

# Remote Work and Employees' Productivity in Nigerian Commercial Banks: Evidence from Calabar, Cross River State

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## Abstract

This study investigated the effect of remote work arrangements on employees' productivity in commercial banks in Calabar, Nigeria. Specifically, it examined how telecommuting, hybrid scheduling, mobile work arrangements, and home-based operations influence productivity among customer-facing personnel. A cross-sectional survey design was adopted, and primary data were collected from 334 employees through structured questionnaires. Descriptive statistics and multiple regression analysis were employed for data interpretation and hypothesis testing. The findings showed that telecommuting had the strongest positive effect on productivity, followed by hybrid scheduling, mobile work arrangements, and home-based operations. These results highlight the growing relevance of technology-enabled flexible work models in sustaining productivity within the Nigerian banking sector. The study contributes to the emerging literature by providing empirical evidence from a developing economy context, demonstrating how remote work modalities can be strategically integrated into banking operations without compromising service delivery. It also extends understanding of remote work by focusing on customer-facing roles, which are often understudied in productivity research. While limited to a single city and a cross-sectional design, the study offers valuable insights for banks seeking to optimise workflow and employee performance in hybrid work environments. Practical recommendations are made for improving digital infrastructure, structured scheduling, mobile platforms, and home-based support systems.

**Keywords:** Remote Work, Employees' Productivity, Telecommuting Work, Hybrid Work, Work-From-Home Arrangements, Banking Sector, Cross River State.

## Introduction

Prior to the integration of modern productivity technologies into corporate organisations, employees were expected to be physically present in the workplace to perform their duties, and the concept of remote work was largely unimaginable. As technology advanced and its adoption spread across industries, a new form of work arrangement, commonly referred to as remote work, gradually emerged (Babarinde et al., 2024). According to Issa et al. (2025), remote work arrangement involves performing job tasks outside the traditional office environment, often from home or another location, through the use of digital communication tools and technology, enabling employees to remain connected to organisational processes while enjoying greater flexibility in when and where work is

completed. It is an innovative work arrangement designed to enhance organisational performance by improving employees' productivity through increased flexibility, reduced commuting time, and optimized use of digital collaboration tools that foster efficiency and job satisfaction. In this context, employees' productivity is perceived as the capacity of banking staff to efficiently utilize available resources, skills, and time to achieve set organisational goals, maintain high-quality service delivery, and contribute meaningfully to overall business performance, irrespective of their physical work location (Josephine et al., 2021).

In the banking industry, remote work arrangements (such as telecommuting work, hybrid scheduling, mobile work arrangement and home-based operation) are gaining attention because they help reduce operational costs, attract and retain talent, improve work-life balance, and use technology to maintain efficient service delivery in a competitive digital market (Akaegbobi et al., 2025). In the views of Edokobi et al. (2025), telecommuting work is a work mode where employees use technology to connect to the bank's systems from a distant location, enabling them to process customers' requests, access financial databases, and perform administrative functions without commuting to the office. Hybrid scheduling is a flexible work arrangement where bank employees split their time between on-site banking operations, such as handling cash transactions or compliance reviews, and remote duties that can be executed digitally (Morrison, 2025). Mobile work arrangement is a system that allows bank employees to perform job functions on the move through mobile devices and secure banking applications, often while engaging directly with customers outside the bank branch (Oriloye, 2025). Whereas, home-based operation is the performance of official banking duties from an employee's residence, where digital platforms and secure financial networks enable routine tasks such as virtual meetings, account management, and data processing (Obomeghia & Onuoha, 2023).

These remote arrangements have become more prominent as banks seek resilient work models that ensure business continuity, safeguard employee well-being, and adapt to evolving customer service demands, particularly in the aftermath of the COVID-19 pandemic (Issa et al., 2025). Moreover, the rapid advancement of financial technology (FinTech) solutions and the growing adoption of digital banking channels have further fuelled the shift towards remote work in the banking sector (Dawodu & Ologun, 2025). FinTech innovations such as cloud-based platforms, secure mobile applications, and AI-driven customer service tools have made it possible for banking operations to be conducted efficiently from virtually any location without compromising service quality or security. Additionally, the increasing demand for personalized, round-the-clock banking services has pushed banks to adopt flexible work structures that allow employees to operate beyond traditional office hours and geographic boundaries (Akaegbobi et al., 2025). In response to these trends, many financial institutions are integrating remote work models into their operational frameworks, enabling them to remain competitive, meet evolving customer expectations, and optimize workforce productivity in a technology-driven market

(Onyemere et al., 2024). This study was therefore conducted to realise the following objectives:

- i. to determine the effect of telecommuting work on employees' productivity in commercial banks in Calabar, Cross River State;
- ii. to assess the effect of hybrid scheduling on employees' productivity in commercial banks in Calabar, Cross River State;
- iii. to examine the effect of mobile work arrangement on employees' productivity in commercial banks in Calabar, Cross River State;
- iv. to ascertain the effect of home-based operation on employees' productivity in commercial banks in Calabar, Cross River State.

### **Research rationale**

Despite the increasing relevance of remote work in modern organisations, its application in Nigerian commercial banks remains fraught with challenges that may affect employee productivity. Infrastructural deficiencies such as unreliable internet connectivity, frequent power interruptions, and limited access to advanced digital banking tools continue to impede smooth remote operations (Pepple et al., 2025). Managerial practices rooted in traditional control and direct supervision also create resistance to flexible work models, while compliance and security concerns over protecting sensitive financial data restrict the extent to which banks adopt remote arrangements (Akaegbobi et al., 2025). These obstacles persist largely because commercial banks in Nigeria are under pressure to maintain high levels of efficiency and regulatory compliance, which makes managers reluctant to experiment with flexible work systems that appear risky or difficult to control. As such, compared to the banking sectors in advanced climes, the availability and variety of remote work arrangements for employees in the Nigerian banking sector are limited. In old generation banks, organisational structures remain too traditional and conservative to adopt a wide range of flexible work practices, so only a few arrangements such as occasional telecommuting or tightly monitored home-based operations exist (Akaegbobi et al., 2025). Even in new generation banks that are relatively more technologically adaptive, remote work practices are still narrowly implemented, often restricted to hybrid scheduling or mobile work for customer-facing officers, while broader institutional support for fully remote models is lacking (Oriloye, 2025). This uneven and cautious adoption reflects a deep-seated managerial concern with control, compliance, and customer service reliability, all of which constrain banks from fully leveraging remote work systems. The persistence of this situation creates a practical and empirical problem. On one hand, employees are increasingly seeking flexible arrangements to manage work-life balance and enhance efficiency, while on the other hand, banks are hesitant to implement them broadly due to perceived risks and infrastructural constraints. This tension leaves a critical gap in understanding whether specific forms of remote work (telecommuting, hybrid scheduling, mobile work arrangements, and home-based operations) actually improve employee

productivity in the Nigerian banking industry. Without addressing this gap, delayed action may result in reduced employee morale, limited innovation, and a competitive disadvantage as global and regional banking systems continue to evolve towards more agile work models. It is against this background that this study empirically examined the effects of remote work arrangements on employee productivity in Nigerian commercial banks, thereby providing both researchers and industry practitioners with evidence-based insights to inform decision-making and policy design.

## Literature Review

### Remote work arrangement in the banking sector

Remote work arrangement in the banking sector has been widely described by scholars as a transformative approach to service delivery and employee management, particularly in a digital era. Nwankwo (2022) defines it as an organisational practice where employees perform banking responsibilities outside the physical branch, relying on secure platforms to sustain financial transactions and customer service. Similarly, Eze and Okafor (2023) conceptualise it as the integration of technology into flexible work structures that enable employees to alternate between office-based and remote tasks, thus enhancing efficiency in operations. In a related perspective, Adediran (2024) frames remote work arrangement as a system that not only relocates banking activities to non-traditional spaces but also restructures managerial control to accommodate performance monitoring through digital tools. Moving beyond the Nigerian context, Harris and Collins (2021) define remote work arrangement as a flexible employment model that prioritises employees' autonomy while ensuring that compliance, security, and productivity standards are maintained through advanced banking technologies. Adding to this, Tanaka (2025) emphasises the role of remote work in redefining the banking workspace, arguing that it shifts focus from physical presence to measurable outputs, thereby enabling greater alignment between institutional objectives and employee productivity. Although these definitions share a common emphasis on the use of technology to facilitate flexible work, there are differences in how each author perceives its impact on banking operations. While Nwankwo (2022) stresses the replication of traditional banking functions outside the office, Eze and Okafor (2023) highlight a hybrid perspective that balances digital and physical presence. Adediran (2024) departs slightly by foregrounding managerial control, suggesting that remote work in banking is not only about employee flexibility but also about rethinking systems of supervision and accountability. In contrast, Harris and Collins (2021) focus on employee autonomy, viewing remote work as a vehicle for enhancing job satisfaction alongside productivity, a position less pronounced in the Nigerian studies. Tanaka (2025), however, frames remote work from a strategic lens, positioning it as a redefinition of productivity metrics rather than merely an alternative work arrangement. Taken together, these perspectives suggest that remote work arrangement is multi-dimensional: it enhances flexibility, requires managerial adaptation, and reorients banking institutions toward output-driven performance.

**Employees' productivity in the banking sector**

Employees' productivity represents the measurable output of banking staff in relation to their assigned tasks, particularly in handling transactions, customer inquiries, and financial reporting within a stipulated time frame (Okon & Nwosu, 2021). In contrast, Adeyemi (2022) views productivity as the degree to which employees maximise efficiency by balancing speed, accuracy, and compliance with regulatory frameworks, arguing that productivity in banking cannot be divorced from adherence to operational standards. Umeh (2023) defines it more broadly as the capacity of bank employees to generate value for the institution through effective service delivery and customer satisfaction, thereby linking productivity to organisational reputation and market competitiveness. From an international lens, Patel (2024) considers productivity in banking as a multi-layered construct shaped not only by quantitative outputs but also by innovation, adaptability to digital platforms, and proactive customer engagement. Similarly, Li and Chen (2025) argue that productivity in banks should be understood as a strategic capability where employees' skills, motivation, and use of technology converge to sustain profitability and customer loyalty in highly competitive financial environments. Although these definitions converge on the notion that employees' productivity is crucial for banking performance, they diverge in their emphasis. Okon and Nwosu (2021) foreground measurable output, which reflects a more traditional performance assessment, while Adeyemi (2022) highlights compliance and accuracy, underscoring the regulated nature of banking. Umeh (2023), however, extends the discussion beyond output and compliance, drawing attention to customer satisfaction as a vital marker of productivity. In contrast, Patel (2024) situates productivity within innovation and adaptability, indicating a more dynamic, future-oriented perspective that responds to rapid digitalisation in banking. Li and Chen (2025) move even further by presenting productivity as a strategic resource that links employee performance with institutional competitiveness, showing a broader systemic view. Taken together, these perspectives suggest that productivity in banking is both quantitative and qualitative, encompassing efficiency, compliance, customer satisfaction, and strategic adaptability. A balanced view therefore recognises that true productivity in banking is not only about how much employees deliver but also about the quality, compliance, innovation, and strategic alignment of their work to institutional goals.

**Telecommuting work and employees' productivity**

Telecommuting work has been defined in the literature as a flexible work arrangement where employees rely on digital technologies to perform their job duties from locations outside the physical office while remaining fully connected to the organisational network. According to Chen and Huang (2020), telecommuting represents a work mode in which staff members use secure digital platforms to access corporate databases and carry out administrative or customer-related tasks without daily commuting. Similarly, Miller and Brown (2021) define telecommuting as a technology-enabled system that allows

employees to execute both transactional and knowledge-based functions at a distance while maintaining real-time communication with supervisors and colleagues. Extending this understanding, Li et al. (2023) view telecommuting as a form of organisational innovation where employees' mobility is increased through cloud computing, collaborative tools, and financial applications, thereby allowing them to deliver services effectively from remote locations. The implementation of telecommuting work in the banking sector has been shown to improve productivity by reducing commuting stress and freeing up time that can be redirected to core banking activities (Chen & Huang, 2020). It facilitates uninterrupted service delivery during disruptions such as pandemics, natural disasters, or policy shifts, ensuring operational resilience and sustained efficiency (Li et al., 2023). Furthermore, employees working under telecommuting arrangements report higher levels of focus and task completion due to fewer workplace distractions, which translates into faster processing of customer transactions and better service outcomes (Miller & Brown, 2021). Collectively, these outcomes suggest that the adoption of telecommuting in banks enhances employee performance while simultaneously improving institutional competitiveness in an era where digital service delivery has become a critical differentiator. This viewpoint is backed by the study of Akaegbobi et al. (2025), which revealed that telecommuting significantly enhanced employee productivity by improving task efficiency and customer response times. The viewpoint is also backed by the study of Babarinde et al. (2024), which revealed that telecommuting significantly improved employee wellbeing, which in turn enhanced overall job performance and productivity. On this note, the following research hypothesis was proposed:

*H<sub>A</sub>: Telecommuting work has a significant effect on employees' productivity in commercial banks in Calabar.*

### **Hybrid scheduling and employees' productivity**

Hybrid scheduling has been conceptualised as a flexible work practice that combines both remote and on-site work in a structured manner to balance productivity, collaboration, and employee wellbeing. According to Anderson and Kelliher (2019), hybrid scheduling is a model where employees divide their work time between the physical office and remote locations, depending on the nature of tasks and organisational requirements. In a similar view, Johnson and Farndale (2021) define it as an adaptive system that allows employees to work from home or other remote spaces while still attending the office on designated days to engage in teamwork, compliance reviews, or customer-facing activities. More recently, Park et al. (2024) described hybrid scheduling as a dynamic organisational design that leverages digital banking platforms and physical interactions, creating a balance that enhances both flexibility and operational control. These definitions collectively highlight that hybrid scheduling is not merely about splitting time between different work settings but about strategically structuring employees' work patterns to achieve efficiency, collaboration, and resilience. As such, commercial banks implement hybrid scheduling by allowing employees to alternate between working remotely through digital platforms and

being physically present in the office to perform duties that require face-to-face engagement, such as cash handling, compliance checks, or direct customer service. This approach improves productivity by ensuring that employees can complete independent and digital-based tasks remotely while reserving office time for team-based or regulatory-sensitive activities (Johnson & Farndale, 2021). Research has shown that hybrid scheduling reduces fatigue and improves task focus, as employees enjoy autonomy in structuring their work without losing opportunities for collaboration and skill development (Anderson & Kelliher, 2019). Moreover, the system enhances efficiency in banking operations by minimising overcrowding in physical branches, thereby reducing distractions and enabling better adherence to compliance protocols (Park et al., 2024). By optimising both digital and in-person work processes, hybrid scheduling not only boosts employee productivity but also strengthens banks' ability to adapt to changing customer expectations in an increasingly digitalised financial landscape. The foregoing scholarly viewpoint suggests that hybrid scheduling, as a dimension of remote work, could substantially enhance employees' productivity in the banking sector. This viewpoint is backed by the study of Brown and Li (2022), which revealed that hybrid scheduling significantly improved employee retention by increasing productivity and job satisfaction. The viewpoint is also reinforced by the study of Morrison (2025), which revealed that hybrid scheduling enhanced organisational resilience and sustained employee productivity during disruptions. On this note, the following research hypothesis was proposed:

*H<sub>A</sub>: Hybrid scheduling has a significant effect on employees' productivity in commercial banks in Calabar.*

### **Mobile work arrangement and employees' productivity**

Mobile work arrangement has been widely defined as a flexible form of work where employees use mobile technologies to perform job responsibilities while moving between locations, rather than being confined to a fixed office or home setting. According to Clarke and Holdsworth (2020), mobile work is a system in which employees rely on portable digital devices and secure applications to carry out work tasks while engaging with clients in different locations. Similarly, Gonzalez and Ramirez (2022) describe it as a work practice that enables employees to combine customer interactions with digital access to organisational databases, making it especially valuable in industries such as banking where field operations are common. More recently, Silva and Martins (2024) define mobile work as the use of smartphones, tablets, and cloud-based applications to perform official duties beyond traditional office boundaries, thereby allowing employees to remain productive while on the move. These perspectives emphasise that mobile work arrangement is essentially enabled by technology and is aimed at supporting employees whose roles demand constant flexibility and direct interaction with clients or stakeholders. Based on this recognition, commercial banks have adopted mobile work arrangements by equipping relationship managers, loan officers, and field-based staff with mobile devices, secure

applications, and digital banking platforms to enable them to perform tasks such as account opening, loan assessment, and customer support while outside the branch. This implementation allows employees to respond to clients in real time, thereby reducing delays and enhancing service efficiency (Gonzalez & Ramirez, 2022). Mobile work improves productivity by allowing employees to use travel or waiting time for administrative functions, ensuring that service delivery is not limited by geographical boundaries (Clarke & Holdsworth, 2020). Overall, mobile work arrangement increases the flexibility, responsiveness, and efficiency of bank employees, making it a vital strategy for sustaining productivity in an increasingly competitive and digitally driven banking environment (Silva & Martins, 2024). The foregoing scholarly viewpoint suggests that mobile work arrangement, as a dimension of remote work, could substantially enhance employees' productivity in the banking sector. This viewpoint is backed by the study of Oriloye (2025), which revealed that mobile work arrangement significantly increased productivity, which translated into higher retention rates. The viewpoint also finds support in the study of Akaegbobi et al. (2025), which revealed that mobile work arrangement significantly enhanced employee productivity by improving task efficiency and customer response times. On this note, the following research hypothesis was proposed:

*H<sub>A</sub>: Mobile work arrangement has a significant effect on employees' productivity in commercial banks in Calabar.*

#### **Home-based operation and employees' productivity**

Home-based operation has been described as a flexible work mode in which employees carry out their official responsibilities from their place of residence with the aid of digital technologies and secure organisational systems. According to Thompson and Brill (2019), home-based work allows employees to replicate office functions from home through virtual communication tools and remote access to databases, reducing dependence on physical office infrastructure. Similarly, Zhang and Liu (2021) define it as a structured work arrangement where employees' homes become the central location for task execution, supported by cloud technologies and virtual collaboration platforms that ensure smooth communication with colleagues and supervisors. More recently, Carter and Wilson (2023) describe home-based operation as the transformation of the domestic environment into a productive workspace where employees balance professional obligations with personal routines, made possible by digital innovations in secure networks and online banking systems. Together, these definitions highlight that home-based operations involve not just working from home, but creating an organised and digitally enabled system that allows employees to maintain productivity while outside the formal office space. This is why in the banking sector, home-based operations are implemented by granting employees secure access to financial platforms, databases, and virtual collaboration tools that enable them to manage accounts, process loans, and attend virtual meetings without leaving their homes. This form of work arrangement enhances productivity by reducing commuting stress, allowing employees to devote more time and focus to task completion (Zhang & Liu, 2021).

It also supports greater concentration and work-life balance, which reduces burnout and improves task efficiency (Thompson & Brill, 2019). The foregoing scholarly viewpoint suggests that home-based operation, as a dimension of remote work, could substantially enhance employees' productivity in the banking sector. This viewpoint is backed by the study of Obomeghia and Onuoha (2023), which revealed that home-based operations significantly improved employee performance, with technology access moderating productivity outcomes. The viewpoint is also backed by the study of Pepple et al. (2025), which revealed that home-based work significantly enhanced employee productivity and positively influenced employee retention. On this note, the following research hypothesis was proposed:

*H<sub>A</sub>: Home-based operation has a significant effect on employees' productivity in commercial banks in Calabar.*

### **Review of Empirical Studies**

The reviewed studies (see TABLE 1) give a clear picture of how remote work arrangements affect employees, particularly in the banking sectors, and most of them point to strong positive outcomes. Scholars have looked at different forms of remote work such as telecommuting, hybrid scheduling, mobile work, and home-based operations, and they agree that these strategies improve employees' performance and overall productivity. For instance, Akaegbobi et al. (2025) found that fintech firms in Lagos saw higher employee productivity when staff worked remotely using telecommuting and mobile platforms, while Obomeghia and Onuoha (2023) reported that telecommuting and home-based operations helped staff in deposit money banks carry out their duties more effectively. In another study, Brown and Li (2022) showed that flexibility in remote work not only improved productivity but also helped retain skilled employees, and this aligns with the findings of Oriloye (2025) and Pepple et al. (2025), who confirmed that in Nigerian banks, hybrid scheduling and telecommuting were central to retaining workers and improving job outcomes. Other studies have gone further to show indirect benefits of remote work: Babarinde et al. (2024) and Babatunde and Iyaji (2024) revealed that wellbeing and mental health improved when employees worked from home or had flexible schedules, and this directly translated into better performance and higher productivity. Adding another perspective, Morrison (2025) emphasised that remote work helped banks remain resilient during periods of crisis, while Yamamoto and Suzuki (2021) demonstrated that remote monitoring systems made it easier to track productivity and keep performance levels high. Still, some challenges were pointed out in the literature. For instance, Onyemere et al. (2024) found that although remote work improved productivity in Nigerian banks, issues such as poor internet and inadequate digital infrastructure limited the full benefits of these strategies. Despite these limitations, the general agreement across studies is that remote work arrangements (whether telecommuting, hybrid, mobile, or home-based) significantly enhance employee productivity and related outcomes such as motivation, retention, and

career success. This convergence shows that the adoption of remote work is not only a temporary solution to disruptions like the Covid-19 pandemic but also a sustainable strategy that banks and similar organisations can use to achieve growth, strengthen resilience, and stay competitive in a rapidly digitalizing world.

**TABLE 1**

Review of empirical studies

| SN | AUTHORS                     | STUDY PURPOSE                                                                                          | METHODOLOGY                                                                                        | FINDINGS                                                                                                                                                                       |
|----|-----------------------------|--------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Akaegbobi et al. (2025)     | To examine the effect of remote work arrangements on employee productivity in fintech firms in Lagos   | Survey of 250 fintech employees; structured questionnaire; regression analysis                     | Telecommuting, hybrid scheduling, and mobile work arrangements significantly enhanced employee productivity by improving task efficiency and customer response times.          |
| 2  | Babarinde et al. (2024)     | To analyse the impact of virtual work on employees' wellbeing in Nigeria's service industry            | Sample of 310 service employees; questionnaire and interviews; correlation and regression analysis | Virtual work strategies, including home-based operations and telecommuting, significantly improved wellbeing, which in turn enhanced overall job performance and productivity. |
| 3  | Brown and Li (2022)         | To investigate the role of remote work flexibility in employee retention in Asian banking institutions | 400 banking employees; survey instrument; structural equation modelling                            | Remote work flexibility through hybrid scheduling and telecommuting significantly improved retention by increasing productivity and job satisfaction.                          |
| 4  | Morrison (2025)             | To assess remote work as a framework for operational resilience in banks                               | Secondary data from 12 multinational banks; qualitative case analysis; thematic coding             | Remote work arrangements (mobile work and hybrid scheduling) enhanced resilience and sustained employee productivity during disruptions.                                       |
| 5  | Obomeghia and Onuoha (2023) | To examine the impact of remote work environment on performance in deposit money banks in Rivers State | 220 bank employees; questionnaire survey; multiple regression analysis                             | Telecommuting and home-based operations significantly improved employee performance, with technology access moderating productivity outcomes.                                  |

| SN | AUTHORS                    | STUDY PURPOSE                                                                                | METHODOLOGY                                                                                           | FINDINGS                                                                                                                                                                 |
|----|----------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6  | Onyemere et al. (2024)     | To evaluate readiness of Nigerian banks for remote working practices                         | Mixed-method design; 180 bank staff surveys and 15 interviews; descriptive and inferential statistics | Remote work adoption strategies (telecommuting, hybrid scheduling, and digital platforms) enhanced productivity but required infrastructural support for sustainability. |
| 7  | Oriloye (2025)             | To analyse the role of remote work on employee retention in Nigerian banks                   | 200 employees from four banks; questionnaire survey; regression analysis                              | Remote work strategies, particularly hybrid scheduling and mobile work, significantly increased productivity, which translated into higher retention rates.              |
| 8  | Pepple et al. (2025)       | To investigate flexible work arrangements and retention in Access Bank, Calabar              | 150 bank employees; questionnaire; regression analysis                                                | Flexible work arrangements (telecommuting, hybrid scheduling, and home-based work) significantly enhanced productivity and positively influenced retention.              |
| 9  | Yamamoto and Suzuki (2021) | To explore the role of remote monitoring systems in measuring productivity in Japanese banks | Case study of 10 banks; survey of 300 employees; statistical analysis                                 | Remote monitoring systems and telecommuting enhanced task efficiency, customer handling, and overall productivity.                                                       |
| 10 | Odubajo (2023)             | To assess remote working on productivity during Covid-19 in UBA                              | 180 UBA staff; structured questionnaires; regression analysis                                         | Remote work arrangements (telecommuting and home-based operation) significantly boosted productivity despite pandemic restrictions.                                      |
| 11 | Babatunde and Iyaji (2024) | To investigate remote work's impact on mental health among UBA employees in Kogi State       | 120 employees; survey questionnaire; regression analysis                                              | Remote work practices (home-based operation and flexible scheduling) improved mental health, which significantly enhanced productivity.                                  |

| SN | AUTHORS                        | STUDY PURPOSE                                                                        | METHODOLOGY                                                                          | FINDINGS                                                                                                                                      |
|----|--------------------------------|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| 12 | Prasetyaningtyas et al. (2021) | To examine work-from-home effects on employee productivity in the banking industry   | 300 banking staff; online survey; regression and correlation analysis                | Work-from-home arrangements directly enhanced productivity by reducing commute time and enabling task focus.                                  |
| 13 | Nwoko and Yazdani (2022)       | To analyse remote working's effect on motivation during Covid-19 in Nigeria          | 210 employees; mixed methods (survey + interviews); thematic and regression analysis | Remote work practices (telecommuting and home-based operations) significantly improved motivation, which translated into higher productivity. |
| 14 | Nwibere (2024)                 | To investigate work-life integration strategies and career success in Nigerian banks | 250 employees; structured questionnaire; regression analysis                         | Flexible and remote work strategies significantly enhanced work-life integration, boosting productivity and long-term career success.         |

Source: Researcher's review (2025)

### Theoretical Framework

This study is anchored in the Job demands-resources (JD-R) model, propounded by Bakker and Demerouti (2007). The Job Demands-Resources (JD-R) model is a theoretical framework that explains how work characteristics influence employee well-being, motivation, and performance. The model distinguishes between job demands and job resources by conceptualizing job demands as aspects of work that require sustained effort, such as workload, time pressure, and emotional strain, and are linked to physiological and psychological costs when prolonged (Bakker & Demerouti, 2007). The major premise of the JD-R model is that employee outcomes depend on the interaction between demands and resources (Bakker & Demerouti, 2007). In this sense, high demands without sufficient resources trigger strain and undermine performance, while sufficient resources buffer these negative effects and create positive motivational outcomes. Thus, the model stresses that organizations should not only monitor and reduce overwhelming demands but also invest in resources that protect employees and sustain performance. This flexibility makes the JD-R model widely applicable across industries, cultural contexts, and changing work patterns, including contemporary shifts to remote and hybrid work. In the context of this study, the relevance of the JD-R model lies in its ability to provide a comprehensive framework for understanding how the unique demands and resources associated with remote work arrangements influence employees' productivity in commercial banks in Calabar. The model emphasizes that employee outcomes such as productivity are shaped by the interaction between job demands (such as workload intensity, technological challenges, or

the blurring of work-life boundaries) and job resources, such as organisational support, autonomy, flexibility, and access to digital tools. Applying this framework to telecommuting, hybrid scheduling, mobile work, and home-based operations allows the study to critically examine how these arrangements can either enhance productivity by offering resources like flexibility and reduced commuting stress, or diminish it when demands such as isolation, inadequate infrastructure, or poor managerial support overwhelm employees. Thus, the JD-R model is highly relevant as it helps to interpret whether the balance between demands and resources within remote work arrangements ultimately fosters or hinders productivity among bank employees in Calabar.

### **Conceptual Framework**

This study examined the relationship between remote work arrangements and employees' productivity in commercial banks in Calabar, Cross River State. The purpose was to determine whether different modes of remote work enhance or diminish the efficiency and effectiveness of employees in completing critical banking tasks. In this context, employees' productivity was conceptualized as the dependent variable, reflecting the measurable efficiency with which bank staff deliver services within a given timeframe. The independent variables were telecommuting work, hybrid scheduling, mobile work arrangement, and home-based operation, each representing a distinct form of remote work arrangement that may influence the productivity of employees in unique ways. Operationally, telecommuting work was defined as employees connecting remotely to the bank's systems through digital technologies to execute transactions and administrative functions without physical presence in the bank. Hybrid scheduling referred to a flexible arrangement in which employees alternate between on-site duties, such as compliance checks or cash handling, and off-site tasks executed through digital platforms. Mobile work arrangement was understood as employees, particularly field officers or relationship managers, carrying out banking responsibilities on the move through secure mobile applications while interacting with clients outside the branch. Home-based operation referred to the performance of banking tasks from an employee's residence using secure networks and platforms to process accounts, participate in virtual meetings, and manage customer records.

These operational definitions ensured clarity in measuring the constructs and testing their effects within the study's context. The conceptual model (see FIG. 1) proposed in this study illustrates the relationship between the four independent variables (telecommuting work, hybrid scheduling, mobile work arrangement, and home-based operation) and the dependent variable, employees' productivity. The model hypothesizes that each form of remote work arrangement exerts a direct influence on employees' productivity. However, it is important to note that both the independent and dependent variables were represented and measured with specific parameters extracted in prior empirical studies. The parameters of the independent variables were adapted from: Akaegbobi et al. (2025); Brown and Li (2022); Obomeghia and Onuoha (2023); and Peple et al. (2025). On the other

hand, the parameters of the dependent variable were adapted from: Conti and Bianchi (2023); and Gomez and Alvarez (2025). Essentially, the meaning of this model lies in its hypothetical assumption that remote work arrangements, when appropriately implemented, are positively associated with enhanced employee productivity in commercial banks. By structuring the study around this conceptual model, the research was designed to test its veracity in the banking context of Calabar, thereby contributing empirical evidence to the broader discourse on remote work and organisational performance. Ultimately, the study sought to ascertain whether flexible and technology-enabled work practices represent a viable pathway for improving employee productivity in commercial banks operating in an environment marked by increasing digitalization and competitive service delivery.

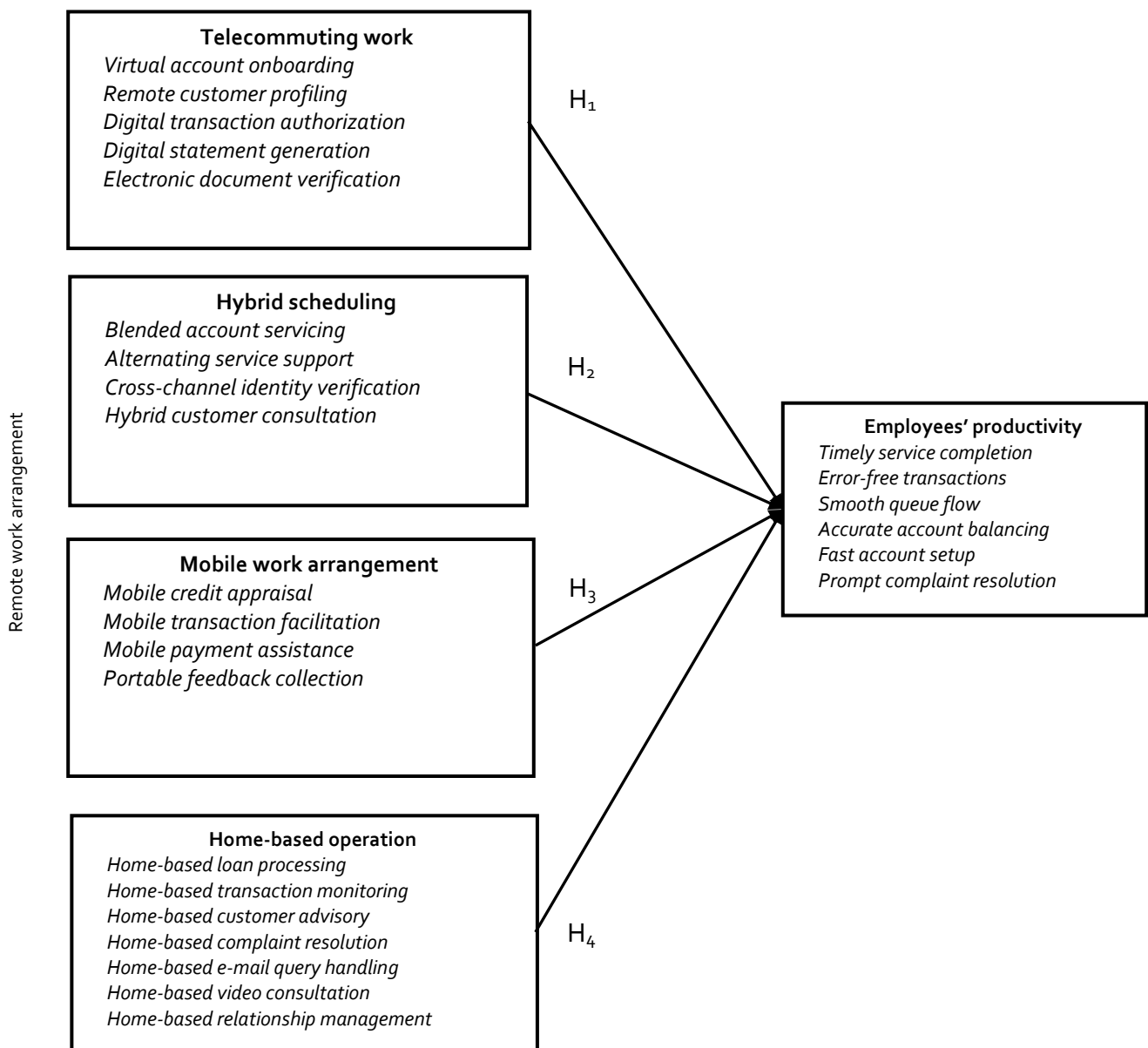


FIG. 1: Conceptual model of the study

**Source:** Parameters of independent variable adapted from Akaegbobi et al. (2025); Brown and Li (2022); Obomeghia and Onuoha (2023); and Pepple et al. (2025). Dependent variable parameters adapted from Conti and Bianchi (2023); and Gomez and Alvarez (2025)

### Methodology

This study employed a cross-sectional survey design to collect primary data from customer-facing personnel of commercial banks in Calabar Metropolis. Data were obtained once within a short timeframe, aligning with the study's objective of assessing the current impact of remote work arrangements on productivity. The target population comprised 457 customer-facing staff, including cashiers, tellers, marketers, loan officers, and customer relationship personnel, working in the main branches of major commercial banks in Calabar (Table 2). The decision to focus on main branches was based on their role as operational hubs, where remote work policies are typically implemented and monitored. These branches also house a larger and more stable workforce, enabling systematic data collection and reducing logistical challenges associated with dispersed sub-branches.

**TABLE 2**

Population of the study

| SN | Banks               | Cashiers/<br>tellers | Loan<br>officers | Marketers | Customer<br>care<br>officers | Customer<br>relationship<br>officers | Total      |
|----|---------------------|----------------------|------------------|-----------|------------------------------|--------------------------------------|------------|
| 1  | First Bank Nigeria  | 12                   | 3                | 15        | 3                            | 2                                    | 35         |
| 2  | Access Bank         | 11                   | 4                | 10        | 4                            | 3                                    | 32         |
| 3  | Fidelity Bank       | 7                    | 3                | 7         | 4                            | 2                                    | 23         |
| 4  | Guaranty Trust Bank | 8                    | 2                | 11        | 3                            | 4                                    | 28         |
| 5  | FCMB Plc            | 8                    | 3                | 8         | 3                            | 2                                    | 24         |
| 6  | UBA Plc             | 11                   | 5                | 12        | 5                            | 4                                    | 37         |
| 7  | Zenith Bank         | 9                    | 5                | 11        | 4                            | 3                                    | 32         |
| 8  | Ecobank             | 8                    | 6                | 15        | 3                            | 2                                    | 34         |
| 9  | Keystone Bank       | 7                    | 2                | 10        | 3                            | 2                                    | 24         |
| 10 | Polaris Bank        | 9                    | 5                | 10        | 2                            | 2                                    | 28         |
| 11 | Stanbic IBTC bank   | 7                    | 2                | 9         | 3                            | 2                                    | 23         |
| 12 | Sterling Bank       | 8                    | 2                | 10        | 3                            | 2                                    | 25         |
| 13 | Union Bank          | 6                    | 2                | 16        | 3                            | 2                                    | 29         |
| 14 | Unity Bank          | 6                    | 3                | 11        | 3                            | 3                                    | 26         |
| 15 | Wema Bank           | 9                    | 2                | 9         | 4                            | 2                                    | 26         |
| 16 | Globus Bank         | 8                    | 2                | 11        | 3                            | 1                                    | 25         |
| 17 | Unical MFB          | 5                    | 2                | 5         | 2                            | 2                                    | 16         |
|    |                     |                      |                  |           |                              |                                      | <b>457</b> |

Source: Researcher's field survey (2025)

A census sampling strategy was adopted, allowing the researcher to survey the entire accessible population of 457 employees using structured questionnaires. This approach

eliminated sampling error and ensured broad representativeness of frontline staff, whose daily interactions with customers make them especially sensitive to remote work arrangements. Ethical approval for this research was obtained from the Research Committee of the Faculty of Administration and Management Sciences, University of Calabar, Nigeria. Participation was voluntary, and informed consent was secured from all respondents. Anonymity and confidentiality were guaranteed throughout data collection and reporting. After the data collection exercise, the data obtained were analysed using descriptive statistics and multiple linear regression with SPSS (Version 26). The regression model states thus:

$$\text{EMPROD} = a + \beta_1\text{TELWORK} + \beta_2\text{HYSCHED} + \beta_3\text{MOBWORK} + \beta_4\text{HOMBOP} + e$$

Where:

EMPROD = Employees' productivity

a = The intercept (or constant)

$\beta_1\text{TELWORK}$  = Coefficient of telecommuting work

$\beta_2\text{HYSCHED}$  = Coefficient of hybrid scheduling

$\beta_3\text{MOBWORK}$  = Coefficient of mobile work arrangement

$\beta_4\text{HOMBOP}$  = Coefficient of home-based operation

e = Error margin (5 percent)

### Analysis and Discussion

In this study, a total of 457 questionnaire copies were administered to customer-facing personnel of commercial banks in Calabar, Cross River State. Out of the total copies administered, 334 copies (or 73.1 percent) were completed and retrieved, while 123 copies (or 26.9 percent) could not be retrieved. Hence, this analysis was based on the responses of 334 respondents, representing 73.1 percent of the intended sample. With the data obtained, the study's null hypotheses were tested. The null hypotheses, rather than the alternative were tested, because of the scientific notion that the null hypothesis represents a default position or assumption of no effect or no relationship, providing a basis for statistical testing.

1.  $H_0$ : Telecommuting work has no significant effect on employees' productivity in commercial banks in Calabar.
2.  $H_0$ : Hybrid scheduling has no significant effect on employees' productivity in commercial banks in Calabar.
3.  $H_0$ : Mobile work arrangement has no significant effect on employees' productivity in commercial banks in Calabar.
4.  $H_0$ : Home-based operation has no significant effect on employees' productivity in commercial banks in Calabar.

*Predictors:* Telecommuting work, hybrid scheduling, mobile work arrangement and home-based operation

*Outcome:* Employees' productivity

*Decision rule:* Reject the null hypothesis if the p-value is less than or equal to the significance level of 0.05; otherwise, accept it.

**TABLE 3**

Model summary of the effect of remote work arrangement on employees' productivity in commercial banks in Calabar

| Model                                                                                                              | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|--------------------------------------------------------------------------------------------------------------------|-------------------|----------|-------------------|----------------------------|
| 1                                                                                                                  | .868 <sup>a</sup> | .753     | .750              | .45055                     |
| a. Predictors: (Constant), Telecommuting work, hybrid scheduling, mobile work arrangement and home-based operation |                   |          |                   |                            |

Source: Researcher's analysis via SPSS (2025)

**TABLE 4**

Analysis of variance (ANOVA) of the effect of remote work arrangement on employees' productivity in commercial banks in Calabar

| Model                                                                                                              |            | Sum of Squares | Df  | Mean Square | F       | Sig.              |
|--------------------------------------------------------------------------------------------------------------------|------------|----------------|-----|-------------|---------|-------------------|
| 1                                                                                                                  | Regression | 203.529        | 4   | 50.882      | 250.654 | .000 <sup>b</sup> |
|                                                                                                                    | Residual   | 66.786         | 329 | .203        |         |                   |
|                                                                                                                    | Total      | 270.316        | 333 |             |         |                   |
| a. Dependent Variable: Employees' productivity                                                                     |            |                |     |             |         |                   |
| b. Predictors: (Constant), Telecommuting work, hybrid scheduling, mobile work arrangement and home-based operation |            |                |     |             |         |                   |

Source: Researcher's analysis via SPSS (2025)

**TABLE 5**

Coefficients of the effect of remote work arrangement on employees' productivity in commercial banks in Calabar

| Model                                          |                         | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|------------------------------------------------|-------------------------|-----------------------------|------------|---------------------------|-------|------|
|                                                |                         | B                           | Std. Error | Beta                      |       |      |
| 1                                              | (Constant)              | .744                        | .150       |                           | 4.953 | .000 |
|                                                | Telecommuting work      | .282                        | .067       | .249                      | 4.181 | .000 |
|                                                | Hybrid scheduling       | .217                        | .050       | .208                      | 4.371 | .000 |
|                                                | Mobile work arrangement | .707                        | .076       | .526                      | 9.245 | .000 |
|                                                | Home-based operation    | .388                        | .088       | .307                      | 4.427 | .000 |
| a. Dependent Variable: Employees' productivity |                         |                             |            |                           |       |      |

Source: Researcher's analysis via SPSS (2025)

Tables 3, 4, and 5 present the multiple regression analysis results on the effect of remote work arrangements on employees' productivity in commercial banks in Calabar. Table 3

(Model Summary) shows a correlation coefficient ( $R$ ) of 0.868, indicating a very strong positive linear association between the combined remote work dimensions (telecommuting work, hybrid scheduling, mobile work arrangement, and home-based operation) and employees' productivity. The coefficient of determination ( $R^2$ ) of 0.753 suggests that approximately 75.3 percent of the variance in employee productivity is explained by the model. This is a notably high explanatory power for behavioural research, which may reflect the centrality of remote work arrangements in determining productivity among customer-facing bank personnel, whose roles are highly structured and technology-dependent. It may also be partly attributable to the focused scope of the study population (main branches only), where remote work policies are likely to be consistently applied. Nonetheless, this high  $R^2$  warrants cautious interpretation, as contextual factors, such as organisational culture, technological infrastructure, or management practices, may also amplify the strength of these relationships.

Table 4 (ANOVA) reports an F-statistic of 250.654 with a p-value of 0.000, indicating that the overall model is statistically significant at the 5 percent level. This confirms that, taken together, the remote work variables significantly predict variations in employees' productivity. Table 5 (Coefficients) provides the standardized beta coefficients, which allow comparison of the relative strength of each predictor. All four predictors are positive and statistically significant ( $p < 0.05$ ). Mobile work arrangement exerts the strongest effect ( $\beta = 0.526$ ,  $t = 9.245$ ), implying that a one standard deviation increase in mobile work arrangements corresponds to a 0.53 standard deviation increase in productivity, holding other factors constant. Home-based operation is the next strongest predictor ( $\beta = 0.307$ ,  $t = 4.427$ ), followed by telecommuting work ( $\beta = 0.249$ ,  $t = 4.181$ ) and hybrid scheduling ( $\beta = 0.208$ ,  $t = 4.371$ ). These findings highlight the substantial marginal effects of mobile-enabled work practices, which may enhance productivity by allowing employees to maintain real-time communication and service delivery outside conventional office settings. Essentially, the regression analysis demonstrates that remote work arrangements collectively have a strong and significant positive effect on employee productivity, with mobile work arrangements playing the most decisive role. The high model explanatory power underscores the importance of remote work structures in shaping frontline banking performance, while also suggesting the need to explore additional contextual variables in future studies to avoid potential overestimation of model fit.

### Discussion of Findings

The results of this study demonstrate that telecommuting work, hybrid scheduling, mobile work arrangements, and home-based operations each have significant positive effects on employees' productivity in commercial banks in Calabar. These findings align with previous empirical evidence (e.g., Akaegbobi et al., 2025; Babarinde et al., 2024; Brown & Li, 2022; Morrison, 2025; Oriloye, 2025), confirming that well-structured remote work practices can sustain or enhance employee performance in highly regulated and technology-driven service environments such as banking. Applying the Job Demands–Resources (JD-R) model

provides a useful lens for interpreting these outcomes. The JD-R framework posits that job resources (e.g., autonomy, digital infrastructure, scheduling flexibility) stimulate work engagement and performance by enabling employees to meet or exceed job demands (Bakker & Demerouti, 2007). In this study, remote work practices function as key job resources that allow employees to manage high customer service demands more efficiently. Telecommuting and hybrid scheduling provide flexibility in where and how employees work, thereby increasing autonomy and reducing the strain associated with rigid physical attendance. Similarly, home-based operations offer employees greater control over their work environment, which can lower distractions and support sustained task focus.

Notably, mobile work arrangements emerged as the strongest predictor of productivity, with the highest standardized beta coefficient. This can be explained theoretically and practically. From a JD-R perspective, mobile work enhances resource availability by extending employees' operational capacity beyond fixed locations, allowing them to respond to customer needs, access work platforms, and execute tasks in real time. This immediacy reduces task delays and bottlenecks, which are critical in banking operations where service responsiveness is closely tied to performance metrics. Practically, mobile work aligns well with the technological orientation of frontline banking roles, where transactions, approvals, and communications increasingly occur on secure digital platforms. Mobility effectively bridges spatial and temporal gaps, making work more continuous and adaptive to customer demands, which explains its outsized effect relative to other remote work dimensions. The findings also confirm that hybrid scheduling positively influences productivity by combining the relational benefits of physical presence with the efficiency gains of remote work. This aligns with studies highlighting hybrid models as a means of maintaining organisational resilience while supporting employee engagement (Brown & Li, 2022; Morrison, 2025). Home-based operations also contribute positively, reflecting how well-supported domestic work setups can facilitate uninterrupted task execution and concentrated work, especially for functions that are less reliant on direct in-person interaction.

### **Conclusion and Recommendations**

This study investigated the influence of remote work arrangements on employees' productivity in commercial banks in Calabar, Cross River State. Using a cross-sectional survey and multiple regression analysis, the findings revealed that telecommuting, hybrid scheduling, mobile work arrangements, and home-based operations each have significant positive effects on productivity. Among these, mobile work emerged as the strongest predictor, highlighting the growing role of mobility in enhancing task efficiency and responsiveness in banking operations. Overall, the evidence demonstrates that well-supported flexible work models can meaningfully boost service efficiency, accuracy, and employee performance, even within infrastructural and managerial constraints. Based on

these insights, banks should strategically institutionalise remote work frameworks, strengthen digital infrastructure, and implement clear managerial guidelines to sustain productivity gains. Emphasising secure mobile platforms and structured hybrid systems can help optimise operational flexibility while maintaining service standards. Based on the findings of the study, the following recommendations were suggested:

1. Commercial banks should broaden the scope of telecommuting work by allowing employees to perform a wider range of banking tasks remotely, supported with reliable digital tools, secure data platforms, and stable virtual communication channels. This will enhance employees' productivity by reducing time lost to commuting, minimizing workplace distractions, enabling quicker task turnaround, and ensuring that staff can deliver accurate and timely services without being hindered by physical location constraints.
2. Commercial banks should strengthen hybrid scheduling by structuring clear rotation plans that balance on-site and remote days, while equipping employees with the necessary digital platforms to seamlessly transition between both work settings. This will enhance employees' productivity by ensuring consistent service delivery, reducing fatigue from continuous physical presence, and enabling staff to maximize efficiency through flexibility and better management of their work tasks.
3. It is important for commercial banks to expand mobile work arrangements by providing secure mobile applications, reliable digital tools, and continuous connectivity support that enable employees to perform core banking tasks effectively outside the physical branch. This will enhance employees' productivity by allowing them to respond to customer needs swiftly, minimize downtime caused by location constraints, and maintain smooth service delivery while on the move.
4. There is need for commercial banks to strengthen home-based operations by equipping employees with secure remote access systems, dependable digital platforms, and structured monitoring frameworks that support effective execution of banking tasks from home. This will boost employees' productivity by reducing work interruptions, ensuring seamless handling of customer requests, and enabling consistent service delivery without the limitations of physical office presence.

### **Contribution to knowledge**

This study contributes to knowledge by providing empirical evidence that remote work arrangements (specifically telecommuting work, hybrid scheduling, mobile work arrangement, and home-based operation) significantly enhance employees' productivity in commercial banks, thereby challenging assumptions that flexible work systems are incompatible with highly regulated and service-intensive sectors. It extends existing literature by situating remote work within the Nigerian banking context, where infrastructural limitations, managerial conservatism, and compliance concerns have traditionally constrained adoption, thus offering new insights from an underexplored environment. By capturing evidence from customer-facing personnel, the study adds a

unique perspective on how remote work practices influence frontline service delivery, a dimension often overlooked in previous research. Consequently, the study provides a theoretical and empirical foundation for rethinking work models in emerging economies and enriches global debates on the adaptability of remote work across diverse institutional and infrastructural contexts.

### Limitation of the study

While the study offers robust insights, some limitations should be acknowledged. First, the study was conducted exclusively within commercial bank branches in Calabar, which may limit the generalisability of findings to other regions with different infrastructural or organisational contexts. Second, the data relied on self-reported measures, which are subject to social desirability and common method biases. Third, the cross-sectional design restricts causal inference, as the observed relationships represent a single point in time. Future studies could address these limitations by employing longitudinal designs, incorporating multiple locations, and using objective performance metrics to validate self-reported data.

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