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TELEWORK AND THE PERCEIVED FINANCIAL PERFORMANCE OF TOGOLESE FIRMS DURING THE COVID-19 HEALTH CRISIS

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ABSTRACT

The global COVID-19 pandemic has caused a reorganization of work across the world, with a significant shift towards telework. Like many other African countries, Togo was no exception. The aim of this paper is to assess the effect of telework on the perceived financial performance of Togolese firms. To reach this end, a survey was conducted on a sample of 77 firms operating in the country. Data were analysed using the partial least square methodology. The results indicate that telework has a significant impact on the perceived financial performance of Togolese firms. Specifically, the teleworker profile, its familiarity with computer and use of information and communication technologies, trust in telework and among telework partners have a positive and significant impact of the perceived finance performance. Furthermore, the effect of the cost of the telework is negative and significant, while the distance of the teleworker from the workplace and the maintenance of a social climate among teleworkers are not significant. The practical implication of these results is that instead of being a temporary phenomenon i.e., just related to the COVID-19 event– telework could take a lasting hold in Togolese firms and should be an option for employees.

Keywords: Telework, Perceived Financial Performance, COVID-19, Companies, Togo.

INTRODUCTION

Telework refers to the practice of working -partly or entirely- from outside the business premises (from home, from a telecentre, from a satellite office), while communicating with the office making use of information and communication technologies (phone, email, internet, etc.). Practiced to varying degrees by several companies in developed countries, this form of work organization has spread widely during the COVID-19 world pandemic which has limited contacts and has imposed social distancing rules. This has allowed developing countries, including Togo to experience telework for the first time for some of them, or to intensify it. Telework involves a break in the unity of time, place and action which characterizes the traditional organization of work (Lallé, 1999). So, it involves important changes in established habits. Its surge in many countries during the COVID-19 is somewhat imposed by fact. Then, an important question is whether telework is a transient phenomenon specifically associated with COVID-19, or will be able to survive it. As such, its potential extension in the post-covid era depends on the perception of its impact on firms' financial performance.

While telework has been the subject of lot of researches in human resources management (Taskin & Gomez, 2015), its impact on performance is less assessed. Thus the importance of this study, designed to shed light on the benefits of this sort of work organization on financial performance. The results indicate that telework has a significant impact on the perceived financial performance of Togolese firms. Specifically, the teleworker profile, its familiarity with computer and use of information and communication technologies, trust in telework and among teleworker partners have a positive and significant impact of the perceived finance performance. Furthermore, the effect of the cost of telework is negative and significant, while distance of the teleworker from the workplace and maintenance of a social climate among teleworkers are not significant.

The paper continues as follows: Section two presents a literature review. It is followed by data and methodology in Section 3. Section 4 presents and discusses the results and section 5 concludes.

LITERATURE REVIEW

The Surge of Telework during the Covid-19 Era

The year 2020 has been dominated by the Coronavirus 19. The rapidity of its spread to most continents has forced the World Health Organization (WHO) to characterize, on the 11th of March 2020, Coronavirus 19 as a pandemic (WHO, 2020). Then, around the world, governments have imposed a "compulsory confinement" requiring people to stay at home. This has resulted in closures of non-essential businesses. In order to continue operating during this period, the only modus operandi was telework. Hence, its strong growth. Its rate, which usually hovers around 5% in the European Union countries, quickly rose to 30%-40% (Milasi et al., 2020). As countries instructed employers to close operations, they recommend, the adoption when possible of teleworking. This was done with little time on both the employers and the employees to prepare to this type of work organization.

Since the start of the pandemic, the massive use of teleworking has not been limited to developed countries. Developing countries are also committed. This is the case in Togo, a West African country that the paper uses as the analytical framework. Telework is being experienced by workers in African countries and in particular in Togo. Therefore, it seems important to us to understand the perception that managers have of its impact on financial performance. In fact, the pandemic breaks the reluctance of employers, ‘‘the expanded use of telework may not end with the pandemic, but could become part of the “new and better normal” for years to come, supported by digitalization, advanced communication, and cloud technologies’’(ILO, 2020).

Benefits and Drawbacks of Telework

Telework is a new form of work organization that can have numerous benefits for the employer, the employees and the entire society.

For the employers, the benefits include: Attracting a higher number of qualified employees. When a company offers telework as an option, it can attract a larger pool of qualified employees, because regardless of their geographical location they can be recruited and work remotely. A firm headquartered in Lomé (Togo) may for instance hire a talented employee located and working from Rabbat (Morocco). This may increase firm’s productivity and profitability. Decrease in recruitment and training costs of employees. With

a flexible workplace, telework reduces employees' turnover and thus frequent recruitment sessions and recruitment costs. Heneman & Greenberger (2002) and Johnson (2004) have effectively noted that teleworker often remain in the firm for longer period. Decrease in the costs of physical accommodation.

Telework reduces the company's needs for office space and the related costs. The total or partial absence of the employee with the firm means that certain space needs are eliminated, or, that some available spaces are shared by employees. The accommodation of the employee at home involves costs which could be borne totally or partially borne by the company. This could reduce the gains caused by the reduction in office costs. Despite this, the net gain may remain positive.

More efficient customer support: Telework can increase customer service by offering more support to these customers over extended hours. It can improve the speed with which organizations response to and solve customer issue (Shekhar, 2006). Business continuity. As evidenced by the current COVID-19 crisis, telework can allow business continuity in the event of a problem that closes the central workplace for any period of time.

For the employee, the benefits of telework include: Lower personal costs. Teleworking reduces the worker personal expenses. The reduction ranges from cuts in expenses associated with transportation to clothing. For some person, the standard of clothing for work is totally different from the standard for the home.

Uninterrupted work: When the employee works from home, he saves on the time taken to get to work. The time saved is added to his working time. Furthermore, working at home avoid the distractions of the office. These allow him to be more efficient. Greater autonomy, less pressure and less stress. Telework gives the worker more autonomy. With flexible hours, he has the latitude to organize his working hours. This results in less pressure and less stress. A better quality of life. When an employee is offered flexible hours, he can better reconcile his professional and family life. Added to less pressure and less stress, he can then experience a better quality of life.

For the entire society: telework reduces the number of employees travelling from home to the workplace and the reverse. This reduces congestion on the roads as well as CO2 emissions from cars, which are all good for the environment. The fewer cars on the ways, the safer and healthier the environment. Furthermore, increased firms' productivity positively impact on the country wealth. Despite the aforementioned benefits, telework has lot of drawbacks.

For the company, the disadvantages of telework include: Lost in productivity due to insufficient infrastructure. Many countries, specifically in Africa may lack access to appropriate ICT infrastructure, which is a barrier to telework (Scholefield, 2009). In such cases, the fear of the employer is that lack of high speed internet services, congestion and network slowdown turn in teleworkers' productivity being less than if they were working from the central office.

Lack of trust in employees: Employers/managers may fear that out of their sight employees do not continue to work as hard as when they are under constant visual supervision.

Risk to reputation: If the firm is running virtual offices with remote employees, some potential customers may think that it is not a real company.

Security issues: Confidentiality is very important in some industries. Then, it becomes extremely risky to have confidential information transferred from and to business systems if they are manipulated by carelessness employees. Implementation cost. Fact not to be overlooked, in African countries, the cost of implementing a telework system can be relatively high.

For the employee, the disadvantages of telework include: Getting distracted by everything at home. This is a risk, especially when there are kids at home. TV is another source of distraction. It may be challenging to resist to the temptation of watching a quick episode of one's favourite program. Overworking and balance work-family life. As we have said above that autonomy and flexible hours allow a better work-life balance, they can also induce the opposite effect. Some employees working from home are unable to set strict working hours. They are unable to switch off and unwind.

As a result, they find themselves working all the time, and more than they would if they were commuting to the office daily. In extreme situation, this can result in a burnout. Risk of isolation and lack of social life. Being physically distant one from the other, employees can spend days without contact, leading to feelings of isolation. In such context, there is a lack of everyday non-verbal and face-to-face communication. Hallway conversations, which strengthen social cohesion, are missing. The company's social life deteriorates. In some cases, it can turn in demotivated employees. All these challenges have to be managed properly, for successful implementation of telework.

DATA AND METHODOLOGY

The Sample

The data used in this paper were collected by a survey, using a closed form questionnaire. A total of 93 questionnaires were administered electronically to firms' managers. Due to the COVID-19 health crisis, physical contacts were avoided. We received 77 exploitable answers, representing a response rate of 82.79%. The sample consists in these 77 firms.

The Dependent Variable

The dependent variable in this paper is the perceived financial performance. It is a construct that in our questionnaire rests on four items. These items include the perceived change in productivity, sale growth, market share and return on assets. They are operationalized through a five-point Likert scale ranging from '(1) strongly disagree' to '(5) completely agree'. These items are selected from the literature. The full wording is reported in Table 1.

The Independent Variables

The Teleworker Profile (PROF). The profile of teleworker can be a key element in the acceptance of telework. Young and educated people are more inclined to adopt new forms of work organization. They need more autonomy, more flexibility in working hours, and a more balanced professional life. This makes the profile of the worker an important variable in the

success of telework and consequently for financial performance. We expect PROF to be positively related to the Perceived Financial Performance (PFP).

Familiarity with computer and use of ICT devices (FICT). People familiar with computers and ICT devices (phone, fax, email, and internet) are more inclined adopt telework. It is the same for those who have already experienced telework somewhere. Here too, it is expected that when the type of work lends itself to telework, young people living in the ICT age be more inclined to accept it. Unlike older ones, they are less affected by the strength of habits and technological barriers. We expect FICT to be positively related to the Perceived Financial Performance (PFP). Trust (TRUST). Lack of confidence is one of the reasons many employers are reluctant to adopt telework. They fear that far from their sight and from the company, employees will not work at all, or will occupy themselves with things other than their work at the company. ''How do I know they actually work, or that they are working for the company'' is a constant concern then. Telework involves mutual trust. Both the employer and the employee have to trust each other, in order to make it successful. Additionally, employee supervision and control have to move from evaluation of the presence at workplace to a management by objective where the most important is that employees achieve the objectives that have been assigned to them. Telework succeeds when there is trust. So, we expect TRUST to be positively related to the Perceived Financial Performance (PFP).

The Cost associated to telework (COST). Working from home incurs additional domestic costs for the employee. These range from setting up a home office (with everything that comes with) to high speed internet connection costs. These expenses benefit the company and should normally be borne by it. The company's desire to take charge of them, totally or at least partially may impact on the acceptance of telework and thus, on firm performance. We expect COST to be negatively related to the Perceived Financial Performance (PFP). Distance from the Workplace (DIST). All things being equal, the further the worker lives from his workplace, the higher the costs of getting to work, and the more likely he will be to accept telework if the opportunity is offered. We expect DIST to be positively related to the Perceived Financial Performance (PFP).

Social Contacts (SOCC) if you can work outside the office, why do you still give importance to working in the office? For the social climate and the corporate values that reign there. In the company, you meet colleagues, exchange information with them and work in team. This makes the social bond an important factor. The company is then perceived not only as a profit centre, but also as a place of socialization. The success of telework depends on maintaining this social climate. Staying connected with the hierarchy and colleagues helps to break the feeling of isolation, and to maintain the feeling of belonging to the company, to maintain the corporate culture. We expect SOCC to be positively related to the Perceived Financial Performance (PFP). Turning to the measure of these independent variables, six constructs are used. As for the dependent variable, each construct is operationalized through a five-point Likert scale ranging from '(1) strongly disagree' to '(5) completely agree'. A full description of the items related to each construct is provided in the following Table 1.

Table 1

CONSTRUCTS AND ITEMS

Panel 1a: The dependent variable		
Construct	Items	
Perceived Financial Performance (PFP)	PFP1	The level of productivity of our company during the COVID-19 health crisis (marked by a shift to more telework) is higher than that before the crisis.

	PFP2	Our company's market share during the COVID-19 (marked by a shift to more telework) is higher than that before the crisis.
	PFP3	Our company's sales growth rate during the COVID-19 (marked by a shift to more telework) is higher than the pre-crisis growth rate.
	PFP4	Our company's return on assets during the COVID-19 (marked by a shift to more telework) is higher than the pre-crisis return on assets.
Panel 1b: The independent variables		
Teleworker Profile (PROF)	PROF1	Worker's age is a determinant in adopting new forms of work organization.
	PROF2	Worker's sex is a determinant in adopting new forms of work organization.
	PROF3	Worker's level of education is a determinant in adopting new forms of work organization.
	PROF4	Worker's skill is a determinant in adopting new forms of work organization.
Familiarity with computer and use Information and Communication Technologies (FICT)	FICT1	The level of ICT skills is a key success factor for teleworkers.
	FICT2	The fact of having already used ICT in a company is decisive for the success of telework.
	FICT3	Computer training is a key factor for the success of telework.
	FICT4	The experience shared by a teleworker can be a motivation for the engagement of a new person in telework.
Trust (TRUST)	TRUST1	A worker's trust in telework can influence its success as teleworker.
	TRUST2	The trust in teleworker's partners have in him can have an impact on his success.
	TRUST3	Ethnicity and cultural similarities can be a key factor in trusting the teleworker.
	TRUST4	Both the company and the teleworker must admit that telework is based on mutual trust between company and employee.
Distance from the workplace (DIST)	DIST1	The distance from worker's workplace is a determining factor in the option for telework.
	DIST2	The distance from worker's workplace influences their success as a teleworker.
	DIST3	The fact of living in a place that does not give access to the internet connection can be decisive in the success of telework.
Maintaining the social climate (SOCC)	SOCC1	Reducing the risk of isolation is crucial for the success of telework.
	SOCC2	Discussion sessions between managers and employees keep communication active and increase the success rate of telework.
	SOCC3	The establishment of a forum for discussion between employees on company activities helps maintaining a sense of belonging and is a determinant of the success of telework.
	COST1	The costs imposed by telework on the employee are a determining factor

		for the adoption of telework.
Telework cost (COST)	COST2	Partial or total support by the company of the costs caused by telework is a determining factor for the adoption of telework.
	COST3	The reduction of employee's own travel costs is a determining factor for the adoption of telework.

METHODOLOGY

The analysis in this paper is conducted using Partial Least Square (PLS), which belongs to the family of Structural Equation model (SEM). The PLS methodology has two parts:

Part 1: Constructs Validation

The first part in the PLS methodology is the measurement model. It specifies the relationship between the unobserved construct and the observed items (indicators). The purpose at this point is to analyze whether the theoretical concepts (i.e., the constructs) are properly measured by the observed items. The validity of the measurement model is evaluated through its reliability and its validity. Two reliability measures are estimated: the indicator reliability (evaluated through the item's loading) and the internal consistency reliability of the construct (evaluated through the composite reliability or through the Cronbach Alpha).

The recommended threshold is a loading value greater than 0.708 (or $\sqrt{0.5}$), which means that the latent variable explains at least 50% of the item variance. However, some researchers recommend eliminating indicators from measurement models only if their loadings are smaller than 0.4 (Churchill, 1979). Regarding the composite reliability (or the Cronbach Alpha), a value above 0.7 is regarded as satisfactory while under 0.6; it indicates a lack of reliability.

To assess the validity, two subtypes are examined: the convergent validity and the discriminant validity. Convergent validity indicates the extent to which a set of indicators (items) represent one and the same underlying construct. It is evaluated using the Average Variance Extracted criterion (Fornell and Larcker, 1981). Sufficient convergent validity involves an AVE of at least 0.5. Discriminant validity indicates the extent to which a given construct is dissimilar to other constructs. The Fornell and Larcker, (1981) criterion for discriminant validity suggest that the square root of the AVE of each construct be greater than the construct's highest correlation with any other construct.

Part 2: Estimation of the Structural Model

To complete the analysis, the relation between the perceived financial performance and dimensions of telework will be estimated using the following specification:

$$PFPi=\alpha+\beta1PROFi+\beta2FICTi+\beta3TRUSTi+\beta4DISTi+\beta5SOCCi+\beta6COSTi+\varepsilon,$$

Where, PFP: Perceived Financial Performance; PROF: Teleworker Profile; FICT: Familiarity with Computers and Use of Information and Communication Technologies; TRUST: Trust; DIST: Distance from Worker Workplace; SOCC: Maintaining the Social Climate; COST: Distance work costs and ε: Error Term.

RESULTS AND DISCUSSION

Respondent Profile

Table 2 presents the profile of the respondents. The largest percentage of the sample is represented by medium size companies (50%). Combined with large size companies, they jointly represent 70% of the sample. These (medium and large size) companies are more likely than smallest one to implement telework on a long term basis. The view in this paper may then well represent a projection of future trend.

Table 2
DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Type of firms	Frequency	Percentage
Large size companies	15	20%
Medium size companies	38	50%
Small size companies	8	10%
Very small size companies	16	20%
Total	77	100.00%

Validation of the Model

Table 3 provides the results of the reliability and convergent validity. In absolute value, most of the reported item's loadings exceed the value of 0.7, with none of the being lower than 0.5. This means that the items are all acceptable. Composite reliability measures reveal very good internal consistency reliability of the constructs. For all of them the composite reliability value exceeds 0.7. This suggests that the constructs are all reliable.

Table 3
INDICATORS OF THE RELIABILITY AND VALIDITY OF CONSTRUCTS

Construct	Item	Outer loading	Composite reliability	AVE
PFP	PCP1	0.503	0.865	0.634
	PCP2	0.761		
	PCP3	0.543		
	PFP4	0.511		
PROF	PROF1	0.72	0.752	0.521
	PROF2	0.863		
	PROF3	-0.804		
	PROF4	0.59		
FICT	FICT1	0.987	0.843	0.76
	FICT2	0.876		
	FICT3	0.765		
	FICT4	-0.654		
TRUST	TRUST 1	0.542	0.705	0.502
	TRUST 2	0.567		
	TRUST 3	0.671		
	TRUST 4	0.531		

DIST	DIST1	0.638	0.931	0.645
	DIST2	0.598		
	DIST3	0.519		
SOCC	SOCC1	0.965	0.785	0.523
	SOCC2	0.598		
	SOCC3	-0.523		
COST	COST1	0.745	0.927	0.691

Where, PFP: Perceived Financial Performance; PROF: Teleworker Profile; FICT: Familiarity with Computers and Use of Information and Communication Technologies; TRUST: Trust; DIST: Distance from Worker Workplace; SOCC: Maintaining the Social Climate; COST: Telework Costs.

AVE values are all higher than 0.50. This indicates that all constructs exhibit sufficient convergent validity.

Table 4 display the correlation matrix of the constructs as well as the square roots of the AVE. The square roots of the AVE displayed at the diagonal are all higher than the correlation of each construct with any other construct. In Fornell and Larcker (1981) terms, this means that the constructs display sufficient discriminant validity.

Table 4
CORRELATION MATRIX AND SQUARE ROOT OF AVE.
a: SQUARE ROOTS OF THE AVERAGE VALUES EXTRACTED

	PFP	**PROF**	**FICT**	**TRUST**	**DIST**	**SOCC**	**COST**
PFP	0.796a						
PROF	0.267	0.722a					
FICT	0.302	0.432	0.872a				
TRUST	0.539	0.28	0.443	0.708a			
DIST	0.289	0.51	0.331	0.384	0.803a		
SOCC	0.357	0.7	0.419	0.545	0.32	0.722a	
COST	0.307	0.563	0.283	0.381	0.429	0.32	0.831a

Where, PFP: Perceived Financial Performance; PROF: Teleworker Profile; FICT: Familiarity with Computers and Use of Information and Communication Technologies; TRUST: Trust; DIST: Distance from Worker Workplace; SOCC: Maintaining the Social Climate; COST: Telework Costs.

Table 5 presents the regression results relating the perceived financial performance to the components of telework.

$$PFP_i=\alpha+\beta_1 PROF_i+\beta_2 FICT_i+\beta_3 TRUST_i+\beta_4 DIST_i+\beta_5 SOCC_i+\beta_6 COST_i+\varepsilon$$

Table 5
REGRESSION RESULTS.
*****: SIGNIFICANT AT 1% LEVEL; **: SIGNIFICANT AT 5% LEVEL; *: SIGNIFICANT AT 10% LEVEL**

Variables	**Coefficient**	**Standard deviation**	**T-Statistics**
PROF	0.505	0.223	2.265**
FICT	0.978	0.39	2.508**
TRUST	0.445	0.043	10.349***

DIST	0.34	0.21	1.619
SOCC	0.18	0.521	0.345
COST	-0.281	0.033	-8.515***

Where, PFP: Perceived Financial Performance; PROF: Teleworker Profile; FICT: Familiarity with Computers and Use of Information and Communication Technologies; TRUST: Trust; DIST: Distance from Worker Workplace; SOCC: Maintaining the Social Climate; COST: Telework Costs.

The results indicate that teleworker Profile (PROF), familiarity with computers and use of ICT (FICT) and trust in telework (TRUST) are positively and significantly related to the Perceived Financial Performance (PFP). PROF and FICT are significant at 5% level, while TRUST is significant at 1% level. The Costs of Telework (COST) is negatively and significantly related to PFP (at 1%) level, while Distance to Workplace (DIST) and maintaining the Social Climate (SOCC) is not significant.

Table 6 addresses the global significance of the model.

Table 6
GLOBAL SIGNIFICANCE OF THE MODEL
CRITICAL VALUE OF F FROM THE TABLE=2.231

Model	Sum of square	Degree of freedom	Mean square	F
Regression	5176.19	6	1906.17	Fcomputed=314.55
Residuals	296.201	70	17.39	
Total	5472.391	76		

The computed F statistic (314.55) is largely greater than the critical value provided by the table, for a 5% significance level (2.231). This means that the variables included in the regression jointly and significantly impact of PFP. We can conclude that, assuming a proper cost management, telework has a positive significant impact on PFP.

The results discussed here are the effect of telework potential determinants on the perceived financial performance. The survey was carried out among business managers. Thus, the results translate the view of firm managers on the potential benefits of telework. Most of the variables considered have a positive effect. This involves that a priori, Togolese managers have a good perception of telework. Provided that communication infrastructures are operational or are properly updated, most managers are prone to consider telework as an alternative form of work organization, even in the post-covid-19 era. This is a step forward on the traditional barrier of employer lack of confidence in telework.

The fact that the Distance to the Workplace (DIST) and maintaining the Social Climate (SOCC) are not significant is surprising. This may be related to the fact that the answers analysed are the point of view of managers and not the one of the employees. Employees are more concerned by these aspects than the employer. Despite this fact, proper

management of the mentioned aspects is possible and will contribute to the success of telework. With this in mind, the ILO telework guide (ILO, 2020) provides very good advices.

CONCLUSION

The goal of this paper was to assess the effect of telework on the perceived financial performance of Togolese firms. Telework is gradually been implemented in organizations around the world, and has been accentuated during the COVID-19 pandemic. The results indicate that telework has a significant impact on the perceived financial performance of Togolese firms. Specifically, the teleworker profile, its familiarity with computer and use of information and communication technologies, trust in telework and trust between the employer and employees have a positive and significant impact of the perceived financial performance. Furthermore, the effect of the costs of telework is negative and significant, while the distance from the workplace and the maintenance of a social climate among teleworkers are not significant.

This paper helps to enlighten African managers in general, and Togolese firms managers in particular on the possibility of using new forms of work organization. Well implemented telework adds value to firm performance as evidenced by the positive effect of telework work variables on the perceived financial performance. Being both profitable for the company and increasing the social well-being of workers (through reconciling professional life and private life), telework could take the form of a strategic asset to the company (Tremblay & Taskin, 2015).

The paper has however some limitations. The first limitation relates to the sample size, which is relatively small. Collecting data from Togolese managers is not an easy task. The second limitation relates to the subjective nature of the financial performance measure. Here, the perceived financial performance is used, instead of the real performance. The difference between the two measures may be considerable. Further researches should try to overcome these limitations.

Despite the limitations, this paper constitutes a preliminary investigation on telework in an African context, where this type of work organization is in its infancy phase.

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