2021). The Effects of Remote Work on Collaboration among Information Workers. *MIT Initiative on the Digital Economy*, 1-6.

Hughes, M., Thompson, H. L., & Terrell, J. B. (2009). *Handbook for developing emotional and social intelligence : best practices, case studies, and strategies*. San Francisco: Pfeiffer An Imprint of Wiley.

IBM. (2021, March 22). *Factor Analysis Rotation*. Retrieved from IBM: https://www.ibm.com/docs/en/spss-statistics/25.0.0?topic=analysis-factor-rotation(Accessed on the 14 June 2022)

International Labour Organization. (2020). *An employers' guide on working from home in response to the outbreak of COVID-19*. Geneva: International Labour Organization.

95

Jain, V. P., Gupta, N., & Kale, V. P. (2022). Is Maslow's Hierarchy of Needs Applicable During the COVID-19 Pandemic? *Indian Journal of Psychological Medicine*, 98-100.

John, A. G., Francis, A. I., & Chukwu, I. I. (2012). Improving Sales Performance through Sales Force Motivation Strategies: A Study of Pharmaceutical Firms in Nigeria. *Int.J.Buss.Mgt.Eco.Res.*, 620-626.

Kaur, P., Stoltzfus, J., & Yellapu, V. (2018). Descriptive statistics. *International Journal Of Academic Medicine*, 60-63.

Kern, S. E. (2015). Inferential statistics, power estimates, and study design formalities continue to suppress biomedical innovation. *The Sidney Kimmel Comprehensive Cancer Center at Johns Hopkins*, 1-18.

Koman, E. S., & Wolf, S. B. (2008). Emotional intelligence competencies in the team and team leader. *Journal of Management Development, 27*(1), 55-75.

Kumar, D., Malviya, R., & Sharma, P. K. (2020). Corona Virus: A Review of COVID-19. *Eurasian Journal of Medicine and Oncology*, 8-25.

Kurniawan, A., & Syakur, A. (2017). The Correlation of Emotional Intelligence and Spiritual of Intelligence to Effectiveness Principals of Leadership. *International Journal of Psychological and Brain Sciences, 2*(1), 1-9.

Laerd Statistics. (2020). *Binomial test and 95% confidence interval (CI) using SPSS Statistics*. Retrieved from Laerd Statistics: https://statistics.laerd.com/spss-tutorials/binomial-test-using-spss-statistics.php (Accessed on the 1 July 2022)

Laerd Statistics. (2021). *One-Sample T-Test using SPSS Statistics*. Retrieved from Laerd Statistics: https://statistics.laerd.com/spss-tutorials/one-sample-t-test-using-spss-statistics.php (Accessed on the 2 July 2022)

Leedy, P. D., & Ormrod, J. E. (2021). *Practical Research: Planning and Design,12th Edition*. Harlow: Pearson Education Limited.

Lund, S., Madgavkar, A., Manyika, J., & Smit, S. (2020, November 23). *What's next for remote work: An analysis of 2,000 tasks, 800 jobs, and nine countries*. Retrieved from McKinsey Global Institute: https://www.mckinsey.com/featured-insights/future-of-work/whats-next-for-remote-work-an-analysis-of-2000-tasks-800-jobs-and-nine-countries (Accessed on the 14 April 2022)

Luo, Z., Subramaniam, G., & O'Steen, B. (2020). Will Anxiety Boost Motivation? The Relationship between Anxiety and Motivation in Foreign Language Learning. *Malaysian Journal of ELT Research*, 53-71.

Magnanoa, P., Craparoa, G., & Paolillob, A. (2016). Resilience and Emotional Intelligence: which role in achievement motivation. *International Journal of Psychological Research*, 331-336.

Mani, S., & Mishra, M. (2020). Non-monetary levers to enhance employee engagement in organizations – "GREAT" model of motivation during the Covid-19 crisis. *Strategic HR Review*, 171-175.

Mboweni, T. T. (2004). The South African banking sector - an overview of the past 10 years. *Governor of the South African Reserve Bank* (pp. 1-7). Johannesburg: The South African Reserve Bank.

McGregor, L., & Doshi, N. (2020, April 09). How to Keep Your Team Motivated, Remotely. *Remote Work*. USA: Harvard Business Review.

McLeod, S. (2018). Maslow's Hierarchy of Needs. *Simply Psychology*, 1-16.

Mega, C., Ronconi, L., & De Beni, R. (2014). What makes a good student? How emotions, self-regulated learning, and motivation contribute to academic achievement. *Journal of Educational Psychology*, 121-131.

Messaoud, A. B., & Gupta, M. S. (2021, June 2). Remote Work and Controllers Motivation. Denmark: Aalborg University.

Montemurro, N. (2020). The emotional impact of COVID-19: From medical staff to common people. *Brain, Behavior, and Immunity*, 1-2.

Nedbank Group. (2020). *Integrated Report for the year end 31 December 2020*. Sandton: Nedbank Group.

Nickerson, C. (2021, November 16). *Simply Psychology*. Retrieved from Herzberg's Motivation Two-Factor Theory: https://www.simplypsychology.org/herzbergs-two-factor-theory.html (Accessed on the 15 May 2022)

Nilasari, B. M., Nisfiannoor, M., & Devinta, F. R. (2021). Changes in Motivation That Affect Employee Performance during the Covid 19 Pandemic. *Jurnal Aplikasi Manajemen*, 435-447.

Ozimek, A. (2020). The Future of Remote Work. *The Social Science Research Network*, 1-7.

Panisoara, I. O., Lazar, I., Panisoara, G., Chirca, R., & Ursu, A. S. (2020). Motivation and Continuance Intention towards Online Instruction among Teachers during the COVID-19 Pandemic: The Mediating Effect of Burnout and Technostres. *International Journal of Environemntal Research and Public Health*, 1-28.

97

Pedrosa, A. L., Bitencourt, L., Fróes, A. C., Cazumbá, M. L., Campos, R. G., Brito, S. B., & Silva, A. C. (2020). Emotional, Behavioral, and Psychological Impact of the COVID-19 Pandemic. *Frontiers in Psychology*, 1-18.

Piper, O. (2021, February 11). *Coronavirus: How to combat pandemic fatigue*. Retrieved from DW Made For Minds: https://www.dw.com/en/coronavirus-how-to-combat-pandemic-fatigue/a-56539062 (Accessed on the 4 May 2022)

Prasetyaningtyas, S. W., Heryanto, C., Nurfauzi, N. F., & Tanjung, S. B. (2021). The Effect Of Working From Home On Employee Productivity In Banking Industry. *Journal of Applied Management*, 507-521.

Qualtrics . (2022). *What is ANOVA (Analysis Of Variance) and what can I use it for?* Retrieved from Qualtrics: https://www.qualtrics.com/uk/experience-management/research/anova/ (Accessed on the 24 June 2022)

Ramlall, S. (2004). A Review of Employee Motivation Theories and their Implications for Employee Retention within Organizations. *The Journal of American Academy of Business*, 52-63.

Regenesys Business School. (2021). *Business Research*. Sandton: Regenesys Business School.

Regensys Business School. (2020). *Emotional and Spiritual Intelligence*. Sandton: Regensys Business School.

Röcker, C. (2012). . Informal Communication and Awareness in Virtual Teams: Why We Need Smart Technologies to Support Distributed Teamwork. *Communications in Information Science and Management Engineering*, 1-15.

Rockmann, K. W., & Ballinger, G. A. (2017). Intrinsic motivation and organizational identification among on-demand workers. *Journal Of Appl Psycho*, 1305–1316.

SA Coronavirus. (2022, August 25). *COVID-19 Online Resource & News Portal*. Retrieved from Latest Vaccine Statistics: https://sacoronavirus.co.za/latest-vaccine-statistics/ (Accessed on the 21 May 2022)

Sadan, V. (2017). Data collection methods in quantitative research. *Indian Journal of Continuing Nursing Education*, 58-63.

Sarkar, A. (2016). We live in a VUCA World: the importance of responsible leadership. *Development and Learning in Organizations: An International Journal, 30*(3), 12.

Sathiyaseelan, M. (2015). Research instruments. *Indian Journal of Continuing Nursing Journal*, 57-60.

Saunders, M., Lewis, P., & Thornhill, A. (2019). *Research Methods for Business Students - Eighth edition*. Harlow: Pearson Education Limited.

Schooley, S. (2022, June 29). *Beyond the Clock: The Benefits of Highly Motivated Employees*. Retrieved from Business: https://www.business.com/articles/the-benefits-of-highly-motivated-employees/

Setia, M. S. (2016). Methodology Series Module 3: Cross-sectional Studies. *Indian Journal of Dermatology* , 261-264.

Shkoler, O., & Kimura, T. (2020). How Does Work Motivation Impact Employees' Investment at Work and Their Job Engagement? A Moderated-Moderation Perspective Through an International Lens. *Front Psycho*, 11-38.

Shodries, B., & Makka, A. (2021). The Value of Millennial Employees in the South African Banking Sector. *Global Business Conference 2021 Proceedings* (pp. 187-197). Zagreb: Innovation Institute.

SHRM. (2022). *Managing Organizational Change*. Retrieved from Strategic Human Resource Management: https://www.shrm.org/resourcesandtools/tools-and-samples/toolkits/pages/managingorganizationalchange.aspx (Accessed on the 12 May 2022)

Simkus, J. (2022, January 26). *ANOVA (Analysis Of Variance): Definition, Types, and Examples*. Retrieved from Simply Psycology: https://www.simplypsychology.org/anova.html (Accessed on the 24 June 2022)

Smith, D. (2003, January). *Five principles for research ethics*. Retrieved from American Psychological Association: https://www.apa.org/monitor/jan03/principles(Accessed on the 10 May 2022)

Statistics Solutions. (2022). *Binomial Test of Significance*. Retrieved from Statistics Solutions: https://www.statisticssolutions.com/binomial-test-of-significance/ (Accessed on the 3 July 2022)

Suwati, Y. (2013). The Effect of Compensation and Work Motivation on Employee Performance at PT. Green Shoots. *Journal Of Business Administration*, 41-55.

Vroom, V. H. (1964). *Work and motivation*. New York: Wiley.

Wilson, J. (2021, May). Impact of Work from Home Policies on Workplace Productivity and Employee. *Accounting Undergraduate Honors Theses*. Fayetteville, United States of America: University of Arkansas.

Wolor, C. W., Solikhah, Susita, D., & Martono, S. (2020). How to Maintain Employee Motivation Amid The Covid-19 Virus Pandemic. *International Journal of Economics and Business Administration*, 78-86.

Wolora, C. W., Supriyatib, Y., & Purwanac, D. (2019). The Effect of Work Stress,Compensation and Motivation on the Performance of Sales People. *International Journal of Innovation, Creativity and Change*, 252-269.

World Health Organisation. (2020, December 8). *How do vaccines work?* Retrieved from World Health Organisation: https://www.who.int/news-room/feature-stories/detail/how-do-vaccines-work?adgroupsurvey={adgroupsurvey}&gclid=CjwKCAjwu5yYBhAjEiwAKXk_eACsctAgyP8HIR66EmQlhRPobQxghPODUDZGwQv3wtWgcHH5sIkq6hoCshgQAvD_BwE (Accessed on the 2 February 2022)

Zoellner, K., & Sulikova, R. (2022). Enhancing Employees' Motivation Amid the Crisis of COVID-19. *Journal of Human Resources Management Research*, 1-26.

Zohrabi, M. (2013). Mixed Method Research: Instruments, Validity,Reliability and Reporting Findings. *Theory and Practice in Language Studies*, 254-262.

ANNEXURE A: SURVEY QUESTIONNAIRE

COVID-19 AND EMPLOYEE MOTIVATION: A SOUTH AFRICAN BANKING PERSPECTIVE

As a part of my MBA research project for Regenesys Business School (www.regenesys.co.za) based in Sandton, Gauteng, South Africa, I would appreciate it if you would take some time to complete the following questionnaire.

I am required to write a dissertation as part of my degree requirements, and I have decided to investigate the effect of COVID-19 on employee motivation at a South African bank. The questionnaire is being used for academic purposes and the information gathered will be strictly confidential. The completion of this questionnaire shouldn't take more than 15 minutes.

Thank you for your participation.
Brandon Janki

Name : Brandon Janki
Student ID : REG1179970

Respondent Consent

A. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

B. By completing this questionnaire, I will accept my agreement to take part in the study.

If you require any further information about this project &/or if you have any questions now or later then please contact me at Brandonjanki2@gmail.com.

* Required

Section 1 : **Respondent Background**
For each question, select the response that BEST applies to you.

1. Which home loans sales division do you work for? *

○ Cape Region

○ Pretoria and Country Region

2. How long have you been working for this organisation? *

   ○ <3 years

   ○ 3-<6 years

   ○ 6-<9 years

   ○ 9-12 years

   ○ More than 12 years

3. What position do you hold? *

   ○ Regional Head

   ○ Regional Sales Manager

   ○ Sales Manager

   ○ Senior Home Loans Consultant

   ○ Home Loans Consultant

   ○ Client Liaison Officer

   ○ Sales Support

4. For how many years have you held this position? *

   ○ <3 years

   ○ 3-<6 years

   ○ 6-<9 years

   ○ 9-12 years

   ○ More than 12 years

5. Have you had either the Pfizer or Johnson & Johnson vaccine? *

   ○ Yes

   ○ No

6. Have you ever been infected with the COVID-19 virus? *

   ○ Yes

   ○ No

7. Has anyone in your household ever been infected with the COVID-19 virus? *

○ Yes

○ No

8. Select **THREE (3)** of the following words that BEST describe your feelings towards your first realisation about the COVID-19 virus in South Africa *

☐ 8.1 Happy

☐ 8.2 Sad

☐ 8.3 Lonely

☐ 8.4 Excited

☐ 8.5 Courageous

☐ 8.6 Scared

☐ 8.7 Anxious

☐ 8.8 Nervous

☐ 8.9 Isolated

☐ 8.10 Hopeful

☐ 8.11 Distracted

☐ 8.12 Fearful

☐ 8.13 Bold

☐ 8.14 Strong

Section 2 : **Factors affecting motivation**

9. Indicate your level of agreement that the following have **negatively** affected your motivation levels during the COVID-19 pandemic *

	Strongly disagree	Disagree	Slightly disagree	Slightly agree	Agree	Strongly Agree
9.1. My physiological needs were negatively affected during the pandemic Example: Food insecurity during the COVID-19 lockdown OR it was difficult to fall a sleep at night during the pandemic.	○	○	○	○	○	○
9.2. My safety needs were negatively affected during the pandemic. Example: Job insecurity during the COVID-19 lockdown OR the fear of infection from the virus	○	○	○	○	○	○
9.3. My love and belonging needs were negatively affected during the pandemic. Example Isolating from friends, family and work colleagues OR the continual social distancing from people	○	○	○	○	○	○

4

	Strongly disagree	Disagree	Slightly disagree	Slightly agree	Agree	Strongly Agree
9.4. My esteem needs were negatively affected during the pandemic.						
Example: The absence of face to face employee recognition during the COVID-19 lockdown OR being judged for leaving your home to buy groceries from the supermarket during the pandemic	○	○	○	○	○	○
9.5. My self-actualizing needs were negatively affected during the pandemic. Example: Not being able to accomplish maximum career or academic potential during the pandemic	○	○	○	○	○	○

10. Indicate your level of agreement that the following items did/would motivate you in your work during the COVID-19 lockdown while working from home *

	Strongly disagree	Disagree	Slightly disagree	Slightly agree	Agree	Strongly agree
10.1. Having a stable salary	○	○	○	○	○	○
10.2. Being on a good medical aid	○	○	○	○	○	○
10.3. Knowing your job is secure	○	○	○	○	○	○
10.4. Being able to work in a flexible work schedule environment	○	○	○	○	○	○
10.5. Receiving recognition for the work that you do	○	○	○	○	○	○

10.6. Being able to virtually talk and engage with your team members	○	○	○	○	○	○
10.7. Knowing that your manager understands your hardships, successes and emotions	○	○	○	○	○	○
10.8. Knowing that your colleagues understand your hardships, successes and emotions	○	○	○	○	○	○
10.9. Being able to work in isolation within the confines of your home, while avoiding travel time wastage and other detractors	○	○	○	○	○	○
10.10. Knowing that your employer (Nedbank) has created a supportive culture during the COVID-19 lockdown	○	○	○	○	○	○

11. Indicate your level of agreement that the following words describe how you feel about working from home during the COVID-19 pandemic *

	Strongly disagree	Disagree	Slightly disagree	Slightly agree	Agree	Strongly agree
11.1. Happy	○	○	○	○	○	○
11.2. Sad	○	○	○	○	○	○
11.3. Lonely	○	○	○	○	○	○
11.4. Excited	○	○	○	○	○	○
11.5. Resilient	○	○	○	○	○	○
11.6. Empowered	○	○	○	○	○	○
11.7. Challenged	○	○	○	○	○	○
11.8. Supported	○	○	○	○	○	○
11.9. Isolated	○	○	○	○	○	○
11.10. Productive	○	○	○	○	○	○
11.11. Distracted	○	○	○	○	○	○

12. Indicate your level of agreement that the following actions describe the required support you need from your line leaders while working from home during the COVID-19 pandemic *

	Strongly disagree	Disagree	Slightly disagree	Slightly agree	Agree	Strongly agree
12.1. Showing appreciation for my efforts	○	○	○	○	○	○
12.2. Providing individualised support for my needs	○	○	○	○	○	○
12.3. Involving me in decision making	○	○	○	○	○	○
12.4. Designating time and space for team bonding	○	○	○	○	○	○
12.5. Communicating with transparency on all matters regarding my work situation	○	○	○	○	○	○
12.6. Having weekly "check-ins" to understand what I am going through	○	○	○	○	○	○
12.7. Getting formal virtual recognition	○	○	○	○	○	○
12.8. Being allowed to work in a flexible work schedule environment	○	○	○	○	○	○
12.9. Receiving virtual coaching and training	○	○	○	○	○	○

13. Indicate the overall effect that working from home during the COVID-19 pandemic has had on your motivational levels: *

○ Large negative effect

○ Small negative effect

○ No effect

○ Small positive effect

○ Large positive effect

This content is neither created nor endorsed by Microsoft. The data you submit will be sent to the form owner.

Microsoft Forms

ANNEXURE B: PILOT QUESTIONNAIRE RESULTS

(Pilot) COVID-19 AND EMPLOYEE MOTIVATION: A SOUTH
AFRICAN BANKING PERSPECTIVE

5	06:58	Active
Responses	Average time to complete	Status

1. Which home loans sales division do you work for?

● Cape Region	0
● Pretoria and Country Region	0
● Other	5

2. How long have you been working for this organisation?

● <3 years	1
● 3-<6 years	0
● 6-<9 years	0
● 9-12 years	2
● More than 12 years	2

3. What position do you hold?

● Regional Head	0
● Regional Sales Manager	2
● Sales Manager	0
● Senior Home Loans Consultant	2
● Home Loans Consultant	1
● Client Liaison Officer	0
● Sales Support	0
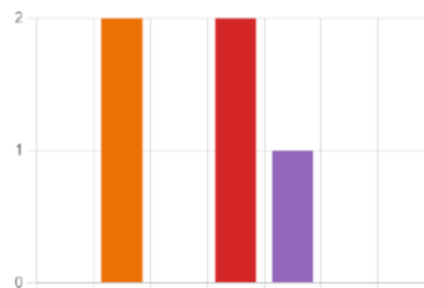
4. For how many years have you held this position?

●	<3 years	2
●	3-<6 years	2
●	6-<9 years	0
●	9-12 years	0
●	More than 12 years	1

5. Have you had either the Pfizer or Johnson & Johnson vaccine?

●	Yes	5
●	No	0

6. Have you ever been infected with the COVID-19 virus?

●	Yes	3
●	No	2

7. Has anyone in your household ever been infected with the COVID-19 virus?

●	Yes	4
●	No	1

8. Select THREE (3) of the following words that BEST describe your feelings towards your first realisation about the COVID-19 virus in South Africa

8.1 Happy	0	
8.2 Sad	0	
8.3 Lonely	0	
8.4 Excited	0	
8.5 Courageous	0	
8.6 Scared	4	
8.7 Anxious	3	
8.8 Nervous	2	
8.9 Isolated	1	
8.10 Hopeful	0	
8.11 Distracted	0	
8.12 Fearful	1	
8.13 Bold	0	
8.14 Strong	0	

9. Indicate your level of agreement that the following have negatively affected your motivation levels during the COVID-19 pandemic

9.1. My physiological needs were negatively affected during the pandemic

9.2. My safety needs were negatively affected during the pandemic.

9.3. My love and belonging needs were negatively affected during the pandemic.

9.4. My esteem needs were negatively affected during the pandemic.

9.5. My self-actualizing needs were negatively affected during the pandemic.

10. Indicate your level of agreement that the following items did/would motivate you in your work during the COVID-19 lockdown while working from home

Legend: Strongly disagree | Disagree | Slightly disagree | Slightly agree | Agree | Strongly agree

- 10.1. Having a stable salary
- 10.2. Being on a good medical aid
- 10.3. Knowing your job is secure
- 10.4. Being able to work in a flexible work schedule environment
- 10.5. Receiving recognition for the work that you do
- 10.6. Being able to virtually talk and engage with your team members
- 10.7. Knowing that your manager understands your hardships, successes and emotions
- 10.8. Knowing that your colleagues understand your hardships, successes and emotions
- 10.9. Being able to work in isolation within the confines of your home, while avoiding travel time...
- 10.10. Knowing that your employer (Nedbank) has created a supportive culture during the COVID-19...

11. Indicate your level of agreement that the following words describe how you feel about working from home during the COVID-19 pandemic

Legend: Strongly disagree, Disagree, Slightly disagree, Slightly agree, Agree, Strongly agree

- 11.1. Happy
- 11.2. Sad
- 11.3. Lonely
- 11.4. Excited
- 11.5. Resilient
- 11.6. Empowered
- 11.7. Challenged
- 11.8. Supported
- 11.9. Isolated
- 11.10. Productive
- 11.11. Distracted

12. Indicate your level of agreement that the following actions describe the required support you need from your line leaders while working from home during the COVID-19 pandemic

Legend: ■ Strongly disagree ■ Disagree ■ Slightly disagree ■ Slightly agree ■ Agree ■ Strongly agree

12.1. Showing appreciation for my efforts

12.2. Providing individualised support for my needs

12.3. Involving me in decision making

12.4. Designating time and space for team bonding

12.5. Communicating with transparency on all matters regarding my work situation

12.6. Having weekly "check-ins" to understand what I am going through

12.7. Getting formal virtual recognition

12.8. Being allowed to work in a flexible work schedule environment

12.9. Receiving virtual coaching and training

13. Indicate the overall effect that working from home during the COVID-19 pandemic has had on your motivational levels:

● Large negative effect	0
● Small negative effect	1
● No effect	3
● Small positive effect	0
● Large positive effect	1

ANNEXURE C: PILOT QUESTIONNAIRE RESPONDENT FEEDBACK

Hi B,

I found the questionnaire easy to understand and the questions were self-explanatory (I liked the way you gave examples to clarify) – it is also based on a topic that is very relevant to our current work life.

👍🙌 Well done!

Kind Regards,

Michelle Hilder
Regional Sales Manager | KZN Homeloans | Nedbank Limited
2nd Floor Nedbank Kingsmead 90 Bram Fischer Road Durban 4001 South Africa
t +27 (0)10 223 2291   / Cell: 083 778 7872 **@** Michellehi@Nedbank.co.za
Website: nedbank.co.za

Hi Brendon

The questionnaire was easy to understand, was not confusing well thought out . No overall issues

Kind regards

Stacy Padayachee
Home Loan Sales Consultant | Home Loans | Retail
Second Floor Phase 2 Nedbank Lakeview Campus 16 Constantia Boulevard Constantia Kloof 1709 South Africa
PO Box 1144 Johannesburg 2000 South Africa
T +27 (0)10 236 4173 **C** +27 (0)82 436 1414 **@** stacyp@nedbank.co.za
Website nedbank.co.za

THINK BEFORE YOU PRINT – At Nedbank we are committed to minimising our environmental impact and encourage the preservation of natural capital.

Really easy to understand and very clear and to the point

From: Janki, B. (Brandon) <BrandonJ@Nedbank.co.za>
Sent: Tuesday, 14 June 2022 11:18
To: Bridger, S. (Suegne) <SuegneB@Nedbank.co.za>
Subject: RE: MBA Questionnaire for academic purposes

Thanks , how was it? Were the questions easy to understand , or were some confusing ?

R
B

ANNEXURE D: RESPONDENT POST-QUESTIONNAIRE FEEDBACK

Hi B,

We were chatting to Mandisa, and I mentioned how interesting your survey was and how it made me reflect back to the beginning of COVID. One doesn't realise how things actually affected your emotional side, and we keep going and going.

I needed that check-in and check-up 😊… Thanks B.

She asked if I could share the survey with her, as she would be keen to review and complete. Hope that's ok.

Yumnah

Yumnah Gamieldien

Regional Sales Manager | Home Loans Sales & Distribution | Nedbank Limited

3rd Floor Nedbank Clocktower Campus, South Wing
Clocktower Precinct, V&A Waterfront, Cape Town, 8000
T +27 (010) 227 2693 C +27 (0)64 752 5087 YumnahG@Nedbank.co.za
Website nedbank.co.za

ANNEXURE E: NEDBANK MANAGEMENT FEEDBACK IN RELATION TO STAFF MOTIVATION DURING COVID-19

Hi Brandon

Trust you are well.

In my experience in relation to HLSC's at the beginning of lockdown there was lot's of uncertainty and the motivation levels were exceptionally low. When they felt supported from leadership in holding virtual team meetings with our clients which was done successfully this built the confidence of the HLSC and they were motivated to the changing times. Evolving with how and what needed to be done, but in a different way and requiring a different frame of mind.

The shift to current was easier as it was a normal way of doing things.

Regards

NEDBANK

Yumnah Gamieldien

Regional Sales Manager | Home Loans Sales & Distribution | Nedbank Limited

3rd Floor Nedbank Clocktower Campus, South Wing
Clocktower Precinct, V&A Waterfront, Cape Town, 8000
T +27 (010) 227 2693 C +27 (0)64 752 5087 YumnahG@Nedbank.co.za
Website nedbank.co.za

Hi Brandon

Please see below,

During the early stages of lockdown I found staff morale in my team to be very low as staff found it difficult to adapt to new ways of engaging stakeholders and saw it as a barrier to achieving results.
However, as time progressed, different engagements channels were used and staff began to feel more positive. I now find that staff morale is at a high as we have progressed to current times as the flexibility created by the use of technology has created efficiencies previously not explored which has also resulted in increased productivity.

Kind Regards
Carmel

Hi B,

HLSC motivation level took a dive in the wake of so much negativity in the market and in the work space. A great deal of uncertainty coupled with news of associates, family, friends and colleagues passing on weighed heavily on team moral and general optimism.
This state of being impacted HLSC performance in the early stages of national lock down as market sentiments and confidence plummeted.

Thanks

Jabu Furumele
Head: Gauteng | Home Loans | Nedbank Ltd
Nedbank Lakeview Campus,
16 Constantia Kloof, Roodepoort, 2000
(Office:+27(10)2347503|* Cell:0726245733|*Email:jabuf@nedbank.co.za
Website: www.nedbank.co.za/homeloans

Hi Brandon

Please see below

- Initially when level 5 lockdown started there was a lot of uncertainty and panic. The fear of job loss and losing loved ones.
- Everyone was taken back by how we would do business at home, and will sales continue.
- When level 5 hard lock down slowly eased and business started to resume, still based at home the moral started improving
- Along the way many have lost family, friends & colleagues due to the pandemic
- As we continued to relax the restrictions we really became accustomed to working from home and running virtual meetings
- The pace of doing things virtually has really picked up, we still have some agents who no longer meet and only have virtual meetings for business matters
- Working from home really has made me use time effectively by having less coffee chats etc and get more done
- I look forward to monthly physical meetings and catching up, as this really boosts the team sprit by reassuring each other that you are not alone out there.

Kind regards

Shiraz Dawood
Sales Manager | Home Loans | Retail
1st Floor, Nedbank Menlyn Maine Campus, 193 Bancor Avenue, Waterkloof Glen, Pretoria, Gauteng
T +27 (0)10 236 3460 C +27 (0)78 801 0823 @ shirazd@nedbank.co.za
Website nedbank.co.za

THINK BEFORE YOU PRINT – At Nedbank we are committed to minimizing our environmental impact and encourage the preservation of natural capital.

ANNEXURE F: NEDBANK ORGANISATIONAL INFORMATION APPROVAL FOR THE STUDY

FW: Brandon Janki- MBA Dissertation permission

Ismail, S. (Sumayya)
To ● Janki, B. (Brandon); ● Francis, S. (Saras); ● Mabutho, M. (Mandisa)

👍 ↩ Reply   ↩ Reply All   → Forward   •••

Wed 16/02/2022 08:14 PM

NGL Internal Use Only

📄 Guidelines for the use of sensitive information in any studies.docx
24 KB

📄 Brandon Janki approval for the use of sensitive information in any studies_AGREEMENT.._.docx
22 KB

Hi Brandon

Approved from my side.

Regards

Sumayya Ismail

Executive Head: Home Loan Channels | RBB | Nedbank Limited

Nedbank Lakeview Campus, Phase 2, 2nd Floor
16 Constantia Blvd, Constantia Kloof, Roodepoort, 1709
C +27 (0) 82 567 8667 **T** +27 (0) 10 234 7529 **@** Sumayyal@Nedbank.co.za
Website nedbank.co.za

RE: Brandon Janki- MBA Dissertation permission

Francis, S. (Saras)
To ● Ismail, S. (Sumayya); ● Janki, B. (Brandon); ● Mabutho, M. (Mandisa)

👍 ↩ Reply   ↩ Reply All   → Forward   •••

Wed 16/02/2022 09:40 PM

NGL Internal Use Only

Hi Brandon

Approved from my side.

If I am not mistaken, you would have to complete the agreement in order for me and Sums to sign it.

Regards

Saras

Re: Brandon Janki- MBA Dissertation permission

Janki, B. (Brandon)
To ● Kirsten, H. (Helena)
Cc ● Le Warne, L. (Linda); ● Ismail, S. (Sumayya)

↩ Reply   ↩ Reply All   → Forward   •••

Mon 21/02/2022 09:26 AM

NGL Internal Use Only

ⓘ If there are problems with how this message is displayed, click here to view it in a web browser.
This message is part of a tracked conversation. Click here to find all related messages or to open the original flagged message.

Hi Brandon

No need for Linda and Werner to approve if Sumayya and Saras have approved.

Good luck with your studies.

Kind regards

Helena Kirsten

Head Learning and Development | Nedbank Channel Business (NIC) | Nedbank

1st Floor, Block G, 135 Rivonia, Sandton
PO Box 1144, Johannesburg 2000, South Africa
T +27 (0)11 295 6371 **F** +27 (0)11 294 6371 **C** +27 (0)82 940 8656 **@** helenaki@nedbank.co.za
Website nedbank.co.za

ANNEXURE G: REGENESYS APPROVAL OF ETHICAL CLEARANCE

7th September 2022

Dear Brandon Janki,

Approval of Ethical Clearance
Project title: COVID-19, REMOTE WORKING AND EMPLOYEE MOTIVATION : A SOUTH AFRICAN BANKING PERSPECTIVE.

This letter serves to notify you that your application for ethical clearance to conduct the above research towards your MBA dissertation has been fully approved by the Regenesys Business School (RBS) Ethics Committee.

Please note that any changes to the title and research protocols (title/method/data collection/sample etc.) have to be reviewed and amendments approved prior to commencement of the data collection.

All research being conducted during the Covid-19 pandemic have to strictly follow the RBS research guidelines and protocols, as well as that of the South African National Research Ethics Council.

Please note that this is valid for a period of one year from the date of issue. Furthermore, a copy of this approval letter must be appended to your dissertation /research report.

We wish you every success in your research.

Yours Sincerely

Dr Stanford Makore
Head: Higher Degrees Research Committee