
HR Strategies for Sustaining Remote-Work Productivity Across Generations

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Introduction: Remote work has become the new norm with its impact potentially varying across generations. This research explores the relationship between remote work challenges, which are work-home interference and financial security, towards productivity, one element of sustainability, and how these effects are influenced by generational differences.

Method: Data from respondents across the three generations, Gen X, Millennials, and Gen Z, are analyzed using the PLS-SEM.

Results: The analysis indicates that both work-home interference and financial security are significant factors contributing to productivity. Generational characteristics moderates only the relationship between work-home interference and productivity but not between financial security and productivity.

Discussion: The findings suggest that companies need agile strategies to mitigate interference and ensure remote workers' financial security. Customized HR policies can help accommodate different generations' varying needs and preferences.

Keywords: Generational Characteristics, Productivity, Remote Work, Financial Security, Work Home Interference, SDG 8 (Decent Work and Economic Growth)

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J. Liemantoro, et al.

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1 INTRODUCTION

The introduction of technology into our lives has significantly transformed the way we work. Remote work has been a possibility and even a standard feature of a modern working arrangement. COVID-19 then exponentially increased remote working as it became a life necessity. Not that COVID-19 is normalized, but the practice of remote work continues to spark debate on whether it should also be normalized post-pandemic (Robinson, 2022; Smith, 2023).

There are many benefits of remote work, especially for the environment, such as lower energy, transportation, technology, and waste footprints (Shreedhar, Laffan, & Giurge, 2022; Maipas et al., 2021). Notably, the government also experimented in making remote work mandatory for businesses as they believe that it could be a viable solution to promote sustainability in the circular economy due to decreased carbon footprints (Loasana, 2023; Jakarta Post, 2023). Remote work practices also align with SDG Goals, particularly Decent Work and

Economic Growth (SDG 8), which focus on promoting economics growth, productive employment opportunities, and decent work for people. Remote work can enhance economic productivity by providing employees with flexibility, reducing commute times, and enhancing work-life balance.

However, the debate is more centred on whether remote work is actually beneficial for both. Debate on remote work usually centres on whether remote work is actually beneficial for both companies and employees (Bloom, Barrero, Davis, Meyer, & Mihaylov, 2023) Correspondingly, the researchers found conflicting views between businesses and employees in Indonesia in terms of implementing remote work. On one hand, employees are enthusiastic about revitalizing remote work practices as they feel increased job satisfaction from the flexibility it provides (Pertiwi, 2023; Robert Walters, 2020). On the other hand, companies have expressed concerns about maintaining productivity, since remote work might lead to decreased oversight, potential distractions, and difficulties in team cohesion, all of which could negatively impact productivity (Agrawal et al., 2023). By examining the impact of remote work on productivity, this research contributes to the understanding of how to sustain economic growth and ensure decent working conditions in a post-pandemic world, aligning with the objective SDG 8 goal.

This research endeavours to examine the endurance and practicality of remote work within the realm of human resource management, with a focus on its potential for sustained implementation. However, sustainability in itself is not easily measured. Hence, the researchers will instead measure it through productivity as it is proven to be an element of sustainability (Davidescu, Apostu, Paul, & Cășuneanu, 2021). There are two pivotal independent variables within the context of remote work: work-home interference and financial security towards productivity. Wang, Liu, Qian, and Parker (2020) explained that work-home interference negatively affects productivity and it is also a remote work challenge. In contrast to work-home interference, Russo, Hanel, Altnickel, and Van Berkel (2021) explained that financial security positively affects productivity in remote work and is described as a situational factor. Generational characteristic is believed to moderate the relationship toward productivity (Jung, Jung, & Yoon, 2021).

Understanding the relationship of these variables is essential in developing effective HR strategies. Possible examples are designing policies that affect work-home interference, innovative policies around financial security, and a customized policies to cater the unique needs of different generations. Hence, the researchers would like to investigate whether work-home interference and financial security are significant factors affecting remote-work productivity.

The selection of work-home interference and financial security as the two key variables in this study on remote-work productivity is based on their direct impact on employee performance and well-being in remote settings. Work-home interference, characterized by the conflict between work and home demands, can

lead to stress and decreased productivity, especially when boundaries are blurred (Wang et al. 2020). Financial security influences mental well-being and focus, with financial stress potentially reducing productivity (Met Life, 2022).

To achieve this goal, this research combines three frameworks, adopting generational characteristics from Jung et al. (2021), work-home interference from Wang et al. (2020), and financial security from Russo et al. (2021). Undoubtedly, all three frameworks, as seen in Figure 1, discuss how each variable affects productivity. The next part will explain each variable and its relevance to the study.

2 LITERATURE REVIEW

2.1 Productivity

Productivity is commonly associated with production processes. In other words, productivity is generally linked to the conversion of inputs to outputs. However, this understanding is very broad and vague to discuss. Hence, this research discusses productivity in terms of labor productivity since the aim is to understand the sustainability of remote work as a working arrangement. Aside from being aligned with the research aim, Singh, Solkhe, and Gautam (2022) elaborated that labor productivity is crucial for the success of businesses as it optimizes competitiveness through cost reduction and higher production quality. Hence, labor productivity remains a relevant topic to discuss.

Correspondingly, this paper chose the definition of productivity suggested by Coker, 2011 cited in Singh et al. (2022), referring to it as the level of employee performance in relation to attendance, work quality, capacity of performance, and personal factors. Evidently, this definition aligns with the aim of this research to investigate labor productivity. Notably, this definition itself seems encompassed in the definition of sustainability explained by Davidescu et al. (2021) and Lange (2021), stating that it refers to a strategy for companies to arrange systems where employees would have the intention to work, the capability to perform tasks in a proper manner, and the possibility to work toward better health, lower stress, or a work-life balance. Hence, although productivity remains the measurable variable in this research, it is reasonable to argue that productivity is encompassed in sustainability.

2.2 Work-home Interference

Work-home interference can be perceived from two different perspectives (Wang et al., 2020; Slavković, Sretenović, & Bugarčić, 2021). One perspective focuses on how work tasks given can hinder or delay matters in personal life, and the other on how matters in personal life can hinder or delay work tasks' completion (Wang et al. 2020). Work-home interference can be understood as having blurred boundaries between work and home where working hours can be interrupted by

personal matters, and vice versa (Wang et al., 2020). This idea portrays remote work challenges well as many workers feel that the flexibility of remote work often allows work to be given outside working hours and personal matters to interfere with working hours.

This remote work challenge directly affects productivity. Wang et al. (2020) argue that work-home interference is seen to be the most relevant challenge of remote work when mediated with self-discipline, and is one of the few remote work challenges that significantly affect productivity.

H1: Work-home interference negatively affects productivity

2.3 Financial Security

Financial security is a term that insinuates the idea of being capable of fulfilling financial needs. Since being secure also implies the idea of being safe regardless of the situation someone is in, the researchers see that financial security can be understood as the financial situation in which an individual is capable of meeting all financial needs regardless of the economic situation (Russo et al., 2021).

Originally, remote workers were seen to be more anxious about financial security compared to hybrid or on-site workers (Met Life, 2022). Additionally, due to the flexibility remote working has, numerous employers are trying to use flexibility to bargain for lower pay (Barrero, Blom, Davis, Meyer, & Mihaylov, 2022; Pablonia & Vernon, 2020). In relation, Campisi (2022), a Forbes advisor, and Molino et al. (2020) highlights that employers perceive remote workers as less productive than hybrid or in-office workers. For this reason, remote workers are often on edge about their financial security as their status as remote workers can be used to rationalize lower pay. Therefore, the researchers believe that financial security is a relevant challenge in remote working and the definition chosen depicts the situation well.

This relationship between financial security and productivity has been proven to be significant (Russo et al., 2021; Munyon et al., 2020; Cook et al., 2020). From all findings combined, the researchers believe that financial security should be an important factor that can significantly affect productivity levels due to its importance in having a stable standard of living.

H2: Financial security positively affects productivity in remote work

2.4 Generational Characteristics

Different generations tend to have different perspectives and values. Kong et al. (2015) cited in Jung et al., (2021) state that these differences are also seen in the work perspectives and values employees hold caused by generational gap. According to Beresford Research in 2023, the generational gap between Gen X, Millennials, and Gen Z is as follows: Gen X (1965 - 1980), Millennials (1981 -

1996), and Gen Z (1997 - 2012). These 3 generations can be seen to have varying perspectives on topics such as remote work. Their different perspective on remote work is mostly rooted in financial responsibilities, job security, and job stability (Merian, 2023). Also, Merian (2023) pointed out that Gen Z tend to worry more about remote work as they have the least in terms of job stability and security whereas Millennials tend to opt for remote work due to its flexible nature and their capability to fulfill financial needs (Chopra & Bhilare, 2020; Karunisa & Fachrunnisa, 2021).

Jung et al., (2021) and Bencsik, Juhász, & Horváth-Csikós (2017) define generational characteristics as mindsets, values, and opinions shared by people belonging to their respective generations about how organizations should be run and how people should be treated. The researchers see that the gradual shift in generational characteristics shapes the different perspectives each generation has with remote work (Ali et al., 2022).

To support this idea, the researchers also found that generational characteristics is often associated with work-home interference since different generations prioritize different aspects of their work-life balance (Baskin, 2023). Referring to Baskin (2023), Gen X is seen to have more responsibilities outside of work, such as caring for their parents and children simultaneously, compared to Millennials and Gen Z. Generational characteristics play a role in each generation's decision on which responsibilities should be prioritized first, also seen as a potential work-home interference. Consequently, the researchers hypothesized that generational characteristics will moderate the relationship between work-home interference and productivity.

H3: Generational characteristics moderates the relationship between work-home interference and productivity.

As remote work challenges in this research also include financial security, generational characteristics is seen to affect financial security (Dutta & Mishra, 2021). Thier (2023) showed that baby boomers view financial security as enough for them to be considered wealthy whereas Gen Z view that financial security is not enough to be considered wealthy. Since the relationship between financial security and productivity has been established, this paper believe that the different views of financial security between generations can significantly affect the productivity of each generation. In other words, this paper hypothesizes that generational characteristics is a significant moderator of financial security toward productivity.

H4: Generational characteristics moderates the relationship between financial security and productivity.

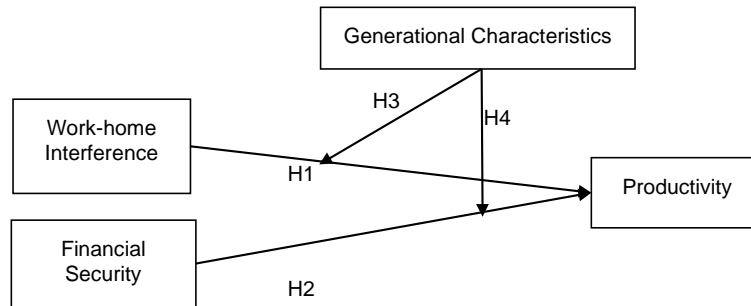


Figure 1. Research Framework

3 METHODOLOGY

3.1 Sample and Population

The focus of the research is to examine the relationship between work-home interference and financial security towards productivity, and the moderation effect of generational characteristics in the remote-work setting. The sampling criteria are then worker who work in Indonesia and is currently (or ever) working remotely.

The generation criteria are adopted from Beresford Research (2023), and the generation are divided as follows:

- Gen X are born between 1965 - 1980.
- Millennials are born between 1981 - 1996.
- Gen Z are born between 1997 - 2012.

Simple random sampling is used and anyone who fulfils the population screening criteria can be part of the research.

3.2 Operationalization

Operationalization of independent variables and the dependent variable will be evaluated using a 5-point Likert scale, 1 being totally disagree and 5 being totally agree. Whereas the moderating variable will be evaluated on an ordinal scale.

The operationalization of productivity can be found in Table 1, work-home interference in Table 2, financial security in Table 3, and generational characteristic in Table 4.

3.2.1 Operationalization of Productivity

Table 1. Productivity Operationalization

Definition	Dimensions	Indicators
Productivity	Attendance	During remote work, I am always eager to work. (P 1)
	Work Quality	During remote work, I deliver my best effort in completing my job responsibilities. (P 2)
		During remote work, I believe that I add value to the company with my work. (P 3)
	Performance Capacity	During remote work, I am capable of fulfilling my job responsibilities. (P 4)

Source: Adapted from Coker (2011) cited in Singh et al. (2022)

3.2.2 Operationalization of Work-home Interference

Table 2. Work-home Interference Operationalization

Definition	Dimensions	Indicators
Work-home Interference	Work Interference	In remote work, my work demands tend to obstruct me from my personal life. (WHI 1)
		In remote work, it's more difficult to take care of personal matters because of work demands. (WHI 2)
	Home Interference	In remote work, my personal matters tend to interrupt my work more than in the office. (WHI 3)
		In remote work, I do not get as much work done at home as I do in the office. (WHI 4)

Source: Adapted from Wang et al. (2020)

3.2.3 Operationalization of Financial Security

Table 3. Financial Security Operationalization

Definition	Dimensions	Indicators
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Financial Security	Current Situation	During remote work, I am capable of meeting my financial needs. (FS 1)
	Future Situation	During remote work, I am confident in meeting future financial needs. (FS 2)

Source: Adapted from Russo et al. (2021)

3.2.4 Operationalization of Generational Characteristics

Table 4. Generational Characteristics Operationalization

Definition	Dimensions	Indicators
Generational Characteristics	Age Group	Gen X: Born between 1965 - 1980
		Millennials: Born between 1981 - 1996
		Gen Z: Born between 1997 - 2012

Source: Adapted from Beresford Research (2023), Jung et al. (2021), and Bencsik et al. (2017)

3.3 Data Analysis Technique

Data were processed using the PLS-SEM method in SmartPLS4. First, the validity and reliability of each variable were tested. To determine validity, convergent validity and discriminant validity were assessed. Here, average variance extracted (AVE) and Heterotrait-Monotrait Ratio (HTMT) were used as measures, respectively. An AVE value above 0.50 was accepted, and an HTMT value above 0.90 was rejected (Hair, Hult, Ringle & Sarteedt, 2017). For reliability, indicator reliability and internal consistency reliability were assessed. As measures, outer loading value, Cronbach's Alpha, and composite reliability were used. When the outer loading value was below 0.70, the indicator was not acceptable (Hair et al., 2017). Regarding Cronbach's Alpha and composite reliability, only values between 0.70 and 0.95 were acceptable (Hair et al., 2017).

Collinearity tests were done by measuring the variance inflation factor (VIF). A VIF value of 5 and below was accepted (Hair et al., 2017). Afterward, the predictive accuracy (R^2) value and predictive relevance (Q^2) were measured to assess the structural model. A predictive accuracy (R^2) value of 0.75 was substantially accurate, 0.5 was moderately accurate, and 0.25 was weakly accurate (Hair et al., 2017). For predictive relevance (Q^2), values higher than 0,

0.25, and 0.50 reflected small, medium, and large predictive accuracy, respectively (Hair et al., 2017).

Second, the relationships between variables were tested to determine if the hypotheses were supported using bootstrapping. The measures included path coefficient, t-value, and p-value.

4 ANALYSIS AND DISCUSSION

All 206 have experienced remote work in Indonesia and were born between 1965 - 2012. There are 48.7% male and 51.3% female respondents. 29.6% are Generation X, 35.0% are Millennials, and 35.4% are Generation Z.

Table 5. Convergent Validity, Indicator Reliability, and Internal Consistency Reliability Results

	Average Variance Extracted (AVE)	Outer Loading Value	Cronbach's Alpha	Composite Reliability
P	0.687		0.846	0.897
P 1		0.881		
P 2		0.856		
P 3		0.754		
P 4		0.818		
WHI	0.690		0.849	0.899
WHI 1		0.845		
WHI 2		0.903		
WHI 3		0.800		
WHI 4		0.769		
FS	0.880		0.864	0.936
FS 1		0.940		
FS 2		0.936		

Note: P (Productivity), WHI (Work-home Interference), and FS (Financial Security)

Table 5 shows that all variables passed the requirement for convergent validity and all indicator reliability is also passed by each indicator of variables, Internal

consistency reliability is also passed by each variable, implying that each variable has consistent indicators.

Table 6. Discriminant Validity: Heterotrait-Monotrait Ratio (HTMT) Results

	Heterotrait-Monotrait Ratio (HTMT) Values
P ↔ FS	0.891
P ↔ GC	0.628
WHI ↔ FS	0.667
WHI ↔ GC	0.805
WHI ↔ P	0.700
GC ↔ FS	0.663

Note: GC (Generational Characteristics)

Table 6 shows that all variables passed the required value. This implies that the measure of each variable is accurately represented.

Table 7. Collinearity Assessment: Inner Variance Inflation Factor (VIF) Values

	Variance Inflation Factor (VIF) Values
WHI → P	2.368
FS → P	1.700
GC → P	2.587

Table 7 shows no collinearity issues present. Therefore, it is apparent that each variable is relatively independent from one another.

Table 8. Coefficient of Determination (R^2) and Cross-validated Redundancy (Q^2) Results

	R ²	Q ²
P	0.635	0.605

Table 8 shows predictive accuracy and predictive relevance, and productivity is seen to have moderate predictive accuracy and large predictive relevance. Hence, the model used is capable of explaining the variance in data as well as reliably predicting data beyond sample data.

Table 9. Path Coefficient and Bootstrapping (*t-value* and *p-value*) Results

	Path Coefficient	t-value	p-value
WHI → P (H1)	-0.197	2.929	0.003
FS → P (H2)	0.611	9.982	0.000
GC x WHI → P (H3)	-0.143	2.360	0.018
GC x FS → P (H4)	-0.019	0.410	0.682

In Table 9, it is visible that work-home interaction to productivity is negatively correlated and statistically significant. Financial security is also seen to have a positive correlation to productivity that is statistically significant. In terms of moderation, generational characteristics is seen to have a negative correlation in the relationship between work-home interference to productivity as well as financial security to productivity. However, generational characteristics is seen to be statistically significant in moderating the relationship between work-home interference and productivity but not financial security. Therefore, the result shows that H1, H2, and H3 are accepted, whereas H4 is rejected.

4.1 The Effect of Work-home Interference to Productivity

Preceding studies have similarly discussed the relationship between work-home interference and productivity (Wang et al., 2020; Slavkovic, 2022). This research shows the same results and findings made by Wang et al. (2020), proving that the two variables are negatively correlated as productivity will decrease when work demands and personal matters clash, interrupting an individual from completing effectively. This offers a deeper understanding of the dynamics involved in remote work scenarios.

Understanding the negative effect of work-home interference on productivity in remote work settings can direct future policies and training to help employees

manage and balance home and work life (Henke & Jones, 2022). HR managers may dig deeper into common interference through regular employee check-ins to understand challenges and offer support (Neeley, 2020). Understanding individual circumstances can help in tailoring solutions that address specific work-home interference issues (Vincenzi et al., 2022).

4.2 The Effect of Financial Security to Productivity

As explained above, Russo et al. (2021) have already discussed the positive relationship between financial security and productivity. This research also confirms the same results and findings as Russo et al. (2021) as the two variables are positively correlated as productivity will increase when an individual is capable of meeting financial needs in the present and is confident in meeting future needs (Cheung et al., 2019; Jiang & Lavaysse, 2018). This happens as the individual would not experience the financial distress that remote workers tend to encounter (MetLife, 2022).

To enhance productivity, organizations should ensure that their compensation packages are competitive and sufficient to meet the financial needs of employees. Another is Implementing financial wellness programs can provide employees with resources and tools to manage their finances effectively, reduce financial stress, and increase productivity (Adams, 2018).

4.3 The Moderation of Generational Characteristics on the Relationship between Work-home Interference to Productivity

Previously, Jung et al. (2021) proved generational characteristics to be a significant moderator towards productivity. Similarly, this research further confirms as it reached similar results, meaning that the extent to which work-home interference negatively affects productivity differs based on their generation due to the gradual shift in their characteristics. Notably, this moderation has a negative value path coefficient, meaning that it dampens or weakens the relationship between the two variables.

Recognizing that different generations respond differently to work-home interference, organizations should consider tailoring work policies and benefits to suit the unique needs of each generational cohort (Lowell & Morris, 2019). HR can give training to managers to increase awareness of generational differences, creating an understanding workplace environment and equipping managers with the skills to effectively lead multi-generational teams (Smyrl, 2011)

4.4 The Moderation of Generational Characteristics on the Relationship between Financial Security to Productivity

As previously mentioned, generational characteristics was proven to be a significant moderator towards productivity (Jung et al., 2021). However, this research contradicts the aforementioned study as generational characteristics was not a significant moderator between financial security and productivity in this research. Hence, although the moderation has a path coefficient of negative value, there is no additional insight as the moderation itself is already considered not significant. To put this another way, an individual's perception of how financial security would positively affect productivity is not significantly correlated with their generational characteristics.

5 CONCLUSION AND RECOMMENDATIONS

Through this research, the sustainability of remote work through productivity which is moderated by generational characteristics is evaluated. Specifically, this research explores work-home interference and financial security as the variables affecting productivity in remote work.

In the aim to investigate the relationship between the aforementioned variables, the research findings show that the first three hypotheses are accepted with significant results whilst the last hypothesis is rejected as it is not significant. Hence, this research accepts the hypotheses that work-home interference can negatively affect productivity and that financial security positively affects productivity. Also, this research proves that generational characteristics is a significant moderator between work-home interference and productivity. Lastly, generational characteristics is not a significant moderator in the relationship between financial security and productivity.

Understanding the dynamic of the variables, HR managers should conduct regular check-ins to identify and address work-home interference issues, tailoring support as needed. Organizations, too, must ensure competitive compensation and implement financial wellness programs to reduce stress and boost productivity. A tailored work policies and benefit can meet unique needs of different generations.

This research has several limitations. Firstly, this research centres on remote working arrangements, but it cannot be concluded to be the most sustainable as there is no comparison made. Secondly, this research could only reach Indonesian remote workers and similar research can be done in other countries for better insight. Thirdly, this research does not discuss the strength of each indicator towards productivity or how each generational characteristic can influence the relationships between variables as a moderator. Lastly, this research did not apply other differentiating factors such as income level and marital status which may have also been an influential factor.

Hence, future studies can explore the most sustainable working arrangement through comparisons. Also, this topic can be conducted in other countries as well. Not to mention, this topic can be explored deeper to understand which dimensions are detrimental in affecting productivity and how generational characteristics influence as a moderator. Additionally, applying more differentiating factors may provide more insights on the topic.

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HR Strategies for Sustaining Remote-Work Productivity Across Generations

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