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A Survey on Effects of Working Remotely on Job Performance in Banking Sector in Sabah, Malaysia

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Abstract

The research examines remote work's impact on job performance in Sandakan's banking sector, involving 112 employees across four different branches. The objectives are to scrutinize the relationship between remote work factors and job performance, with a focus on identifying the most influential ones. The study utilizes surveys and stratified sampling to comprehend the influence of remote work on job performance. The data analysis encompasses descriptive statistics, Spearman correlation, and multiple regression. The findings reveal that both technostress ($r = -0.380$, $p < 0.001$) and work environment ($r = -0.332$, $p < 0.001$) negatively impact job performance, suggesting that technological challenges and the work environment have an adverse influence on performance. On the other hand, remote communication ($r = 0.386$, $p < 0.001$) shows a positive correlation with enhanced performance. However, the study does not find a significant correlation between work-life balance and job performance ($r = -0.049$, $p > 0.605$). Multiple regression analysis confirms the significance of technostress and remote communication, with corresponding β values of -0.199 ($p = 0.043$) and 0.581 ($p < 0.001$). The predictive models moderately accurately forecast outcomes, with R-squared values of 0.419 and 0.479 for remote communication and technostress. The findings underscore the importance of addressing technostress and enhancing remote communication for improving job performance. The study provides actionable insights for refining remote work setups, thereby benefiting employee outcomes.

1. Introduction

The COVID-19 pandemic has brought about significant changes in the functioning of organizations, compelling them to embrace remote working practices. As a result, many businesses adopted remote working practices, which were previously uncommon. This led to companies urging employees to handle critical matters even outside of regular working hours, necessitating cross-border responsibilities (Oakman, 2020). A study conducted by the Statista research department in the United States in 2022 revealed that 51.4% of respondents who worked from home during the pandemic reported increased stress caused by technostress resulting from the increased use of telecommuting (Shimazu *et al.,* 2020). Although working from home is often seen as convenient and cost-effective, some individuals recognize that it can increase their workload and occasional

stress levels, especially when work is disrupted by various factors, primarily related to internet connectivity (Sulaiman, 2020).

The introduction of mobile devices for work allows remote workers to have flexibility and a sense of autonomy, but it can become problematic when individuals feel compelled to use these devices excessively, undermining their sense of autonomy (Hendrikx *et al.,* 2023). The continuous pressure to keep up with technological advancements can contribute to increased work-related anxiety (Hendrato *et al.,* 2021). While ongoing training on new systems is crucial for many companies, it can also lead to technostress and hinder employee job performance (Bourlakis *et al.,* 2023). The implementation of technology can impact organizational roles, as new information systems facilitate the identification of innovative organizational solutions, thereby creating new roles (Bourlakis *et al.,* 2023). However, employees' struggle to adapt to these changes adds additional strain and stress within the workplace (Bourlakis *et al.,* 2023). According to Muzamir (2020), the National Population and Family Development Board (LPPKN) conducted an online survey to explore the challenges faced by individuals working from home. The survey received 1,175 responses. According to the findings report by Muzamir (2020), the primary challenge and concern reported by most respondents (52 percent) was household disruptions. This was followed by difficulties in maintaining motivation (35 percent) and a lack of dedicated workspace (33 percent) as shown in Figure 1.

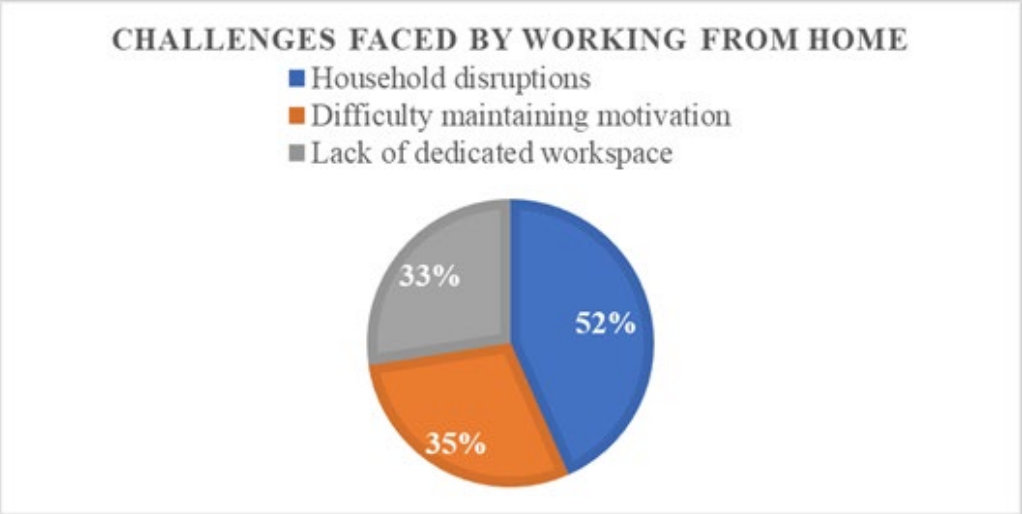

Fig. 1 *Challenges faced by workers in working from home*
Source: Muzamir, (2020)

Changes in the workplace, home environment, and social relationships have contributed to additional challenges in maintaining a clear boundary between work and personal life. This, in turn, can lead to conflicts between work and family or family and work (Yildiz *et al.,* 2021). Work environment encompasses a wide range of elements that can significantly influence an employee's performance. There are several challenges and obstacles associated with working from home, such as the lack of physical and financial resources, including a designated workspace (Aziz, 2021). The home environment differs from the traditional workplace and exposes individuals to various disruptions that can originate from factors like children's behaviour, temperature, surroundings, technological readiness, connectivity, and other uncontrollable elements (Aziz, 2021). According to Royle (2023), before the pandemic, research by an organisational psychology indicated that permanently working remotely raised levels of isolation over 67% as opposed to the performing work in a regular workplace setting. This highlights how distant employment affects people's social relationships and overall wellbeing. Moreover, it is crucial to acknowledge that employees who undergo elevated levels of loneliness are more susceptible to encountering issues such as depression, burnout, sleep disturbances, and substance abuse (Royle, 2023). This underscores the potential adverse outcomes linked to prolonged social isolation in remote work arrangements.

Working from home can create tele-pressure for employees as they contend with a high volume of synchronous and asynchronous messages that require their attention (Semaan *et al.,* 2023). According to the media richness theory, individuals tend to switch communication methods when dealing with intricate subjects to avoid misunderstandings and minimize the need for extensive typing. This theory suggests that utilizing communication channels offering more depth and interactivity is more effective for conveying detailed information, as it facilitates asking questions, interruptions, and feedback (Daft & Lengel, 1986). When working remotely, communication challenges may arise if the information being conveyed is complex, as indicated by the media richness theory. These misunderstandings can lead to stress for employees, as they need to rectify and

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ensure accuracy in their work (Aziz, 2021). Many employees lack the necessary skills and training to effectively communicate in virtual office environments, which ultimately hinders the overall quality of communication (Smith & Ruiz, 2020). Recipients must understand communications on their own in the absence of recipients, visually signals and chances for explanation (Buarqoub, 2019). As a result of communication misunderstanding in this confined setting, inconsistency, inaccurate facts, data overwhelm and even increasing the conflict have all been reported (Smith & Ruiz, 2020).

The primary concern in achieving work-life balance is the lack of clarity in roles. Virtual offices provide employees with the flexibility to work from anywhere, at any time, using information and communication technologies, blurring the boundaries of when and where work takes place (Stich, 2020). The integration of work and home roles is smoother in virtual offices, but it also results in work seeping into employees' personal lives, extending beyond the confines of office buildings and working hours (Wethal *et al.,* 2022). Employees often feel tied to virtual offices, experiencing a constant sense of connectivity and struggling to disconnect from work (Marsh *et al.,* 2022). Workers experience psychological exhaustion due to the burden of frequent video meetings and feel compelled to "surface act" adjusting their behaviour to meet perceived expectations during video meetings (Johnson & Mabry, 2022). Due to frequent interruptions made by workers to respond to business-related needs, telecommuting also intrudes on private and recreational time (Delanoeije *et al.,* 2019). This intrusion results in heightened anxiety levels, conflicts between work and personal life, mental fatigue, an increased risk of burnout, and reduced enthusiasm (Joshi & Sharma, 2020). Examining the aspects of technostress, work environment, remote communication and work-life balance is important as it offers valuable insights into the factors that influence job performance.

2. Literature Review

Remote work is defined as the situation in which workers perform their assigned duties from a location other than the one designated for work, facilitated by technological innovations. According to Robbins and Coulter (2012), the utilization of technologies such as laptops, gadgets, computer software, and internet access is essential for remote work. Based on research conducted by Agostoni (2020), remote work has been shown to provide employees with greater capacity, leading to higher reported levels of job satisfaction. For example, some women prefer remote work due to its ability to help them strike a balance between their careers and childcare responsibilities. Telework provides them with a flexible schedule, reducing costs related to lunch, transportation, and work attire. According to Garg and Puri (2021), while remote work offers benefits, research findings indicate that there are drawbacks to working remotely, such as challenges in maintaining a balance between work and personal life, as well as issues related to attention and productivity. Prasada *et al.,* (2020) conducted research on employees in the financial services sector, and their findings revealed that a majority of staff members expressed eagerness to continue working remotely in the future due to their positive experiences. Respondents highlighted several advantages of remote work, including improved focus at work, better work-life balance, and increased motivation.

In contrast to the findings in Hartig *et al.,* (2007), the data reveals unfavorable aspects, including a decline in workplace atmosphere and reduced social interactions, which are negative consequences of remote work. Drawbacks of remote work, such as disruptions to a staff member's personal life, were highlighted in research by Hartig *et al.,* (2007). Bubishate (2020) further explains that the implementation of remote work within the Covid-19 framework necessitates a comprehensive shift in how organizations maintain contact with workers to ensure work completion. In addition to administrative concerns associated with remote work processes, there is a requirement to establish protocols for work and to broaden the scope of the remote work concept by providing technology, facilities, and support services (Bubishate, 2020). Kurdy *et al.,* (2023) conducted a study to assess the impact of remote work on employee productivity in the UAE during the COVID-19 pandemic. The researchers employed a quantitative research approach and utilized the snowball sampling technique to collect data from 110 participants. The collected data were analyzed using Structural Equation Modeling (SEM) and the Smart PLS (Partial Least Squares) method. The findings indicated that factors such as social support, work-life balance, workload, and job satisfaction had significant positive effects on employee productivity. However, the moderating effect of job level on the investigated variables did not yield any significant impacts.

These findings contrast with the results of Donnelly and Johns (2021), which revealed that remote work during the COVID-19 outbreak affected both the personal and professional aspects of employees' lives. Challenges associated with remote work included time management difficulties, feelings of social isolation from colleagues, and disruptions to daily routines. The management of working hours at home also presented challenges and had the potential to strain family relationships (Elshaiekh *et al.,* 2018). Gibbs *et al.,* (2021) highlighted several drawbacks associated with remote work. These disadvantages encompass the absence of direct supervision, which may lead to conflicts or disagreements among employees. Working from home can also foster a monotonous and uninspiring work environment, blurring the boundaries between work and leisure. Additionally, Gibbs *et al.,* (2021) emphasized that communication, coordination, and cooperation tend to

be more challenging and resource-intensive in a virtual work environment. This poses a significant hurdle to the successful implementation of work-from-home arrangements, especially in roles where these elements are critical, particularly for employees with less experience.

Hurbean *et al.,* (2022) studied stress from instant messaging on remote employees' work and well-being during COVID-19. The research involved 372 Romanian employees using messaging for work. Structural equation modeling revealed significant links between messaging use, tech complexity, overload, and invasion. These factors affected work and well-being. Findings align with Tams *et al.,* (2020), showing 'techno-overload' from work demands due to tech use, with others' expectations and constant availability contributing. Instant messaging's features worsen communication overload. Gigi and Sangeetha (2020) conducted a study investigating the implications of remote work in the IT industry and the impact of demographic characteristics on employees' perceptions of remote work. They collected data from a convenience sample of 61 individuals. The findings highlighted the significance of effective communication in enhancing job satisfaction among remote IT professionals. The study also revealed the growing acceptance of remote work as a standard practice in the industry. Rizmaldi and Jayadi (2022) examined the effects of team influence and individual influence on worker performance, focusing on communication and cooperation within scrum teams. The study involved 316 scrum practitioners who responded to a questionnaire to provide data. The researchers used SmartPLS version 3.0 to analyze the collected data through PLS-SEM analysis, which encompassed evaluating both inner and outer models. The study's conclusions indicated that team influence had a greater impact on employee performance compared to individual influence. The study identified communication and collaboration as the most critical elements influencing employee success within scrum teams.

2.1 Job Performance

Job performance is a particularly important and extensively researched variable in organizational behavior, alongside organizational leadership (Carpini *et al.,* 2017). It can be defined as personal behavior that individuals engage in and that creates value for the organization, contributing to the organization's achievement of its objectives (Campbell & Wiernik, 2015). According to Parker *et al.,* (2017), the concept of job design encompasses elements related to the tasks, processes, interactions, and authority associated with a job, which is widely recognized as a significant predictor of job satisfaction. Boyatzis (2008) identified three fundamental factors that impact performance within an organization: the employee, the organizational context, and work demands. The first factor pertains to the personal aspect, encompassing an employee's goals, values, knowledge base, behavior, skills, professional growth, preferences, and interests. The second element to consider is the organizational context, which includes factors such as culture, structure, processes, strategic position, core capabilities, and overall knowledge within the organization. The third factor is work demands, encompassing the duties, responsibilities, and tasks assigned to each employee within the company.

2.2 Technostress

According to Ghislieri *et al.,* (2018), information and communication technology is linked to a greater degree of stress in employees, which is a negative aspect of this phenomenon. Ayyagari *et al.,* (2011) state that employment patterns have changed due to information and communication technologies. These technologies have created an ongoing sense of pressure and demands, with the expectation that people will always be accessible and complete their jobs more quickly and effectively (Ayyagari *et al.,* 2011). Employees experience technostress due to prolonged computer usage to complete tasks. This leads to mental exhaustion, a lack of focus, physical ailments, and sleeplessness (La Torre *et al.,* 2019). Technostress, as defined by Tarafdar *et al.,* (2010), refers to the strain experienced by individuals due to various factors. These factors include challenges in managing multiple tasks, constant connectivity, overwhelming amounts of information, frequent system updates leading to unpredictability, the ongoing need for relearning, and resulting work insecurities arising from technological issues associated with the organizational use of information and communication technology.

2.3 Work Environment

The physical layout of an organization and the circumstances where one works have a significant impact on the efficacy of the job, including the degree of efficiency in organizational effectiveness (Al-Omari & Okasheh, 2017). Siddiqi and Tangem (2018) argue that the work environment is the office approach, in which the framework, arrangement, instruments, and situation create an influence on a worker's performance, either favorably or unfavorably. By offering remote work, employees work from their homes rather than from their offices. Employees who work remotely find themselves at an advantage, as those who choose to do so report greater levels of job fulfillment and a healthier work-life balance (Bellmann & Hubler, 2021). However, remote work can also have drawbacks due to conflicts between family and work life, which are often influenced by the amount of space required for teleworking at home (Solis, 2016).

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2.4 Remote Communication

For management to precisely understand what should and should not be done when creating and implementing innovative work methods, two-way communication must be present (Hill *et al.,* 2003). According to Martinez *et al.,* (2020), leadership capacity will be impacted by changes in communication due to remote work. Working remotely requires everyone to adopt electronic methods of communication, as claimed by Martinez *et al.,* (2020). Martinez *et al.,* (2020) state that one benefit of working remotely is the elimination of small talk or unintentional dialogue. Remote work eliminates impromptu interactions. Due to the widespread use of remote work, Yang *et al.,* (2022) state that the organization's business divisions become less connected. Additionally, it reduces the number of bridge connections that fill in structural gaps in the company's informal interaction network and causes individuals to engage with the remaining bridge relationships less often. Remote working causes some misunderstanding while complex knowledge is being convey to employee due to ineffective communication (Rizmaldi & Jayadi, 2022). The effect of an inconsistent internet connection may result in longer work hours for workers, particularly for those who need to upload data online and for those whose interactions during online meetings are subpar due to the unpredictable internet connection (Rizmaldi & Jayadi, 2022). Unstable internet connections make it difficult to deliver certain information clearly, which could lead to misunderstandings (Rizmaldi & Jayadi, 2022).

2.5 Work Life Balance

Organizations have long offered remote work options as an advantageous approach to attract and retain talent, including promoting work-life balance for their employees (Felstead & Henseke, 2017). Furthermore, employees who engage in remote work perceive their employers as supportive of their well-being (Greenberg & Landry, 2011). Organizations demonstrate their adaptability by offering flexible work schedules, aligning with employees' needs and preferences (Shockley & Allen, 2012). This approach enhances work-life balance and positive adjustment (Shockley & Allen, 2012). Tokdemir (2022) findings indicate that remote work has led to increased workloads, additional meetings, and documentation, raising concerns about employees' psychological well-being. Working conditions have deteriorated, resulting in reduced job productivity. Similarly, Rashmi and Kataria (2021) show that the shift to remote work has doubled stress levels due to the need to balance personal and professional responsibilities.

3. Methodology

This study utilizes a survey method and a questionnaire to collect and analyze data through SPSS version 27. The items included in this questionnaire have been adapted from prior research conducted by Gigi and Sangeetha (2020), Rizmaldi and Jayadi (2022), Al-Rfou (2021), and Susilo (2020). The research focuses on a population of 150 employees across four distinct banking branches: Bank A (39 employees), Bank B (33 employees), Bank C (30 employees), and Bank D (48 employees). Based on Krejcie and Morgan's (1970) guidelines, a minimum sample size of 108 respondents is required. In this study, a stratified sampling approach with disproportionate allocation was utilized, involving 55 employees with flexible working arrangements, 54 employees with past remote work experience but no longer enjoying flexible arrangements, and only 3 employees without prior remote work experience during pandemic. However, their company recently introduced a new policy that allows all employees to work remotely with approval. The questionnaire is distributed online and through the employee WhatsApp group after obtaining approval. A one-month period is provided to complete the questionnaire, considering the nature of employees' work and to ensure a non-rushed survey completion process. This study collected 112 responses after the questionnaire was closed. The collected data was subsequently analyzed using reliability tests, descriptive analysis, correlation analysis, and multiple regression analysis.

4. Data Analysis and Discussion

4.1 Reliability Test

It is recognized that the inclusion of negatively worded items in this questionnaire has the potential to adversely affect the accuracy and consistency of participants' responses. This, in turn, can lead to reduced reliability and could potentially undermine the validity of the measurement (Coleman, 2014). During survey construction, it is standard practice to reverse-score negative items, irrespective of the methodology (Cloud & Vaughn, 1970). This ensures consistent responses across positive and negative statements, enhancing accuracy in representing participants' views. Based on the data presented in Table 1, the small-scale study involved 30 respondents who were banking employees. The reliability of the study's questionnaire ranged between 0.61 and 0.89. According

to Konting *et al.,* (2009), a Cronbach's alpha value of 0.61 or higher indicates acceptable reliability for a questionnaire.

Table 1 *Reliability test*

Variable	Item	Cronbach's Alpha
Technostress	5	0.788
Work Environment	9	0.821
Remote Communication	10	0.703
Work Life Balance	5	0.633
Job Performance	7	0.787

4.2 Demographic of Respondents

4.2.1 Respondent's Gender

Table 2 displays respondent distribution by gender. Male respondents constitute 45.5 percent, while females make up 54.5 percent. Female respondents outnumber males.

Table 2 *Respondent distribution by gender*

Gender	Frequency	Percentage
Male	51	45.5%
Female	61	54.5%
Total	112	10

4.2.2 Respondent's Age

Table 3 presents respondent distribution by age. Among the total 112 respondents, 20-30 years old accounted for 19.6% (22 individuals), 31-40 years old had the highest with 30.4% (34 individuals), 41-50 years old comprised 26.8% (30 individuals), and 51+ years old constituted 23.2% (26 individuals). Most represented is the 31-40 age group.

Table 3 *Respondent distribution by age*

Age	Frequency	Percentage
20-30	22	19.6%
31-40	34	30.4%
41-50	30	26.8%
51 above	26	23.2%
Total	112	100%

4.2.3 Respondent's Marital Status

Table 4 displays respondent distribution by relationship status. Singles accounted for 29.5% (33 individuals), while the largest group was married, comprising 65.1% (73 individuals). Divorced individuals constituted 5.4% (6 individuals), and no respondents were widowed. The study included 112 participants, with the married group being the most represented.

Table 4 *Respondent distribution by marital status*

Marital Status	Frequency	Percentage
Single	33	29.5%
Married	73	65.1%
Divorced	6	5.4%
Widowed	0	0%
Total	112	100%

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4.2.4 Respondent's Experience of Working Remotely

Table 5 displays respondent distribution by remote work experience. 97.3% (109 respondents) reported prior remote work experience, while 2.7% (3 respondents) did not. 3 employees were required to be present on-site to ensure the smooth operation of banking services, albeit with reduced staff.

Table 5 *Distribution of respondents by remote work experience*

Experience Remote Work	Frequency	Percentage
Yes	109	97.3%
No	3	2.7%
Total	112	100%

4.2.5 Respondent's Flexible Working Arrangement

Table 6 illustrates respondent distribution based on their current remote work status. Approximately 50.9% (57 respondents) reported having flexible remote work arrangements, while 49.1% (55 respondents) mentioned having flexible working hours without the option of remote work. The organization's policy governed remote work eligibility, with management making approval decisions based on valid reasons provided by employees.

Table 6 *Distribution of respondents by flexible working arrangement*

Flexible Working Arrangement	Frequency	Percentage
Yes, I do have flexible working arrangement	57	50.9%
No, but I do have flexible working hours	55	49.1%
Total	112	100%

4.2.6 Respondent's Level of Satisfaction with Remote Work

Table 7 displays respondent distribution by satisfaction levels with remote work. About 6.3% (7 respondents) expressed poor satisfaction, 58% (65 respondents) reported moderate satisfaction, and 35.7% (40 respondents) were positively satisfied with remote work. The majority indicated moderate satisfaction.

Table 7 *Respondent distribution by level of satisfaction with remote work*

Marital Status	Frequency	Percentage
Poor	7	6.3%
Moderate	65	58%
Better	40	35.7%
Total	112	100%

4.3 Mann-Whitney U and Kruskal-Wallis Analysis

The study aims to investigate potentially significant differences in job performance based on gender and age. The analysis indicates no significant difference between male and female groups in terms of independent variables: technostress ($p = 0.901$), work environment ($p = 0.858$), remote communication ($p = 0.173$), work-life balance ($p = 0.482$), and job performance ($p = 0.907$). This supports accepting the null hypothesis, as p-values exceed the significance level ($p > 0.05$), dismissing the alternative hypothesis as shown in Table 8. Similarly, for age groups (20-30, 31-40, 41-50, 51+ years), no significant difference emerges regarding technostress ($p = 0.056$), work environment ($p = 0.145$), remote communication ($p = 0.455$), work-life balance ($p = 0.321$), and job performance ($p = 0.264$). Therefore, no statistically significant difference among the compared groups is suggested as shown in Table 9.

Table 8 *Mann-Whitney U*

	Technostress	Work Environment	Remote Communication	Work Life Balance	Job Performance
Mann-Whitney U	1534.000	1525.000	1330.500	1438.000	1536.000
Wilcoxon W	3425.000	2851.000	3221.500	3329.000	2862.000
Z	-.125	-.179	-1.363	-.703	-.117
Asymp. Sig (2-tailed)	.901	.858	.173	.482	.907

(Grouping variable: gender)

Table 9 *Kruskal-Wallis*

	Technostress	Work Environment	Remote Communication	Work Life Balance	Job Performance
Kruskal-Wallis H	7.563	5.390	2.617	3.499	3.980
df	3	3	3	3	3
Asymp. Sig.	.056	.145	.455	.321	.264

(Grouping variable: age)

4.3.1 Descriptive Analysis

The study's objectives are to investigate factors influencing job performance while working remotely. These factors encompass technostress, work environment, remote communication, work-life balance, and job performance. Table 10 presents the descriptive analysis for each item. The levels of agreement or disagreement were measured using the indicators SD (Strongly Disagree), D (Disagree), A (Agree), and SA (Strongly Agree). The questionnaire utilized a 4-point Likert scale.

Table 10 *Descriptive statistics*

Factors	Average Mean	Std. Deviation	Total Average Mean	Interpretation
Technostress	2.58	0.767	2.53	**Medium**
	3.15	0.449		
	2.05	0.583		
	2.58	0.693		
	2.27	0.771		
Work Environment	2.31	0.644	2.47	**Medium**
	2.35	0.654		
	2.21	0.632		
	2.66	0.679		
	2.79	0.572		
	2.79	0.592		
	2.23	0.697		
	2.63	0.710		
	2.27	0.697		
Remote Communication	3.04	0.433	2.90	**Medium**
	3.15	0.385		
	2.59	0.705		
	2.30	0.627		
	2.67	0.702		
	3.03	0.390		
	3.08	0.383		
	3.07	0.348		
	3.00	0.355		

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	3.08	0.383		
Work Life Balance	2.92	0.712	2.74	**Medium**
	2.88	0.761		
	2.24	0.808		
	3.06	0.619		
	2.62	0.808		
Job Performance	3.13	0.448	3.09	**Medium**
	3.13	0.448		
	3.09	0.546		
	3.00	0.537		
	3.16	0.436		
	3.18	0.385		
	2.95	0.695		

Table 10 displays mean scores for various factors concerning remote work. Within the banking sector, the overall level of remote work is evaluated as medium, with a score of 2.66. Respondent's feedback reveals medium scores for technostress (mean: 2.53), work environment (mean: 2.47), and work-life balance (mean: 2.74). Notably, remote communication garners a slightly higher mean score of 2.90. Job performance, within the banking sector, is also perceived at a medium level, scoring 3.09. Respondent responses consistently demonstrate a prevalent medium distribution for the job performance dimension.

4.3.2 Normality Test

Table 11 presents the normality test for each item: technostress, work environment, remote communication, work-life balance, and job performance. In Hair *et al.,* (2006) study, it's explained that p-values from the Shapiro-Wilk and Kolmogorov-Smirnov tests assess data normality. P-values above the chosen significance level (usually α=0.05) suggest a normal distribution, while values below 0.05 imply deviation.

Table 11 *Normality test*

Study Variables	Kolmogorov-Smirnov Significant	Shapiro-Wilk Significant
Technostress	<.001	<.001
Work Environment	<.001	<.001
Remote Communication	<.001	<.001
Work Life Balance	<.001	<.001
Job Performance	<.001	<.001

Analysis reveals significant p-values below 0.001 for all variables—technostress, work environment, remote communication, work-life balance, and job performance. According to Hair *et al.,* (2006), this suggests not normally distributed due to p-values below the usual 0.05 significance level. Hence, researchers employed non-parametric analysis, specifically Spearman correlation.

4.3.3 Correlation

The findings in Table 12 reveal three significant independent variables influencing job performance: technostress, work environment, and remote communication. Technostress displays a significant negative correlation with job performance ($r = -0.380$, $p < 0.001$), suggesting higher technostress leads to lower performance. Likewise, the work environment exhibits a significant negative correlation with job performance ($r = -0.332$, $p < 0.001$), indicating a decline in performance with a poorer work environment. Conversely, remote communication shows a significant positive correlation with job performance ($r = 0.386$, $p < 0.001$), suggesting improved communication enhances performance. However, there is no significant relationship observed between work-life balance and job performance ($r = -0.049$, $p > 0.605$), indicating that any connection between these two factors is not statistically significant.

Table 12 *Spearman correlation analysis*

Job Performance		Technostress	Work Environment	Remote Communication	Work Life Balance
	Correlation	-.380**	-.332**	.386**	-.049
	Sig. (2-tailed) N	.001	.001	.001	.605

4.3.4 Multiple Regression (Model Fit)

Table 13 employs the "enter" mode in multiple regression analysis to assess model fit. This statistical method examines the connection between a dependent variable and several independent variables. In the "enter" mode, all independent variables are simultaneously integrated into the regression equation. By using this mode, the analysis seeks to comprehend the collective relationship between the set of independent variables and the dependent variable. The regression equation computes coefficients, also called beta weights, for each independent variable. These coefficients signify the size and direction of their impact on the dependent variable.

Table 13 *Coefficients of the regression analysis (enter mode)*

Model Job Performance		Technostress	Work Environment	Remote Communication	Work Life Balance
	Standardized Coefficients Beta (Sig.)	-.199	-.078	.581	-.035
		.043	.418	<.001	.619

The analysis shows that technostress has a negative relationship with job performance, indicated by a β value of -0.199 in multiple regression. A one-unit rise in technostress corresponds to a job performance decrease, while keeping other variables constant. A significant relationship is evident due to the p-value of 0.043, indicating an unlikely chance occurrence. Conversely, remote communication positively correlates with job performance (β = 0.581), evidencing that increased remote communication aligns with better performance. A low p-value (<0.001) reinforces a strong authentic relationship, minimizing chance influence. Work environment and work-life balance are not significant as their p-values are greater than 0.05.

Table 14 *Coefficients of the regression analysis (stepwise mode)*

Model	Standardized Coefficients Beta	Sig
(Constant)	.648	<.001
Communication		
(Constant)		
Remote	.581	<.001
Communication	-.254	<.001
Technostress		

Table 15 *Regression analysis of model summary*

Model	Model Summary R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.648	.419	.414	.28467
2	.692	.479	.470	.27076

b. Predictors: (Constant), Remote Communication, Technostress

Table 14 and 15 exhibit coefficients and the predicted model for the dependent variable, using stepwise mode. The analysis reveals substantial insights into predictor relationships with job performance. Remote communication demonstrates a positive relationship (β = 0.581, p < 0.001), while technostress indicates a negative relationship (β = -0.254, p < 0.001). In terms of explanatory power, the R-squared value of 0.419 for remote communication signifies that approximately 41.9% of job performance variance can be attributed solely

to this predictor. The adjusted R-squared value (0.414) accounts for model degrees of freedom. For technostress, the R-squared value of 0.479 suggests that around 47.9% of job performance variance can be explained by this predictor, with an adjusted R-squared value of 0.470. These statistics emphasize the substantial contributions of remote communication and technostress as predictors, explaining observed job performance variability. According to Chin (2010), R-squared values of 0.419 for remote communication and 0.479 for technostress denote a moderate level of predictive accuracy in the model.

5. Conclusion and Recommendation

The study focuses on employees in the banking sector and their perception levels while working remotely. Insights from both descriptive and inferential analyses offer valuable understanding. Descriptively, the average technostress score (2.53) indicates moderate stress levels. Likewise, mean scores of 2.47, 2.90, and 2.74 for work environment, remote communication, and work-life balance respectively point to moderate levels in these aspects. Furthermore, the mean job performance score of 3.09 suggests a mid-level performance, positioning participants within a moderate performance range on average. The null hypothesis, asserting no significant difference between men and women in the independent variables and age, is accepted. This suggests that gender and age of participants do not significantly differ in relation to the independent variables.

Spearman correlation analysis reveals that technostress ($r = -0.380$, $p < 0.001$) and work environment ($r = -0.332$, $p < 0.001$) have significant negative influences, while remote communication ($r = 0.386$, $p < 0.001$) has a significant positive influence on the dependent variable. However, work-life balance lacks a significant influence ($r = -0.049$, $p > 0.605$), leading to the null hypothesis acceptance for this variable. In multiple regression analysis, technostress and remote communication retain significance, indicated by β values of -0.199 ($p = 0.043$) and 0.581 ($p < 0.001$) respectively. Predictive models exhibit moderate accuracy, reflecting R-squared values of 0.419 and 0.479 for remote communication and technostress. For future research, enhancing our comprehension of factors impacting job performance in the banking sector can be achieved through various recommendations. Primarily, augmenting the sample size would significantly enhance result generalizability. A larger and more diverse sample would offer a more representative insight into variable relationships. Secondly, utilizing a broader measurement scale featuring more response options could provide a nuanced evaluation of participant viewpoints. This refinement would enhance data precision, allowing for a finer distinction of opinions and experiences. Additionally, future studies could expand by considering other variables influencing job performance. Factors like leadership style, organizational culture, job satisfaction, and task complexity would contribute to a more holistic comprehension of the banking sector's dynamics.

To bolster external validity, conducting analogous studies across diverse geographic locations and industries would be advantageous. This approach would validate variable relationships and gauge the universality of these findings across distinct organizational settings. The study's limitations should be acknowledged. The small sample size of 112 respondents constrains the findings generalizability to the broader banking sector. A larger and more diverse sample is needed for a comprehensive variable relationship representation. Another limitation is the utilization of a 4-point Likert scale to measure variables, potentially constraining response precision and variability. This limited scale may hinder participants from fully expressing their opinions and experiences, possibly resulting in a loss of nuanced information, and reduced discriminative power. Finally, the study's concentration on a specific geographic area (Sabah, particularly Sandakan) in the banking sector might restrict findings applicability to diverse regions or industries. Varied contexts could introduce distinct job performance influencers, warranting careful extrapolation of results to broader populations.

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