
Advantages and Disadvantages of Home Office in Polish Banking Sector during the Coronavirus Pandemic

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Abstract:

Purpose: The aim of the paper is to present the impact of the coronavirus on the way of work in Polish banking sector.

Design/Methodology/Approach: For the purpose of the paper, the following methods have been applied: critical analysis of literature, research papers as well as descriptive method, case study, desk research, external survey research.

Findings: Common introduction of remote work in Polish banking sector has both positive and negative effects.

Practical Implications: Coronavirus pandemic changed in a short time way of providing work form millions of people around the world, including Poland. Introducing new ways of working had advantages and disadvantages.

Originality/value: Identifying the advantages and disadvantages of introducing mass-scale remote work in the banking sector.

Keywords: Home office, coronavirus pandemic, banking sector.

JEL classification: E24, E71, L2.

Paper Type: Research study.

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1. Introduction

The year 2020 was undoubtedly notable in the history of world's economy. China's issue related to the emergence and dynamic growth of COVID-19 infections had an impact not only on human health, but also affected virtually every aspect of everyday life, including the economy. Despite the fact that during the pandemic, journalists paid more attention to the verification of the received data (Tworzydło, Gawroński, and Nycz, 2021) there were situations related to the spread of fake news, which often caused even greater anxiety among the public.

It is hard to find an example of a business or an entire industry that would not be affected by the coronavirus pandemic. However, this impact was not always negative. In several industries, such as healthcare, gaming or e-commerce, the coronavirus pandemic somehow "helped" in achieving better overall sales results. Unfortunately, the overwhelming majority of entrepreneurs, experienced the negative effects of the pandemic, which created the phenomenon that can be named "coronacrisis" - "This health crisis is linked to an economic crisis " (Cifuentes-Faura, 2021).

On the one hand, term "coronavirus", which has a negative connotation, has become widely used in banking. On the other hand, long-term and phased process of rebuilding pre-pandemic condition of banking sector, will result in establishing valuable skills based on using latest technologies (Dziawgo, 2020), which would not spread so quickly without the pandemic.

According to the data of the Polish Central Statistical Office (GUS), the share of people who worked remotely as on March 31, 2020 was 11% - due to the epidemic situation out the total number of employees. This percentage varied depending on the region of Poland. The largest share of remotely working employees was in the region of the Polish capital (Warsaw). Almost every sixth (GUS, 2020) employee at the end of the first quarter worked there remotely. This share changed over time, since data for the Warsaw region at the end of 2020 indicated that every fourth employee (GUS, 2021) was performing remote work. In turn, according to the data from Polish Economic Institute, 25% of employees in Poland took the opportunity of working remotely during the pandemic (Polish Economic Institute, 2020). According to the same institution, 27% of employees in Poland have the option of working remotely. This is a relatively large number of employees, but for comparison, in OECD countries, this share is as high as 40% (Grzegórska-Szpyt, 2020).

The remote work formula was also used in the banking sector. Considering the significant role of banking in the economy, it cannot be forgotten that "in economies that base their growth on the development of innovation and advanced technologies, it is very important to maintain the stability of the banking system" (Koleśnik, 2019). Therefore, the possibility of providing the continuity of the work of the bank employees has become essential. It is worth mentioning that banking sector is

dominant on the Polish financial market. Banking assets account for approx. 75% of overall Polish financial market assets (Zaleska, 2021).

The article will present the advantages and disadvantages of working remotely in a bank, both from the point of view of the employee and the employer. Financial benefits and opportunities resulting from dissemination of home office among banks in Poland will be discussed. Negative sides of remote work described in the article will, among others, concern difficulties faced by remote workers and increased risk of private data breach caused by potential cyber-attacks and inadequate level of protection of classified data by remote workers

2. Research Methodology and Hypothesis

In the article, aspect of introducing the universal nature of remote work in banking in Poland due to the COVID-19 pandemic will be discussed. The article is mainly based on presenting the opportunities and threats resulting from the prevalence of remote work during the COVID-19 pandemic. The aim of the article is to present the impact of the coronavirus on the way of work in banks in Poland functioning in Poland. For the purpose of the paper, the following methods have been applied, critical analysis of literature and research papers as well as descriptive method, case study, desk research and external survey research. The study formulated and verified the following research thesis: The global COVID-19 pandemic had a significant impact on the manner of providing work in banks in Poland.

3. Benefits of Remote Work Noticed by Employees and Employers during the COVID-19 Pandemic

The primary purpose of changing the way of working from stationary to home office during the coronavirus pandemic, was to ensure the safety of bank employees and thus ensuring the continuity of their operations. At the very beginning of the pandemic, the remote work system was necessary, and despite the possibility of home office earlier, it was not easy to predict the long-term effects of such large change in the number of traditional workers into remote workers.

As in any industry, banking also has different views on how to evaluate the effects of changing the way people work. Nevertheless, majority of banks operating in Poland discovered the advantages of this way of working, as evidenced by the fact that their employees are planning to use home office to greater extent, also after the coronavirus pandemic (Uryniuk, 2020). Not only employers, but also employees see many positive sides in this phenomenon. Research conducted in October 2020 by CyberArk, shows that as many as 95% of remote employees wanted to continue working remotely, also, when the stay in the office is not associated with the possibility of coronavirus infection (CyberArk, 2020). There are many reasons for this situation (Table 1).

Table 1. *Benefits of remote work identified during the COVID-19 pandemic*

Benefit	Characteristics
Possibility of working from any place	Home office does not always indicate working from home. Employee can also work in cafe or in co-working space (aleBank.pl, 2020)
Increased efficiency of remote employees	The lack of supervisor control did not significantly affect the performance of the subordinate's duties, and in many cases the effectiveness of working from home was even greater than that of stationary work (aleBank.pl. 2020). Almost half of remote employees admit that when working remotely, they spend more time on professional duties than at the company's headquarters (Polskie Radio 24.pl, 2020) .
Flexibility	Working from home allows for better organization and the possibility of combining home duties with work (Polskie Radio 24.pl, 2020) .
Savings for employers	Enterprises can reduce costs of business trips or renting office space. Positive environmental aspect resulting from the lack of the need for employees to travel to the office (Polskie Radio 24.pl, 2020). Spanish experts have calculated that companies save from 1,000 to even 7,000 EURO a year per person from that. It is also worth mentioning the decision of the Swiss Federal Supreme Court, which decided that the employer must cover part of the rent for the apartment in which the employee worked remotely. This is undoubtedly a significant saving for remote workers (Cieślak-Wróblewska, 2021) .
Savings for employees	No need to incur the cost of travel to the workplace (gasoline, train tickets or tickets for public transport)
Environmental aspects	No need for employees to travel to the office, which has a positive effect on the level of environmental pollution (Polskie Radio 24.pl, 2020) .
Employee benefits	Several remote workers had the opportunity to take advantage of either financing or co-financing by the employer of non-public health care, psychological support or obtaining furniture from a company that would increase the comfort of working at home (Fedorczyk, 2021).

Source: *Own elaboration on the basis of: aleBank.pl. 2020. Kryzys COVID-19. Jak wzrost pracy zdalnej wpłynie na branżę usługowe I bankowość?. [eng. COVID-19 crisis, how increase of remote work impacts services and banking?] Retrieved from: <https://alebank.pl/kryzys-covid-19-jak-wzrost-pracy-zdalnej-wplynie-na-branze-uslugowe-i-bankowosc/?id=325795&catid=25926>; Polskie Radio 24.pl. 2020. Praca zdalna efektywniejsza, ale bardziej czasochłonna. Znamy wyniki badania. [eng. Remote work more efficient but more time-consuming] Retrieved from: <https://www.polskieradio24.pl/42/273/Artykul/2608531,Praca-zdalna-efektywniejsza-ale-bardziej-czasochlonna-Znamy-wyniki-badania>; Cieślak-Wróblewska, A., Rzeczpospolita. 2021. Praca w domu podwyższa koszty pracownika. Kto za to zapłaci?. [Home office increases labour cost. Who will pay for that?] Retrieved from: <https://www.rp.pl/Rynek-pracy/301319952-Praca-w-domu-podwyzsza-koszty-pracownika-Kto-za-to-zaplaci.html>; Fedorczyk, M., Wolters Kluwer. 2021. Wyzwania pracy zdalnej - konferencja Praca 4.0 [eng. Challenges of remote work – Work 4.0. Conference] Retrieved from: <https://www.wolterskluwer.com/pl-pl/news/wyzwania-pracy-zdalnej-konferencja-praca-4-0>.*

4. Actions Taken by Banks Positively Accepted by Employees

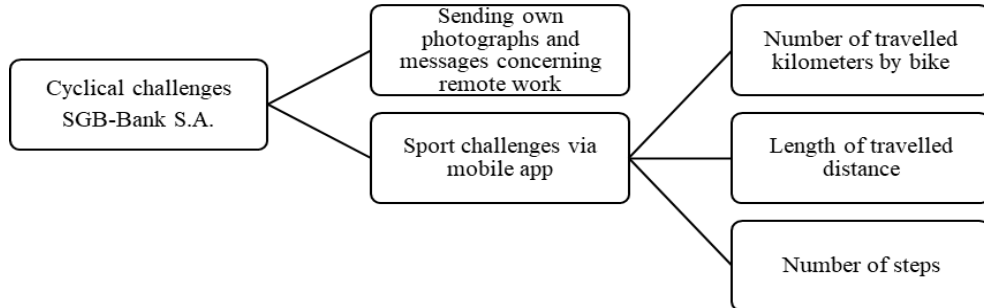
In the case of mBank (listed on the Warsaw Stock Exchange), the first stage of transition towards home office was the division of staff. The first group consisted of employees dealing with critical processes, and the other group was made up of the

rest of the crew. People not involved in critical processes handed over their mobile computers to more "essential" employees. mBank also made it possible for its employees to work at external stations in a way that it allows the employee to work from his private computer. The employee can work on any equipment, and all data remains in the bank's network because the work is performed on the so-called "remote screen" (Wąsowski, 2020). Thanks to this solution, a bank employee working remotely does not have to carry a mobile or stationary computer from workplace to home, which is a great help, among others, in the case of introducing hybrid work and reduces the risk of damage to employee equipment.

An example of a bank that introduced additional benefits for employees during the coronavirus pandemic was Alior Bank (listed on the Warsaw Stock Exchange). As a part of the medical package, bank employees were given an access to individual psychological consultations. The bank also launched a helpline with a psychologist and organized a series of online trainings and workshops on, among others, self-management, long-term remote work, as well as concentration and reconciliation of professional duties with childcare (Olewnik, 2021).

SGB-Bank SA also took care of the mental balance of its employees by organizing cyclical challenges not directly related to professional activity (Figure 1).

Figure 1. Examples of cyclical challenges conducted by SGB-Bank S.A.



Source: Own elaboration on the basis of: Jaszczak, A., *aleBank.pl*. 2021. *Pracownicy przeszkoleni do pracy zdalnej, wsparcie psychologów i rywalizacja sportowa online – SGB-Bank S.A. w czasie pandemii.* [eng. *Employees trained for remote work, psychological support and online sport rivalry*] Retrieved from: <https://alebank.pl/pracownicy-przeszkoleni-do-pracy-zdalnej-wsparcie-psychologow-i-rywalizacja-sportowa-online-%E2%80%92-sgb-bank-s-a-w-czasie-pandemii/>.

Not every bank employee could work remotely. Some positions required stationary work or temporary attendance at the bank's premises. Table 2 summarizes the actions taken by banks in Poland to reduce risk of infection of the bank's stationary employees.

Table 2. *Actions taken by banks in Poland to reduce infection risk of stationary employees – selected examples*

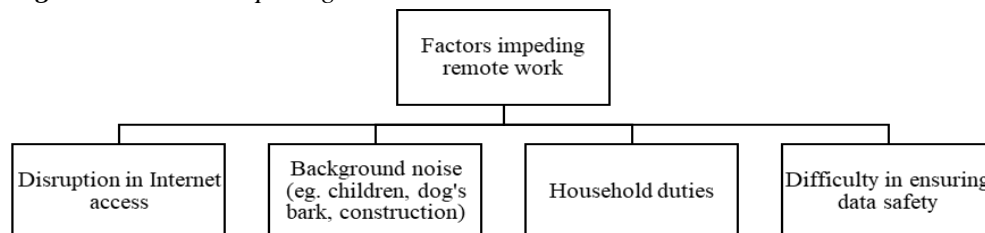
Bank name	Action taken
Bank Polska Kasa Opieki S.A. (Pekao SA)	- making cars available to employees - possibility of using taxis by employees - recommending the abandonment of garments that cannot be washed every day
Credit Agricole Bank Polska	- increased availability of parking for employees
BNP Paribas Bank Polska S.A.	- switching to the “split-teams” - installing thermal imaging cameras
Bank Handlowy w Warszawie S.A. (Citibank)	- introduction of application allowing to specify whether employees should stay at home on a given day

Source: Own elaboration on the basis of: Boczoń, W., Bankier.pl. 2020. Nowy reżim sanitarny w bankach. Home office, gorące biurka, zmiany w garderobie i taksówki. [eng: New sanitary regime in banks. Home office, hot desks, changes in clothing and taxis] Retrieved from: <https://www.bankier.pl/wiadomosc/Nowy-rezim-sanitarny-w-bankach-Home-office-gorace-biurka-zmiany-w-garderobie-i-taksowki-7996435.html>.

5. Negative Aspects of Remote Work

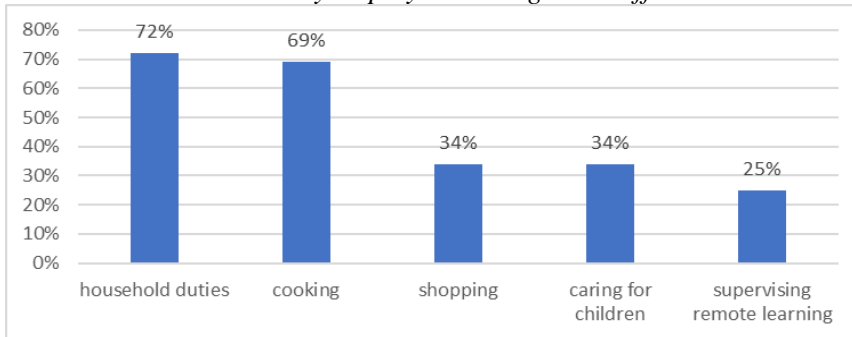
In spite of many positive aspects of home about office, it also has its’ negative sides. Likely, each employee working remotely is able to point out events that made him or her prefer to be in the office at given time (Figure 2).

Figure 2. *Factors impeding remote work*



Source: Own study.

It is also worth paying attention to the results of the survey conducted in November 2020, the purpose of which being to identify trends in the field of HR as well as the situation of employees and jobseekers in the face of the pandemic. As many as 82% of respondents replied that they had performed activities not related to professional work during remote work (OLX Praca, 2021). Respondents who had the multiple choice option, indicated numerous activities performed during their work time (Figure 3). The largest percentage, 72% of people, indicated that household duties, such as cleaning or washing were performed while working remotely. 69% of the respondents dealt with cooking during their work. Other activities unrelated to the tasks entrusted by the supervisor were respectively: shopping (34%), caring for children (34%) and supervising remote learning of children (25%) (OLX Praca, 2021).

Figure 3. Activities conducted by employees during home office work

Source: Own elaboration on the basis of: OLX Praca. 2021. Dodatek do raportu „Prognozy przyszłości - OLX Praca. Know How 2021”. [eng. Appendix to the report: “Future forecast – OLX Praca. Know How 2021”].

Unfortunately, sometimes children used the same computer during classes or for entertainment, as their working parents (biznes.wprost.pl, 2020), which was not only inconsistent with the company's data protection point of view, but also exposed the employee to an increased risk of cyber-attack on the work computer. It is irresponsible to leave a child unattended at the employee's computer where the bank's and its clients' data, as well as the employee's e-mail box and other communicators are or potentially may be located.

6. Threat of Cyberattack while Working Remotely

Potential cyber-attacks on corporate computers of employees working remotely are a significant challenge for remote work. Homeworkers have become vulnerable primarily to social engineering attacks aimed at phishing and to ransomware malware (Wedziuk, 2020). It is designed to block access to a computer until the appropriate amount of ransom is paid into the account of criminals (Bitdefender). The head of the IT department at Marken Systemy Antywirusowe (Marken Antivirus Systems) indicates that "the average cost of a ransomware attack is over 80,000 USD" (Duszcyk and Rzeczpospolita, 2021).

However, according to the results of research conducted by KPMG, among 100 small, medium and large Polish companies, 55% of people responsible for ensuring information security indicated that the coronavirus pandemic contributed to an increased risk of cyber-attacks and 64% of respondents experienced at least one cyber incident in 2020. A positive aspect is the fact that 25% of the companies participating in the survey increased their expenditure on ensuring security in this area (KPMG, 2021) It is worth mentioning that not only computers of remote workers are vulnerable to cyberattack threats, but also business smartphones. The "2020 CISO Benchmark Study" (duo.com, 2020) shows that 52% of cybersecurity specialists believe that mobile devices are currently very difficult to protect (aleBank.pl, 2020).

It is not uncommon for employees to install private applications on employee cell phones. It happens that these applications have access to system resources and data, including personal or geolocation (aleBank.pl, 2020).

While knowledge and awareness about the possibility of carrying out a cyberattack via a computer or cell phone is quite common, the fact that an attack on company networks can be carried out via household devices connected to the Internet (egospodarka.pl, 2020) is unknown to many.

Unfortunately, the data on the employees' approach to security in using the Internet are not optimistic. A survey conducted in October 2020 by CyberArk indicates that 67% of respondents ignore the applicable security rules, and examples of such actions are the already previously mentioned (CyberArk, 2020):

- sending business documents to private mailboxes;
- use of office equipment for private purposes;
- providing work equipment for use by household members (remote learning, computer games, shopping).

7. The Impact of Remote Work on the Well-Being of Employees

Stanford University researchers have shown that remote work and online communication are more tiring than their traditional form. They also noticed the emergence of a new phenomenon called "zoom fatigue". This is how the syndrome of online work fatigue and burnout caused by the abuse of virtual communication platforms is called (Bailenson, 2021). In traditional communication, bank employees cooperating with each other had the opportunity to spontaneously meet at the bank's headquarters, for example, before starting work, while moving around the office or during a lunch break.

Such informal meetings had a positive effect on maintaining contact with the other person, and were also often helpful in networking. In online working times, such informal meetings are much less frequent. It is true that some companies try to prepare remote integration meetings (for example, virtual "English tea" meetings - the team/department arranges a meeting online and together participants can talk about everything except from work (BudgetBee, 2020), but nothing will replace the possibilities given by the presence of people at the same time and place.

The results of a study conducted by CBRE and Grafton Recruitment also point to issues related to the lack of direct contact with colleagues. 40% of the surveyed employees indicated that limited contact with other employees is the main reason why they would like to return to the office. Every third person also has an issue with a clear separation of professional and private life. In addition, 20% of employees indicated that they lacked adequate equipment to perform work at home and indicated inadequate conditions caused by sharing space with household members

(CBRE). Working in a bank requires focus that eliminates the likelihood of making mistakes. In Poland, children were learning remotely for a large part of the pandemic period.

Therefore, not every bank employee had comfortable working conditions. It is worth mentioning that the presence of other household members in the workplace not only negatively affects the ability to focus on the tasks performed, but also reduces the security of data and non-public information. While, after leaving the computer, employee can lock the screen, during work, can try to pay attention whether unauthorized person is looking at his or her screen, it is difficult to ensure safety of the classified content shared during conversation in teleconference. Often, during teleconferences of bank employees, confidential matters are being discussed, such as: financial results, bank's future strategy or ideas for new products, as well as the personal data of both employees and customers are quoted. Possession of such information by an outsider is not only not compliant with the law, but also after its possible leak, it may reach the bank's competitors, current and potential customers, and in extreme situations also the mass media.

The undoubted disadvantage of remote work is also the home costs increase. Among other things, employees experience increased electricity bills. A survey commissioned by the Personnel Service conducted in November 2020, shows that only 17% of Polish employers, after switching employees to remote work, covered part of these fees. On the other hand, 77% of employees had to cover the growing costs on their own (Personnel Service, 2021). The differences in electricity bills due to remote work are significant. Continuous use of a personal computer or laptop for a minimum of eight hours, five days a week, makes a big difference in power consumption. If online work of other household members is considered, as well as remote learning of the children of bank employees, the sum of the differences in electricity bills before and after the pandemic is even more significant.

The previously identified advantage of remote work is increased work efficiency. Unfortunately, this is often at the expense of overtime caused by remote work. According to a survey conducted in November 2020, commissioned by the Personnel Service, 40% of people working overtime during the home office. 25% of the remote employees interviewed spent an additional 1-4 hours a week on work, and every sixth respondent even over that time (Personnel Service, 2021).

8. Employers Legal Doubts Regarding Remote Work

Remote work is associated with legal doubts regarding the protection of non-public data. Polish law does not prohibit remote work. However, the Data Protection Regulation does not contain detailed instructions related to this type of work. In accordance with GDPR (RODO) (Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such

data, and repealing Directive 95/46/EC (General Data Protection Regulation) (eur-lex.europa.eu), the company must apply adequate technical and organizational security measures. The entrepreneur must have evidence of actual application of appropriate precautionary measures, which is practically impossible to prove during remote work (Księgowi and Przyszłości, 2020). It cannot be assured that a bank employee will not show sensitive data to an outsider, will not send documents with sensitive data to his private inbox or print them to facilitate their analysis. Such actions are not always caused by bad will or deliberate breaking of the rules, but in such case, an action punishable under the law may take place.

Currently, the employer's control over the employee is usually limited to monitoring the employee's computer, telephone contact or ongoing e-mail correspondence between the supervisor and the employee. The employer may also take advantage of technological solutions that allow for monitoring working time, logging in the system or obliging the employee to prepare periodic reports on the duties performed (Czechowicz, 2020). Unfortunately, the indicated tools may not be sufficient in terms of the protection of non-public data.

Another issue is the lack of regulation in health and safety rules in Polish legislation as well as responsibility for non-compliance with these rules during performing remote work. It is also unclear how to qualify an accident involving an employee working at home office. The issue would be to prove that the accident occurred while performing work, and not during "domestic activities" (Deloitte, 2020). Potentially, any accident that occurs during working hours could qualify as an "accident at work". The previously mentioned studies show that performing household duties during work indeed happens. It is therefore difficult to prove that, for example, a sprained hand is the result of a heavy laptop falling over it and not slipping on a freshly washed floor.

9. Summary and Conclusion

Banks adapted to the dynamically changing epidemic reality in different ways. Not only focus on maintaining the functioning of the company's processes took place, but also ensuring the psychological comfort of employees. Actions were also taken to maintain the feeling that employees are part of a team that, despite being located in different parts of the country's city, and sometimes even the world, is still one.

Remote work does have certain drawbacks and in the longer term may become more tiring than the stationary form. Not every employee can select a suitable workplace in his place of residence. Increasing work efficiency was also often associated with overtime work. Working from home also increases the likelihood of a cyber-attack and a causes number of legal doubts regarding the protection of sensitive data or health and safety rules.

On the basis of the analysis carried out in the study, the thesis put forward at the beginning was positively verified that: The global COVID-19 pandemic had a significant impact on the manner of providing work in banks in Poland.

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