

The Effect of Remote Work on Employee Performance in Nigerian Banks

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ABSTRACT

This study examines the effect of remote work on employee performance in Nigerian banks, a sector where service delivery and efficiency are critical to competitiveness. Although remote work is widely practiced in developed economies, its impact in developing contexts such as Nigeria remains underexplored, particularly given infrastructural limitations and cultural preferences for direct supervision. Using a survey of 50 employees across five major banks, First Bank, GTBank, Access Bank, UBA, and Zenith Bank, the study employed stratified random sampling and structured questionnaires to gather data. Analysis was conducted using descriptive statistics, correlation, and regression techniques in SPSS.

The findings reveal that remote work positively influences employee performance, especially by enhancing productivity, job satisfaction, and efficiency. Approximately 66% of respondents agreed that remote work improved overall performance, while 72% reported higher job satisfaction and efficiency. However, challenges such as weak internet connectivity, unstable electricity supply, and reduced teamwork were identified as barriers to optimal outcomes. Notably, only 40% of respondents felt that remote work supported effective teamwork, highlighting collaboration gaps in virtual environments.

The study concludes that while remote work offers significant individual benefits, it also presents systemic challenges that limit collective performance in the Nigerian banking sector. A hybrid work model, coupled with infrastructural support, digital training, and clear performance frameworks, is recommended to optimize outcomes. These findings contribute to theoretical debates on the Job Demands–Resources (JD-R) model and offer practical insights for banks and policymakers aiming to balance flexibility with organizational efficiency in Nigeria’s evolving work landscape.

Keywords: employee performance; hybrid work model; infrastructure challenges; job demands–resources (jd-r) model; Nigerian banking sector; productivity and job satisfaction; remote work

INTRODUCTION

1.1 Background to Study

The world of work has experienced profound and rapid transformation over the past decade, largely driven by advances in information and communication technologies (ICTs) and further accelerated by the global outbreak of the COVID-19 pandemic (Amankwah-Amoah, Khan, Wood & Knight, 2021). Remote work which is often referred to as telecommuting, flexible work, or virtual work, describes an arrangement in which employees perform their professional tasks outside the conventional office environment, typically facilitated by digital tools, cloud-based platforms, and online collaboration systems (Messenger & Gschwind, 2016; Belzunegui-Eraso & Erro-Garcés, 2020). This shift has redefined the boundaries of the workplace and challenged traditional organizational practices centered on physical presence and direct supervision.

Globally, remote work has been linked to several organizational and employee benefits. Studies have highlighted advantages such as greater flexibility for workers, reductions in corporate overhead expenses, enhanced work–life balance, and improvements in employee satisfaction and productivity (Bloom et al., 2015; Allen, Golden, & Shockley, 2015). At the same time, however, challenges such as isolation, reduced collaboration, and difficulties in performance monitoring have been observed, raising concerns about its long-term sustainability (Choudhury, Foroughi, & Larson, 2021).

In Nigeria, the practice of remote work came to the fore during the COVID-19 lockdowns of 2020, when financial institutions and other organizations had to sustain operations while ensuring employee health and safety (Adekoya, 2021; Oluyemi, 2022). For the Nigerian banking sector—an industry traditionally characterized by face-to-face customer interactions, hierarchical structures, and stringent supervision—the abrupt transition to remote working practices represented a significant cultural and operational shift. Banks adopted virtual platforms and digital banking tools not only to serve customers but also to coordinate staff across dispersed locations (Eze, 2021). This raised pertinent questions about the long-term viability of remote work in a sector that has historically relied on physical interactions and conventional performance assessment methods.

Employee performance within the banking industry is particularly critical, as it has direct implications for service delivery, customer satisfaction, and overall organizational profitability (Obi-Anike & Ekwe, 2014). The quality of services offered by bank employees often determines customer loyalty, market competitiveness, and the financial sustainability of the institution (Fadare & Tijani, 2020). Consequently, understanding the relationship between remote work and employee performance is not merely a human resource concern but also a strategic issue for organizational resilience and competitiveness in Nigeria's financial sector.

Given these dynamics, it becomes essential to investigate whether remote working arrangements enhance or hinder employee productivity within Nigerian banks. Such an enquiry will not only inform managerial policies and workplace strategies but also contribute to broader debates on the future of work in developing economies, where infrastructural challenges, cultural attitudes towards supervision, and regulatory constraints may shape how remote work is implemented and sustained (Okoye, 2021; ILO, 2022)

1.2 Statement of the Problem

Although remote work has increasingly gained attention in Nigeria, particularly in the banking sector, empirical research on its effect on employee performance remains scarce. Existing studies in developed economies suggest that remote work can enhance productivity by reducing commuting stress and offering greater flexibility (Bloom et al., 2015). However, in the Nigerian context, the benefits are often undermined by systemic challenges such as unstable power supply, unreliable internet connectivity, and limited digital infrastructure (Adekoya & Fapohunda, 2021). These constraints make it difficult for employees to sustain efficiency outside the traditional office environment.

Furthermore, the absence of face-to-face supervision in remote settings may affect accountability, teamwork, and timely feedback, all of which are crucial for employee performance in the service-driven banking industry (Armstrong, 2017). Employees also report difficulties in maintaining work–life balance when working remotely, which can negatively affect job satisfaction and long-term productivity (Greenhaus & Beutell, 1985).

Given that the Nigerian banking sector is highly competitive and performance-driven, any decline in employee efficiency could have significant implications for customer service delivery, profitability, and organizational sustainability (CBN, 2022). Despite this, many banks have yet to establish formal frameworks or policies to regulate and optimize remote work practices. This lack of structure raises a critical research gap: it remains unclear whether remote work enhances or undermines employee performance in Nigerian banks. Addressing this gap is essential to developing evidence-based strategies for improving productivity in a changing work environment.

1.3 Objectives of the Study

The objectives of this study are:

1. To examine the relationship between remote work and employee performance in Nigerian banks.
2. To assess the benefits and challenges of remote work from employees' perspectives.
3. To analyze how remote work affects employee job satisfaction, efficiency, and teamwork.
4. To provide recommendations for improving remote work policies in Nigerian banks.

1.4 Significance of the Study

This study is significant in several important ways. From a theoretical perspective, it contributes to the expanding body of literature on remote work and employee performance, particularly within the context of developing economies such as Nigeria. In practical terms, it offers Nigerian banks valuable empirical insights into how remote work policies can be effectively structured to improve employee performance and overall productivity. Beyond this, the study also carries policy relevance, as its findings can guide policymakers and regulators in the Nigerian financial sector in formulating strategies that support sustainable and efficient work models for the banking industry.

REVIEW OF LITERATURE

2.1 Conceptual Framework

2.1.1 Remote Work

Remote work, often referred to as telecommuting or teleworking, is a flexible work arrangement in which employees perform their duties outside the traditional office environment, usually facilitated by information and communication technologies (ICTs) (Messenger & Gschwind, 2016). Remote work is designed to provide flexibility by allowing employees to manage their time, reduce commuting, and balance professional responsibilities with personal commitments (Bloom et al., 2015). Scholars argue that remote work enhances efficiency, autonomy, and overall productivity, as employees often experience reduced workplace distractions (Gajendran & Harrison, 2007).

However, the effectiveness of remote work is contingent on several contextual factors, particularly in developing economies. In Nigeria, infrastructural challenges such as erratic power supply, poor internet penetration, and limited access to advanced digital platforms can hinder the seamless adoption of remote work (Adekoya & Fapohunda, 2021). Moreover, cultural factors such as a strong preference for face-to-face interaction and managerial supervision also affect the outcomes of remote work practices (Okoye & Ezejiofor, 2020). For the Nigerian banking sector, which relies heavily on customer interaction and regulatory compliance, these contextual issues present both opportunities and challenges.

2.1.2 Employee Performance

Employee performance refers to the extent to which employees successfully achieve work objectives, contribute to organizational goals, and deliver services efficiently (Armstrong, 2017). It is a multidimensional construct that encompasses both task performance—direct completion of assigned responsibilities—and contextual performance, such as teamwork and organizational citizenship behaviours (Borman & Motowidlo, 1997). In the banking sector, performance is particularly significant because employees serve as the primary interface between the institution and its customers, meaning that their efficiency directly influences customer satisfaction and organizational profitability (CBN, 2022).

Remote work has been found to influence employee performance in multiple ways. Some studies highlight its positive impact, showing that remote employees often report higher productivity, reduced stress, and greater focus on task completion (Bloom et al., 2015). Conversely, other scholars emphasize potential drawbacks, such as reduced collaboration, difficulties in monitoring performance, and challenges in maintaining team cohesion (Choudhury et al., 2020). In Nigeria, where banking operations are increasingly digitized, employee performance under remote work conditions is shaped by both organizational support and the adequacy of technological infrastructure (Eze, 2021).

2.1.3 Job Satisfaction

Job satisfaction is defined as the extent to which employees feel content, motivated, and fulfilled in their roles (Locke, 1976). It reflects an employee's emotional response to their work and is strongly linked to organizational commitment, reduced turnover, and improved productivity (Spector, 1997). Remote work has been widely

associated with increased job satisfaction, as it enables employees to enjoy greater autonomy, flexibility, and control over their schedules (Gajendran & Harrison, 2007).

Nonetheless, job satisfaction under remote work is not universally positive. For some employees, working from home can result in isolation, reduced interaction with colleagues, and a blurring of boundaries between professional and personal life (Bailey & Kurland, 2002). In the Nigerian banking sector, where hierarchical structures and strict supervision are common, remote work challenges traditional notions of employee engagement and motivation (Okoye & Ezejiofor, 2020). While some employees value the flexibility of remote work, others express dissatisfaction due to limited communication, lack of managerial feedback, and infrastructural constraints (Adekoya & Fapohunda, 2021). Thus, job satisfaction remains a critical mediator in understanding the relationship between remote work and employee performance.

2.1.4 Work–Life Balance

Work–life balance refers to the equilibrium between professional responsibilities and personal commitments, ensuring that neither domain excessively undermines the other (Greenhaus & Beutell, 1985). A healthy work–life balance is essential for employee well-being, organizational commitment, and long-term productivity. Remote work has often been presented as a tool for enhancing work–life balance, as it reduces commuting time and offers flexibility in managing both work and family obligations (Hill et al., 2003).

However, research also suggests that remote work can blur the boundaries between work and home life, leading to role conflict, stress, and burnout (Kossek et al., 2006). Employees may find it difficult to disengage from work responsibilities when operating from home, especially in sectors such as banking where deadlines and customer demands are time-sensitive. In Nigeria, cultural expectations, extended family responsibilities, and limited home-office infrastructure can further complicate work–life balance for remote employees (Eze, 2021). As such, while remote work offers opportunities for greater flexibility, without proper organizational support and clear policies, it may exacerbate rather than reduce work–life challenges.

2.2 Gaps Analysis

Although research on remote work has grown substantially in recent years, much of the existing literature is centered on developed economies such as the United States and the United Kingdom, where advanced digital infrastructure and stable regulatory frameworks support flexible work arrangements (Bloom et al., 2015; Messenger & Gschwind, 2016). These studies often highlight the benefits of remote work, including increased productivity, reduced commuting stress, and improved work–life balance. However, the applicability of these findings to developing economies remains questionable, given differences in infrastructure, organizational culture, and socio-economic conditions.

In the Nigerian context, existing literature has predominantly examined the adoption of information and communication technologies (ICTs) in the workplace, focusing on issues such as digital readiness, technology acceptance, and service delivery in the banking sector (Okoye & Ezejiofor, 2020; Adekoya & Fapohunda, 2021). While such studies provide useful insights into the digital transformation of banking services, they often overlook the direct relationship between remote work arrangements and employee performance outcomes. This leaves a critical gap in understanding whether remote work enhances or diminishes productivity in an environment where infrastructural challenges—such as unstable power supply and poor internet connectivity—are prevalent.

Furthermore, there is limited empirical research that investigates mediating factors such as job satisfaction, teamwork, and work–life balance in shaping the outcomes of remote work in Nigeria’s service-oriented industries. Since the banking sector is highly competitive and performance-driven, this lack of focused studies makes it difficult for banks and policymakers to design evidence-based frameworks for sustainable remote work practices. Consequently, there is a pressing need to fill this gap with robust empirical data that examines the effect of remote work on employee performance in Nigerian banks.

2.3 Issues Raised by the Reviews

The review of existing literature highlights a number of unresolved issues regarding the relationship between

remote work and employee performance in the Nigerian banking sector. These issues can be grouped into three broad areas: performance outcomes, infrastructural challenges, and cultural as well as organizational contexts.

The first critical issue is whether remote work enhances or reduces employee performance in service-intensive industries such as banking. Empirical studies in developed economies provide mixed results. For instance, Bloom, Liang, Roberts, and Ying (2015), in their landmark study of a Chinese travel agency, found that remote workers were 13% more productive than their office counterparts, largely due to reduced distractions and less absenteeism. Similarly, Choudhury, Foroughi, and Larson (2021) reported that remote work increased efficiency and innovation in knowledge-based sectors. Conversely, Bailey and Kurland (2002) argued that the absence of face-to-face interaction could hinder collaboration and limit opportunities for informal learning, which are essential in service-oriented organisations. In the Nigerian context, limited studies exist. Eze (2021) found that employees in ICT-driven firms reported higher efficiency when working remotely, but service delivery challenges persisted in customer-facing industries such as banking. This indicates that the productivity implications of remote work remain ambiguous and context-specific.

Another major issue raised by the literature concerns infrastructural limitations. In many developed countries, remote work is supported by robust internet connectivity, stable power supply, and advanced digital platforms, allowing employees to work seamlessly from anywhere (Messenger & Gschwind, 2016). However, Nigeria faces significant infrastructural challenges. Studies by Adekoya and Fapohunda (2021) and Nwaocha and Atayero (2020) reveal that unstable electricity, poor broadband penetration, and the high cost of internet data are among the major barriers to effective remote work. These deficiencies reduce employees' ability to maintain consistent productivity when working remotely. In the banking sector, where timely transactions and customer interactions are crucial, such infrastructural weaknesses may compromise service delivery and undermine employee performance.

The final issue relates to how Nigerian cultural and organizational contexts shape remote work outcomes. Empirical evidence suggests that Nigerian organisations, including banks, often operate with rigid hierarchical structures and emphasise direct supervision as a measure of accountability (Ojo, 2019; Okoye & Ezejiofor, 2020). In cultures that value collectivism and face-to-face interaction, employees may perceive remote work as isolating, leading to reduced engagement and teamwork. Additionally, organizational policies in Nigeria are still largely traditional, with limited flexibility in work arrangements (Eze, 2021). This contrasts with findings from developed economies, where flexible work cultures and flatter organizational structures allow employees to thrive in remote work environments (Bloom et al., 2015). Thus, the Nigerian context may significantly influence whether remote work produces positive or negative outcomes.

Overall, empirical evidence highlights that while remote work can improve productivity and job satisfaction in some contexts, infrastructural constraints and cultural norms may limit its effectiveness in Nigeria's banking industry. The literature suggests that the success of remote work is not universal but contingent on context-specific factors, including technological readiness, organizational support, and employee adaptability. These gaps underscore the need for focused empirical research to determine how remote work influences employee performance within Nigerian banks.

METHODOLOGY AND DATA SOURCES

3.1 Unit of Analysis and Sample Selection

The unit of analysis for this study is the individual employee within the Nigerian banking sector. Since employee perceptions, attitudes, and experiences form the basis of understanding the impact of remote work on performance, employees constitute the most appropriate unit of analysis (Sekaran & Bougie, 2019). A total of 50 respondents were purposively targeted, drawn from five leading banks in Nigeria—First Bank, Guaranty Trust Bank (GTBank), Access Bank, United Bank for Africa (UBA), and Zenith Bank. These banks were selected because they represent some of the largest and most technologically advanced financial institutions in the country, making them suitable case studies for examining remote work practices (CBN, 2022).

To ensure that the sample was representative, a stratified random sampling technique was employed. Stratification allowed the researcher to divide the population into meaningful subgroups based on hierarchical levels, specifically managerial and non-managerial staff. Within each stratum, random sampling was applied to ensure fairness and reduce selection bias (Creswell & Creswell, 2018). This approach was chosen because employee experiences with remote work may vary significantly between senior managers, middle-level officers, and junior staff, and capturing this variation is critical for the validity of the study's findings.

3.2 Tools and Techniques

The primary tool of data collection was a structured questionnaire designed to capture quantitative responses. Questionnaires are widely acknowledged as effective instruments for gathering data from large populations within a relatively short time and at low cost (Bryman, 2016). The questionnaire was divided into sections addressing demographic information, remote work practices, job satisfaction, work–life balance, and employee performance indicators. Items were measured using a five-point Likert scale, which provided a consistent metric for assessing employee perceptions (Likert, 1932).

The collected data were coded and analyzed using the Statistical Package for the Social Sciences (SPSS). SPSS is commonly employed in organizational and social science research due to its ability to process large datasets and conduct robust statistical tests (Pallant, 2020). Analytical techniques included descriptive statistics to summarize demographic characteristics and key variables, correlation analysis to examine the strength and direction of relationships between variables, and regression modelling to test the hypothesized impact of remote work on employee performance. These methods ensured that both the magnitude and significance of the relationships were captured, thereby enhancing the reliability of the results (Field, 2018).

3.3 Data Sources

This study relied primarily on primary data, obtained directly from employees through the administered questionnaires. Primary data were deemed most appropriate because they reflect first-hand employee experiences and attitudes towards remote work within the Nigerian banking sector (Kothari, 2014). Relying on employee responses also ensured that the study could capture context-specific factors, such as infrastructural challenges and cultural influences, which secondary datasets might not adequately represent. Although secondary sources such as Central Bank of Nigeria (CBN) reports and published studies were consulted to provide contextual background, the core dataset for analysis was derived exclusively from the survey responses of banking employees.

RESEARCH FRAMEWORK OF THE STUDY

4.1 Proposed Framework

The proposed research framework illustrates the relationship between remote work practices and employee performance within the Nigerian banking sector. In this framework, remote work practices are conceptualized as the independent construct that directly influences employee performance. Employee performance is assessed through multiple dimensions, including job satisfaction, efficiency, teamwork, and service delivery. This multidimensional approach is consistent with Armstrong's (2017) argument that performance is not limited to the completion of tasks but also includes the quality of interpersonal collaboration and the effectiveness of service delivery. The model recognizes that performance in service-oriented sectors such as banking depends not only on individual productivity but also on employees' ability to interact effectively with colleagues and customers (CBN, 2022).

4.2 Rationale of Framework

The rationale for adopting this framework is grounded in the Job Demands–Resources (JD-R) model developed by Demerouti et al. (2001). The JD-R model posits that employee outcomes are shaped by the balance between job demands and job resources. Job demands are aspects of the work environment that require sustained effort and may cause strain, such as inadequate internet connectivity, lack of supervision, or increased workload in

remote settings. In contrast, job resources refer to physical, psychological, and organizational assets that facilitate goal achievement and reduce job strain, such as flexible work arrangements, access to digital tools, and supportive management structures (Bakker & Demerouti, 2007). Applying the JD-R model to remote work in Nigeria highlights how infrastructural challenges may exacerbate job demands, while flexibility and ICT adoption may serve as vital resources that improve performance. This rationale ensures that the framework reflects both the opportunities and constraints inherent in remote work practices in developing economies.

4.3 Variables

The framework operationalizes its constructs into measurable variables.

Table 4.1: Variables of the Study

Category	Variable	Indicators / Measures	Source(s)
Independent Variable	Remote Work Practices	Flexible work arrangements, frequency of remote work, access to ICT tools, virtual communication platforms	Demerouti et al. (2001); Okoye & Ezejiolorun (2020)
Dependent Variable	Employee Performance	Job satisfaction, efficiency/productivity, teamwork/collaboration, service delivery	Armstrong (2017); Spector (1997)
Control Variables	Gender, Age, Job Role, Years of Experience	Demographic and occupational characteristics that may moderate or influence the relationship	Gajendran & Harrison (2007); Bloom et al. (2015)

4.4 Hypotheses

The hypothesis guiding the study are stated as follows:

- H1: Remote work has a significant positive effect on employee performance in Nigerian banks.
- H2: Remote work positively influences employee job satisfaction.
- H3: Remote work negatively affects teamwork among bank employees.

DATA ANALYSIS AND INFERENCE

5.1 Demographic Characteristics of Respondents

Table 5.1: Demographic Profile of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	28	56%
	Female	22	44%
Age Group	20–29 years	10	20%
	30–39 years	25	50%
	40–49 years	12	24%

Variable	Category	Frequency	Percentage (%)
	50 years and above	3	6%
Job Role	Managerial	15	30%
	Non-managerial	35	70%
Years of Experience	1–5 years	18	36%
	6–10 years	20	40%
	Above 10 years	12	24%

The respondents were fairly balanced in gender distribution (56% male, 44% female). Most employees fell within the 30–39 years age bracket (50%), which aligns with the typical working-age population in Nigerian banks. A larger proportion were non-managerial staff (70%), providing insights into the experiences of employees who directly execute operational tasks. In terms of experience, 40% had between 6–10 years, reflecting a relatively experienced workforce. These demographics provide a diverse sample for analysing the effects of remote work across roles, age, and experience levels.

4.2 Objective 1: Relationship between Remote Work and Employee Performance

Table 5.2: Frequency and Percentage (Objective 1)

Response	Productivity	Service Delivery	Deadlines	Overall Performance
Strongly Disagree (1)	3 (6%)	4 (8%)	2 (4%)	5 (10%)
Disagree (2)	6 (12%)	7 (14%)	6 (12%)	8 (16%)
Neutral (3)	8 (16%)	7 (14%)	9 (18%)	6 (12%)
Agree (4)	20 (40%)	18 (36%)	21 (42%)	17 (34%)
Strongly Agree (5)	13 (26%)	14 (28%)	12 (24%)	14 (28%)
Total (N=50)	100%	100%	100%	100%

A combined 66% of respondents agreed or strongly agreed that remote work improved productivity, while 18% disagreed, suggesting positive but not universal impacts. Similarly, 64% felt it enhanced service delivery, though 22% disagreed, indicating possible customer-facing challenges. The strongest support was for meeting deadlines (66% agreement), confirming that remote work aids task efficiency. Overall performance perception stood at 62% positive, but a notable 26% disagreement highlights areas of mixed effectiveness.

4.3 Objective 2: Benefits and Challenges of Remote Work

Table 5.3: Frequency and Percentage (Objective 2)

Response	Flexibility	Commute Stress	Internet/Power	Supervision
Strongly Disagree (1)	2 (4%)	1 (2%)	6 (12%)	7 (14%)

Response	Flexibility	Commute Stress	Internet/Power	Supervision
Disagree (2)	3 (6%)	2 (4%)	8 (16%)	10 (20%)
Neutral (3)	7 (14%)	6 (12%)	13 (26%)	11 (22%)
Agree (4)	22 (44%)	21 (42%)	15 (30%)	14 (28%)
Strongly Agree (5)	16 (32%)	20 (40%)	8 (16%)	8 (16%)
Total (N=50)	100%	100%	100%	100%

Most employees saw benefits: 76% agreed remote work gave them flexibility and 82% agreed it reduced commuting stress, highlighting strong lifestyle improvements. However, 42% reported internet/power disruptions, confirming infrastructural weaknesses in Nigeria. Meanwhile, only 44% agreed that supervision was a challenge, with 36% neutral, suggesting mixed perceptions about self-accountability.

4.4 Objective 3: Remote Work, Job Satisfaction, Efficiency, and Teamwork

Table 5.4: Frequency and Percentage (Objective 3)

Response	Job Satisfaction	Efficiency	Teamwork	Communication
Strongly Disagree (1)	2 (4%)	2 (4%)	9 (18%)	10 (20%)
Disagree (2)	5 (10%)	4 (8%)	11 (22%)	12 (24%)
Neutral (3)	7 (14%)	8 (16%)	10 (20%)	9 (18%)
Agree (4)	22 (44%)	23 (46%)	12 (24%)	11 (22%)
Strongly Agree (5)	14 (28%)	13 (26%)	8 (16%)	8 (16%)
Total (N=50)	100%	100%	100%	100%

Interpretation:

Results show strong effects on **job satisfaction (72% agreement)** and **efficiency (72% agreement)**, affirming that employees personally benefit from remote work. However, teamwork and communication remain weak, with only **40% agreement** for teamwork and **38% for communication**. A large proportion (40% disagreement) acknowledged collaboration difficulties, consistent with earlier findings in service industries where teamwork is essential.

4.5 Objective 4: Recommendations for Remote Work Policies

Table 5.5: Frequency and Percentage (Objective 4)

Response	Hybrid Schedule	Subsidy/Tools	Training	Clear KPIs
Strongly Disagree (1)	1 (2%)	2 (4%)	2 (4%)	2 (4%)
Disagree (2)	2 (4%)	3 (6%)	3 (6%)	3 (6%)
Neutral (3)	4 (8%)	5 (10%)	6 (12%)	5 (10%)
Agree (4)	23 (46%)	20 (40%)	21 (42%)	22 (44%)
Strongly Agree (5)	20 (40%)	20 (40%)	18 (36%)	18 (36%)
Total (N=50)	100%	100%	100%	100%

Recommendations received very strong support. 86% supported hybrid work, while 80% endorsed internet/power subsidies and 78% agreed on training needs. Additionally, 80% wanted clear KPIs and policies, showing employees value structure, support, and resources. These findings support the JD-R model, as improved resources (ICT tools, policies, training) reduce job strain and enhance performance.

SUMMARY AND CONCLUSIONS

6.1 Summary of Findings

The study investigated the effect of remote work on employee performance in Nigerian banks, using responses from 50 employees across managerial and non-managerial roles. The findings revealed several key insights. First, demographic analysis showed that most respondents were between the ages of 30–39, with a majority in non-managerial positions, indicating that the data primarily reflects operational-level employees' experiences.

Regarding the first objective, results indicated that remote work has a positive relationship with employee performance, with 66% of respondents agreeing that it improved productivity, service delivery, and the ability to meet deadlines. However, a minority of respondents expressed concerns about inconsistencies in overall performance, suggesting that the benefits are not evenly distributed across the workforce.

The second objective revealed that employees strongly valued the benefits of remote work, particularly in terms of flexibility (76% agreement) and reduced commuting stress (82%). Nevertheless, infrastructural challenges such as poor internet connectivity and unstable power supply emerged as significant barriers, with 42% of respondents reporting that such disruptions negatively affected their work. Additionally, lack of direct supervision was cited as a challenge by some employees, though this concern was less universal.

For the third objective, the results highlighted a clear distinction between individual performance indicators and collective performance indicators. While job satisfaction (72%) and efficiency (72%) were positively influenced by remote work, teamwork (40%) and communication (38%) showed weaker outcomes, reflecting difficulties in maintaining collaborative processes and effective coordination in a remote setting.

Finally, the fourth objective, which focused on recommendations, revealed strong support for reforms. The majority of employees advocated for hybrid schedules (86%), subsidised ICT and power support (80%), training on digital collaboration (78%), and the establishment of clear KPIs and performance frameworks (80%). These recommendations demonstrate employee readiness for structured remote work policies that address both infrastructural and managerial gaps.

6.2 Conclusion

This study concludes that remote work has the potential to significantly enhance employee performance in Nigerian banks, provided that infrastructural and organisational challenges are effectively addressed. The analysis confirms that remote work improves productivity, job satisfaction, and efficiency, aligning with global literature that links flexibility with higher individual performance (Bloom et al., 2015). However, challenges such as weak internet and electricity infrastructure, limited supervision, and reduced team cohesion hinder the full realisation of these benefits in the Nigerian context.

The study also highlights a dual effect: while remote work promotes individual outcomes, it risks weakening teamwork and communication, both of which are critical in service-oriented sectors like banking. This duality suggests that remote work cannot be implemented in a one-size-fits-all manner. Instead, hybrid arrangements—combining remote and office-based work—are most suitable for balancing flexibility with collaboration.

Ultimately, the findings underscore the importance of context-specific frameworks for remote work in Nigeria. Unlike developed economies with robust infrastructure, Nigerian banks must adopt policies that simultaneously strengthen resources (ICT, training, supportive policies) while mitigating job demands (connectivity challenges, supervision issues). This balance will allow remote work to become a sustainable and performance-enhancing practice in the sector.

6.3 Scope and Recommendations

The scope of this study was limited to five leading Nigerian banks—First Bank, GTBank, Access Bank, UBA, and Zenith Bank—with 50 employees forming the sample population. The focus was on evaluating the direct relationship between remote work and employee performance, while also examining the mediating effects of job satisfaction, efficiency, teamwork, and communication.

Based on the findings, several recommendations are proposed. First, Nigerian banks should adopt hybrid work models, where employees alternate between remote and physical office presence. This approach balances the benefits of flexibility with the need for teamwork and collaboration. Second, banks should provide subsidies or support for internet and electricity costs, as infrastructural challenges significantly undermine employee productivity. Third, institutions should invest in digital skills training and collaboration tools, enabling employees to communicate effectively and work efficiently despite physical separation. Fourth, management should establish clear KPIs, monitoring frameworks, and supervisory mechanisms, ensuring accountability and reducing concerns over lack of oversight. Finally, policymakers and regulators such as the Central Bank of Nigeria should provide guidelines for sustainable remote work practices, ensuring uniform standards across the banking sector.

6.4 Limitations of the Study

Despite its contributions, the study is not without limitations. First, the sample size was limited to 50 respondents, which, while adequate for exploratory analysis, restricts the generalizability of findings across Nigeria's entire banking sector. A larger sample would provide more robust evidence. Second, the study relied on self-reported data through questionnaires, which may be subject to response bias, as employees may overstate positive or negative experiences. Third, the research focused only on selected banks in urban centres, excluding smaller banks and rural branches, where infrastructural challenges may be more severe. Fourth, the study considered only employee perspectives, without incorporating managerial or customer feedback, which could provide a more holistic understanding of remote work outcomes. Finally, the cross-sectional design limits the ability to capture long-term effects of remote work on performance, as the findings reflect a snapshot rather than changes over time.

Future studies should therefore expand the sample size, include multiple stakeholders, and adopt longitudinal approaches to better understand the evolving impact of remote work in the Nigerian banking industry.

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