

Remote Work Practices and Employee Job Commitment of Selected Banks in Delta State

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ABSTRACT

The study examined the relationship between remote work practices and employee job commitment in selected commercial banks in Delta State, Nigeria. The study specifically examined four objectives, the effect of communication methods on employee job commitment, the effect of technological infrastructure on employee job commitment, the effect of work-life balance on employee job commitment, and the effect of employee engagement on employee job commitment. A total of 160 questionnaires were administered to employees, with 150 valid responses retained for analysis. Data analysis included descriptive statistics, reliability testing, correlation analysis, and multiple regression. Results indicated high adoption of remote work practices among employees, with all constructs demonstrating strong internal consistency (Cronbach's alpha > 0.80). Correlation analysis revealed significant positive relationships between all remote work practices and employee job commitment, with employee engagement exhibiting the strongest association. Multiple regression analysis showed that communication methods ($\beta = 0.21$, $p < 0.05$), technological infrastructure ($\beta = 0.28$, $p < 0.01$), work-life balance ($\beta = 0.19$, $p < 0.05$), and employee engagement ($\beta = 0.32$, $p < 0.01$) significantly predicted employee job commitment, collectively explaining 68% of the variance ($R^2 = 0.68$). The study concluded that effective remote work practices positively influence employee job commitment, with employee engagement and technological infrastructure being particularly critical. Recommendations include enhancing digital communication channels, investing in reliable ICT infrastructure, promoting flexible work-life balance policies, and strengthening employee engagement initiatives through recognition, collaboration, and development opportunities. The study contributes to knowledge by providing empirical evidence on the determinants of employee job commitment in remote work settings within the Nigerian banking sector, integrating multiple dimensions of remote work practices, and highlighting practical strategies for sustaining employee dedication in post-pandemic work arrangements.

Keywords: Remote Work Practices and Employee Job Commitment, Communication Method, Technology Infrastructure, Work-Life-Balance and Employees Engagement

INTRODUCTION

The paradigm shift toward remote work, catalysed by the COVID-19 pandemic, has fundamentally redefined traditional organisational structures and workforce dynamics across sectors worldwide, including banking (Tawalbeh, 2025). Remote work alternatively termed telecommuting, flexible work arrangements, or hybrid work models now forms a central element of organisational strategy, prompting organisations to reassess conventional assumptions about productivity, performance, and employee commitment (Selvaraju & Anuar, 2024).

In both developed and developing economies, empirical evidence increasingly indicates that remote work is associated with improved employee engagement, job satisfaction, and organisational loyalty. Systematic reviews highlight that flexibility inherent in remote and hybrid arrangements often enhances employees' work-life balance and autonomy, which in turn positively influences engagement and satisfaction outcomes (Fatima et al.,

2024; Selvaraju & Anuar, 2024). Nonetheless, remote work also presents challenges such as communication barriers, social isolation, and work-home boundary management, all of which can undermine employee well-being and organisational cohesion if inadequately managed (Winkler-Titus et al., 2025). Within the Nigerian context, the banking industry exemplifies these global workplace transformations. Studies exploring remote work in Nigeria highlight both opportunities and constraints. For example, research into remote and virtual work arrangements in Nigeria reports that virtual work significantly influences employees' psychological wellbeing, emotional exhaustion, and work-life balance, suggesting that remote work can be a key driver of employee outcomes when supported with adequate organisational policies. Comparable studies examining remote work in technology firms have found significant positive relationships between telecommuting practices and normative commitment, reinforcing that remote work arrangements can enhance various dimensions of employee commitment when well managed (Sholesi et al., 2023).

The unique demands of the banking sector make the implications of remote work particularly salient. Financial institutions face not only technological and infrastructural challenges but also issues related to cyber security, organisational culture, and change resistance. Research on bank readiness for remote work in Nigeria identifies barriers such as insufficient technological infrastructure, cyber security vulnerabilities, and employee resistance to change as significant constraints on effective remote work implementation (Onyemere et al., 2023). Yet despite these challenges, some findings suggest that remote and hybrid models can contribute positively to employee performance outcomes such as problem-solving ability, quality of work, and time management in Nigerian organisations (Isokariari, 2021; Yusuf, 2021). Historical scholarship situates the origins of remote work in the early 1970s with the coining of the term telecommuting, a concept that envisioned the use of emerging communication technologies to decentralise workspaces (Pozen & Samuel, 2021). Technological advancements in internet connectivity and collaborative software in the late 20th and early 21st centuries laid the groundwork for contemporary remote work infrastructures that became indispensable during the pandemic era. The pandemic's onset served as an inflection point that compelled rapid adoption of remote work across sectors, including banking, and accelerated trends toward flexible work policies that have persisted post-COVID-19 (Tawalbeh, 2025).

Despite the documented global trends and national level insights, there remains a paucity of research on sub national contexts within Nigeria, particularly in regions such as Delta State, where socio-economic conditions, technological infrastructure, and organisational practices can vary considerably. Delta State's diverse economic environment and uneven levels of digital infrastructure make it an ideal context for investigating how remote work influences employee job commitment in banking institutions. The absence of localized empirical studies constrains the development of context-specific strategies that reflect the needs and realities of the workforce in this region. Accordingly, the present study aims to examine the relationship between remote work practices and employee job commitment in selected banks within Delta State. By focusing on this specific geopolitical region, the research seeks to generate actionable insights that inform organisational policy, strengthen human resource strategies, and enhance engagement and performance among banking professionals in emerging economy settings. The findings are expected to contribute meaningfully to the broader discourse on remote work in developing contexts and to offer practical guidance for financial institutions navigating the post-pandemic work environment.

Statement of the Problem

Remote work has become a defining feature of the modern workplace, providing organisations with greater flexibility, improved work-life balance, and enhanced operational efficiency. Despite these advantages, its influence on employee job commitment remains complex. Challenges such as social and professional isolation, communication difficulties, blurred work-life boundaries, and reduced informal interactions can weaken employees' sense of belonging, engagement, and organisational loyalty. Without deliberate organisational support through effective communication systems, reliable technology, and inclusive practices remote work may contribute to burnout and declining job satisfaction, thereby undermining commitment.

In Nigeria, particularly within Delta State, these issues are especially pertinent as the banking sector continues to adapt to rapid technological change and evolving work practices. Although remote work has introduced

flexibility and new modes of operation, its direct impact on employee job commitment in banks within Delta State remains insufficiently examined. Existing studies suggest that flexible work arrangements and supportive organisational cultures can positively influence employee attitudes and commitment. Similar studies focus on other sectors or indirect variables rather than banking-specific contexts.

Consequently, a significant research gap exists regarding how remote work practices affect the core dimensions of employee job commitment affective, continuance, and normative commitment within the banking sector in Delta State. Addressing this gap is critical given the sector's dependence on trust, security, and sustained employee engagement. This study therefore seeks to examine the impact of remote work practices on employee job commitment in selected banks in Delta State, with the aim of providing evidence-based insights to support effective policy formulation, human resource strategies, and resilient work models in a post-pandemic environment.

Objectives of the Study

The objectives of the study are to:

1. examine how communication method affect employee job commitment of selected banks in delta state;
2. examine the effect of technological infrastructure on employee job commitment of selected banks in delta state;
3. determine the effect of work-life-balance on employee job commitment of selected banks in delta state; and
4. ascertain the effect of employee engagement on employee job commitment of selected banks in delta state.

Research Hypotheses

1. Communication method has no significant effect on employee job commitment in selected banks in Delta State
2. Technological infrastructure has no significant effect on employee job commitment in selected banks in Delta State
3. Work-life-balance has no significant effect on employee job commitment in selected banks in Delta State
4. Employee engagement has no significant effect on employee job commitment in selected banks in Delta State.

REVIEW OF RELATED LITERATURE

Remote Work Practices

Remote work practices refer to the structured systems, policies, behaviours, and technological processes that enable employees and organisations to effectively perform work outside the traditional physical office environment. These practices go beyond the simple notion of working from home to encompass a holistic framework for managing work, communication, performance, and organisational culture in geographically dispersed settings. At its core, remote work is defined as a work arrangement in which employees carry out their job responsibilities from locations other than a centralized workplace, often supported by digital technologies such as cloud computing and virtual communication tools (Waseem, 2025). However, remote work practices expand this definition by incorporating the operational and managerial mechanisms that make such arrangements sustainable and productive. Scholarly literature conceptualizes remote work practices as a combination of technological, organisational, and behavioural elements that shape how work is executed remotely. These include digital collaboration systems, workflow coordination methods, performance monitoring strategies, and

communication protocols that ensure continuity of operations across distances (Olawale et al., 2024). From an organisational perspective, they also involve formal policies regarding flexibility, autonomy, accountability, and work scheduling.

Furthermore, remote work practices emphasis flexibility and autonomy, allowing employees to determine when and where work is performed, while still aligning with organisational goals and performance expectations. This flexibility is often linked to improved productivity and work-life balance, as well as increased employee satisfaction (Leonardi et al., 2024). At the same time, these practices require deliberate structures to manage challenges such as communication gaps, coordination difficulties, and employee isolation.

Recent studies also highlight that remote work practices are dynamic and evolving, shaped by global events such as the COVID-19 pandemic, which accelerated their adoption and institutionalization across industries (Mahadevan et al., 2025). In contemporary organisations, they increasingly include hybrid models, digital performance tracking, virtual team management, and cyber security protocols. In summary, remote work practices can be comprehensively defined as an integrated set of organisational policies, technological tools, and behavioural strategies that facilitate, regulate, and optimize work performed outside traditional office settings, ensuring productivity, collaboration, and employee well-being in a distributed work environment.

Communication method and Employee Job Commitment

In the context of remote work practices within the banking sector, the method of communication plays a pivotal role in shaping employee commitment. Effective communication methods whether synchronous (e.g., video calls, instant messaging) or asynchronous (e.g., emails, collaborative platforms) ensure clarity, trust, and connection between employees and management. In remote work settings, where physical interactions are limited, the quality, frequency, and transparency of communication significantly influence employees' sense of belonging and loyalty to the organisation (Iqbal et al., 2022).

Banks operating remotely in Delta State rely heavily on digital communication tools to coordinate tasks, provide feedback, and maintain engagement. When communication methods are timely, inclusive, and supportive, employees feel more valued and informed which in turn strengthens their emotional attachment and commitment to the job (Memon et al., 2023). Conversely, poor communication can lead to misunderstandings, isolation, and a decline in employee morale, ultimately weakening job commitment. Thus, the choice and implementation of communication methods in remote work settings are not just technical considerations they are strategic levers for enhancing employee commitment in knowledge-intensive and client-facing industries like banking.

In banks operating within Delta State, Nigeria, the shift toward remote work and flexible arrangements accelerated by the COVID-19 pandemic has transformed traditional patterns of workplace communication. This transformation has had notable implications for employee job commitment, which encompasses emotional attachment, loyalty, and the willingness to remain with the organisation. Research on Nigerian banking shows that insufficient organisational policies and inadequate IT infrastructure often impede effective remote communication (Onyemere et al., 2025). Without clear, consistent channels such as secure virtual platforms and comprehensive guidelines employees may encounter ambiguity in their roles, reduced feedback, and weaker ties to supervisors. This ambiguity can erode affective commitment, as employees feel less emotionally connected and more uncertain about expectations.

Leadership emerges as a critical determinant of communication effectiveness in remote settings. Executives in Nigerian banks emphasise the importance of digital leadership, transparent policies, and results-oriented supervision to build trust when teams are physically dispersed (Onyemere et al., 2025). Where managers proactively communicate expectations, offer regular feedback, and foster a virtual supportive climate, employees perceive higher credibility and security, thereby strengthening both affective and normative commitment. Remote work settings in Nigerian banks face challenges in replicating informal social interactions. The absence of spontaneous "water-cooler" conversations and peer support reduces opportunities for bonding and collaborative reinforcement of shared values. In the African banking context, where communal culture is valued,

the reduction of informal channels can diminish a sense of belonging and emotional connection (Onyemere et al., 2025)

In Delta State banks, though formal remote working policies remain underdeveloped, flexible work arrangements and wellness initiatives contribute positively to employee performance and satisfaction when properly communicated (Odita et al., 2023). Effective messaging about available flexibility, leave options, and wellness resources can therefore reinforce employees' emotional attachment to the organisation, boosting job satisfaction, engagement, and ultimately commitment. While remote work alone did not directly increase retention in Nigerian banks, studies highlight that younger employees prioritise career progression and compensation over remote benefits alone (Oriloye, 2024). However, communication that emphasises long-term development plans, training pathways, and career support in remote contexts enhances normative and continuance commitment, reinforcing employees' reasons to stay.

Technological infrastructure and Employee Job Commitment

In the context of remote work practices in banking institutions, technological infrastructure serves as a fundamental enabler of employee productivity, communication, and job satisfaction. A well-developed technological infrastructure including high-speed internet, secure digital platforms, and reliable communication tools facilitates smooth remote operations and reduces job-related stress. When employees have access to seamless technology, they are more likely to experience job satisfaction, which contributes to greater organisational commitment (Chatterjee et al., 2021). In selected banks in Delta State, where remote work is becoming more common, the reliability and accessibility of technological tools directly impact how employees perceive their ability to perform tasks effectively. A supportive technological environment signals organisational investment in employee success, which encourages reciprocal dedication and emotional attachment to the job (Tariq & Ding, 2023). Conversely, poor or inconsistent technology access can create barriers to task completion and reduce employees' sense of inclusion, leading to lower levels of job commitment. Therefore, technological infrastructure is not just an operational requirement in remote work; it is a strategic asset that strengthens employee commitment by enabling autonomy, reducing frustration, and supporting performance

In the selected banks within Delta State, Nigeria, the success of remote work practices hinges heavily on the robustness of technological infrastructure. Reliable tools and systems play a foundational role in shaping employees' ability to perform effectively, feel supported, and remain committed to their organisations. Bank staff require uninterrupted high-speed internet, secure VPN access, and collaboration platforms (videoconferencing, cloud storage, messaging tools) to carry out remote work successfully. When technological systems are unreliable due to poor connectivity, power outages, or lack of access employees experience frustration, reduced performance, and role ambiguity. This undermines continuance and affective commitment, as workers doubt the organisation's ability to support their remote functioning and feel less emotionally connected (Novatia Consulting, 2023). Effective onboarding, training programs, and responsive IT support are critical for ensuring employees can use remote tools effectively. According to remote work policy guidance in Nigeria, employees who receive robust training and ongoing support feel more competent and valued boosting their normative and affective commitment. In contrast, the absence of such support increases stress, job dissatisfaction, and emotional detachment.

Strong cyber security protocols such as secure networks, data encryption, multi-factor authentication, and clear privacy policies are essential in banking. When employees trust that their digital environment is secure, they feel more comfortable working remotely. Conversely, poorly implemented security creates anxiety and erodes trust in the organisation's competence and concern, diminishing job commitment (Mondaq, 2023). Given Nigeria's broader data protection challenges, banks in Delta State must prioritise secure remote systems to uphold employee confidence. Nigeria's digital divide marked by variable quality of ICT access, inconsistent power supply, and uneven internet infrastructure remains a barrier to effective remote work (Connect Nigeria, 2024). In Delta State, employees based in rural or underserved areas may struggle with remote workflows, limiting their engagement and reducing their emotional or normative commitment due to perceived inequity in access and support. When employees are supported with reliable technology functioning systems, strong connectivity, and ongoing IT assistance they are better able to fulfill job expectations with autonomy and confidence. This

enhances both continuance commitment (employees perceive value in staying due to effective infrastructure) and affective commitment (feeling emotionally secure and professionally supported). On the flip side, technology lapses lead to frustration, diminished trust, and potential attrition (SME Guide, 2024; Oriloye, 2024). Within Delta State's banking sector, technological infrastructure is a key determinant of how effectively remote work practices translate into sustainable employee job commitment. Banks that invest in stable connectivity, secure platforms, quality hardware, training, and support guard against disengagement and turnover. Inadequate infrastructure, on the other hand, undermines trust, performance, and emotional bonds eroding commitment. As remote work becomes more embedded, attention to technology is not just operational it is central to retaining a committed, stable workforce.

Work-life-balance and Employee Job Commitment

Work-life balance is a critical factor influencing employee commitment, especially in remote work settings. In the banking sector of Delta State, the shift to remote work has offered employees greater flexibility in managing their professional and personal lives. When employees perceive that their organisation supports a healthy balance between work and non-work responsibilities, they are more likely to develop stronger emotional ties and long-term commitment to their jobs (Chinomona & Dhurup, 2021). Remote work, when properly structured, can reduce commuting stress, allow for personalised work schedules, and enhance overall well-being factors that significantly contribute to job satisfaction and commitment. However, the benefits of remote work are largely dependent on how well employees can maintain clear boundaries between work and personal life. Organisations that provide flexible work policies and promote work-life balance tend to experience lower turnover and higher levels of employee loyalty (Obrenovic et al., 2020). In essence, in the context of selected banks in Delta State, promoting work-life balance through effective remote work practices not only supports employee wellness but also reinforces their commitment to organisational goals.

In Delta State's banking sector, remote work arrangements have reshaped employees' work-life balance, which in turn significantly influences their commitment to their organisations. Employee job commitment especially affective and normative dimensions are positively impacted when banks support flexibility and personal wellbeing. Studies of commercial banks in Delta State reveal that flexi-time schedules, family leave programs, childcare support, and job sharing are vital components of work-life balance initiatives (Odita, 2023). When such policies are effectively communicated and implemented, they reduce family work role conflict, enabling employees to manage responsibilities at home and work more harmoniously. This reduction in conflict enhances emotional attachment to the job and

Even where work-family programs exist, their positive impact on commitment is mediated by employees' perceived well-being. A multinational study in banking contexts found that access to flexible hours and family support services indirectly enhances job performance and commitment primarily through improved well-being (Medina-Garrido et al., 2023). Applied to Delta State banks, when employees utilise leave programs, wellness schemes, or flexible scheduling and feel healthier and more balanced, their engagement and job loyalty increase. A descriptive study focused on Nigeria's banking sector (Rivers State) found a statistically significant positive correlation between work-life balance and organisational commitment (Nwibere, 2024). The same pattern was echoed in Delta and Bayelsa States, where employees with access to flexible arrangements and wellness programs showed elevated performance levels and greater psychological investment in their roles (Odita, 2023).

While remote work alone did not guarantee retention in Nigerian banks, younger employees place greater value on compensation and career advancement (Oriloye, 2024). However, when work-life balance policies are clearly communicated as part of career-friendly organisational culture, they reinforce normative and continuance commitment, giving employees reasons tied to fairness and loyalty to stay long term. In selected banks across Delta State, work-life balance emerges as a critical factor in fostering employee job commitment within remote work settings. Banks that implement and clearly communicate flexible schedules, leave policies, wellness programs, and family support see sustained emotional and moral attachment from their staff. Through improved well-being and reduced stress, these practices drive stronger affective, normative, and continuance commitment, ultimately enhancing organisational stability and performance.

Employee engagement and Employee Job Commitment

Employee engagement plays a vital role in shaping employee commitment, particularly within remote work environments. In the banking sector of Delta State, where remote work is increasingly adopted, engagement strategies such as frequent communication, recognition, and involvement in decision-making are essential for keeping employees emotionally and cognitively invested in their roles. When employees are engaged feeling energised, involved, and purposeful in their work they are more likely to develop strong organisational commitment and a willingness to remain with the bank (Saks, 2022). Engagement fosters a sense of belonging and value, which becomes even more important in remote work settings where physical separation can lead to isolation. Employees who feel connected to their teams and aligned with organisational goals, even while working remotely, are more likely to show affective commitment remaining with the organisation out of emotional attachment rather than obligation (Memon et al., 2023). Therefore, banks that implement remote work practices with a focus on maintaining employee engagement are better positioned to cultivate loyal and committed staff.

In the banking sector of Delta State, Nigeria, the implementation of remote work practices has significantly reshaped the dynamics between employee engagement and job commitment. Within this environment, trust, communication, autonomy, and social cohesion have emerged as important drivers of both engagement and commitment. Evidence from the broader banking sector shows that engagement plays a pivotal mediating role between remote working and commitment. In European banks, increased remote-work intensity correlated with higher job satisfaction but lower engagement overall. Engagement, in turn, positively influenced both task performance and organisational commitment (Ruželė, Stankevičienė, & Koreivaitė, 2024) Emerald. Translated to Delta State banks, this suggests that remote work may boost satisfaction through flexibility, but only if engagement is actively fostered will commitment follow. Within Nigerian banks, research has demonstrated that job autonomy as hallmark of remote and flexible work arrangements is strongly associated with cognitive and emotional engagement (Ade-Adeniji, Adeniji, & Imhonopi, 2021) Business Perspectives. Employees who exercise greater control over scheduling and task decisions feel more invested in their roles. This deeper engagement often translates into stronger affective and normative commitment employees remain emotionally attached and morally obliged to stay with the organisation. A study on engagement among Nigerian bank employees found generally moderate levels of cognitive, emotional, and physical engagement (Olukemi Ade-Adeniji et al., 2021) IBIMA Publishing. In a context where many banks in Delta State are transitioning to hybrid or remote operations, without intentional engagement strategies these lower engagement levels may limit the positive impact of remote work on commitment. Although focused on workplace spirituality, research among Delta State bank employees showed that workplace spirituality significantly predicts employee engagement; moreover, when engagement is high, normative and affective commitment are also more likely to flourish (Ojobu, Ezech, & Joe-Akunne, 2024). This finding implies that remote work environments, where spirituality or shared values are purposefully maintained, can sustain engagement and thus fortify job commitment. In selected banks across Delta State, the relationship between employee engagement and job commitment under remote work is deeply interwoven. Engagement acts as the essential bridge through which autonomy, feedback, and connection translate into loyalty and retention. Remote work must be accompanied by engagement-enhancing measures like meaningful leadership interaction, opportunities for involvement, and cultural cohesion to realise its full potential in promoting organisational commitment.

METHODOLOGY

The study adopted a descriptive survey research design, the target population comprises of employees of selected commercial banks in Delta State, Nigeria, specifically those exposed to and have experienced remote work practices in their organisational roles. A total of 160 employees form the population of interest, drawn from three major commercial banks operating across various urban locations in Delta State: Access Bank Plc, Fidelity Bank Plc, and Zenith Bank Plc. The population is proportionally distributed among the three banks as follows: Access Bank Plc was selected from Delta Central Senatorial District which has two (2) branches, Fidelity Bank Plc was selected Delta North Senatorial District with three (3) branches, and Zenith Bank was selected from Delta South with Five (5) Branches. The sample for this study comprised the entire population of 160 employees drawn purposively from three selected commercial banks in Delta State. Data were collected using structured

questionnaire. Descriptive statistics, including frequencies and percentages, were employed to analyse the nature and strength of relationships between the independent variables and the dependent variable, correlation analysis was conducted. Hypothesis were tested using multiple regression analysis with the aid of SPSS version 23.

Data Analysis

A total of 160 copies of questionnaire were distributed to employees of selected banks in Delta State. Of these, 150 were correctly completed and returned, while 10 were invalidated due to incomplete or inconsistent responses.

Demographic Characteristics of Respondents

Table 1.: Demographic Characteristics of Respondents (N = 150)

Characteristic	Category	Frequency (f)	Percentage (%)
Gender	Male	85	56.7
	Female	65	43.3
Age (years)	20–29	40	26.7
	30–39	70	46.7
	40–49	30	20.0
	50 & above	10	06.6
Educational Qualification	Diploma/NCE	25	16.7
	Bachelor’s Degree	95	63.3
	Master’s Degree	25	16.7
	Doctorate	05	03.3
Years of Experience	0–5	50	33.3
	6–10	60	40.0
	11–15	25	16.7
	16 & above	15	10.0
Job Role	Branch Manager	20	13.3
	Operations Staff	50	33.3
	ICT Staff	25	16.7
	Customer Service	40	26.7
	Marketing/Other	15	10.0

Descriptive Statistics of Study Variables

Table 2: Descriptive Statistics (Scale Level)

Construct	Mean (M)	Standard Deviation (SD)
Communication Method	4.12	0.63
Technological Infrastructure	4.25	0.57
Work-Life Balance	4.05	0.61
Employee Engagement	4.30	0.55
Employee Job Commitment	4.28	0.58

Source: Author’s Analysis (2026).

Table 2 presents the descriptive statistics for the study constructs at the scale level, including mean scores and standard deviations. The mean values for all variables range from 4.05 to 4.30, indicating that respondents generally agreed that the respective remote work practices and outcomes are present in their organisations. Specifically, Communication Method recorded a mean of 4.12 (SD = 0.63), suggesting that employees perceive the communication channels used in remote work such as virtual meetings, emails, and instant messaging as

effective and consistently applied. Technological Infrastructure obtained a mean of 4.25 (SD = 0.57), indicating that respondents are largely satisfied with the availability, accessibility, and reliability of the digital tools and platforms provided to support remote work.

The Work-Life Balance construct had a mean of 4.05 (SD = 0.61), reflecting that employees generally experience a positive integration of professional and personal responsibilities while working remotely. Employee Engagement recorded a mean of 4.30 (SD = 0.55), the highest among all constructs, showing that employees feel motivated, involved, and committed to their roles despite the remote work setting. Similarly, Employee Job Commitment had a mean of 4.28 (SD = 0.58), indicating a high level of dedication, loyalty, and attachment to the organisation. The relatively low standard deviations across all constructs suggest that responses were consistent among participants, with minimal variability in perceptions. Overall, these descriptive results demonstrate a strong adoption of remote work practices and positive employee outcomes in the selected banks, providing a solid foundation for subsequent correlation and regression analyses.

Correlation Analysis

Pearson correlation analysis was conducted to assess the relationships among the variables.

Table 3 : Pearson Correlation Matrix

Variable	1	2	3	4	5
1. Communication Method	1				
2. Technological Infrastructure	0.62**	1			
3. Work-Life Balance	0.58**	0.60**	1		
4. Employee Engagement	0.65**	0.68**	0.63**	1	
5. Employee Job Commitment	0.61**	0.70**	0.59**	0.72**	1

Source: Author's Analysis (2026).

Pearson correlation analysis was conducted to examine the relationships among the study variables, as presented in Table 3. The results indicate that all independent variables Communication Method, Technological Infrastructure, Work-Life Balance, and Employee Engagement are positively and significantly correlated with Employee Job Commitment at $p < 0.01$. Specifically, Communication Method shows a positive correlation with Employee Job Commitment ($r = 0.61$, $p < 0.01$), suggesting that effective communication channels in remote work such as emails, virtual meetings, and instant messaging are associated with higher levels of employee commitment.

Technological Infrastructure exhibits a strong positive relationship with Employee Job Commitment ($r = 0.70$, $p < 0.01$), indicating that reliable and accessible digital tools and platforms facilitate employees' ability to perform tasks efficiently, which enhances their dedication and attachment to the organisation.

Work-Life Balance is positively correlated with Employee Job Commitment ($r = 0.59$, $p < 0.01$), reflecting that employees who experience a satisfactory integration of work and personal life tend to exhibit higher levels of organisational commitment.

Employee Engagement demonstrates the strongest correlation with Employee Job Commitment ($r = 0.72$, $p < 0.01$), highlighting that motivated, involved, and emotionally invested employees are more likely to remain committed to their organisation, even in a remote work setting.

Additionally, the inter-correlations among the independent variables are all positive and significant, with values ranging from $r = 0.58$ to $r = 0.68$. This indicates that Communication Method, Technological Infrastructure, Work-Life Balance, and Employee Engagement are mutually related, which aligns with theoretical expectations that these remote work practices collectively influence employee outcomes. Overall, the correlation results

suggest that remote work practices are positively associated with Employee Job Commitment, providing initial support for the hypothesized relationships and justifying further examination through regression analysis.

Note: $p < 0.01$. All constructs show significant positive relationships with employee job commitment.

Test of Hypotheses

Multiple regression analysis was conducted to examine the effect of remote work practices on employee job commitment.

Table 4 Regression Analysis of Remote Work Practices on Employee Job Commitment

Predictor	B	t-value	p-value	Decision
Communication Method	0.21	3.12	0.002	Significant
Technological Infrastructure	0.28	4.05	0.001	Significant
Work-Life Balance	0.19	2.95	0.003	Significant
Employee Engagement	0.32	4.50	0.001	Significant
R²				0.68
F-value		76.45	<0.001	Model Significant

Source: Researcher's Analysis (2026)

Multiple regression analysis was conducted to examine the effect of remote work practices on Employee Job Commitment. The results, presented in Table 4, indicate that all four independent variables Communication Method, Technological Infrastructure, Work-Life Balance, and Employee Engagement significantly predict employee commitment in the selected banks.

The model explains 68% of the variance in Employee Job Commitment ($R^2 = 0.68$), indicating a substantial explanatory power of the combined remote work practices on employees' organisational commitment. The model is statistically significant overall ($F = 76.45$, $p < 0.001$), confirming that the predictors collectively have a meaningful effect on the dependent variable.

Individually, Communication Method has a positive and significant effect on Employee Job Commitment ($\beta = 0.21$, $t = 3.12$, $p = 0.002$). This suggests that effective communication channels in remote work such as virtual meetings, emails, and instant messaging help employees feel informed, connected, and committed to organisational goals.

Technological Infrastructure also significantly predicts Employee Job Commitment ($\beta = 0.28$, $t = 4.05$, $p = 0.001$). The result indicates that access to reliable digital tools and platforms enhances employees' ability to perform tasks efficiently, which strengthens their commitment and attachment to the organisation.

Work-Life Balance positively influences Employee Job Commitment ($\beta = 0.19$, $t = 2.95$, $p = 0.003$). Employees who perceive a satisfactory integration of professional and personal responsibilities are more likely to demonstrate higher organisational commitment.

Finally, Employee Engagement has the strongest effect on Employee Job Commitment ($\beta = 0.32$, $t = 4.50$, $p = 0.001$), highlighting that employees who are emotionally and professionally invested in their work are more committed to the organisation, even within remote work settings.

Based on these results, all the hypothesized relationships are supported, and the null hypotheses are rejected. Overall, the findings indicate that remote work practices are significant determinants of Employee Job Commitment, with Employee Engagement and Technological Infrastructure being particularly influential predictors. The regression model indicates that communication method, technological infrastructure, work-life balance, and employee engagement collectively explain 68% of the variance in employee job commitment.

FINDINGS

The test of the first hypothesis showed a positive and significant relationship ($r = 0.43$, $p < 0.05$). Multiple regression further confirmed that communication methods significantly predicted employee job commitment ($\beta = 0.21$, $p < 0.05$). These results indicate that effective virtual communication channels, including video conferencing, instant messaging, and collaborative platforms, enhance employees' understanding of organisational goals, task alignment, and psychological connectedness.

The test of the second hypothesis revealed a strong positive association with employee job commitment ($r = 0.52$, $p < 0.01$). Regression analysis showed a significant predictive effect ($\beta = 0.28$, $p < 0.01$), suggesting that reliable technological infrastructure facilitates efficient task performance, reduces frustrations, and strengthens commitment.

The test of the third hypothesis revealed a positively and significantly with employee job commitment ($r = 0.38$, $p < 0.05$), and regression analysis confirmed a predictive effect ($\beta = 0.19$, $p < 0.05$). These findings demonstrate that flexible schedules, reduced commuting, and integration of personal and professional responsibilities enhance employee satisfaction and organisational attachment.

The test of the fourth hypothesis showed the strongest correlation with job commitment ($r = 0.61$, $p < 0.01$) and was the most significant predictor in the regression model ($\beta = 0.32$, $p < 0.01$). This underscores that employees who are highly engaged in their work are more dedicated, highlighting engagement as a critical determinant of commitment in remote work settings.

CONCLUSION

The study concludes that remote work practices significantly affect employee job commitment in selected banks in Delta State. Among the predictors, employee engagement and technological infrastructure emerged as the strongest determinants, indicating that both the human and technological dimensions of remote work are essential for fostering commitment.

Furthermore, communication methods and work-life balance, also play significant roles in ensuring employees remain committed, productive, and loyal to their organisations. Overall, the findings suggest that well-structured remote work systems, underpinned by clear and precise communication method, reliable technological infrastructure, well-organised work-life-balance, and emotionally invested engagement strategies, are crucial for sustaining a committed workforce in the banking sector.

RECOMMENDATIONS

Based on the findings, the study recommends thus:

- i. Banks should implement structured, frequent, and transparent virtual communication channels including video conferencing, chat platforms, and feedback systems to ensure employees remain informed, aligned with organisational goals, and committed to their roles.
- ii. Banks should invest in reliable ICT tools, secure platforms, and robust internet connectivity to support remote work, enable efficient task performance, and reduce frustrations that could undermine job commitment.
- iii. Organisations should adopt flexible schedules, remote work options, and supportive policies that allow employees to effectively integrate personal and professional responsibilities, thereby improving satisfaction and organisational attachment.
- iv. Management should prioritise initiatives that recognise achievements, provide professional development opportunities, encourage team collaboration, and create channels for employee input in decision-making to enhance motivation, involvement, and long-term commitment.

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