# Impact of Remote Work on Employee Wellbeing in Deposit Money Banks in Nigeria: A Case Study of First Bank of Nigeria Plc

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***ABSTRACT- The rapid shift towards remote work has been intensified by the COVID-19 pandemic, and it has completely changed organisational practices with long-lasting implications for employee well-being. While several researchers across the world have studied the results of remote work, empirical studies on the developing economies, including the banking sector in Nigeria, where office culture and customer interaction prevail, are scarce. The aim of this study is to investigate the effects of remote work on the well-being of employees working in Deposit Money Banks (DMBs) in Nigeria, using First Bank of Nigeria Plc. as a case study. Theoretically, this study draws on the Job Demands–Resources (JD–R) model, which posits that work outcomes are shaped by the interaction between job demands (e.g., workload, role conflict, and digital overload) and job resources (e.g., autonomy, organizational support, and access to ICT tools). The descriptive survey design was used, and 120 employees of First Bank of Nigeria were surveyed using structured questionnaires, but secondary sources were also used to supplement it. To ensure departmental and job role representation, a stratified random sampling technique was employed, whereas descriptive statistics, Pearson correlation and regression analysis were employed to analyse the data. Findings indicates that remote working leads to improved work life balance, productivity and job satisfaction, while digital burnout, work-life imbalance and social isolation were identified as possible limitations. The results further revealed that technological and infrastructural constraints inhibit its sustainability in the long-term perspective. The study suggests that to ensure employee welfare and optimal organisational performance, management of Nigerian banks should consider incorporating a hybrid work system, strengthening operational support systems, providing technological architecture, and well-being initiatives. With this, Nigerian Banks can strike a balance between being flexible and caring about the well-being of their employees in a digitally evolving economy.***

***Keywords: Digital infrastructure, Employee wellbeing, Productivity, Remote work, Work-life balance.***

## I. INTRODUCTION

Deposit Money Banks (DMBs) remain critical to Nigeria's financial architecture, facilitating liquidity, credit, and payment systems that underpin economic growth (Adeleke & Salami, 2023). In the aftermath of the COVID-19 pandemic, the operational dynamics of these banks shifted significantly as remote work and hybrid work arrangements were adopted to ensure business continuity and employee safety (International Labour Organization [ILO], 2021). Globally, remote work has been viewed in light of its paradoxical effects. On the one hand, it enhances autonomy, reduces commuting stress, and improves work–life balance (Allen, Golden, & Shockley, 2015). On the other hand, it can result in social solitude, poor work-life balance, technostress and health risks linked to a desk-bound work routine (Messenger, 2019; Molino, Ingusci, Signore, Manuti, Giancaspro, Russo, Zito, & Cortese, 2020).

Within the African context, research highlights that the effects of remote work are further shaped by infrastructural limitations, including unstable electricity supply and low broadband penetration, which affect digital work experiences (Okoro & Odozi, 2021; Oyeyemi, 2022).

In Nigeria, banks such as First Bank, Access Bank, and Guarantee Trust Bank (GTB) implemented remote work arrangements during the pandemic, but the long-term impact of these changes on employee wellbeing is underexplored in scholarly research (Chukwu & Uche, 2022).

This underscores the need for more rigorous, sector-specific evidence to evaluate the sustainability and implications of remote work on employee wellbeing. Given these dynamics, the current study aims to assess the impact of remote work practices on employee wellbeing in Deposit Money Banks in

Nigeria with a specific focus on First Bank of Nigeria Plc.

The research is guided by the following objectives:
1. To examine the relationship between remote work frequency/practices and employee wellbeing.
2. To determine the predictive effects of remote work flexibility, technological support, workload management, and social isolation on employee wellbeing.
3. To compare the impact of remote work on employee wellbeing across job roles.

The study is anchored on the following hypotheses

$H_{01}$: There is no significant relationship between remote work frequency/practices and employee wellbeing.

$H_{02}$: Remote work factors (flexibility, technological support, workload management, social isolation) do not significantly predict employee wellbeing.

$H_{03}$: There is no difference in the impact of remote work on wellbeing across job roles.

## II. LITERATURE REVIEW

### 2.1 Conceptualizing Remote Work

Remote work, also referred to as telecommuting, flexible work, or work-from-home, is broadly defined as a work arrangement in which employees perform job-related tasks outside the traditional physical office, relying on digital and communication technologies (Allen et al., 2015). The concept became mainstream in response to the COVID-19 pandemic, during which organizations worldwide were forced to shift rapidly to virtual workspace (Bloom, Han, & Liang, 2015). Remote work has since evolved from being a temporary solution to a long-term strategic practice in knowledge-driven sectors such as finance, information technology, and education (Messenger, 2019).

The rise of remote work is often linked with digital transformation and the increasing ubiquity of information and communication technologies (ICTs). The Nigerian banking industry has progressively embraced digitization through mobile banking, online platforms, and real-time payment systems, making remote work more feasible compared to the manufacturing and informal sectors (Okeke, Nnadi, & Onuoha, 2023). However, in Nigeria, infrastructural deficiencies such as erratic electricity supply, limited broadband penetration, and cybersecurity challenges continue to shape the nature and effectiveness of remote work arrangements (Oyeyemi, 2022).

### 2.2 Employee Wellbeing

Employee wellbeing is a multidimensional construct encompassing physical health, mental health, emotional resilience, social connectedness, and work-life balance (Danna & Griffin, 1999). In the banking sector, employee wellbeing is particularly critical, as the industry is characterized by high job demands, regulatory pressures, and customer-facing responsibilities (Adebayo & Akinola, 2023). The introduction of remote work therefore, raises important questions about whether it alleviates or exacerbates stressors traditionally associated with banking.

### 2.3 Theoretical Framework

The JD–R model propounded by Evangelia Demerouti and Arnold Bakkar in 2001, provides a robust framework for understanding the relationship between remote work and wellbeing. It posits that job characteristics can be divided into demands (workload, time pressure, emotional demands, technostress) and resources (autonomy, organizational support, ICT infrastructure), (Bakker & Demerouti, 2017). Excessive demands without commensurate resources can result in burnout, while adequate resources can foster engagement and wellbeing. Remote work, for example, may reduce demands such as commuting stress, while simultaneously introducing new ones, such as digital overload and social isolation (Molino et al., 2020). While the research is explicitly grounded on JD-R model as the theoretical framework, the Boundary/Border and Technostress theories offer complementary insights on remote work impact on wellbeing. Boundary theory (Clark, 2000) explains how individuals manage the physical, temporal, and psychological boundaries between work and personal life. Remote work often blurs these boundaries, increasing the risk of role conflict and emotional strain if employees are unable to adequately separate work tasks from family responsibilities (Kossek & Lautsch, 2012). While Technostress theory developed by Michelle Weil and Larry Rosen in 1997, refers to stress arising from the use of digital technologies, manifesting through overload, complexity, insecurity, and invasion (Tarafdar, Pullins, & Ragu-Nathan, 2015). In remote work contexts, constant connectivity and the expectation of being "always available" often lead to burnout and diminished wellbeing (Taser, Aydin, & Tufekci, 2022). For Nigerian banking employees, where ICT infrastructure may be inconsistent, technostress can be compounded by poor connectivity and power outages, intensifying strain (Okoro & Odozi, 2021). Though the study is anchored on JD–R model as the main theoretical framework, the Boundary and Technostress theories offer supportive perspectives that situate the relationship between remote work structure and employee wellbeing in Nigerian's banking sector.

2.4 Evidences on Remote Work and Wellbeing

(Bloom, Liang, Roberts, & Ying, 2015) in a landmark study of a Chinese travel agency, found that remote work significantly improved job satisfaction, reduced attrition, and enhanced productivity. Similarly, (Felstead & Henseke, 2017) demonstrated that remote workers in the UK reported greater autonomy and work-life balance.

In the African context, studies suggest that remote work offers African employees enhanced flexibility and reduced transportation stress, especially in urban centers with severe traffic congestion (Chukwu & Uche, 2022).

In Nigeria, (Okoro & Odozi, 2021) found that while employees appreciated the flexibility of working from home, they frequently experienced fatigue due to unstable digital infrastructure. (Okeke et al., 2023) highlighted the role of organizational support, showing that banks with strong ICT infrastructure and wellness policies had employees who reported higher wellbeing compared to banks with weaker systems.

2.5 Review of Literature Gap

The literature consistently emphasizes that the wellbeing outcomes of remote work are context-dependent. While global evidence highlights both opportunities and risks, Nigerian-specific research remains relatively scarce, fragmented, and largely exploratory. Few studies adopt robust theoretical frameworks such as JD–R, boundary theory, or technostress to explain findings. Furthermore, little is known about the differentiated impact of remote work across various wellbeing dimensions—mental, physical, and social—within Nigerian DMBs. This study addresses these gaps by conducting an empirical investigation of First Bank of Nigeria Plc, thereby contributing evidence to both scholarly debates and practical decision-making regarding remote work models in the Nigerian banking sector.

## III. METHODOLOGY

This study adopts a descriptive survey research design. The study population are employees of First Bank of Nigeria, and its selection is strategic because the bank was among the first Nigerian banks to integrate flexible and remote work models during the COVID-19 pandemic and has continued to apply hybrid work policies (Okoye & Adebayo, 2022).

The main research instrument was a structured questionnaire designed in line with previous validated scales but adapted to suit the Nigerian banking context. A sample size of 150 employees was determined using Taro Yamane's formula for finite populations at a 95% confidence level and a 5% margin of error. A stratified random sampling technique was employed to ensure adequate representation of different categories of employees within the bank.

The questionnaire was administered both physically and electronically using Google Forms to accommodate respondents working remotely. Out of 150 questionnaires distributed, 126 were returned, while 120 were valid, representing an 86.6% response rate. The study adhered to strict ethical standards.

Data were analyzed using the Statistical Package for Social Sciences (SPSS) version 21. Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize demographic information and responses on key variables. Inferential statistical tools, including Pearson correlation and multiple regression analysis, were employed to test the relationship between remote work practices and employee wellbeing.

## IV. RESULTS AND ANALYSIS

4.1 Demographic Profile of Respondents

Table 1: Demographic Characteristics of Respondents (N = 120)

| Variable | Category | Frequency | Percentage (%) |
|---|---|---|---|
| Gender | Male | 66 | 55 |
| | Female | 54 | 45 |
| Age | 21–30 years | 34 | 28.3 |
| | 31–40 years | 48 | 40 |
| | 41–50 years | 30 | 25 |
| | 51 years & above | 8 | 6.7 |
| Marital Status | Single | 46 | 38.3 |
| | Married | 74 | 61.7 |
| Education Level | Bachelor's degree | 68 | 56.7 |
| | Master's degree | 44 | 36.7 |
| | Other (e.g. PhD) | 8 | 6.6 |
| Job Role | Management | 18 | 15 |
| | Mid-level Officer | 52 | 43.3 |
| | Frontline Staff | 50 | 41.7 |
| Work Experience | < 5 years | 28 | 23.3 |
| | 5–10 years | 54 | 45 |
| | > 10 years | 38 | 31.7 |

The demographic data indicate a fairly balanced distribution of respondents in terms of gender and job role. The majority (40%) of respondents were between 31–40 years, representing the core working population in Nigerian banks.

4.2 Remote Work Patterns Among Respondents

Respondents were asked to indicate their frequency of remote work since the adoption of hybrid work policies by banks.

Table 2: Remote Work Frequency

| Frequency of Remote Work | Frequency | Percentage (%) |
|---|---|---|
| Rarely (once a month or less) | 22 | 18.3 |
| Occasionally (2–4 times/month) | 38 | 31.7 |
| Frequently (1–2 times/week) | 40 | 33.3 |
| Regularly (3–5 times/week) | 20 | 16.7 |

Results show that half of the respondents (50%) engaged in remote work at least once a week, indicating that remote work is becoming an entrenched practice in Nigerian DMBs.

4.3 Impact of Remote Work on Employee Wellbeing

Respondents were asked to rate their perceptions of remote work on various wellbeing dimensions using a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree).

Table 3: Effect of Remote Work on Employee Wellbeing

| Wellbeing Dimension | Mean | Std. Dev. | Interpretation |
|---|---|---|---|
| Reduced stress from commuting | 4.32 | 0.88 | Strongly Positive |
| Better work-life balance | 4.1 | 0.94 | Positive |
| Improved job satisfaction | 3.85 | 1.02 | Moderately Positive |
| Increased productivity | 3.68 | 1.1 | Moderately Positive |
| Enhanced physical wellbeing (health, rest) | 3.74 | 0.98 | Moderately Positive |
| Reduced workplace burnout | 3.92 | 1.05 | Positive |
| Feelings of social isolation | 3.4 | 1.12 | Moderate Negative Effect |
| Difficulty in separating work & home life | 3.55 | 1.08 | Moderate Negative Effect |

The results indicate that remote work significantly reduced stress from commuting (M = 4.32) and promoted better work-life balance (M = 4.10). However, issues such as social isolation (M = 3.40) and blurring of work-home boundaries (M = 3.55) emerged as notable negative outcomes.

4.4 Comparative Analysis by Job Role

The analysis was disaggregated by job role to determine whether the impact of remote work differs across management, mid-level, and frontline employees.

Table 4: Remote Work Wellbeing Scores by Job Role

| Wellbeing Indicator | Management (n=18) | Mid-level (n=52) | Frontline (n=50) |
|---|---|---|---|
| Work-life balance (Mean) | 4.2 | 4.05 | 3.95 |
| Job satisfaction (Mean) | 3.9 | 3.8 | 3.7 |
| Stress reduction (Mean) | 4.4 | 4.3 | 4.2 |
| Social isolation (Mean) | 3.2 | 3.5 | 3.6 |
| Productivity (Mean) | 3.8 | 3.7 | 3.55 |

The findings suggest that management staff benefit most from remote work in terms of work-life balance and stress reduction. However, frontline employees reported higher levels of social isolation and challenges in maintaining productivity, likely due to the customer-facing nature of their roles.

4.5 Inferential Analysis

Correlation test Results

A Pearson correlation test was conducted to examine the relationship between remote work frequency and employee wellbeing scores.

Table 5: Correlation Between Remote Work Frequency and Wellbeing

| Variable Pair | Correlation (r) | p-value | Interpretation |
|---|---|---|---|
| Remote Work Frequency × Work-life Balance | 0.42 | 0.001 | Significant Positive |
| Remote Work Frequency × Job Satisfaction | 0.36 | 0.003 | Significant Positive |
| Remote Work Frequency × Social Isolation | 0.28 | 0.011 | Significant Positive (risk) |
| Remote Work Frequency × Productivity | 0.33 | 0.005 | Significant Positive |

The results show that remote work frequency positively correlates with work-life balance ($r = 0.42$, $p < 0.01$) and job satisfaction ($r = 0.36$, $p < 0.01$). However, higher remote work frequency also had a significant correlation with social isolation ($r = 0.28$, $p < 0.05$).

Regression Results
A regression analysis was carried out to test how strongly each independent variable (e.g., flexibility, tech support, workload management) predicts employee wellbeing.

Table 6: Regression Analysis of Remote Work Practices on Employee Wellbeing (N = 120)

| Predictor Variable | β (Standardized Coefficient) | Std. Error | t-value | p-value | Significance |
|---|---|---|---|---|---|
| Remote work flexibility | 0.314 | 0.087 | 3.61 | 0.001 | Significant |
| Technological support | 0.281 | 0.092 | 3.05 | 0.003 | Significant |
| Workload management | 0.226 | 0.089 | 2.54 | 0.012 | Significant |
| Social isolation (negative) | –0.198 | 0.083 | –2.39 | 0.018 | Significant |
| Constant (Intercept) | 1.487 | 0.421 | 3.53 | 0.001 | — |

Model Summary:
$R^2 = 0.44$ (44% of variance in employee wellbeing explained by remote work factors)
Adjusted $R^2 = 0.41$
$F(4,115) = 14.23$, $p < 0.001$
Below is the Regression model equation:

$$Wellbeing_i = \beta_0 + \beta_1(Flexibility_i) + \beta_2(Tech\ Support_i) + \beta_3(Workload\ Mgmt_i) + \beta_4(Social\ Isolation_i) + \varepsilon_i$$

$\beta_1 > 0$ (Flexibility positively predicts wellbeing).
$\beta_2 > 0$ (Technological support positively predicts wellbeing).
$\beta_3 > 0$ (Workload management positively predicts wellbeing).
$\beta 4 < 0$ (Social isolation negatively predicts wellbeing).
The regression results (Table 6) indicates a statistically significant model: $R^2 = 0.44$, Adjusted $R^2 = 0.41$, $F(4,115) = 14.23$, $p < 0.001$; with βs: Flexibility = 0.314 ($p = 0.001$), Tech Support = 0.281 ($p = 0.003$), Workload Mgmt. = 0.226 ($p = 0.012$), Social Isolation = −0.198 ($p = 0.018$).
The multiple regression model was statistically significant ($F(4,115) = 14.23$, $p < 0.001$), explaining 44% of the variance in employee wellbeing ($R^2 = 0.44$; Adjusted $R^2 = 0.41$).

The results for each predictor are as follows:

- Remote work flexibility had a positive and significant effect on employee wellbeing ($\beta = 0.314$, $p = 0.001$).
- Technological support also positively and significantly predicted employee wellbeing ($\beta = 0.281$, $p = 0.003$).
- Workload management had a positive and significant impact ($\beta = 0.226$, $p = 0.012$).
- Social isolation negatively predicted employee wellbeing ($\beta = -0.198$, $p = 0.018$).

Hypothesis Testing

- Hypothesis 1 ($H_{01}$): There is no significant relationship between remote work practices and employee wellbeing. Decision: Reject $H_{01}$.

Reason: The regression model was significant ($p < 0.001$), and three remote work practices (flexibility, technological support, workload management) were found to significantly improve wellbeing.

- Hypothesis 2 ($H_{02}$): Remote work challenges (social isolation and blurred work–life boundaries) have no significant negative effect on employee wellbeing. Decision: Reject $H_{02}$.
  Reason: Social isolation had a significant negative effect on wellbeing ($\beta = -0.198$, $p = 0.018$). This shows that while remote work brings benefits, it can also harm wellbeing if social support structures are weak.
- Hypothesis 3 ($H_{03}$): There is no difference in the impact of remote work on wellbeing across job roles (management, mid-level, frontline). Decision: Reject $H_{03}$.
- Reason: Comparative analysis showed that managers reported higher work–life balance and stress reduction, while frontline staff reported lower productivity and higher social isolation. This indicates significant differences by job role.

Overall, the regression results support the alternative hypotheses: remote work flexibility, technological support, and workload management enhance employee wellbeing, while social isolation reduces it. The model confirms that employee wellbeing in Deposit Money Banks is significantly shaped by the balance of resources and challenges associated with remote work.

## V. DISCUSSION OF RESULTS

The findings of this study provide significant insights into the impact of remote work on employee wellbeing in Deposit Money Banks in Nigeria, with First Bank of Nigeria serving as the case study. The results indicated that while remote work has improved employees' work-life balance, reduced commuting stress, and enhanced flexibility, it has also posed challenges relating to social isolation, technological constraints, and blurred work–life boundaries. This duality reflects the complexity of remote work's impact on employee wellbeing, particularly within the banking sector, where high performance, security of operations, and strict regulatory compliance are required.

The results revealed that employees strongly agreed that remote work enhanced their work–life balance and allowed them greater flexibility in managing personal and professional responsibilities. This aligns with the findings of (Onyishi, Victor-Aigbodion, Diale, Sefotho, 2022), who noted that Nigerian bank employees working remotely reported greater satisfaction with their ability to balance family and career responsibilities, particularly among female employees with care-giving duties. Thus, this study's findings confirm that remote work can be a tool for improving employee quality of life in Nigeria.

On the other hand, the findings showed that many respondents expressed feelings of social isolation and a lack of adequate interpersonal connection with colleagues.

A key challenge observed was that employees often struggled with technological issues, including unreliable internet access, electricity shortages, and inadequate IT infrastructure. This finding corroborates the research of (Chovwen, 2024), who observed that Nigerian banks faced significant digital barriers in sustaining remote work operations, particularly outside urban centers.

Employee Productivity and Job Performance

Interestingly, the results also showed that respondents believed remote work improved their productivity, largely due to reduced commuting stress and the ability to create a personal work rhythm. However, (Babatunde, 2024) argued that while Nigerian employees reported short-term productivity gains, long-term performance was hindered by distractions at home and the absence of structured supervision. This divergence highlights that organizational culture and managerial practices play a significant role in shaping remote work outcomes.

Organizational Support and Wellbeing

The study revealed that employees who received adequate organizational support—such as stipends for internet costs, provision of digital tools, and flexible deadlines—reported higher levels of wellbeing compared to those who did not. This aligns with (Babarinde and Ojo, 2022) who found that in Nigeria, organizational support mechanisms significantly moderated the negative impact of remote work on employee stress and burnout.

The regression analysis was conducted to determine the predictive influence of remote work practices on employee wellbeing. The model was statistically significant ($F(4,115) = 14.23$, $p < 0.001$), explaining 44% of the variance in employee wellbeing. Remote work flexibility ($\beta = 0.314$, $p = 0.001$), technological support ($\beta = 0.281$, $p = 0.003$), and workload management ($\beta = 0.226$, $p = 0.012$) all had significant positive effects on wellbeing. However, social isolation had a significant negative impact ($\beta = -0.198$, $p = 0.018$), suggesting that while remote work enhances wellbeing through flexibility and digital support, it simultaneously diminishes wellbeing when employees feel isolated.

## VI. CONCLUSION AND RECOMMENDATION

This study examined the impact of remote work on employee wellbeing in deposit money banks in Nigeria, using selected staff from First Bank of Nigeria Plc. as a case study. The findings revealed that remote work offers significant benefits such as improved work-life balance, increased flexibility, and enhanced job satisfaction. However, the study also identified major challenges, including technological limitations, job insecurity, work intensification, and psychological strain caused by blurred boundaries between work and personal life.

Overall, the results suggest that while remote work can enhance wellbeing in the Nigerian banking sector, its sustainability depends on supportive organizational policies, reliable technological infrastructure, and deliberate mental health initiatives. Without these, the potential benefits may be undermined by burnout, social isolation, and reduced productivity.

Recommendation:

1. Investment in Infrastructure: Banks should improve technological support systems to ensure reliable connectivity and cybersecurity.
2. Policy Development: Clear remote work policies that address workload distribution, performance evaluation, and employee autonomy should be instituted.
3. Wellbeing Programs: Regular mental health checks, counseling, and wellness initiatives should be integrated into HR practices.
4. Hybrid Models: A blended approach combining remote and on-site work can help balance flexibility with organizational control.
5. Training and Capacity Building: Banks should train staff and managers in digital tools, remote collaboration, and stress management to ensure sustainable adoption.

By implementing these strategies, Nigerian deposit money banks can leverage remote work not only to enhance employee wellbeing but also to strengthen organizational resilience in an evolving work environment.

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