

Factors Accelerating Employee Creativity during Healthcare Crises: A Virtual Work Approach in the UAE

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Abstract

Remote working during Covid-19, in particular, indicated some constructive and fruitful outcomes. From intrinsic motivation to creative self-efficacy, remote working proved an opportunity during the crisis. This study also examined the factors affecting the remote working system and their impacts on private banking sector employees in the UAE. Primarily supported by the Theory of Planned Behavior, we applied Structural Equation Modelling to assess the relationships proposed in the conceptual model. Findings showed that intrinsic motivation and creative self-efficacy significantly affect the innovation technology adoption among the employees with the significance value at $p > 0.000$. Besides, this innovation technology adoption is strongly associated with increased work creativity. However, to further strengthen the relationship between innovation technology and increased work creativity, we found a significant mediation from subjective norms and attitudes. Thus, we conclude that despite Covid-19 having created enormous challenges for many professional institutions, Emirati banks are sustaining their everyday tasks with full enthusiasm and confident workforce support. Switching to remote working is proved a revolutionary step among the Emirati banking sector that also provided an opportunity to implement remote working as a long-term strategic approach. Further, we have discussed the study limitations and made the recommendations accordingly.

Keywords: Banking Sector; United Arab Emirates; Structural Equation Modelling; Covid-19; Remote Working.

I. INTRODUCTION

The rise of Covid-19 affected many social and professional life activities. Several professional entities worldwide preferred closure of their workplaces to more significant concerns about work performance and organizational sustainability. However, organizations, especially private sector ones, realized the importance of innovation technology and transitioned from traditional workplace

environments to the remote working environment. As a result, the organizations not only sustained their day-to-day task management also stayed connected with their employees without any barriers (Thorstensson, 2020). According to (Cai et al., 2020), remote working remained the only possible solution after the outbreak. Even after two years when lockdown is removed in many countries, still, organizations prefer remote working as an

effective way to sustain their activities, materialize their goals, and engage their employees effectively. As noted by (World Economic Forum, 2021), today's broader adoption of remote working is due to two prominent reasons. First, the Covid-19 pandemic and the measures to counteract against the disease spread. Second, organizations' firm belief that employees can be hired and their experiences can help to improve the work performance regardless of geographical barriers. These two reasons further showed consistency with the idea behind globalization that ensures economic and social stability for all (Cai et al., 2020). Before the Covid-19 outbreak, remote working was practised but in a minimal number of organizations. After the first outbreak, the diffusion of remote working showed a balanced consensus from employers and employees. It was an excellent opportunity to facilitate everyone with equal chances of empowerment and create trust between employers and employees (Urbaniec & Małkowska, 2022).

Similarly, remote working in general and during Covid-19 in particular also indicated some constructive and fruitful outcomes. For example, in terms of intrinsic motivation, remote working largely facilitated many employees across the globe. Notably, remote working provides an autonomy supporting environment, leading to increased intrinsic motivation among workforce individuals (Alhumaid et al., 2021; Davis et al., 2021; Elareshi et al., 2022). Besides, (Shaw et al., 2021) also consider creative self-efficacy as an additional feature of remote working. As noted, remote working supported both physical and psychological independence among the employees leading them to be more autonomous about their task management process. When the employees feel independent, they are more likely to perform well and show creative methods to cope with the challenges and perform their duties. However, remote working acceptance and adoption during Covid-19 is not a simple phenomenon instead accompanied by several social and personal factors such as positive attitudes towards innovation technology and social pressure to

sustain the professional activities as also described by (Ajzen, 1991; Medan & Mangkurat, 2020). In this regard, (Pera, 2020) cited an example of private banking sector employees in the United Arab Emirates regarding their remote working. As stated, when banks closed in the UAE, they focused on continuing their operations and on resorting to tactful ways that would equally facilitate the employees and local economy. For this purpose, they found remote working as a commonly adopted option and motivated the employees to consider it similarly essential to earn their livelihood. Consequently, employees showed active persuasion and participation to embrace remote learning as a part of their professional life and crisis management system.

Thus, by keeping in view the emergency response mechanism in the United Arab Emirates and transition to innovative technology, this study also examined the factors affecting remote working system and their impacts (Al Hosany et al., 2021; Salloum et al., 2019). We have formally divided this research into five sections that systematically and empirically examined the research problem and attained accordingly with strongly generalizable results.

2. Literature Review and Conceptual Model:

2.1 Theory of Planned Behavior:

According to (Smith, 2003), human behaviour is a complex phenomenon to examine. Humans have different types of behaviours depending on the stimuli ranging from extreme to low level of response. These behaviours are further influenced by several external and internal factors, based on their types and characteristics, such as social system demographics, culture, convictions and others. To further affirm these factors, the Theory of Planned behaviour by Icek Ajzen indicates some structural propositions. According to (Ajzen, 1991), one of the most preferred techniques to determine people's behaviour is directly investigating them. Primarily, there are three factors to determine the behavioural patterns: (i) the

personal opinion (attitude), (ii) Others' opinion (subjective norm", and (iii) one's control on their behaviour. Thus in this study, we have also used the Theory of Planned Behavior as the aim is to examine the factors accelerating customers' performance through remote working. In this context, we used the relevant theoretical framework in the reams of the Covid-19 crisis and improved work performance among the private banking sector employees in the United Arab Emirates (UAE). As noted by (McLaughlin & Stephens, 2019), private sector organizations adopt remote learning as the strategic approach to resume their activities to benefit themselves, keep their chain of empowerment among the employees and add significant revenue to the national economy. Apart from the healthcare crisis, it was also essential to keep pace with the continuously varying professional trends and cope with the challenges (Majeed et al., 2021). Notably, in the United Arab Emirates, Covcid-19 much influenced the everyday working

patterns of the banking sector organizations. Both organizations and their employees confronted the closure of offices to hamper the virus transmission. As a result, customers also faced gigantic issues (Al-Habaibeh et al., 2021; DCU, 2020). It is also notable that the shift from conventional to contemporary working was gradual yet strategic in the United Arab Emirates. Despite the remote working system being first obligated for the private sector employees, the private sector also adopted the same patterns as the purpose was to avoid any circumstance that could harm the employees or potential customers. Thus, this situation also helped the employees realize the importance of self-efficacy and critical thinking, enabling them to adopt remote working, leading to improved (Alghizzawi et al., 2019; AlMarar et al., 2021). Figure 1 below graphically illustrates the conceptual model of current research supported by the Theory of Planned Behavior:

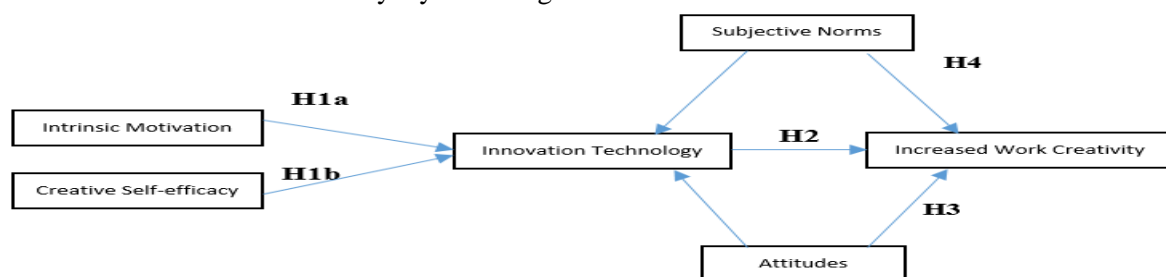


Figure 1: *Conceptual Model of Current Study*

2.2 Intrinsic Motivation, Creative Self-Efficacy, and Digital Technology:

According to (Legault, 2020), intrinsic motivation indicates a behaviour whose adoption leads to satisfaction and enjoyment. Most scholars describe intrinsic motivation as the focus is only on satisfaction regardless of the outcomes or the rewards. In other words, if a person is enjoying intrinsic motivation to drive a car, they will not consider its results, such as driving for a company can help to earn money. However, in the current study, we use intrinsic motivation as an essential factor in adopting digital technology for remote working purposes. This generalizability will significantly attribute the intrinsic motivation to outcome expectations as well. For example,

intrinsic motivation is now an increasingly interesting topic for digital media and application developers. These developers focus on the applicability of intrinsic motivation that is further associated with the outcomes that motivate individuals to adopt specific online platforms (Oudeyer et al., 2008). In general terms, (Al-Habaibeh et al., 2021) cited an example of intrinsic motivation for investing in the sukūk Islamic certificates" in Pakistan. As noted, intrinsic motivation ensured the positive outcomes to invest in the sukūk, which further led to the investment. According to the banking customers, sukūk was under the Islamic banking patterns guaranteeing halal profit that proved as a significant reason for making the appropriate investment.

Similarly, creative self-efficacy is another factor that leads individuals to think about their creative abilities to perform well and attain favourable outcomes. Existing literature considers creative self-efficacy a solid motivating factor for individuals to show their creative skills, adopt new techniques to perform well, and lead to better outcomes. As a result, creative self-efficacy is a significant factor that helps the organizational workforce perform well and fulfil the desired professional objectives (Christensen-Salem et al., 2021). As noted by (Malik et al., 2015), in a professional context, creative self-efficacy helps individuals perform well and materialize their objectives such as rewards, incentives, acknowledgement, professional training, and promotion. The fundamental idea of self-efficacy lies in the fact that when individuals perform well, they will be more likely to achieve their individual and collective goals. For instance, organizations deliberately provide autonomy to their workforce to get the best performance through their creative abilities. For this purpose, they resort to internet-based working that gives independence and modifies creative thinking. As a result, employees feel motivated, resulting in improved work performance (Naotunna & Zhou, 2018).

H1a: Intrinsic motivation has a significant impact on innovation technology adoption

H1b: Creative self-efficacy has a significant impact on innovation technology adoption

2.3 Innovation Technology and Work Creativity:

Creativity has always been the heart of natural human endeavours. Those who are creative and take support from their creative abilities are more likely to be talented and capable of working effectively. As a result, creative individuals rapidly move forward, show organizational conformity, and thus, prove as a fundamental element to meet the designated goals (Serrat, 2017). Under the relevant circumstances, it is crucial to find new ways that may help to improve the workforce creativity besides incentive, rewards, talent management, professional training and

development as work as polishing employees' creativity. For example, using digital technology to create a sense of subjectivity or autonomy can positively impact. As the current era of digitalization has dramatically changed the traditional working patterns, increasing employees' creativity through innovation technology usage is the need of the day. Even existing literature also suggests employees should be autonomous to share their creative abilities. The more they are independent, the more confident and creative they will be (Cai et al., 2020).

(Koivula et al., 2020) further validated the importance of innovation technology in Finland's employees' creativity. The researchers used the case study method and found that respondents felt comfortable and satisfied with their working environment. As revealed, remote working, flexible hours to work, independence to complete the projects all strongly interlinked with employees' innovation technology usage and confidence-building that further led to increased creative performance among them. Thus, although Covid-19 changed our traditional perceptions and patterns of working, innovational technology adoption greatly facilitated everyday professional activities, leading to even a more improved performance by the workforce individuals (Salloum et al., 2021; Urbaniec & Małkowska, 2022).

H2: Innovation technology adoption has a significant impact on increased work creativity

2.4 Impact of Subjective Norm on IT Adoption and Work Creativity:

Subjective norm is one of the core concepts proposed under the Theory of Planned Behavior. In organizational terms, subjective norms are those prescriptive norms that help an individual attain job conformity. In other words, all those organizational terms, conditions, working patterns, rules, and regulations obligated by the other members, are equally bound on the other ones to identify themselves as a part of a relevant organization (Etezady, 2016). When organizations actively search for new techniques and ways to improve

their workforce performance, innovation technology is considered an essential strategic approach. It is also notable that, in the rapidly changing era, technology adoption and incorporation are widely practised in almost all organizations. Managers and administrators also encourage the employees to use innovation technology to maximize organizational conformity (Medan & Mangkurat, 2020).

Mainly when the Covid-19 outbreak has led to the closure of professional institutions countrywide, technology adoption became highly practised among the organizations and workers, as technology adoption is being practised worldwide, and the only pathway to sustain the professional chores (World Economic Forum, 2021). Consequently, employees have a flexible work routine, an unusual and even more comfortable work environment, and autonomy to rely on their own, which further leads them to be more creative in problem-solving, sharing their opinions, and performing their everyday tasks

H3: Subjective norms mediate the relationship between Innovation technology adoption and an increased work creativity

2.5 Impact of Attitudes on IT Adoption and Work Creativity:

The widespread technology in the workplaces has led the organizational administrators, policymakers, and managers to generalize its usage among the employees on all levels. Today, from formal corporate records to employees' data, technology manages and saves all the details on small systems with larger saving space (Hill, 2021). As a result, when the healthcare crisis resulted in the closure of the offices and seemingly halted the everyday professional activities, it was easy and manageable to mitigate its impacts. Mainly, banking sector employees were facilitated with an advanced remote working system through which they sustained their work routine without any physical barriers effectively. Remote working also benefits those employees who prefer home-based working due to their life routines. Especially those female and male workers with health issues, students are

sustaining studies with work, and employees with family members who need personal care and attention (Alhammad et al., 2021; Thorstensson, 2020).

(Ferreira et al., 2021) cited an example of organizations working on a hybrid system and prefer outsourcing in Kazakhstan. As noted, these organizations hire both nations and international employees to run their system. Especially during the Covid-19 outbreak, working remotely is common for local and international workers increasing employees' dependency and creative efforts to perform their everyday tasks. As a result, employees enjoy flexible work arrangements as their attitude towards remote working is positive and influences others (M Ganado, M Lautier, C Attard, 2020).

H4: Attitudes mediate the relationship between Innovation technology adoption and an increased work creativity

3. Research Methods:

This study contains a cross-sectional design. As noted by (Habes, Ali, Elareshi, et al., 2021), cross-sectional studies are based on short -time investigation with highly generalizable results. Further, we used structured questionnaires for the data collection purposes based on the Five-Point Likert Scale (Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree) as suggested by (Ali et al., 2021; Alnaser et al., 2020; Habes, Ali, Khalid, et al., 2021; Habes, Elareshi, et al., 2022; Habes, Salous, et al., 2022). According to (Navarro-Rivera & Kosmin, 2013), social sciences researchers mainly prefer structured questionnaires for data gathering purposes. This survey provides real-time data that explain the direct experiences of the study respondents. We also offered our respondents informed consent and the autonomy to quit responding whenever they want without any resistance from the researchers, as suggested by (Habes, Ali, Elareshi, et al., 2021; Sarstedt et al., 2020). Thus, we used both descriptive statistics (to calculate the demographics) and inferential statistics to analyze the proposed hypotheses.

However, regarding the inferential statistics, we used Structural Equation Modelling o the IBM Amos Version 26.

3.1 Sampling Process:

The current study population involves employees of private sector organizations working remotely through their homes in the United Arab Emirates. However, as per the study requirements, we randomly selected a sample of $n= 320$ banking sector employees. Notably, a sample of $n= 200$ or above respondents is considered ideal for the Structural Equation Modelling. Besides, we also used the G* Power Analysis to determine the ideal sample size as suggested by (Sarstedt et al., 2019). In this regard, we found that, with the Non-Centrality Parameter Value at 3.33 ($df= 71$), the ideal sample size should be $n= 74$ or above, indicating that our selected number of respondents is much suitable. Figure 2 illustrates the findings of G* Power Analysis (central and non-central distributors).

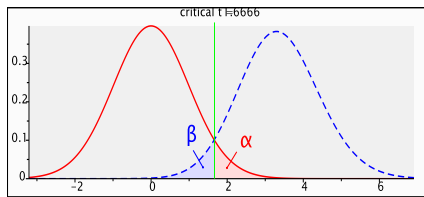


Figure 2: G* Power Analysis (Central and Non-Central Distributors)

4. Data Analysis & Findings:

4.1 Measurement Model Analysis:

4.1.1 Convergent Validity:

In the first step of the Structural Equation Modelling, we examined the internal consistency of our research constructs. For this purpose, we conducted the convergent validity analysis as suggested by (Dijkstra & Henseler, 2015). In this regard, we calculated the Factor Loading and Average Variance Extracted Values. We found that all the Factor Loading values are more significant than the threshold value of 0.5 except CSE= .481. Besides, the

Average Variance Extracted (AVE) is also more critical than the threshold value of 0.5.

Similarly, we also calculated the construct's Cronbach Alpha and Composite Reliability values. Findings revealed that all the Cronbach Alpha values ranging from .797 to .927 are more significant than the threshold value of 0.7. The Composite Reliability values are also greater than 0.7 ranging from .701 to .860. Thus, we found that the convergent validity is successfully established, and the measurement should be further analyzed for the discriminant validity analysis. Table 1 summarizes the findings of the convergent validity analysis.

Table 1: *Convergent Validity Analysis of the Latent Variables*

Variables	Constructs	Items	AVE	CA	CR
Intrinsic Motivation	IMN1	.937	.797	.892	.701
	IMN2	.501			
	IMN3	.955			
Creative Self-Efficacy	CSE1	.986	.794	.851	.793
	CSE2	.917			
	CSE3	.481			
Innovation Technology	ITY1	.806	.834	.922	.715
	ITY2	.851			
	ITY3	.846			
Increased Work Creativity	IWC1	.776	.889	.801	.810
	IWC2	.975			
	IWC3	.916			
Subjective Norms	SBN1	.881	.927	.902	.860
	SBN2	.960			
	SBN3	.941			
Attitudes	ADE1	.877	.915	.904	.816
	ADE2	.916			
	ADE3	.954			

4.1.2 Discriminant Validity:

According to (Henseler et al., 2015), there are two-set criteria to examine the discriminant

validity of a measuring model in the Structural Equation Modelling (SEM). This two-set criterion involves Fornell-Larcker Criterion and Heterotrait-Monotrait Ratio Scale. Current research also involves discriminant validity assessment of the measurement model using appropriate methods. First, we use Fornell-Larcker Criterion and found that all the squares of Average Variance Extracted (AVE) are more significant than the calculated correlation between the constructs (See Table 2a). Besides, we also used Heterotrait-Monotrait Ratio to validate the discriminant validity thoroughly. By manually calculating the Heterotrait-Monotrait Ratio through the MS Excel 2016 (See Table 2b), we found the HTMT value at 0.75 is smaller than the threshold value of 0.85 as recommended by (Civelek, 2018). Thus we affirm that the discriminant validity is fully established.

Table 2(a): *Fornell-Larcker Criterion*

	IN	CSE	QTY	IWC	SBN	ADE
IN						
CSE	.314					
ITY	.466	.356				
IWC	.436	.456	.300			
SBN	.352	.501	.463	.463		
ADE	.223	.472	.589	.589	.508	

Table 2(b): *Heterotrait-Monotrait Ratio Scale*

	IMN	CSE	ITY	IWC	SBN	ADE
IMN						
CSE	.785					
ITY	.765	.779				
IWC	.765	.779	.759			
SBN	.687	.700	.682	.682		
ADE	.757	.771	.752	.752	.676	

4.2 Goodness of Fit:

As the second important step regarding the measurement model assessment, we analyzed the goodness of fit suggested by (Wong, 2013). According to (Dijkstra & Henseler, 2015), examining the goodness of fits helps assess the measurement model's accuracy that further helps to conduct the structural model analysis. The goodness of fit in the current research revealed that the chi-square value remained at $\chi^2= 972.202$ (df= 51), with the probability level at 0.00. Moreover, the Root Mean Square of Error Approximation (RMSEA) value

remained at .244 and Goodness of Fit index (GFI) values remained at that is greater than the threshold value of 0.9 as suggested by (Elbasir et al., 2021; Habes, Ali, & Pasha, 2021). Hence, the measurement model is suitable for conducting the structural model analysis after adjusting some items.

4.3 Demographics of Respondents:

To assess the demographics of our respondents, we employed descriptive statistics as suggested by (Al-Skaf et al., 2021). Our analysis revealed that most respondents were females (52.1%), while 47.9% of participants were males (M= 0.55, SD=.555). Besides, regarding the age calculation of the participants, we found that a majority (48.9%) respondents were 30 to 39 years old, 23.9% were 21 to 29 years old, while the third-highest number of individuals (17.7%) were from the age group ranging from 40 to 50 years of age (M= 1.88, SD= 1.22). Finally, the qualification level of respondents revealed that a majority of participants (34.4%) hold some professional diploma/ certificate, 29.5% of the respondents have a graduate-level degree. In comparison, the third-highest number of individuals (18.7%) hold an undergraduate level degree (M= 2.49, SD= 1.24). Table 3 summarizes the findings of descriptive related to respondents' demographics:

Table 3: *Demographics of Study Respondents*

Variables	Constructs	N	%	M	SD
Gender	Male	146	47.9%	0.55	.555
	Female	154	52.1%		
Age	21 to 29 years	73	23.9%	1.88	1.22
	30-39 years	149	48.9%		
	40 to 50 years	54	17.7%		
	51 years or above	29	9.3%		
Qualification	Diploma/Certification	105	34.4%	2.49	1.24
	Undergraduate	57	18.7%		
	Graduate	90	29.5%		
	Post Graduate	22	7.2%		

4.4 Structural Model Analysis

4.4.1 Coefficient of Determination R²

In the first step of structural model analysis, we examined the coefficients of determine R2. In other words, we examined the predictive power of our latent variables and the extent to which independent variable causes variables in the endogenous variables as suggested by (Figueiredo Filho et al., 2011). Thus, we found .656 of variance in the Intrinsic Motivation, .756 of variance in the Creative Self-Efficacy, 1.00 variance in the Innovation Technology, .463 of variance in the Subjective Norms .589 of variance in the Attitudes. Thus, the variance ranging from .463 to 1.00 indicates that our dependent constructs are predictable. Table 3 summarizes the outcomes of the Coefficient of Determination R2 assessment:

Table 3: *Coefficient of Determination R2*

Variables	R ²	Strength
Intrinsic Motivation	.656	Fundamental
Creative Self Efficacy	.756	Fundamental
Innovation Technology	1.00	Fundamental
Subjective Norm	.463	Fundamental
Attitudes	.589	Fundamental

4.4.2 Hypotheses Testing: Path Analysis, Regression Weights

After examining the predictive power of our latent variables, we examined the relationships between variables, as also suggested by (Dermawan et al., 2020). For this purpose, we conducted the path analysis, including regression weights, t-values, and significance values. According to (Grapentine, 2000), structural equation modelling considers the path analysis to examine whether and to what

extent the relationship between study variables is validated. Thus, the path analysis in the current research revealed a significant relationship between Intrinsic Motivation and Innovation Technology with the path value at .345, t-value at 6.737, and significance level at $p > 0.000$. Besides, the relationship between Creative Self-Efficacy and Innovation Technology is also significant, with the path value at .990, t-value= 4.821, and significance value at $p > 0.000$. Moreover, the direct relationship between Innovation Technology and Increased Work Creativity is also significant with the path value at .822, t-value= 6.731, and significance value at $p > 0.000$.

Similarly, we conducted the mediation analysis of the Subjective Norms and "Attitudes". As noted by (Wood et al., 2008), organizational researchers frequently analyze the factor that affects their organization or work performance in general. In this context, examining the mediation of certain aspects is essential to find out the in-depth results of a relevant phenomenon. Thus. The mediation effect of the Subjective Norms on the relationship between Innovation Technology and Increased Work Creativity remained enormously significant with the p-value at 0.00 and indirect effects value at .353. Besides, the mediation effect of Attitudes on the relationship between Innovation Technology and Increased Work Creativity is also enormously significant, with the p-value at 0.00 and indirect effects value at .280. Thus, all the hypotheses' path analysis and regression weights revealed that the study variables' proposed relationships are validated. Table 4 summarizes the outcomes of the path analysis:

Table 4: *Path Analysis of the Structural Model*

Hypotheses	Path Value	t-value	P-Value	Decision
IMN>ITY	.345	6.737	.000***	Accepted
CSE>ITY	.990	4.821	.000***	Accepted
ITY>IWC	.822	6.731	.000***	Accepted
Hypotheses	Path Value	Indirect Effects	P-Value	Decision
ITY>SBN>IWC	.325	.353	.000***	Accepted
ITY>ADE>IWC	.511	.280	.000***	Accepted

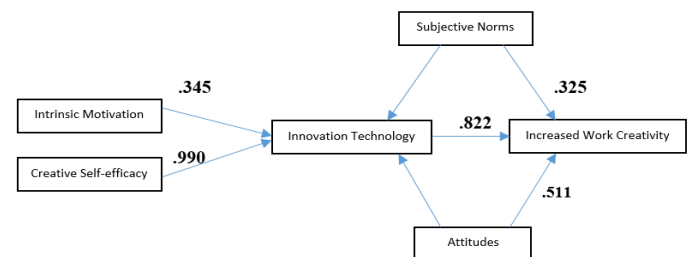
Discussion on Results:

It is a complex task to explain human behaviour, motivational factors, and their impacts. General attitudes regarding the organizational environment are widely presented in different theoretical backgrounds, yet the Theory of Planned Behavior is the most prominent. In practical terms, the Theory of Planned Behavior describes how various factors affect one's intention to affirm further their inclination towards a particular behavioural pattern (Ajzen, 1991). In this regard, the current research's first hypothesis (H1a) proposes a significant impact of intrinsic motivation on innovation technology adoption. We found a meaningful relationship between intrinsic motivation and innovation technology adoption with the significance value at $p > 0.00$. These results are compatible with the study conducted by (Oudeyer et al., 2008) as they also found intrinsic motivation as a strong dynamic motivation to adopt technology for working purposes.

Similarly, H2 of the study proposed a significant relationship between creative self-efficacy and innovation technology. The proposed connection is accepted with the significance value at $p > 0.00$, indicating consistency with the study (Christensen-Salem et al., 2021). They also found creative self-efficacy as strongly associated with innovation technology to improve work performance and strengthen creativity among employees. According to (Malik et al., 2015), creative self-efficacy is accelerated by the organizational trust in the employees' abilities, especially task management and problem-solving behaviour. When an organization gives autonomy to its employees, they find constructive ways to improve their work. Thus, innovation technology adoption is one of the numerous methods to enhance performance and accelerate creative thinking.

Moreover, in the H2 of the current study, we proposed a significant relationship between innovation technology and increased workers' creativity. This relationship is strongly validated with the significance value at $p > 0.00$, showing a solid consistency with the study

conducted by (Cai et al., 2020). Cai and their colleagues also found innovation technology as providing a pathway to be more independent and creative, leading to increased work performance. As noted by (AlMarar et al., 2021), Emirati organizations realize the depth of challenges and customers' demands today. To counteract these challenges and meet the customers' expectations, they focus on innovative ideas that may keep the customers linked with the employees and provide them with better possible solutions. For this purpose, they encourage virtual working patterns idea-sharing opportunities and provide the employees with an equal chance to collaborate and show an increased problem-solving behaviour provide a pathway to improve their work performance.



Finally, two variables (Attitudes and Subjective Norms) from the Theory of Planned Behavior also served as the mediators in the current study. Notably, an organizational ability to achieve its goals widely relies on unleashing the employees to perform creatively. This employee creativity in the current pandemic is possible when employees accept and incorporate innovation technology in their professional activities (Naotunna & Zhou, 2018). This argumentation is further supported in the current study. We found that both Attitudes and Subjective Norms strongly mediated the relationship between innovation technology and increased work creativity with the significance value at $p > 0.00$. These results showed a strong consistency with the study (Ferreira et al., 2021). As noted, organizations are well-aware of the importance of remote working and its impacts on employees' performance. For this purpose, they not only encourage the employees. But also provide them with appropriate examples of other institutions applying remote working.

Especially during the current pandemic, employees observe other organizations adopting remote working that also motive them and shape their positive attitudes towards remote working, leading to increased work creativity (Etezady, 2016).

Thus, when both private and public sector organizations in the United Arab Emirates feel pressure and various concerns regarding their activities, remote working proved highly beneficial. Significantly, for financial institutions like corporate banks, transferring their conventional system to innovation technology also boosted the morale of their employees (Pera, 2020). As employees have a more flexible working environment, autonomy to work, and trust their managers, thus improving their creative thinking, they feel more confident of performing well. As a result, despite Covid-19 having created tremendous challenges for many professional institutions, Emirati banks sustain their everyday tasks with full enthusiasm and confident workforce support (Shaw et al., 2021).

Conclusion:

There are indeed crisis times across the globe, and the Middle Eastern region is no exception. However, switching to remote working is proved as a revolutionary step among the Emirati banking sector that mitigated the impacts of the outbreak and provided an opportunity to implement remote working as a long-term strategic approach. Notably, banks are the wheel of the national economy, and if their operations are halted, it leads to both individual and collaborative level financial crises. The current study highlighted remote learning as a fundamental step for the Emirati banking sector and discussed the extent to which these organizations are equipped enough to cope with crises in the future. Thus, we strongly recommend that future researchers assess in detail the factor affecting remote learning adoption in other organizations, including the public sector institutions, particularly in the UAE, to find even more in-depth pieces.

Study Limitations & Contributions:

This study has some primary limitations based on the methodology and nature. First, this study is conducted in the United Arab Emirates that questions its generalizability in other geographical locations. Second, this study involves only private banks, which also narrows down its scope. Third, this research focused on remote working only during the Covid-9 pandemic when the same working patterns have already been practised in the country due to an increased interest in outsourcing. Finally, the fourth limitation involves selecting only two factors from the Theory of Planned behaviour when other highlighted factors could also affect remote working among the employees. However, this study significantly contributes to the existing literature as it involves a self-proposed conceptual model further supported by the validation of relationships between the variables. Besides, this study also provides insights regarding the importance of remote working as a fundamental part of the crisis management system in the United Arab Emirates.

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