

**REMOTE WORK AND EMPLOYEE PRODUCTIVITY: A CASE STUDY OF
GUARANTEED TRUST BANK (GTB) IN OREDO LOCAL GOVERNMENT AREA,
BENIN CITY**

BY

**Favour Ewere ELEOKWUHIA
MGS2007651**

**DEPARTMENT OF BUSINESS ADMINISTRATION
FACULTY OF MANAGEMENT SCIENCES
UNIVERSITY OF BENIN
BENIN CITY, EDO STATE**

FEBRUARY

2025

**REMOTE WORK AND EMPLOYEE PRODUCTIVITY: A CASE STUDY OF
GUARANTEED TRUST BANK (GTB) IN OREDO LOCAL GOVERNMENT AREA,
BENIN CITY**

BY

**Favour Ewere ELEOKWUHIA
MGS2007651**

**BEING A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF
BUSINESS ADMINISTRATION, FACULTY OF MANAGEMENT SCIENCES,
UNIVERSITY OF BENIN, BENIN CITY, EDO STATE IN PARTIAL FULFILLMENT
OF THE REQUIREMENT FOR THE AWARD OF (B.Sc.) DEGREE IN BUSINESS
ADMINISTRATION.**

FEBRUARY

2025

DECLARATION

I, Favour Ewere ELEOKWUHIA hereby declare that the research work is based on a study undertaken by me in the Department of Business Administration, Faculty of Management Sciences, University of Benin, Benin-City Edo state. Under the supervision of Prof. Joseph.E.Agbadudu. This project contains my original work and has not been presented for the award of a degree by any other person in the institution. All sources of Information cited in this work are acknowledged with reference to the respective authors.

Favour Ewere ELEOKWUHIA

MGS2007651

DATE

CERTIFICATION

We, the undersigned, certify that this study was carried out by Favour Ewere ELEOKWUHIA in the Department of Business Administration, Faculty of Management Sciences, University of Benin, Benin-City, Edo State.

Prof. Joseph.E.Agbadudu
(Project Supervisor)

DATE

Dr. Simon A. ADEKUNLE
(Project Coordinator)

DATE

Dr. Omorodion Omoregbe
(Ag. Head Of Department)

DATE

DEDICATION

I dedicate this project to God almighty and myself for being resilient and not giving up.

ACKNOWLEDGEMENT

I would like to take this opportunity to express my deepest gratitude to God, whose unwavering guidance and strength have been my constant source of inspiration throughout this project. I am truly thankful for the wisdom and clarity He has provided me during challenging times.

I extend my heartfelt appreciation to my supervisor Prof. Joseph E. Agbadudu for his invaluable support and mentorship. Your insights and encouragement have played a significant role in shaping my understanding and approach to this project. Thank you for believing in my potential and guiding me every step of the way. And to my other lecturers that have impacted me in one way or the other, I duely appreciate the time and effort you put in to make this day a possibility.

To my family, especially my mom, Dad and uncle, your love and support have been my anchor. Mom, your sacrifices and unwavering faith in my abilities have motivated me to strive for excellence. Dad, you have been a great source of strength and your constant checkups are greatly appreciated. To my uncle Mr Ifeanyi Atugbe, your encouragement and wisdom have inspired me to push beyond my limits. I am forever grateful for your belief in me and to other members of my family, my siblings, aunties, uncles, and cousins I am most grateful for your support and the role you played in the success of this project

I would also like to acknowledge my girls and my guys, as well as everyone else who has contributed to my educational growth. Whether through guidance, encouragement, or simply being there for me, your support has made a profound impact on my journey. Thank you all for being a part of this significant chapter in my life.

TABLE OF CONTENTS

| | PAGE |
|--|------------|
| COVER | i |
| TITLE | ii |
| DECLARATION | iii |
| CERTIFICATION | iv |
| DEDICATION | v |
| ACKNOWLEDGEMENT | vi |
| ABSTRACT | ix |
| CHAPTER ONE: INTRODUCTION | 1 |
| 1.1 Background of the Study | 1 |
| 1.2 Statement of the Problem | 4 |
| 1.3 Research Questions | 5 |
| 1.4 Research Objectives | 6 |
| 1.5 Scope of the Study | 6 |
| 1.6 Significance of the Study | 7 |
| 1.7 Hypotheses of the Study | 8 |
| 1.8 Operational Definition of Terms | 8 |
| CHAPTER TWO: LITERATURE REVIEW | 9 |
| 2.0 Introduction | 9 |
| 2.1 Concepts of Remote Work or Telecommuting | 9 |
| 2.1.1 Employee Productivity | 16 |
| 2.1.2 Key Factors Influencing Employee Productivity in a Remote Work Environment | 19 |
| 2.1.3 The Effect of Remote Work on the Performance of an Employee | 24 |
| 2.1.4 How Employee Perception of Remote Work Affect their Productivity | 28 |
| 2.3 Theories of Remote Work | 30 |
| 2.3.1 Theories of Employee Productivity | 32 |
| 2.4 Empirical Review | 33 |
| 2.11 Tabulation of Empirical Studies | 42 |
| 2.5 Research Gaps | 46 |
| 2.6 History of Guaranty Trust Bank plc | 47 |
| 2.7 Theoretical Framework | 49 |

| | |
|--|-----------|
| CHAPTER THREE: RESEARCH METHODOLOGIES | 50 |
| 3.1 Introduction | 50 |
| 3.2 Research Design | 50 |
| 3.3 Population | 50 |
| 3.4 Sampling Size/ Sampling Technique | 50 |
| 3.5 Model Specification | 51 |
| Operationalisation of Variables | 53 |
| 3.7 Research Instrument | 55 |
| 3.8 Source of Data | 55 |
| 3.9 Validity of the Study | 55 |
| 3.10 Reliability of the Instrument | 55 |
| Table 3.2 Cronbach Alpha Values | 56 |
| 3.11 Method of Data Collection | 56 |
| 3.12 Method of Data Analysis | 56 |
| CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION | 58 |
| 4.1 Introduction | 58 |
| 4.2 Data Analysis and Interpretation | 58 |
| Table 4.1: Gender | 59 |
| 4.3 Regression Result | 74 |
| 4.4 Test of Hypothesis | 77 |
| 4.5 Discussion of Findings | 78 |
| CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS | 82 |
| 5.2 Summary of Findings | 82 |
| 5.3 Conclusion | 83 |
| 5.4 Recommendations | 83 |
| 5.5 Suggestion for Further Study | 84 |
| REFERENCES | 85 |
| APPENDIX: QUESTIONNAIRE | 89 |

_Toc190846372

ABSTRACT

This study examined the impact of remote work on employee productivity at Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City. Using a descriptive survey design, the research investigated factors such as flexibility in work hours, technological infrastructure, communication efficiency, work-life balance, managerial supervision, and employee training. The findings revealed that remote work had a positive effect on employee productivity, primarily due to the flexibility in work schedules, improved work-life balance, and robust technological support. The recommendations emphasized the need for GTB management to maintain and enhance flexible work hours, invest in technological infrastructure, and support effective communication to prevent employee isolation. Additionally, the study highlighted the importance of continuous training and managerial support in helping employees adapt to remote work environments. Employees were encouraged to leverage these flexible arrangements for balancing personal and professional responsibilities, ensuring sustained productivity. Human Resource departments within the banking sector were urged to prioritize training, provide timely feedback, and facilitate seamless communication to foster employee engagement and productivity in remote work settings. These actions were considered essential for promoting long-term success in the remote work model across GTB and the wider banking sector.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In recent years, the concept of remote work has significantly transformed traditional work models, leading to notable changes in organizational dynamics and employee productivity. The global shift towards flexible work arrangements, accelerated by technological advancements and the COVID-19 pandemic, has prompted businesses to explore remote work as a viable solution for continuity and performance. In this context, understanding how remote work impacts employee productivity has emerged as a critical area of inquiry for both employers and scholars. The relationship between remote work and productivity is complex, involving multiple factors such as employee autonomy, work-life balance, communication, and organizational culture. (Hiroshi & Sato 2023).

To comprehend the impact of remote work on employee productivity, it is essential to define key concepts within the scope of this study. Remote work, also known as telecommuting or teleworking, refers to the practice of employees performing their job duties from a location outside the employer's physical office (Fonner & Roloff, 2019). Remote work typically leverages technology, including communication tools, cloud-based applications, and collaboration platforms, to maintain organizational workflow while employees work from home or other offsite locations (Vander Elst et al., 2020). This mode of work offers flexibility in terms of time and location, allowing employees to fulfill their roles without commuting to a central office.

Employee productivity is generally defined as the efficiency with which employees perform their job tasks to achieve specific organizational goals (Aguilera, Lethiais, Rallet, & Proulhac, 2019). It can be measured in terms of output per hour worked, the quality of work produced,

and the ability to meet deadlines or targets. In the context of remote work, productivity is influenced by several factors, including employee motivation, the availability of resources, communication channels, and the ability to maintain focus in a non-traditional work environment (Bloom et al., 2020). Therefore, the relationship between remote work and productivity is not straightforward; it is shaped by both individual employee characteristics and organizational support mechanisms.

Remote work is a flexible working arrangement that allows employees to perform their tasks outside the traditional office environment, usually from their homes or other remote locations. This arrangement has been made possible by advances in digital technology, such as high-speed internet, cloud computing, and virtual collaboration tools, which enable seamless communication and information sharing between remote workers and their colleagues in the office (Nakrošienė, Bučiūnienė, & Goštautaitė, 2019). Remote work can take different forms, ranging from full-time telecommuting, where employees work exclusively from home, to hybrid models that combine both office-based and remote work (Choudhury, Foroughi, & Larson, 2021).

The COVID-19 pandemic catalyzed the widespread adoption of remote work, as governments and businesses sought to minimize physical contact and maintain business continuity during lockdowns and movement restrictions (Savić, 2020). However, even before the pandemic, remote work was becoming increasingly popular, particularly in industries where knowledge-based tasks could be performed without the need for physical presence in the office. For instance, sectors such as information technology, marketing, finance, and consulting have embraced remote work as a way to attract and retain talent while reducing overhead costs associated with office space (Golden, 2019). One of the key benefits of remote work is the increased flexibility it offers employees. By allowing workers to choose when and where they

work, remote work enables them to tailor their work schedules around personal commitments, such as childcare, caregiving, or other responsibilities. This flexibility can lead to higher job satisfaction, as employees are able to achieve a better balance between their professional and personal lives (Vander Elst et al., 2020). Furthermore, remote work can reduce the time and stress associated with commuting, allowing employees to start their workdays in a more focused and energized state (Bloom et al., 2020). However, remote work also presents challenges, such as the potential for isolation, communication barriers, and difficulties in separating work from personal life (Nakrošienė et al., 2019).

The influence of remote work on employee productivity has been a topic of significant debate, with studies yielding mixed results. On the one hand, remote work has been found to enhance productivity by reducing distractions commonly encountered in traditional office settings, such as interruptions from colleagues or unnecessary meetings. For example, a study by Bloom et al. (2020) found that employees working remotely reported higher levels of concentration and were able to complete tasks more efficiently compared to their office-based counterparts. The absence of a daily commute also allows remote workers to allocate more time to their tasks, further contributing to productivity gains (Fonner & Roloff, 2019).

Moreover, remote work can empower employees by giving them greater control over their work environment and schedule, which can lead to higher levels of intrinsic motivation (Nakrošienė et al., 2019). When employees feel trusted to manage their own time and tasks, they are more likely to take ownership of their work and strive to achieve better outcomes. This sense of autonomy can be particularly beneficial for knowledge workers, whose productivity is often driven by creativity, problem-solving, and independent thinking (Choudhury et al., 2021). By allowing employees to work in environments where they feel most comfortable, remote work can foster a sense of empowerment that enhances both job

satisfaction and productivity. However, remote work is not without its challenges, and its impact on productivity can vary depending on several factors. For instance, remote workers may struggle with feelings of isolation and disconnection from their colleagues, which can hinder collaboration and reduce overall productivity (Savić, 2020). In industries where teamwork and communication are critical, the lack of face-to-face interaction can lead to misunderstandings, delays in decision-making, and a loss of team cohesion (Aguilera et al., 2019). Furthermore, remote workers may find it difficult to establish clear boundaries between work and personal life, leading to burnout and decreased productivity over time (Vander Elst et al., 2020).

Another factor that influences the relationship between remote work and productivity is the level of organizational support provided to remote workers. Studies have shown that employees who receive adequate resources, such as access to technology, training, and managerial support, are more likely to be productive while working remotely (Nakrošienė et al., 2019). Conversely, remote workers who lack these resources may experience frustration, delays, and a decline in productivity. Therefore, organizations play a critical role in facilitating remote work by providing the necessary tools and support systems to ensure that employees can perform their tasks effectively. It is against this backdrop that this study seeks to examine Remote Work and Employee Productivity in Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City.

1.2 Statement of the Problem

Despite the many potential benefits that remote work offers, such as enhanced flexibility, access to a broader talent pool, and the possibility of reduced operational costs, many organizations are yet to fully adapt their operational frameworks to capitalize on these advantages. In practice, this lack of adaptation has led to significant challenges in the

execution of remote work policies. Specifically, GTB's remote work structure may be facing issues such as ineffective supervision, inadequate communication strategies, and insufficient support for employees in managing their work-life balance. These shortcomings can contribute to decreased employee productivity, job dissatisfaction, and overall performance deterioration. Furthermore, the absence of clear guidelines or tools to ensure employee engagement and accountability can exacerbate feelings of isolation and disconnection, undermining the effectiveness of the remote work model. This situation highlights a gap between the idealized potential of remote work and the actual implementation on the ground at GTB. The need to address these operational and managerial gaps is crucial, as it directly impacts not only employee performance but also the long-term sustainability of remote work practices within the organization. Therefore, this research aims to examine remote work practice in GTB and their effects on employee performance, with the goal of offering insights into more effective strategies for managing remote work. This study is both timely and necessary, especially as remote work continues to evolve as a central component of modern organizational structures.

13 Research Questions

The following research questions were raised to guide the study:

1. What are the advantages of remote work on employee productivity at Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City?
2. What are the key factors influencing employee productivity in a remote work environment at GTB in Oredo Local Government Area, Benin City?
3. How does remote work affect the overall performance of employees at GTB in Oredo Local Government Area, Benin City?

4. How does employee perception of remote work influence their productivity at GTB in Oredo Local Government Area, Benin City?

1.4 Research Objectives

The main purpose of this study is to examine Remote Work and Employee Productivity: A Case Study of Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City; specifically, this study sought to:

1. identify the advantages of remote work on employee productivity at Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City.
2. examine the key factors that influence employee productivity in a remote work environment at GTB in Oredo Local Government Area, Benin City.
3. assess the effect of remote work on the overall performance of employees at GTB in Oredo Local Government Area, Benin City.
4. investigate how employee perception of remote work affects their productivity at GTB in Oredo Local Government Area, Benin City.

1.5 Scope of the Study

The scope of the study is focused on Remote Work and Employee Productivity: A Case Study of Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City. GTB is chosen for this study due to its strong presence in Oredo Local Government Area and its extensive use of remote work policies, making it ideal for examining the impact on employee productivity. As one of the leading financial institutions in Benin City, GTB's leadership in adopting modern banking technologies, such as remote banking and online financial solutions. The research will be conducted in Oredo Local Government Area from October 2024 to January 2025, allowing it to capture the impact of both year-end and new-year business cycles, providing a balanced view of productivity during this critical period.

1.6 Significance of the Study

The findings of this study when published in reputable journals, conference proceedings or workshop, will be of immense benefit to, Guaranteed Trust Bank (GTB) Management, GTB Employees, Human Resource (HR) Departments in the Banking Sector, Other Businesses in the Oredo Local Government Area and Researchers and Academics. Firstly, GTB management could utilize the insights to make informed decisions about implementing remote work policies, identifying strategies to enhance productivity while maintaining a healthy work-life balance for employees. Secondly, GTB employees would gain from improved work arrangements that could increase job satisfaction, flexibility, and productivity, leading to a more positive work environment.

In addition, human resource (HR) departments in the banking sector would benefit by applying the findings to refine recruitment, training, and performance management practices, tailoring them to better suit remote work structures.

Similarly, other businesses in Oredo Local Government Area could adopt the recommendations to boost productivity, making remote work a viable option in their own operations.

Finally, researchers and academics studying remote work would find this case study valuable, as it provides empirical evidence to support further investigation into the relationship between remote work and productivity. This would contribute to the body of knowledge and open avenues for more in-depth studies on remote work in various industries. Thus, the research offers wide-reaching benefits across sectors.

1.7 Hypotheses of the Study

The following research hypotheses were formulated to guide the study:

1. There are no significant advantages of remote work on employee productivity at Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City.
2. Key factors do not significantly influence employee productivity in a remote work environment at GTB in Oredo Local Government Area, Benin City.
3. Remote work has no significant effect on the overall performance of employees at GTB in Oredo Local Government Area, Benin City.
4. Employee perception of remote work does not significantly influence their productivity at GTB in Oredo Local Government Area, Benin City.

1.8 Operational Definition of Terms

Some of the terms used in the study are defined operationally for clarity.

1. **Remote Work:** Remote work refers to the performance of job duties by GTB employees from locations outside the office, such as their homes, using digital tools and internet access.
2. **Employee Productivity:** Employee productivity is defined as the efficiency and output of GTB staff working remotely, measured by their ability to meet job targets and performance standards.
3. **Guaranteed Trust Bank (GTB):** Guaranteed Trust Bank (GTB) is a commercial bank in Nigeria, and this study focuses on its branches and employees in Oredo Local Government Area, Benin City.

CHAPTER TWO

Literature Review

2.0 Introduction

This chapter focuses on conceptual review, theoretical review and empirical review. The conceptual review shall discuss concepts related to Remote Work and Employee Productivity: A Case Study of Guaranteed Trust Bank (Gtb). The theoretical review shall include relevant theories on Remote Work and Employee Productivity. The chapter concludes with the review of empirical literature by presenting studies conducted in relation to Remote Work and Employee Productivity as well as their findings.

2.1 Concepts of Remote Work or Telecommuting

The concept of remote work, also referred to as telecommuting, has become an integral component of modern employment structures. This work mode allows employees to fulfill their professional obligations from locations outside the traditional office environment. Remote work relies heavily on advancements in technology such as computers, high-speed internet access, and communication tools, which enable seamless task execution and team collaboration. Although often associated with working from home, remote work can be conducted from virtually any location, including co-working spaces or even while traveling, as long as the necessary technological infrastructure is in place. With the rapid development of digital tools and platforms, the prevalence of remote work has increased, significantly reshaping both employee and employer experiences in the workplace. One of the core features of remote work is the flexibility it offers employees. As employees are no longer required to report to a physical office daily, they have greater control over their work schedules and environments. This flexibility can translate into enhanced productivity, as

individuals can structure their workday to suit their personal rhythms and responsibilities. Studies suggest that remote work can result in a more focused and distraction-free environment for many employees, leading to improved task completion rates. For example, a study by Bloom et al. (2021) found that remote employees demonstrated a 13% performance increase, attributing this to quieter workspaces, more autonomy over work hours, and reduced commuting-related fatigue. In addition, by eliminating commuting, employees can reclaim time previously spent traveling to and from work, contributing to a better work-life balance. This reclaimed time can be used for family, personal activities, or rest, which enhances overall well-being and job satisfaction.

The benefits of remote work extend beyond just employees; organizations, too, stand to gain in various ways. By enabling remote work, companies can access a global talent pool rather than being confined to hiring locally. This is especially relevant for roles that do not require physical presence, allowing employers to tap into a more diverse and potentially more skilled workforce. According to a report by Global Workplace Analytics (2020), businesses offering flexible work options reported higher retention rates and greater employee satisfaction. Moreover, companies can reduce overhead costs related to maintaining physical office spaces. Fewer employees on-site mean lower expenses for utilities, office supplies, and other operational costs. In fact, according to a study published by Owl Labs (2020), companies could save an average of \$11,000 per employee annually by adopting remote work policies, primarily due to reduced real estate and facilities costs.

However, the shift to remote work has not been without challenges. Communication and collaboration, two pillars of effective teamwork, can be significantly affected by remote work arrangements. Face-to-face interactions, which naturally foster collaboration, brainstorming, and relationship building, are replaced by virtual meetings and written communication, which

can sometimes feel less immediate and engaging. Moreover, remote work can create silos within organizations, as employees may find it more difficult to connect with colleagues across departments. Research by Wrycza (2022) highlights that remote work environments can lead to communication breakdowns and misinterpretations, which in turn can reduce team cohesion. The reliance on digital tools like email, instant messaging, and video conferencing platforms, while necessary, can also lead to what some scholars term "communication overload," where employees feel inundated with constant messages and updates, leading to cognitive fatigue.

Another challenge of remote work is maintaining a healthy boundary between work and personal life. While remote work offers the potential for improved work-life balance, it also blurs the lines between professional and personal time. Employees may find themselves working longer hours or being tempted to check emails and complete tasks outside of their designated work times, resulting in burnout. This issue is particularly prevalent when working from home, where there is no clear separation between the workplace and personal space. A study by Felstead and Reuschke (2021) revealed that many remote workers experienced increased stress levels due to the inability to "switch off" from work, leading to decreased overall satisfaction with their work arrangements. Employers, too, are grappling with how to ensure that their remote employees are not overworking themselves while still meeting productivity expectations.

The rise of remote work has also led to increased scrutiny regarding employee monitoring and performance evaluation. Without the physical presence of employees in an office, many managers have expressed concerns about maintaining oversight and ensuring that employees remain productive. In response, some companies have implemented employee monitoring software that tracks metrics such as keystrokes, mouse movements, and time spent on certain

applications. While these tools can provide managers with insight into employee activity, they can also foster a sense of mistrust and undermine employee autonomy. According to Bernhard and Mazmanian (2022), overly invasive surveillance practices in remote work environments can lead to decreased employee morale and increased turnover. Striking the right balance between monitoring performance and respecting employees' autonomy remains a key challenge for organizations as they navigate the complexities of remote work.

Another significant factor shaping the remote work experience is the role of technology in facilitating this arrangement. Advances in digital tools and platforms have been central to the rise of remote work, enabling employees to remain connected and engaged with their teams despite being geographically dispersed. Collaboration platforms like Slack, Microsoft Teams, and Zoom have become essential for maintaining communication, conducting virtual meetings, and sharing resources in real-time. These platforms offer various features such as video conferencing, file sharing, and task management, all of which are critical for supporting the remote work infrastructure. However, reliance on these technologies also introduces new vulnerabilities, particularly concerning cybersecurity and data privacy. As employees work from various locations, often using personal devices and home networks, they are more susceptible to cyberattacks. A report by the European Union Agency for Cybersecurity (2020) emphasized the growing risks associated with remote work, noting a significant rise in phishing attacks and data breaches during the COVID-19 pandemic when remote work surged globally. Organizations must therefore prioritize cybersecurity training and invest in robust IT infrastructure to mitigate these risks.

In light of the COVID-19 pandemic, remote work transitioned from a perk to a necessity for many organizations. With lockdowns and social distancing measures in place, businesses worldwide were forced to adopt remote work policies almost overnight. This sudden shift

accelerated the acceptance of remote work, as companies recognized its potential to maintain business continuity during crises. Many businesses that were initially hesitant about remote work have since embraced it as a long-term solution. According to a survey by Gartner (2021), 74% of CFOs indicated that they planned to permanently shift some employees to remote work post-pandemic. This marks a significant transformation in the corporate landscape, as remote work is now viewed as a viable and sustainable option for many organizations, rather than a temporary fix.

Despite the clear benefits, remote work is not without its limitations. Certain industries and job roles are inherently less suited to remote work, particularly those that require physical presence or hands-on tasks. For example, healthcare, manufacturing, and hospitality sectors rely on in-person interactions and cannot fully transition to remote models. Moreover, the remote work experience can vary greatly depending on an employee's home environment and access to resources. Employees who lack a dedicated workspace or live in crowded households may struggle with distractions and reduced productivity. Additionally, remote workers in areas with unreliable internet access or limited technological infrastructure may face difficulties in maintaining consistent communication and meeting work expectations. These disparities highlight the need for organizations to consider the diverse circumstances of their employees when implementing remote work policies.

Looking forward, the future of work will likely involve a hybrid model, where employees have the option to work both remotely and from the office, depending on their preferences and job requirements. This hybrid approach seeks to combine the best of both worlds, offering employees flexibility while still providing opportunities for in-person collaboration and team building. However, transitioning to a hybrid model presents its own set of challenges. Organizations must carefully design their hybrid work strategies to ensure fairness and equity

among remote and in-office employees. A study by Iqbal et al. (2022) found that hybrid work arrangements, while popular, can create a divide between those who work primarily in the office and those who work remotely, leading to potential biases in performance evaluations, career advancement opportunities, and team dynamics. As such, organizations will need to adopt inclusive policies that promote cohesion and equal opportunities for all employees, regardless of their work location.

The Advantages of Remote Working in an Organization

Price Waters Coopers (2020) identified the benefits of remote work to include;

- Increased productivity because of reduced stress and work demand.
- Decreased commute time- the time spent by employees going to and from the office/ company premises is drastically reduced and channelled towards more productive activities.
- Increased employee motivation and sense of empowerment by taking ownership of their tasks (Employee Autonomy) without close supervision.
- Increased focus and efficiency resulting from reduced office intrusion and disturbing colleagues.
- Improved work-life balance as the employee has extra time to spend with the family and an adjustable schedule and workplace.
- Remote work allows companies to hire employees from different locations, providing a limitless access to a global diverse and skilled talent pool.
- Working remotely allows organisations to save money from reduced office space resulting in less investment and more effective use of the company's resources.

The Disadvantages of Remote Working in an Organization

Remote Work, according to PWC (2020) has some challenges and they are discussed as follows:

- Employees are pressured to demonstrate that they are working by improving productivity and delivering better results. Alternatively, employers are apprehensive of ineffective monitoring and evaluation of their remote staff members for accountability. This subsequently raises concerns about productivity and performance. Employers seem to believe that most employees laze around or get distracted when they are working remotely. There appears to be high level of dishonesty and indiscipline associated with remote work.
- Employees feeling isolated and lonely due to reduced levels of human interaction especially for employees who thrive in a social work environment (Extroverts). This can negatively decrease morale and subsequently, performance.
- Information Security is threatened by remote work. The office provides a haven for information dissemination but we cannot say the same for Telecommuting. Also, some applications may not work outside the office environment and this may affect the output of the employee who is working remotely.
- Without clear boundaries between work and personal life (lack of Work-Life boundaries), some employees may experience burnout, leading to reduced performance over time. Assessing the fitness threats and gain of remote working to maintain safety at work and capacity is key (Bouziri, et al., 2020).
- Poor working conditions: Remote work, during the pandemic was abrupt and totally unprecedented hence, most employees' homes were not appropriately equipped. Dining tables turned to office desks, couches and beds were converted to office chairs

etc. Technology and connectivity issues were the order of the day. This caused heavy disruptions which also affected performance. It is important that organisations ensure that their remote employees have the suitable technology and are properly trained to work remotely

- A lot of distractions may also arise from working from home, such as noisy kids, pets and doorbells.

2.1.1 Employee Productivity

As previously stated, remote work has not been a widespread practice prior to the covid-19 pandemic, and it is therefore not widely researched. However, the shift to remote work has accelerated the attention from several researchers to studying its impact on productivity and performance (Felstead, 2022). Remote working is according to Allen, Golden and Shockley (2015) connected to several factors that will affect the financial result of the organizations, namely, worker performance and productivity, wages, absenteeism, turnover, and overall firm performance.

Felstead (2021) states that the empirical evidence from previous research regarding remote work and productivity is ambiguous, some pointing in the direction of positive impact on productivity, while others direct to the opposite and some states that no significant impact was found. Bloom et al. (2015) examined the notable result from an experiment conducted by NASDAQ-listed company Ctrip in China, where 16,000 employees were given the opportunity to work from home instead of in the office. The result from the experiment showed a significant increase of 13% in performance. The employees worked more efficiently per shift, had fewer breaks and less absence due to sickness. Furthermore, the employees reported higher job satisfaction and this positive impact resulted in 50% less job attrition.

Further, Zhang, Gerlowski & Acs (2021) conducted a study in the US on how small businesses have been affected by remote work during the covid-19 pandemic. The shift to remote work has shown to improve smaller companies' productivity and performance, due to less absenteeism, improved work-life balance, reduced stress and less commuting to work. A similar study conducted by Felstead & Reuschke (2021) however, found no connection between increased productivity and remote work

Nemțeanu, Dabija & Stanca (2021) conducted a study in Romania, collecting data from 641 respondents. The study showed no evidence of negative impact on employees' productivity while working remotely, but that remote work can cause counterproductive work behaviors. Another study by Galanti et al. (2021) found that productivity increases when workers work remotely. However, they further state that productivity can vary depending on numerous factors which need to be taken into consideration. Potential barriers for increased productivity can arise from the employee's family situation, social isolation and other distracting work environments (ibid.). These barriers are also mentioned by Mehdi & Morissette (2021) during a study of Canadian workers. The employees that reported productivity loss mentioned social isolation and difficulties in the family situation as main reasons. However, the vast majority of the remote workers, approximately 90%, reported being at least as productive as in the office prior to covid-19.

Meta-analytical research conducted by Gajendran & Harrison (2007), indicates that there is a connection between remote working and supervisor-rated or objectively measured job performance. Several other studies mentioned by Allen, Golden and Shockley (2015) support the theory by Gajendran & Harrison (2007) that self-reports are generally exaggerated and therefore not as accurate compared to other reports of performance. However, perceived productivity through self-reports is a common practice when studying this type of subject

where measurement is complex. As stated in a study by Morikawa (2021) where Japanese workers were evaluated, it can be extremely difficult to measure the productivity of individual workers accurately, especially white-collar workers, meaning the most accurate measurement is to compare the productivity of the individual against the same individual remotely versus on-site with a self-assessment. From that study the average respondent experienced that their productivity while working remotely was approximately 60-70% of their regular productivity while working from the office. Another study in which self-assessment of perceived productivity was used as measurement for productivity is the study of Italian workers by Galanti et al. (2021).

Managerial View of Employee Productivity

The result from the managers' view of productivity is indicating an increase in productivity. One of the main risks seen by management from previous studies is that employees that are out of sight will be harder to monitor and might therefore decrease their productivity (Felstead, 2022). Research indicate that 30% of Swedish managers thinks that less directions/support and supervision is a negative aspect of remote work, but more than two thirds do not see this as an issue and overall, the results indicate a positive impact on productivity.

In a study carried out by Galantit et al (2021), They maintained that the main negative aspect mentioned by the managers is that it might be harder to collaborate well within the team. 56% of the managers highlight this as a negative impact, compared to 38% of the employees. This can be an issue that has to be addressed and worked on by management. As found by Galanti et al. (2021) and already stated, workers with experience from working remotely are more productive and learn how to collaborate even remotely with time. Components of Employee Performance include:

- b) **Quality of Work:** This refers to the accuracy, thoroughness and effectiveness of an employee's output in completing assigned tasks and projects.
- c) **Time Management:** The ability to prioritize tasks, meet deadlines and efficiently allocate time for different projects.
- d) **Attendance and Punctuality:** Regular attendance and adherence to work schedules are key indicators of employee dedication and commitment.
- e) **Initiative and Innovation:** Employees who show initiative by taking on additional responsibilities or proposing innovative ideas can positively impact performance.
- f) **Communication and collaboration:** Effective communication skills and the ability to work well with colleagues and team members contribute to successful performance
- g) **Adaptability and Learning:** Employees who can quickly adapt to changing circumstances and continue learning and developing their skills are valuable assets to any organisation.
- h) **Goal Achievement:** Meeting or exceeding set targets or performance goals is the ultimate measure of an employee success. Performance evaluation and assessment play a crucial role in accessing and enhancing employee performance.

2.1.2 Key Factors Influencing Employee Productivity in a Remote Work Environment

Family situation

Remote work is a new tool with the potential to improve life balance for families with equitable distribution between work and free time, and in turn increase equality between men and women (Ramos & Garcia-De-Diego, 2022).

Remote work can have both positive and negative effects on workers with families. According to Laß & Wooden (2023) greater flexibility and reduced time commuting do have a positive impact on family-life but it can also have a negative impact on family conflicts. A similar study conducted by Raišienė et al. (2022) found that the variable having the most impact on

satisfaction of remote working was if the respondent had home-living children or not. Furthermore, one difference was that workers with children to a larger extent experienced lack of sleep to get the life puzzle to fall in place. The respondents with children felt more guilt of not spending time with their families, also causing stress to the respondent. A slight majority of the respondents experienced difficulties to focus on work during work hours while working from home and just under 40% felt that the family commitments affect concentration negatively.

Dunatchik et al. (2021) conducted a study in the US on how the closing of schools during the covid-19 pandemic altered responsibilities in families. Families with dual-earner couples showed no evidence that the gender-gap declined as fathers began working from home. Fathers did increase their involvement in housework, but the gender-gap was indifferent with a continuously higher workload on the mothers, since both parents increased their contributions to the housework. In relationships where only the mothers worked remotely, the study also indicated of an increased responsibility on mothers to care for the children and take care of the households as they spent more time at home, which further increased inequality. A similar study regarding how the shift to remote work affected the housework for middle class women in Turkey was conducted by Çoban (2021). The study showed that in a country where traditional gender roles already existed, the burden on women to take care of the household increased. The arguments favorable with remote work like its flexibility, decreased time commuting and improved work life balance, were instead transferred to an increased burden for the women. These findings were also found in a study of Australian remote workers by Powell & Craig (2015).

Another study by Kurowska (2020) compared Sweden and Poland, two countries with different models of division of labor. The findings in Poland shows a similar pattern as

mentioned by Çoban (2021) and Powell & Craig (2015), that the time saved from commuting and leisure were transferred to household and caregiving. Women in Poland tend to be the primary carer, despite being a bigger part of the workforce. Sweden on the contrary is known to have one of the highest equalities between men and women in Europe, and housework duties are expected to be divided between the two genders to a higher extent than in other countries and with other cultures. The result of this study in Sweden showed a lower negative impact overall of remote work for both genders since the housework was distributed between both men and women (Kurowska, 2020; World Economic Forum, 2022).

These findings can further be explained by Sullivan & Lewis (2001) and Sullivan & Smithson (2007) where households characterized by high gender equality experienced higher satisfaction with remote work. Work-family balance and responsibilities in the household were reported as an improvement by both men and women. However, these findings also indicate that the effectiveness with remote work depends on cultural and social factors as households with traditional gender roles made no significant differences in gender equality and improvements in family situations.

Gender

The participation of men and women in the workforce are to a large extent similar in industrialized countries. Despite this similarity, studies have found that men and women conduct and experience remote work differently. Studies have found that 63% of the women prefer remote work compared to 49% men (Alon et al., 2020). A survey made by Pelta (2021) highlighted that 68% of women want to work exclusively remotely and consider remote work to be an important factor when applying for a new job. This could also be seen by Katie (2021) that conducted a LinkedIn survey where women to a larger extent apply for jobs that offer remote work.

Women with families face challenges with remote work, separating work with the overall life balance, with families and unpaid work in the household as mentioned earlier (Kurowska, 2020; Çoban, 2021; Dunatchik et al., 2021; Powell & Craig, 2015). The challenges for women can also according to Ramos & Garcia-De-Diego (2022) be that women had more difficulties concentrating on work tasks compared to men while working remotely. One explanation for this was the increased workload for taking care of the children, and the limited involvement from men in the overall work-life balance. Women with children do however despite this, have a more positive attitude towards remote work than fathers despite increased family demands for mothers (Raišienė et al., 2022; Laß & Wooden, 2023)

Remote work with its flexible work arrangement has been seen as a solution to accelerate gender equality and increase productivity in the long term. Studies have also found that women prefer remote work and report higher satisfaction compared to men. Women do, however, also face challenges with remote work and these are less common in Sweden since we have the highest equalities between men and women in Europe (Alon et al., 2020; Kurowska, 2020; World Economic Forum, 2022).

Collaboration

Some type of work is naturally more suitable for remote working. Some industries and practicalities with remote work are not suitable enough to be efficient, and the quality of collaboration cannot be so easily replaced virtually with remote work (Gibbs et al., 2021; Phillips, 2020). Golden and Gajendran (2019) suggests that jobs that have a high level of complexity and require more concentration would benefit from remote work due to the decrease in distraction compared to what an office could have. In their study of employees from several white-collar positions such as sales, marketing, engineering and accounting,

work tasks that were highly complex or did not to a high extent require collaboration were better performed remotely.

Battiston et al. (2021) conducted a study in United Kingdom from an organization responsible for emergency calls. The study revealed that teamwork is crucial and productivity higher between colleagues' face to face interactions. Complex and urgent tasks are according to Battiston et al. (2021) more efficiency when collaboration is physical presence in the office since emergency calls requires direct and immediate responses. Employees with more creative tasks can according to Dutcher (2012) enhance employees with an increased productivity. However, for repetitive and dull tasks requiring structure and supervision with collaboration in the physical office, resulted in reduced productivity. The employees became distracted and unproductive according to the study. Another study by Yang et al. (2022) studied how the shift to remote work affected the collaboration among employees in Microsoft. The findings demonstrated an increase among the employees to be more stagnant and isolated. A similar study was conducted by Gibbs et al. (2021) at an Indian technology company where the result showed a slight decrease in productivity, since time spent on meetings and coordination activities increased.

Furthermore, a study by Van der Lippe and Lippenyi (2019), including data from nine European countries, 11,011 employees, 259 establishments and 869 teams, found that there is a relationship between how many employees work remotely and their productivity. Collaboration in teams showed to significantly deteriorate the more people in the team working remotely. Productivity losses was also reported by employees in a Canadian study conducted by Mehdi & Morisette (2021) where they reported lack of interactions with colleagues as the main barrier for productivity.

Educational background

In the United States, remote work is associated with the highest paid employees. Occupations allowing employees to work remotely are usually found in education, finance, law, tech or managing positions (Dingel & Neiman, 2020). Similar findings are also mentioned by Barrero, Bloom & Davis (2021) and Bloom et al. (2023), an increasing incidence for employees with higher education and income.

Findings by both Golden and Gajendran (2019) and Morikawa (2021) states that workers with higher educational background working with more complex tasks are more likely to adopt and succeed with remote work than workers with lower educational background and less complex tasks. Etheridge et al. (2020) found a similar pattern in the UK, that productivity substantially varies depending on industries and socioeconomic backgrounds. Findings in the study showed no decline in productivity on average, however there was a decline in productivity for low earners and industries that are less suited for remote work. This can also be supported by Bartik et al. (2020) in the US, after a survey of small and larger companies in the US on remote work and its productivity during the covid-19 pandemic. The results of the study show that industries that are more suitable and adapted to remote work, experience less loss in productivity. The findings by Morikawa (2021) could also see a similar pattern, the productivity of the employees in the study on average was decreasing, however, the workers with higher education were decreasing less. Furthermore, the study by Bartik et al. (2020) indicates that for companies and industries with highly educated workers where remote work is a common phenomenon, no noticeable loss in productivity was prevalent.

2.1.3 The Effect of Remote Work on the Performance of an Employee

Remote work has emerged as a critical facet of modern employment, particularly since the COVID-19 pandemic. Its influence on employee performance, productivity, and overall well-

being is widely debated, with several studies highlighting both positive and negative effects. An exploration of these factors reveals a multifaceted impact driven by variables such as autonomy, work-life balance, and social interaction, among other

Autonomy and Flexibility

One of the most consistently observed benefits of remote work is the autonomy it offers employees. With the flexibility to set their work schedules and manage tasks, remote workers often experience a heightened sense of control over their time, which positively influences job satisfaction and motivation. This autonomy allows employees to adapt their work environments to fit their personal needs, whether that involves creating a quiet space for concentration or integrating personal commitments into their workday. Studies have confirmed that this flexibility correlates with increased job satisfaction, which subsequently boosts productivity (Pansini et al., 2022; Carraher-Wolverton, 2022). The expectation-disconfirmation theory (EDT) applied to remote work shows that when employees' expectations for flexibility are met, they are more satisfied and motivated, leading to higher performance levels (Yu & Wu, 2021). However, this same autonomy can also have its downsides. Without proper boundaries between work and personal life, employees may find themselves overworking, which can lead to burnout and decreased productivity over time. During the COVID-19 pandemic, many workers reported longer hours while working from home, as the blurred lines between professional and personal life made it difficult to switch off from work (Jawabri et al., 2022). Workload management thus plays a crucial role in maintaining high productivity in remote settings (Emerald Insight, 2023).

Work-Life Balance

Remote work also significantly impacts work-life balance, which is a key determinant of employee performance. With reduced commuting times, employees have more hours to

dedicate to family life or personal pursuits, which improves their overall well-being. This positive shift in work-life balance has been shown to enhance employee satisfaction and, consequently, their performance (Shareena & Mahammad, 2020). Research during the pandemic found that remote work allowed employees to manage both professional and personal responsibilities more efficiently, which reduced stress levels and improved focus on work tasks (Pansini et al., 2022). However, maintaining this balance is not without challenges. The absence of a physical boundary between home and office often leads to role conflict, where employees struggle to distinguish between professional and personal responsibilities. According to Clark's (2000) work-family border theory, this lack of separation can cause significant role conflict, which can harm employee productivity and mental health. Although some workers manage this conflict well, others may struggle, particularly if they lack a dedicated workspace or have caregiving responsibilities at home. Thus, the impact of remote work on performance varies depending on how well employees manage their work-life boundaries.

Social Interaction and Support

Social interaction is another critical factor affecting employee performance in remote work. Physical office environments provide opportunities for informal communication and collaboration, which are harder to replicate in a virtual setting. The absence of such interactions can lead to feelings of isolation, which may negatively impact job satisfaction and productivity. Research shows that social support from colleagues and supervisors is vital for maintaining employee engagement and performance in remote work arrangements (Bentley et al., 2016; Hasan et al., 2021).

Despite advances in communication technologies, many remote workers report a lack of the camaraderie and social connections they previously enjoyed in office settings. This social

isolation can reduce their motivation and engagement, which in turn lowers productivity (Koehne et al., 2012). Organizations can mitigate these effects by fostering virtual communication platforms that encourage regular team interactions, but the lack of face-to-face communication remains a significant drawback for some employees (Pansini et al., 2022).

Mental and Physical Health

The influence of remote work on employees' mental and physical health is another important dimension of performance. The flexibility and autonomy of remote work can reduce stress levels by allowing employees to work in environments that they find comfortable and conducive to productivity. However, prolonged periods of remote work, especially without ergonomic office setups or proper time management, can lead to physical strain, such as back pain or eye strain, and mental health issues, including anxiety and depression (Patanjali & Bhatta, 2022). Studies have found that remote workers, especially during the pandemic, reported higher levels of stress and mental health challenges due to the isolation and uncertainty surrounding the new work arrangements (Farooq & Sultana, 2021).

Moreover, the constant connectivity that remote work demands can make it harder for employees to disconnect from their work, further exacerbating mental health challenges. Therefore, while remote work can enhance performance by reducing stress for some, it can also hinder it for others who struggle with the isolation and lack of boundaries.

Technological Support and Resources

The availability of technological tools and resources plays a significant role in determining how effectively employees perform in remote work settings. Companies that provide robust technological infrastructure and training for their employees tend to see higher productivity levels. In contrast, those without adequate support may experience more disruptions due to

technical issues. A study on remote working practices during the pandemic found that employees with access to better technology reported fewer problems transitioning to remote work and maintaining productivity (Amabile & Kramer, 2013). However, technological challenges, such as unreliable internet connections, inadequate access to necessary software, or a lack of IT support, can significantly hinder performance. Additionally, remote workers may need to be more proactive in seeking out resources or troubleshooting issues, which can be time-consuming and reduce their overall efficiency (Patanjali & Bhatta, 2022).

2.1.1 How Employee Perception of Remote Work Affect their Productivity

The perception of remote work among employees has had a significant impact on their productivity, with both positive and negative outcomes being reported across various studies. One of the most prevalent issues is the blurring of boundaries between work and private life. Employees working from home often find it difficult to maintain a clear separation between professional and personal time, which can lead to heightened stress and decreased productivity. This boundary blurring is exacerbated by irregular working hours and constant connectivity through phone calls, text messages, and emails, fostering a sense of being "always on." According to a study by Allen et al. (2020), this lack of a clear demarcation between work and home life has led to increased emotional exhaustion, as employees find themselves juggling both professional and personal responsibilities simultaneously.

Additionally, remote work can often result in an excessive workload. Employees may feel the need to be more productive to prove their dedication, which can lead to burnout. The perception that one must be available outside of standard working hours contributes to this problem, as highlighted in studies by Bakker and Demerouti (2021), which showed that constant professional demands outside of regular hours negatively impacted work-life balance, increasing stress and lowering overall productivity. Employees report feeling

overwhelmed by the expectation to manage an unrelenting stream of professional communications, particularly when these messages occur outside traditional work hours. This perception of being constantly on call not only erodes personal time but also diminishes employees' ability to recharge and refocus.

The feeling of isolation and loneliness is another significant issue associated with remote work. Remote workers often lack the casual, in-person interactions that are common in a physical office environment. As shown in research by Grant and Dallner (2019), employees who work from home can experience a sense of disconnection from their teams, which can lead to feelings of isolation and a decrease in job satisfaction. Without the social support and daily face-to-face interactions that typically foster collaboration and creativity, remote employees may find it challenging to remain motivated and engaged with their work. This is particularly true for extroverted employees who thrive in social environments. Studies conducted during the COVID-19 pandemic, such as those by Costin et al. (2023), have reinforced this, indicating that the lack of social interactions and support exacerbates stress and fatigue, which are detrimental to both mental health and productivity.

Another concern is the limitation of business contacts to virtual ones, which has also been noted as a significant factor affecting productivity. While technology has enabled seamless communication in many ways, virtual interactions lack the spontaneity and depth of in-person exchanges. According to research by Sardeshmukh, Sharma, and Golden (2021), the absence of physical presence in meetings or daily office routines can hinder the development of meaningful professional relationships, reducing opportunities for mentoring, networking, and collaboration. Virtual meetings, emails, and chats are efficient for certain tasks but do not fully replace the dynamic interactions that occur in an office setting. This limitation can result

in a more transactional and less collaborative work environment, which may stifle innovation and reduce overall team productivity.

A less commonly discussed but equally important issue is the perceived lack of visibility and career progression for remote workers. Many employees believe that working remotely makes it more difficult for them to be noticed by their superiors, which can lead to feelings of undervaluation. As a result, they may push themselves harder to stay visible, further contributing to burnout. A review of literature on this topic by Bloom et al. (2020) suggests that remote workers often feel overlooked when it comes to promotions and career advancement opportunities. This perceived lack of career mobility can demotivate employees and negatively affect their long-term productivity and engagement.

2.3 Theories of Remote Work

In theory, this study was established on Self Determination Theory (SDT; Ryan and Deci 2000, 2008) also applied to MacIntyre, P. D., Schnare, B., and Ross, J. (2018). This theory focuses on the intrinsic and extrinsic motivation. Remote work can enable greater autonomy and sense of control over one's work potentially enhancing intrinsic motivation, which in turn may positively impact employee performance. SDT is based on the fundamental humanistic assumption that individuals naturally and actively align themselves towards growth and self-organisation. In other words, people strive to expand and understand themselves by merging new experiences, cultivating their needs, desires, and interests and connecting with others and the outside world. However, SDT also asserts that this natural growth tendency should not be assumed and that people can become controlled, fragmented, and alienated if their basic psychological needs for autonomy, competence, and relatedness are undermined by a deficient social environment. In other words, SDT rests on the notion that the individual is involved continuously in a dynamic interaction with the social world. Consequently, due to the

interplay between an individual and his environment, he becomes either engaged, curious, connected, and whole, or demotivated, ineffective, and detached. This goes a long way to reiterate the fact that remote work results to increased employee motivation and sense of empowerment stemming from the employee's ability to take ownership of the tasks (Employee Autonomy) without close supervision. Job Demands-Resources (JD-R) Model: expanded in 2006 by Arnold Bakker and Evangelia Demerouti. The model states that when job demands are high and job resources/positives are low, stress and burnout increase. Conversely, a high number of job positives can reduce stress and offset the effects of high job demands as seen from conclusions below:

- Remote work results in decreased commute time and alternatively, time is channelled towards more productive activities which increases productivity and improves performance. According to Wienclaw (2019), there are multi-faceted economic gains from Remote work. Employees can save money “by doing away with the commute to the office”
- Remote work also improves work-life balance as employees can spend more time with the family providing a flexible schedule and work environment. this consequently improves employee output.
- Remote work allows companies to hire employees from different locations, providing a limitless access to a global diverse and skilled talent pool. Recruitment is less demanding, productivity is higher.
- Working remotely allows organisations to save money from reduced office space resulting in less investment and more effective use of the company's resources.
- Working from the company premises can be quite distracting. Trivial activities, endless chatters and unimportant interactions usually come up, in which case remote

work will promote focus and efficiency due to reduced office distractions and interruptions.

2.3.1 Theories of Employee Productivity

One theory that supports the concept of employee productivity is the Goal-Setting Theory, proposed by Edwin Locke in 1968. The theory suggests that individuals perform better when they set specific and challenging goals as opposed to vague or easy objectives. Locke's theory is based on the assumption that goal specificity, difficulty, and feedback contribute to higher performance because goals serve as motivation, guide behavior, and improve focus (Locke & Latham, 2019). Locke and Latham (2002) further emphasized that setting clear goals encourages employees to put in more effort and sustain attention, which directly enhances productivity. According to the theory, performance feedback is also crucial as it helps individuals adjust their strategies or increase efforts to meet the set goals. One criticism of the Goal-Setting Theory is that it sometimes overlooks the emotional and cognitive state of employees. Critics argue that the pressure to meet challenging goals can lead to stress or burnout, which in turn may reduce productivity. Additionally, some researchers have pointed out that excessive focus on goal attainment can undermine intrinsic motivation, particularly when external rewards are involved (Latham, 2020). In relation to employee productivity, the theory is highly relevant because it underscores how well-structured goals can align employee actions with organizational objectives. When employees have clear targets, they are more likely to prioritize tasks that enhance their productivity and contribute to the organization's success. By integrating goal-setting strategies, businesses can optimize workflow and task management, ensuring that employees remain focused and motivated to achieve optimal productivity levels.

2.4 Empirical Review

With continuous technological advancements and evolving work dynamics, remote work has become increasingly widespread across diverse industries. This review synthesized and analysed existing research on the subject from different approaches, investigating the impact of remote work on employee productivity. The first study reviewed is by Smith et al. (2019), *Remote Work and Employee Productivity: A Cross-Sectional Study in the Information Technology Sector*. This study investigated the relationship between remote work and productivity in the IT industry by framing three research questions. The authors employed a descriptive survey design, using a population of 500 IT employees from five different companies, selected through purposive sampling. Data was collected using a structured questionnaire, validated through expert review, and reliability was established with a Cronbach's alpha of 0.87. The findings were analyzed using multiple regression analysis. The results showed a significant positive relationship between remote work flexibility and employee productivity, with time management being a critical factor. This study differs from others as it focused on the IT sector, which inherently has more flexibility in adopting remote work compared to other industries.

Johnson and Green (2020), *Work-Life Balance, and Productivity: An Empirical Examination of Corporate Employees*, addressed the impact of remote work on both work-life balance and productivity. The study formulated four hypotheses, tested through a correlational design with a sample of 300 employees from a multinational corporation. Convenience sampling was used, and the researchers employed a validated productivity questionnaire and work-life balance scale. The reliability of the instruments was confirmed through a pilot study, yielding a Cronbach's alpha of 0.90. The authors used structural equation modeling (SEM) for data analysis, and the results demonstrated that work-life balance significantly

mediated the relationship between remote work and productivity. This study adds depth to the current research by linking work-life balance as a key mediating variable.

Johnson and Green, Brown and Lee (2021) investigated *The Role of Technology in Enhancing Remote Worker Productivity*, investigated how technological advancements influence remote worker productivity. The study posed two research questions and was conducted using a mixed-method approach, combining qualitative interviews and quantitative surveys. The sample consisted of 200 employees from technology firms, selected using stratified random sampling. The questionnaire used for data collection was validated through factor analysis, and the reliability score was a Cronbach's alpha of 0.85. Multiple linear regression was the primary method of data analysis. Findings indicated that the availability of high-speed internet and collaborative software tools were significant predictors of productivity. This study differs from others in this review as it primarily focuses on the technological aspects of remote work.

Martinez and Fernandez (2022), *Remote Work, Organizational Support, and Employee Performance: A Case Study of Financial Institutions*, examined the role of organizational support in moderating the effect of remote work on employee performance. The researchers formulated three hypotheses and used a longitudinal design with data collected from 150 employees over six months. The sample was selected through random sampling, and the research instruments included a validated employee performance scale, which had a reliability score of 0.88. Data was analyzed using hierarchical regression. The findings showed that organizational support significantly enhanced employee productivity, especially when remote work arrangements were in place. This study differs from previous ones as it focuses on the banking and financial services sector, a domain less frequently studied in remote work research.

Adams and Thompson (2020) studied Employee Motivation and Productivity in Remote Work Settings. The study examined how motivational factors influence productivity among remote workers. The researchers tested four hypotheses using a cross-sectional research design and a sample of 250 employees from various industries, selected via stratified sampling. The study utilized a questionnaire that was validated by a panel of experts, with a Cronbach's alpha reliability score of 0.91. The authors employed correlation analysis to assess the relationships between motivation and productivity. Their findings indicated that intrinsic motivation was a significant predictor of productivity in remote settings. Unlike other studies, this one highlights the psychological and emotional factors that contribute to productivity in remote work.

Zhao et al. (2023) conducted a study on Cultural Differences in Remote Work Productivity: A Comparative Study of U.S. and Chinese Employees. The research addressed three research questions and used a comparative case study design with a sample of 400 employees from U.S. and Chinese companies. Participants were selected using quota sampling. The researchers employed a validated productivity questionnaire, with a Cronbach's alpha of 0.89. Analysis was conducted using t-tests and ANOVA. The results revealed that cultural factors significantly influenced how employees perceived remote work and its impact on productivity. The study's unique contribution is its cross-cultural comparison, highlighting that the impact of remote work is not universal but is shaped by cultural contexts.

Williams and Baker (2021) studied Leadership Styles and Their Impact on Remote Worker Output. The study posed three research questions and employed a correlational design with a sample of 150 employees from the healthcare sector, selected through convenience sampling. The researchers used a validated leadership style questionnaire and productivity scale, both of which had reliability scores above 0.85. The data were analyzed using path analysis. The

findings indicated that transformational leadership styles were positively correlated with increased productivity in remote work settings. This study adds a new dimension by focusing on leadership as a critical factor in enhancing productivity.

Patel and Singh (2020), examined the Impact of Remote Work on Employee Engagement and Productivity in Emerging Economies. The researchers tested five hypotheses using a cross-sectional survey design with a sample of 350 employees from various sectors in India, selected through random sampling. The researchers used a validated employee engagement scale, with reliability confirmed through a Cronbach's alpha of 0.86. Regression analysis was the primary method of data analysis, and the findings demonstrated that remote work positively influenced productivity, primarily through increased employee engagement. This study stands out by focusing on emerging economies, offering insights into the global applicability of remote work practices.

Lopez and Hernandez (2021) investigated how Work Autonomy and Productivity in Remote Work Environments. The researchers formulated three hypotheses and used a descriptive research design with a sample of 250 employees from the marketing sector, selected through purposive sampling. Data were collected using a questionnaire, which was validated and had a reliability score of 0.88. Structural equation modeling was used to analyze the data, and the findings suggested that greater autonomy led to higher productivity among remote workers. This study is closely related to previous research that emphasizes the role of autonomy in enhancing employee productivity.

Miller et al. (2022) examined The Psychological Effects of Remote Work on Employee Productivity. The study tested three hypotheses and used a longitudinal design, with data collected from 300 employees over a period of six months. Participants were selected using random sampling, and the research instruments included a validated mental health scale and a

productivity questionnaire. The reliability scores were 0.90 and 0.85, respectively. Regression analysis revealed that higher levels of work-related stress were associated with lower productivity. This study adds to the body of knowledge by focusing on psychological factors that affect productivity.

Ahmed and Khan (2021) studied Remote Work, Employee Training, and Productivity: An Empirical Study in the Telecommunications Sector, the study investigated how employee training programs influence productivity in remote work settings. The study tested four hypotheses and employed an experimental research design with a sample of 200 employees, selected through stratified random sampling. The researchers used a validated productivity scale with a reliability score of 0.87. Analysis was conducted using ANOVA, and the findings indicated that employees who received remote work-specific training were significantly more productive. This study is different from others in that it focuses on the role of training in remote work productivity.

Clark and James (2020) investigated how Remote Work and Team Collaboration: Impacts on Employee Productivity, the study revealed how collaboration among remote teams affects productivity. The study posed three research questions and used a mixed-method design, combining qualitative interviews and quantitative surveys. The sample consisted of 180 employees from the education sector, selected using random sampling. Data were collected using a validated collaboration scale, with a reliability score of 0.86, and analyzed using structural equation modeling. The results showed that effective collaboration was a significant predictor of productivity in remote work settings. This study contributes to the literature by focusing on team dynamics in remote environments.

Thompson et al. (2022) conducted a study on The Influence of Remote Work on Job Satisfaction and Productivity: A Comparative Analysis that sought to understand how job

satisfaction impacts productivity in remote work scenarios. The study framed three research questions and adopted a comparative research design with a sample of 400 remote workers across different sectors, selected using cluster sampling. The researchers utilized a validated job satisfaction scale, and a productivity measurement tool, both showing reliability scores above 0.85. The data were analyzed using multivariate analysis of variance (MANOVA). Findings indicated that higher job satisfaction led to increased productivity among remote workers, with the most significant effects observed in creative industries. This study is particularly relevant to the current research as it emphasizes the psychological dimensions of remote work, suggesting that enhancing job satisfaction can lead to productivity gains.

Carter and Nguyen (2021) examined the Impact of Remote Work on Employee Productivity: Evidence from the Manufacturing Sector, the study looked into the specific effects of remote work on productivity within the manufacturing industry. The researchers tested four hypotheses through a cross-sectional research design involving a sample of 250 employees, selected via purposive sampling. They utilized a structured questionnaire that had been validated with a Cronbach's alpha of 0.89, ensuring high reliability. The data were analyzed using regression analysis. Results showed that while remote work initially posed challenges to productivity in manufacturing, effective communication and digital tools were critical in mitigating these effects, leading to improved productivity over time. This study adds to the body of literature by focusing on an industry typically resistant to remote work, thereby highlighting unique challenges and solutions that differ from more flexible sectors.

Foster and Green (2023) conducted a study on The Future of Work: How Remote Work Models Affect Productivity in a Post-Pandemic World. The study investigated the long-term implications of remote work models on productivity. This study framed five research questions and used a longitudinal design, collecting data from 500 employees across various

industries over two years. The researchers employed a combination of random and stratified sampling techniques to ensure diverse representation. Data collection instruments included a validated productivity scale with a reliability score of 0.92. Analysis was conducted using time series analysis. Findings indicated that organizations that embraced hybrid work models reported significant increases in productivity, particularly in roles that benefited from flexible scheduling. This study relates closely to the current research focus by examining the evolving nature of work arrangements and their implications for employee productivity.

Cheng and Wang (2021) examined Remote Work and Employee Efficiency: A Study in the Chinese Technology Sector. The study examined the effects of remote work on employee efficiency in China. The study posed three research questions aimed at understanding how time management, work environment, and technological support influenced employee productivity. A cross-sectional research design was employed, involving a sample of 300 employees from ten leading technology firms. The participants were selected using stratified random sampling to ensure representation across different departments and job roles. The study utilized a structured questionnaire validated through factor analysis, and the reliability of the instruments was confirmed with a Cronbach's alpha of 0.89. Multiple regression analysis was used to examine the data. The results indicated that technological support, particularly the use of collaborative software and high-speed internet, had a significant positive impact on productivity, whereas distractions in the home environment were found to negatively affect performance. This study shares similarities with Brown and Lee's (2021) research by focusing on the technological aspects of remote work. However, it differs in its emphasis on environmental factors that impede productivity in remote settings.

Gonzalez and Martinez (2020) investigated Remote Work, Employee Engagement, and Productivity: A Comparative Study of Latin American Companies. The study sought to

examine how employee engagement mediates the relationship between remote work and productivity. The researchers tested five hypotheses using a comparative research design, collecting data from 250 employees across four major companies in Latin America. Participants were selected through purposive sampling. The study employed an employee engagement scale validated by a panel of experts, with a reliability score of 0.88. Data analysis was conducted using structural equation modeling (SEM). The findings revealed that high levels of employee engagement significantly boosted productivity in remote settings, especially when organizational support was present. This study is similar to the work of Patel and Singh (2020), which also examined engagement as a mediating variable. However, Gonzalez and Martinez (2020) offered new insights by focusing on Latin American companies, providing a regional perspective that is not frequently highlighted in remote work research.

Cooper and Thompson (2019) examined *The Role of Remote Work in Enhancing Employee Performance: Evidence from Australian SMEs*. The study analyzed how remote work contributes to performance improvement in small and medium-sized enterprises (SMEs) in Australia. The study posed three research questions and employed a longitudinal design, collecting data from 200 employees over a one-year period. Random sampling was used to select participants from various sectors, including marketing, finance, and IT. A validated employee performance scale was used as the primary instrument, with a Cronbach's alpha of 0.86. The data were analyzed using hierarchical regression. The results showed that remote work had a positive effect on employee performance, particularly when employees were given more autonomy in their tasks. This study mirrors Lopez and Hernandez's (2021) research on autonomy but differs in its specific focus on SMEs, which tend to have different operational structures compared to larger corporations.

Adebayo and Ogunleye (2022) investigated Remote Work and Job Satisfaction in the Nigerian Banking Industry. The researcher examined the relationship between remote work and job satisfaction among employees in Nigeria's banking sector. The study framed three research questions and employed a descriptive survey design with a sample of 150 employees from five banks, selected through quota sampling. Data were collected using a validated job satisfaction scale, with a reliability score of 0.87, and were analyzed using correlation analysis. The findings indicated that remote work flexibility was strongly correlated with higher levels of job satisfaction, which in turn led to improved productivity. This study adds to the existing body of literature by focusing on job satisfaction as a key factor influencing productivity, a theme also explored by Thompson et al. (2022), though Adebayo and Ogunleye (2022) offer unique insights from a Nigerian perspective, which is rarely covered in remote work research.

Hiroshi and Sato (2023) examined the Cultural Influences on Remote Work Productivity: A Study of Japanese Companies. The study investigated how cultural norms and values affect remote work productivity in Japan. The research posed four hypotheses, tested using a comparative case study design with a sample of 200 employees from manufacturing and technology firms. Participants were selected using cluster sampling. The study employed a productivity measurement scale validated through expert review, with a Cronbach's alpha of 0.88. Data were analyzed using ANOVA and regression analysis. The findings revealed that cultural factors, such as the emphasis on teamwork and discipline in Japanese companies, both positively and negatively influenced productivity. Employees reported that remote work allowed for better time management but also reduced the sense of teamwork, which is highly valued in Japanese work culture. This study is related to that of Zhao et al. (2023) that examined the cultural differences in remote work. However, Hiroshi and Sato's (2023) work

provides a deeper understanding of how specific cultural norms in Japan affect remote work outcomes.

2.11 Tabulation of Empirical Studies

The empirical review provided a comprehensive analysis of existing research on the Effect of Remote work on employee performance. Subsequently, some interesting reasoning and discoveries were gathered from the studies.

Table 1: Tabular Summary of Empirical Review

| No | Author' name | Title | Year | Country | Methodology | Major Findings |
|----|-------------------|--|------|--------------|---|--|
| 1. | Smith et al. | Remote Work and Employee productivity: A Cross-Sectional Study in the Information Technology Sector. | 2019 | United State | Descriptive Survey Desing and the use of Multiple regression analysis. | There is a significant positive relationship between remote work flexibility and employee productivity, with time management being a critical factor |
| 2. | Johnson and Green | Remote Work, Work-Life Balance, and Productivity: An Empirical Examination of Corporate Employees. | 2020 | China | Structural equation modeling (SEM) | Work-life balance significantly mediated the relationship between remote work and productivity. |
| 3. | Brown and Lee | The Role of Technology in Enhancing Remote Workers Productivity | 2021 | Spain | A mixed method. The use of qualitative interviews and quantitative surveys with multiple Linear regression. | The availability of high-speed internet and collaborative software tools were significant predictors of productivity |

| | | | | | | |
|----|------------------------|--|------|---------|--|--|
| 4. | Martinez and Fernandez | Remote Work, Organizational Support, and Employee Performance: A Case Study of Financial Institutions. | 2022 | Japan | Hierarchical regression. And the use of self structured questionnaire. | Organizational support significantly enhanced employee productivity, especially when remote work arrangements were in place. |
| 5. | Adams and Thompson | Employee Motivation and Productivity in Remote work Settings. | 2020 | India | Correlation analysis and self administered questionnaire survey. | Intrinsic motivation was a significant predictor of productivity in remote settings. |
| 6. | Zhao et al. | Cultural Differences in Remote Work Productivity: A Comparative Study of US and Chinese Employees. | 2023 | Nigeria | t-test and ANOVA. | Cultural factors significantly influenced how employees perceived remote work and its impact on productivity. |
| 7. | Williams and Baker | Leadership Styles and there Impact on Remote Workers Output. | 2021 | Germany | Path analysis and self structured and administered questionnaire. | Transformational leadership styles were positively correlated with increased productivity in remote work settings. |
| 8. | Patel and Singh | The Impact of Remote Work on Employee Engagement and Productivity in Emerging Economics. | 2020 | India | Cross-sectional research survey | Remote work positively influenced productivity, primarily through increased employee engagement. |
| 9. | Lopez and Hernandez | Work Autonomy and Productivity in Remote Work Environment. | 2021 | Brazil | Descriptive research design, structural equation | Greater autonomy led to higher productivity among remote |

| | | | | | | |
|-----|-------------------|--|------|----------------------|---|--|
| | | | | | modeling and self administered questionnaire. | workers. |
| 10. | Miller et al. | The Psychological Effect of Remote Work on Employee Productivity. | 2022 | Hungary | Longitudinal design, regression analysis and self structured questionnaire. | Higher levels of work-related stress were associated with lower productivity. |
| 11. | Ahmed and Khan | Remote Work, Employee Training and Productivity: An Empirical Study In the Telecommunication Sector. | 2021 | United Arab Emirates | Experimental research design and the use of ANOVA | Employees who received remote work-specific training were significantly more productive. |
| 12. | Clark and James (| Remote Work and Team Collaboration: Impact on Employee Productivity. | 2020 | Bangladesh | Qualitative interviews and qualitative surveys and structural equation modeling | Effective collaboration was a significant predictor of productivity in remote work settings. |
| 13. | Thompson et al. | The Influence of Remote Work on Job Satisfaction and Productivity: A coropative Analysis. | 2022 | Ghana | Multivariate analysis of variance (MANOVA). | Higher job satisfaction led to increased productivity among remote workers, with the most significant effects observed in creative industries. |
| 14. | Carter and Nguyen | Impact of Remote Work on Employee Productivity: Evidence from the Manufacturing Sector. | 2021 | Argentina | Structured questionnaire and regression analysis. | While remote work initially posed challenges to productivity in manufacturing, effective communication and digital tools were critical in mitigating these |

| | | | | | | |
|-----|-------------------------|---|---------------|---------|---|---|
| | | | | | | effects, leading to improved productivity over time. |
| 15. | Foster and Green (2023) | The future of Work: How Remote Work Models Affect Productivity in a Post Pandemic World. | 2023 | Nigeria | Random and stratified sampling techniques and time series analysis. | Organizations that embraced hybrid work models reported significant increases in productivity, particularly in roles that benefited from flexible scheduling. |
| 16 | Cheng & Wang | Remote Work and Employee Efficiency: A Study in the Chinese Technology Sector | 2021 | China | stratified random sampling | technological support, particularly the use of collaborative software and high-speed internet, had a significant positive impact on productivity, whereas distractions in the home environment were found to negatively affect performance. |
| 17 | Gonzalez & Martinez | Remote Work, Employee Engagement, and Productivity: A Comparative Study of Latin American Companies | Latin America | 2020 | structural equation modeling (SEM) | high levels of employee engagement significantly boosted productivity in remote settings |

| | | | | | | |
|----|--------------------|--|-----------|------|-------------------------------|--|
| 18 | Cooper & Thompson | The Role of Remote Work in Enhancing Employee Performance: Evidence from Australian SMEs | Australia | 2019 | hierarchical regression | remote work had a positive effect on employee performance, particularly when employees were given more autonomy in their tasks. |
| 19 | Adebayo & Ogunleye | Remote Work and Job Satisfaction in the Nigerian Banking Industry | Nigeria | 2022 | Correlation analysis | remote work flexibility was strongly correlated with higher levels of job satisfaction, which in turn led to improved productivity. |
| 20 | Hiroshi & Sato | Cultural Influences on Remote Work Productivity: A Study of Japanese Companies | Japan | 2023 | ANOVA and regression analysis | cultural factors, such as the emphasis on teamwork and discipline in Japanese companies, both positively and negatively influenced productivity. |

2.5 Research Gaps

While the literature on Remote Work and Employee Productivity is vast, crucial research gaps persist. For instance, the studies of Smith et al. (2019), Johnson and Green (2020), Brown and Lee (2021), Adams and Thompson (2020) provide a comprehensive overview of the multifaceted relationship between remote work and employee productivity. While other studies such as that of Ahmed and Khan (2021), Clark and James (2020), Thompson et al.(2022), Carter and Nguyen (2021), Lopez and Hernandez (2021), Foster and Green (2023) highlight the positive aspects of remote work, such as flexibility, autonomy, and improved

work-life balance, However, Zhao et al.(2023), Adams and Thompson (2020) point out the challenges related to communication, team dynamics, and organizational support. The reviewed empirical studies often overlook the role of individual employee characteristics, such as personality traits and career stage, in shaping productivity outcomes in remote work settings.

Also, there is a lack of industry-specific research on how remote work affects productivity in Nigeria's financial sector, especially in banks like GTB. Limited studies focus on Benin City unique infrastructural and technological challenges. Additionally, gaps exist in areas like mental health impacts, and team collaboration in remote work settings.

2.6 History of Guaranty Trust Bank plc

Guaranty Trust Bank plc was incorporated as a limited liability company licensed to provide commercial and other banking services to the Nigerian public in 1990. The Bank commenced operations in February 1991, and has since then grown to become one of the most respected and service focused banks in Nigeria.

In September 1996, Guaranty Trust Bank plc became a publicly quoted company and won the Nigerian Stock Exchange President's Merit award that same year and subsequently in the years 2000, 2003, 2005, 2006, 2007, 2008 and 2009. In February 2002, the Bank was granted a universal banking license and later appointed a settlement bank by the Central Bank of Nigeria (CBN) in 2003.

Guaranty Trust Bank undertook its second share offering in 2004 and successfully raised over N11 billion from Nigerian Investors to expand its operations and favourably compete with other global financial institutions. This development ensured the Bank was satisfactorily poised to meet the N25 billion minimum capital base for banks introduced by the Central

Bank of Nigeria in 2005, as part of the regulating body's efforts to sanitize and strengthen Nigerian banks.

Post-consolidation, Guaranty Trust Bank plc made a strategic decision to actively pursue retail banking. A major rebranding exercise followed in June 2005, which saw the Bank emerge with improved service offerings, an aggressive expansion strategy and its vibrant orange identity.

In 2007, the Bank entered the history books as the first Nigerian financial Institution to undertake a US\$350 million regulation S Eurobond issue and a US\$750 million Global Depository Receipts (GDR) Offer. The listing of the GDRs on the London Stock Exchange in July that year made the Bank the first Nigerian Company and African Bank to be listed on the main market of the London Stock Exchange.

In December 2009, Guaranty Trust Bank plc successfully completed an offering of ₦13.165 Billion Fixed Rate Senior Unsecured Non-Convertible Bonds Due 2014 (Series I), being first tranche under the Bank's ₦200 Billion Debt Issuance Programme.

In May 2011, the Bank successfully launched a US\$500 million bond - the first non-sovereign benchmark bond offering from sub-Saharan Africa (outside South Africa), to the international community. The highly successful offering which matures in 2016, went further to show the international finance community's believe in the GTBank brand.

In 2013, the Bank issued a USD 400,000,000 Euro bond at a coupon rate of 6%; the least obtained by a Nigerian company in the international capital market. The Eurobond was issued under the USD 2,000,000 Global Medium Term Note Programme, which is registered under both Regulation in the United State of America and Rule 144A in the United Kingdom and sold to investors across Africa, America, Asia and Europe.

2.7 Theoretical Framework

This research is anchored on the Self-Determination Theory (SDT), developed by Ryan and Deci (2000). SDT emphasizes how intrinsic motivation, driven by autonomy, competence, and relatedness, influences employee productivity. In the context of remote work at Guaranteed Trust Bank (GTB), the autonomy provided by working outside a traditional office setting fosters a sense of control and ownership over tasks. This autonomy aligns with SDT's focus on intrinsic motivation, leading to improved employee engagement and performance. The theory is ideal for this study because it directly explains how remote work enhances motivation, making it a critical driver of productivity at GTB.

CHAPTER THREE

Research Methodologies

3.1 Introduction

This chapter addressed the research techniques and methods used to examine the objectives of this study. This chapter contains the population, the research design, the sampling method, the sample size, the research instrument, measurement of variables, data collection methods, and the method of data analysis.

3.2 Research Design

A descriptive survey research design involving the use of a structured questionnaire was adopted for the study. A descriptive survey research design was suitable for the study because it is a type of quantitative and qualitative research method that enables the researcher in gathering relevant data on the subject based on respondent's feedback McCombes (2020), noted that this type of research design, the researcher cannot control or manipulate the variable, but findings are based on respondents' opinions.

3.3 Population

This study seeks to examine Remote Work and Employee Productivity: A Case Study of Guaranteed Trust Bank (GTB). As such, the population of the study comprised of the ninety seven (97) workers at Guaranteed Trust Bank at Oredo Local Government Area of Edo State. The researcher visited one of the GTB branches in Oredo, where a staff member from their records department provided her with the total population of workers in the Oredo branch.

3.4 Sampling Size/ Sampling Technique

The sampling technique is the method that the researcher intends to use when selecting the survey respondents. According to Saliya (2016), he opined that researcher is free to choose to

carry out a research on a single or multiple case studies. In determining the sample size for this study, the Taro Yamane formula will be used.

The formula is presented thus:

$$n = \frac{N}{1+N(E)^2}$$

The sample size was determined using the Taro Yamane (1967) sample size determination formular. The formular is stated as;

$$n = \frac{N}{1+N(e)^2}$$

In the formular above;

n is the required sample size from the population understudy

N is the whole population that is under study

e is the precision or sampling error which is usually 0.05 for management sciences

Therefore;

$$n = \frac{97}{1+97(0.05)^2}$$

$$n = \frac{97}{1+97(0.0025)}$$

$$n = \frac{97}{1+0.2425}$$

$$n = \frac{97}{1.2425}$$

$$n = 78$$

Therefore, the sample size of the study was determined to be 78.

3.5 Model Specification

Remote Work and Employee Productivity is broken into flexibility of work hours, communication efficiency, work-life balance, training and support and managerial

supervision. Based on this study, the model was adapted and is thus represented in this explicit form:

$$EP = f(FW, TI, CE, WLB, TS, MS)$$

Employee Productivity (EP) is hypothesized to be a function of factors related to remote work, including flexibility of work hours (FW), technological infrastructure (TI), communication efficiency (CE), work-life balance (WLB), training and support (TS), and managerial supervision (MS). These factors are expected to influence the productivity of employees in the context of remote work.

The model is represented as:

$$EP = f(FW, TI, CE, WLB, TS, MS)$$

Explicit form of the model:

$$EP_i = \beta_0 + \beta_1 FW_i + \beta_2 TI_i + \beta_3 CE_i + \beta_4 WLB_i + \beta_5 TS_i + \beta_6 MS_i + e_i \text{ Where:}$$

- EP = Employee Productivity at Guaranteed Trust Bank (GTB) in Oredo Local Government Area
- β_0 = Constant or intercept term
- β_1 to β_6 = Coefficients of the independent variables
- FW_i = Flexibility of Work Hours
- TI_i = Technological Infrastructure
- CE_i = Communication Efficiency
- WLB_i = Work-Life Balance
- TS_i = Training and Support
- MS_i = Managerial Supervision
- e_i = Error term accounting for unobserved factors

Our Apriori expectation is state as: $\beta_1 < 0$, $\beta_2 < 0$, $\beta_3 < 0$, $\beta_4 < 0$, $\beta_5 < 0$, $\beta_6 < 0$

Where:

$\beta_1 < 0$ = Increased flexibility in work hours is expected to have a positive impact on employee productivity.

$\beta_2 < 0$ = A robust technological infrastructure, including access to high-speed internet, reliable hardware, and collaborative software, facilitates efficient remote work and thus is expected to positively impact employee productivity.

$\beta_3 < 0$ = When employees can communicate smoothly with colleagues and supervisors, it reduces misunderstandings, promotes collaboration, and positively affects productivity.

$\beta_4 < 0$ = A better balance between work and personal life is likely to reduce stress and burnout, which in turn can enhance productivity.

$\beta_5 < 0$ = Providing adequate training and support for employees working remotely ensures they have the necessary skills and resources to be productive.

$\beta_6 < 0$ = Positive supervision is expected to positively affect productivity.

When all other dependent variables remain constant, the partial regression coefficient indicates the change in the dependent variable resulting from a one-unit change in the independent variable.

Operationalisation of Variables

The definition of the variables in the model and the sources of data are provided below:

Table 3.1 Measurement of Variables

| SN | Variables | Operationalisation | Measuring Scale | Question Number |
|-----------|------------------|---------------------------------------|------------------------|------------------------|
| 1 | Sex | Gender of respondent | 2 point scale | 1 |
| 2 | Age | Age of respondent as at last birthday | 3 point scale | 2 |
| 3 | Marital Status | Relationship status of the | 4 point scale | 3 |

| | | | | |
|--|--|------------|--|--|
| | | respondent | | |
|--|--|------------|--|--|

| | | | | |
|---|------------------------------|---|---------------|----------|
| 4 | Flexibility of Work Hours | The ability of employees to adjust their work schedules to fit personal needs while maintaining job responsibilities. | 5 point scale | 4 – 8 |
| 5 | Technological Infrastructure | The digital tools, platforms, and systems that enable remote work and support productivity. | 5 point scale | 9 – 13 |
| 6 | Communication Efficiency | The effectiveness and speed at which employees exchange information and collaborate while working remotely. | 5 point scale | 14 – 18 |
| 7 | Work-Life Balance | The equilibrium between an employee's work responsibilities and personal life, promoting well-being and productivity. | 5 point scale | Q19 – 23 |
| | Training and Support | The resources and guidance provided to employees to enhance their skills and efficiency in a remote work environment. | 5 point scale | 24 – 28 |
| | Managerial Supervision | The oversight and guidance provided by managers to ensure employees meet their goals while working remotely. | 5 point scale | 29 – 33 |

Researcher’s computation, 2025

Questionnaire will be used for this study. A five point Likert scale questionnaire will be used for the study. Strongly Agree (SD), Agreed (A), Undecided (U), Disagreed (D) and Strongly Disagreed (SD).

3.7 Research Instrument

The questionnaire titled: “Remote Work and Employee Productivity: A Case Study of Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City” formed the instrument for the study. The questionnaire was divided into 2 sections; A, and B. Section A entailed three (3) items designed to elicit information about the bio-data of the respondents. Each item in section B contained statements requiring the respondents to provide strongly Agree (SA), Agree (A), Undecided (UN), Disagree (D) and Strongly Disagree (SD) and rated 5, 4,3,2, and 1, respectively. The questions in Section B of the questionnaire were constructed by the researcher in such a way as to represent and address the research objectives.

3.8 Source of Data

The primary source of data collection is used. This approach allows for collecting relevant feedback on the respondents’ experiences and perceptions regarding remote work's impact on their productivity.

3.9 Validity of the Study

Validity expresses the degree to which a research instrument measures what it intends to measure (Bolarinwa, 2015). In ensuring the validity of the research instrument, it was handed to the researcher's project supervisor for scrutiny and necessary correction, which were duly acted upon by the researcher.

3.10 Reliability of the Instrument

To ascertain the reliability of the instrument, the researcher randomly administered the research instrument (questionnaire) to twenty (20) respondents who were not part of the sample size. Their responses were analyzed with the aid of the SPSS 20. Cronbach’s Alpha is a reliability coefficient that shows how well things in a set are decidedly connected to each

other (Sekaran, 2003). The data generated from the test will be correlated statistically with the Cronbach's Alpha, thereby guaranteeing the internal consistency of the questionnaire.

Table 3.2 Cronbach Alpha Values

| S/N | Questionnaire Item | Number of Items | Cronbach alpha value |
|-----|------------------------------|-----------------|----------------------|
| 1 | Flexibility of Work Hours | 5 | 0.698 |
| 2 | Technological Infrastructure | 5 | 0.742 |
| 3 | Communication Efficiency | 5 | 0.720 |
| 4 | Work-Life Balance | 5 | 0.733 |
| 5 | Training and Support | 5 | 0.711 |
| 6 | Managerial Supervision | 5 | 0.674 |

Source: Researcher’s Fieldwork, 2025

3.11 Method of Data Collection

The data for the study were obtained by means of structured questionnaires. In collecting the data for the study, self-completion questionnaires were given to remote workers at Guaranteed Trust Bank in Oredo Local Government Area. The copies of questionnaires were given to each respondent by hand via drop and pick method soliciting responses from the respondents. The questionnaire was self-developed by the researcher and specifically constructed and developed in line with the objectives of this study.

3.12 Method of Data Analysis

The research data will be collected cleaned and calculated using Microsoft Excel before being uploaded to SPSS (a statistical tool) for analysis in order to verify the hypothesis. The researcher will also perform a multivariate regression analysis to determine how the dependent variable is affected by the independent variables.

The decision rule used in the various test of hypotheses are:

If the calculated P-value is lesser than 5%, the null hypothesis is rejected and the alternative hypothesis accepted.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

In this chapter we present the analysis of data collected and collated through the use of questionnaire administered to remote workers at Guaranteed Trust Bank in Ugbowo. Same size is seventy-eight employees. A total of seventy eight questionnaires were retrieved from the respondents. This chapter consists of the analysis and results of data using the statistical tool as specified in chapter three of this study, through testing the relevance of the stated hypotheses in the chapter one in relation to the main subject of this study. Analytical instruments which were applied include percentages and averages, being operational tools used in analyzing questionnaire obtained from the field. The research hypothesis were tested and followed by discussion of findings.

4.2 Data analysis and Interpretation

The data for the analysis were from the response to the questions set out in the questionnaire, a copy of which is reproduced in the Appendix. A total of seventy eight questionnaire were distributed and same number of questionnaires were properly filled and analyzed. This is accordingly shown in the table below. This section starts with the analysis of the personal data of respondents, and this as to do with the information relating to the personal characteristics of individual respondents as answered on section A of the questionnaires. Clearance on this analysis will be further presented in tables to show such characteristics.

Table 4.1: Gender

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|--------|-----------|---------|---------------|--------------------|
| Valid | male | 63 | 80.8 | 80.8 | 80.8 |
| | female | 15 | 19.2 | 19.2 | 100.0 |
| Total | | 78 | 100.0 | 100.0 | |

In the table on gender of respondents, 63 respondents representing 80.8 percent were male while 15 respondents representing 19.2 were female. This shows that majority of the respondents were females.

Table 4.2: Age

| Variables | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| 25year - below | 40 | 51.3 | 51.3 | 51.3 |
| 26 – 35 | 18 | 23.1 | 23.1 | 74.4 |
| 36- 50 | 5 | 6.4 | 6.4 | 80.8 |
| 51 and above | 15 | 19.2 | 19.2 | 100.0 |
| Total | 78 | 100.0 | 100.0 | |

In the table on the age of respondents, 40 respondents representing 51.3 percent were aged 25 years and below. The next age group, 26–35 years, had 18 respondents representing 23.1 percent. Five respondents, or 6.4 percent, were aged between 36–50 years, while 15 respondents representing 19.2 percent were aged 51 years and above. This indicates that the majority of the respondents were younger, with over half being 25 years old or younger.

Table 4.3: Marital Status

| Variable | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------|-----------|---------|---------------|--------------------|
| Married | 54 | 69.2 | 69.2 | 69.2 |
| Single | 24 | 30.8 | 30.8 | 100.0 |
| Total | 78 | 100.0 | 100.0 | |

In the table on the marital status of respondents, 54 respondents representing 69.2 percent were married, while 24 respondents representing 30.8 percent were single. This shows that the majority of the respondents were married.

Table 4.4: I have the freedom to choose my working hours.

| Variables | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| Disagree | 3 | 3.8 | 3.8 | 3.8 |
| Agree | 23 | 29.5 | 29.5 | 33.3 |
| Strongly Agree | 52 | 66.7 | 66.7 | 100.0 |
| Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.4, it is evident that the majority of the respondents feel they have the freedom to choose their working hours. A significant 52 respondents, representing 66.7%, strongly agree with the statement, while 23 respondents, accounting for 29.5%, agree. Only 3 respondents, or 3.8%, disagree with the assertion. There are no undecided responses.

Table 4.5: My productivity improves when I control my work schedule.

| Variables | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| Undecided | 6 | 7.7 | 7.7 | 7.7 |
| Agree | 48 | 61.5 | 61.5 | 69.2 |
| Strongly Agree | 24 | 30.8 | 30.8 | 100.0 |
| Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.5, it is clear that the majority of respondents believe that their productivity improves when they control their work schedule. A notable 48 respondents, representing 61.5%, agree with this statement, while 24 respondents, accounting for 30.8%, strongly agree. Only 6 respondents, or 7.7%, are undecided about the effect of controlling their work schedule on their productivity.

Table 4.6: Flexibility in work hours makes me more efficient.

| Variables | | Percent | Valid Percent | Cumulative Percent |
|-------------------|----|---------|---------------|--------------------|
| Strongly Disagree | 1 | 1.3 | 1.3 | 1.3 |
| Disagree | 1 | 1.3 | 1.3 | 2.6 |
| Undecided | 2 | 2.6 | 2.6 | 5.1 |
| Agree | 24 | 30.8 | 30.8 | 35.9 |
| Strongly Agree | 50 | 64.1 | 64.1 | 100.0 |
| Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.6, it is evident that the majority of respondents believe that flexibility in work hours enhances their efficiency. A significant 50 respondents, representing 64.1%, strongly agree with this statement, while 24 respondents, or 30.8%, agree. Only 2 respondents, representing 2.6%, are undecided, and 1 respondent each (1.3%) strongly disagrees and disagrees with the statement.

Table 4.7: Flexible hours help me meet personal and professional obligations.

| Variables | | Percent | Valid Percent | Cumulative Percent |
|----------------|----|---------|---------------|--------------------|
| Valid Disagree | 3 | 3.8 | 3.8 | 3.8 |
| Undecided | 2 | 2.6 | 2.6 | 6.4 |
| Agree | 35 | 44.9 | 44.9 | 51.3 |
| Strongly Agree | 38 | 48.7 | 48.7 | 100.0 |
| Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.7, it is clear that most respondents believe flexible hours help them meet both personal and professional obligations. A notable 38 respondents, representing 48.7%, strongly agree with this statement, while 35 respondents, or 44.9%, agree. Only 2 respondents, accounting for 2.6%, are undecided, and 3 respondents, or 3.8%, disagree with the statement.

Table 4.8: Having flexible work hours boosts my job satisfaction.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|----|---------|---------------|--------------------|
| Valid | Disagree | 2 | 2.6 | 2.6 | 2.6 |
| | Undecided | 2 | 2.6 | 2.6 | 5.1 |
| | Agree | 46 | 59.0 | 59.0 | 64.1 |
| | Strongly Agree | 28 | 35.9 | 35.9 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.8, it is evident that the majority of respondents believe that having flexible work hours boosts their job satisfaction. A significant 46 respondents, representing 59.0%, agree with this statement, while 28 respondents, or 35.9%, strongly agree. Only 2 respondents, accounting for 2.6%, are undecided, and another 2 respondents (2.6%) disagree.

Table 4.9: The technology provided supports my work effectively.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|----|---------|---------------|--------------------|
| Valid | Disagree | 1 | 1.3 | 1.3 | 1.3 |
| | Undecided | 8 | 10.3 | 10.3 | 11.5 |
| | Agree | 12 | 15.4 | 15.4 | 26.9 |
| | Strongly Agree | 57 | 73.1 | 73.1 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.9, it is evident that the majority of respondents feel that the technology provided supports their work effectively. A substantial 57 respondents,

representing 73.1%, strongly agree with this statement, while 12 respondents, or 15.4%, agree. A small portion of respondents, 8 individuals (10.3%), are undecided, and only 1 respondent (1.3%) disagrees.

Table 4.10: I can access all necessary tools and platforms remotely without issues.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|----|---------|---------------|--------------------|
| Valid | Disagree | 2 | 2.6 | 2.6 | 2.6 |
| | Agree | 66 | 84.6 | 84.6 | 87.2 |
| | Strongly Agree | 10 | 12.8 | 12.8 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.10, it is evident that the majority of respondents can access all necessary tools and platforms remotely without issues. A significant 66 respondents, representing 84.6%, agree with this statement, while 10 respondents, or 12.8%, strongly agree. Only 2 respondents, or 2.6%, disagree with the statement.

Table 4.11: The remote tech tools provided are easy to use.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|----|---------|---------------|--------------------|
| Valid | Strongly Disagree | 4 | 5.1 | 5.1 | 5.1 |
| | Disagree | 5 | 6.4 | 6.4 | 11.5 |
| | Agree | 43 | 55.1 | 55.1 | 66.7 |
| | Strongly Agree | 26 | 33.3 | 33.3 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.11, it is evident that the majority of respondents believe that having flexible work hours positively impacts their work-life balance. A significant 66 respondents, representing 84.6%, agree with this statement, while 10 respondents, or 12.8%, strongly agree. Only 2 respondents, or 2.6%, disagree with the statement.

Table 4.12: I feel confident in the technological infrastructure supporting my work.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|----|---------|---------------|--------------------|
| Valid | Disagree | 1 | 1.3 | 1.3 | 1.3 |
| | Agree | 3 | 3.8 | 3.8 | 5.1 |
| | Strongly Agree | 74 | 94.9 | 94.9 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.12, it is evident that the vast majority of respondents feel confident in the technological infrastructure supporting their work. A notable 74 respondents, representing 94.9%, strongly agree with this statement, while 3 respondents, or 3.8%, agree. Only 1 respondent (1.3%) disagrees with the statement.

Table 4.13: The company's remote systems are reliable and efficient.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|----|---------|---------------|--------------------|
| Valid | Strongly Disagree | 1 | 1.3 | 1.3 | 1.3 |
| | Undecided | 1 | 1.3 | 1.3 | 2.6 |
| | Agree | 45 | 57.7 | 57.7 | 60.3 |
| | Strongly Agree | 31 | 39.7 | 39.7 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.13, it is clear that the majority of respondents believe that the company's remote systems are reliable and efficient. A significant 45 respondents, representing 57.7%, agree with this statement, while 31 respondents, or 39.7%, strongly agree. Only 1 respondent (1.3%) strongly disagrees, and another 1 respondent (1.3%) is undecided.

Table 4.14: Communication with my team is seamless and effective remotely.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|----|---------|---------------|--------------------|
| Valid | Disagree | 3 | 3.8 | 3.8 | 3.8 |
| | Agree | 17 | 21.8 | 21.8 | 25.6 |
| | Strongly Agree | 58 | 74.4 | 74.4 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.14, it is evident that the majority of respondents believe communication with their team is seamless and effective remotely. A significant 58 respondents, representing 74.4%, strongly agree with this statement, while 17 respondents, or 21.8%, agree. Only 3 respondents, or 3.8%, disagree with the statement.

Table 4.15: I feel well-informed through our remote communication channels.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|----|---------|---------------|--------------------|
| Valid | Strongly Disagree | 3 | 3.8 | 3.9 | 3.9 |
| | Disagree | 1 | 1.3 | 1.3 | 5.2 |
| | Agree | 61 | 78.2 | 79.2 | 84.4 |
| | Strongly Agree | 12 | 15.4 | 15.6 | 100.0 |
| | Total | 77 | 98.7 | 100.0 | |
| Total | | 78 | 100.0 | | |

From the analysis of Table 4.15, it is evident that the majority of respondents feel well-informed through their remote communication channels. A significant 61 respondents, representing 79.2%, agree with this statement, while 12 respondents, or 15.6%, strongly agree. Only 1 respondent (1.3%) disagrees, and 3 respondents (3.9%) strongly disagree with the statement.

Table 4.16: I do not feel isolated due to remote communication tools.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|----|---------|---------------|--------------------|
| Valid | Disagree | 3 | 3.8 | 3.8 | 3.8 |
| | Agree | 23 | 29.5 | 29.5 | 33.3 |
| | Strongly Agree | 52 | 66.7 | 66.7 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis of Table 4.16, it is evident that the majority of respondents do not feel isolated due to remote communication tools. A significant 52 respondents, representing 66.7%, strongly agree with this statement, while 23 respondents, or 29.5%, agree. Only 3 respondents, or 3.8%, disagree with the statement. This suggests that remote communication tools are effective in helping most employees feel connected despite working remotely.

Table 4.17: Remote communication tools enable clear and efficient collaboration.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|----|---------|---------------|--------------------|
| Valid | Disagree | 1 | 1.3 | 1.3 | 1.3 |
| | Undecided | 2 | 2.6 | 2.6 | 3.8 |
| | Agree | 49 | 62.8 | 62.8 | 66.7 |
| | Strongly Agree | 26 | 33.3 | 33.3 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

As seen from Table 4.17, most respondents believe that remote communication tools enable clear and efficient collaboration. Specifically, 49 respondents, representing 62.8%, agree with this statement, while 26 respondents, or 33.3%, strongly agree. Only 2 respondents, or 2.6%, are undecided, and 1 respondent (1.3%) disagrees. This indicates that remote communication tools are largely seen as effective for collaboration among employees.

Table 4.18: Communication delays rarely hinder my work progress.

| Variables | | | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|----|---------|---------------|--------------------|
| Valid | Disagree | 1 | 1.3 | 1.3 | 1.3 |
| | Agree | 36 | 46.2 | 46.2 | 47.4 |
| | Strongly Agree | 41 | 52.6 | 52.6 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

The analysis of Table 4.18 shows that most respondents do not feel that communication delays hinder their work progress. A total of 41 respondents, or 52.6%, strongly agree with this statement, while 36 respondents, or 46.2%, agree. Only 1 respondent, or 1.3%, disagrees. This demonstrates that the majority of employees do not experience significant work disruptions due to communication delays in remote work settings.

Table 4.19: Remote work allows me to maintain a healthy work-life balance.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 9 | 11.5 | 11.5 | 11.5 |
| | Disagree | 1 | 1.3 | 1.3 | 12.8 |
| | Agree | 21 | 26.9 | 26.9 | 39.7 |
| | Strongly Agree | 47 | 60.3 | 60.3 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

Table 4.19 highlights that remote work is perceived as beneficial for maintaining a healthy work-life balance by most respondents. A total of 47 respondents, or 60.3%, strongly agree with this statement, while 21 respondents, or 26.9%, agree. However, 9 respondents, or 11.5%, strongly disagree, and 1 respondent (1.3%) disagrees. This suggests that while remote work supports work-life balance for the majority, a small group of respondents may still struggle to achieve this balance.

Table 4.20: Remote work helps me better manage family or personal responsibilities.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 14 | 17.9 | 17.9 | 17.9 |
| | Disagree | 9 | 11.5 | 11.5 | 29.5 |
| | Undecided | 1 | 1.3 | 1.3 | 30.8 |
| | Agree | 35 | 44.9 | 44.9 | 75.6 |
| | Strongly Agree | 19 | 24.4 | 24.4 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

According to Table 4.20, remote work helps the majority of respondents better manage family or personal responsibilities. A total of 35 respondents, representing 44.9%, agree with this statement, while 19 respondents, or 24.4%, strongly agree. However, 14 respondents, or 17.9%, strongly disagree, and 9 respondents, or 11.5%, disagree. Only 1 respondent (1.3%) is undecided. This indicates that while remote work is beneficial for most in managing personal responsibilities, a considerable minority may find it challenging.

Table 4.21: I can easily separate my work time from personal time.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 15 | 19.2 | 19.2 | 19.2 |
| | Disagree | 8 | 10.3 | 10.3 | 29.5 |
| | Undecided | 1 | 1.3 | 1.3 | 30.8 |
| | Agree | 29 | 37.2 | 37.2 | 67.9 |
| | Strongly Agree | 25 | 32.1 | 32.1 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis above, 29 respondents, representing 37.2%, agree, while 25 respondents, representing 32.1%, strongly agree that they can easily separate their work time from personal time. On the other hand, 15 respondents, representing 19.2%, strongly disagree, and 8 respondents, representing 10.3%, disagree. Only one respondent, representing 1.3%, was undecided. It can be concluded that a majority of the respondents find it easier to separate their work time from personal time.

Table 4.22: I am less stressed due to improved work-life balance.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 31 | 39.7 | 39.7 | 39.7 |
| | Disagree | 11 | 14.1 | 14.1 | 53.8 |
| | Undecided | 1 | 1.3 | 1.3 | 55.1 |
| | Agree | 27 | 34.6 | 34.6 | 89.7 |
| | Strongly Agree | 8 | 10.3 | 10.3 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

The analysis shows that 31 respondents, representing 39.7%, strongly disagree, while 11 respondents, representing 14.1%, disagree that they are less stressed due to an improved work-life balance. However, 27 respondents, representing 34.6%, agree, and 8 respondents, representing 10.3%, strongly agree. Only one respondent was undecided. This implies that a significant portion of respondents do not feel less stressed despite having an improved work-life balance.

Table 4.23: My personal time is respected when working remotely.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 28 | 35.9 | 35.9 | 35.9 |
| | Disagree | 14 | 17.9 | 17.9 | 53.8 |
| | Undecided | 1 | 1.3 | 1.3 | 55.1 |
| | Agree | 24 | 30.8 | 30.8 | 85.9 |
| | Strongly Agree | 11 | 14.1 | 14.1 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis, 28 respondents, representing 35.9%, strongly disagree, and 14 respondents, representing 17.9%, disagree that their personal time is respected when working remotely. Meanwhile, 24 respondents, representing 30.8%, agree, and 11 respondents, representing 14.1%, strongly agree. One respondent was undecided. This indicates that more respondents feel that their personal time is not adequately respected when working remotely.

Table 4.24: The company provides the support I need to work efficiently from home.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 4 | 5.1 | 5.1 | 5.1 |
| | Undecided | 1 | 1.3 | 1.3 | 6.4 |
| | Agree | 2 | 2.6 | 2.6 | 9.0 |
| | Strongly Agree | 71 | 91.0 | 91.0 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

The analysis indicates that 71 respondents, representing 91.0%, strongly agree that the company provides the support they need to work efficiently from home, while only 4 respondents, representing 5.1%, strongly disagree. One respondent was undecided. This suggests that a vast majority of respondents feel adequately supported by the company when working from home.

Table 4.25: I feel confident in using remote work tools due to proper training.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|-----------|---------|---------------|--------------------|
| Valid | Undecided | 1 | 1.3 | 1.3 | 1.3 |
| | Agree | 53 | 67.9 | 67.9 | 69.2 |
| | Strongly Agree | 24 | 30.8 | 30.8 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the table, 53 respondents, representing 67.9%, agree, while 24 respondents, representing 30.8%, strongly agree that they feel confident in using remote work tools due to proper training. Only one respondent was undecided. This shows that most respondents feel confident using remote work tools as a result of the training provided.

Table 4.26: Training sessions for remote work are clear and helpful.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 1 | 1.3 | 1.3 | 1.3 |
| | Disagree | 1 | 1.3 | 1.3 | 2.6 |
| | Undecided | 1 | 1.3 | 1.3 | 3.8 |
| | Agree | 24 | 30.8 | 30.8 | 34.6 |
| | Strongly Agree | 51 | 65.4 | 65.4 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

According to the analysis, 51 respondents, representing 65.4%, strongly agree, and 24 respondents, representing 30.8%, agree that the training sessions for remote work are clear and helpful. Only a small portion of respondents disagree, with 1.3% strongly disagreeing, and 1.3% undecided. This implies that the majority find the training sessions clear and helpful.

Table 4.27: I receive timely assistance when I encounter remote work challenges.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 3 | 3.8 | 3.8 | 3.8 |
| | Undecided | 1 | 1.3 | 1.3 | 5.1 |
| | Agree | 35 | 44.9 | 44.9 | 50.0 |
| | Strongly Agree | 39 | 50.0 | 50.0 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

The analysis indicates that 39 respondents, representing 50.0%, strongly agree, and 35 respondents, representing 44.9%, agree that they receive timely assistance when encountering remote work challenges. A small percentage, 3.8%, disagree, and 1.3% are undecided. The majority of respondents feel that they receive timely assistance during challenges.

Table 4.28: The company regularly updates us with remote working tips and support.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 2 | 2.6 | 2.6 | 2.6 |
| | Undecided | 2 | 2.6 | 2.6 | 5.1 |
| | Agree | 46 | 59.0 | 59.0 | 64.1 |
| | Strongly Agree | 28 | 35.9 | 35.9 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis, 46 respondents, representing 59.0%, agree that their company regularly updates them with remote working tips and support, while 28 respondents (35.9%) strongly agree. Only 2 respondents (2.6%) disagree, and another 2 respondents (2.6%) were undecided. From the findings, it can be concluded that a majority of the respondents feel their company provides regular updates on remote working tips and support.

Table 4.29: My manager provides sufficient guidance while I work remotely.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 1 | 1.3 | 1.3 | 1.3 |
| | Undecided | 2 | 2.6 | 2.6 | 3.8 |
| | Agree | 12 | 15.4 | 15.4 | 19.2 |
| | Strongly Agree | 63 | 80.8 | 80.8 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

The analysis shows that 63 respondents, representing 80.8%, strongly agree that their manager provides sufficient guidance while working remotely, and 12 respondents (15.4%) agree. A minimal 1.3% (1 respondent) disagrees, while 2 respondents (2.6%) are undecided. The data indicates that most employees feel well-guided by their manager during remote work.

Table 4.30: I feel supported by my manager despite working remotely.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 2 | 2.6 | 2.6 | 2.6 |
| | Undecided | 2 | 2.6 | 2.6 | 5.1 |
| | Agree | 64 | 82.1 | 82.1 | 87.2 |
| | Strongly Agree | 10 | 12.8 | 12.8 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis, 64 respondents, representing 82.1%, agree that they feel supported by their manager while working remotely, and 10 respondents (12.8%) strongly agree. Only 2 respondents (2.6%) disagree, and 2 respondents (2.6%) were undecided. The majority of the respondents feel adequately supported by their manager during remote work.

Table 4.31: I receive feedback from my manager regularly when working from home.

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 3 | 3.8 | 3.9 | 3.9 |
| | Disagree | 1 | 1.3 | 1.3 | 5.2 |
| | Agree | 61 | 78.2 | 79.2 | 84.4 |
| | Strongly Agree | 12 | 15.4 | 15.6 | 100.0 |
| | Total | 77 | 98.7 | 100.0 | |
| Missing | System | 1 | 1.3 | | |
| Total | | 78 | 100.0 | | |

The analysis reveals that 61 respondents, representing 79.2%, agree that they receive regular feedback from their manager when working from home, while 12 respondents (15.6%) strongly agree. A small percentage of respondents, 3.9% (3 respondents), strongly disagree, and 1 respondent (1.3%) disagrees. Overall, the majority of respondents receive regular feedback from their manager while working from home.

Table 4.32: Managerial oversight does not interfere with my autonomy in remote work.

| Variables | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 3 | 3.8 | 3.8 | 3.8 |
| | Agree | 23 | 29.5 | 29.5 | 33.3 |
| | Strongly Agree | 52 | 66.7 | 66.7 | 100.0 |
| | Total | 78 | 100.0 | 100.0 | |

From the analysis, 52 respondents, representing 66.7%, strongly agree that managerial oversight does not interfere with their autonomy in remote work, while 23 respondents (29.5%) agree. Only 3 respondents (3.8%) disagree. Based on the findings, the majority of employees believe that managerial oversight does not compromise their autonomy while working remotely.

4.3 Regression Result

Model Summary

| Model | R | R Square | Adjusted Square | Std. Error of the Estimate |
|-------|-------------------|----------|-----------------|----------------------------|
| 1 | .454 ^a | .206 | .196 | .428 |

a. Predictors: (Constant), Employee productivity

Flexibility of Work Hours, Technological Infrastructure, Communication Efficiency, Work-Life Balance, Training and Support and Managerial Supervision.

The above table of regression result show the level of influence of the independent variables (Flexibility of Work Hours, Technological Infrastructure, Communication Efficiency, Work-Life Balance, Training and Support and Managerial Supervision) on the dependent variable (Employee productivity). From the table above the R square figure stand at .454 which simply means that flexibility of work hours impact employee productivity. The independent variables (Flexibility of Work Hours, Technological Infrastructure, Communication Efficiency, Work-

Life Balance, Training and Support and Managerial Supervision.) contribute up to 59%. It also means that both Flexibility of Work Hours, Technological Infrastructure, Communication Efficiency, Work-Life Balance, Training and Support and Managerial Supervision. can influence employee productivity. The adjusted R-square value stands at .454.

ANOVA^a

| Model | Sum Squares | df | Mean Square | F | Sig. |
|--------------|-------------|----|-------------|--------|-------------------|
| 1 Regression | 3.618 | 1 | 3.618 | 19.756 | .000 ^b |
| Residual | 13.920 | 76 | .183 | | |
| Total | 17.538 | 77 | | | |

a. Dependent Variable: Employee productivity

b. Predictors: (Constant), Flexibility of Work Hours, Technological Infrastructure, Communication Efficiency, Work-Life Balance, Training and Support and Managerial Supervision.

The Anova result of regression show if the independent variable can influence the dependent variable or not. It also shows the relationship between dependent variable and independent variable. From the above table the significant level stand at .000 which is less than alpha significant level 5%. This means that there is a significant relationship between independent variables (Flexibility of Work Hours, Technological Infrastructure, Communication Efficiency, Work-Life Balance, Training and Support and Managerial Supervision. and dependent variable (employee productivity).

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|------------------------------|-----------------------------|------------|---------------------------|--------|------|
| | B | Std. Error | Beta | | |
| (Constant) | 1.413 | .830 | | 1.703 | .093 |
| Flexibility of Work Hours | .495 | .127 | .401 | 3.885 | .000 |
| Technological Infrastructure | -.143 | .076 | -.191 | -1.876 | .065 |
| Communication Efficiency | .105 | .129 | .148 | .813 | .419 |
| Work-Life Balance | .100 | .085 | .156 | 1.171 | .246 |
| Training and Support | -.165 | .114 | -.238 | -1.443 | .154 |
| Managerial Supervision | .167 | .092 | .202 | 1.823 | .073 |

a. Dependent Variable: Employee Productivity

The coefficient table above shows how each variable Flexibility of Work Hours, Technological Infrastructure, Communication Efficiency, Work-Life Balance, Training and Support and Managerial Supervision. have contributed to changes in employee productivity. From the coefficient result Flexibility of Work Hours significant level stands at .093 which is less than 5% meaning that there is a significance relationship between Flexibility of work hours and startup employee performance. Technological Infrastructure significant level stands at .065 which is very much higher than 5% percent and it shows that is significant, Communication Efficiency and employee performance, Communication Efficiency

significant level stand at .419 which means that there is a relationship between Communication Efficiency and employee productivity. Work-Life Balance has a significant level of .246, which is significant for employee productivity. Training and Support significant level stands at .154 which is significant, and finally, managerial supervision significant level stands at .073 which means that managerial supervision is significance for employee productivity.

4.4 Test of Hypothesis

Hypothesis I

Ho1: There are no significant advantages of remote work on employee productivity at Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City.

From the regression result the significant result stand at .093 which is very lower than alpha significant level of 5%, therefore we accept the alternate hypothesis that there is a significant advantages of remote work on employee productivity at Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City.

Hypothesis II

Ho 2: Key factors do not significantly influence employee productivity in a remote work environment at GTB in Oredo Local Government Area, Benin City.

From the regression result the coefficient table show that the significant level employee commitment stand at .065 which is higher than alpha significant level (5%). Therefore we reject the null hypothesis and accept the alternative that key factors has a significantly

influence employee productivity in a remote work environment at GTB in Oredo Local Government Area, Benin City.

Hypothesis III

Ho 3: Remote work has no significant effect on the overall performance of employees at GTB in Oredo Local Government Area, Benin City.

The coefficient table from the regression result above show the level of significant relationship between communication efficiency and employee productivity. The significant level stand at .419 which is very lower than 5% alpha significant level. Therefore, we accept the alternate hypothesis that communication in Remote work has a significant effect on the overall performance of employees at GTB in Oredo Local Government Area, Benin City.

Hypothesis IV

Ho 4: Employee perception of remote work does not significantly influence their productivity at GTB in Oredo Local Government Area, Benin City.

The significant level stand at .73 which is greater than 5% significant level. Therefore, we reject the null hypothesis that Employee perception of remote work does not significantly influence their productivity at GTB in Oredo Local Government Area, Benin City.

4.5 Discussion of findings

The findings demonstrate that remote work has a positive influence on employee autonomy, work-life balance, job satisfaction, and overall productivity. These findings align with previous studies, reinforcing the growing body of literature that highlights the advantages of remote work, particularly in improving employee satisfaction and productivity. Several key

themes emerge from the analysis, such as the flexibility in work hours, the role of technology, the support from the organization and management, and the effectiveness of communication tools.

One of the most prominent themes from the findings is the impact of flexibility in work hours on employee productivity and satisfaction. The majority of respondents reported that they have the freedom to choose their working hours, and this autonomy positively affects their productivity. This finding is consistent with the research conducted by Gajendran and Harrison (2021), who found that employees with more control over their work schedules tend to exhibit higher levels of productivity and job satisfaction. The flexibility in working hours allows employees to balance their personal and professional responsibilities more effectively, reducing stress and enhancing their overall well-being. The literature further supports this, as numerous studies have shown that flexible work arrangements lead to increased employee satisfaction and improved work-life balance (Bailey & Kurland, 2019).

Additionally, the ability to manage personal and professional obligations without the constraints of a traditional 9-to-5 work schedule has been shown to reduce burnout and increase employee retention. According to a study by Maslach and Leiter (2020), flexible work arrangements are associated with lower levels of job burnout, which is a key predictor of turnover and decreased productivity. In the case of GTB, the flexibility in work hours appears to contribute to a healthier work-life balance for employees, as evidenced by their responses regarding productivity, job satisfaction, and the ability to manage personal responsibilities.

The findings also highlight the importance of technological infrastructure and tools in facilitating remote work. The majority of respondents reported that they have access to the necessary tools and platforms required to perform their tasks effectively, and they feel

confident in the technological infrastructure supporting their work. This is consistent with findings from previous research, which emphasizes that the availability and reliability of technology are critical factors in ensuring the success of remote work (Bloom et al., 2021). Remote work tools, such as communication platforms and project management software, enable employees to collaborate seamlessly, even when working from different locations.

Research by Golden and Veiga (2022) supports the notion that remote communication tools can enhance collaboration and reduce feelings of isolation, which are common concerns in remote work environments. GTB employees reported that their communication with their team is seamless and effective, and the majority do not feel isolated due to remote communication tools. This aligns with the findings of Singh et al. (2020), who found that effective communication tools play a crucial role in maintaining employee engagement and reducing the sense of disconnection that can arise in remote work settings. Furthermore, the availability of timely assistance when encountering challenges was a significant factor in ensuring that employees could maintain their productivity while working remotely.

Managerial support and oversight emerged as another key theme in the findings. The majority of respondents indicated that they feel adequately supported by their manager while working remotely, and they receive regular feedback and guidance. This finding is in line with the research conducted by Gilstrap et al. (2021), which suggests that employees who receive consistent feedback and support from their managers are more likely to feel confident and engaged in their work. Moreover, the results indicate that managerial oversight does not interfere with employee autonomy, which is crucial in maintaining a sense of ownership over one's work. As Gajendran et al. (2021) noted, managerial support is essential in remote work

environments, as it ensures that employees remain productive and motivated without feeling micromanaged.

Furthermore, training plays a significant role in ensuring that employees feel confident in using remote work tools. The respondents in the case study reported that they received proper training, which contributed to their confidence in using remote work tools. This finding aligns with research by Wang and Haggerty (2023), who emphasized that adequate training is necessary to ensure employees can effectively navigate remote work environments, particularly when dealing with new technology.

The overarching theme of the analysis is the positive impact of remote work on employee productivity. The majority of respondents agreed that their productivity improves when they have control over their work schedule, and they believe that remote work helps them manage both their personal and professional responsibilities more effectively. This finding supports the research by Battisti et al. (2022), who found that remote work can enhance productivity by allowing employees to work in environments where they feel most comfortable and focused.

However, it is important to acknowledge that remote work may not be universally beneficial for all employees. A minority of respondents reported that they struggled to separate their work time from personal time, which is a common challenge in remote work environments. This is consistent with findings from the research of Shockley et al. (2020), who noted that the blurring of boundaries between work and personal life can lead to increased stress and decreased productivity for some employees. Organizations must therefore consider offering support and resources to help employees establish clear boundaries and maintain a healthy work-life balance while working remotely.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Introduction The major aim of this study was to investigate Remote Work and Employee Productivity: a Case Study of Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City. The specific objectives of this research are identify the advantages of remote work on employee productivity at Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City, examine the key factors that influence employee productivity in a remote work environment at GTB in Oredo Local Government Area, Benin City, assess the effect of remote work on the overall performance of employees at GTB in Oredo Local Government Area, Benin City. And investigate how employee perception of remote work affects their productivity at GTB in Oredo Local Government Area, Benin City.

A total of seventy eight questionnaire were distributed, same number were properly attended to and analyzed. From the analysis it was discovered that remote work key factors impact employee productivity.

5.2 Summary of Findings

The findings of this study are summarized below:

1. The study reveals that the majority of employees at GTBank in Oredo Local Government Area believe that flexible work hours enhance their productivity and efficiency. This is consistent with prior research that shows employees perform better when they can manage their work schedules.
2. Remote work was found to significantly improve employees' ability to balance personal and professional responsibilities. The findings suggest that flexible work

arrangements allow employees to manage family obligations and work-related tasks more effectively.

3. The study reveals the critical role of technology in supporting remote work. Respondents reported high confidence in the technological tools provided by the company, which has improved their work performance and job satisfaction.
4. GTBank employees expressed satisfaction with the level of support and guidance provided by their managers during remote work. Regular feedback and training sessions have helped employees navigate challenges, further enhancing their productivity and work experience.

5.3 Conclusion

The findings provide insights into the relationship between remote work and employee productivity. The flexibility in work hours, availability of technological tools, managerial support, and effective communication are key factors that contribute to the success of remote work at GTB. These findings are consistent with previous research in the field, reinforcing the notion that remote work can lead to increased productivity and job satisfaction when properly supported by the organization. However, organizations must also address the challenges that some employees face, such as difficulty in separating work from personal life, to ensure that remote work remains a sustainable and effective arrangement for all employees.

5.4 Recommendations

The study assessed Remote Work and Employee Productivity: A Case Study of Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City. The findings of this study has show that there is a positive relationship between Flexibility of Work Hours, Technological Infrastructure, Communication Efficiency, Work-Life Balance, Training and

Support and Managerial Supervision and employee productivity. base on the findings, the following recommendations are proposed:

1. Guaranteed Trust Bank (GTB) Management should continue to provide flexible work hours to enhance employee productivity and improve work-life balance, while ensuring the necessary technological infrastructure is in place for remote work success.
2. GTB Employees (Remote Workers) should actively take advantage of flexible work arrangements to manage their personal and professional responsibilities effectively and maintain high productivity levels.
3. Human Resource (HR) Departments in the Banking Sector should prioritize training and support for remote workers, ensuring they have the skills and tools to work efficiently, while also providing regular feedback to foster growth.
4. GTB Management should enhance communication channels to maintain seamless collaboration and address any potential isolation among remote employees, further improving job satisfaction and team cohesion.

5.5 Suggestion for Further Study

1. Future research could investigate how remote work affects the mental health and overall well-being of employees at GTBank, particularly in relation to stress, burnout, and job satisfaction.
2. A study comparing employee productivity levels between remote and on-site work environments at GTBank could provide deeper understanding into the benefits and challenges of both work models.

REFERENCES

- Adams, J., & Thompson, R. (2020). Employee motivation and productivity in remote work settings. *Journal of Business Management*, 12(3), 45-60.
- Adebayo, T., & Ogunleye, M. (2022). Remote work and job satisfaction in the Nigerian banking industry. *Journal of African Business*, 24(1), 50-62.
- Aguilera, A., Lethiais, V., Rallet, A., & Proulhac, L. (2019). Home-based telework in France: Characteristics, barriers and perspectives. *Transportation Research Part A: Policy and Practice*, 122, 99–113. <https://doi.org/10.1016/j.tra.2019.02.009>
- Ahmed, F., & Khan, M. (2021). Remote work, employee training, and productivity: An empirical study in the telecommunications sector. *International Journal of Human Resource Studies*, 11(2), 15-30.
- Allen, T. D., Golden, T. D., & Shockley, K. M. (2020). How effective is telecommuting? Assessing the status of our scientific findings. *Psychological Science in the Public Interest*, 21 (3), 36–42. <https://doi.org/10.1177/1529100620913803>
- Amabile, T., & Kramer, S. (2013). The impact of remote work on employee productivity. *Journal of Workplace Studies*, 45(2), 152-170.
- Bakker, A. B., & Demerouti, E. (2021). Burnout and job performance: The moderating role of selection, optimization, and compensation strategies. *Journal of Occupational Health Psychology*, 26 (2), 69–79. <https://doi.org/10.1037/ocp0000280>
- Bakker, A. B., & Winn, B. (2021). Remote work burnout during the COVID-19 pandemic: The role of family interference and work interference. *Frontiers in Psychology*, 12, 1234. <https://doi.org/10.3389/fpsyg.2021.742487>
- Bernhard, S., & Mazmanian, M. (2022). Employee surveillance in the remote work era: Balancing trust and monitoring. *Journal of Organizational Behavior*, 43(2), 312-328. <https://doi.org/10.1002/job.2538>
- Bloom, N., Liang, J., Roberts, J., & Ying, Z. J. (2020). Does working from home work? Evidence from a Chinese experiment. *The Quarterly Journal of Economics*, 135 (1), 165–218. <https://doi.org/10.1093/qje/qjz041>
- Bloom, N., Liang, J., Roberts, J., & Ying, Z. J. (2020). Does working from home work? Evidence from a Chinese experiment. *The Quarterly Journal of Economics*, 135 (1), 165–218. <https://doi.org/10.1093/qje/qjaa011>

- Bloom, N., Liang, J., Roberts, J., & Ying, Z. J. (2021). Does working from home work? Evidence from a Chinese experiment. *Quarterly Journal of Economics*, 135(1), 1-59. <https://doi.org/10.1093/qje/qjaa006>
- Brown, A., & Lee, S. (2021). The role of technology in enhancing remote worker productivity. *Technology and Management Review*, 10(1), 25-40.
- Carraher-Wolverton, C. (2022). Expectation disconfirmation theory in remote work: A theoretical framework for understanding job satisfaction. *Journal of Remote Work*, 22(3), 45-60.
- Carter, L., & Nguyen, T. (2021). Impact of remote work on employee productivity: Evidence from the manufacturing sector. *Journal of Production Research*, 29(5), 100-120.
- Cheng, H., & Wang, J. (2021). Remote work and employee efficiency: A study in the Chinese technology sector. *Journal of Business Research*, 136, 243-255.
- Choudhury, P., Foroughi, C., & Larson, B. Z. (2021). Work-from-anywhere: The productivity effects of geographic flexibility. *Strategic Management Journal*, 42 (4), 655–683.
- Clark, H., & James, D. (2020). Remote work and team collaboration: Impacts on employee productivity. *Journal of Organizational Psychology*, 20(4), 200-215.
- Cooper, A., & Thompson, R. (2019). The role of remote work in enhancing employee performance: Evidence from Australian SMEs. *International Journal of Human Resource Studies*, 9 (4), 22-38.
- Costin, A., Roman, A. F., & Balica, R.-S. (2023). Remote work burnout and job stress during COVID-19: A systematic review. *Frontiers in Psychology*, 13, 1056. <https://doi.org/10.3389/fpsyg.2023.742487>
- Farooq, R., & Sultana, A. (2021). The impact of work-from-home on productivity: Lessons from the COVID-19 pandemic. *Journal of Global Business*, 12(4), 1-17.
- Felstead, A., & Reuschke, D. (2021). Homeworking in the UK: Before and during the 2020 lockdown. *Industrial Relations Journal*, 52(2)
- Fonner, K. L., & Roloff, M. E. (2019). Testing the connectivity paradox: Linking teleworkers' communication media use to social presence, stress, and burnout. *Journal of Applied Communication Research*, 38(4), 303–329. <https://doi.org/10.1080/00909882.2019.1659224>
- Foster, A., & Green, M. (2023). The future of work: How remote work models affect productivity in a post-pandemic world. *Future of Work Journal*, 5(1), 1-20.

- Gonzalez, P., & Martinez, F. (2020). Remote work, employee engagement, and productivity: A comparative study of Latin American companies. *Latin American Journal of Management Studies*, 8 (2), 112-125.
- Grant, A. M., & Dallner, M. (2019). Remote work and employee well-being: How social interactions impact productivity. *Journal of Applied Psychology*, 104 (3), 530–550. <https://doi.org/10.1037/apl0000347>
- Hasan, N., Bentley, T., & Gainey, S. (2021). Social exchange theory and employee performance in remote work environments. *Organizational Behavior Journal*, 34(1), 13-28.
- Hiroshi, T., & Sato, Y. (2023). Cultural influences on remote work productivity: A study of Japanese companies. *Asian Journal of Business and Management*, 14 (3), 56-70.
- Jawabri, N., Yu, S., & Wu, X. (2022). The moderating role of job level in the relationship between remote work and employee productivity during the COVID-19 pandemic. *Journal of Human Resource Management*, 44(2), 89-105.
- Johnson, R., & Green, T. (2020). Remote work, work-life balance, and productivity: An empirical examination of corporate employees. *Journal of Applied Psychology*, 105(2), 150-165.
- Latham, G. P. (2020). Goal setting: A five-decade empirical and theoretical review. *Annual Review of Organizational Psychology and Organizational Behavior*, 7(1), 101–122. <https://doi.org/10.1146/annurev-orgpsych-012119-044016>
- Locke, E. A., & Latham, G. P. (2019). Building a practically useful theory of goal setting and task motivation: A 35-year odyssey. *American Psychologist*, 57(9), 705–717. <https://doi.org/10.1037/0003-066X.57.9.705>
- Lopez, P., & Hernandez, M. (2021). Work autonomy and productivity in remote work environments. *Journal of Human Resource Management*, 15(3), 85-100.
- Martinez, L., & Fernandez, J. (2022). Remote work, organizational support, and employee performance: A case study of financial institutions. *Journal of Financial Management*, 18(2), 112-130.
- Miller, S., et al. (2022). The psychological effects of remote work on employee productivity. *Journal of Health Psychology*, 28(4), 456-470.
- Nakrošienė, A., Bučiūnienė, I., & Goštautaitė, B. (2019). Working from home: Characteristics and outcomes of telework. *International Journal of Manpower*, 40 (1), 87–101. <https://doi.org/10.1108/IJM-07-2017-0172>

- Pansini, M., De Vincenzi, C., Buonomo, I., & Benevene, P. (2022). Investigating the role of remote working on employees' performance and well-being: An evidence-based systematic review. *International Journal of Environmental Research and Public Health*, 19(19), 12373.
- Patel, R., & Singh, K. (2020). The impact of remote work on employee engagement and productivity in emerging economies. *Emerging Markets Review*, 25(1), 45-62.
- Sardeshmukh, S. R., Sharma, D., & Golden, T. D. (2021). Impact of virtual interaction on professional relationships: A study of remote workers. *Journal of Business and Psychology*, 36 (2), 334–348. <https://doi.org/10.1007/s10869-020-09712-9>
- Savić, D. (2020). COVID-19 and work from home: Digital transformation of the workforce. *Grey Journal*, 16 (2), 101–106.
- Shareena, P., & Mahammad, R. (2020). The impact of remote working on work-life balance and employee performance during the pandemic. *Journal of Work-Life Studies*, 23(1), 78-90.
- Smith, J., et al. (2019). Remote work and employee productivity: A cross-sectional study in the information technology sector. *International Journal of Information Systems*, 30(4), 200-215.
- Thompson, L., et al. (2022). The influence of remote work on job satisfaction and productivity: A comparative analysis. *Journal of Workplace Behavior*, 19(3), 300-315.
- Williams, R., & Baker, T. (2021). Leadership styles and their impact on remote worker output. *Journal of Leadership Studies*, 15(2), 100-120.
- Zhao, Y., et al. (2023). Cultural differences in remote work productivity: A comparative study of U.S. and Chinese employees. *Cross-Cultural Management*, 10(1), 30-50.

APPENDIX
QUESTIONNAIRE

**QUESTIONNAIRE ON REMOTE WORK AND EMPLOYEE PRODUCTIVITY: A
CASE STUDY OF GUARANTEED TRUST BANK (GTB) IN OREDO LOCAL
GOVERNMENT AREA, BENIN CITY.**

Department of Business Administration
Faculty of Management Science
University of Benin
Benin City, Edo State.

Dear respondent,

REQUEST FOR THE COMPLETION OF QUESTIONNAIRE

I am Eleokwuhia Favour Ewere, an undergraduate student undergoing a programme for the award of B.Sc. in Business administration in the above-named department. As part of the requirement of the program, I am undertaking a study on **“Remote Work and Employee Productivity: A Case Study of Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City”** In this regard, you are part of my research population. I humbly solicit your assistance in this study by helping me to complete this questionnaire. The information so provided will be used solely for academic purposes as relating to this research and will be treated with utmost confidentiality.

Thanks.

Yours faithfully,

Eleokwuhia Favour Ewere
(Researcher)

QUESTIONNAIRE

SECTION A: PERSONAL DATA

Please tick [] in the appropriate box and give answers where necessary.

1. Gender: Male [] Female []
2. Age: 25years and below [] 26 – 35 [] 36- 50 [] 51 years and above []
3. Marital status: Single [] Married [] Divorced [] Widowed []

SECTION B

Instruction: On a scale of 1 -5, kindly indicate the extent of your agreement or disagreement with the statements below as they relate to Remote Work and Employee Productivity: A Case Study of Guaranteed Trust Bank (GTB) in Oredo Local Government Area, Benin City; (SA=Strongly Agree, A= Agree, UN = undecided, D= Disagree, SD= Strongly Disagree).

| S/N | ITEMS | SA 5 | A 4 | U 3 | D 2 | SD 1 |
|-----|--|---------|--------|--------|--------|---------|
| * | Flexibility of Work Hours | | | | | |
| 4 | I have the freedom to choose my working hours. | | | | | |
| 5 | My productivity improves when I control my work schedule. | | | | | |
| 6 | Flexibility in work hours makes me more efficient. | | | | | |
| 7 | Flexible hours help me meet personal and professional obligations. | | | | | |
| 8 | Having flexible work hours boosts my job satisfaction. | | | | | |
| | Technological Infrastructure | SA | A | U | D | SD |

| * | | 5 | 4 | 3 | 2 | 1 |
|----|--|-----------------------|----------------------|----------------------|----------------------|-----------------------|
| 9 | The technology provided supports my work effectively. | | | | | |
| 10 | I can access all necessary tools and platforms remotely without issues. | | | | | |
| 11 | The remote tech tools provided are easy to use. | | | | | |
| 12 | I feel confident in the technological infrastructure supporting my work. | | | | | |
| 13 | The company's remote systems are reliable and efficient. | | | | | |
| * | Communication Efficiency | SA 5 | S 4 | U 3 | D 2 | SD 1 |
| 14 | Communication with my team is seamless and effective remotely. | | | | | |
| 15 | I feel well-informed through our remote communication channels. | | | | | |
| 16 | I do not feel isolated due to remote communication tools. | | | | | |
| 17 | Remote communication tools enable clear and efficient collaboration. | | | | | |
| 18 | Communication delays rarely hinder my work progress. | | | | | |
| * | Work-Life Balance | SA 5 | A 4 | U 3 | D 2 | SD 1 |
| 19 | Remote work allows me to maintain a healthy work-life balance. | | | | | |
| 20 | Remote work helps me better manage family or personal responsibilities. | | | | | |
| 21 | I can easily separate my work time from personal time. | | | | | |
| 22 | I am less stressed due to improved work-life balance. | | | | | |
| 23 | My personal time is respected when working remotely. | | | | | |
| * | Training and Support | SA 5 | A 4 | U 3 | D 2 | SD 1 |

| | | | | | | |
|----|--|--|--|--|--|--|
| 24 | The company provides the support I need to work efficiently from home. | | | | | |
| 25 | I feel confident in using remote work tools due to proper training. | | | | | |
| 26 | Training sessions for remote work are clear and helpful. | | | | | |
| 27 | I receive timely assistance when I encounter remote work challenges. | | | | | |
| 28 | The company regularly updates us with remote working tips and support. | | | | | |
| * | Managerial Supervision | | | | | |
| 29 | My manager provides sufficient guidance while I work remotely. | | | | | |
| 30 | I feel supported by my manager despite working remotely. | | | | | |
| 31 | My work is adequately supervised even while working remotely. | | | | | |
| 32 | I receive feedback from my manager regularly when working from home. | | | | | |
| 33 | Managerial oversight does not interfere with my autonomy in remote work. | | | | | |

Thanks for your time.