

**UNDERSTANDING THE CHALLENGES OF PEOPLE IN  
GENERATION X ADAPTING TO 'WORK FROM HOME' IN THE  
BANKING INDUSTRY AMID COVID-19 PANDEMIC.  
BANGKOK, THAILAND**



**A THEMATIC PAPER SUBMITTED IN PARTIAL  
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Thematic paper  
entitled  
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.....  
Miss Tharinee Wongwattanun  
Candidate

.....  
Assoc. Prof. Astrid Kainzbauer,  
Ph.D.  
Advisor

.....  
Assoc. Prof. Randall Shannon,  
Ph.D.  
Chairperson

.....  
Assoc. Prof. Vichita Ractham,  
Ph.D.  
Dean  
College of Management  
Mahidol University

.....  
Asst. Prof. Pornkasem Kantamara,  
Ed.D.  
Committee member

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Tharinee Wongwattanun

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THARINEE WONGWATTANUN 6249052

M.M. (MARKETING AND MANAGEMENT)

THESIS ADVISORY COMMITTEE: ASSOC. PROF. DR. ASTRID KAINZBAUER,  
Ph.D., ASSOC. PROF. DR. RANDALL SHANNON, Ph.D., ASST. PROF.  
PORNKASEM KANTAMARA, Ed.D.

ABSTRACT

In this study, the challenges of working from home for Generation X are investigated in terms of their individual opinion, supervisor guidance, work situations, motivational drivers, and their adjustment process. Previous studies in the literature for working from home challenges and managing a virtual workplace are reviewed. Qualitative research is done by conducting interviews with 8 employees who are working in banking industry for more than 15 years and currently working from home in Thailand. It is concluded that there are certain difficulties that each individual has to encounter during their new normal and remote working environment. The similarities are also found in some factors and what they expect from the company regarding their life improvement and work adjustment. Furthermore, recommendations to the top management and to the companies for a better preparation and implementation are summarized and highlighted.

KEY WORDS: Work from home/ Generation X/ Covid 19 Pandemic/ Banking  
Industry/ Qualitative

28 pages

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# CHAPTER I

## INTRODUCTION

### 1.1 Rationale for the study

The coronavirus disease 2019 (COVID-19), emerged firstly in China towards the end of 2019, has went beyond what we can imagine in this era. World Health Organization has labeled this disease as a global pandemic. The number of infections in Thailand rose significantly. The government has made numerous protocols to control the spread of infection in the community. However, with limitations in treatment and vaccine development, the preventive practices to slow down the pandemic should be reinforced and followed. These challenges may include economic recession due to lockdown blocking the trade from other county and sharp decline in tourism sector, struggles for work-from-home, and leaders' ability to influence the society.

Today, the economic impact caused by Pandemic COVID-19 has enormous influences. Many business sectors were chased by the COVID-19 pandemic, inevitably they had to cut their employees' salaries or even lay them off. People are the most valuable asset for every organization. The COVID-19 pandemic has led to biggest number of employees globally bound to work remotely. This means that someone is allowed to work anywhere/from anywhere without having to have a specific workspace (remote working). Some companies are getting into trouble due to the sudden transition and adaption of the new work environment's concept. The challenge is how to deal with the new working concept and still make it effective as working directly in the office in term of employees' performance.

The global pandemic has forced the adoption of new ways of working. Thus, it's necessary for organizations to redesign their work procedure and the role of each person in more safe, productive, and enjoyable way as well as the wellbeing of

the employees. The virtual way of working is becoming increasingly popular and being promoted despite the absence of a strong understanding of virtual work and its consequences; it is a new way for an organization to be more agile and adapt to crises this global crisis. This new normal way of working certainly brings about the new challenges to organizations that suddenly have to switch to telework. In fact, telework raises quite a few issues for employees, related to communication, collaboration, and the application of ICT (Information and Communication Technologies).

This topic is selected mainly based on the author's own interest and observation as being a part of people who are assigned to work from home and seeing the difficulty of people, who has been working in the bank for more than 15 years, in adapting to the new working environment. Living in a digitalized world gives increased challenges towards people who used to work in office for many years with everything settled in place. Some employees find it struggle to set up and find ways to ease these difficulties associated with technological advancement. The level of productivity drop significantly amid COVID-19 pandemic starting when work from home policies is being applied. This could lead from the difficulties for people aged between 42 -56 years old (Gen X), adapting to 'work from home' environments and making communication with the use of technology leading to misunderstanding. In addition, a lot of steps need to be taken in order to lock in due to high security of the banking industry. How to deal and manage people in Generation X to effectively 'work from home' amid COVID-19 pandemic lockdown: Bangkok, Thailand.

Therefore, it is interesting to discover the new challenges for employees that need to adapt to the new way of working instead of using ordinary face-to-face work practices to virtual work practices among Generation X or what human resource development team can leverage in their new way of training or management strategies in order to respond to the needs or preferences of employees in this generation.

Hence, this research is conducted and purposed to understand the prominent factors that can demotivate employees to work when they are forced to work remotely from home during lockdown due to government policy - so as to identify what mostly causes them to stop performing or have low motivation to work

and talk to other people. In addition, this study will also allow the researchers to understand the viewpoints of the managers who must support and facilitate the employees or team members towards each factor as well as what are the main factors contributing to such intention.

## 1.2 Objectives of the study

- To understand the concerned factors that might affect the level of productivity during the situation of work from home in banking industry in Thailand.
- To study virtual way of working and its overall impact on behavior of employees in Generation X during COVID-19 in banking industry.
- To find out meaningful insight about the difficulty and struggled experienced by Generation X employees adapting to ‘work from home’ amid COVID-19 pandemic in banking industry in Thailand.
- To recommend the top management to re-design and implement the right management approach to achieve their business goal amid COVID-19 pandemic by increasing productivity, reducing communication barriers and maximizing the benefits from office work setting into home-work setting.

## 1.3 Scope of the study

The purpose of this study is to conduct research with the **use of qualitative** methodologies with open-ended questions as source of primary data to obtain the information and understand people in Generation X’s behavior, difficulties as well as determine factors influencing their performance when working from home. The literature review was based on related past studies, academic articles and online journals.

The target respondents are employees born in Generation X currently working from home under the umbrella of banking industry, aged between 42 -56 years old; the ages at which represent the majority portion of workforce in Thailand nowadays range from officer level to the top management level but some of them lack

practical **experiences** in working remotely outside physical offices. The focused area will cover only Bangkok, Thailand.

#### **1.4 Methodology of the study**

The research method of this study is divided into three steps as following.

- Primary data will be collected from in depth interview with 8 selected respondents who are employees aged between 42 -56 years old, currently working from home in banking industry based in Bangkok, Thailand.
- The interviewees are mainly selected based on the relevance of their age, their position, their hometown and their work experiences. Five of them will be from international banks and another three will be from Thai local banks.
- The data obtained from the structured interview will be analyzed and interpreted into a meaningful outcome and answer the research questions.

#### **1.5 Contribution of the study**

This study aims to have more understanding about the challenges or difficulties of working from home faced by people who are in Generation X and still working in Thailand to any interested parties who can use it as a reference in an attempt to establish desirable training to enhance their performances or improve overall organizational productivity. The results of this study can be used to explain the significant factors that most influencing employees' performance in Generation X when working from home in banking industry during COVID- 19 lockdown. This study can also inspire or provide meaningful information for the top management in other business industries and/or human resources department to redesign the internal communication or formulate the new strategic management plan in effective manners as the result of the study will allow them to be able to explore and identify the real employees' motivational drivers, struggle, demands and preferences during working from home.

## 1.6 Time frame of the study

The targeted timeline to complete this study is approximately 3.5 months which range from topic selection, introduction, literature review, draft of interview question, gather qualitative data from in depth interview, data analysis, interpret into the meaningful results, and draw conclusion with practical recommendation.



## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Definition of work from home**

Work-from-Home (WFH) is the concept that many businesses has shifted and implemented by allowing their employees to work remotely due to government-enforced lockdown of self-isolate and stay home in responding to the pandemic of COVID-19. From the past studies, they focused on the benefit of working remotely for the workers in order to serve several objectives. For instance, reducing traveling time (**Kelliher & Anderson, 2008**) and increasing the level of concentration (**Fonner & Stache, 2012**). However, not everyone was ready and preferred to work from home but were forced into new unplanned arrangements. Lastly, the research of **Peters, P, Tijdens, KG and Wetzels, C (2004)**, stated that the drawback of working from home has led to lower productivity and work quality problems which was reported by many supervisors in the organization. are ranked second among the drawbacks of working from home for organizations according to their study.

#### **2.2 Definition of Generation X (aged 42 -56 years old)**

Generation X is defined as people who were born during 1965 – 1979 (**Gurau, 2012**). They are the group of people that considered to be most highly educated generations. In addition, this generation has been massively influenced by the changes of social and technological patterns as they were between the Baby Boomer and the age of Millennials. Generation X is regarded as self-reliant and independent but tend to stay at more than one organization for career growth which is dissimilar to the baby boomers. They are more familiar with the technology than the baby boomer. This group of generation represents the largest portion working people as employees and managers in many companies nowadays (**Greenwood, Gibson and Murphy, 2008**).

## **2.3 Key Variables in relation to factors affecting the employee performance**

There are a series of potential factors affecting the performance of the employees in Generation X arisen from working from home as it was happened suddenly without any preparation during the COVID-19 pandemic. The literature mentions internal influences such as manager's trust and team collaboration and external influences such as human resources support, technical support and financial support as factors that impact the performance of individual workers while working from home.

### **2.3.1 Trust**

According to the past study of **Parkhe & Miller 2000**, trust can be described as the willingness to make oneself vulnerable under conditions of risk and interdependence. The concept of trust is complicated and can be expressed in different way. but can be defined as involving the two persons who is being trust and who is trusting. The study of **Davenport & Pearlson 1998**, stated that an employee who felt that they are trusted by their manager when they work outside of office has been found to be happy and be facilitative in working. However, the research of **Daniels, Lamond and Standen 2001**, suggested that teleworking will only be adopted in the organization only if the manager display high level of trust to the employees. In the crisis time, to provide employees trust, stability and hope, continuous interaction is highly recommended (**Adams, 2020**). Manager should promptly update to inform employees about new developments or changes in policies (**Fallon, 2020**).

### **2.3.2 Team Collaboration**

Collaboration is the key factors in leading the virtual teamwork. Effective communication is particularly important for working from home practices as each team members are located as different places and work interdependently on their own. Thus, it is a challenge for everyone to coordinate together (**Greer et al. 2014**). In additional, the study added on that this also included relationships building within the

team in order to ensure true collaboration. Apart from normal collaboration, the researcher also suggested that performing decisions making collaboratively, and share responsibilities among the team can increase the employee's engagement to work in a virtual work setting (**Hoch & Kozlowski, 2014**). Moreover, the study by **Smith (2020)** stated that employee was willing to communicate with their team weekly at least, only 29 percent of them wanted daily communication during work from home. The communication can help manager and other members to be sure that work is running on the same page, and on the other hand, the employees can instantly notify their managers if they need any help (**Parsi, 2016**).

### 2.3.3 Human Resources Management

Human resources management (HRM) often plays the important role when it comes to well-being of the employees and getting the new employees to adapt to the new company culture (**Hill, et al. 2003**). Additionally, Human resources is also responsible for enhancing employees' skills and facilitate the path the employee's work. This included anticipating human resources issues that could act as impediments, establishing policies and procedures for dealing with them and assigning responsibility for work from home issues to a particular person within the human resources department. Under the current global crisis, it's necessary for human resources department to promptly communicate and understand employee feelings as well as take actions proactively. Employees who are forced to work from home lack of informal contacts and consequently reported decreased mental health (**Smith, 2020**). Moreover, each employee handle different situation. Therefore, it's important to understand and respond to those unique circumstances differently (**Howlett, 2020**). HRM can improve quality of life of the employees, and perceived organizational support can reduce the health harm of work to the employees (**Mariappanadar, 2020**). In intention to improve situation, trainings and capability development programs are essential during the crisis to contribute to achieve the organization' goals (**Maley, 2019**).



### **2.3.4 Technology Adoption**

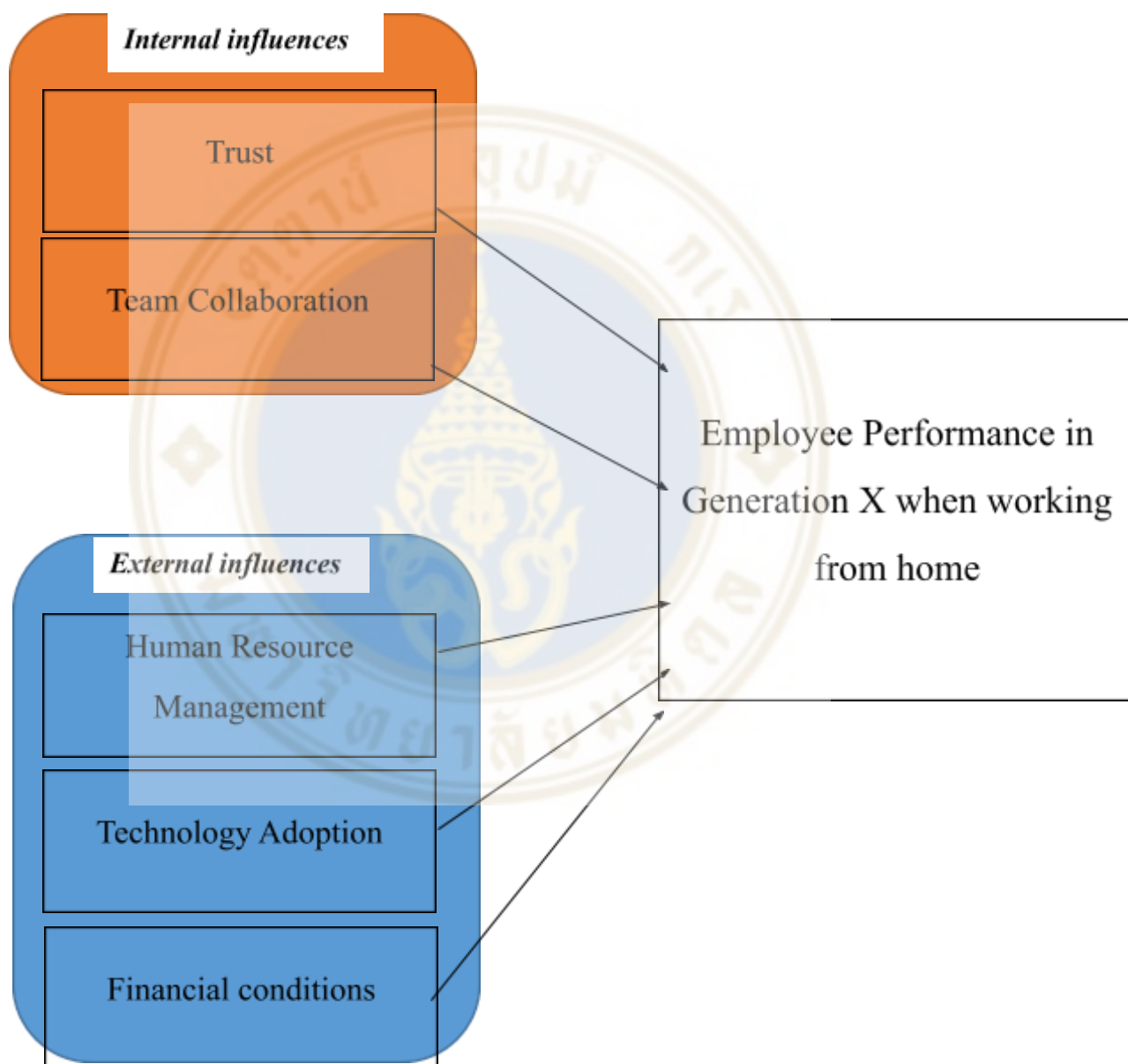
Since remote collaborations must rely mostly on technology as face-to-face communication is prohibited during lock down, the level of technical competence of the employees can pose an additional challenge and impact to their performance. They also found out that lack of proper work-related resources including technological equipment and secure network that are required to perform tasks while working remotely, was likely to decrease the motivation and engagement of the employees (**Greer, TW and Payne, SC 2014**). On the other hands, the study done by **Coenen and Kok (2014)** confirmed that remote working with technological advancement promote flexibility and enhances productivity as well as performance of the employee aside from cooperation within the team, yet face-to-face interaction still could not be replaced by online contact.

### **2.3.5 Financial Condition**

The past research indicates that incurred costs were often a key problem that employees who are working from home found it unfavorable (**Mokhtar et al. (2017)**). **Gerrans, P., Speelman, C. P., & Campitelli, G. (2014)** also stated that poor financial well-being could impact employees' productivity, especially during financial crisis period. From the survey from every ten person, at least one person would experience financial stress and feel distracted. The study of **Lupu 2017** mentioned that the reduction of expenses within the organization such as rental space and utilities, may encourage the employer to extend work from home concept in the future. Furthermore, **Ford, RC and Butts, MA (1991)**, also made further explanations that using telecommuting program to work will help the company to reduce redundancy costs that could occur.

## 2.4 The Research Framework

This focuses on understanding an individual's challenges to adopt work from home environment among Generation X which divided into internal and external influences. The model of the study was constructed and illustrated in **Figure 2**.



**Figure 2.4: The research framework of the study**

**In conclusion**, this study defines Generation X as employees who were born between the time periods of 1965 to 1979 and has been working in banking industry for more than 15 years in Thailand, accessing and focusing on the challenge of manager's trust and team collaboration as internal factors that could affect their performance when working from home. In term of external influencers, this paper refers the human resources management as the external factor that facilitate the transition of the employees in Generation X from working at office to working at home. This paper also attempts to investigate and examine the response of employees when they have to experience new things without advanced preparation, in this case working from home. Financial condition in this context of study is considered as the degree to which an employee has the ability to cover and willing to pay for the additional cost while he/ she has to work at home including utilities and working devices.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

The research methodology of this study uses qualitative approaches. The methodology of this research can be described in 3 major parts following:

1. Sampling and Sample Size
2. Data Collection
3. Interview Method

#### **3.1 Sampling and Sample Size**

The targeted respondents of this study focus on the people born in the Generation X and work in the banking industry for more than 15 years. The proposed age is between aged 42 -56 years old as people in these ages normally find it hard to learn new things and likely to resist to adapt into the new environment. The selected samples are composed of mixed genders and have permanent residence in Bangkok. In addition, the respondents must never have experience to work outside of office before but were forced to work from home as recommended by World Health Organization to slow down the spread of COVID-19 within last 6 months to be valid and reliable. To ensure the most meaningful results at the acceptable level of accuracy by limited sources of data collection and time constraints into account. Thus, the selected sample size for this study is concluded and proposed at 8 interviewees at the maximum.

#### **3.2 Data Collection**

In this stage, primary data are collected using qualitative approach by setting up individual in-depth interviews with the targeted respondents which are employees in Generation X and manager that have associated relationship and direct experience in working remotely together in order to obtain the insight regarding their real work experiences and understand their feelings, motivations, challenges, behavior,

and intention patterns in this situation. The obtained qualitative data from these related stakeholders is interpreted to draw reliable conclusion and develop the recommendation in the next stage.

### 3.3 Interview Method

The individual interviews will be conducted in a semi-structured manner and were conducted **via phone call & Zoom basis** because of the social distancing requirements and due to participants often being located in different places. The interviews were recorded, and notes were taken. In-depth information from open-ended questions and answer sessions will be obtained. The average interview takes 20 minutes (min 15 mins; max 30 mins), and the audio files were professionally recorded and transcribed.

For this research, 8 interviewees who are working in banking industry for more than 15 years and currently working from home based in Bangkok were invited to participate in this interview. The interviewees are selected based on their age, experiences, position types which 3 of them will be in manager level and another 5 of them will be in officer to senior officer level.

**Table 3.3.1 Selected characteristics of interview respondents**

No.	Code	Age	Gender	Duration of working in banking industry	Position	Experience working from home
1	A	42	Female	19 years	Manager	Y
2	B	50	Female	24 years	Senior Officer	Y
3	C	51	Female	21 years	Officer	Y
4	D	43	Male	18 years	Manager	Y
5	F	45	Male	18 years	Officer	Y
6	G	55	Female	20 years	Officer	Y
7	H	51	Female	25 years	Manager	Y
8	I	49	Female	26 years	Senior Officer	Y

**Open-ended questions:** In order to understand the challenges that faced through their real-life experiences; open-ended questions are prepared and are addressed to the interviewees to give them flexibility in their answers.

### Table 3.3.2 Open-ended interview questions

#### General questions:

- Have you ever worked remotely? If so, what changes did you make to adapt to work at home environment?
- What aspects about working from home did you enjoy, and which did you find most challenging?
- When working at home, how do you organize your day?
- What kind of preparation have you done to work at home?
- What are the challenges that you are currently facing? How do you deal with them?

### Table 3.3.2 Open-ended interview questions

Trust	<ol style="list-style-type: none"> <li>1. How long have you been with the manager?</li> <li>2. Can you describe your direct manager in term of his/her leadership?</li> <li>3. What are the most important values that you seek from your manager during this sudden change?</li> <li>4. Have you gained commitment from your manager during working remotely and how?</li> <li>5. Do you feel you are trusted to work independently and how does the manager display the level of trust towards you?</li> <li>6. Does your manager promptly check on your presence? If yes, how does it make you feel?</li> <li>7. What advice would you want from your manager during working remotely?</li> </ol>
Team Collaboration	<ol style="list-style-type: none"> <li>1. What kind of support have you received from your team during work from home?</li> <li>2. What are your thoughts on how our teams can collaborate?</li> <li>3. Have you ever misunderstood with your teammate during work from home setting? And how do you handle that mistake?</li> </ol>

	<ol style="list-style-type: none"> <li>4. How do you like to communicate with your manager and co-workers in a remote setting? Do you find it reliable and accurate?</li> <li>5. Do you prefer to communicate with teammate via face-to-face rather than online interaction? If yes, please explain why?</li> <li>6. In what aspects do you find the most challenging in working as a team when your teammate is working at different location?</li> </ol>
Human Resources Management	<ol style="list-style-type: none"> <li>1. What is the level of your expectation toward human resources support when facing the COVID-19 crisis?</li> <li>2. What kind of support that you have received from human resources during work from home? Do you find it satisfied? If not, please explain why.</li> <li>3. What else do you think the human resource can support to facilitate you in adapting to work from home?</li> </ol>
Technology Adoption	<ol style="list-style-type: none"> <li>1. Have you received any technical training from the company? If yes, how does it help you to work from home?</li> <li>2. Did you receive good support from I.T. division in setting up your computer?</li> <li>3. How do you handle if any technical issues occurred during your working hours at home? Does your company provide any supports for any technical errors?</li> <li>4. Do you find security procedure of the bank difficult to follow? If yes, how would you handle such issue?</li> <li>5. What has helped you in your adjustment (transition) to the new technology? (e.g. support from friends/manager/ company/family or etc.)</li> <li>6. Looking back, do you have proper access to the appropriate technology and productivity tools during the first stage of work from home?</li> </ol>
Financial Condition	<ol style="list-style-type: none"> <li>1. Do you have any financial stress during this crisis? If yes, how have this affected your performance and productivity?</li> <li>2. Do you find have enough material and capital resources (ie. Wi-fi or laptops) when working at home? If not, please explain what you lack in term of associated resources.</li> <li>3. Are you willing to pay additional cost while working at home? If not, please explain your concern.</li> </ol>

	4. How would you expect the company to support your wellbeing in term of productive tool and financial issue during work from home?
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## **CHAPTER IV**

### **RESEARCH FINDINGS**

After conducting the qualitative research by having in-depth individual interviews, the obtained data from sample interviewees is carefully analyzed and summarized in this chapter. The results of the interviews can be grouped and described in **4 parts: general issues, communication distraction, and external environment**. It's interesting to see that different group of interviewees perceive the similar challenges to work from home during Covid-19.

#### **4.1 General issues related to work from home**

Pursuant to the questions listed in **Table 3.2**, all of the interviewees are banking employees who have been working in banking industry for most of their career life over 15 years. Their average age is 48 years old within the range between 42 to 55 years old considered as Generation X. 2 out of 8 interviewees were male. The demographic and individual characteristics such as age, marital status and previous banking experiences of this interviewees sample were different. First part of interview question is started by asking for their general experiences in working from home to find out their basic background and experiences that related to the research question. Every interviewee responded the first part of question in same ways about their experiences in working from home happened after Covid-19 crisis attacked. They never have the experiences to work from home before and take times to adjust to the new working context. It was the sudden changes that the company and employees were unprepared.

‘I never work at home before, and I was not ready. I need to set up office corner in my bedroom and buy new equipment such as chair and table. I also have kids playing around while I was working. So, it's quite difficult for me to concentrate’. (Mr. D, Manager)

‘Working from home is complex for me. I found it difficult to work and stay connected to the network all day since I must use the internet from my mobile phone as personal hotspot. My home doesn’t have home internet since I live in rural area. But what I like the most in working from home is that I don’t need travel to office and be stuck in the traffic’. (Ms. C, Officer)

‘I never work from home before. The network connection is unstable when many people have logged in at the same time. I wasted my time a lot in reconnecting with the network and my work was moving nowhere. The good aspect in working from home is to save shopping and makeup cost. I also like to eat home cooking foods. I feel safer’. (Ms. B, Senior Officer)

## **4.2 Blurring Boundaries of Personal & Professional Life**

Another interesting finding is that it’s hard for them to switch off. Ideally, home is where you can be yourself and relax the most. However, when people work from home, it’s difficult for them to control and organize their day. They were no longer own a clear section between workspace and personal space. Working from home punches a hole towards stress and pressure for them. All of them complained they feel like they could not get out of their jobs. They further emphasized that it was like coercion to always stay online and check on email. In other words, they feel guilty when they turn off the computer and relax.

‘I have worked 10-12 hours a day when I work at home which is more than working in office and I have no chance to move around since the meeting was queuing up all day. I don’ like to get off work late, but I feel like I don’t want to take advantage of my friends when I still see them online until late evening’. (Mr. F, Officer)

‘I have to start work early than usual by joining the meeting since 8:30 am and get off work late at 20:00 pm almost every day. I rarely have lunch on time and none of breakfast while working at home. It’s kind of stressful for me’. (Ms. A, Manager)

‘My day is different from working at office. I have even engaged in more work and it took longer time to finish due to new processes and audit procedure. I can say that my personal and work life were not balance and well organized’. (Ms. I, Senior Officer)

To sum up, it was difficult for them to organize their day and switch off during working from home. This evidence supports that most of banking employees has no breakout time and face the challenge in managing their work-life balance which would clearly affect their wellbeing in the near future.

### 4.3 Trust issue and Unclear Expectation

Another related factor that places an impact towards employees in Generation X adopting to work from home environment is **trust and unclear direction from their supervisors**. 6 out of 8 interviewees responded this factor in negative ways about the level of trust that their direct supervisors displayed and the ambiguous direction that were communicated. Remote working may be a bottleneck for career path and promotions in the future.

‘My boss likes to ask me for updates which made me think that I am unable to deliver the assigned work comparing to my peers. This made me feel pressured. Furthermore, I feel lost and was not sure the direction that I should aim for in my career path’. (Ms. G, Officer)

‘My boss usually checks on my presence during the working hours and always have the morning check in with camera switched on’ (Ms. A, Manager)

‘My boss likes to check on me. If I didn’t reply the online messaging, she will directly call me at my phone. Maybe it’s Thai culture. I feel nervous and it really reduces my confident in delivering the assigned work. This made me unsure about my future promotion’. (Ms. H, Manager)

‘Personally, I feel like my boss monitors me somehow. He asks me to update the status and progress of each task every morning and afternoon which made me feel uncomfortable and pressure’. (Ms. B, Senior Officer)

‘I have a supervisor who have unstable emotion. I mean someday, she is kind and leave everything to me to handle along, but someday she is chasing me for progress all day long. This made me feel awkward and concern for my career growth’ (Ms. C, Officer)

However, 2 out of 8 people stated that ‘I can work freely without questioning from my boss as long as I can deliver the tasks on time. My boss focused on the result and more flexible on working condition’. Other further mentioned that ‘The direction and career promotion were clearly communicated among team by my supervisor since Covid 19 pandemic started to get worse. Therefore, I know in advance regarding the company situation and team’s goals.

This evidence supports that most of banking employees, regardless of title or level of position, can earn different level of trust from their supervisor and they need to build trust with their bosses, in particular, while working at different locations. Most of them didn’t receive the clear direction and expectation from their direct supervisor. This has made them in doubt on what to be expected and what must be changed and accepted in the future. They feel uncertainty which could lead to lower job satisfaction and motivation.

#### **4.4 Good Team Collaboration**

Further to that, it was surprise to learn that all the interviewees stated that they have good team support during work from home and rarely engaged in miscommunication even remote work reduces face-to-face interactions. They have been engaged in morning call every day to check on members’ wellbeing and readiness to work.

‘My teammate always displays supportive manner. She always asks me if there is anything she can help, and I can really rely on her in term of information and documentation. It was kept in proper manner. To make sure that everyone in the team is under the good condition to work, early call-in is forced to be implemented everyday.’ (Ms. H, Manager)

'I received the good support from my team. We often communicate by telephone call to ensure that we understand on the same page and the work makes progress. We have daily call check- in on 10 a.m. to ensure that everyone is ready to work'. (Ms. G, Officer)

#### **4.5 Technological Disruption**

The most negatively perceived challenges by people in Generation X in working from home is **technological disruption** and can be summarized that all employees among Generation X were struggle with the new system and network lost that occurred during the day. 6 out 8 respondents never used laptop to work before. To work remotely, they need to connect with company's secure virtual private network, and step taken to log in with this connection is very complex for them. They admitted that they have slow pace to learn the new things. In addition, the company secured network is unstable and often disconnected. They were distracted and unable to work smoothly as well as get the work done on time. Particularly, when employees are not aware of security practices or switch to unauthorized tools to get their work done. The window will block the user from logging in. Surprisingly, **7 out of 8 interviewees** stated that they received the good support from I.T. as they know and have a relationship with these people for long time. Proper infrastructure such as hi speed internet connection is also a key barrier for employees to have smooth working environment. All interviewees suggested that the company should develop new version of company network and system to be more stable and applicable to work from home mode. This will benefit the employees to focus on the work with lessen distraction. Current remote working systems don't permit the employees to effectively share documents and co creates the file among team and other related departments. The top three most preferred communication channels are emails, telephone and Line messaging in banking industry among Generation X during work from home. They use those channels mainly to transfer and receive information inside and outside of their offices. They mentioned that the instant messaging that offered by company such as Microsoft Team and Microsoft Lync are not convenient to use, and it also blocks the

networks that are unsecure. For example, customers who use their yahoo account cannot join the meeting that created by company's Microsoft Team account and the system detected as threat to the network.

'This is the first time that I use laptop to work. I was so confused and the program icon in desktop and laptop were different. Moreover, I need to log in four steps with the laptop to get the access. It took longer time to do than I expected' (Ms. G, Senior Officer)

It was so difficult for me. I need to write down every step in the paper. Too many usernames and password to be remembered. Once I input the wrong password for 3 times, then the window is locked and I was dismissed from the system, then unable to log in. I cannot do anything for the whole day. (Ms. A, Manager)

'When I log in to mobile internet connection, the system automatically rejected the connection for VPN, but my home internet was crashed that day. On that day, I can start working from 2 pm onwards. I need to join the meeting via mobile. I feel so depressed that day.' (Ms. B, Senior Officer)

'I do receive good support from IT department since I have been here very long and I know them personally. So, it's not hard for me to ask for their assistance whenever my network got errored and locked.' (Ms. I, Officer)

'I don't feel comfortable with zoom meeting. I don't know how to log in, share screen and mute. I have been messed up many times and I was afraid to use this program in the meeting.' (Ms. G, Officer)

#### **4.6 Additional burdens (external environment)**

In perspective of human resources management, all respondents state that they didn't receive any supports or training prior work from home situation. They all noted that this was the new thing for everyone, but there is still no training or class to attend in between to help facilitate the employees in working with new technology and tools. Furthermore, 6 out of 8 interviewees also stated that they expected Human Resources to pay attention to employees' wellbeing during working from home.

‘I didn’t receive any support from Human Resources and rarely get any internal communication from them in term of company’s news and updates to keep me posted of the current situation.’ (Ms. C, Officer)

‘No support and communication from Human Resources during Covid-19, but I expect Human Resources to at least have internal communication what is going in the country and within the organization as well to support employee’s wellbeing anyway’. (Ms. H, Manager)

Another 2 respondents stated that they don’t expect anything from Human Resources. They realized that Human Resources has no power to initiate and support all the employees in the bank.

In term of financial condition, all the interviewees stated that they have no difficulty in their financial health as they still earn fixed income. However, they all addressed the same concern that they need to pay for additional cost of electricity bill and internet usage with no support from the company. Hence, there is a need to address this concern to modify company practices and a scope for reimbursing partial cost to reduce this burden for the employees.

‘I am not willing to pay for the additional, but it’s acceptable since there is no choice. But I need to pay extra cost for internet, power bill and the highest one is the telephone bill. If the company can support would be nice, partially is enough.’ (Ms. B, Senior Officer)

‘I think it was not fair for employees like me to pay tremendous amount for electricity, phone and internet. The company also save a lot for electricity, water, and telephone expenses when employees work from home. If the company can support just 50% of exact bill would be great’. (Ms. G, Senior Officer)

To conclude, complex challenges continued to exist and tackle working from home adoption which could not be overcome in a short period of time. This goes doubly for people among Generation X whose never have widely adopted virtual business models but were forced to during the COVID-19 outbreak.

## **CHAPTER V**

### **CONCLUSION AND RECOMMENDATION**

#### **5.1 Conclusion**

The outbreak of the Covid-19 pandemic and social distancing has led to severe disruptions to work and commuting habits. To fully accomplish the objectives of this study, the past studies from the literature review and collecting primary data from in-depth interviews has been analyzed and utilized to answer this research question. This paper could identify that there are certain difficulties that exist among employees in Generation X working from home in banking industry during Covid -19 pandemic. Categorizing into negative factors that may contribute or cause barriers towards their performance and productivity. In this chapter, the research findings from previous chapter are interpreted into the conclusions and recommendations as below.

All of the banking employees have never been allowed to work from remote area or at home before. The security protocol and policies are very strict due to privacy concern and data security. Work has become 24/7 situation and there is no balance between their professional and personal time during working from home setting comparing to working at physical office. Trust is the one of the significant factors that displayed the negative effect towards work from home adoption among Generation X employees as it reduces employees' motivation and confidence leading to more work stress. When stress was felt to be a burden, work productivity will decrease and then the job will take longer time to be done. Furthermore, when they work from home, they tend to get less supervision and direction. Remote employees in Generation X desperately stuck at one place and find it hard to stay on track. Lack of clear expectations from the management has been mentioned as a challenge when working from home. Employees feel uncertain about their future which could leading to dropping performance. In contrast, team collaboration was less likely to be



mentioned in negative way. In other words, even they were working at different location; their team support was efficiently delivered leading to better teamwork among the group of respondents.

However, the finding showed that human resources management and financial condition don't display the significant impacts on their performance and productivity, but rather on their work-life needs. In other words, all the interviewees desired to have proper transition and appropriate financial support from the company in order to accommodate their work-life needs of a diverse workforce in the current business environment. Furthermore, people in Generation X found it hard to adapt to the new way of work performed at home in the beginning especially in adopting new systems and tools such as laptop, Microsoft Lync meeting and VPN connection. It has placed a great impact on the number of different tasks and added the complexity of each task. Despite all the efforts made by the bank to improve the companies' systems, the interviewees stated that they continue to face challenges related to their internet, network connection, remote system accessibility and other I.T. issues that lead them to take more times to finish the assigned tasks. The results correlated with the study done by **Greer TW and Payne SC, 2014**, indicated that technology adoption is the most challenging factor which can drive negative effect to employees' performance, productivity as well as their wellbeing. Regarding the prominent factors that were given to consider, as per the research findings; supervisor trust and technological disruption are proved to be the most significant factors that placing the impact towards banking employees in Generation X working from home context.

## **5.2 Limitation**

In this section, a key limitation faced during this study will be explained. The timeframe given is limited, only 3.5 months to completely present the study and 3 weeks to collect the primary data. The total valid sample is 8 respondents for qualitative research. If we have more time to collection the data from more respondents, it will help to provide greater accuracy and better analysis of this study. Moreover, all the interviews are collected and based in Bangkok area and banking industry only which might not represent the opinions of the total population in Thailand and other industry. Another limitation is language barriers since the initial interviews were conducted in Thai and then translate to English with researcher's own interpretation. Thus, some contents might be lost during the translation. To sum up, the main limitation is the short timeframe in collecting data. The researcher would be able to gather and interview more relevant and targeted respondents which could improve the analysis result and represent the population better.

## **5.3 Recommendation**

Based on the research findings, the factors like trust and technology disruption have been significantly proved that they can influence the performance and productivity of banking employees in Generation X working at home. The findings from employee's interviews revealed certain useful information about their behaviors, preference, expectations, and opinions towards working from home during Covid-19 pandemic. The obtained findings are interpreted into recommendations for top management, company or any interested parties to re-design and implement the right approach to achieve their business goal in increasing productivity, reducing communication barriers and also maximizing the benefits from office work setting into home-work setting which are classified into recommendations for management and recommendations for company.

### **5.3.1 Recommendations for Top Management**

- Providing more job control and autonomy to the employees in Generation X to increase the level of their confidence and skills to make decisions.
- Having a buddy or a friend to talk and provide each other's feedback about the working progress, technical issues, or other issues to encourage him/her to be active and engaged in the social environment which could lead to higher quality of work.
- Provide each team member's agreed timeline to deliver works to show kindness and support. This will enable them to prioritize works properly and manage the time to switch off from work without feeling guilty.
- Set concrete and deliverable goals for each individual. Inform each responsible member to truly understand what they are expected to achieve in each quarter and then ask them to conclude back to ensure that they fully acknowledge by making a summary and upload to the individual shared portal for the manager to review the progress.
- Establish standardized guidelines or set up team norms when having communication remotely. For example, what would be the main communication channels for team meetings, when communicating with third parties, which channel should be the main communication channel to hold to reduce ambiguity and anxiety.

### **5.3.2 Recommendations for Company**

#### **5.3.2.1 Importance of training and special learning classes**

The company should establish and reinforce the proper training and special learning classes on digital transformation to bridge the gap for the employees in Generation X and other generations who feel uncomfortable with the new technology and unfamiliar systems. This is also to reduce the pain point of employees and encourage the employees to be confident and familiar with the systems.

in advance since they need time to prepare. When they have some background on the technology, they will have more confidants to work leading to more work motivation.

#### 5.3.2.2 Importance of new system and application

The company should see the important of developing the new system, by using one developer, that implemented and engaged in one eco system to reduce the employees' burden in getting access and enable them to do their daily jobs faster. By having more flexible, but secured system, will help improve the workflow of the company to be more effective and increase user's productivity as well as maximize the benefit of office work setting into home-work setting. The company also should use the project management tools to keep track of all communications. This tool should enable the employees to track their past communication, jobs request, file sharing, chat history under the same platform.

### **5.4 Direction for Future Research**

Upon the limitation mentioned above in this study, future studies should be encouraged to bridge such research gaps. We would recommend those who like to study about working from home challenges in the future to extend more scope of study to explore more variables that potentially have an impact towards employees' performance and productivity as well as their wellbeing. Additionally, it will create a depth and better insight if the future research involves larger and diversified samples in order to deliver more accurate and conclusive results with creditability. It would also be interesting to study the employees' challenges of a specific group such as that of the younger generations which would be beneficial to any parties interested in renewing their management policy and regulation in such mentioned segments.

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