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REMOTE WORKING ADOPTION AND SERVICE CONTINUITY: SHARED EXPERIENCE OF A COMMERCIAL BANK IN UGANDA DURING THE COVID-19 PANDEMIC

Higenyi Wahitu, Fred, <https://orcid.org/0009-0005-7894-6343>, Uganda Management Institute, Uganda,
higenyiwahitu@gmail.com

Wapowo, Rebecca, <https://orcid.org/0009-0002-9057-9601>, Uganda Development Bank, Uganda,
rebeccawapowo@gmail.com ; rnagudi@udbl.co.ug

Abstract: *The banking sector in Uganda had not fully embraced remote working by the advent of COVID-19, and the resultant lockdowns. Banking services were considered to be one of the essential services to be maintained during the COVID-19 pandemic lockdown. As such, it was prudent that management urgently comes up with interventions such as remote working to ensure service continuity. This study examines bank management readiness to support, and the experiences of remote working adoption, as an initiative for service continuity amidst the COVID-19 pandemic. The motivation for the study was to gain knowledge in how management support enhanced adoption of remote working for purposes of banking service continuity. In addition, the experiences of remote working adoption in the banking sector was worth study, more so that the banking sector in Uganda at the advent of COVID-19 was still mostly using conventional work systems. Espoused in the qualitative interpretivist view, we utilized a single case study design that allowed us to use in-depth interviews. The findings revealed that, management support to remote working intervention during the COVID-19 lockdowns, enhanced banking services continuity. It was also revealed that experiences of remote working adoption were of positive and negative nature.*

Keywords: *Remote working adoption, home working, teleworking, banking services continuity*

1. Introduction

The prevalence of remote working adoption in Africa before COVID-19 was very low (Ajayi, 2020), with South Africa estimated at 21%, Kenya at 10%, and the lowest being South Sudan at 1% (International Labour Organization, [ILO] 2020; 2021; Koko, & Chipunza, 2022). This is unlike the Global North, which has long adopted advanced virtual and digital technologies, with European Union countries estimated at 25.4%, the United States of America at 34%, Latin America at 26%, and Southeast Asia at 8% (ILO, 2020; 2021). Although technology has evolved, the ILO estimates that globally, only 2.9% of people worked exclusively remotely before the COVID-19 pandemic (ILO, 2020; Anwar, & Graham, 2021). The abrupt advance of the COVID-19 pandemic and the resultant lockdowns occasioned the urgency for the adoption of remote working for purposes of

service continuity, which was hitherto not sought after, especially in Africa (Kokt, & Chipunza, 2022; Atiku., Jeremiah., & Boateng., 2020).

In line with global responses in an effort to reduce the spread of the scourge, the Government of Uganda implemented a lockdown, allowing only organizations providing essential services, such as banking, to work during the COVID-19 pandemic (Marcu, 2021). There was an apparent need for the continuity of banking services, such as account opening, withdrawal of money, depositing money, acquiring loans, fund transfers, and balance inquiries (Financial Institutions Act, 2004; Bank of Uganda Act, 2000; Yaya, Otu, & Labonté, 2020).

Prior to the COVID-19 outbreak, the case bank employees mainly worked in physical office premises at the headquarters and its branches. Work activities, such as meetings and customer interactions, were conducted face-to-face. Remote work was uncommon, except for the rare occasions where the Business Technology (BT) staff worked off-site from satellite locations (Annual report 2020; Bank operational manual, 2012). The case bank end of year financial reports for 2020, and 2021 indicated a declining trend in profitability. Profit after tax for 2020 was UGX 24.077billion, dropping to UGX 13.215 billion in 2021 (Annual reports 2020; 2021). With the uncertainty brought about by the advent of the COVID-19 pandemic and the need for continuity of banking services to its customers, remote working adoption became the new normal (Yaya, Otu, & Labonté, 2020). As such, it was prudent that the bank under study adopted a hybrid approach of a few workers being physically present in the workplace, while others worked remotely as an intervention to ensure service continuity (Van Nieuwerburgh, 2023). Whereas Fernald, Li, Meisenbacher, and Yalcin (2024) reported higher productivity while using remote working in the U.S. during the COVID-19 lockdown, our investigation was on whether remote working' was a worthwhile intervention for banking service continuity focusing on management support readiness, and the attendant experiences of remote working adoption being a new phenomenon. Lessons learnt from the study are expected to guide the bank on the needed management support for remote working to be adopted for purposes of service continuity, and experiences of the "new normal" intervention of remote working.

2. Concise Literature Review

The concise review of the literature looks at the pre-COVID-19 debates regarding remote working adoption, and banking service continuity under uncertainties. Specifically, we look at management readiness to support remote working and the experiences of banks while implementing remote working during the COVID-19 era.

Jalagat and Jalagat (2019) refer to remote working as tasks completed outside the employer's official workspace. Brussevich and Khalid (2020) view it as 'virtual work, meaning that office tasks do not necessarily have to be carried out in a physical place. Wang, Liu, Qian, and Parker (2021) note that, unlike the traditional ways of work operations being done in a physical place, most likely with both employer and employees sitting in the same designated offices, remote working is a flexible work arrangement wherein employees perform their tasks in locations remote from their central offices but remain connected through technology (Flores, 2019; Bao et al., 2020; Filardi et al.; 2020). We seem to agree with a more general definition offered by the (ILO) report, which characterizes remote work as labor without boundaries. Such a definition may cater to both virtual/and/or working off-premises with pre-assigned instructions. The researchers operationalized remote working to mean working from home since the study examined the period during the COVID-19 lockdown. During the lockdown, only a few essential staff were allowed in the (bank) office premises, and the rest were expected to work from home.

Ajibade (2018) characterizes adoption as “the decision to fully embrace innovation as the most suitable course of action available. Donnelly and Johns (2021) assert that adoption encompasses grasping and embracing a concept, obtaining, and using it with the anticipation of a positive outcome in the future. In this study, ‘adoption’ is conceived as the acceptance and implementation of ‘remote working’ at the bank with the anticipation of bank service continuity. In contrast, in developed economies that have long adopted remote working owing to associated benefits, such as reduced commuting costs for employees and the achievement of work-life balance, we looked at remote working as an emergency intervention to ensure banking service continuity amidst the COVID-19 crisis (Flores, 2019; Bao et al., 2020; Filardi et al., 2020).

Leveraging the innovation of the Internet, the World Wide Web, and mobile technologies, such as laptops, smartphones, tablets, and cloud computing, more organizations have adopted remote working (Ansong & Boateng, 2018; Nash & Churchill, 2020; Golden & Eddleston, 2020). Sharing experiences of remote working adoption, Onyemaechi et al., (2018) as well as Ansong and Boateng, (2018) attempted to link remote working to the productivity of workers in the telecommunications sector in Nigeria and in Ericson Ghana respectively. These findings indicate that the amount of goods and services produced under remote working arrangements was almost the same or even higher than the level of production under traditional office working arrangements (Avidar 2018). Firms invest in sourcing and equipping employees with relevant skills, which are viewed as key enablers of productivity under remote working arrangements (Scherer, Siddiq, & Tondeur, 2019; Manis & Choi, 2019). Whereas, Onyemaechi et al., (2018) as well as Ansong and Boateng, (2018) focus was on the productivity of employee in the telecommunication industries, the findings are relevant to this study since ‘productivity’ by implication means (service and product) availability and continuity of service provision which is the mainstay of this study.

Given the ever-increasing demands of customers and the need to remain competitive, the banking sector is often in a state of reform. The reforms involved the adoption of digital transformation, which has contributed to process redesign, including transferring activities to be conducted remotely (Yaya, Otu, & Labonté, 2020; Kortsch, Rehwaltd, Schwake, & Licari, 2022). Doran, Bădîrcea, and Manta (2022) indicate that digitization has a positive impact on bank performance. Occasioned by the COVID-19 pandemic, Marcu (2021) reports that digitization has accelerated in the banking sector. The unprecedented uncertainties caused by COVID-19 have forced organizations, the government, and the private sector to adopt remote working (Prasetyaningtyas, Heryanto, Nurfauzi, & Tanjung, 2021; Nieuwerburgh, 2023). Koko and Chipunza (2022) reported that remote working adoption in South Africa increased from 21% to 79% during the COVID-19 period. Fernald, Li, Meisenbacher, and Yalcin, (2024), report that remote working registered more productivity during the pandemic in the U.S. However, as reported by Kitsios, Giatsidis, and Kamariotou, (2021), there were doubts about digital transformation acceptance, which was likely to make it difficult to use remote working. Whether the case bank was able to support the adoption and implementation of remote working and the lived experiences of the adoption remained a gap to be filled by this study.

As Prasetyaningtyas et al. (2021) suggested, remote working adoption is likely to be productive with appropriate management support. Management support entailed the provision of infrastructure, staff training, and the development of enabling policies to support remote working, among others. Ajayi (2020) and Waizenegger et al. (2020) support the notion that training in information technology and security makes remote working seamless and contributes to business continuity. Afrianty et al., (2022) as well as Kitsios, Giatsidis, and Kamariotou (2021) confirm that training, especially in information technology, is crucial when implementing an innovation since it enhances “digital orientation, digital capability, effort expectancy, social influence and performance expectancy.” Moreover, in addition to training, management support, and technical digital infrastructure, organizational

culture, communication processes, and organizational strategies are crucial contributors to remote working employee productivity (Onyemaechi et al., 2018; Molino et al., 2020; Moretti et al., 2020). Contributing to the debate about factors that influence remote working, Waizenegger et al., (2020) viewed self-discipline as one of the main determinants. To enforce self-discipline, a clear policy framework detailing what is expected of staff and monitoring by line managers were seen as means for employees to cope with procrastination and concentrate on core tasks while working remotely. Lack of self-discipline creates procrastination, which impedes remote working utilization in enhancing banking service continuity.

Following a study in Latin America, López-Igual and Rodríguez-Modroño (2020) share the view expressed by Afrianty et al. (2022) that the provision of technical digital infrastructure, including (hardware equipment, processes, and software systems) enables remote working employees to successfully perform their duties and thus enhance service continuity. With a specific interest in determining the number of jobs that can be done remotely across the United States of America, Dingel and Neiman (2020) proposed other remote working adoption enablers, such as enhanced monitoring and control of remote working employees, job characteristics, social support, workload, and job autonomy.

With regard to experiences elsewhere, Ansong and Boateng (2018) contended that the home working environment would contribute to the possible success in using remote working to ensure work continuity. A home-working environment would include the presence or absence of interruptions and Internet connectivity, as well as work-family harmony or conflict, as crucial in the adoption of remote working. Waizenegger et al. (2020) found that work-family conflict, among other challenges, lowered remote working employee productivity in China, in addition to interruptions by visitors and children, as it was a challenge to draw a line between official and domestic work. Keeping in view the challenges, and successes of remote working adoption in other contexts, we set out to understudy the experiences in the case bank.

3. Materials and Methodology

We preferred a qualitative interpretivist stance, with a belief in arriving at an understanding of whether or not and how management support was ensured, and experience in adopting remote working in the case bank. We explored new grounds for service continuity in a bank during the COVID-19 lockdown occasioned by the innovation of remote working and thus needed to interpret knowledge from the data. A single case study design was utilized to enable an in-depth analysis of the phenomenon. Moreover, it enhances the robustness and iterative collection of data (Creswell, & Creswell, 2018). It was a single case study because it focused on one bank with its branches and multiple participants. Conversational interviews were conducted both face-to-face, and online (Zoom) to elicit extensive information through probing techniques, and enable the clarification of responses and observation of interviewees' bodily expressions of the unspoken word (Yin, 2017). The interviews involved purposively selected key informants from the Credit, Personal Banking, Change and Innovation, Finance, Human Capital, and Audit Departments, as well as Legal and Branch Distribution Department (domain) staff, because they were deemed to be among the essential staff during the COVID-19 lockdown, and thus positioned to provide a wealth of information. For departments that had several staff to choose from, such as Central Operations and Branch Distribution, we used the random sampling technique to provide an equal opportunity for any member of staff to be selected to participate in the study. The table below shows how the participants were selected.

Table 1.1: Study Population, Sample Size and Sampling Techniques

Department	Role	Location	Population	Number of employees selected	Sampling techniques
Credit	Senior Manager Special Assets Management	Head Office	1	1	Census
Credit	Senior Manager Credit Monitoring	Head Office	1	1	Census
Credit	Collection Executive Supervisor	Head Office	1	1	Census
Corporate and Commercial Banking	Business Bankers' Supervisor	Head Office	1	1	Census
Corporate and Commercial Banking	Relationship Manager	Head Office	1	1	Census
Central Operations	Banking Officers-Operations Supervisor	Head Office	31	11	Simple random sampling
Personal Banking	Business Development Executive	Head Office	1	1	Census
Personal Banking	Personal Bankers	Head Office	1	1	Census
Change and Innovation	Applications Developer	Head Office	1	1	Census
Change and Innovation	Human Capital Business Partner	Head Office	1	1	Census
Change and Innovation	Talent Acquisition Officer	Head Office	1	1	Census
Legal	Legal officer	Head Office	1	1	Census
Finance	Data Analytics Officer	Head Office	1	1	Census
Branch Distribution	Branch employees (Tellers, Customer Service Officers, Chief Tellers, Branch Operations Officers)	Branch	19	6	Simple random sampling
Branch Distribution	Branch Managers	Kyadondo, Nateete and Kyengera	3	3	Purposive sampling
Total			65	32	

Source: Bank Employee List, 2020

While collecting data, anonymity was ensured; as such, the presentation of findings focuses on the content, and does not in any way divulge the details of the participants. Participants were also assured that their contributions were to be used for academic purposes only, and if they wished to withdraw from the interviews at any time, they were at liberty to do so. In this case, all the information provided this far would be discarded. Thematic data analysis following the study objectives was utilized. This facilitated connectivity among the objectives, literature review, data collection, and presentation of findings.

4. Findings

In this section, we present our findings. An attempt to align the findings with the objectives has been made, not to put the presentation in a “straight jacket,” but to ease the reader’s understanding. Moreover, there are responses that can be presented while analysing either of the objectives. The main objective of this study was to explore management readiness to support, and the lived experiences of remote working adoption and service continuity in a bank during the period of uncertainty caused by the COVID-19 pandemic.

Several participants articulated the pivotal role of management support in the successful adoption and implementation of remote working for purposes of service continuity in the bank. Management support was in form of providing; the digital infrastructural, support supervision and monitoring, and training.

As regards training of staff, participant H3 expressed the importance of training staff since it provided the much needed skills and competencies necessary for the adoption and implementation of remote working. In addition, employees gained the right aptitude that would enhance service continuity during the turbulent times of the COVID-19 pandemic.

Findings further indicated that working off-site required staff self-discipline and commitment. Participant H3 explained that she had to prioritize office work in order to convince her supervisor that she was able to work and produce results without physical close supervision.

Amidst the possible challenges to remote working supervision expressed by supervisors, the findings indicated that staff had a positive attitude towards working from home. This was partly because the staff were able to bond with their families while still working.

Conversely, most supervisors were initially not supportive to remote working. This was revealed by participant H4 sighting the possibility of supervisees getting involved in home duties instead of performing office work.

Though remote working was seen as a panacea for bank service continuity amidst the COVID – 19 pandemic lockdown; it was not without limitations. Participant H1 indicated that some job roles especially, ones that required physical security could not be carried out remotely.

A physical workplace should be looked at as one that creates social belongingness and social capital, since workers spend close to 80% of their time at the workplace. This was revealed by participant H4 who indicated that she felt lonely and at times could not get timely support from the supervisor on some of the complicated work assignments.

Participant H6 expressed the difficulty of family members and visitors to accept the concept of the ‘home office’. Family members, especially children, felt that they had the right to interact with their parents or guardians at home.

5. Discussion of Findings

Remote working management support and service continuity

Management support has been found to play a pivotal role in the successful adoption and implementation of remote working for service continuity in banks. Such management support measures entail digital infrastructural development, support supervision and monitoring, and training. This supports Afrianty et al.’s (2022) argument that remote working success depends largely on management support. In agreement with Afrianty et al. (2022), Dingel and Neimana (2020) specified the need for a policy framework within which remote working can be adopted and implemented, in addition to the right staffing. The bank policy framework can be used to re-culture and de-bureaucratize processes to embrace emergency times (Chiguvi & Bakani, 2023). Ghifari et al. (2024) add that policies would

include human resource concerns, such as employee commitment, and work methods that would lead to sustained service continuity and overall institutional goal attainment.

Management support in the form of training would not only improve employee skills and competencies but also results in employees gaining the right aptitude that would enhance service continuity during the turbulent times of the COVID-19 pandemic. This view is underpinned by Bao's (2020) finding in a study in Malaysia, where training lecturers on online delivery was said to have improved learning during the COVID-19 lockdown. Training would also introduce staff to the new culture of off-site work. Working off-site has the disadvantage of limiting physical consultations with colleagues and supervisors, thus raising the need for robust knowledge and skills regarding working remotely. The fact that adequate training was not conducted in the current study, and the digital infrastructure to support remote working was wanting, underpins the possibility that the bank had not budgeted, and there was not enough time for planned implementation. It is highly likely that even managers at different levels were equally ill prepared to provide support, supervision, and guidance to subordinates, thus affecting service continuity.

There were differing views on the robustness of the technical infrastructure that was put in place to support remote working implementation in the bank. The fact that different officers mentioned different levels of equipment strength could also connote levels of ignorance and lack of effective communication among staff, which was likely to affect service continuity. The need for quality technical infrastructure corroborates Venkatesh et al.'s (2016) view that remote working cannot be implemented without adequate infrastructure. However, Koko, and Chipunza, (2022) opined that, it is important to note that having the right infrastructure to implement remote working was one thing, and putting it to use was another. In addition to the provision of technological infrastructure, the breadth of adoption and implementation of remote working depends on effective communication about the technology installed and general work processes to ease management and monitoring off-site work. This is expressed in the work of Zorlu–Korkmaz (2021), which considers effective communication as the heart of effective remote working management.

Jalagat and Jalagat (2019) suggested that there was less prioritization of office work and commitment while working off-site. In addition, working off-site would need staff self-discipline, such that vices such as procrastination as a result of engaging in personal work, not accepting, and taking on extra workload would not occur. This is supported by the lack of support from supervisors, which was highlighted as one of the experiences of homework adoption and implementation in the bank during the COVID – 19 pandemic. Wang, Liu, Qian, and Parker (2021) argued that staff used to face to face supervision would benefit from job autonomy only if they had the right level of positive staff perceptions and motivation (Bao, 2020; Madureira & Rando, 2022; Manis, & Choi, 2019; U.S Bureau of Labor Statistics, 2021). This would also call for changes in management practices, including flexibility for ease of monitoring and supervision (Business Response Survey, 2021). A substantial number of staff members expressed let down by their supervisors due to the lack of support. The lack of support from supervisors could connote inadequacy in skills and confidence in supervising homework since they could not guarantee staff commitment. At worst, the supervisors could have felt insecure because they could not exert direct demand for outputs while the staff were working offsite. Given the fact that remote working was introduced as an emergency intervention to ensure banking service continuity, it is no wonder that most supervisors and line managers, who for a long time had believed in and practiced physical supervision, could not comprehend employee service continuity while working from home.

Bharathi and Sujatha(2024) view the COVID – 19 period as one of panic, which not only disrupts the traditional way of doing things, but also creates complexity and uncertainty. Magnier-Watanabe, R (2024) adds that the hasty adoption of remote working transformed the work landscape from the 'work

culture that emphasizes physical presence, hierarchical structures, and face-to-face interactions' to one that encourages off-site and autonomy, thus requiring agile appreciation by both management and employees.

Amidst the possible challenges to remote working supervision expressed by bank managers, the findings indicated that staff had a positive attitude towards working from home. This was partly because the staff were able to bond with their families while still working. This is in line with the findings of Brandão and Ramos (2023) and the Business Response Survey (2021) report in the US that emphasized the right attitude and perceptions, which enhanced the willingness to adopt the new normal of homework, and was likely to foster service continuity. As indicated by Kock and Chipunza (2022), in order for managers to carry out their roles, in the era of remote working, there was a need for them to develop people skills, trust employees working remotely, be flexible, and, most importantly, improve technological skills.

Experience of remote working adoption and service continuity

Though remote working was seen as a panacea for bank service continuity amidst the COVID – 19 pandemic lockdown; it was not without limitations. Banking staff members indicated that some job roles could not be carried out remotely. Roles such as those of Special Assets Managers, Credit Managers, Business Analysts, Credit Monitoring employees, Senior Collection Officers, and Collection Executives could be carried out off-station, but online, as long as customer information was fully digitized. While Venkatesh et al. (2016) and the U.S. Bureau of Labor Statistics (2021) support the view that some roles, including those of supervisors with a sizable number of employees, could be carried out remotely, the findings indicated that the roles of Relationship Managers, the Commercial Unit, Teller Service Managers, Customer Service Officers, tellers, pinnacle bankers, and personal bankers would be better conducted face-to-face. Furthermore, Brussevich, Dabla-Norris and Salma Khalid (2020), in their study regarding the feasibility of home working, point out that some jobs could not be carried out from home. This is also true of Dingel and Neiman's (2020) study, which showed that only 37% of jobs in the United States could be performed remotely. The reasons for this were that their roles were customer-centric and required the security of the person and the core banking system. The security reasons would pass as an argument for on-site work, unlike customer-centric claims. First, during the COVID-19 lockdown period, there were hardly any face-to-face interactions between the banking staff and customers. Second, in an era of digitalization, it is the non-technologically savvy customers, and those who are too culturally inert to adapt to cashless measures that would need face-to-face services. Automated Teller Machine (ATM), mobile money banking raised concerns over system security due the possibilities of exposure to hacks.

A workplace should not be looked at as one for provision of services and products to clients only, but also as a place that creates social belongingness and social capital, since workers spend close to 80% of their time at the workplace. This is also true of the findings, which report that some staff were not in support of remote working since they felt isolated from the team, which caused stress. Jalagat and Jalagat (2019), as well as Hwang et al. (2020), reported instances of social isolation and psychological distress during the COVID -19 lockdown among workers. Narainsamy, Akpa-Inyang, Onwubu, Govender, and Pillay (2024), as well as Matli (2020) added that psychological wellness and general wellbeing worsened, owing to the lack of a physical environment that was more cheerful and energized them to work better. Kozerska (2024) points out that some of the possible reasons for the distress, and feeling isolated was due to economic losses and the fear for possible job loss. Some staff members could not get the full salary and allowances that would be obtained while working at the offices. At the organizational level, remote working had the resultant effect of leading to a lack of team spirit and cohesion (Wells, et al., 2023; Sirakaya, 2025; Chamberlain, 2024). In addition, it would

be difficult to obtain timely support for complicated tasks compared to when working in a physical environment, especially for staff that were not sufficiently skilled in using technologies such as Zoom for meetings.

It was difficult to accept the concept of the 'home office' from family members and visitors, since home was not a gazetted work premise, thus signaling possible interruptions. Family members, especially children, felt that they had the right to interact with their parents or guardians at home. Instances of doing other work, in addition to office work while at home, were reported. At worst, while engrossed in home quires, some would even switch off videos, or phones during meetings, claiming that they experienced connectivity problems. This view is compounded by Strandt (2024), who argued that remote working was challenged by the inability to maintain work-home boundaries due to interruptions from family members. Additionally, sharing experiences from a study in South Africa, Sucheran, and Olanrewaju (2021) add to the list of challenges to remote working, such as inadequate resources, load shedding, and long work hours.

Molino et al. (2020), viewed home working through gender and age lenses. They argued that "women more than men are likely to work remotely since they pay attention to other family duties which include taking care of children and the sick while employees aged 36-50 are less likely to work remotely since they have management positions requiring them to be at office and those in the age bracket of 25-35 are more likely to work remotely depending on the nature of their tasks." Ansong et al. (2018) extended the need for a proper home working environment if remote working was to contribute to service continuity, among others. The quiet moments and ambiance enjoyed at the office that would lead to the development of critical problem solving were, in most cases, compromised. The assumed comfort of working from home without the right furniture posed health risks, especially possible back and spine health problems.

Amidst the challenges of abrupt adoption and implementation of remote working, it was reported that the bank was able to ensure service continuity in most deliverables for customers. Banking staff demonstrated commitment to service continuity through the completion of assignments within timelines, handling assignments without much supervision, improved performance ratings, and handling multiple tasks to achieve organizational goals. This suggests that employees, on average, felt confident and capable of delivering their tasks despite working from home. This is in agreement with Fernald's (2024) finding that productivity while working remotely during COVID-19 was high and retreated slowly after the pandemic. The possible reasons could be the satisfaction of work arrangements that enhanced work-life balance. Fernald's (2024) view is counter to Kokt and Chipunza's (2022) findings, which indicated that 51% of interviewed CEOs expected a 30% decline in productivity. Fernald's (2024) finding was also counter to Doran, Bădîrcea, and Manta (2022) study which recorded a decrease in bank performance. The variance in the findings could be dependent on other factors such as supervision, availability of resources, and framing of right staff behavior while working remotely.

6. Conclusions

The study sought to gain knowledge in how management support enhanced adoption of remote working for purposes of banking service continuity. Management support was found to be pivotal in the successful adoption and implementation of remote working for service continuity in banks. Although remote working was adopted as an emergency initiative, in the case bank, insights from this study could be adopted by other organizations. A mainstream-lined remote working approach will cause management to budget for implementation, provide infrastructure, train staff, and provide human resources for managing the system. This will further be supported by the availability of social

networks, computers, and smartphones. Remote working is no longer seen as a mere tool in the times of emergency, but a befitting working alternative especially for roles that can be done remotely.

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Conflicts of Interest: We declare that the second author has worked with the bank under study and as such, requests anonymity from the bank. Her participation did not influence our research findings.

Author Contributions: Dr. Fred Higenyi Wahitu works with Uganda Management Institute as a Senior Lecturer. He conceptualised, developed the methodology, supervised and analysed data during the development of this article. Ms. Rebecca Nagudi Wapowo works with Uganda Development Bank. She was responsible for development of the first draft, and data collection. We agree to be accountable for all information in the article and approve publication.

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