



TWING PROJECT

**Finland:
Fieldwork Report**

PARTNER: UNIVERSITY OF JYVÄSKYLÄ



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Background

The current national report¹ explores telework arrangements in two typical telework sectors, ICT and financial sectors and two untypical, public administration and chemicals in the Finnish setting. The scope of this national report is on the sectorial differences and similarities and their possible transferability to other sectors. Attention is drawn to collective agreements, telework recommendations and statutory application of telework in the four sectors by proving examples from diverse companies telework practices. The data is based on 18 interviews conducted among employer and employee representatives from companies, as well as representatives from employer and employee unions. Additional information has been collected by familiarisation with collective agreements, telework recommendations and publications from unions and companies. The data has been collected between October 2023 and March 2024. The fieldwork was extended because of the difficulty to reach union representatives for the study. During the autumn 2023, several unions organised strikes against the current government's labour market reforms to cut of social security benefit payments.

1. Views and discourses on telework

1.1 Main risks and benefits identified by employers

The representatives of employers from the four sectors shared some similarities with possible **risks** and **challenges** caused by telework. During the COVID-19 pandemic time, the rapid transition to telework had been challenging for several line-managers particularly in customer services both in **financial** and **ICT**. In some cases, line-managers would have needed clearer instructions about (telework) guidelines, time regulations and (customers') data protection. Line-managers have also faced challenges with the monitoring of remote employees' work and well-being as well as with the guidance of newly hired employees. In the autumn 2023, a new challenge was faced in some companies, i.e., how to get the employees back to the office; and what could be the optimal solution for the use of office space in the era of Post COVID-19? In international ICT companies, both employers and employees have realised the value of face-to-face work particularly in exchange of information and ideas. Social interaction is also important for several highly skilled international workers who have moved to Finland because of the work. In **chemicals** telework has not been an option for employees working with production or laboratory tasks. During COVID-19 restrictions only professionals in expert position were able to work remotely. Employers and supervisors found it challenging to follow the well-being and

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challenges faced by the workers. Today, several are working hybrid, the latter permits an improved interaction with employees and exchange of ideas. In the **public sector**, similar challenges were face by the employer and line-managers. Additionally, problems with the inclusion of newly hired employees to the work organization has been difficult. Currently, a hybrid approach is used, including a face-to-face induction program. In the beginning, employers were concerned about customers' data protection, not so much about the technical side (e.g. ICT-programs), but more about employees' awareness to pay attention to the topic. Clear instructions about what to take into consideration helped to solve the problem.

In all four sectors teleworking has provided several benefits for the employers, including also some sector specific differences. In **financial sector** teleworking saves time from commuting between home and work and has decreased interruptions during the day. Additionally, it has become easier for employers' and employees to balance work and family.

In **ICT**, teleworking practices have been popular already before COVID-19, partly because of time saved from commuting and improved focus on working tasks; telework in form of hybrid working time arrangement can improve work efficiency, as long as employees (and employers) also meet regularly face-to-face; Focus on essential meetings, and to the possibility to reduce the number of secondary meetings; an induction of online wellness programs, such as yoga and pilates. These have remained popular even after COVID-19 restrictions.

In **Public sector**, remote work has increased flexibility and accessibility for organizing various organizational events and meetings within the team or work community, such as briefings and staff trainings. Hybrid meetings, i.e. a combination of office and remote participation should be seen as a strength, because it mutually provides the participation of employees who are working geographically remotely. Nowadays it is also possible to recruit workers from a wider geographical area, even from abroad; telework arrangements can be seen a genuine and equal option for traditional office work. In recruitment of employees, telework arrangement has become a competitive factor for the organisation. Instead, in **Chemicals**, remote work opportunities are more limited, i.e., only senior level management and professionals working in expert position have been able to work remotely. Teleworking has been experienced as positive mainly because its saves time and helps to focus on daily tasks without interruptions. Currently, the combination of remote and office work has become the most popular way of working among employers and employees in expert positions. Office works helps to maintain (social) contacts with colleagues and guide the work of employees.

1.2 Main risks and benefits identified by trade unions

Representatives of employee unions highlighted the **difficulty** to maintain social cohesion of employees, and in particularly the inclusion of newly hired employees.

Additionally, in all four sectors the number of mental problems has increased. In **ICT**, some companies have faced problems with information and knowledge transfer. Whereas, in **financial** sector, the union has become worried about teleworkers security e.g. from aggressive clients. They have also raised awareness about possible increase of domestic violence (triggered by coronavirus pandemic restrictions).

According to the union representatives, teleworking practices also provide several **benefits** for employees relating with working life arrangements, such as: improved time management, better concentration on tasks (without external interruptions) and saved time from commuting between home and office. Telework also comprises several health and well-being improvements such as work and life flexibility and a decrease of sickness days. However, the representatives don't know if the latter is replaced by teleworking while sick. In **ICT** and **financial** sector, teleworking has opened new opportunities to hire employees also from remote locations or beyond Finland. In game industry and ICT, the number of employees who work hybrid or mainly remotely is increasing. According to Chief of People for a public organisation, it is likely that hiring of teleworkers will increase. In **public sector**, organisations have updated their technological tools, provided improved access to ergonomic furniture and online courses about well-being. Additionally, diversity and equality topics, such as family and adoption leave had become timely. In **Chemicals**, time saved from commuting was the biggest asset, but only for senior-level management and for employees working in expert positions.

In addition, the contract negotiator of finance sector emphasized, how telework has been experienced differently among employees working in the **rural and urban** areas, as well as **between men and women**. Before the COVID-19 pandemic era, telework had been common among executives and ICT-experts working in the financial sector, whereas in client service telework was uncommon. During COVID-19 restrictions, employees (mainly male ICT experts) with previous telework experience became unsatisfied with the compulsory restrictions, whereas for (mainly female) employees who worked for the first time remotely found the telework arrangement satisfactory and have been willing to continue with it even after the restrictions. The employees with previous telework experience lacked the opportunity to choose the time and place for teleworking. Both urban (ICT) and rural employees (customer services) were satisfied with time saved from commuting between work and home, as well as with a flexible work-life arrangements.

2. Regulation of telework through collective bargaining

Teleworking is seen as a temporary form of work and a transfer from office to telework does not require an incorporation of a special regulation of it into collective agreement, instead both the employer and employee parts find the current statutory legislation as sufficient. It comprises of acts, such as: such as the Employment Contracts Act, the Working Hours Act and the Occupational Safety and Health Act.

Several companies have taken **telework recommendations** in use in **all four sectors**. Neither is telework included in the collective agreement for **public sector**, but unions have made telework recommendations. In practice, respective public institutions and organizations make their own telework arrangements by taking into consideration the national statutory, union recommendations and telework recommendations made by the European Union. In **chemicals**, telework instructions are also specified at local level, in the respective companies even if a telework recommendation is included in the collective agreement for chemicals sector. These are written at general level with focus on a mutual agreement between employer and the employee. Therefore, more specific, company level instructions are important. For example, in an international company with offices in Finland, telework contracts are done in each country where the company is located because of nation specific statutory regulations about working time.

In Finland, both in **financial and ICT-sectors**, telework has been part of the worktime practices long before COVID-19 pandemic, in other words, there has not been an urgent need to incorporate separate regulations about telework to the collective agreement. Instead, telework practices have been discussed among employer (e.g. Service Sector Employers - PALTA) and employee unions (e.g. Union PRO), also at an international level (UNI Europa Finance). Telework guidelines and instructions are also discussed in the committees of companies, and possible **written telework recommendations are done at company level**.

3. Bargaining approaches and outcomes

3.1 Sectoral analysis

3.1.1 Financial sector

Topics subjected to discussion

In telework negotiations, the core topics have comprised of the **use of working hours** and the **right to telework** in **financial sector**. Transnational working time arrangements are common in international banks consisting e.g. of a Nordic consortium. According to a shop steward for a Nordic bank, there are some cultural differences, for example, Danes prefer to spend more time at the office, while Finns and Swedes prefer to work remotely (from their summer cottage).

In Finland, banks have also discussed about employees' **right to telework from aboard**, some banks have permitted, whereas other not. The latter has to do with restrictive insurance coverage if employees work aboard, particularly outside of the European Union. Another topic has related with teleworker's **well-being**. For example, some financial organizations have given vouchers for their employees to buy ergonomic equipment, such as an adjustable electric chair or table, whereas others have not. This has raised dissatisfaction among the latter.

The Union YTN has a separate working group focusing on telework in financial sector. Attention has been given to topics such as: How to ensure well-being in telework; the transition of tacit knowledge and skills transfer; and the inclusion of young and new employees in the organization. The working group have also organized a seminar about telework together with representatives from the ICT-sector. Attention has also been given to topics, such as how to improve the transfer of information and the useability of remote meetings. In addition, topics indirectly connected with telework, such as family leaves, have also received attention.

Priorities of each social partner organisation

According to **employee organizations**, important telework topics relate to the *leisure time insurance*, i.e. how to get it included as part of the collective agreement. In several cases, the funding of accident costs will not go to the company as long as it has not taken an insurance for its teleworking employees. Other topics prioritized by employee organizations is the *awareness raising of hybrid work*, i.e. to stress that telework is part of the new normal working time arrangement. Telework should also follow as far as possible the Working Time Act. Additionally, it is crucial to focus on the *well-being of the employees*, such as social isolation and the balance between work and leisure time. **Employer organizations** would like to retain the right to make (telework) decisions, even though it should be a mutual negotiation between both employers and employees. Currently, the Service Sector Employers Palta is not in charge of any telework contracts, because these contracts are not mandatory.

Negotiation process and its outcome

In Nordic transnational companies, collective agreement negotiation processes have comprised of diverse representatives of social partners. For example, in Nordic joint assemblies for a Nordic bank, employers have been represented by HR representatives and the employees by two representatives from white-collar unions from each Nordic country. From Finland, the employees have been represented by the Union PRO and either by the Federation of Professional and Managerial Staff - YTN or the Confederation of Unions for Professional and Managerial Staff in Finland (Akava). In some cases, the representatives from Poland and Estonia have also take part. However, negotiations about collective agreements have remained much on **local level** mainly because of **national differences in legislation**, i.e. each country follows their statutory legislation.

In the financial sector, telework negotiations have proceeded with varying degrees. During COVID-19, employer representatives have focused on employees' safety, work efficiency and data protection, amongst others. Whereas employee representatives have emphasized the importance to have improved insurances for teleworkers in form of leisure time insurance, but the realization of the latter has been implemented in some companies, whereas in others not.

During last collective agreement negotiation in March 2023, employee unions, such as YTN and Union PRO urged the employer side to include a sentence about employer's obligation to take a so-called leisure time insurance for its employees who work

remotely, but they are reluctant to include these kinds of obligations into the collective agreement. The outcome of the negotiation process remained vague for both parts.

Negotiation outcome and flexibility approach

Currently, telework has become part of the *hybrid working arrangements*. A flexible approach used by several banks consists of a so-called “3+2 model”, i.e. three working days at the office and two teleworking days. The current telework model is based on a decision made by the consortium of the **Nordic Bank “X”**. At national level, there has been a wish for local-level decision making about working time practices, e.g. three months telework time-period with locally decided number of remote days. According to the shop steward, there is a risk that (young) employees vote with their feet and look for a job from the competitor. Additionally, employees would like to know the reasoning behind the current 3+2 model.

Recently companies, including banks, have started to limit the teleworking time. Reasoning behind this has to do with decrease of social interaction between the employees, (and employees and employers), and followed by a decline in the work efficiency and motivation. The representatives of employee unions are aware of the need to develop the interaction between employers and employees. According to a representative from an employee organization: *Employees right to telework has become one of the most important benefits when companies hire new employees.*

Despite of the previously mentioned topics, the interaction between employer and employee unions are good, and this can be explained with a several years relationship. The representatives can openly express their views also informally. Nevertheless, decision-making by a transnational consortium, in some financial organizations, can cause a problem because consortium members lack of knowledge of the Finnish legislation. So far, these kinds of problems have mainly dealt with salary systems.

3.1.2 ICT

Topics subjected to discussion

The most common issue deals with an **equality issue** about the **right to telework**, followed by **recommendations of remote work days** and **introduction of new employees to the company**. In some cases, employees' have also asked about the **right to telework from aboard**. The latter has often been rejected by companies because of social insurance policy and taxation. Issues related to equality have been a topic, such as: How to define the right to do telework? Who has the right to telework? Telework has become popular among ICT-workers, but not all of them are in equal position to do telework, or their possibilities to work remotely is hindered by lack of space or privacy at home. There may also be a sense of inequality among employees when a company allows one part of the company to work more remotely than someone else. The employer can justify it by the fact that the work tasks are different, one should consider that those justifications are sustainable. According to the CA-

expert for big Finnish ICT company, it is important that companies give clear guidelines about telework for their employees. At the same time, he underlines the importance not to make too strict rules for telework because in the worst scenario, rules could impede or hinder smooth and efficient work.

Priorities of each social partner organisation

There are currently no specific telework negotiations taking place because the transfer to telework has been done already before COVID-19. **Employer representatives** stressed that telework is not included in the collective agreement because it could make the current flexible system more complicated. Nevertheless, companies have their own telework instructions. For example, in one ICT company these instructions highlighted the following: teleworking from abroad is not allowed, unless there are separate short-term arrangements made between the employee and employer, the employee is allowed to work 60 % of his time remotely but in case (s)he intends to telework more a contract between the team manager and employee should be made. From the part of employers, the focus is also on **employees' occupational safety and health**. Therefore, priority is given to topics such as: **the significance of safety and health of workers, the importance of ergonomic furniture and tools for teleworkers**. Employee representatives highlighted the following topics as their core topics: **right to telework; right to transfer back to office premises; help with mental burden and regular social interaction**. Telework has brought several benefits, such as improved coping with tasks, i.e. telework makes it easier to focus on work and organize working time without any external distractions by other colleagues. Nevertheless, not everybody has a possibility for an individual work space at home. Therefore, it is crucial to maintain the option to work from office if needed. A disadvantage of remote work, employees have experienced the so-called mental burden because of lack of interaction with other colleagues. The employees have also experienced lack of exchange of information or advice in form of daily interaction with roommates.

Negotiation process

In general, the employees, (in this case ICT executives) and employers have been **satisfied with existing telework arrangements**, which are *very flexible*. Several ICT companies accept 100% remote work, whereas some may require e.g. one office day in week. For example, some software companies have requested their teleworkers to work once a week in the office. The reasoning for the latter is the aim to improve social interaction between workers. As a whole, the current flexible system based on a freedom to choose the location and an opportunity to work remotely, has been very popular both among the employers and employees.

Negotiation outcome and flexibility approach

According to a union representative for ICT employees, an improved information about types of insurance, e.g. if these comprise telework or not would be important. Although, the majority of the bigger ICT-companies have already done this. He also stressed the need to maintain a smooth social dialogue between the unions: *Even if the relationship between the current employer and employee unions is good, in some*

cases [during CBA negotiations] it could be good for both partners not to stick too rigidly on their gained advantages, but to keep in mind the big picture and common interest.

The ICT contract negotiator mentioned the surveillance of working time as problematic in several companies, because the employer counts only time reported as working time as effective working time, whereas ICT experts might work beyond the formal working hours. In the future, employers should discuss and clarify how working time is calculated and how it should be reported. The current flexibility approach in ICT companies is based on mutual understanding between the employer and the employee, and employer and employee unions. There is also an element of trust built into the flexibility approach, i.e. as long as the employee takes care of his working tasks, no matter if these take place in the office or remotely, (s)he has the right to telework. However, the employer has the right to command the employees back to the office premises in case the productivity or work efficiency level declines.

3.1.3 Public sector

Topics subjected to discussion

The realization of telework varied from company to company in the **public sector**. For this national report, representatives for a big national organization and a university were interviewed as well as union representatives. The data showed how telework in form of hybrid working time arrangement has replaced traditional office work. Core topics raised by the respondents consisted of topics, such as: **compensation of overtime** and the **length of a working day**, and the **use of time in general**. For example, in Finland all 13 universities share the same collective agreement, but each university is free to apply its own telework instructions for its administrative staff. Teleworking time can be e.g. between 0-50% of the total working time depending of the nature of working tasks. In work requiring customer service, tasks can be divided between employees, e.g. some of them work part of the week with customers from office premises whereas other ones work remotely. Next week the order can be the reversed.

Other topics focused on **health and well-being** such as mental burnout and reconciliation with family. Unions have instructed employees to contact their supervisors and to discuss these topics with them. Even if the burn out cases a rare it is important to discuss about possible precautionary approaches. Another issue is **incorporation best practices of newly hired employees**. In a national public sector organization with more than 8000 employees, an induction program for newly hired is organized in local office premises. They also get a mentor to stay in close contact either through online or face-to-face meetings. In this way, the organization strives to improve the inclusion to their organizational culture. This is of particular importance when the majority of the employers and employees telework.

Priorities of each social partner organisation

In the public sector, attention is given to the **development of working time practices for hybrid working time arrangements**. Both at employer and employee side, there is

an interest to find an answer to questions such as: How to organize a well-functioning hybrid working environment and what could be the optimal hybrid working time arrangement? Nevertheless, there is a unanimous view for keeping the working time model flexible because of possible changes in organizations and, or in time arrangements.

Negotiation process and its outcome

The shop steward representing the administration of a university underlined how the CBA is based on a continuous negotiation model: *So, we discuss about diverse issues constantly and think about how to develop them. Then, what works now may not work a year from now, i.e. we strive for continuous discussion between the employer and white-collar parties.* Each of the 13 universities in Finland has their own representatives in the Union PRO who take part in the advisory board for collective agreement. In other words, each university is represented by two members, which is quite exceptional. The most important task of the advisory board is to review the collective agreement and decide whether it is acceptable or not, after which the PRO board confirms or annuls the decision made. In practice, PRO has always listened to the advisory board's proposal, as it consists of experts and representatives of the employees concerned. **Telework** is not included in the collective agreement, and has therefore **not been an issue**.

Negotiation outcome and flexibility approach

In public sector, several organizations have **moved from office work to a hybrid time arrangement model**. The number of teleworking days depends on context of tasks. For example, in work focusing on client service, telework can be seen as an additional way to conduct working tasks, but it does not replace entirely face-to-face work. The shop steward from a university stressed, that telework can be suitable for those persons who are used to self-management. Still, there remains a risk, that some employees will not be able to arrange their working time remotely or in a hybrid form. The shop steward fears that supervisors are not sufficiently informed about current needs experienced by the employees. According to her:

There is a risk that some employees will fall out of social interaction because not everyone is ready or able to express their need for help. These employees may lose their working motivation, the latter in turn translates into weaker work production and well-being. For this reason, it would be important in the future for employees and employers to meet regularly also physically and not just remotely. It might be enough to have infrequent but regular meetings.

In public sector, both employer and employee representatives strongly stressed the importance not to incorporate telework as a formal part of the collective agreement because of rapid working life changes. It would be **difficult to react on these if there would be statutory regulations for telework**.

3.1.4 Chemicals

Topics subjected to discussion

There has been very little discussion about teleworking in the chemical sector, partly because teleworking is only an option for a few, e.g. in the chemical sector. Laboratory work cannot be carried out remotely. Some discussion about **insurance coverage** has taken place, but according to the union representative, it is not in the employers' interest to take an insurance for their teleworkers. The employer and employee unions have agreed that **equal treatment** of employees must also be taken into account when commissioning remote and hybrid work, unless otherwise required by the duties. So far, companies have made their own telework instructions and contracts have been done at local level in companies. A shop steward mentioned topics, such as: a declined communication between colleagues, social isolation and the importance of trust as core topics in meetings where also telework was discussed.

Priorities of each social partner organisation

The union representative for chemicals stressed as their aim to strengthen **the opportunity to work remotely**.

Negotiation process

In the recent **CBA negotiation** round [in September 2023] **telework was not discussed**. According to the shop steward from a chemicals company, **negotiation process about telework contract** has proceeded in a **smooth dialogue** between the employer (HR and the contract negotiator from the Chemical Industry federation of Finland) and employee representatives (the contract negotiator from the Union PRO, shop stewards and the Occupational Safety and Health representatives). Topics were discussed in a positive discourse between the social partners, and the key for successful negotiation has been the creation of **mutual trust**. This in turn requires a **regular communication**, face-to-face meetings, and a comprehension to give time to each partner to ponder and reflect over a best solution for respective problems. Nevertheless, the contract negotiator could not point out any specific telework topics requiring lengthier negotiations.

Negotiation outcome and flexibility approach

Union PRO's advisory board for Collective Agreements aims to discuss all current CA-topics (not only for chemicals). Currently, the union aims to make telework part of the regular working time practices. However, some white-collar employees in chemicals prefer to work on site. According to the contract negotiator there are also **signs of change** in the working time practices, i.e. a **switch from telework back to regular office work** among some private owned companies. In these companies, employees have been recommended to work on site. The core argument for moving back to office work, has been explained by **better management and surveillance of employees**. The latter calls into question if there is a lack of trust between the management and employee level.

So far, telework has seldom been addressed in the CA-negotiations. The latter can be explained with the nature of work in chemical sector and by the lack of popularity for teleworking, e.g. the majority of those who have worked remotely have returned to their working place. The contract negotiator emphasized that the decision on the right to telework will be made by the management:

You can always ask for the possibility of telework, but you do not have the right to do so [without permission]. Remote work falls under the authority of supervisory authority. We also have many professions in chemical sector where remote work is practically not possible. There have never been any problems with secession, so it has not been discussed either.

3.2 Cross-sectoral analysis

In this chapter focus is given to sectoral similarities and differences as well as to types of bargaining approach. The latter comprises of diverse kinds of approaches, such as employer- versus employee-oriented flexibility; distributive versus integrative bargaining, and to an institutional approach. These models are explained earlier in the joint report summarising the six national reports of the TWING study.

Similarities between bargaining approaches and outcomes

The data showed how in all four sectors attentions is given to **teleworking topics** such as: equal treatment of employees when commissioning remote and hybrid work, use of (tele)working hours, introduction of new employees to the company and well-being (in particular to the risk of social isolation). Additionally, in Financial and ICT sectors, employees have asked about the right to telework from abroad, but this has been denied mainly because of the social insurance policies.

Common for all four sectors is the use of so-called flexibility approach. In reality, it is interpreted in a fairly freeway comprising of the following: In **public sector**, depending on the organisation, employees are permitted to telework between 0-50% of their total working time. The share of teleworking days depends on the nature of tasks, e.g. if it is client-oriented or chiefly independent work not requiring face-to-face meetings. Whereas, in another public company, the employees had the freedom to work more or less entirely remotely, i.e. with a request to have one office day in month. The latter was mainly to avoid complete social isolation. The current teleworking time arrangement can be described as **employee-oriented flexibility approach** based on a smooth dialogue between the employer and employee. The same goes for **ICT sector**, where telework has been part of the organisational culture for several years, i.e. line- and team-managers decide together with their team members of the division of teleworking days. In practice, the majority of ICT workers has the possibility to work mainly remotely. In ICT, successful teleworking arrangement can be explained partly by mutual trust between the employer and the employee. Nevertheless, according to a Chief people officer, some organisations have transferred from telework to hybrid work with an emphasis on jointly coordinated office days. The latter is based on an

excuse of improved social cohesion and exchange of knowledge. This kind of model in turn would strengthen the so-called **employer-oriented flexibility approach**.

In **financial sector**, hybrid work is the new common, i.e. several banks have a so-called 3+2 model comprising of three office and two teleworking days. However, the realisation of this model varies from one bank to another. For example, in a Trans-Nordic bank, the decision-making about teleworking days has been done by a consortium, i.e. the voice of the Finnish employees had not been heard as much as the employees would have wished. The model used in the financial sector can be interpreted as **employer-oriented flexibility approach**, but it also comprises dimensions of an **institutional approach** because the Trans-Nordic bank in question has offices in the distinctive Nordic countries, but also in the Baltic countries and in Poland. Therefore, the respective national legislation guides also the application of teleworking guidelines. In **Chemicals sector**, teleworking time arrangements have only been possible for higher-level management and employees working in expert position. Also in this context, the majority have either increased the number of office days or moved back to office work mainly because of improved interaction, exchange of knowledge and better awareness of employee's needs. According to the shop steward of a chemicals company, all collective agreement topics are negotiated together with employee and employer representatives in a flexible manner, permitting to listen and give time for reflections. Even if telework has not been part of the CA negotiations, it has been discussed inside the company in a similar positive atmosphere. The model can be interpreted as an **integrative bargaining approach** with a "win-win" dimension, but as already stated by previous studies (e.g. Mckersie et al.,2008), in practice this approach is most likely a miss-match of both distributive and integrative bargaining.

4. Understanding collective bargaining approaches and outcomes

Similar to all four sectors is that **telework is not part of the formal collective agreement**, mainly because both employer and employee representatives find the current statutory legislation as sufficient. Instead, general guidelines are included as an attachment in the collective agreements. Instead, **telework instructions are done** either at transnational or national level depending on the sector and company. In all four sectors, **telework contracts exists**, but the use of these varies between sectors and companies. In majority of the cases, **strict telework guidelines are avoided** because of the risk to narrow down the opportunities for employers and employees to adapt to rapid changes in the working life.

In **financial** and **ICT sectors** telework has been used already decades before the COVID-19 in a form of a flexibility approach comprising amongst other a division between tele- and office days. The number of teleworking days varies between the four sectors. For example, in ICT, where telework decision is often based on a mutual trust between the employer and the employee, it can be between 2-3 office days to entirely remotely conducted work. This model can be called as an **employee-oriented flexibility approach**. In financial sector, the division of days are often restricted to

three office days and two teleworking days. The 3+2 model is based on a consortium decision done at a transnational or national level, and at local level teams are supposed to follow it. This kind of arrangement refers to an **employer-oriented flexibility approach**. However, there are also local differences in the financial sector. In one Finnish bank, the teams have the freedom to decide whether they work two weeks in a row onsite and the other remaining weeks of the month remotely. These kinds of local arrangements are popular particularly during summer time when workers are interested in working from their summer cottages. The reason for different kind of working time approach can be partly explained by the organisational culture and transnational differences. E.g. in a Nordic bank consortium, it strives to find a unanimous guideline for telework, but mutually lacks in taking consideration country specific traditions. Instead, statutory legislation of the respective countries is followed.

Nevertheless, there are also **task based and geographic differences** between companies, e.g. if these are located in the **urban** or **rural** area, such as bank offices. In the former case, telework has been used particularly among employees working in expert position or with ICT, whereas at country side, e.g. in smaller banks, where the tasks have comprised mainly of customer services, the work has been predominately done face-to-face until the COVID-19 pandemic restrictions. Those workers who used decide by themselves the division of tele- and office days find the current 3+2 model as stringent, whereas those workers who chiefly worked in offices find the new time arrangement as flexible and motivating. The majority of workers are for teleworking although they have also realised the importance of regular face-to-face meetings as well because the latter can improve the social cohesion of the workers.

In **international** and, or **transnational companies**, the consortium makes the decision of the division of working days into office and remote days, whereas more detailed instructions are done either at national or local level. At **EU-level**, both union and representatives for employers and employees from companies and unions have taken part in social dialogue meetings (e.g. 'European telecom social partners' organised by Uni Europa) focusing on the application of telework in ICT and Financial sectors. According to employee representatives, the **biggest challenge** is to find an unanimity about **teleworkers social protections**, i.e. currently some companies are willing to take a so-called leisure time insurance covering the teleworkers, whereas others are not.

In the so-called less traditional telework sectors, i.e. **public** and **chemicals**, there are also differences in the use of telework instructions and contracts. Both sectors share similarities in the negotiation process of telework. The topic has not gained much attention among social partners, but working time arrangements in general has been discussed in a positive atmosphere according to shop stewards and the union representatives of both employers and employees. One reason for this so-called **integrative bargaining approach** can be explained by regular meetings and exchange of information and not only online but also face-to-face. By giving time for reflection and by listening to the opinions of all partners it is also possible to find a so-called *win-win* solution.

There are also **differences** in the reasoning for the need for **face-to-face interaction**. According to shop steward from an international chemicals company, it is important to exchange information also face-to-face, otherwise there is a bigger risk for misunderstandings and lack of information. In case the focus of this study would have been on e.g. wage bargaining, it is more likely that also bigger differences between the social partners would have been found. Both in public administration and chemicals sectors, there is awareness of a need of regular meetings of employers and employees in office premises. In **chemicals**, this was explained by employee union representatives an improved overview of work done by the employees who mainly worked either in the production site or in a laboratory, whereas in **public sector**, the argument was to improve awareness of employees' well-being and needs.

In the future, it is important to take into consideration, both at company and at sectoral level, the similarities and differences guiding the bargaining approaches in the respective sectors. As, several shop stewards and union representatives stressed, "one size does not fit all in the arrangement of teleworking practices". The nature of tasks (client services versus expert work), working environment (office space), rhythm of work (shiftwork versus office hours) as well as employees' opportunities to divide their working day into breaks, or for teams to decide the time and frequency for teleworking, are all topics impacting on the realisation of a well-functioning tele-, or hybrid working time arrangements. Still, there a few examples of the transferability of bargaining approaches in teleworking arrangements.

Transferability of best practices: From ICT and financial sectors, **the use of hybrid working time arrangements** could be transferred to the public and administrative sector as well as to certain extent to the chemicals. In all four sectors several companies have already taken a hybrid model in use with an uncertainty of the right division of tele- and office days. Whereas, from the public and administrative sector as well as chemicals, a so-called **soft skill for negotiations** could be transferred to the bargaining approach processes of the two traditional sectors. All sectors include also several best practices of tele- or hybrid working arrangements but these are not directly connected to the bargaining approaches.

References

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