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Keywords:
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E-work life,
Bank employees

Anahtar Kelimeler:
Evden çalışma,
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Banka çalışanları.

ABSTRACT

The main purpose of this study is to examine the relationship between Work from Home (WFH) and workflow experience with considering demographic differences (gender, age, marital status, tennure, number of children, other family members living together living together). Data obtained from 421 bank professionals were analyzed using simple linear regression, ANOVA, post hoc comparison tests, and PROCESS Macro analysis methods methods. The results pointed out that WFH had statistically positive and significant effect on workflow experience. Furthermore, no significant demographic differences (except marital status) were found regarding WFH practice. However, there were significant demographic differences (except marital status) regarding workflow experience. One of the remarkable contribution of the study was that demographic differences were important determinants of workflow experience. Another important result of the study was that WFH had a small impact on employees' workflow experiences. Additionally, the suprising surprising finding finding of the study was that demographic factors did not have a moderating role between WFH and workflow experience.

ÖZ

Bu çalışmanın temel amacı evden çalışma ile iş akışı deneyimi arasındaki ilişkiyi demografik farklılıkları (cinsiyet, yaş, medeni durum, kıdem, çocuk sayısı, birlikte yaşanan diğer aile üyeleri) dikkate alarak incelemektir. 421 uzman banka çalışanından elde edilen veriler basit doğrusal regresyon, ANOVA, post-hoc karşılaştırma testleri ve Process Makro Analizi yöntemleri kullanılarak analiz edildi. Sonuçlar, evden çalışmanın iş akışı deneyimi üzerinde istatistiksel olarak olumlu ve anlamlı bir etkiye sahip olduğunu gösterdi. Ayrıca, evden çalışma uygulamasına ilişkin anlamlı bir demografik farklılık (medeni durum hariç) bulunmamıştır. Ancak iş akışı deneyimine ilişkin önemli demografik farklılıklar (medeni durum hariç) vardır. Araştırmanın dikkate değer katkılarından biri demografik farklılıkların iş akışı deneyiminin önemli belirleyicileri olmasıdır. Çalışmanın bir diğer önemli sonucu da evden çalışmanın iş akışı deneyimleri üzerinde küçük bir etkisinin olmasıydı. Ayrıca, demografik faktörlerin evden çalışma ile iş akışı deneyimi arasında düzenleyici bir role sahip olmaması çalışmanın sürpriz, şaşırtıcı bulgusudur.

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INTRODUCTION

The COVID-19 pandemic that entered our lives in 2020 and the lockdowns it brought with have rapidly changed our habits and routines in our work and social lives. With the impact of digitalization, we were already practicing transformations in the way we do business and in performing our daily life and work routines. However, the pandemic forced these changes and created radical changes in our lives (e.g., organizing and timing of meetings, housework, childcare, elderly care).

Since many countries forced people to stay at home due to pandemic rules, people had to take care of their families and motivate themselves while working at home (Zhang et al., 2021). The scope of remote work, which was previously preferred in specific professions, suddenly transformed and expanded with the pandemic, and created a turning point for many jobs. Thus, Work from Home (WFH) have now become a trend among organizations. ILO (2020: 5) referred to WFH as "a working arrangement in which a worker fulfils the essential responsibilities of his/her job while remaining at home, using information and communications technology".

Apparently, pandemic experiences evidenced us that the increasing preference for a remote working life model (i.e., a new working trend) is an important outcome of the pandemic process. So, is this really the choice of employees? The questions that form the basis of our study originate from this point: Would it be correct to say that all employees prefer to work from home or, on the contrary, want to work entirely in the office? And also, does the productivity and concentration (i.e., flow experience) of employees actually increase by WFH? In support of this indistinctness, Jain and Choudhary (2022) pointed out that many employees experience an increase in their productivity levels when they work at home, however regardless of the difference in position and lifestyle level, others feel distracted, overwhelmed and lack of concentration. Supportingly, Hazel Stewart (2021) stated that while some employees have sufficient technical and appropriate social conditions to work from home, others have to struggle with technical difficulties in child or elderly care. She also emphasized that employees make intense efforts to keep the desired level of productivity and performance when office conditions can not be provided.

During the pandemic period, which caused new problems that would affect working conditions both for organization and for employees, the advantageous aspects of WFH were discovered, and what effects it had on employees' flow experiences began to be questioned. Demirhan and Bulgur (2023) seeking answer to these questions emphasized that employees' flow experiences are also positively affected in the remote working model, where employees experience more immersion in work by using time efficiently due to the time advantage. Additionally, the authors reflected that the flow experience enhancing effect of emotional well-being, and they argued that even if worked in an isolated ambient, emotional resouces would increase concentration and improve flow experience.

In addition to traditional ways of working, it is predicted that the remote working lifestyle will become a part of work life due to the lockdowns and the effect of global digitalization. So, we believe that there is a need to further investigate the relationship between remote working and employees' job attitudes. Considering this necessity, we conducted this study supposing the existence of a relationship between WFH and flow experience, regarding demografic differ. Accordingly, the main research questions guiding the study are as follows:

RQ1: How does Work from Home affect employees' workflow experiences?

RQ2: Are there significant demographic differences (gender, age, marital status, education, tenure, children, live together) regarding Work from Home?

RQ3: Are there significant demographic differences regarding workflow experience?

RQ4: Do demographic factors have a moderating role in the relationship between Work from Home and workflow experience?

Within the framework of the research model, we tried to test the causality between the concepts of remote working life model and flow experience. In this context, the main purpose of the study is to reveal the effects of WFH on workflow experience on the axis of demographic

differences. Recent studies indicated that 37% of jobs such as finance, management, professional or scientific services could be carried out from home (Ioanid et al., 2023:22). Bank employees, major component of the financial sector, continued to do their jobs like all other employees under the changing working conditions of this challenging period. They tried to fulfill responsibilities of family members and home life under work stress during the lockdown at home. So, we conducted this study on banking professionals performing stressful, sensitive and risky tasks.

LITERATURE REWIEV

Depending on the development of remote working practices over time, this concept has been expressed under different names such as mobile working, teleworking from home, virtual working, e-working, remote working (Charalampous et al., 2019: 52). In the current study, we refered to the concept of remote working as "Work from Home (WFH)". Although the WFH model has been used to a certain extent in some countries years ago it was approached as a practice that was avoided due to its some negative effects (e.g., digital security problems, increasing information technology costs, confusion between work and life, loss of control over work, confusion between work and family, working during holidays, social and being away from professional life) (Tuna and Türkmendağ, 2020). However, WFH also has considerable advantages for employees. It reduces daily commuting costs and provides the opportunity to balance work and family life. It offers employees the chance for autonomy and flexibility by creating more freedom while doing their jobs. It provides the opportunity to work outside the workplace to employees who had excuses due to essential needs (e.g., for disabled employees, for parents who could not find someone to entrust their children to) (Ioanid et al., 2023).

Depending on the opportunities and facilities provided by organizations to their employees within the scope of the remote working model, employees' perceptions, attitudes and demographic characteristics of WFH can be regarded and explored as factors explaining the flow experience. Mihally Csikszentmihalyi introduced flow theory to the literature in 1975 who researched the nature and enjoyment of entertainment and briefly defined the flow experience as "an internal motivational state that the person realizes entirely for herself/himself (Csikszentmihalyi, 1975: 36; 1990: 600). Ramsey and Lorenz (2020) consider that flow can cause work-family conflict. They underlined that employees experiencing intensive flow while doing their job may reduce the frequency of their communication with family members. This situation may have negative effects on maintaining relationships with all members of the family. In addition, employees with high flow use all their abilities to accomplish challenging tasks. In this case, they can be optimistic in balancing the demands of work and family, often even conflicting demands (Schüler, 2012). Flow was suggested to be directly related to work-family conflict and increases the level of this conflict (Feng et al., 2023: 5). These studies disclose the outcomes of the flow that occurs in the official workplace, but we aimed to reflect the workflow experience at home

Hypotheses Development and Conceptual Model

Aprilina and Martdianty (2023) examined the factors (e.g., flow experience, reconciliation of professional and personal lives, work flexibility, organizational support) that affect the productivity and satisfaction of employees in a hybrid working model. They obtained that reconciliation, flow experience, flexibility, and organizational support positively impact satisfaction and productivity while working from home. Taser et al., (2022) studied the relationship between remote working and flow experience, considering the concepts of technostress and loneliness. Research findings pointed out that flow experience was positively affected by remote working. Güzel and Aydın (2021), conducted an application on a population similar to the participants of our study, stated that working from home during the COVID-19 lockdown had significant positive relationships with the job performance of bank employees. In another study conducted by Demirhan and Bulgur (2023) on IT industry employees, it was found that remote working and flow experience were positively related. Therefore, we propose the following hypothesis:

H1: Work from Home has a statistically significant impact on workflow experience.

There were also studies in the literature directly testing the relationships between demografic factors with

employees' remote working perceptions and flow experience. Kranj˘cev and Hlupi´c (2021), examined a sample of employed adults considering work and leisure categories, stated that the gender factor did not significantly affect the flow experience. Belanger (1999) reported female employees prefer working remotely more than male employees because they can fulfill their family responsibilities and meet the needs of individuals needing care at home. In this line, Han (1988) noted that adult male are more likely to experience flow in leisure activities, and adult female are more likely to experience flow in home activities, but Freire et al. (2012) pointed out that young adults are more likely to experience flow in work-related activities. Also, Naktiyok & İsçan (2003) revealed that married employees have more positive perceptions of remote working compared to single employees. In another study, Bonaiuto et al. (2016) obtained no differences in research participants' flow experiences across age groups. On the other hand, Kranj˘cev and Hlupi´c (2021) indicated that the age factor is positively related to individuals' flow experience in both work and leisure time. Sretenović et al. (2021) stated the employees with postgraduate education perceive remote working in different ways compared to employees with high school level education. Magyarodi and Olah (2015) observed that adults with higher education levels were more likely to perceive their work as an activity in which they experienced flow. In addition, Başol and Çömlekçi (2021) found that employees with postgraduate education had higher remote working attitudes than employees with undergraduate education. Associating personality factors with flow experiences, Isham and Jackson (2023) expressed that higher education level increases the likelihood of experiencing flow in work/education practices, but demographic variables do not play much of a role in explaining flow tendencies. Additionally, Eroglu et al. (2023) found in their study that there was no statistically significant difference between employees' perceptions of remote working according to the determined demographic variables: gender, age, marital status, degree of education, working experience, number of people living together. In another study, Wu et al. (2022) found that education level had a negative moderating effect between WFH and spending time with family members. Also, the study results indicated that age had a positive moderating effect between WFH and balancing work and life. However, gender and marital status did not statistically significantly moderate the relations between WFH and adaptive processes (spending time with family members, balancing work and life). In line with the research outputs mentioned above, we also developed the following hypotheses in this study:

H2: There are significant demographic differences regarding Work from Home.

H3: There are significant demographic differences regarding workflow experience.

H4: Demographic differences have a moderating role in the impact of Work from Home on workflow experience.

METHODOLOGY

Analitical Approach

Within the scope of the research model, first of all, the effect of employees' attitudes towards WFH on their workflow experiences was tested. Exploratory factor analysis was performed using principal components analysis to determine the dimensional structure of the research variables. KMO and Bartlett Sphericity test results indicating the feasibility of factor analysis, were also taken into consideration. The reliability of the scales was evaluated using Cronbach's alpha coefficient, and values greater than 0.70 were considered acceptable for internal consistency. A simple linear regression model was used to test the H1. Tolerance, VIF and CI values were checked for multicollinearity problems between variables. Independent sample t-test and one-way ANOVA analysis were performed to test the H2 and H3 hypotheses evaluating the relationship between demographic factors and WFH and workflow experience. Additionally, in the case of difference between variable groups was significant, we used post hoc comparison tests to determine which groups the difference was between. SPSS Process Macro analysis (Hayes, 2022) was conducted within H4 to determine whether demographic factors had a moderating effect between WFH and workflow experience. The proposed research model is as in Figure 1.

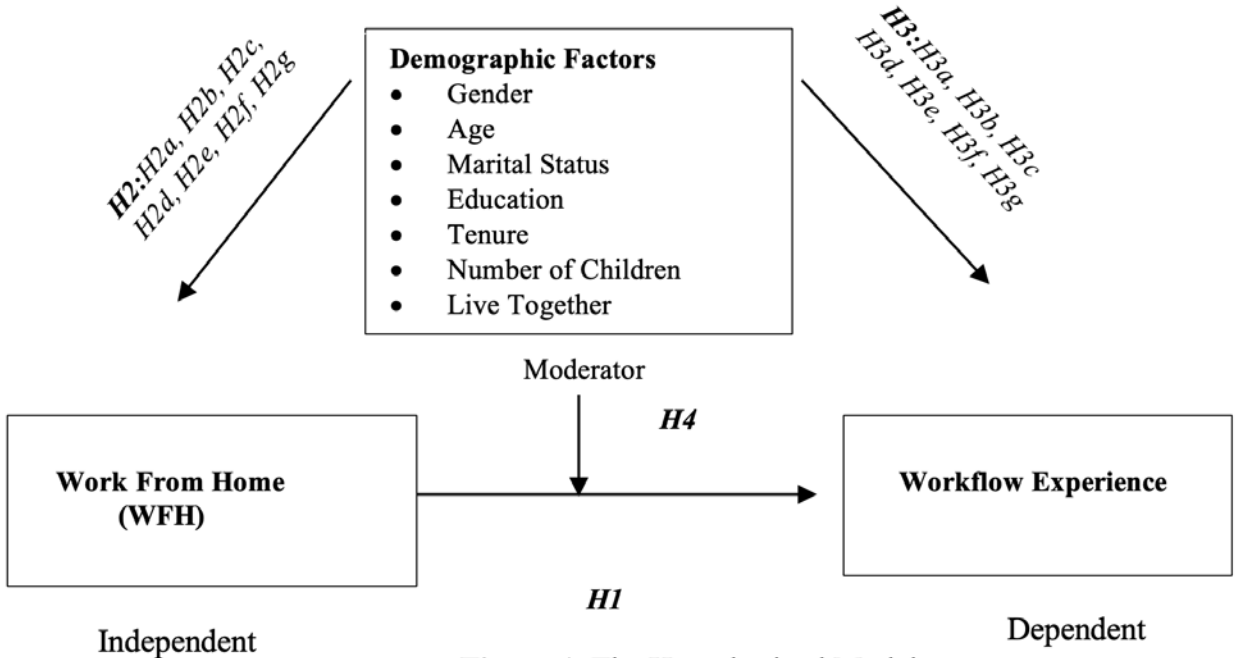

Figure 1. The Hypothesized Model

Participants

The population of the current study were the professionals working at the regional offices and branches of banks operating in the Çukurova region of the sector in Turkey. It is estimated that there were 15.000-16.000 employees in this universe (The Banks Association of Türkiye, 2023). The sample of the research consisted of 421 participants (n=421). It is recommended that the sample size should not be less than five times the total number of items in the questionnaire (Hair et al., 2019: 279). Considering that the total number of items in the questionnaire was 20; the minimum required sample size was calculated as 100 (20*5). The research sample was sufficient for the required sample size.

Considering the demographic characteristics of the participants, 243 (57.7%) were female and 178 (42.3%) were male. 70.3% of them were married (n=296) and 29.75 were single (n=125). Also, 61.1% of the participants had bachelor's degree (n=274), 15.2% had master's degree (n=64) and 5.9% were PhD graduates (n=25). Considering the total work experience, 37.8% of the participants had 16 years or more of work experience (n=159), 23.5% had 11-15 years of work experience (n=99), and 21.1% had 7-10 years of work experience (n=89).

Data collection and Measures

We got most of the data via online survey method (i.e., Google survey). Some data were also provided by visiting the participants at their workplaces. The data was obtained with the approval of the Publication Ethics Committee of Çukurova University Rectorate dated 12.09.2024 and numbered 05 by convenience sampling method. The research questionnaire tested items regarding two majör variables: e-work life scale (WFH) and workflow experience. Additionally, the survey includes items regarding the demographic characteristics of the participants: "gender, age, marital status, education status, number of children, total work experience, number of other family members excluding spouse and children".

E-work life scale

We used "The E-work Life-EWL" scale developed by Grant et al. (2019) to test the participants' attitudes towards WFH. The scale consists of four dimensions and 17

items: work-life interference (seven items), productivity (four items), organizational trust (three items), flexibility (three items). Cronbach's α for the scale was 0.88. We mearsured the items (e.g., "My e-working takes up time that I would like to spend with my family/friends" and "My organization trusts me to be effective in my role when I e-work remotely") on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). In our research, the Turkish adaptation of the "The E-work Life-EWL" scale by Akman, Evliyaoğlu, Çolak and Erdirençelebi (2023) was used.

Flow experience

We used "The Work-Related Flow Inventory-WOLF" developed by Bakker (2008) to test the flow experience of the participants. The scale includes 3 dimensions and 13 items: absorption (four items), work enjoyment (four items), instrict work motivation (five items). Cronbach's α for the scale was 0.75. Some of sample items were "When I am working, I think about nothing else", "I feel happy during my work". The items were measured by five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree) in our study. In our research, the Turkish adaptation of the work flow experience by Turan and Pala (2021) was used.

RESEARCH FINDINGS

Results

Factor analysis: work from home and workflow experience

The Exploratory Factor Analysis (EFA) method was used to demonstrate the construct validity of the WFH and workflow experience scales. Principal components method and varimax vertical rotation technique were performed. Kaiser-Meyer-Olkin (WFH; KMO=0.906: workflow experience; KMO=0. 900) was determined to be over the acceptable limit (> 0.60). Accordingly, the sample size was sufficient to make factor analysis. So, the correlation between the items were suitable for factor analysis. One factor was identified based on the rules eigenvalue greater than "1" from the output of EFA analysis. The 17-item measurement tool used to determine the levels of participants' perception of WFH and the 13-item for workflow experience. As a result of EFA for WFH, 17-item scale had a one-factor structure (Cronbach's alpha=.710). The factors explained 39.981% of the total variance, and the factor loadings of the items were over 0.35. Eigenvalues were 6.797, M=3.170. The result EFA for workflow experience, 13-item scale had a one-factor structure (Cronbach's alpha=.911). The factors explained 48.942% of the total variance, and the factor loadings of the items were over 0.35. Eigenvalues were 6.362, M=3.022. Cronbach's alpha (α) value being higher than 0.70 supported that internal consistency was achieved among the items in the scale. The explanations mentioned about factor analysis are shown in tables 1 and 2 below.

Table 1. Exploratory Factor Analysis of Work From Home Scale

Factor	Items	Factor Loading	Total Variance (%)	(α)
Work From Home (Eigen value = 6,797)	**EWL10** I am happy with my work life balance when e-working remotely	,832	39,981	,710
	EWL7 E-working makes me more effective to deliver against my key objectives and deliverables	,823		
	EWL9 My overall job productivity has increased by my ability to e-work remotely/ from home	,818		
	EWL6 When e-working I can concentrate better on my work tasks	,807		
	EWL11 My work is so flexible I could easily take time off e-working remotely, if and when I want to	,712		
	EWL3 Constant access to work through e-working is very tiring	,671		
	EWL5 My social life is poor when e-working remotely	,652		
	EWL4 I feel that work demands are much higher when I am e-working remotely	,645		
	EWL8 If I am interrupted by family/other responsibilities whilst e-working from home, I still meet my line manager's quality expectations	,640		
	EWL1 My e-working takes up time that I would like to spend with my family/friends or on other non-work activities	,631		
	EWL15 My supervisor gives me total control over when and how I get my work completed when e-working	,514		
	EWL14 I trust my organisation to provide good e-working facilities to allow me to e-work effectively	,514		
	EWL2 I am highly motivated to work past normal work hours when e-working	,488		
	EWL13 My organisation trusts me to be effective in my role when I e-work remotely	,479		
	EWL16 My work is so flexible I could easily take time off e-working remotely, if and when I want to	,423		
	EWL12 My organisation provides training in e-working skills and behaviours	,416		
	EWL17 My line manager allows me to flex my hours to meet my needs, providing all the work is completed	,394		

Extraction Method: Principal Component Analysis.

Table 2. Exploratory Factor Analysis of Workflow Experience Scale

Factor	Items	Factor Loading	Total Variance (%)	(α)
Workflow Experience (Eigenvalue = 6,362)	**WF7** I feel happy during my work	,864	48,942	,911
	WF6 I do my work with a lot of enjoyment	,848		
	WF8 feel cheerful when I am working	,819		
	WF5 My work gives me a good feeling	,796		
	WF13 I get my motivation from the work itself, and not from the reward for it	,724		
	WF2 I get carried away by my work	,699		
	WF11 I work because I enjoy it	,692		
	WF4 I am totally immersed in my work	,645		
	WF1 I don't think about anything else while I'm working	,638		
	WF9 I would still do this work, even if I received less pay	,609		
	WF3 When I am working, I forget everything else around me	,601		
	WF10 I find that I also want to work in my free time	,558		
	WF12 When I am working on something, I am doing it for myself	,484		

Extraction Method: Principal Component Analysis.

Descriptive statistics

Descriptive statistics and correlations among all study variables were indicated in Table 1. WFH practices had statistically significant positive correlation with workflow experience (r= 0.35, p <0.01), however no significant correlation with demographic differences (gender, age, marital status, education, tenure, number of children and live together).

Table 3. Mean, Standard Deviations, and Correlations

		Mean	SD	1	2	3	4	5	6	7	8	9	
1. WFH	3.1709	.5273	1	.355**	.075	-.006	-.098*		-.053	-.090		-.023	.018
2. workflow experience	3.0224	.8485	**.355****	1	-.148**	.099*	.020		.140**	.069		.065	.181**
3. gender	1.42	.495	.075	**-.148****	1	.154**	-.283**		-.025	.111*		.208**	.026
4. age	2.85	1.018	-.006	.099*	.154**	1	-.183**		.005	.802**		.507**	.020
5. marital status	1.30	.457	-.098*	.020	-.283**	-.183**	1		-.048	-.214**		-.530**	-.367**
6. education	3.13	.715	-.053	**.140****	-.025	.005	-.048		1	.109*		.108*	.128**
7. tenure	3.71	1.313	-.090	.069	.111*	.802**	-.214**		.109*	1		.521**	.073
8. number of children	2.03	.836	-.023	.065	.208**	.507**	-.530**		.108*	.521**		1	.169**
9. live together	1.71	.456	.018	**.181****	.026	.020	-.367**		.128**	.073		.169**	1

**. Correlation is significant at the 0.01 level (2-tailed). *. Correlation is significant at the 0.05 level (2-tailed).SD= Standard Deviation

Workflow experience had statistically significant negative correlation with age (r =-.148**, $p < 0.01$) while had positive correlation with education (r=.140**, $p < 0.01$) and live together (r =.181** , $p < 0.01$). But, had no statistically significant correlations with age, marital status, tenure and number of children.

Hypothesis Tests

Simple linear regression analysis was conducted to evaluate the extent to which work from home could predict workflow experiences. ***H1:*** WFH has a statistically significant impact on workflow experience.

There was a significant regression between WFH and workflow experience (F= 60.370, p= 0.000<0.05). WFH explained 12.6% of the variance in workflow experience ($R^{2=}$ 0.126). Confidence intervals indicated that we can be 95% certain that the slope to predict workflow experience from WFH is between .427 and .716. Also there was no multicollinearity between the variables of tolerance, VIF and CI (Condition Index) values. The results shown in Table 4. supported H1.

Demographic Differences and Work From Home

In the second hypothesis of our study, we examined the effects of demographic differences on WFH. ***H2:*** There are significant demographic differences (*H2a*: gender, *H2b*:age, *H2c*:marital status, *H2d*:education, *H2e*:tenure, *H2f*: children, *H2g*:live together) regarding WFH. The result pointed out that H2 was not supported.

Independent samples t-test was performed to evaluate whether there was a difference between male's and female's attitudes towards WFH. ***H2a:*** There are significant gender differences regarding WFH.

Table 4. Regression Between WFH and Workflow Experience

		Unstd. Coefficients		Std. Coefficients			95.0% Confidence Interval for B							Collinearity Statistics	
	Model	B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	R	R^2	Adj. R^2	Std. Err. of the Est.	F Change	Tolerance	VIF
1	Constant	1.212	.236		5.12	.000	.747	1.676							
	WFH	.571	.073	.355	7.77	.000	.427	.716	.355[a]	.126	.124	.79429	60.370	1.000	1.000

Note. Predictors: (constant) Work from Home, b: dependent variables: workflow experience, significant at P

Table 5. Independent Samples T-test for Gender and WFH

		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Diff.	95% Confidence Interval of the Diff. Lower	Upper
WFH	Equal variances assumed	.268	.605	-1.542	419		.124	-.08011	.05194	-.18220	.02199
	Equal variances not assumed			-1.562	397.79		.119	-.08011	.05128	-.18092	.02071

Table 6. ANOVA: Age and WFH

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.056	4	.264	.949	.436
Within Groups	115.734	416	.278		
Total	116.790	420			

According to the Levene's test, it was assumed that the variances were equal. There was no significant difference between the WFH attitudes of female (M=3.137, SD=.544) and male (M=3.217, SD=.501). Thus, H2a was not supported.

One-way between-groups analysis of variance was conducted in Table 6. to explore the impact of age on WFH practice. ***H2b:*** There are significant age differences regarding WFH.

Participants were divided into five groups according to age factor (Group 1: 20-28; Group 2: 29-35; Group 3: 36-42, Group 4: 43-49; Group 5: 50+). There was no significant difference at the $p<.05$, level in the WFH score for four age groups [F (4,416) =0.949, p=0.436]. Therefore, H2b was not supported.

Independent samples t-test was performed to evaluate whether there was a difference between the WFH and marital status. ***H2c:*** There are significant marital status differences regarding WFH.

Table 7. Independent Samples T-test for Marital Status and WFH

		Levene's Test for Equality of Variances		t-test for Equality of Means						
								95% Confidence Interval of the Diff.		
	F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Diff.	Lower	Upper	
WFH	Equal variances assumed	2.616	.107	2.020	419	.044	.11320	.05604	.00303	.22336
	Equal variances not assumed			1.875	199.815	.062	.11320	.06038	-.00586	.23225

Table 8. ANOVA: Education and WFH

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.720	3	.240	.862	.461
Within Groups	116.070	417	.278		
Total	116.790	420			

Table 9. ANOVA: Tenure and WFH

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.102	4	.276	.991	.412
Within Groups	115.687	416	.278		
Total	116.790	420			

The results indicated that married employees (M=3.204, SD =.493) had significantly greater WFH level than singles (M=3.091, SD = .593), t=2.020, p= .044. H2c was confirmed based on the existence of significant marital status differences regarding WFH.

One-way between-groups analysis of variance was performed to explore the impact of education level on WFH. ***H2d:*** There are significant education differences regarding WFH.

Education factor was divided into four groups according to the level of participants (Group 1: Collage; Group 2: Bachelor's Degree; Group 3: Master's Degree, and Group 4: PhD). There was no significant difference at the level of p<.05 in WFH score for four education groups [F (4, 417) = 0.862, p= 0.461]. Results in Table 8. did not support the H2d.

One-way between-groups analysis of variance was conducted to explore the impact of tenure on WFH in Table 9. ***H2e:*** There are significant tenure differences regarding WFH.

Participants were divided into five groups according to the factor of tenure (Group 1: 1-3 years; Group 2: 4-6 years; Group 3: 7-10 years, Group 4: 10-15 years; Group 5: 16+ years). There was no significant difference at the level of p<.05 in WFH score for four tenure groups [F (4, 416) = 0.991, p= 0.412]. So, H2e was not supported.

One-way between-groups analysis of variance was conducted to explore the impact of number of children on WFH. ***H2f:*** There are significant numbers of children differences regarding WFH.

Table 10. ANOVA: Number of Children and WFH

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.216	3	.072	.257	.856
Within Groups	116.574	417	.280		
Total	116.790	420			

Table 11. Independent Samples T-test

		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Diff. Lower	95% Confidence Interval of the Diff. Upper
WFH	Equal variances assumed	.107	.744	-.372	419	.710	-.0209	.0564	-.13193 .08995
	Equal variances not assumed			-.381	243.45	.703	-.0209	.0550	-.12948 .08750

Table 12. Independent Samples T-test for Gender and Workflow Experience

		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Err. Diff. Lower	95% Confidence Interval of the Diff. Upper
Workflow exp.	Equal variances assumed	3.920	.048	3.06	419	.002	.2536	.0829	.0907 .4166
	Equal variances not assumed			3.12	406.88	.002	.2536	.0811	.0942 .4131

Number of children was divided into 4 groups according to the number of children of participants (Group 1: No; Group 2: 1 child; Group 3: 2 children, and Group 4: 3+ children). There was no significant difference at the level of $p<.05$ in WFH score for all groups defining the number of children [F (3, 417) = 0.257, p= 0.856]. Therefore, H2f was not supported.

Independent samples t-test was performed to evaluate whether there was a difference between the WFH of live together (yes) and not live together (no). ***H2g:*** There are significant live together (yes/no) differences regarding WFH.

According to Levene's test, equal variances assumed. The results indicated in Table 11. that there was no significant difference between the WFH of live together (yes) (M=3.156, SD=.505) and not live together (no) (M=3.177, SD=.536). Accordingly, H2g was not supported.

Demographic Differences and Workflow Experience

In the second hypothesis of our study, we examined the effects of demographic differences on workflow experience. **H3:** There are significant demographic differences (H3a:gender, H3b:age, H3c:marital status, H3d:education, H3e:tennure, H3f:number of children, H3g: live together yes/no) regarding workflow experience.

Independent samples t-test was conducted to test whether there were differences between female's and male's experience of workflow. **H3a:** There are significant gender differences regarding workflow experience.

Table 13. Descriptive Statistics for Age and Workflow Experience

	Age	N	Mean	Std. Deviation	F	Sig.
	20-28	45	3.3093	.83402		
	29-35	98	2.8240	.77796		
Workflow experience	36-42	177	2.8969	.82992	8.047	.000
	43-49	79	3.2131	.83831		
	50+	22	3.6439	.85534		
	Total	421	3.0224	.84858		

Table 14. Independent Samples T-test for Marital Status and Workflow Experience

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Diff.	
	F	Sig.	t	df	Sig. (2-tailed)	Mean Diff. Lower	Std. Err. Diff. Upper			
Workflow exp.	Equal variances assumed	1.217	.271	-.413	419	.680	-.03741	.09061	-.2155	.14070
	Equal variances not assumed			-.397	213.95	.692	-.03741	.09434	-.2233	.14854

The results indicated that females (M=3.129, SD=.887) had significantly higher level of workflow experience than males (M=2.875, SD=.771), t=3.127, *p*= .002. Accordingly, H3a was accepted because the gender differences regarding workflow experience were significant.

One-way ANOVA was performed to evaluate the relationship between age and workflow experience. ***H3b:*** There are significant age differences regarding workflow experience.

The ANOVA was significant at the level of .05, *F* (4, 416) = 8.047, *p*= 0.000. Based on these indicators, Post-hoc Tukey HSD test was performed to determine the group causing the difference.

The results of Post-hoc Tukey HSD test indicated that the mean levels of workflow experience of the 20-28 age group was significantly higher than of the 29-35 and 36-42 age groups (*p*= 0.010 and 0.023). Mean level of workflow experience of the 43-49 age group was also significantly higher than of the 29-35 and 36-42 age groups (*p*= 0.016; 0.037). In addition mean level of workflow experience of the 50+ age group was significantly higher than of the 29-35 and 36-42 age groups (*p*= 0.000; 0.001). However, there were no significant differences between the mean level of workflow experience of the 50+, 20-28 and 43-49 age groups (*p*= .520; 0.191). Likewise, there were no significant differences between the mean level of workflow experience of 29-35 and 36-42 age groups (*p*=.955). These results supported H3b.

Independent samples t-test was performed to evaluate whether there was a difference between the workflow experience and marital status (married/single). ***H3c:*** There are significant marital status differences regarding workflow experience.

According to Levene's test, equal variances assumed. There was no significant difference between the workflow experiences of married (M=3.011, SD= .823) and of single (M=3.048, SD=.909). According to the results, H3c was not supported.

Table 15. Descriptive Statistics and ANOVA: Education and Workflow Experience

Education		N	Mean	Std. Deviation	F	Sig.
Workflow exp.	College	58	2.9598	.80345		
	Bachelor's Degree	274	2.9632	.81193		
	Master's Degree	64	3.1406	1.02427	3.829	.010
	PhD	25	3.5133	.69125		
	Total	421	3.0224	.84858		

Table 16. Descriptive Statistics and ANOVA: Tenure and Workflow Experience

Tenure		N	Mean	Std. Deviation	F	Sig.
Workflow exp.	1-3 years	43	3.2984	.81309		
	4-6 years	31	2.7581	.84693		
	7-10 years	89	2.7097	.72061	6.464	.000
	11-15 years	99	3.0261	.85072		
	16+ years	159	3.1719	.86723		
	Total	421	3.0224	.84858		

One-way ANOVA was performed to evaluate the relationship between education level and workflow experience. ***H3d:*** There are significant education level differences regarding workflow experience.

The ANOVA was significant at the level of .05, F (3, 417) = 3.829, p= 0.010. For this reason, Post-hoc Tukey HSD test was performed to determine the group causing the difference. Post-hoc Games-Howell results presented that the mean level of workflow experience of college level was significantly lower than at the PhD (p= 0.013). Also, the mean level of workflow experience of bachelor's was significantly lower than at PhD (p= 0.004). Additionally, the mean level of workflow experience of PhD was significantly higher than at the degrees of college and bachelor's (p= 0.013; 0.004). However, there were no significant differences between the mean levels of workflow experience college level and bachelor's and master's (p= 1.000; 0.696). There were also no significant differences between the mean level of workflow experience of the PhD and master's (p=.207). Accordingly, H3d was supported.

A one-way ANOVA was performed to evaluate the relationship between tenure and workflow experience. ***H3e:*** There are significant tenure differences regarding workflow experience.

The ANOVA was significant at the level of .05, F (4, 416) = 6.464, p= 0.000. So that, the Post-hoc Tukey HSD test was used to determine the group that causing the difference. According to Tukey HSD test the mean workflow experience level of the 1-3 years tenure was significantly higher than that of the 7-10 years (p= 0.001). Besides this the mean workflow experience level of the 7-10 years was significantly lower than that of the 10-15 years and 16+ years (p= 0.049; 0.000). But, there were no significant differences between the mean workflow experience level of the 1-3 years tenure and 10-15 years and 16+ years (p= 0.376; 0.899). There were also no significant differences between the mean workflow experience level of the 4-6 years, 7 and 10 years, 16+ years (p=.999; 0.545; .114). So that, there were significant tenure differences regarding workflow experience. Accordingly, H3e was supported.

One-way ANOVA was conducted to examine the relationship between number of children and workflow experience. ***H3f:*** There are significant number of children differences regarding workflow experience.

Table 17. Descriptive Statistics and ANOVA: Number of Children and Workflow Experience

Child		N	Mean	Std. Deviation	F	Sig.
Workflow exp.	No	125	3.0947	.87255	5.614	.001
	1 child	172	2.8580	.75901		
	2 children	109	3.1154	.89343		
	3+ children	15	3.6278	.90899		
	Total	421	3.0224	.84858		

Table 18. Independent Samples T-test for Live Together (yes/no) and Workflow Experience

		Levene's Test for Equality of Variances	t-test for Equality of Means						
								95% Confidence Interval of the Diff.	
	F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Diff.	Lower	Upper
Workflow exp.	Equal variances assumed	.097	.755	-3.767	419	.000	-.33655	.0893	-.51215 -.16094
	Equal variances not assumed			-3.716	223.66	.000	-.33655	.0905	-.51503 -.15806

The ANOVA was significant at the level of .05, F (3, 417) = 5.614, p= 0.001. There were significant differences in workflow experience based on the number of children factor. Therefore, Post-hoc Tukey HSD test was performed to determine the group causing the difference. According to Post-hoc Tukey HSD test results the mean workflow experience level of the 3+ children was significantly higher than that of the 1 children (p= 0.004). However, there were no significant differences between the mean workflow experience level of the no child, 1 and 2 children (p= 0.998; 0.091). So that there are significant number of children differences regarding workflow experience. Accordingly, H3f was supported.

Independent samples t-test was performed to evaluate whether there was a difference between the workflow experience and live together (yes/no). ***H3g:*** There are significant live together differences regarding workflow experience.

The results indicated that not live together (no) (M= 3.121, SD= .827) had significantly higher workflow experience than live together (yes) (M= 2.784, S= .855), t=-3.767, p= .000. There were significant differences in workflow experience according to live together (yes/no). So that, H3g was supported.

We suggested in H4 that demographic differences (gender, age, marital status, education, tenure, childen, live together) moderate the relation between WFH practices and workflow experience. SPSS Process Macro analysis was performed to test H4. The findings revealed that all demographic factors (gender, age, marital status, education, tenure, number of children and live together) did not statistically significantly moderate the association between WFH practices and workflow experience (Int_t for zGender p=.1426; Int_t for zAge p=.9249; Int_t for zMaritalStatus p=.9101; Int_t for zEducation p=.7812; Int_t for zTenure p=.7036; Int_t for zChildren p=.6088; Int_t for zLiveTogether p=.1582). All Interaction term's p value were higher than 0.05. Therefore, H4 was not supported.

CONCLUSION

The main objective of our study was to examine the differences created by demographic factors on bank employees' attitudes towards WFH and their workflow experience levels. We integrated demographic factors to develop our approach of the effects of WFH on workflow experience and suggested that these factors would influence the relationship. Accordingly, we based our study on such questions; How do WFH affect the workflows of bank employees working under stress with intense workload and with almost zero mistake? Do demographic factors cause differences in workflows and perceptions of WFH? Do demographic differences have a moderating role in the relationship between WFH and workflow experience?

The analyzes provided evidences that supported our hypotheses, as well as findings that rejected them. According to the regression analysis results, WFH had a significant effect of 12.6% on bank employees' workflow experience (H1). The findings were consistent with the results of studies investigating the consequences of WFH and findings that it positively affected the workflow experience (Vander Elst et al., 2017; Güzel and Aydın, 2021; Isac et al., 2021; Taser et al., 2022; Aprilina and Martdianty, 2023; Demirhan and Bulgur, 2023). In the current study, we believed that bank employees' concentration did not down while working from home, and also that WFH did not have a strong impact while bank employees experiencing flow. According to the independent sample t-tests and anova analyzes conducted to test H2, no significant difference was found between WFH and the demographic differences (e.g., Eroglu et al., 2023). The fact that the demographic differences do not have a significant effect on WFH attitudes will contribute to similar studies in this aspect of our current study. In their study with a different sample, Başol & Çömleçi (2021) found significant differences between the demographic characteristics of employees and their attitudes towards WFH. However, in the current study the findings demonstrated that only married employees had a higher tendency to WFH than single employees (e.g., Naktiyok and İsçan, 2003). Consequently, we consider that married bank employees' responsibilities at home (child care, elderly care, routine housework) up their tendency to work at home. Similarly, Belanger (1999) stated that female employees prefer to work at home more than male employees because they can fulfill their family responsibilities and meet the needs of individuals who need home care.

According to independent sample t-tests and anova analyses, there was no significant difference between workflow experience and demographic factors, except for marital status (H3). We suppose that the findings obtained from this suggestions of the research will expand the results of related studies in the literature and contribute to further studies. The current study and several other studies have revealed that demographic factors were considerable predictors of how employees experience flow (Han, 1992; Freire et al., 2012; Bonaiuto et al., 2016; Magyarodi and Olah, 2015; Başol and Çömlekçi, 2021; Isham and Jackson, 2023). Within the scope of H3, we determined that female bank employees have higher workflow experiences than males while working from home. In addition, the results presented that bank employees aged 50 and over had higher workflow experience than other age groups, and the lowest level of workflow experience was found in employees between the ages of 29-42. According to the factor of education, the highest flow experience was observed in PhD graduates. Thus, we noticed that as age and education levels were low increases, workflow experience also increases. The flow experience of bank employees with at least or more than 10 years of work experience higher than others was an another remarkable result of the present study. Additionally, bank employees with three or more children had higher workflow experience than with one child. In our last findings within the scope of the H3 hypothesis, we found that bank employees living together with others (i.e., grandparents or other close relatives) had higher workflow experiences than the other empoyees living together with anyone excluding spouses and children.

Wu et al. (2002) suggested that demographic differences (gender, marital status, age, and education level) moderate the relationship between WFH and adaptive processes (spending time with family members, balancing work and life). In line with this, in the current study we conducted SPSS Process Macro analysis (Hayes, 2022) to examine whether demographic differences had moderating effect

between WFH and workflow experience (H4). Wu et al. (2022) determined that education level had a negative moderating effect between WFH and spending time with family members. Moreover, they revealed that the age factor had a positive moderating effect between WFH and work-life balancing. But, gender and marital status did not statistically significantly moderate the relations between WFH and adaptive processes. However, as a surprising result of the current study the findings showed that demographic differences did not have a moderating role between WFH and workflow experiences.

This study provides important theoretical extensions, supported by empirical data, to the field of research on the concepts of working from home and workflow experience. We supposed that conducting such a study on bank employees, whose workload did not reduced during the pandemic, would make significant contributions to the academic field and the banking sector. We consider that human nature is a social being and that this social being needs the same environment with other people rather than being in an isolated environment in order to develop psychologically. We attribute the fact that bank employees' experiences of work from home do not have a strong impact on their workflows to their intuition that it is related to this need. Finally, we suggest that this basic psychological need be considered in future studies.

Limitations and Future Research

It is certain the present study also has some limitations. Primarily, this study was limited to the relationship between WFH practice and workflow experience and testing the moderating role of demographic variables in this relationship. However, future studies can focus on to examine the associations between employees' burnout, organizational trust, organizational loyalty, job satisfaction, motivation, innovation, ethical behavior, emotional intelligence levels etc. in order to notice the different consequence of WFH. Our study was also limited to data obtained from 421 participants through online and face-to-face surveys applied to bank professionals using the convenience sampling method. An undefined prejudice may occur in the representativeness of the sample size. However, we believe that this study reduces prejudices as much as possible by having a significant sample size. In future studies, qualitative interview and observation techniques can be used to collect data. In addition, perceptions of WFH can be better recognized by conducting studies in other cultures and sectors. We suppose that different working climates and different data collection methods will present varied results. Since, we foresee that WFH will come to the fore frequently in the near future, we strongly recommend that more studies be conducted in this field. Another limitation of the study was that the variables of the reseach model were considered as one-dimensional. We focused more on the effects of demographic differences on the WFH and workflow experience. We suggest detailed studies testing the interrelationships of the subdimensions in future studies. Methodologically, we preferred only quantitative analyzes. However, a qualitative research and analysis approach can support the prediction of the relationships between variables. We strongly recommend that future research focus on comparative studies in which data from different cultures are obtained through interview techniques and analyzed with a qualitative approach.

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Etik Kurul Onayı

Bu çalışma için etik kurul onayı alınmıştır.

Yazar Katkı Oranı:

Yazarlar makaleye eşit oranda katkı sağlamışlardır.