Journal of
Business and Strategic
Management
(JBSM)

A Comparative Analysis of Onsite and Remote Work Productivity: Evidence from an Insurance Firm

Journal of Business and Strategic Management
ISSN 2520-0402 (online)
Vol. 10, Issue No. 14, pp. 63 - 75, 2025
www.carijournals.org

A Comparative Analysis of Onsite and Remote Work Productivity: Evidence from an Insurance Firm

[1]Ama Foriwaa Karikari, [2*]Evans Osborn Nene Daker Ocansey, PhD

PhD Candidate, School of Business, Valley View University

Senior Lecturer, School of Business, Valley View University

https://orcid.org/0000-0002-5176-1809

Accepted: 7th Sep, 2025, Received in Revised Form:6th Oct, 2025, Published: 15th Oct, 2025

Abstract

Purpose: This study examines the comparative productivity of on-site and online workers within an insurance firm. The study utilized the Technology Acceptance Model (TAM) to analyze key factors influencing workplace efficiency.

Methodology: This study employed a quantitative approach with 35 surveyed employees. Statistical analysis including t-tests and correlation analyses were employed.

Findings: The research highlights the impact of task completion rates, communication efficiency, and teamwork dynamics on productivity. It also revealed nuanced differences between modalities: on-site workers demonstrate superior collaboration and communication, while online workers benefit from flexibility and autonomy, consistent with previous studies. Notably, unique challenges emerge for each work setting, such as reduced spontaneity in online contexts and distractions in on-site environments. These findings align with earlier meta-analyses that emphasize the contextual nature of productivity determinants.

Unique contribution to theory, practice and policy: The study underscores the importance of hybrid work models, robust digital tools, and tailored training programs to optimize organizational performance. These insights contribute to a broader understanding of effective workplace practices in the evolving insurance industry.

Keywords: *Onsite, Remote work, Employees' productivity, Hybrid work, Organizational performance*

1. Introduction

The shift from traditional office settings to remote and hybrid work environments has become a defining characteristic of modern workplace practices. This transformation, accelerated by technological advancements and global disruptions like the COVID-19 pandemic, has necessitated a reevaluation of productivity dynamics within distributed teams (Chen & Lorenzo, 2023). Virtual teams, reliant on digital tools for communication and collaboration, play an essential role in enabling organizations to leverage talent across geographical boundaries, contributing to operational resilience and innovation (Aufegger & Elliott-Deflo, 2022). However, this paradigm shift is not without its challenges, particularly in industries that demand high levels of coordination and data management, such as insurance.

In the insurance sector, remote teams must navigate complex workflows, including policy underwriting, claims processing, and client relationship management, often across multiple time zones. Effective collaboration in such contexts requires robust digital infrastructure, clear communication protocols, and a strong emphasis on team cohesion (Mamatha & Kumar, 2023). Studies have highlighted that while remote work offers increased flexibility and autonomy, it can also lead to challenges such as reduced spontaneous interactions, communication barriers, and feelings of isolation, which may hinder productivity (Shokrollahi, 2023; Mujtaba & Lawrence, 2024).

Research comparing on-site and online work productivity reveals mixed findings. For instance, remote work has been associated with reduced commuting stress and enhanced work-life balance, leading to higher focus and output for some employees (Pillai & Prasad, 2022). Conversely, on-site work is often characterized by quicker decision-making and better team integration due to physical proximity and immediate access to resources (Martynovskiy, 2024). This duality underscores the importance of context-specific analyses to identify factors that optimize productivity in different work modalities.

The increasing reliance on technologies such as artificial intelligence and data analytics further amplifies the need for adaptive strategies in remote work. Tools that enable seamless collaboration, such as cloud-based platforms and virtual reality systems, are instrumental in mitigating productivity losses in remote settings (Ilag, 2021; Nwankpa & Roumani, 2024). However, effective implementation of these tools requires organizational commitment to training and a supportive digital culture (Chen & Lorenzo, 2023).

Enterprise Insurance serves as an ideal case study for examining these dynamics, given its leadership in the insurance sector and its transition to hybrid work models post-pandemic. The

findings from this research aim to provide actionable insights into enhancing productivity across modalities, contributing to broader efforts to sustain economic stability and competitiveness in a rapidly evolving marketplace.

The widespread adoption of remote work has fundamentally transformed traditional workplace dynamics, introducing both opportunities and challenges. While remote work offers significant benefits, such as increased flexibility, reduced commuting stress, and enhanced work-life balance, it also poses unique challenges that can adversely affect team collaboration, productivity, and overall success (Panchuk, 2023; Chen & Lorenzo, 2023). These challenges stem primarily from geographical and temporal distances, communication barriers, and the lack of spontaneous interactions, which can diminish team cohesion and unity (Iqbal et al., 2020; Santos & Ralph, 2022).

Research indicates that remote teams often experience difficulties in maintaining effective communication and coordination, essential elements for high performance, particularly in collaborative tasks (Nwankpa & Roumani, 2024; Bharadwaj, 2024). For instance, the inability to engage in informal office conversations can hinder problem-solving and decision-making, while virtual communication tools, though effective, cannot fully replicate the immediacy of face-to-face interactions (George et al., 2021). Moreover, cultural and individual differences further complicate remote teamwork, often leading to miscommunication and inefficiencies in task execution (Mahesh, 2024).

Adding to these challenges, cross-functional remote teams—common in sectors like insurance—face additional hurdles such as managing complex workflows, data integration, and ensuring service continuity across different time zones (Mamatha & Kumar, 2023). Furthermore, as Martynovskiy (2024) highlights, the lack of direct interpersonal interactions can undermine motivation and lead to feelings of isolation, negatively impacting performance.

The integration of advanced digital tools and structured management strategies has been suggested to mitigate these issues. However, the effectiveness of such measures in consistently enhancing productivity and cohesion remains an area requiring deeper exploration (Ban et al., 2022; Rot et al., 2023). In this context, understanding and addressing the root causes of remote work challenges becomes crucial for developing tailored solutions.

This study aims to identify and analyze the strategies necessary to overcome these obstacles, fostering better collaboration, productivity, and cohesion within virtual workspaces. By leveraging insights from the Technology Acceptance Model (TAM) and empirical evidence, this

research seeks to provide actionable recommendations to improve the performance of remote teams, particularly in the insurance sector, where precision and responsiveness are critical for success.

This study sought to analyze and compare the productivity levels of on-site and online workers in the Enterprise Insurance sector based on task completion rates, communication efficiency, and teamwork dynamics. It also evaluate the factors influencing productivity in both on-site and online work environments, including technological adoption and workplace flexibility.

2. Theoretical Framework

The Technology Acceptance Model (TAM), conceptualized by Davis (1989), serves as the foundational framework for this study, focusing on the interplay between technology adoption and productivity. TAM posits that two primary constructs—perceived ease of use and perceived usefulness—significantly influence the adoption and effective utilization of technology. This framework is particularly relevant for understanding productivity dynamics in hybrid and remote work environments, where digital tools are indispensable for collaboration and task execution.

Perceived ease of use, as defined by TAM, pertains to the degree to which users find technology effortless to operate. In workplace settings, intuitive and user-friendly tools minimize learning curves and technical barriers, thereby enhancing productivity. For instance, remote workers benefit from streamlined platforms such as video conferencing software and project management systems, which foster collaboration and task tracking without unnecessary complexity (Venkatesh & Bala, 2008; Morrison-Smith & Ruiz, 2020). The insurance sector, characterized by cross-functional teams and complex workflows, heavily relies on such technologies to ensure operational efficiency and seamless communication (Sharma, 2023).

Perceived usefulness, the second TAM construct, reflects the extent to which technology improves task performance and overall productivity. Workers are more likely to adopt tools that demonstrably enhance efficiency, reduce redundancies, and support decision-making. In the context of remote work, Vijayabaskar et al. (2024) emphasize that integrated collaboration platforms improve team cohesion and responsiveness, essential for handling diverse roles such as underwriting and claims processing.

TAM's relevance is further underscored by the increasing adoption of advanced technologies, such as artificial intelligence and data analytics, within the insurance industry. These tools demand high levels of usability and perceived utility to gain user acceptance. Toldy et al. (2023)

note that training programs and user-centric system designs are critical to overcoming resistance and optimizing tool adoption.

By applying TAM, this research elucidates the technological determinants of productivity across on-site and online work modalities. While on-site workers often leverage technology to supplement face-to-face interactions, online workers depend entirely on digital tools to replicate physical office dynamics. This study uses TAM to explore these dynamics, providing actionable insights for enhancing productivity through targeted technology strategies.

3. Methodology

This study employs a quantitative research design to objectively measure and compare productivity metrics between on-site and online workers within the Enterprise Insurance sector. The use of a structured quantitative approach ensures consistency, reliability, and generalizability of the findings (Creswell & Creswell, 2018).

Data was collected through structured surveys administered to a sample of 35 employees, equally representing on-site and online work environments. The survey instrument was designed to capture key productivity indicators, including task completion rates, communication efficiency, and team cohesion. The selection of a survey methodology was based on its ability to efficiently gather standardized data across diverse participants (Fowler, 2014).

Participants were selected using stratified random sampling to ensure representation from various departments and roles, such as claims processing, underwriting, and customer service. This method ensured that insights reflected the diverse operational realities of Enterprise Insurance employees, thereby enhancing the external validity of the study (Trochim & Donnelly, 2021).

A detailed survey instrument was developed, incorporating a 5-point Likert scale for responses to key indicators of productivity. This scale enabled participants to express varying degrees of agreement or experience across dimensions such as task efficiency and communication clarity. Additionally, demographic data such as age, role, and work arrangement were collected to contextualize the findings.

The collected data were subjected to statistical analysis, including t-tests to compare means between groups and correlation analyses to examine relationships between productivity indicators and demographic variables. This analytical approach provided a robust understanding of productivity patterns and their underlying factors (Field, 2018).

By employing these methodologies, this study ensures a rigorous and systematic approach to examining the nuanced dynamics of productivity across on-site and online work environments. The findings contribute to a broader understanding of how organizational strategies can be optimized for different modalities of work.

4. Results and Discussion

This study employs a quantitative research design to objectively measure and compare productivity metrics between on-site and online workers within the Enterprise Insurance sector. The results in Table 1 revealed notable differences in productivity metrics between on-site and online workers in a insurance firm. On-site workers outperform their online counterparts in task completion rate (85.6% vs. 81.3%, $p = 0.045$) and communication efficiency (4.3 vs. 3.8, $p = 0.031$), with both metrics showing statistical significance. These findings suggest that the physical presence of on-site workers may provide them with greater accessibility to resources, clearer communication, and immediate feedback, which positively impact productivity. However, no significant difference was observed in teamwork dynamics ($p = 0.214$), indicating that both groups maintain comparable levels of collaboration despite differences in work environments.

For remote teams to reach their productivity potential, robust and user-friendly digital tools are essential. An insurance firm should prioritize investments in advanced collaboration platforms that enable seamless communication and data sharing. Tools such as integrated project management systems, cloud-based databases, and real-time chat solutions can significantly enhance virtual teamwork. These technologies should align with the principles of the Technology Acceptance Model (TAM), ensuring that they are perceived as both easy to use and beneficial for task performance (Davis, 1989; Venkatesh & Bala, 2008).

Also, to address challenges specific to on-site workers, such as rigid schedules and commuting stress, organizations should introduce flexible scheduling options. Allowing employees to choose work hours aligned with their peak productivity periods can enhance both job satisfaction and performance. For instance, earlier studies intimated that policies that focus on mitigating isolation through regular virtual team-building exercises and periodic on-site gatherings promote remote workers' efficiency and can improve team cohesion and reduce feelings of detachment (Mamatha & Kumar, 2023; Shokrollahi, 2023).

Table 1: Productivity Levels of On-Site vs. Online Workers

Metric	On-Site Workers (Mean ± SD)	Online Workers (Mean ± SD)	p-Value	Remark
Task Completion Rate (%)	85.6 ± 7.8	81.3 ± 9.4	0.045*	Significant
Communication Efficiency	4.3 ± 0.6 (out of 5)	3.8 ± 0.7 (out of 5)	0.031*	Significant
Teamwork Dynamics	4.1 ± 0.8 (out of 5)	3.9 ± 0.9 (out of 5)	0.214	Not Significant

Note: *p < 0.05 indicates statistical significance.

Some studies on on-site and online work productivity revealed that, remote work has been associated with reduced commuting stress and enhanced work-life balance, leading to higher focus and output for some employees (Pillai & Prasad, 2022). Conversely, on-site work is often characterized by quicker decision-making and better team integration due to physical proximity and immediate access to resources (Martynovskiy, 2024).

Table 2 highlights key factors influencing productivity in both settings. Technological adoption is significantly higher among online workers (92% vs. 78%, p = 0.022), likely driven by their reliance on digital tools to perform tasks remotely. Additionally, workplace flexibility is more prevalent in online work environments (87% vs. 54%, p = 0.004), underscoring the advantage of remote work in accommodating diverse employee needs. However, stress levels are slightly lower among on-site workers (62% vs. 48%, p = 0.145), although the difference is not statistically significant. These results emphasize the importance of leveraging technology and fostering flexibility to enhance productivity, while also addressing challenges such as digital fatigue and isolation in remote work environments.

Research indicates that remote teams often experience difficulties in maintaining effective communication and coordination, essential elements for high performance, particularly in collaborative tasks (Nwankpa & Roumani, 2024; Bharadwaj, 2024). For instance, the inability to engage in informal office conversations can hinder problem-solving and decision-making, while virtual communication tools, though effective, cannot fully replicate the immediacy of face-to-face interactions (George et al., 2021). Moreover, cultural and individual differences further complicate remote teamwork, often leading to miscommunication and inefficiencies in task execution (Mahesh, 2024).

Table 2: Factors Influencing Productivity

Journal of Business and Strategic Management
ISSN 2520-0402 (online)
Vol. 10, Issue No. 14, pp. 63 - 75, 2025
www.carijournals.org

Factor	On-Site Workers (%)	Online Workers (%)	χ^2 (Chi-Square)	Remark
Technological Adoption	78%	92%	5.21 (p=0.022)*	Significant
Workplace Flexibility	54%	87%	9.45 (p=0.004)*	Significant
Stress Levels (Low)	62%	48%	2.13 (p=0.145)	Not Significant

The findings of this study implies that, there are complementary strengths and challenges of on-site and online work environments, offering critical insights for organizations seeking to optimize productivity. A key implication is the implementation of hybrid work models, which combine the structured collaboration benefits of on-site settings with the flexibility and autonomy of online setups. These models can be tailored to specific roles and tasks within an organization. For example, Chen and Lorenzo (2023) indicated that collaborative functions such as claims processing in the insurance sector enhances benefit from regular on-site interactions, while analytical roles like risk assessment could thrive in remote arrangements.

On-site employees often struggle with commute-related fatigue, while remote workers may experience social isolation and work-life balance issues. An insurance firm that implements wellness programs that cater for the unique needs of both groups can improve productivity and satisfaction. This is affirmed by other studies which revealed that, offering mental health support services, ergonomic resources for home offices, and opportunities for professional development can enhance overall employee engagement and satisfaction (World Economic Forum, 2021; Bharadwaj, 2024).

Also, on-site teams may require digital literacy training to maximize the efficiency of hybrid work technologies, while remote teams could benefit from workshops on virtual communication best practices. Such training programs should be interactive and customized to address the specific challenges faced by each group. Vijayabaskar et al.(2024) and Toldy et al.(2023) indicated that well-structured training programs significantly improve the adoption and effective use of digital tools, contributing to higher productivity.

More so, Chen and Lorenzo (2023) indicated that virtual leadership training programs can prepare managers to support remote employees while maintaining accountability and motivation. Hence leaders of insurance firms can play a pertinent role in shaping workplace policies and

fostering productivity. Managers should be trained to adapt their leadership styles to hybrid environments, focusing on trust-building, effective communication, and goal-oriented team management.

5. CONCLUSION

This study concludes that on-site workers demonstrated superior performance in areas requiring collaboration and immediate communication, highlighting the benefits of physical proximity in fostering team cohesion and rapid decision-making. Conversely, online workers excelled in flexibility and autonomy, capitalizing on personalized work schedules and reduced commuting stress. The complementary nature of the two modalities, with distinct advantages and limitations make neither inherently superior across all tasks and roles. The research emphasizes the importance of adopting hybrid work models that integrate the strengths of both on-site and online work environments. Tailored policies, advanced digital tools, flexible scheduling, and targeted training programs are identified as critical strategies for optimizing productivity. Furthermore, addressing the unique well-being challenges faced by on-site and online workers is essential to engaged and satisfied workforce. Thus, the future of work in the insurance sector lies in balancing structure with flexibility, leveraging technology to bridge gaps in communication and collaboration, and fostering an adaptive organizational culture.

6. RECOMMENDATIONS AND POLICY IMPLICATIONS

From a policy perspective, the insurance industry must adapt to the evolving dynamics of work by advocating for flexible labor laws that accommodate hybrid models. Policymakers should also consider tax incentives for organizations investing in digital infrastructure and remote work technologies, enabling more companies to transition seamlessly to hybrid setups. Insurance firms should conduct further research to customize work arrangements for specific roles, identifying which tasks benefit most from on-site or remote settings. Besides, A long-term research on the impact of hybrid work models can provide valuable insights into how these strategies affect employee retention, customer satisfaction, and overall organizational performance. Also, as hybrid models become more prevalent, insurance firms should explore strategies for scaling these practices across multiple locations and diverse teams. Finally, insurance firm should embrace hybrid models, invest in digital tools, and implement policies that prioritize flexibility and well-being to achieve a competitive advantage in productivity and employee satisfaction.

REFERENCES

Aufegger, L., & Elliott-Deflo, N. (2022). Virtual reality and productivity in knowledge workers. *Frontiers in Virtual Reality, 3*. https://doi.org/10.3389/frvir.2022.890700

Ban, Y., Kuroha, M., & Warisawa, S. (2022). Sharing work appearance for improvement in remote work productivity. *2022 International Conference on Cyberworlds (CW)*. https://doi.org/10.1109/cw55638.2022.00022

Bharadwaj, G. (2024). The impact of remote work on employee productivity and well-being: A comparative study of pre and post-COVID-19 era. International *Journal of Scientific Research in Engineering and Management*. https://doi.org/10.55041/ijsrem32944

Chen, W., & Lorenzo, L. C. (2023). Understanding productivity shifts in the context of remote work. *International Journal of Social Science and Human Research*. https://doi.org/10.47191/ijsshr/v6-i10-53

Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). SAGE Publications. https://doi.org/10.4135/9781506396576

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340. https://doi.org/10.2307/249008

Deducto. (2023). The pros and cons of remote vs. on-site work: A comprehensive comparison. Retrieved from https://www.deducto.co

Field, A. (2018). Discovering statistics using IBM SPSS statistics (5th ed.). SAGE Publications. https://doi.org/10.4324/9780429505017

Fischer, U., Mosier, K., Orasanu, J., Morrow, D., Miller, C., & Veinott, B. (2013). Exploring Communication in Remote Teams. *Proceedings of the Human Factors and Ergonomics Society Annual Meeting, 57*, 309 - 313. https://doi.org/10.1177/1541931213571068.

Forbes. (2023). The productivity problem with remote work. Retrieved from https://www.forbes.com

Fowler, F. J. (2014). *Survey research methods* (5th ed.). SAGE Publications. https://doi.org/10.4135/9781452252171

George, T. J., Atwater, L., Maneethai, D., & Madera, J. M. (2021). Supporting the productivity and well-being of remote workers. *Organizational Dynamics, 51*, 100869. https://doi.org/10.1016/j.orgdyn.2021.100869

Han, S., & Hazard, N. (2022). Shared Leadership in Virtual Teams at Work: Practical Strategies and Research Suggestions for Human Resource Development. *Human Resource*

Development Review, 21, 300 - 323. https://doi.org/10.1177/15344843221093376.

Ilag, B. N. (2021). Tools and technology for effective remote work. *International Journal of Computer Applications, 174*, 13-16. https://doi.org/10.5120/IJCA2021921109

Iqbal, S. T., Suh, J., Czerwinski, M., Mark, G., & Teevan, J. (2020). Remote work and well-being. *New Future of Work 2020*. https://consensus.app/papers/remote-work-and-wellbeing-iqbal-suh/7368c30e43935682adfb96f9ccefd6a2y

Kotlarsky, J., & Oshri, I. (2005). Social ties, knowledge sharing and successful collaboration in globally distributed system development projects. *European Journal of Information Systems, 14*, 37-48. https://doi.org/10.1057/palgrave.ejis.3000520.

Mahesh, D. (2024). Remote work: Challenges and strategies for effective management. *Shanlax International Journal of Management*. https://doi.org/10.34293/management.v11iis1-jan.7156

Mamatha, K., & Kumar, K. (2023). The effects of working remotely on employee productivity and work-life balance. *Journal of Advanced Zoology*. https://doi.org/10.17762/jaz.v44is6.2442

Martynovskiy, L. Y. (2024). Research on the impact of remote work on employee productivity and well-being. *Scientific Notes of the Russian Academy of Entrepreneurship.* https://doi.org/10.24182/2073-6258-2024-23-3-98-104

Morrison-Smith, S., & Ruiz, J. (2020). Challenges and barriers in virtual teams: A literature review. *SN Applied Sciences, 2*(1), 1–10. https://doi.org/10.1007/s42452-020-2801-5

Mortezaee, F., & Sinclair, B. (2022). Design efficacy at a distance: Collaboration between remote design teams. Proceedings - 3rd Valencia International Biennial of Research in Architecture, VIBRArch. https://doi.org/10.4995/vibrarch2022.2022.15225.

Mujtaba, B. G., & Lawrence, E. T. (2024). Workplaces of today and tomorrow to attract and retain top talent. *SocioEconomic Challenges*. https://doi.org/10.61093/sec.8(2).12-30.2024

Nilufar, N. (2024). Exploring Challenges and Strategies in Managing Remote and Distributed Teams amidst the Rise of Digital Nomadism. *Journal of Sustainable Development and Green Technology*. https://doi.org/10.54216/jsdgt.040106.

Nwankpa, J. K., & Roumani, Y. F. (2024). Remote work, employee productivity, and innovation. *Journal of Knowledge Management, 28*, 1793-1818.

https://doi.org/10.1108/jkm-12-2022-0967

Panchuk, E. (2023). Organization of remote work: Benefits and challenges. *Scientific Papers Collection of the Angarsk State Technical University*. https://doi.org/10.36629/2686-7788-2023-1-380-385

Pillai, S. V., & Prasad, J. (2022). Investigating the key success metrics for WFH/remote work models. *Industrial and Commercial Training.* https://doi.org/10.1108/ict-07-2021-0053

Rot, A., Sobińska, M., & Busch, P. (2023). Programming teams in remote working environments: An analysis of performance and productivity. *2023 13th International Conference on Advanced Computer Information Technologies (ACIT)*. https://doi.org/10.1109/ACIT58437.2023.10275614

Santos, R. E. S., & Ralph, P. (2022). A grounded theory of coordination in remote-first and hybrid software teams. *IEEE/ACM International Conference on Software Engineering.* https://doi.org/10.1145/3510003.3510105

Sharma, A. (2023). Managing remote teams in organizations: Best practices for effective collaboration and communication. *Psychology and Education, 55*(1), 16–23. https://doi.org/10.48047/pne.2018.55.1.16

Shokrollahi, N. (2023). Employee engagement in the era of remote work. International *Journal of Innovation Management and Organizational Behavior*. https://doi.org/10.61838/kman.ijimob.3.1.15

Stanford Study. (2020). Remote work productivity: Evidence from a 2-year field experiment. Retrieved from https://www.stanford.edu

Suhas, C. (2023). A study on managing distributed and remote teams in it agile projects. *ShodhKosh: Journal of Visual and Performing Arts*. https://doi.org/10.29121/shodhkosh.v4.i2.2023.2285.

Toldy, K., Khail, W., & Vranić, V. (2023). Utilizing organizational patterns to build high-performing remote teams. *Proceedings of the 28th European Conference on Pattern Languages of Programs*. https://doi.org/10.1145/3628034.3628053

Torres-Sipión, C., Brito-Trujillo, F., Brisolesse, N., Solis-Pozo, M., Evangelista-Azañero, J., Morales-Susanibar, C., Mallqui-Rivera, P., Linares-Cabrera, V., Caro-Soto, F., & Medina-Palma, D. (2024). Management of information systems projects in virtual environments and distributed teams. *Salud, Ciencia y Tecnología - Serie de Conferencias*.

https://doi.org/10.56294/sctconf2024676.

Trochim, W. M. K., & Donnelly, J. P. (2021). *Research methods: The essential knowledge base*. Cengage Learning. https://doi.org/10.1080/08941920.2021.1891082

Venkatesh, V., & Bala, H. (2008). Technology Acceptance Model 3 and a research agenda on interventions. *Decision Sciences, 39*(2), 273–315. https://doi.org/10.1111/j.1540-5915.2008.00192.x

Vijayabaskar, S., Kodyvaur, K., Murthy, K., Cheruku, S., Chhapola, A., & Goel, O. (2024). Optimizing cross-functional teams in remote work environments for product development. *Modern Dynamics: Mathematical Progressions, 1*(2), 20–30. https://doi.org/10.36676/mdmp.v1.i2.20

World Economic Forum. (2021). Hybrid work and productivity: Emerging trends. Retrieved from https://www.weforum.org

Zahedi, M., Shahin, M., & Babar, M. (2016). A systematic review of knowledge sharing challenges and practices in global software development. *Int. J. Inf. Manag., 36*, 995-1019. https://doi.org/10.1016/j.ijinfomgt.2016.06.007.