Telecommuting: An Empirical Study on Job Performance, Job Satisfaction and Employees Commitment during Pandemic Circumstances

K.M. Abilash
Lecturer, Department of Business & Accounting, Muscat College, Muscat, Oman
https://orcid.org/0000-0003-2721-2305

Nitha Mary Siju
Lecturer, Department of Business & Accounting, Muscat College, Muscat, Oman

Abstract
Telecommuting can assist various organizations in complying with any ordinance during pandemic situations. This study investigates the link of adopting telecommuting in the organization during the crucial situation and how it enables the employee to perform, satisfy, committed to working with full effectiveness. Additionally, this research elicits other factors such as employee engagement and how it bolsters the job autonomy of individuals to control or shape professional dynamics connected with responsibility and the environment. The researcher has employed descriptive statistics, coefficient of correlation and one sample t-test method to analyze data, and the result indicated which shows a good relationship between employee commitment and job satisfaction during the adoption of telecommuting method in an organization. Also observed from the study, telecommuting can abreast routine work and official meetings during the current situations. It is also recommended that employees should ensure the work environment properly before adopt with telecommuting method.

Keywords: Telecommuting, Job satisfaction, Pandemic, Job Autonomy, Job performance

Introduction
In the current situation, there are many cloud-based technologies that make remote work more effective and efficient than the traditional office. Teleworking helps most employers to reach a large number of employees by allowing workers access in response to the coronavirus threat. Telework is considered as one of the valuable tools which makes work proximity strengthen and more resilient by enabling remote workers to stay productive and leverage to maintain social ties and connections. (Tracy & Lara, 2020)

In the view of an organization, telecommuting can provide a solution for any issues using reducing overheads or decreasing absenteeism. There are many reasons for employers to provide employees to work from home, depending on the nature of the job and technology due to any pandemic circumstances. (Pascale et al., 2004) Telecommuting gives part of the workforce, especially for rural residents to whom it provides the opportunity to reside wherever they want. It provides a business path to capitalize on individual skills, which have any disability or illness that requires them to stay at home. Telecommuting has been used successfully by permitting employees with those who have any disease or during any pandemic circumstances to work at home and lead more productive lives. (Mohammad et al., 2000).
Technological limitations can be a barrier to the development of the workforce, such as access to technology and incorporation of Telework with the company’s strategy and organizational structure. They may adversely affect the social network in the work ambiance and thereby create other challenges for managers. But, however telework program can fit with current organizational cultures, procedures, and value systems may have a higher chance of success. (Perez et al., 2002) The purpose of this study is to find how telecommuting can adopt in the organization and how it enables the employees to be more committed and obtain satisfaction while working through telecommuting and ascertain the organization characteristics. The next section reviews the literature review about the history of remote work and provided objectives interconnected with telecommuting adoption. Then the research methodology focuses on applying statistical tools towards collected data and finds the results of framed objectives to derive the findings and conclusion of this study.

Objectives of the Study
1. To analyze the effect of telecommuting work arrangement on employee job performance amidst the covid19 pandemic crisis.
2. To identify the relationship between job commitment and job satisfaction during telecommuting adoption.
3. To ascertain the influence of organizational characteristics in adopting telecommuting as a work arrangement.

Literature Review
Telecommuting, a flexible work arrangement that helps the employees to switch their regular working hours from office to home, client site, on the road communicating using appropriate technology (Allen, Golden, & Shockley, 2015). According to Clark(2008), telecommuting (Telework), where employees work remotely using appropriate telecommunication technology. In the view of Potter(2013)telecommuting concept has showcased a significant growth in business as it helps in cutting costs and also increases the productivity of employees. Various factors influence telecommuting arrangements, and also it can be done on a full-time or part-time basis, formal or informal mode, and also can be initiated by the employee or company. When telecommuting is practiced in a full-time way, the employees tend to work in a remote location other than their office place with little or no face to face communication with co-workers or managers. In contrast, those working part-time will perform a specific part of their work remotely.

Many roles can be performed through telecommuting arrangements, especially for those job roles, including a high level of reading, writing, or other work activities that require prolonged focused concentration. Cutting costs or retaining highly talented employees who could not work from the office premises are the significant reasons for the organizations to take initiatives for telecommuting. Due to the changes in the business environment, various researches were conducted on the impact of telecommuting. Telecommuting is a flexible working arrangement where employees often replace their regular working hours from the office with working remotely. It can reduce the stress among employees regarding the traditional office environment and can also improve the quality of their work.

Teleworking is considered an innovative method to improve employee comfort and efficiency. If the right technologies are available, the process can increase productivity and enhance the wellbeing of the employees, as telecommuting will provide them with a comfortable environment. A relaxed atmosphere can stimulate creativity and hence influence productivity.

There are many advantages to teleworking. This will be an advantage in the case when traffic is worsening during the rush hours. This can lead them to extreme stress and can affect their efficiency and innovation. Telecommuting enables the employees to start working when the employees are relaxed.

This is the reason why many private organizations are giving this as an option for telecommuting. Both employees and organizations have benefits as it may increase the quality of work.

History of Remote Work
Distributed work is defined as the working pattern that allows employees to share their work
away from the office space or organizational location (Gajendran and Harrison, 2007). According to the above researchers, Telework or remote work is considered the famous category of distributed work. In 1970, Jack Niles coined the term Telework. There is also an argument existing that Telework and telecommuting are not the same concepts. Garrett and Danziger (2007) cited that Telework is a broader concept where work location, information technology, distribution of time and employment diversity are the four dimensions of Telework while Ellison (2004) cited that telecommuting is specific and is dealing with working from a remote location other than office premises. Telework is defined as working away from the traditional workplace and using telecommunication or computer-based technology for the means of communicating (Nilles, 1994). According to Fitzer (1997), the work arrangement where employees tend to perform their regular work at a place other than their office premises is known as Telework.

Mobile work or work is another term that focuses on using mobile or tablet with the internet to do the work during family time. This also is considered as a common form of remote work where the employees will be allowed to connect with anyone even after their normal working hours using the internet (Ferguson et al., 2016). According to Parris (2017), organizations prefer to use the modernized term working remotely or work from home rather than telecommuting or Telework. According to him, new phrases and terms have replaced the idea of telecommuting, which was here for around decades. According to him, the terms remote working, working remotely, working from home, teleworking, and telecommuting tend to be similar. That is the reason why this study prefers to use the term telecommuting. Darley (2017) pointed out that the number of people doing Telework in the U.S in 2016 has increased to 43%. This has allowed many professions to achieve cost saving by spending less time in travel to the office, less money on the fuel for transportation and also spending less time on deciding the clothing to wear in the office. Thus, employers who promote telecommuting display the importance of meeting the needs of the employees. According to Gajendran & Harrison (2007), employees perceive this as how the organization created to satisfy the employees’ needs where they can find a greater match between employees and their job.

Nibles (1975) came with the term “telecommuter on the trade-off between telecommunication and transportation. As the early period focused on issues in transportation and distant working is not considered as a motivator in the United States (Bailey & Kurland, 2002). But according to Akbari & Hopkins (2018), the perspective of transportation has later been revised by researchers, especially in Eastern countries such as Vietnam. From the seventies, the research on telecommuting has been diversified into various fields such as communication, leadership, information technology, human resources, & even ergonomics. On the contrary, companies like Yahoo, IBM is discarding their policies on telecommuting. But at the same time, telecommuting policies in high demand by the millennials (Spector, 2017)

The Sultanate of Oman also initiated to use of remote work, especially in government work. This decision was introduced by the Ministry of Commerce and Industry after a project success by telecommuting. In an article published in 2017 by Times of Oman, it is stated that this can reduce the carbon footprint in Oman as it can reduce the overconsumption of fuel indeed. It also pointed out that the government should encourage both public and private sectors to make use of the adopted technologies. This can improve productivity and productivity is the need of an hour. By doing telecommuting, the employees can become their bosses. This can indeed increase productivity better than staying in the office without any results.

Telecommuting and Pandemic

Many global companies like Google, Microsoft, Hitachi, Apple have initiated the mandatory policy to work from home amid the pandemic COVID-19. Most of the organization started work from the home concept when the World Health Organization has announced COVID-19 as a pandemic. This has been implemented as a means to encourage social distancing. Apart from serving the needs of the individual employees, it also provides businesses many ways to engage with their ecosystems and also serve society by meeting their health needs.
According to a survey conducted by the Middle East employment portal, amidst the spread of Coronavirus throughout the world, one-third of the employers in GCC have planned to adopt telecommuting (Times of Oman, 2020). The Ministry of Commerce and Industry (MOCI) in Oman has enlarged employee number who will adapt telecommuting to practice social distancing.

According to an article published by the national law review (12 April 2020), work from home can balance employee health and well-being as it can reduce the employees from the pandemic and pandemic related symptoms. The article also highlighted the importance of having an appropriate and reasonable teleworking policy. When the employees are assigned to work, they should be given clear roles and responsibilities and the duration for working. Similarly, the frequency and method of communication expected from the employees should be made clear to them. Employers can also implement appropriate frequency such as mandated weekly or daily phone calls or reports to the supervisor. So the clarity should be provided from the senior management level regarding the appropriate technology to be implemented. Amid a rapidly changing situation of COVID-19 over thinking of trade-offs and near term costs could affect the lives of employees (Stewart & Menon, 2020). The article published by The World Economic Forum (2020) also pointed out that the management should also be clear about the transition to be made. They should implement the required organizational change. If the company is using telecommuting for the first time, the organization can look into issues such as network security and the protection of corporate information. Moreover, the employees should also be reminded of the existing policies, and they are responsible for abiding by the current policies.

According to Stewart & Menon (2020), going digital is more than just applying the appropriate technology as it also involves consideration of the new behaviors as well as confirming that the employees have the proper ability to make use of technology. Employees can also be mindful of the modulation of their voices and the non-verbal cues during the video conference calls. The authors have also highlighted the need for a culture of inclusion. Even though it is online, it is not mandatory for senior management to listen to all the employees. Moreover, several distractions from both personal and professional worlds can also affect the work. So the employees and the managers should remain focused and should engage at the moment for a meaningful telecommuting culture.

**Telecommuting and Job Satisfaction**

According to Locke (1976), job satisfaction is an emotional state which tends to be pleasurable and positive as a result of evaluating the experience of one’s job. According to Virick, et al., (2010), remote working/telecommuting allows more flexibility and autonomy to the workers, which in turn leads to meeting the demands of their jobs as well as their personal life. Various conclusions and opinions were derived based on the impact of telecommuting on job satisfaction (Bailey, 2002). Some researchers cite a linear relationship between telecommuting and job satisfaction. This indicates that more job satisfaction is achieved by employees who work remotely (Dubrin, 1991; Guimaraes, 1999) or vice versa (Cooper, 2002; Pinsonneault, 2001).

In contrast to the above claim Golden (2006) argued that a curvilinear relationship exists between telecommuting and job satisfaction. According to the author, telecommuting work tends to increase job satisfaction but up to a specific limit. The authors’ cited that after a particular limit, job satisfaction tends to decrease. The above findings caution has to be taken by the managers and telecommuters regarding the extend of telecommuting as there is a chance for the decrease in employee relations quality, which in turn affects job satisfaction. The managers can limit the number of days of telecommuting to avoid such situations. Golden and Veiga (2005) assessed the relationship between telecommuting and job satisfaction among some professional employees. The telecommunication intensity was researched. Firstly, an inverted u-shaped curve was found by the researchers, which indicates that the employees experience a low level of job satisfaction in case of a high level of telecommuting and vice versa. According to the above findings, when employees do remote work only several days out a week, they will maintain a social connection with their co-workers.
In contrast, if telecommuting increases, the employees tend to experience isolation, which in turn decreases their job satisfaction. According to Allen, et al., (2015), the relationship between telecommuting and job satisfaction amid small correlation is positive. The authors also argued that the extent of telecommuting has no linear relationship with job satisfaction. According to the authors, job satisfaction can increase up to 15.1 hours per week. After that, the level of job satisfaction tends to decrease. According to Allen et al., (2015), there exists a curvilinear relationship when the frequency of telecommuting is more during a week, which results in low social interaction between co-workers and a high perception of isolation among the workers. This can indeed affect employee job satisfaction too.

Telecommuting and Job Performance
According to various researches, as well as the theoretical perspectives of telecommuting, positive effects were found to be on the job performance of the employees. Many of the studies by Gajendran & Harrison (2007); Martin & MacDonnell (2012) indicated a positive relationship between job performance and Telecommuting. According to Bloom et al., (2015), most of the telecommuting studies are found to be cross-sectional, and at least two studies indicated a causal relationship between the telecommuting arrangement and the administrative workers’ productivity. Baltes et al., (1999) indicated a causal relationship between telecommuting with performance and productivity. As per the authors’ flextime, another flexible working arrangement has some relation to telecommuting and will increase productivity. Another flexible working arrangement called compressed workweek has been found to have no relationship with productivity but has found high supervisor-rated performance. When telecommuting is offered as a flexible work arrangement, it tends to improve performance.

The theoretical framework indicates that telecommuting increases performance because of the instrumental benefits. But the employees who are involved in telecommuting should meet both the work and non-work demands and also beyond the typical office working hours too.

Research Methodology
The study examined the relationship between telecommuting and its influence on job performance, employee commitment, and job satisfaction. In this study, data were collected by circulating a questionnaire to various participants working from home belonging to the Education sector in Oman. The data were collected during April and May, where the employees, especially teachers, were instructed to work from home (conduct online classes and assessments). The researcher has chosen convenience sampling focusing on selected regions within Oman and based on a shortage of time, fixed with 20 participants as a sample from each region, disclosed in table 1. However, from the total sample of 220, only 112 responses were received. The questionnaire was created for measuring individual factors associated with our study variables such as Job performance, Job Satisfaction, and Employee Commitment.
Table 1: Response Rates from Participants

<table>
<thead>
<tr>
<th>Region</th>
<th>Questionnaire Sent</th>
<th>Questionnaire Received</th>
<th>Response Rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muscat</td>
<td>20</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Salalah</td>
<td>20</td>
<td>11</td>
<td>55</td>
</tr>
<tr>
<td>Al-Suwaiq</td>
<td>20</td>
<td>9</td>
<td>45</td>
</tr>
<tr>
<td>Bahla</td>
<td>20</td>
<td>12</td>
<td>60</td>
</tr>
<tr>
<td>Barka</td>
<td>20</td>
<td>13</td>
<td>65</td>
</tr>
<tr>
<td>Duqm</td>
<td>20</td>
<td>9</td>
<td>45</td>
</tr>
<tr>
<td>Ibra</td>
<td>20</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td>Ibi</td>
<td>20</td>
<td>7</td>
<td>35</td>
</tr>
<tr>
<td>Sur</td>
<td>20</td>
<td>9</td>
<td>45</td>
</tr>
<tr>
<td>Sohar</td>
<td>20</td>
<td>13</td>
<td>65</td>
</tr>
<tr>
<td>Shinas</td>
<td>20</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>220</td>
<td>112</td>
<td>51</td>
</tr>
</tbody>
</table>

The instrument of the questionnaire made up of twenty-three (23) items was subjected to estimate its reliability and its consistency using Cronbach’s alpha test and the received score is 0.761, which is good.

Table 2

<table>
<thead>
<tr>
<th>Reliability Statistics</th>
<th>Cronbach's Alpha</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.761</td>
<td>23</td>
</tr>
</tbody>
</table>

Data Analysis & Interpretation

Descriptive statistics were conducted in this study to provide characteristics description of research variables and provide an overview of minimum, maximum, mean, and standard deviations. Based on Table 3, it is observed that telecommuting measured by working status has the lowest value of 1, and the largest value is 3, and the standard deviation value is 0.868. The mean value is 2.05 > 0.868 value of standard deviation, which means that the distribution of working status value is good. Telecommuting measured by working hours, and the lowest value is 1, and the largest is 3; the average value is 1.71 >0.843 standard deviation means that the distribution value is good. Finally, the work environment shows with the lowest value as 1, and the largest is 3, and the mean value is 1.68 > 0.882 standard deviation value is good.

Table 3: Descriptive Statistics Results

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working Status</td>
<td>112</td>
<td>1</td>
<td>3</td>
<td>2.05</td>
<td>0.868</td>
</tr>
<tr>
<td>Working hours</td>
<td>112</td>
<td>1</td>
<td>3</td>
<td>1.71</td>
<td>0.843</td>
</tr>
<tr>
<td>Work Environment</td>
<td>112</td>
<td>1</td>
<td>3</td>
<td>1.68</td>
<td>0.882</td>
</tr>
</tbody>
</table>

Source: Author calculation from the collected data

After estimating the reliability of work and its consistency, the researcher conducted a regression analysis through SPSS to determine the relationship between job commitment and job satisfaction. From table 4, results of analysis telecommuting have a value of t count > t table, which is 3.318 > 1.984 with a significance value of .001. The significance value is smaller than the confidence level of 0.001 < 0.050. This means that work credit has a significant effect on telecommuting where others cannot take credit, and through this, job satisfaction can also increase. The result of precise understanding about job responsibilities has a t count < t table, which is 1.829 < 1.984 with a significance value of .070. The significance value is greater than the confidence level of 0.070 > 0.050. This shows no significant effect on telecommuting because the employee will have a clear understanding of his responsibilities before adopting telecommuting. The result of the accomplishment of the job has a value of t count < t table, which is 0.432 < 1.984 with a significance value of 0.358. The significance value is greater than the confidence level 0.667 > 0.05 and this shows that there is no significant relationship between work accomplishments in telecommuting adoption. Finally, from the results of telecommuting affects any personal events, it shows with t count < t table 0.325 < 1.984 with a significance value of 0.045. The significance value is less than the confidence level of 0.045 < 0.05, indicating a significant relationship between telecommuting can affect personal events.
Table 4: Regression Co-efficient Test (t-test)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Correlations</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td>Zero-</td>
<td>Partial</td>
</tr>
<tr>
<td>(Constant)</td>
<td>1.635</td>
<td>.424</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>.360</td>
<td>.109</td>
<td>.363</td>
<td>3.318</td>
<td>.001</td>
<td>.483</td>
</tr>
<tr>
<td>[Able to get full credit for the work I do]</td>
<td>.188</td>
<td>.103</td>
<td>.184</td>
<td>1.829</td>
<td>.070</td>
<td>.387</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>.055</td>
<td>.126</td>
<td>.053</td>
<td>.432</td>
<td>.667</td>
<td>.358</td>
</tr>
<tr>
<td>[Have a clear understanding of my job responsibilities]</td>
<td>.062</td>
<td>.105</td>
<td>.048</td>
<td>.325</td>
<td>.045</td>
<td>.194</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[Get a feeling of accomplishment from my job]</td>
<td>.062</td>
<td>.105</td>
<td>.048</td>
<td>.325</td>
<td>.045</td>
<td>.194</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[Working from home has affected any personal events]</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employees Commitment [Able to achieve organizational goals and objectives]

Source: Author calculation from the collected data

From table 5, the regression model shows that an R = 0.513 means that 26% of the variance (0.513^2 = 0.264), which indicates a good deal of employee commitment can able to attain through telecommuting and from the Durbin Watson test shows with 1.949. As per the test, there is no autocorrelation, then Durbin Watson will 1.5 and 2.5.

Table 5: Autocorrelation Test Results

<table>
<thead>
<tr>
<th>Model Summaryb</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.513^a</td>
<td>.264</td>
<td>.236</td>
<td>.845</td>
<td>1.949</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Job Satisfaction [Working from home has affected any personal events], Job Satisfaction [Able to get full credit for the work I do], Job Satisfaction [Have a clear understanding of my job responsibilities], Job Satisfaction [Get a feeling of accomplishment from my job]

b. Dependent Variable: Employees Commitment [Able to achieve organizational goals and objectives]

Table 6: One Sample t-test

<table>
<thead>
<tr>
<th>One-Sample Test (Test Value = 4)</th>
<th>t</th>
<th>df</th>
<th>Sig. (2-tailed)</th>
<th>Mean Difference</th>
<th>95% Confidence Interval of the Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower</td>
</tr>
<tr>
<td>Job Performance [Working Distractions will affect the performance]</td>
<td>-.883</td>
<td>111</td>
<td>.379</td>
<td>-.089</td>
<td>-.29</td>
</tr>
</tbody>
</table>
Job Performance [Able to receive feedback about your work from your supervisor]  
-3.324  111  .001  -.304  -.48  -.12  
Job Performance [Do you receive any support from your supervisor to identify and bridge work performance gaps]  
-2.973  111  .004  -.286  -.48  -.10  
Job Performance [Periodic meeting are conducted by supervisor to analyse your work performance]  
-2.318  111  .022  -.241  -.45  -.03  

From table 6, a researcher has applied a one-sample t-test to know does adopt telecommuting could enable the employee to perform in his job or not. This first factor shows that if any distraction gets happen while telecommuting and will affect this employee performance, the P-value 0.379 is greater than 0.05. This indicates there is no significant difference where employee performance will not be influenced during telecommuting by any distraction. Another factor, like getting feedback from supervisor through telecommuting practice, could help the employee to enhance his work potential and the P-value shows with .001, which is lesser than 0.05. This shows a significant difference between p-value and α 0.05, where getting feedback from a supervisor is necessary and able to get through telecommuting. In telecommuting, supervisor support can obtain and from above table shows a p-value of .004 is lesser than α 0.05, which is a significant difference. Finally, conducting periodic meetings will analyze work performance through telecommuting, and the table shows a p-value of .022, lesser than α 0.05, and shows a significant difference.

Conclusion
This study aims to identify how telecommuting can support employees to obtain job satisfaction, job performance, and employee commitment. Modern innovation and technology will provide ample opportunities to adopt telecommuting to the employee’s convenience and enables the employee to adopt the new method of work. Furthermore, it also reveals that employee commitment towards work through telecommuting can increase the work credit for any individual. Meanwhile, it also affects some personal events due to work at home. There is a partial relationship between employee commitment and job satisfaction. In terms of job performance, some distraction can also happen during work at home premises; but this will not influence employee performance. From the researcher’s view, before adopting the telecommuting method into an organization, need to monitor the work environment where the employee proceeds to optimize these facilities and should organize some virtual workshops from the employer side to reduce the work related difficulties.

Meanwhile, an employee can also afford any support from senior colleagues or peers who well knew about the process and learn how to manipulate a difficult situation. However, the authors of this study are aware of the limitations, which comprise of including only the education sector for the study and involving the selected number of participants in the Oman region. The results obtained through data collection cannot be similar to another region.

References


Author Details

**K.M. Abilash**, Lecturer, Department of Business & Accounting, Muscat College, Muscat, Oman

*Email ID*: abilashraji@gmail.com.

**Nitha Mary Siju**, Lecturer, Department of Business & Accounting, Muscat College, Muscat, Oman

*Email ID*: nitha@muscatcollege.edu.om.