

We are Not Forced to Work Late However We Work Extra Hours Without Realising It

Mariam Gbajumo-Sheriff^{1*}, Tunde Elegbede¹, Samuel Mbah¹ and Olasunmbo Olusanya¹

¹Faculty of Management Sciences, University of Lagos, 101017 Akoka, Lagos, Nigeria

Received 22nd January 2025, Revised 20th April 2026, Accepted 10th May 2026

ABSTRACT

Flexible working initiatives, especially work from home is a practice that is not new in many workplaces in western countries. For example, in Europe, institutional supports encourage flexible working, however while adoption varies across countries and organisations, research evidence on its implementation in much of Africa remains scanty. This study therefore aims at understanding Nigerian bank employees' experiences and transition process from full-time physical working in the office to working from home. Work in Nigeria is full-time, majorly 8 am resumption time and 4 pm or 5 pm closing times, depending on the organisation. Flexible forms of employment are not prevalent. The reason for its low adoption had been attributed to remote working being a western practice or its inappropriateness due to a lack of discipline amongst employees. The COVID-19 pandemic created a novel urgency, on the need to embrace working from home, especially with the pressure from government to encourage social distancing among people, to curb the spread of the virus. It also changed the perception of the government, the employer and the employed about the world of work and ways of working. This study explores Nigerian bank employees' transition from office work to remote work through 10 semi-structured Zoom interviews analysed with NVivo, revealing both positive and negative experiences: while remote work improved performance, reduced stress, enhanced flexibility, and eliminated commuting challenges, long working hours remain a persistent feature of bank jobs.

Keywords: Bank Employee, Long Working Hours, Nigeria, Remote Work, Organisational Commitment

1. INTRODUCTION

Historically in Nigeria, work structure has an embedded flexibility; flexibility of timing, duration, and location (Gbajumo-Sheriff, 2022). Although most people were working in the informal sector, employees get to choose their work time, where they intend to work and how they intend to work. The mass transition into seeking paid employment in big organisations in Nigeria have streamlined the ways of working in full-time with fixed opening and closing times. As such, this transition has brought with it challenges for working families, especially those with young children. While the transition to full-time fixed work hours happened in Western countries, over the last 20 years, there has been a move to flexible arrangements in these countries (Abuabdin & Iloyasu, 2025). The new reality in different organisations and countries is that remote working has come to stay as a way of working, both in western and non-western countries. Prior to COVID-19 pandemic, remote working discussions were prevalent in western countries, where flexible working arrangements and support to working families is reinforced at organisational and national institutional levels. Research evidence suggests that working from other locations, aside from the employer provided location has advantages and disadvantages (Donnelly & Johns, 2021).

*Corresponding Author: mgbajumo@unilag.edu.ng

Despite its embrace in western countries, countries vary in their level of adoption. European countries have more Flexible Working Arrangement (FWA) options than the United States of America (USA), while USA has embraced more FWA than many parts of Asia and Africa (Akanji et. al. 2023). The onset of COVID-19 pandemic, with the accompanying uncertainty about its various modes of transmission, impact, pharmaceutical and non-pharmaceutical preventive measures of curtailment of the virus made governments of different countries adopt a similar approach to fighting a common enemy (Akanji et. al., 2023). Non-pharmaceutical measures like social distancing, washing of hands and wearing of face masks were the initial precautions taken while trying to develop vaccines for the management of the virus. In other to enforce the physical distancing measure, employees (private and government) were mandated to work from home by national governments (Olufemi, 2021).

Despite the initial difference in the embrace of FWA options by governments and organisations in various countries, the approach of regional and national governments were the same in this instance. For example, in Nigeria, the State and Federal governments imposed movement restrictions (Ozili, 2020). Institutions continue to govern the activities of organisations and households in communities around the world. This singular action of government in different parts of the world reinforces the arguments of the institutional theory in coercing lower-level institutions act in a particular way, many times for the greater good. Since the COVID-19 outbreak, organisations in Nigeria have been embracing remote working, even after the expiry of the mandatory period stipulated by the government and research evidence suggests employees prefer working from home (Odunayo & Fagbemide, 2024; Olufemi, 2021). For example, Myjobmag (2021) documented their findings from research investigating the growth of remote working in Nigeria. Figure 1 presented below shows the growth of remote work in Nigeria. Remote working growth was 21.7% in May, June, and July 2020, 36% for August, September, and October 2020 and 42.3% for November, December, January and February, 2020-2021 (Myjobmag, 2021) as in Figure 1.

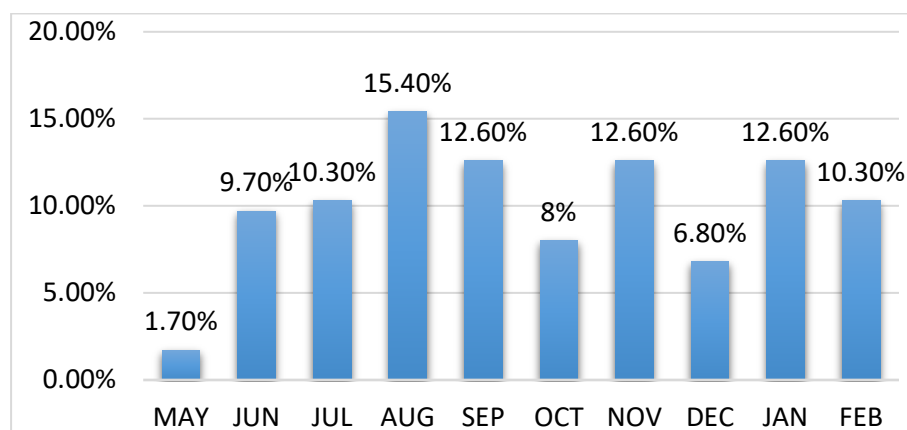


Figure 1. The Growth of Remote Jobs in Nigeria (adopted from Myjobmag, 2021)

Researchers have argued that work and family have been majorly discussed using the practices in western economies as the benchmark (Gbjumo-Sheriff et al., 2021). As such, adopting western practices have been generally accepted as the way to go, against which other economies are assessed (Connel, 2013). Over time, researchers have called for a decolonisation of knowledge or a drive towards interpreting knowledge through the eyes of the actors because contexts matter.

Adapting this to the literature on work-life balance, western and non-western researchers have argued for a transition to FWA in formal workplaces in non-western countries in a bid to combat

the stress of work-life conflict (Gbajumo-Sheriff et al., 2021). She argued for alternative or indigenous knowledge systems. While acknowledging that work-life conflict is experienced in Africa, especially due to the absence of government support at the national level and flexible working initiatives at the organisational level, flexible working arrangements might not necessarily solve this challenge if context specific solutions are not explored.

With the recent widespread adoption of remote working, it will be useful to understand the experiences of bank employees in Nigeria, a sector that has been characterised with employees being stressed due to huge work demands and a culture of working long hours (Ugwu et al., 2017). Secondly, bank employees were mainly working physically in the office, with only a few banks exploring remote forms of working. This study will therefore investigate the positive and negatives experiences of remote working, while discussing contextual issues where relevant. The next section discusses literature on FWA in place before the COVID-19 outbreak, a brief history of Nigeria and the Nigerian workplace and employee experiences of remote work. The research objectives of this study are:

- To examine the experiences of bank employees in Nigeria with the adoption of remote working environment.
- To assess the positive and negative effects of remote working on employees' stress, workload, and work-life balance within the Nigerian banking sector.
- To explore the contextual and organisational factors influencing the implementation and effectiveness of remote working in Nigerian Banks.

2. LITERATURE REVIEW

Studies on work-life balance in many countries in Africa, including Nigeria have been approached from a position of conflict. This is based on the understanding that when work and family responsibilities cannot be combined in an optimal manner, there is conflict. Employee experiences have majorly been around experiences of stress, huge work demands, travelling long distances to and from work (Ugwu et al., 2017). For example, Ugwu et al. (2017) in their study of commercial bank employees in Nigeria found that employees who invest their time and other resources beyond what is required in their jobs or have huge work demands are likely to experience work-life conflict than those that do not.

With COVID-19 outbreak and the mass embrace of working from home in Nigeria, naturally, it would be expected that there should be a drastic reduction in the work-life conflict experienced in working families. The Institutional theory will guide the discussion in this paper. The argument of the institutional theorists is that organisations enjoy social legitimacy by conforming to shared values and norms. Deviants are perceived as not loyal and this argument explains why organisations, especially big ones take similar decisions, have similar policies, and respond to the environment the same way, leading to what is termed mimetic isomorphism (Dibben et al., 2011). In relation to introduction and practise of flexible working arrangements in organisations, the embrace or otherwise of these initiatives by organisations depend on the level of coerciveness of government as a regulatory institution.

2.1 The Nigerian Workplace

Nigeria is a patriarchal society where strict gender roles encouraged (Gbajumo-Sheriff et al., 2021). Providing for the family is the primary responsibility of the males while domestic and childcare responsibilities are within the purview of females. From an early age, males and females are socialised to acquire the required skills to fit into these roles while growing up, in anticipation of fitting perfectly into these roles as adults. The male-female division of roles also

transcend into organisations. In terms of other activities outside the home, males and females typically engage in economic activities that do not affect their primary responsibilities.

Prior to colonisation, the workplace wasn't constricted to a particular location. There was flexibility, depending on the type of trade. Farming took place in the farms, trading in the markets while some other artisans making clothes, food picked a location of choice, mostly within their households. With industrialisation, growth of large organisations and the need to recruit many people to work in industries came wage employment and formally structured workplaces (Fajana, 2000). Nigeria is a paternalistic country with strict gender acceptable behaviours. Paternalism is also prevalent at all levels of institutions; government, organisational and family levels. As such, at the organisational level, the employer is seen as the head, the equivalent of the father, who is the head of the family at the family level, who makes all the important decisions. As such, working was full-time, with strict working hours, many times, Monday to Friday in almost all sectors of the economy.

In Nigeria, businesses have offices in the Central Business District and as such, the prices of accommodation are usually high generally and many times too expensive for employees looking for residential accommodation. People do not usually live close to where they work because of the high accommodation cost, hence there is usually a heavy flow of traffic of people commuting long distance at the same time, coming towards the same direction; the business district.

2.2 Employee Experiences of Working from Home

Flexible Working Arrangements include any one of a spectrum of work structures that alters the time and/or place that work gets done on a regular basis (Workplace flexibility, 2010). These consists of initiatives that encompasses flexibility in work hours, schedule, and place of work. This study is concerned with working from home as this was the focus of government during the early days of COVID-19 outbreak.

Experiences of working from home have been a mix of positives and negatives (Abdulkadir & Illiyasu, 2025). Flexibility, productivity, reduced commuting time, less stress and quality family time have been documented amongst the advantages of working from home (Abdulkadir & Illiyasu, 2025; Ipsen et al., 2021; Olufemi, 2021). In their investigation of the impact of remote work on organisational efficiency within the telecommunication industry in Nigeria, Odunayo and Fagbemide (2024), after administering questionnaire to employees working in different capacities, found a positive relationship between remote work on one hand, and customer satisfaction, operational efficiency and innovation index on the other.

Edeh and Ikpor (2024) also reported a significant and positive relationship between work-life balance measures (supervisor & co-worker support and flexible working) and organisational citizenship behaviour. Also, a positive significant effect of telecommuting on employees' services delivery was reported in the employee service delivery in different Medical Centres in Nigeria (Orlaade et al., 2025). Included in the benefits for employers is the reduction in overhead cost. Some disadvantages have also been linked with working from home. These include isolation, inadequate communication with colleagues/superiors and role ambiguity, amongst others (Ipsen et al., 2021; Olufemi, 2021). In their study investigating factors or conditions influencing the implementation of telecommuting in Nigerian Public Research Institutes, findings show that although 62.5% of respondents are aware of telecommuting and its benefits, 87.5% and 75.8% perceive telecommuting as inappropriate for the firm's operation and that it poses a threat to the corporate structure respectively (Omoyajowo et al., 2021). It is important that findings from these studies of what constitute advantages in some studies turn out to be disadvantages in other studies. For example, Olufemi (2021) found that despite working remotely, employees reported that connecting with colleagues and communicating with superiors was easy, whereas other studies have identified these variables; connection and communication, as disadvantages.

3. RESEARCH METHODOLOGY

Historically, the work schedule in the Nigerian banking sector has been documented to be characterised with long huge work demands, working hours and presenteeism (Akanji et al., 2023). Prior to the outbreak of COVID-19, research has recommended the need to adopt various flexible working arrangements in this sector to reduce stress and fatigue, to ensure its employee enjoy a balanced negotiation between work and family responsibilities. With COVID-19 came some adjustments to the scheduling of work time and work venue to the mandatory remote working pronouncement by the Nigerian government. As such, all organisations, private and public had to transit almost immediately to remote working, some with some experience and many others without any experience, hence the adoption of the banking industry for this study. The study was designed qualitative with data retrieved through the administration of semi-structured interviews, which gave respondents the opportunity to share their stories. Qualitative methodology was adopted to ensure the research gets detailed information about the remote working experience of workers in the banking sector in Nigeria, as this cannot be effectively captured through the quantitative approach. 10 respondents took part in this study, and they all work in a bank in Nigeria.

3.1 Sampling and Data Collection

The sampling methods adopted was a mixture of purposive and snowball methods. Purposive sampling was initially adopted because it was important to identify female bank employees that worked remotely during the period. Interviewed respondents also suggested their colleagues who worked remotely hence, the adoption of snowball sampling method. While focusing on the research objectives, the questions in the interview guide were developed using information derived from previous studies on remote work and validating contents from human resource experts. Additionally, respondent validation was adopted as respondents were asked after the interview to comment questions in the guide and transcripts, to confirm whether they adequately measure what it is intended to measure. Respondents were also asked to confirm the accuracy of the understanding of the questions.

3.2 Ethical Considerations

The interview guide contained an introductory section providing participants with sufficient information to make an informed decision about their involvement in the study. The purpose of the research was clearly explained, and all questions were designed to exclude identifiable information (such as names and phone numbers), thereby ensuring participant anonymity. Confidentiality was emphasised, and participants were informed of their right to withdraw from the study at any stage without consequence. No real or anticipated risks to participants were identified. The contents of the guide were read aloud, and interviews commenced only after participants provided informed consent. For confidentiality purpose, specific information about the bank will not be mentioned in this paper however, emphasis will be on its work structure before and during the COVID-19 pandemic as well as employees experiences. A case study of these issues will be presented to ensure an in-depth understanding of the remote working journey in Nigeria.

4. RESULTS AND DISCUSSIONS

4.1 Data Analysis

Interviews were recorded for 9 participants using a recorder while the 10th person stated that her voice shouldn't be recorded. The researcher took notes instead for this participant. The recorded interviews were transcribed and exported into Nvivo, a qualitative data analysis software. Themes were coded in nodes and the experiences were divided into 3: before the

COVID-19 outbreak, interventions at the start of the outbreak and experiences years after the outbreak. This was to make comparison easy. In the pre-COVID section, participants' discussions were mainly around management efforts at introducing remote working to employees through training (explaining the practice, introduction of different work tools Microsoft teams, doing a pilot study where nursing mothers and some departments were allowed for test-run the process).

Due to the relative newness of widespread remote working in Nigerian organisations, the interview guide was designed after a thorough literature review. As this was a semi-structured interview, participants were asked an open-ended question about their remote working experiences: *"Can you describe your work, life, or general psychological experiences during the period of working from home?"* Prompts were prepared to explore both positive experiences (e.g., autonomy, collaboration, family life, and performance) and negative experiences (e.g., work-family interference, ineffective communication, cyberloafing, procrastination, and loneliness), which were derived from prior research. Respondents were first given the opportunity to freely discuss their positive and negative work experiences. The prompts were subsequently used as guides when participants did not mention certain documented aspects of remote working.

4.2 Information Retrieval and Coding Process

Information about work structure before the COVID-19 outbreak and ABC bank employee response during the first few weeks/months were similar for all participants, as such this will be reported in the case study. What varied were the employees' experiences, which will be presented separately in the findings chapter. A theme that had to be coded in the positive and negative nodes was costs. While participants acknowledged the reduced overhead costs for employers (rent, electricity, and other utility bills), they complained about increase in the overhead costs for employees (because of the additional costs of refilling their generators, provision of internet and setting up a home office). During the coding phase, it was interesting to discover that participants' narratives around the themes were different. For example, participants discussed long working and commuting time and its resultant stress when they must be present in the office Monday to Friday. During the period of remote working, it was evident that all participants, except one worked longer hours and experienced increased job demands. However, none of the participants associated extended working hours from home with heightened stress. Participants reported having ample opportunities to take short naps during breaks, go for brief walks, and stand up occasionally to stretch their legs, which activities that would have been more difficult in a traditional office setting.

Table 1 Demographic Information

	Age	Sex	Marital Status	Children	Dept.	Com.1 Hour	Working Hours Before Remote Work	Working Hours Now
1	40-49	M	M	3,4 (twins), 10	Risk Management		8 am - 5 pm 9 hours	9 am - 12 am 15 hours
2	30-39	F	D	None	Business Development		8 am - 4 pm 8 hours	8 am - 6 pm 10 hours
3	40-49	M	M	2,5,11	Internal audit	3.5	8 am - 9 pm 13 hours	9 am - 12 am 15 hours
4	40-49	M	M	2,10,12	Retail Operations	7	8 am - 5 pm 9 hours	8 am - 6 pm 10 hours
5	30-39	M	M	None	Product Management		8 am - 10 pm 14 hours	-

	Age	Sex	Marital Status	Children	Dept.	Com.1 Hour	Working Hours Before Remote Work	Working Hours Now
6	40-49	M	M	14,16	Micro-banking	4+	8 am - 5 pm 9 hours	8 am - 10 pm 14 hours
7	30-39	F	M	None	Retail & Consumer Banking		8 am - 5 pm 9 hours	8 am - 9 pm 13 hours
8	40-49	F	W	11,10	Micro Banking	3	8 am - 4 pm 8 hours	7 am - 7 pm 12 hours
9	40-49	M	M	6,8,10	Risk Management	4	Flexible (8 am - 5 pm or 9 am - 6 pm) 9 hours	6.30 am - 7 pm 12.5 hours
10	40-49	M	M	8,12	Risk Management	4	8 am - 5 pm 9 hours	8 am - 7 pm 11 hours

4.3 Case Study

ABC is a commercial bank operating in Nigeria with over 20 years of experience. The bank employs nearly 3,000 staff members and serves over one million customers, with branches across all 36 states and the Federal Capital Territory of Nigeria. One of its strategies is the utilisation of technology to ensure the efficient and effective delivery of services to customers.

In Nigeria, work is usually full-time and conducted at an employer-provided physical office, where employees converge to work from Monday to Friday. As such, traffic congestion is common during resumption and closing hours because employees start and end work at the same time (8:00 a.m.–5:00 p.m. or 9:00 a.m.–6:00 p.m.). A common survival strategy among employees is to leave home as early as 5:00 a.m., which may result in a commute of approximately one hour. Leaving home just an hour later could mean spending between two to two and a half hours commuting to work. Although employees are officially expected to close by 5:00 or 6:00 p.m., depending on their resumption time, it is common practice to delay departure from the office. This delay is not necessarily due to work demands but rather to avoid peak traffic hours, as many commuters are on the road simultaneously. An employee of the bank, Interviewee 9, said:

“By 5 pm when others have gone home, you can’t go because you will spend 3 hours in traffic so you will now stay back in the office doing nothing or the little things you can do. That is the time you check Facebook all these social media platforms, to know what is happening there. If I stay a little bit late, I will spend like an hour to get home.”

In 2017, 2 years before the outbreak of COVID-19, ABC decided to explore the option of remote working due to the transportation and traffic challenges in Lagos, a major commercial centre in Nigeria. Firstly, the bank became flexible with resumption time; employee could start work at 8 am, 9 am or 10 am. The flexibility in work start time was to allow employees attend to personal issues before coming to work. What was important was that they should put in 9 hours of work. Secondly, the bank adopted a policy that allows employees work from home, a hub, annexes, business offices or another branch close an employee’s house (to reduce travel time) at least one day a week while coming to the office four times. By coming to the office at least 4 times a week, employees could still connect with their colleagues. It was introduced as a pilot for nursing mothers and employees who are in non-essential services, to see how they can work remotely.

By the time a few COVID-19 cases were reported in Nigeria, and employees were mandated by the government to work from home, it became easier for the bank to fully implement remote

working arrangements. The initial concern was that remote working would negatively affect employees, particularly in terms of job security and productivity. However, with appropriate technical support and the provision of the required tools, productivity improved. With the remote working experience, employees enjoy the flexibility to decide whether they want to return to the office full-time, adopt partial remote (where they work remotely on some days and go to the office on other days) and fully remote work.

5. RESULTS AND DISCUSSION

Figures 2 and 3 illustrate the themes that will be discussed in the next section. During the data analysis, it was discovered that structuring the findings around thematic categories was more beneficial than organising the discussion based on positive and negative experiences, particularly due to the overlap in themes identified in the methodology section of this paper.

Figure 2 illustrates the interconnected stressors of full-time remote work prior to the COVID-19 pandemic, highlighting how professional obligations can bleed into personal life. According to the diagram, full-time work roles often triggered three primary pressures: presenteeism (the felt need to be 'visible' or available despite illness or exhaustion), huge job demands, and the strategy of waiting for off-peak periods to complete tasks. These three factors collectively funnel into long working hours, creating a domino effect that leads to heightened levels of stress and, ultimately, a significant work-life conflict. The model suggests that without the structural boundaries later popularised by widespread remote work shifts, the pre-pandemic remote experience was characterised by a cycle of overextension that compromised employee well-being.

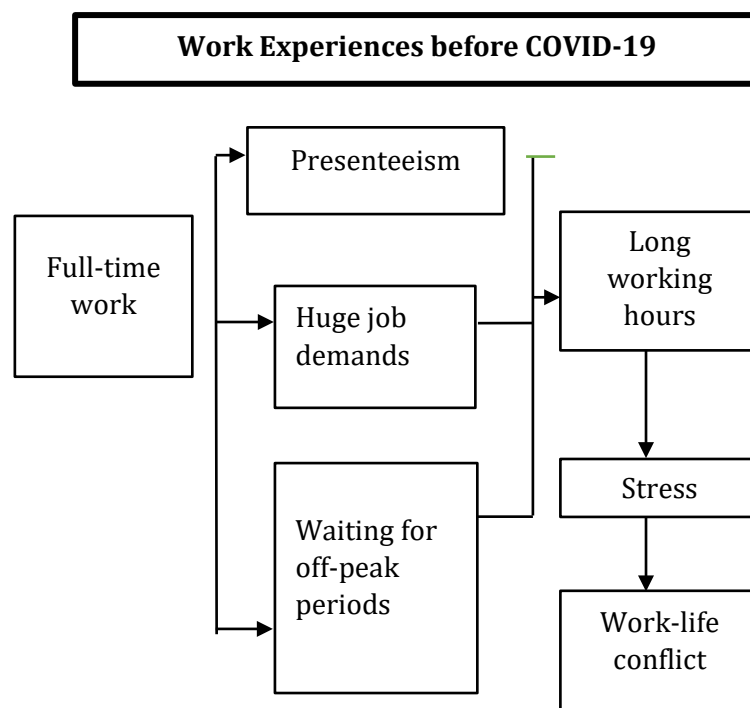


Figure 2. Employees' Work Experiences before COVID-19 (Remote Working)

Next, Figure 3 details the multifaceted impact of remote work on employee experiences, illustrating a complex balance between enhanced flexibility and new operational challenges. On the positive side, remote work provides less distraction, greater autonomy in scheduling, more quality family time, and a significant reduction in commuting stress, which can bolster overall

efficiency. However, the model also reveals a ‘double-edged sword’ effect: improved digitalisation and efficiency can inadvertently lead to huge job demands and long working hours, while a lack of physical office space may result in social disengagement. Furthermore, the figure highlights a structural burden where inadequate infrastructure shifts overhead costs directly onto the employee, suggesting that while remote work offers personal freedom, it requires robust management support to prevent burnout and financial strain.

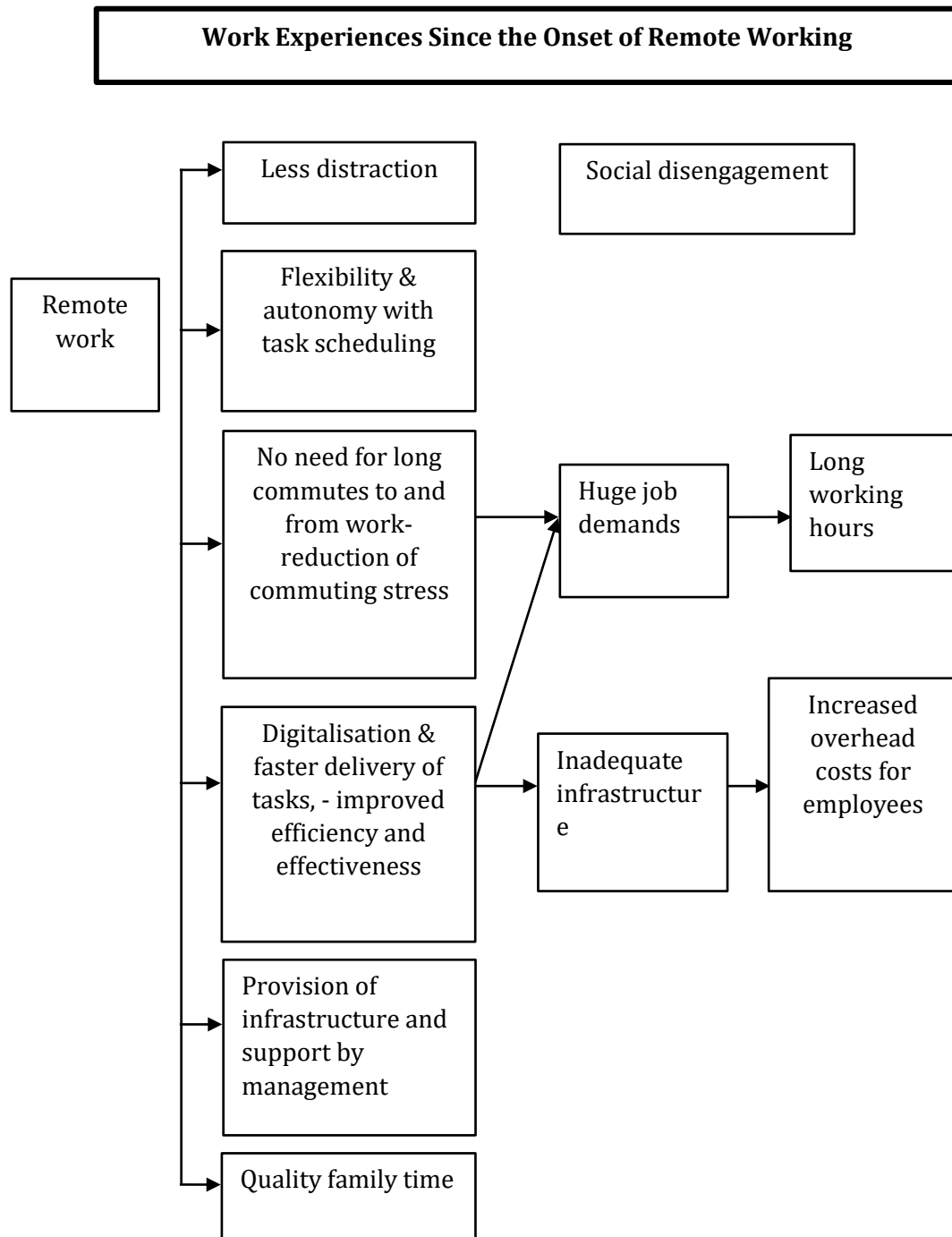


Figure 3. Employees’ Work Experiences with Remote Working

5.1 Huge Work Demands, Long Working Hours, Less Commuting Time

Prior to the commencement of remote working, documented evidence suggests that spending long hours at work by bank employees in Nigeria was prevalent. These could be because of presenteeism (which is usually associated with commitment), huge job demands or having to wait for off-peak period when traffic will be light before going home after work (Akanji et. al., 2023). With the embrace of remote work, narratives from interviewees suggest that employees still work long hours while working from home. Prior to remote working occasioned by the COVID-19 outbreak, averagely participants worked for 9.7 hours per day while during full remote work, participants work averagely for 12.5 hours. Interviewee 9 said,

"...one of the disadvantages of working from home,... the employees are not mindful of closing time".

All participants except interviewee 5 (who didn't provide the details of hours worked during the full remote working) worked from more hours while working from home. For example, interviewee 1 while trying to estimate his opening and closing times said:

"You know prior to COVID-19 remote working, you were meant to leave your home to rush to work and ensure you resume eight o'clock, but during COVID you can decide not to work till nine o'clock, you can decide to start your work at 9 o'clock and end it by 12 am. So, on the average, it is lengthier than working the usual way. So, if I say I work nine hours in the original arrangement, working remotely will be twelve hours at the minimum".

Interviewee 3 also said,

"on average, working from home,... my day starts at 9 and on the average, it doesn't end, it depends on the deliverables that I have. As I am talking to you right now, this is 8pm and I started working at about 10:30am and I am still here, and I need to sleep"

Interviewee 5 said,

"Now from the COVID 19 period, the issue is there is no time. There is no time limit. For example, yesterday, I had meetings till almost 9 o'clock. Every hour, one meeting started at 4 o'clock ended at 6, from that 6 I started another meeting, and we didn't end until almost few minutes to 9. It depends on days, what I discovered overtime is for working remotely, meetings take most of the time and the meetings depending on the contingencies. You can't determine times in a day. Two, three days I might not have any and for some days I might be occupied for the whole period with meetings. So it makes my work pile up. So in order to clear my backlog I have to work maybe probably late into the night or sometimes over the night so I can clear my backlog, and start on a new page the following day, because I wouldn't want the situation everybody will start sending reminder or they have to escalate to my unit head or group head that I have not been responding to my mail or their response"

While participants' views about working long hours can be divided into 2; those that condemn it and think employees are being cheated by working extra time for same pay, others are justifying working late due to work flexibility and time saved when commuting to the office.

Working in the formal sector in Nigeria with its strict resumption and closing times means workers are on the road at the same time, a situation that is generally referred to in Nigeria, as 'workers' traffic'. With working from home, employees do not need to commute long distances

to and from work. As such, one of the advantages of working from home in this study is the ability to avoid driving and commuting for long hours in the mornings and evenings. However, it was discovered that generally, participants justified having to work long hours because the time used in commuting was saved and was diverted to working. Interviewee 3 said,

"... now I don't spend three hours in traffic, instead of spending three hours in traffic I stay at home and spend those three hours to also get a certain mileage on my tasks and deliverables".

This finding suggests that while working remotely might reduce commuting stress, it might aggravate work-related stress due to long working hours. However, surprisingly, none of the participants mentioned stress either before or after describing their long hours of work. Stress was mentioned when interviewees were talking about their routine when working physically from the employer's place of operation. This result contradicts earlier justification by managers pre-COVID for not encouraging remote working in Nigerian organisations due to indiscipline.

5.2 Less Distraction, Flexibility, Improved Performance, Productivity and its Resultant Huge Work Demands

In line with previous studies on working from home, participants provided narratives that suggests that they performed better at work, were able to complete more tasks within a shorter time due to the lack of distraction from colleagues seeking clarification or interrupting with discussion about personal issues, politics, and other aspects of public life. All 10 participants reported improved performance and the ability to complete more tasks in less time, while 7 of them reported improved performance, all testified to increased productivity. Also, the automation of some processes make them more effective and efficient while carrying out daily activities. Having autonomy and time control has been discussed as one of the benefits of FWA. Interviewees were delighted about their ability to schedule work and domestic responsibilities in an optimal manner.

While improved performance and productivity is good, huge work demand is not. Ugwu et al. (2017) have documented that bank employees in Nigeria who experience job stress and have huge work demands are likely to significantly have work-life conflict. In their research investigating the effect of work overload and work hours on employee performance in some manufacturing industries in Nigeria, Ukwadinamor and Oduguwa (2020) also reported that huge work demands and spending longer time working affect performance negatively. Narratives from interviewees suggest work demand is more with working from home since more tasks can be completed in less time due to less distraction and time saved commuting.

5.3 Loneliness and Social Disengagement

Nigeria, like many African countries is a collectivistic society, where upholding family ties and communal living is common and encouraged. This structure is also replicated at the various institutional levels, even within the home. For example, family support in childcare is more common than exploring childcare options outside the immediate family. This feature of the Nigerian society has attributed as one of the reasons why working in the employers' space remain common despite the global embrace of different flexible working arrangements. Despite Nigeria being a communal society, with people doing things together being the norm, none of the participants reported being lonely. Once the question of loneliness was asked, participants responded with how their huge job demands would not allow them to feel lonely, with different deadlines. On the other hand, narratives on social engagement were mixed. While some participants felt that they were still able to connect with colleagues, others expressed feelings of disconnection.

For Interviewee 3, he reported that he did not feel lonely; however, he noted that the organisation made efforts to create avenues for networking and maintaining social interaction among colleagues.

"When it comes to loneliness am not lonely that's the truth. I engage people, today I spoke to an ex-colleague for over forty something minutes at a stretch just to ask after his welfare and he was really impressed. The nature of what we also do demands that we interact with our colleagues, we call people most of the times, we ask questions, we send them emails, we try as much as possible to bring that physical touch... We try as much as possible to hold physical departmental meetings once a month, and you can meet your colleagues and you can, also be form of interaction for everybody. Apart from this, during birthdays and some other occasions that we try as much as possible to get together so that there will still be that bond of interaction between us".

Interviewee 6 said,

" ... the conversation/relationship we have with your colleagues, you guys can talk about some things, get advice or inputs on somethings or work. This has changed, it is not as it was before remote working".

5.4 Infrastructure and Related Costs

Being an emerging country, Nigeria still struggles with inadequate social amenities for its over 200 million citizens (Akanji et al., 2023). The provision of public amenities is now partly managed by individuals. For example, there is regular power outage and individuals must provide alternative power supply by buying generators and incurring regular cost of fuel to power their generators. Prior to remote working, these costs were borne by employers who provide the necessary infrastructure to make the workplace efficient. Of course, this is one of the failures of government as an institution. The provision of basic amenities to make the country conducive for business and make citizens comfortable is the responsibility of the government.

Secondly, internet connections, computers and other infrastructures were provided by the employer. With the widespread adoption of working from home, these costs were transferred to employees. As the government, as an institution, was unable to fully provide basic amenities, it could neither offer sufficient support to households nor compel organisations to absorb these additional expenses. In terms of costs, employers experienced a reduction in overhead expenses (e.g., electricity, generator fuel and maintenance, office rental, and related utilities), while employees faced increased monthly running costs. Employees had to power their generators daily for longer periods compared to the pre-COVID period, when generators were typically used only at night. In addition, employees were required to purchase laptops, secure reliable internet connections, and set up functional home office spaces. Interviewee 9 stated:

"So on technology, that is another trouble, poor network you can be in a meeting before you know what is happening you've been logged out of the meeting, because Airtel network is down. Then power, you know all these things we are doing, before now, if I get to office, they will provide power for me to work, now I have to provide my own power, I have to provide my own data, I have to provide my own work station".

5.5 Quality Family Time

Just like previous studies, interviewees experienced having more quality family time. Quality family time is a positive experience especially in Nigeria, where communal living and interaction are encouraged.

Interviewee 4 said,

“... for several years my children don't see me until Saturdays. They don't see me because before they are awake, I would have gone to work, by the time I am back they are already sleeping. I only go to their bedroom to check them, okay they are fine. But now they come back, they meet me at home, hey daddy, I can play with them, talk, gist before they go to bed and I can check their homework. So, the family bond is stronger now than before”.

Interviewee 6 also said,

“For me and my wife, it gave us an opportunity to bond, we started doing some things that we didn't have that time for, we are also able to talk about our day. It has helped our marriage”.

6. CONCLUSION

This paper investigated the remote working experiences of bank employees in Nigeria. Researchers have provided evidence that suggests that adopting various flexible working arrangement could solve the work-life conflict experiences in other economies, including Nigeria (Mordi & Ojo, 2011). In Nigeria, COVID-19 and its consequent measure of social distancing necessitated the need to switch to remote working by employees, based on government's mandatory work from home guideline. Since the start of working from home, employees have had positive and negative experiences. In line with earlier studies, flexibility, experiencing the benefits of digitalisation, less stress from long commutes, less distraction and more quality family time are parts of the positive experiences (Olufemi, 2021). On the flip side, remote employees now work longer hours when working from home than when physically present in the employer provided spaces. While some of these positives (like less distraction, digitalisation, productivity, quality family time and less stress) are common to studies in the developed and developing countries (Odunayo & Fagbemide, 2024; Olufemi, 2021), some of the negatives are peculiar to developing countries because of the institutions and their failure to provide certain infrastructures to make remote work function optimally.

In explaining the role of the institutional theory in remote work, it is necessary to understand context. In developed societies, government take the provision of public amenities as its primary responsibility, thereby making the environment conducive for businesses and households. In contrast, in emerging economies, while government does not deny failing in discharging its responsibilities, businesses and household partly bear the additional costs of providing some of these amenities where they are inadequate. For example, in Nigeria, where power supply is erratic, businesses and households must devise alternative means of generating electricity. Linking this to the findings of the present study, inadequate infrastructure significantly undermines the effectiveness of working from home and ultimately results in a transfer of operational costs from employers to employees. Thus, although employees may prefer to work remotely, the additional overhead expenses become a hindrance.

Secondly, the Nigerian government appears passive within the tripartite relationship, with labour laws that are outdated and do not reflect the realities of working families in the 21st century. As a result, employers, being the stronger party, are largely left to determine the bulk

of employment conditions. If the government were more proactive, measures could be implemented through legislation or regulatory frameworks to ensure that employees are not overworked or required to work beyond official closing hours, even in remote working arrangements.

To make flexible working arrangements thrive in Nigerian organisations and for government to be able to coerce organisations key into it, it is essential for government to review the Nigeria Labour Law and include additional provisions that will provide appropriate guide in the employer-employee relationship, thereby ensuring that both parties are protected in the relationship.

7. IMPLICATION

Discussion around work and family life of bank employees in Nigeria has been around conflict, full-time working, long working hours and huge work demands (Gbajumo-Sheriff et al., 2021; Mordi & Ojo, 2011; Mordi & Ojo, 2013). Prior to the COVID-19 outbreak, one of the recommendations of these studies has been the adoption of FWA as an alternative to full-time onsite work.

The study therefore has provided evidence to guide individuals, organisations and national government on the implications of remote work in the Nigerian banking sector. Narratives from respondents showed that employees experienced improved efficiency and flexibility at work, with less commuting stress and quality family time. However, due to the collectivist nature of the Nigerian society, it is now apparent that working remotely might increase loneliness and social engagement. There is a need for government to provide legislation to guide the conduct of employers and employees working remotely. This study has also brought to the fore the need for the government to invest more in infrastructure to support employees who work remotely.

REFERENCES

- Abdulkadir A. A., & Iliyasu, S. (2025). Remote Work and Its Impact on Productivity and Job Satisfaction in Post-Covid North-West Nigeria. *Minhaj International Journal of Economics and Organisation Sciences*, 5(1), 1–17. <https://doi.org/10.58932/MULE0039>
- Akanji, B., Mordi, C., Ajonbadi, H., & Adekoya, O. (2023). The Impact of COVID-19 on the Work-Life Balance of Working Mothers: Evidence From Nigerian Academics. *Personnel Review*, 52(3), 703-723. <https://doi.org/10.1108/PR-08-2020-0636>
- Connell, R. (2013). Using Southern Theory: Decolonising Social Thought in Theory, Research and Application. *Planning Theory*, 13(2), 210–223. <https://doi.org/10.1177/1473095213499216>
- Dibben, P., Wood, G., Le, H., & Williams, C. C. (2011). MNCs in Central, Southern and Central Europe and the Former Soviet Union: Investment Decisions and the Regulation of Employment. *Human Resource Management Journal*, 21(4), 379-394. <https://doi.org/10.1111/j.1748-8583.2011.00182.x>
- Donnelly, R., & Johns, J. (2021). Recontextualising Remote Working and Its HRM in the Digital Economy: An Integrated Framework for Theory and Practice. *The International Journal of Human Resource Management*, 32, 1, 84-105. <https://doi.org/10.1080/09585192.2020.1737834>
- Edeh, F., & Ikpor, I.M. (2024). Work-life Balance in the Service Sector: Predicting Organisational Citizenship Behaviour. *European Journal of International Management*, 25(1), 122-137. <https://doi.org/10.1504/EJIM.2025.143277>
- Fajana, S. (2000). *Industrial Relations in Nigeria: Theory & Features*: Labofin and Company.
- Gbajumo-Sheriff, M., Sogunro, A., Elegbede, T., & Udobi-Owoloja, P. (2021). COVID-19 in Nigeria: Impact on Work and Workers. *UNILAG Journal of Business*, 7(1), 1-16.

- Gbajumo-Sheriff, M. (2022). Gender Equity in Nigeria: Sustainability, Diversity, and Inclusion. In: Ogunyemi, K., Atanya, O., Burgal, V. (eds) Management and Leadership for a Sustainable Africa, Volume 1. Palgrave Studies in African Leadership. Palgrave Macmillan, Cham. https://doi.org/10.1007/978-3-031-04911-8_4
- Ipsen, C., Veldhoven, M., Kirchner, K., & Hansen, J.P. (2021). Six Key Advantages and Disadvantages of Working from Home in Europe during COVID-19. *International Journal of Environmental Research and Public Health*, 18(1826). <https://doi.org/10.3390/ijerph18041826>
- Mordi, C., & Ojo, S. I. (2011). Work-life Balance Practices in the Banking Sector: Insights from Nigeria. *IFE Psychologia: An International Journal*, 19(2), 285-295.
- Mordi, C., Mmih, F., & Ojo, S. I. (2013). An Exploratory Study of Managers' Perspective of Work-Life Balance in Nigeria: A Case Analysis of the Nigerian Banking Sector. *Thunderbird International Business Review*, 55(1), 55-75. <https://doi.org/10.1002/tie.21523>
- MyJobMag (2021). *The State of Remote Work in Nigeria*. MyJobMag. Retrieved from <https://www.myjobmag.com/blog/the-state-of-remote-work-in-nigeria>
- Odunayo, H., & Fagbemide, O. (2024). The Impact of Remote Work on Organisational Efficiency: Lessons from Nigerian Telecommunications Industry. *ICCCM Journal of Social Sciences and Humanities*, 3(1), 46-59. <https://doi.org/10.53797/icccmjssh.v3i1.7.2024>
- Olufemi, A. (2021). Should Working from Home be the Norm in Nigeria after covid-19? *Archives of Business Research*, 9(9), 97-115. <https://doi.org/10.14738/abr.99.10787>
- Omoyajowo, K., Ebosiem, S., Akinola, A., Amiolemen, S., Omoyajowo, K., Oriola, A., Adenekan, O., & Raimi, G. (2021). Drivers of Telecommuting Policy in Nigerian Organisations. *International Journal of Business, Technology, and Organisational Behaviour*, 1(4), 263-275. <https://doi.org/10.52218/ijbtob.v1i4.105>
- Orlaade, U. T., Umogbai, M. E., Kwahar, N., Ucherwuhe, S. I., Sev, J. T., & Ujah, F. A. (2025). Effect of Work Flexibility on Employees' Service Delivery of Federal Medical Centres in North Central Nigeria. *International Journal of Management Sciences*, 12(3), 13-31.
- Ozili, P. K. (2021). Covid-19 Pandemic and Economic Crisis: The Nigerian Experience and Structural Causes. *Journal of Economic and Administrative Sciences*, 37, 401-418. <http://dx.doi.org/10.2139/ssrn.3567419>
- Workplace Flexibility (2010). *Flexible Work Arrangements: A Definition and Examples*. Georgetown University Law Center. Retrieved from <https://scholarship.law.georgetown.edu/cgi/viewcontent.cgi?article=1009&context=legal>
- Ukwadinamor, C. U., & Oduguwa, A. S. (2020). Impact of Work Overload and Work Hours on Employees' Performance of Selected Manufacturing Industries in Ogun State. *Journal of Business and Management*, 22(11), 16-25. <https://doi.org/10.31219/osf.io/7vpes>
- Ugwu, F. O., Amazue, L. O. & Onyedire, N. G. (2017). Work-family Life Balance in a Nigerian Banking Sector Setting. *Cogent Psychology*, 4, 1-9. <https://doi.org/10.1080/23311908.2017.1290402>

