



Influence of Remote Work Practices on Employee Engagement of Insurance Firms in Portharcourt

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Abstract

Original Research Article

This study investigated the effect of remote work practices on employee engagement of Insurance firms in PortHarcourt. The study adapted work autonomy and flexible work arrangement as dimensions of remote (predictor variable) while vigor, dedication and absorption were adapted as measures of employee engagement (criterion variable). The study was premised on the assumptions person and environment fit theory. The population of the study comprised of 92 staff of 5 insurance firm with not less than 25 operational years in business. The study adopted quantitative data type with the questionnaire as the only instrument for data collection. The collated data were analysed using the spearman rank order correlational coefficient. The study concluded that remote work does predict employee engagement hence the following recommendations were made: Organizations should allow employees greater control over how they carry out their tasks, including work methods, schedules, and problem-solving approaches. When employees perceive that their input is valued and that they have authority to make meaningful decisions, they are more likely to feel trusted and engaged. Managers need to communicate goals and desired outcomes while encouraging self-directed work. Providing guidance without micromanaging creates a balance where employees feel accountable yet supported, which strengthens engagement. Organization should Offer employees autonomy in setting personal development goals, choosing projects, or participating in skill-enhancement programs can deepen their sense of ownership. This not only boosts engagement but also aligns employees' career aspirations with organizational objectives, leading to higher motivation and commitment.

Keywords: Employee Engagement, Firms, Insurance, Remote work.

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Introduction

Employee engagement plays vital role in determining the success of an organization, owing to the fact that it does have a spiral effect on job satisfaction, overall performance, and productivity. In order to provide solution to some challenges confronting organizations such as less commitment, lowered motivation, and

impaired workplace collaboration, organizations are increasingly prioritizing employee engagement. Employee engagement is defined as employees' emotional and cognitive involvement, enthusiasm, and discretionary effort at work—is a strong predictor of productivity, retention, customer outcomes, and organizational resilience (Gallup, 2025). For



insurance firms, which are confronting digital transformation, talent shortages and changing customer expectations, the link between remote work practices and engagement has important operational and strategic consequences (Deloitte, 2025).

Gallup (2022).identified job satisfaction, organizational commitment, and the willingness to recommend the organization as a great place to work as measures and indicators of employee engagement . Similarly Kaduk et al., (2019) posited that. Employee engagement is identifiable of emotional commitment, reflecting how employees strongly get attached to their personal values and goals and that of their organization, which often translates into sincere dedication to work and the longing to contribute positively to the company's success. No doubt, employee engagement implies a sense of ownership and accountability, where employees are responsible for the success of their organization through dedication and commitment (Aprilina & Martdianty, 2023).

Engaged employees exhibit strong interpersonal relationships within the workplace, collaborating effectively with colleagues and providing support to one another, thereby creating a positive work environment that fosters teamwork (Eneh et al., 2021). High levels of job satisfaction also mark employee engagement, as engaged employees often report feeling fulfilled and satisfied in their roles, which contributes to lower turnover rates and greater retention (Ishak et al., 2022). Furthermore, employee engagement is characterized by a proactive approach to personal and professional development, as engaged employees are more inclined to seek opportunities for growth, pursue additional training, and take on new challenges within the organisation, ultimately leading to enhanced skills and capabilities (Pokojski et al., 2022). Collectively, these characteristics underscore the vital role that employee engagement plays in fostering a motivated, productive, and resilient workforce.

On the other hand, The rapid expansion of remote and hybrid working arrangements since the COVID-19 pandemic has re-shaped how organizations design jobs, manage teams, and sustain employee engagement. Remote work can

both support and undermine engagement depending on how it is designed and managed (Wang et al., 2021; Wells et al., 2023). Remote arrangements typically increase job autonomy and can improve work life integration (or “work-life flow”), which many employees value and which tends to raise job satisfaction and engagement when boundaries are managed deliberately. However, benefits depend on role fit, individual preferences, and managerial practices (Bloom et al., 2015; Wells et al., 2023).

Where virtual work lacks intentional social and managerial practices, feelings of isolation and “loneliness” can reduce engagement even if task performance is sustained (Wang et al., 2021; Gallup, 2025). Effective remote work requires deliberate redesign of tasks, performance measures, and team processes (e.g., clearer goals, asynchronous workflows, and robust digital collaboration). Poorly designed remote roles (excess monitoring, unclear objectives, or uneven workload) erode engagement; well-designed remote work supports focus, autonomy, and perceived competence (Wang et al., 2021).

To preserve or enhance engagement when adopting remote practices, insurers should: (a) apply role-level suitability assessments and tailor remote/hybrid models accordingly; (b) redesign work and measures so performance is visible and fair; (c) invest in manager capability for distributed leadership; (d) create deliberate rituals for social connection, mentoring, and career development; and (e) monitor well-being and equity impacts with frequent pulse measures (Wang et al., 2021; Wells et al., 2023; Gallup, 2025; Deloitte, 2025). Remote working is neither a universal engagement panacea nor an automatic liability. Its effect on employee engagement in insurance firms will be determined by job design, managerial practice, technology, regulatory constraints, and how well firms mitigate isolation and career-progression risks. When planned intentionally—aligning role suitability, work design, and manager capability—remote and hybrid arrangements can strengthen engagement, retention and competitiveness in a transforming insurance sector.

. Previous studies studies from (Adekoya et al., 2019; Gasic & Berber, 2023; Fadhilah et al.,



2022; Mehta, 2021; Moens et al., 2021; Muzeyin et al., 2022; Yusuf et al., 2023; Parimita et al., 2020; Rahman, 2019; Sandoval-Reyes et al., 2021; Sibarani et al., 2023; Susilo, 2020; Uru et al., 2022; Weideman & Hofmeyr, 2020). Generally, support the notion that work from home employees experience greater enjoyment, satisfaction and motivation thereby enhancing engagement. From extant literature available to us, it's obvious that most of the previous studies related to remote work and employee engagement were undertaken in the Western developed economy as no in depth study has been conducted on how remote work practices (flexibility and autonomy) influences employee engagement (dedication and vigor) of insurance firms in Port Harcourt.

Statement of the Problem

Insurance firms in Port Harcourt operate in a competitive and dynamic environment where high engagement is essential for timely claims processing, client relationship management, and sales performance. Employee engagement has become a critical determinant of productivity, service quality, and customer satisfaction in the insurance industry. In recent years, the adoption of remote work practices accelerated by technological advancement and the need for flexible work systems has transformed how employees interact with their organizations. However, within insurance firms in Port Harcourt, the influence of remote work on employee engagement remains unclear and insufficiently understood. While remote work offers potential benefits such as improved flexibility, reduced commuting stress, and

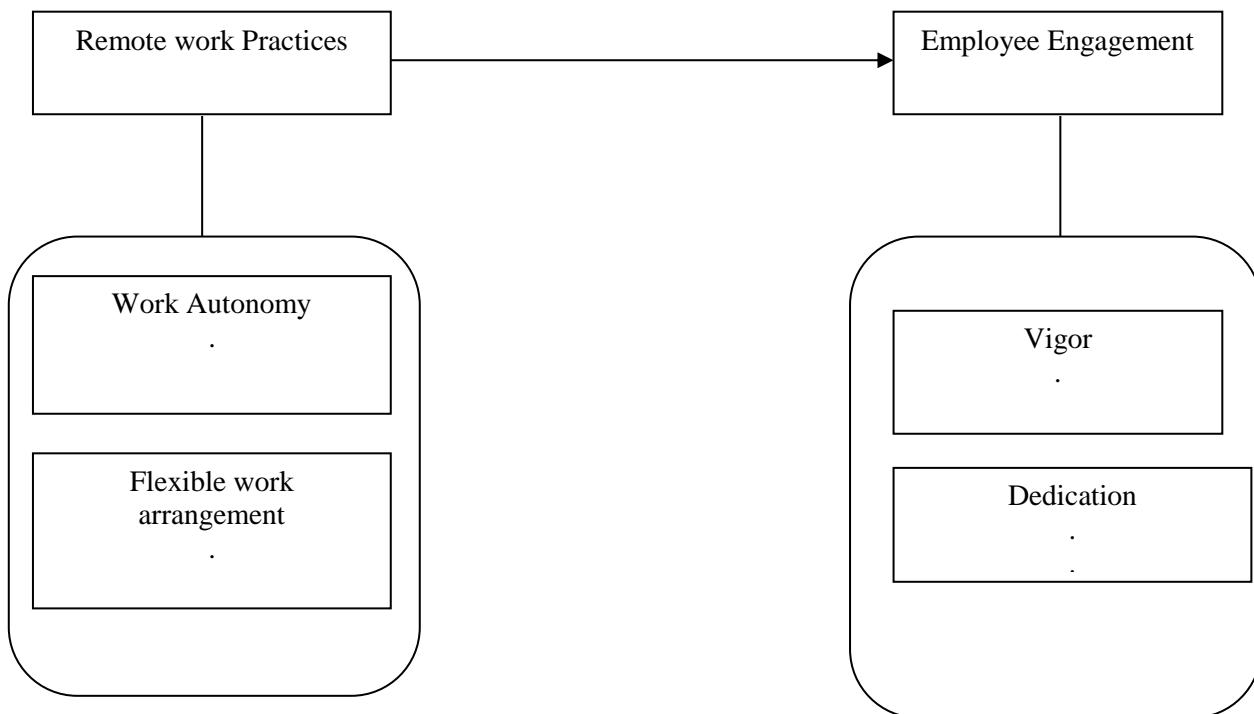
greater autonomy, it may also create challenges including weakened team cohesion, communication gaps, feelings of isolation, diminished supervision, and difficulty sustaining organizational culture.

Many of these organizations lack structured systems for monitoring engagement levels among remote workers. There is growing concern that employees working remotely may experience decreased motivation, reduced commitment, and diminished participation in organizational activities due to limited face-to-face interaction and inadequate technological support. Conversely, some firms report improved productivity among remote employees, suggesting that remote work may enhance engagement under the right conditions. This inconsistency highlights a gap in empirical understanding.

Despite the increasing reliance on remote or hybrid work models in the Nigerian insurance sector, there is limited research focusing on Port Harcourt-based insurance firms—particularly regarding how remote work practices shape emotional, cognitive, and behavioral dimensions of employee engagement. The absence of localized evidence makes it difficult for managers to design appropriate policies on communication, supervision, digital infrastructure, and work-life balance. Therefore, a systematic investigation is needed to determine the extent to which remote work influences employee engagement and to identify the specific factors that strengthen or weaken engagement within the context of insurance firms in Port Harcourt



Conceptual framework of Remote work practices and Employee engagement



Objectives of the Study

The aim of this study is to investigate the relationship between remote work practices and employee engagement of Insurance firms in Rivers State. This is to be achieved through the empirical assessment of the operational relationship between both variables. As such, the objectives of the study are as follows:

- i. Examine the relationship between work autonomy and dedication in insurance firms in Port Harcourt
- ii. Examine the relationship between work autonomy and vigour in insurance firms in Port Harcourt
- iii. Examine the relationship between Flexible work arrangement and dedication in insurance firms in Port Harcourt
- iv. Examine the relationship between flexible work arrangement and vigour in insurance firms in Port Harcourt

Research Questions

The following research questions are structured to correspond to the objectives and to serve as guides in the assessment of the relationship between the variables in the study. They are as follows:

- i. What is the relationship between work autonomy and dedication in insurance firms in Port Harcourt?
- ii. What is the relationship between work autonomy and vigour in insurance firms in Port Harcourt?
- iii. What is the relationship between flexible work arrangement and dedication in insurance firms in Port Harcourt?
- iv. What is the relationship between flexible work arrangement and vigour in insurance firms in Port Harcourt?

Research Hypotheses

$H0_1$: There is no significant relationship between work autonomy and dedication in insurance firms in Port Harcourt

HO₂: There is no significant relationship between work autonomy and vigour in insurance firms in Port Harcourt

H03: There is no significant relationship between flexible work arrangement and dedication in insurance firms in Port Harcourt.

HO₄: There is no significant relationship between flexible work arrangement and vigor in insurance firms in Port Harcourt.

Conceptual Review

The study has remote work as its causal variable with flexibility and autonomy as dimensions while the criterion variable is employee engagement with vigor and dedication as measures.

Remote work Practices

Remote work refers to an employment arrangement in which employees perform their job responsibilities outside the traditional organizational office, often from home, co-working spaces, or any location enabled by digital connectivity (Oakman et al., 2020). It emerged as a flexible work option facilitated by advancements in information and communication technologies (ICTs), which allow employees to communicate, collaborate, and execute tasks without physical presence in the workplace (Allen, Golden & Shockley, 2015).

The concept is rooted in the idea of **workplace flexibility**, where organizations provide employees greater autonomy over when, how, and where work is done (Bloom et al., 2015). Remote work is also closely linked to telecommuting, virtual work, and distributed work, all emphasizing geographic separation between employees and the employer (Gajendran & Harrison, 2007). Recent global events, particularly the COVID-19 pandemic, accelerated the adoption of remote work policies across various sectors, as organizations were compelled to shift operations online to ensure continuity (Kniffin et al., 2021). As a result, remote work has transitioned from being an optional workplace innovation to a mainstream organizational practice.

Scholars identify several potential benefits of remote work, including improved work-life

balance, reduced commuting stress, and enhanced job satisfaction (Bloom et al., 2015; Gajendran & Harrison, 2007). However, challenges such as social isolation, communication barriers, and blurred boundaries between work and personal life also exist (Oakman et al., 2020). Thus, the concept of remote work represents a balance between organizational efficiency and employee well-being, shaped by technological, managerial, and environmental factor.

Dimensions of Remote work

Autonomy

Work autonomy refers to the degree of discretion, independence, and control employees have over how, when, and where they perform their tasks. It is rooted in the Job Characteristics Model, which identifies autonomy as a core job dimension that enhances internal motivation and performance (Hackman & Oldham, 1976). In the context of remote work, autonomy becomes even more central because employees are physically separated from supervisors and must rely more on self-management to execute their duties.

Remote work settings inherently increase opportunities for autonomy, as employees often have greater flexibility to determine their work schedules, prioritize tasks, and choose methods for accomplishing assignments (Gajendran & Harrison, 2007). This increased autonomy is considered a major psychological benefit of remote work, contributing to improved job satisfaction, lower work stress, and enhanced engagement. According to self-determination theory, autonomy is one of the basic psychological needs that drive intrinsic motivation, and remote work environments often satisfy this need more effectively than traditional office structures (Deci & Ryan, 2000).

Furthermore, research shows that higher autonomy in remote work settings fosters trust-based relationships between employees and supervisors, reduces monitoring pressures, and encourages proactive and innovative behavior (Parker, Knight & Keller, 2017). However, it also requires employees to possess self-discipline, time-management skills, and the ability to work with minimal supervision. Without these capabilities, the autonomy



associated with remote work can lead to role ambiguity or decreased productivity.

Overall, work autonomy is a defining dimension of remote work because it shapes employees' experiences, influences their perceptions of control, and ultimately contributes to outcomes such as engagement, satisfaction, and performance.

Flexible work arrangement

Flexible Work Arrangements (FWAs) constitute a core dimension of remote work, reflecting organizational efforts to allow employees greater autonomy in how, when, and where they perform their tasks. FWAs include practices such as flexitime, compressed workweeks, telecommuting, hybrid work, and job sharing, all of which reduce the rigidity of traditional work structures while maintaining productivity expectations (Allen, Johnson, Kiburz & Shockley, 2013). In the context of remote work, FWAs serve as the enabling framework that allows employees to perform their duties outside conventional office settings, whether partially or fully.

Remote work itself is often conceptualized as a broader umbrella under which FWAs operate, providing the structural latitude that employees need to balance work demands and personal responsibilities (Gajendran & Harrison, 2007). Flexible arrangements such as telework and hybrid schedules allow employees to choose optimal working times or locations, thereby enhancing perceived control and reducing work-life conflict (Kossek & Thompson, 2016). This autonomy has been associated with higher job satisfaction, reduced stress levels, and increased engagement, making FWAs a critical component of effective remote work designs (Choudhury, Foroughi & Larson, 2021).

Moreover, FWAs help organizations adapt to changing workforce expectations. Recent studies indicate that employees increasingly value flexibility, particularly after shifts caused by global disruptions such as the COVID-19 pandemic, which accelerated the adoption of remote and hybrid work models (Schieman, Badawy, Aitken & Bierman, 2021). As a dimension of remote work, FWAs allow organizations to remain competitive in talent

retention and enhance employee productivity by offering customized work patterns that align with individual and organizational needs.

Employee Engagement

Employee engagement refers to the degree to which employees are psychologically invested, emotionally committed, and behaviorally involved in their work and organization. It encompasses how employees express themselves physically, cognitively, and emotionally during work performance. The foundational scholar Kahn (1990) described engagement as the "harnessing of organizational members' selves to their work roles," meaning that engaged employees bring energy, dedication, and personal involvement into their tasks.

Modern engagement theory further highlights three core components: vigor, dedication, and absorption (Schaufeli, Salanova, González-Romá & Bakker, 2002). According to Bakker and Demerouti (2008), employee engagement is strongly influenced by work resources such as autonomy, feedback, supportive supervision, and opportunities for development. These resources stimulate motivation and help employees cope with job demands. When employees experience supportive working conditions, they are more likely to put extra effort into their tasks, remain loyal, and display discretionary behaviors that promote organizational success.

Employee engagement has also been linked to critical organizational outcomes including high productivity, reduced turnover, improved customer satisfaction, and enhanced organizational performance (Harter, Schmidt & Hayes, 2002). Engaged employees typically show greater commitment and willingness to contribute to organizational goals, making engagement a key driver of competitive advantage in today's workplace.

Measures of employee engagement

Vigour

Vigor is widely recognized as one of the core measures of employee engagement. According to Schaufeli and Bakker (2004), vigor represents high levels of energy, mental resilience, willingness to invest effort, persistence, and the



ability to remain enthusiastic even when facing difficulties. It reflects not only physical and emotional strength but also the motivational drive that employees bring into their roles.

Employees who exhibit high vigor often feel alive, energetic, and capable of sustaining effort throughout their workday. This sense of enthusiasm enhances their productivity and their commitment to organizational goals (Bakker & Albrecht, 2018). Vigor therefore serves as an important psychological resource that helps employees cope with work demands and maintain performance even under pressure.

In the context of employee engagement, vigor is considered a behavioral and emotional indicator of how deeply employees are invested in their work. It is not merely the absence of fatigue; rather, it is the presence of sustained energy that enables proactive work behaviors and long-term involvement (Schaufeli, 2017). High vigor has been associated with positive outcomes such as improved job performance, creativity, job satisfaction, and reduced burnout (Bakker & Demerouti, 2017).

Dedication:

Dedication represents one of the central measures of employee engagement and reflects an employee's strong sense of involvement, enthusiasm, and pride in their work. According to Schaufeli and Bakker (2004), dedication characterizes employees who experience a high level of significance, inspiration, and challenge in performing their job roles. This emotional and cognitive attachment drives them to invest not only physical effort but also psychological commitment toward organizational goals.

In the broader work engagement framework, dedication goes beyond mere job satisfaction. While satisfaction focuses on contentment, dedication captures a higher level of motivational energy and meaning derived from work (Bakker & Demerouti, 2008). Employees who exhibit dedication often describe their work as meaningful and inspiring, which contributes to sustained motivation even in demanding work environments. Dedication is also linked to psychological resilience and alignment with organizational values. Saks (2006) argues that employees experiencing dedication tend to

internalize organizational goals, which strengthens their organizational citizenship behaviours and reduces withdrawal tendencies. This dimension therefore serves as a powerful predictor of performance outcomes—including commitment, discretionary effort, and overall productivity.

Furthermore, dedication has been empirically validated through the Utrecht Work Engagement Scale (UWES), where it consistently emerges as a key indicator of engaged employees (Schaufeli et al., 2002). By assessing dedication—alongside vigor and absorption—organizations can gain deeper insights into how emotionally and cognitively invested employees are in their roles.

In practice, high dedication among employees implies that individuals feel inspired by their tasks, proud of their achievements, and deeply committed to organizational success. This makes dedication a crucial measure for organizations seeking to evaluate and strengthen employee engagement.

Theoretical framework of the study

This study is anchored the assumption of person and environment fit theory (Gander et al 1963)

Person-Environment fit Theory

According to the Person-Environment Fit Theory, which is applicable to hybrid work systems, employees are more engaged and productive when their work environment meets their individual needs, which include a combination of autonomy, flexibility, and a work-life balance (Gander et al., 2020; Kristof & Guay, 2011). In hybrid work environments, workers whose chosen work settings align with their person-environment experience happiness and satisfaction. Organisations might benefit from using hybrid work models to enhance employee engagement, productivity, and well-being (Zhang et al., 2023). Nonetheless, achieving such alignment requires the collaboration of both workers and managers to ensure that remote workplaces facilitate optimal performance levels.

Methodology

The study adopted a cross sectional research design with a population of 92 staff of selected



insurance establishments within Rivers State, Nigeria. These firms were selected on the basis of five specific criteria, namely: the staff strength of not less than 20, operational years of not less than 25 years. Based on these criteria, 5

insurance firms were selected for this study. The study adopted the use the structured questionnaire in the collection of data. The collated data were analysed using the spearman rank order correlation coefficient.

Table 4.8 Autonomy and employee engagement

		Autonom	Dedicati	Vigour	Absorption
		y	on		
Autonomy	Correlation Coefficient		1.000	.590**	.494**
	Sig. (2-tailed)		.	.000	.000
	N	92	92	92	92
Dedication	Correlation Coefficient		.590**	1.000	.477**
	Sig. (2-tailed)		.000	.	.000
	N	92	92	92	92
Spearman's rho	Correlation Coefficient		.494**	.477**	1.000
	Sig. (2-tailed)		.000	.000	.
	N	92	92	92	92
Vigour	Correlation Coefficient		.494**	.477**	1.000
	Sig. (2-tailed)		.000	.000	.
	N	92	92	92	92
Absorption	Correlation Coefficient		.554**	.607**	.488**
	Sig. (2-tailed)		.000	.000	.
	N	92	92	92	92

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Research survey, 2025

The relationship between Autonomy and dedication:

The result for this hypothetical statement indicates that there is a significant relationship between the variables. The evidence shows that at a rho = .590 and a P < 0.05. Autonomy significantly impacts on employee dedication. Consequently, the hypothesis is considered as false and therefore rejected based on the lack of statistical evidence to prove otherwise.

The relationship between Autonomy and vigour:

The result for this hypothetical statement indicates that there is a significant relationship between the variables. The evidence shows that at a rho = .494 and a P < 0.05. Autonomy significantly impacts on vigour. Consequently, the hypothesis is considered as false and therefore rejected based on the lack of statistical evidence to prove otherwise.



		Flexibility and employee engagement			
		Flexibility	Dedication	Vigour	Absorption
		n	n	n	n
Spearman's rho	Flexibility	Correlation Coefficient	1.000	.473**	.438**
		Sig. (2-tailed)	.	.000	.000
		N	92	92	92
	Dedication	Correlation Coefficient	.473**	1.000	.477**
		Sig. (2-tailed)	.000	.	.000
		N	92	92	92
Vigour	Flexibility	Correlation Coefficient	.438**	.477**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	92	92	92
	Absorption	Correlation Coefficient	.774**	.607**	.488**
		Sig. (2-tailed)	.000	.000	.000
		N	92	92	92

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Research survey, 2025

The relationship between flexibility and dedication:

The result for this hypothetical statement indicates that there is a significant relationship between the variables. The evidence shows that at a rho = .473 and a P < 0.05, flexibility enhances dedication. Consequently, the hypothesis is considered as false and therefore rejected based on the lack of statistical evidence to prove otherwise.

The relationship between flexibility and vigour:

The result for this hypothetical statement indicates that there is a significant relationship between the variables. The evidence shows that at a rho = .438 and a P < 0.05, flexibility contributes towards vigour. Consequently, the hypothesis is considered as false and therefore rejected based on the lack of statistical evidence to prove otherwise.

Conclusion

The findings of this investigation affirm the role of remote work as a predictor of the employee engagement in insurance firms in Rivers State. The facts generated provide empirical evidence which links significant changes in the engagement of employees in insurance firms in Rivers State to the practices and evidence of remote work. Consequently, this study asserts as follows:

- i. Employees having greater control over how they carry out their tasks, including work methods, schedules, and problem-solving approaches does significantly promote employee engagement
- ii. Good communication of organizational goals while engaging in self-directed work creates a balance where employees feel accountable yet supported, which strengthens engagement



Recommendation

The recommendations of this study are hinged on the facts generated and the conclusions drawn on the relationship between remote work and employee engagement. Consequently, the following recommendations put forward as a means of strengthening and enhancing the engagement levels of employees in insurance firms:

- i. Organizations should allow employees greater control over how they carry out their tasks, including work methods, schedules, and problem-solving approaches. When employees perceive that their input is valued and that they have authority to make meaningful decisions, they are more likely to feel trusted and engaged
- ii. Managers need to communicate goals and desired outcomes while encouraging self-directed work. Providing guidance without micromanaging creates a balance where employees feel accountable yet supported, which strengthens engagement
- iii. Organization should Offer employees autonomy in setting personal development goals, choosing projects, or participating in skill-enhancement programs can deepen their sense of ownership. This not only boosts engagement but also aligns employees' career aspirations with organizational objectives, leading to higher motivation and commitment.

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