



# The Adoption of Remote Working Practices in the Nigerian Banking Sector: Are They Ready?

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Recently, remote working literature has flourished, but research examining remote working in emerging economies is still lacking, especially within the under-researched context of Africa. Therefore, our paper explored the challenges, benefits, and opportunities of remote working in the Nigerian banking sector and has suggested how to boost the competitiveness and resilience of emerging economies' banking sector. It adopted a qualitative approach involving in-depth semi-structured interviews with 10 bank executives in Nigerian banking sector, and examined their perceptions on remote working, the challenges they face, how these challenges can be minimized, and how the Nigerian banking sector can maximize the benefits of remote working. The findings revealed that our participants are positive about remote working, due to sustainability, increased productivity, economic growth, improved work-life balance, efficiency, and improved workforce motivation. The study also found technological constraints, cybersecurity risks, cultural inertia, supervision challenges, and work-life imbalance as the limitations to these managers' capacity to adopt remote working. The paper highlights how tailored interventions can help to minimize these challenges and contributes to the growing body of remote working and organizational change literature streams.

*Keywords:* Remote working, Nigeria, banking industry, digitization, deinstitutionalization

*JEL:* M12, O33, O55

The COVID-19 pandemic has altered the old-style face-to-face interactions and the traditional working pattern in many organizations (Adewale *et al.*, 2020), resulting in a global surge in remote working (Chabani *et al.*, 2023; Karácsony, 2021). Viewed as a flexible arrangement and facilitated by economic push and the rise in new job roles such as virtual assistants (Al-Habaibeh *et al.*, 2021; Koko and Chipunza, 2022), remote working involve teleworking or virtual working, which allows employees to operate from their home or any non-office location, by connecting stakeholders via digital networks (Henry *et al.*, 2021; Wang *et al.*, 2021). Although the popularity of remote working has been on the increase in countries like Kenya, Egypt, South Africa, and Nigeria over the last decade, the growth is still at a snail's pace.

Furthermore, remote working literature highlights some challenges with working from home (WFH)

e.g., poor internet connectivity, separation from colleagues, fatigue from performing repetitive daily-tasks, inadequate data, social isolation and deteriorating employee well-being (Badaru *et al.*, 2022; Mahomed *et al.*, 2023). Yet, recent studies highlight some significant values of WFH on the economy, organizations, and families. Scholtz (2023) found that, by helping to achieve a balance in work and childcare, WFH was key in restoring work life balance in South Africa during the pandemic. From the lens of equality and diversity, the literature also links WFH to an improved women's participation in economic activities. For instance, WFH strategies have potentially allowed female middle managers operating within the South African public service to make enhanced contributions which increased their organizational outputs (Chinyamurindi, 2022). Yet, WFH is viewed as a key strategy for addressing Africa's vulnerability in responding to globalization, and in repositioning itself to meet the challenges of a global digital world (Yaya *et al.*, 2020).

Although researchers link WFH in the Nigerian banking sector to talent retention (Oriloye, 2023), improved work-life-balance (Olanipekun *et al.*, 2021), organizational efficiency (Odunayo and Fagbemide, 2024), survival strategy (Alao *et al.*, 2024), and improved employment relationship (Kuforiji *et al.*, 2020), we still lack research examining the sector's readiness to adopt remote working. This is a crucial area of research, especially, as the 'old-fashioned' Monday to Saturday face-to-face culture, extreme work, and excessive workloads persists in the Nigerian banking sector (Adewale *et al.*, 2020). Furthermore, bank workers in Lagos spend an average of four hours daily commuting to and from work; they take tasks to do at home, and work long hours daily, which impacts employees' work-life balance (Anwar and Graham, 2021; Gerald *et al.*, 2020). With the emergence of digital technologies to facilitate remote working, researchers argue a shift in the traditional working patterns in the Nigerian banking sector, as bank customers also demand more efficient and innovative services (Oludayo *et al.*, 2019; Sadiku *et al.*, 2022; Ugwu *et al.*, 2017). Yet, Africa's capacity to prepare its workforce for such new challenge is questionable (African Union Commission, 2021). Likewise, while many firms in developed countries are now increasing their investment in digital technologies (Alekseieva *et al.*, 2021) and staff training and support to facilitate remote working (Barrero *et al.*, 2021), research examining Africa's readiness to adopt remote working is still lacking (Matli, 2020).

Drawing on two theoretical lenses – the institutional theory and the concept of deinstitutionalization (McGrath *et al.*, 1992; Oliver, 1992) – the current paper adopts an in-depth semi-structured interviews with 10 bank managers from Nigeria to examine Nigerian banks' readiness to adapt to these new ways of working (NWoW) in a post-pandemic world. The findings contribute to the literature on organizational change and will help to inform strategic decision-making and policy formulation around remote working and crisis management. Our paper also contributes to recent research (e.g., Alo *et al.*, 2023, 2024; Koko and Chipunza, 2022) which highlights institutional voids – inadequate electricity supply, poor internet

connection, poor access to IT facilities, and poor IT skills – as the bane of business development in Africa. Specifically, our research has five significant contributions. First, it unpacks the capacity of Nigerian banks to leverage remote working to foster efficiency in banking services. Second, it examines the effectiveness of flexible working as a catalyst for employee engagement, workforce productivity, customer satisfaction, and organizational growth. This paper also highlights the challenges and prospects of remote working models in Nigeria’s banking sector with a view to informing policy and practice to align with digital banking practices and remote working, globally. Fourthly, by focusing on the perceptions of bank executives in Nigeria, this study is unique from prior research (e.g., Chabani *et al.*, 2023), as most existing studies focus on linking remote working with productivity in Western countries (Barrero *et al.*, 2021; Bloom *et al.*, 2015). Finally, by applying the institutional theory and the concept of deinstitutionalization (McGrath *et al.*, 1992; Oliver, 1992), our analysis extends our understanding of how deeply institutionalized practices can foster or inhibit organizational change, which offers valuable insights to inform future research, policy, and practice. Given the crucial role of Nigeria in the economic development of Africa, understanding the challenges and prospects of remote working in Nigeria’s banking sector provides insights into the bigger picture in the entire continent. To achieve this purpose, the current study will address the following research questions:

1. What are the perceptions of the top executives of Nigerian banks regarding remote working in the Nigerian banking industry?
2. What are the current challenges of remote working in Nigerian banking sector and how can those challenges be minimized?
3. How can the Nigerian banking industry maximize the opportunities and benefits of remote working?

The rest of this paper is organized as follows. The next section will review the relevant literature. Section three will present and justify our chosen methodology. Section four will present and analyze the results, while section five will discuss the findings. Section six will conclude the paper and section seven will offer our study’s implications. Section eight will provide the study’s limitations and future directions.

## **LITERATURE REVIEW**

Among the key lessons from the pandemic is an increase in organizational agility and resilience – the capacity to sense, learn, organize resources, and adapt successfully and swiftly to uncertainty (Rutynskiy and Kushniruk, 2020). Apart from responding to crises such as the pandemic, several factors – economic push, regulatory changes, competition, and changes in customers’ preference – are critical factors that influence agile firms’ decision to work remotely. Management mindset is also a key factor in remote

working. Managers must consider the stakeholders' preference, socio-cultural factors, and the institutional contexts. Yet, a key factor that has triggered the ongoing debate around remote working is the COVID-19 pandemic. For instance, due to the reluctance to return to face-to-face working by many individuals, remote working has been at the heart of the mainstream management and organizational change literature streams. Proponents of remote working highlight work-life balance (Hafermalz and Riemer, 2021), cost reductions (Bloom *et al.*, 2015; Koki and Chipunza, 2022), employee motivation (Bick *et al.*, 2023; Pataki-Bittó and Kapusy, 2021), job satisfaction (Blumberga and Pylinskaya, 2019), talent management, customers satisfaction, and retention (Cappelli, 2021). Yet, work-life-imbalance, social isolation, greater organizational requirements (Kłopotek, 2017), communication and technical problems, and management issues (Ferreira *et al.*, 2021) – are what most concerns professionals.

As new social challenges have and shall continue to emerge due to the COVID-19 pandemic, the World Health Organization (WHO) estimates that Africa, as a continent, is likely to suffer the most in all spheres of development due to a lack of readiness and training of the African workforce to respond to the NWoW. Specifically, WHO found that resources such as internet connectivity, electricity, and devices were lacking in Africa, due to a perceived lack of readiness and the negative attitudes of the governments, management, workers, education institutions, teachers, and students, towards WFH (Kajjiita *et al.*, 2020). By examining our participants' capacity to work remotely, the current paper aimed to establish Africa's readiness to thrive in a post-pandemic business landscape where remote working is now the new norm, as many site-based activities globally have now transitioned to remote work. Yet, the extant remote working literature has focused on Asia and the developed countries – a gap which our research is positioned to fill in the unique context of the Nigerian banking industry.

The aftermath of the pandemic has spurred investment in IT and ICT infrastructure and IT skills acquisition, which are critical conditions for remote working. Against this backdrop, the Nigerian banks, for instance, are recruiting IT-savvy young graduates, who are under 27 years of age, despite criticisms regarding age discrimination. Although this approach of targeting the Gen-Z graduate due to their IT-savvy (Adedeji, 2019; Gabrielova and Buchko, 2021; Probst and Ekore, 2010) is key for adopting remote working, the Nigerian banking sector rarely offers remote or cashless options, unlike the Tunisian banking sector. Yet, post-pandemic, global banks like HSBC and JP Morgan Chase have adopted hybrid models, emphasizing smaller, sustainable offices. Similarly, the State Bank of India transitioned from "Work from Home" to "Work-from-Anywhere," and the Bank of England implemented hybrid policies to support work-life balance, making it a recruitment criterion (Cappelli, 2021; Hubble Team, 2023; Perwej, 2020; Schmitt, 2023). As these shifts underscore the importance of integrating remote work into operational strategies, our research aims to explore Nigeria's banking sector's readiness for this evolving work paradigm.

Moreover, researchers have highlighted some challenges facing the adoption of remote working. These include, but are never limited to, data protection and data security (Butt *et al.*, 2021; Kędzior, 2021), productivity concerns (Al-Habaibeh *et al.*, 2021; Bezak *et al.*, 2022; Galanti *et al.*, 2021; George *et al.*, 2022), team collaboration and oversight (Levin and Kurtzberg, 2020; Van der Lippe and Lippényi, 2020; Waizenegger *et al.*, 2020), and in the context of Africa, resource constraints and institutional voids (Alo *et al.*, 2023, 2024). Furthermore, distractions (Toniolo-Barrios *et al.*, 2021), lack of supervision and direction (Al-Habaibeh *et al.*, 2021; Parker *et al.*, 2020), work overload, with a resultant high stress level, anxiety, depression, isolation, loneliness (Charalampous *et al.*, 2019; Sutarto *et al.*, 2021; Xiao *et al.*, 2021), lack of team collaboration and support especially, where an employee lacks sufficient IT skills (Ferreira *et al.*, 2021; Koko and Chipunza, 2022) have been highlighted as barriers to remote working.

Despite the above challenges, remote working offers benefits like cost savings, work-life balance (Hafermalz and Riemer, 2021), autonomy, performance, and talent retention (Emanuelsson and Turesson, 2023; Koko and Chipunza, 2022; Pataki-Bittó and Kapusy, 2021). Yet, connectivity issues, limited IT access, and socio-cultural barriers can impede maximizing advantages in Africa (Al-Habaibeh *et al.*, 2021; Gifford, 2022; Sun *et al.*, 2023). By highlighting this apparent lack of measures to tackle these barriers to remote working in Africa, we have established that the continent might still not be ready to work remotely.

## **Theoretical Framework**

### **–The Institutional Theory and Deinstitutionalization**

The institutional theory posits that organizational policies and behaviors are shaped by prevailing cultural norms, regulations, structures, and accepted practices, providing meaning and legitimacy (McGrath *et al.*, 1992; Oliver, 1992). Nigeria's over-dependence on physical location of banks, standardized schedules, hierarchies, loyalty, and in-person customer service delivery reflect deeply embedded norms (Adedeji, 2019; Khan *et al.*, 2017; Ohiani, 2020), and deviations from which can threaten legitimacy. Hence, innovations like digital banking, mobile payments, and remote working conflict with traditional institutionalized logic (Sadiku *et al.*, 2022) which centers on physical presence. Yet, a disruptive external shock (e.g., the pandemic) can (and should) prompt the deinstitutionalization of some established organizational models (McGrath *et al.*, 1992; Oliver, 1992).

In response to an increasing call for African organizations to adopt hybrid working for an increased efficiency, deinstitutionalization is needed to challenge the status quo which has significant shortcomings (Sadiku *et al.*, 2022). Such needed change can be triggered by political and regulatory changes (Cappelli, 2021; Kumari and Devi, 2022). By applying the institutional theory and the deinstitutionalization

concepts, this study examines the Nigerian banking sector's readiness to adopt remote working.

## METHODOLOGY

We employed a qualitative case study approach to investigate the adoption of remote working in the Nigerian banking sector following the COVID-19 pandemic. We conducted semi-structured, one-to-one interviews via Zoom with ten executives from commercial banks in Nigeria. We specifically designed the interview questions to address our three research questions. The questions focused on several key aspects: (1) whether and how participants adjusted their shift patterns and workstation locations in response to the pandemic, (2) the specific types of adjustments made, (3) the rationale behind these adjustments, (4) the challenges encountered during the transition and how they overcame them, and (5) the perceived benefits of remote working within their respective organisations. Additionally, we explored socio-cultural and institutional factors that might influence the adoption of remote working practices in the Nigerian banking sector.

In developing our interview questions, we followed a rigorous process to ensure both the reliability and validity of our questions. We began by conducting an extensive literature review on remote working, focusing on its adoption, challenges, and benefits in various sectors, particularly in the context of the COVID-19 pandemic. Based on the insights gained from the literature, we drafted an initial set of interview questions aligned with our research objectives.

To assess the reliability and validity of the questions, we consulted two well-experienced qualitative researchers with expertise in human resource management and employment studies, to act as critical friends (Kember *et al.*, 1997) and research auditors (Filho and Rettig, 2016), to vet the questions. These experts provided us with constructive feedback which helped to refine and enrich the questions. After revising the questions and before proceeding with the interviews, we pilot tested the questions on five members of our sample to ensure comprehensibility. The pilot testing which was conducted using the same zoom platform helped us to confirm the clarity of the interview protocol as well as the effectiveness of the technology for data collection.

### Sampling

A convenience sampling method and snowball technique were used to recruit participants. Initial contact was made by the lead author who was once a senior manager in the banking industry. Originally, 22 bank managers were contacted, thirteen agreed to participate, but eventually only ten were willing and ready to participate. Consent was sought via emails and phone calls. The selected banks have some similarities. For instance, they were all technology-driven, with widespread branches across Nigeria, renowned for their high profitability index, total earnings, customer deposits, capital base, total assets,

and based in Lagos, where over 80% of the Nigerian banks Headquarters are located. Eligibility to take part was limited to senior executives of commercial Banks in Nigeria with Capital Base of not less than US \$32million (N25billion Nigerian Naira) – which is the minimum. Other criteria for selecting our participants include ability to communicate fluently in English, not less than 20 years old, and not having any mental or neurological impairment that could negatively affect their ability to consent and to participate in the study. Table 1 shows participants information.

Participants	Gender	Age	Banking Experience (Years)	Industry/Sector	Interview Duration (Minutes)
Participant 1	M	49	24	Commercial Banking	45
Participant 2	M	45	18	Commercial Banking	52
Participant 3	M	51	16	Commercial Banking	37
Participant 4	M	59	27	Commercial Banking	46
Participant 5	M	52	27	Commercial Banking	36
Participant 6	M	55	27	Commercial Banking	35
Participant 7	F	47	22	Commercial Banking	45
Participant 8	F	57	20	Commercial Banking	50
Participant 9	M	46	12	Commercial Banking	47
Participant 10	M	43	18	Commercial Banking	49
Total					442

Source: Authors' presentation

**Table 1. Participants' Information**

### Data Collection

We conducted topic-guided, semi-structured interviews, each lasting 35–52 minutes per participant. The qualitative nature of the interviews allowed for prompts and further probing, where necessary. We gathered interview data between October 10 and 18, 2023. One of the authors who carried out the interviews had previous working experience in the banking industry, which proved valuable in identifying any grey areas that required further clarification after the initial interviews. In such cases, we contacted the participants for a follow-up interview lasting between 20 and 30 minutes.

We informed participants that their participation was voluntary, and they all gave verbal consent. We assured them of confidentiality regarding any information shared during the interview sessions. To protect participants' details, we avoided revealing any personal information (e.g., the names of the banks or the branches where the participants worked) that could lead to their identification. For anonymity, we used pseudonyms instead of participants' real names.

### Data Analysis

We started with a “verbatim” textual transcript of all interviews, which was later imported into qualitative data analysis software, NVivo version 14. We analyzed the transcribed interview data using a thematic

approach (Lochmiller, 2021; Terry and Hayfield, 2021). This allowed us to search for the patterns in our participants' comments which relate to the study's focus and research questions, group the data patterns, code and match these sets of interview data with the relevant themes, before analyzing and interpreting these data sets (Terry and Hayfield, 2021).

We employed a mixed coding approach, combining deductive and inductive coding methods. The deductive coding process involves the development of initial categories of meanings based on the research questions and existing literature (Bennett *et al.*, 2019). We carefully read each transcript, assigning predetermined codes to relevant data extracts aligned with the study's objectives and theoretical framework.

After completing the deductive coding, we proceeded with inductive coding, which involved identifying new codes and themes that emerged from the data. We carefully examined the transcripts, assigning codes to relevant data extracts that captured unique ideas, thoughts, or experiences related to remote work adoption in the Nigerian banking sector, which were not initially anticipated based on the research questions or literature.

Following the coding process, we established interpretive linkages and relationships between relevant coded data extracts to form sub-themes (Alo *et al.*, 2022). We compared the codes, identifying similarities, differences, and connections among them. Through this process, we grouped related codes, refining and consolidating them into coherent sub-themes representing more abstract and conceptual ideas.

Finally, we reviewed and analyzed the sub-themes to identify broader, overarching themes that comprehensively answered the research questions. We carefully examined the relationships and patterns among the sub-themes, merging those related in meaning and ensuring that each theme was internally coherent and externally distinct from other themes. This iterative process of coding, refining, and theme development allowed us to construct a rich, nuanced understanding of the participants' narratives regarding the readiness of the Nigerian banking sector to adopt remote working.

Throughout the coding and analysis process, we maintained a reflexive approach, regularly discussing and reviewing our interpretations as a research team to ensure the credibility and trustworthiness of the findings. We also used NVivo's features, such as memo-writing and annotation, to document our analytical thoughts and decisions, enhancing the transparency and auditability of the research process.

## RESULTS

This study examines remote working in an emerging economy banking sector and offers a comprehensive understanding of the readiness of the Nigerian banking sector to adopt remote working.



We started by examining participants’ perception of the benefits of remote working in the sector. We found accruing sustainability, employee motivation, economic growth, improved work–life balance, cost savings, and industry growth as the benefits of remote working. These are highlighted in Table 2. Furthermore, participants argue that remote working should be encouraged due to the long–term sustainability, flexibility, and work–life balance it offers, although some participants expressed concerns over how to motivate employees who work remotely. These findings are presented and analyzed below.

<b>Perceptions (Sub-Themes)</b>	<b>No. of References</b>	<b>No. of Participants</b>
Sustainability	15	9
Economic growth	11	9
Work-life balance	9	7
Cost savings	8	7
Motivation	7	4
Industry growth	6	6

Source: Authors’ presentation

**Table 2. Bank Executives’ Perception of Remote Work**

**1. Remote Working and Sustainability**

First, participants revealed how remote working boosts staff productivity and organizational performance. Participant 7 said remote work “boosted performance that year.” Participant 1 noted an “increased productivity and motivation at home”. Focusing on the results [of remote working], participant 5 highlighted a “positive impact on employee performance and company productivity.” Participant 3 said remote work “can positively impact performance and productivity when managed well.” Participant 4 mentioned “pockets of productivity gains” from fewer meetings and limited distractions. Deep–focus tasks also saw a rise in productivity. Participant 6 said “remote working reduces workplace distractions, enabling an increased individual productivity.” Most executives cited productivity and performance as key benefits of remote work.

**2. Remote Working and Economic Growth**

The interview questions also investigated how remote working can help to raise the income of the Nigerian youths, through provision of employment opportunities. Participant 6 said remote working could “help hire unemployed youth to serve remote areas which are lacking in technology and banking access.” Participant 1 said it has “to be a good one to reduce unemployment and solve...the unbanked and remote. We have a huge youth population, with great technology savvy.” Participant 2’s bank “has been recruiting young people to provide rural banking services.” These jobs generate “household income and

increase [the nation's] GDP." Participant 10 said "with proper training, this can provide job opportunities and improve last-mile financial access." Offering "remote work presents opportunity to engage the unemployed but educated youth with...digital skills, even from remote villages." Participant 9 said with structure, "unemployed talent can gain income by working remotely...helping to address the unemployment in the country." Overall, mediated by training, technology, and government support, remote working facilitates employment opportunities, financial inclusion, and income growth.

### **3. Remote Working and Work-Life Balance**

Our findings also show remote workers' ability to integrate personal and working life. Participant 7 said remote work "minimizes stress." Participant 1 noted employees have "this work-life balance." Participant 5 said remote work "can improve our work-life balance and flexibility", "allowed for better work-life balance and reduced commuting stress" and allows for a "more comfortable and flexible environment, reducing stress." Participant 3 showed "better work-life balance, reduced commuting stress." Participant 10 cited greater "work-life balance." Participant 9 mentioned "more excellent work-life balance." Participant 6 said "remote working has proven to help improve staff work-life balance." In summary, interviewees consistently cited improved work-life balance, flexibility, reduced commuting stress, and better quality of life from remote arrangements. WFH was seen as enhancing employees' personal and professional lives.

### **4. Remote Working and Cost Saving**

The next set of quotes show that remote working helps to minimize the running cost for organizations and reduce the daily expenses for individual employees. Participant 2 said remote work led to "some cost savings, from commuting and putting fuel in my car." Participant 1 highlighted "cost savings in terms of flights and logistics for participants coming from all parts of the country." Also, savings on "flight, accommodation, and logistics" from remote collaboration. Participant 5 noted "cost savings due to reduced office space." Participant 3 pointed to "reduced office space costs." Participant 10 mentioned "lowered operating costs from less office space." Participant 9 cited "reduced real estate costs." Participant 6 said remote work "reduces needless meetings that cost money and consume manhours." In summary, interviewees cited cost savings from less real estate, travel, and logistics. Reduced office space needs and remote collaboration lowered organizational costs. Personal savings on commuting were also mentioned.

### **5. Remote Working and Staff Motivation**

In relation to workforce motivation, when working remotely, employees are likely to benefit from empowerment and autonomy. Participant 1 said remote work "boosts employees' motivation and

individual performance.” Participant 5 noted “one of the most significant benefits is the increase in employee satisfaction” from the flexibility enhancing to “job satisfaction and overall well-being.” Participant 3 explained remote working offers “increased employee satisfaction” and “increased job satisfaction.” Participant 2 cited remote work led to “higher staff satisfaction” and employees feel “higher autonomy.” In summary, interviewees highlighted increased employee motivation and satisfaction as a key remote work benefit, driven by factors like flexibility, autonomy, and well-being. Working remotely was seen as enhancing morale, engagement, and motivation levels.

**6. Remote Working and Industry Growth**

Participants also highlighted expanded banking access to the ‘unbanked’ and the rural areas. Participant 4 said it can “help provide employment to the unemployed youths recruited to serve areas with limited technology and banking access.” Participant 5 explained “remote employees can extend reach to remote and underserved regions. They can facilitate digital adoption and provide financial education to the unbanked.” Participant 3 noted “Hiring remote workers can help improve access, especially for the unbanked.” Participant 2 said “My bank is using contract staff to reach out to those unbanked in the rural areas.” Participant 9 pointed out “Hiring remote workers can significantly expand banks’ reach, enabling service delivery to unbanked populations.” Participant 6 highlighted remote work “can benefit... processing of financial transactions... helping expand services and growth.” In summary, interviewees anticipate remote work as extending access and financial services to unserved groups, promoting digital adoption and financial inclusion – supporting industry expansion.

Furthermore, the benefits of remote working in the Nigerian banking sector also include (a) access to IT infrastructure and improved logistics (b) flexible remote policies (c) strengthening data/cybersecurity (d) leadership, and (e) accelerating digitalization. Although these were not the only findings, these findings had the highest frequencies, as illustrated in Table 3 below.

Item	No. of References	No. of Participants
Access to IT Infrastructure, and Logistics	20	10
Flexible remote work policies	18	10
Data Control and Cybersecurity	8	5
Digitalization	7	6
Leadership	7	4

Source: Authors’ presentation

**Table 3. Benefits of Remote Work**

Access to IT infrastructure and logistics was considered crucial in optimizing the benefits of remote work. Participant 6 mentioned getting “additional tools like laptops.” Participant 1 noted providing

laptops, VPN access and allowances to “cushion costs.” Participant 5 stated they provided “laptops and secure VPN access” plus technical support. Participant 3 explained they offered “laptops and secure VPN access” and home workstation tech support. Participant 2 highlighted deploying digital tools, granting system access, and “compromises by IT” to enable remote work. Participant 10 said their “IT department worked to enable secure remote access” and they “invested in laptops” and allowances. Participant 4 said they “rapidly deployed tech for remote access and videoconferencing” including more laptops and expanded VPN. Participant 9 stated they provided “the technology tools like VPN, cloud systems and video conferencing.” Participant 6 relied on “remote access and videoconferencing platforms” while getting more laptops and VPN capacity.

The flexible remote work policies facilitate flexible work arrangements, granting employees more control over their schedules and locations. Participant 7 discussed the need to “tweak...policy” for “adaptability and agility.” Participant 1 highlighted enhancing “flexibility in employee work schedule” and adapting policies to new realities. Participant 5 moved from fixed hours to a results-focused approach, revising policies to emphasize “performance and outcomes...” Participant 3 and 2 favored results over strict schedules, with Participant 2 mentioning some worked “overseas” and introduced rotational remote work. Participant 10 observed that increased policy transparency aligned expectations, with HR adding flexibility. Participant 4 described HR’s decentralized, flexible guidelines for managers. Participant 9 emphasized “More trust and autonomy...” for assessing performance, moving away from micromanagement. Participant 6 mentioned relaxing policies for flexibility and customer satisfaction. This reflects a collective move towards prioritizing outcomes over hours, allowing for diverse working conditions and enhancing flexible policies.

Also, participants identified data control and cybersecurity measures as important enablers of remote working. Participant 5 said, “Cybersecurity was a top priority, and we emphasized data protection.” Participant 3 highlighted the need for “cybersecurity measures and data protection.” Participant 8 mentioned implementing “robust cybersecurity measures, privacy and monitoring systems” including recorded meetings and behavior reports. Participant 10 invested heavily in “cybersecurity” including “multi-factor authentication and endpoint security.” They also enabled new security for remote access. Participant 9 noted general “concerns around data security.”

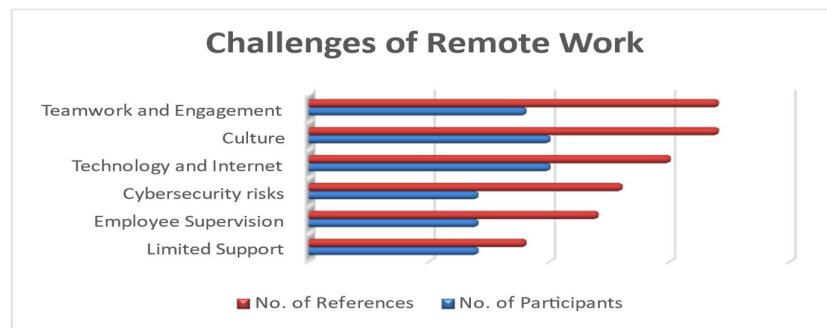
Moreover, digitalization was perceived as a technological investment to facilitate remote banking capabilities. Participant 1 said remote working relies on technology, stating banks “have to embrace technology” and “cannot work remotely without technology.” Participant 5 argues the need for an improved “investment in technology.” Participant 3’s “organization invested in technology” to facilitate remote working. Participant 2 clarified that the pandemic “forced” more banks to improve their technology usage, with customers adopting mobile apps. Participant 8 cited that “all our meetings are

via video app.” Participant 10 revealed that their bank has “invested heavily in collaboration technologies and digital tools.”

Furthermore, in relation to leadership, our interview quotes also show the role of leadership in enhancing the benefits of remote working in the banking sector. Participant 6 stated that leaders who “overcome barriers” enable culture change “from within.” He added that “visionary leadership of a bank will be the significant factor.” Participant 3 explained that “Trust in employees’ ability to work independently also plays a crucial role.” Participant 10 mentioned that “Leadership must encourage openness and must empower the middle management” while trusting staff beyond “past norms.” Managers also increased remote team check-ins.

### 7. Remote Working Challenges

Participants also discussed the challenges with implementing remote working plans. These are shown in Figure 1. These include challenges with coordinating teamwork and employee engagement, culture, technology and internet, cyber risks, poor supervision, and limited support.



Source: Authors’ Presentation

**Figure 1. Challenges of Remote Work**

#### 7.1 Teamwork and Employee Engagement

Among the major challenges highlighted include teamwork, commitment, discipline, focus and how to engage workers remotely. Participant 1 mentioned “not seeing staff, like falsely claiming attendance to meetings”. Participant 5 cited limited collaboration and in-person interactions. Maintaining team cohesion virtually took concerted effort. Participant 3 noted communication and isolation challenges. Participant 2 said some employees don’t fully contribute remotely. Participant 8 said remote work “requires personal discipline.” Participant 10 pointed to challenges with morale, collaboration, and connection. Monitoring engagement and wellbeing was more difficult but critical. Participant 4 explained innovation, onboarding and engagement/morale suffered without office interactions. Participant 6 said

engagement and morale declined without normal interactions and some employees abandoned responsibilities for personal pursuits.

### **7.2 Unsupportive Workplace Culture**

The dominant [face-to-face] workplace culture restrain implementing remote working in Nigeria. Participant 7 said “culture does not significantly support it”, so some returned to offices. She added “cultural resistance has been a key issue.” Participant 1 explained… “culture of the society…” many people “prefer in-person customer interactions”. Participant 5 highlighted emphasizing “in-person communication and hierarchies.” Participant 3 cited “face-to-face communication, traditional hierarchies…” Participant 2 said customers want “face-to-face services.” Participant 8 noted “Africa is communal, workplaces not much different.” Participant 10 pointed to initially changing “corporate culture” and “presenteeism.” Manager resistance is also difficult. Participant 4 stated “Social proximity enables work culture; most roles work better from offices long-term.” Participant 9 cited sustaining culture/connections, distrust of productivity and strict hierarchies. Participant 6 explained valuing in-person interactions and oversight. In summary, emphasis on hierarchies, presenteeism and mistrusting remote productivity poses cultural challenges.

### **7.3 Lack of Technology and Internet Services**

Participants also highlighted poor internet connectivity and lack of technological innovation and tools enabling remote working in Nigerian banking sector. Participant 6 simply stated “no Phone devices.” Participant 1 mentioned the struggle adopting new technology, citing failures during the cashless transition. Participant 5 noted “Technical issues, such as connectivity problems” Participant 3 stated “Technical difficulties.” Participant 2 explained network and tech failures as challenging customer verification. He also cited impacts when networks go down. Participant 8 questioned expecting remote work with limited connectivity and devices. Participant 10 pointed to difficulties providing remote IT support given unreliable internet and devices. Participant 4 cited technology constraints and infrastructure limitations. Participant 9 listed “technical difficulties” and “internet connectivity.” Participant 6 noted “poor internet connectivity outside offices.” In summary, most interviewees highlighted unreliable technology, network failures, limited internet access, and lack of devices as barriers. Connectivity issues were a common challenge.

### **7.4 Cybersecurity Risk**

Our next set of interview quotes show that when working remotely, the banking sector is potentially exposed to higher risks of cyber-attack and data breach. Participant 5 mentioned “security concerns, especially regarding data protection” and that “data security and privacy are paramount concerns.”

Participant 3 cited “potential security risks” along with regulation compliance and protecting customer data confidentially. Participant 2 stated remote working “exposes the bank to risks” including identity fraud, noting increased fraud with remote access. Participant 8 noted employer concerns about “privacy security issues” when sharing records online. Participant 10 said, “Ensuring regulatory compliance for financial data security with remote work was a concern” and that “Sensitive financial data security is a major risk.” Participant 6 mentioned “concerns with cybersecurity.” In summary, interviewees consistently highlighted data privacy, security risks, identity fraud, and regulatory compliance as key concerns surrounding remote working. The financial industry’s data sensitivity further compounds these risks.

### **7.5 Supervision Challenges**

Our interview quotes also show the difficulty in managing employee performance when working remotely. Participant 7 mentioned difficulties in discerning active work and “...tracking value...” Participant 1 highlighted the challenge of “...monitoring your team,” while participant 2 noted visibility issues with task completion, affecting productivity as “...some people...” may not follow instructions. Participant 8 linked remote work to lower productivity among junior staff. Participant 10 emphasized concerns over “...employee engagement, satisfaction and wellbeing...” Participants 4 and 6 spoke about the hurdles in managing performance, productivity, and compliance remotely. Collectively, interview responses show the significant challenge of not being able to directly supervise and assess engagement, productivity, and performance, underscoring major remote working obstacles.

### **7.6 Lack of Team and Organizational Support**

Our participants also decried the low level of care for employees’ wellbeing in remote working. Participant 6 stated there was little “supporting staff to adapt and transition to the new way of working.” Participant 5 mentioned employees “had to adapt to new work norms, sometimes leading to feelings of isolation.” Participant 3 simply cited “insufficient support and communication.” Participant 8 explained that remote work “compromised people’s personal privacy” and “seriously compromised work–life integration by expanding work hours”, resulting in burnout. Participant 10 noted “the lines between personal and professional lives blurred causing stress and burnout.” Participant 4 said “Employees lacked proper work–life balance and social connections.” Participant 9 listed “employee isolation and burnout.” In summary, interviewees highlighted lack of organizational support, blurred work–life balance, lack of social connections, and feelings of isolation as key factors impacting employee wellbeing with remote work.

In terms of the post–pandemic work arrangements, participants’ perspectives vary. The variations

include support for hybrid models, in-person office work, and remote working (see Table 4).

<b>Item</b>	<b>No. of References</b>	<b>No. of Participants</b>
Hybrid models	10	6
In-person office work	4	4
More remote options	5	3

Source: Authors' presentation

**Table 4. Bank Executives' Perspectives on Future Work Arrangements**

In relation to hybrid model, participants 7 was reluctant to accept remote working, definitely “not 100%” in support of it. Participant 1 advocates for “hybrid work post-pandemic” citing cost savings from remote work and the value of in-person interactions. Participant 5 sees remote work coexisting with office settings, emphasizing continued flexibility. Participant 8 notes the pandemic “expanded virtual opportunities” but believes in the irreplaceability of physical presence for essential human interactions. Participant 10 predicts “a hybrid model will become the norm,” with a focus on balancing productivity and flexibility with some office time. Participant 9 expects widespread adoption of hybrid models, now increasingly common. This reflects a consensus towards a balanced, hybrid future, integrating remote and in-office work.

Furthermore, some participants prefer ‘in-person transaction’, especially during regular business hours. Participant 6 simply stated that, from experience, they have “gone back to pre-COVID” office work norms. Similarly, participant 2 said, “the traditional working model has been restored apart from the trainings and meetings.” Participant 1 explained remote work won’t continue long-term due to negative ripple effects on the broader economy. With people staying home it reduces economic activity. Participant 4 succinctly stated “in-person interaction is still the most productive and innovative work mode for our culture.” Similarly, participant 6 also highlighted the economic value of “in-person interaction.”

Moreover, some participants argue that employees should henceforth work only remotely, and never from a physical office. Participant 5 strongly supports remote working, stating the flexibility it provides is highly valued by both employees and employers. He believes the post pandemic experiences have shifted focus to remote work, which also aligns with the current global trend. Participant 3 is more cautious, stating “I cannot discount the traditional office approach, but I see remote working becoming the norm.” He added that the positive pandemic experiences have changed perceptions about remote work viability, aligning with global flexible work trends. Participant 2 simply states, “I see it continuing in the future. Once there is any reason for that, I see it continue.”

A summary of the study’s key findings is shown in Table 5.



Theme	Sub-Themes	Key Findings
Perceptions of remote work	<ul style="list-style-type: none"> <li>• Sustainability</li> <li>• Economic growth</li> <li>• Work-life balance.</li> <li>• Cost savings</li> <li>• Motivation</li> <li>• Industry growth</li> </ul>	<ul style="list-style-type: none"> <li>• Optimism about sustainability of remote work, citing benefits like increased productivity, better work-life balance, and cost savings.</li> <li>• Highlights potential of remote work to provide more jobs, increase financial inclusion and boost the broader economy.</li> <li>• Views remote working as enhancing employee autonomy, engagement, and motivation.</li> </ul>
Challenges of remote work Implementation	<ul style="list-style-type: none"> <li>• Teamwork and employee engagement</li> <li>• Organizational culture</li> <li>• Technology limitations</li> <li>• Cybersecurity risks</li> <li>• Supervision struggles</li> <li>• Limited support</li> </ul>	<ul style="list-style-type: none"> <li>• Declines in collaboration, oversight, and motivation due to lack of in-person interactions</li> <li>• Cultural emphasis on physical oversight and presenteeism poses barriers.</li> <li>• Technological and infrastructure constraints hampering productivity.</li> <li>• Heightened data privacy and security risks with increased remote access</li> <li>• Difficulties monitoring performance and ensuring compliance remotely.</li> <li>• Insufficient organizational policies to support employee wellbeing when working remotely.</li> </ul>
Optimizing benefits of remote work	<ul style="list-style-type: none"> <li>• Access to IT infrastructure</li> <li>• Flexible remote policies</li> <li>• Data security</li> <li>• Leadership</li> <li>• Digitalization</li> </ul>	<ul style="list-style-type: none"> <li>• Technology investments essential to enable secure remote access and tools.</li> <li>• Results-focused flexible policies better aligned to remote working than fixed norms.</li> <li>• Data protection and cybersecurity are some of the crucial concerns needing updated policies.</li> <li>• Leadership plays pivotal role in driving culture change initiatives.</li> <li>• Digital transformation and skills development complements remote work.</li> </ul>
Future of work arrangements	<ul style="list-style-type: none"> <li>• Hybrid models</li> <li>• In-person office work</li> <li>• More remote options</li> </ul>	<ul style="list-style-type: none"> <li>• Preferences split between full hybrid models, entirely on-site or fully remote.</li> <li>• Hybrid approaches allow balance between relationships and remote productivity.</li> <li>• Some virtual work can replace in-person engagement entirely.</li> <li>• Others foresee increased flexibility with updated organizational policies.</li> </ul>

Source: Authors' presentation

**Table 5. Key Findings on Remote Work Perspectives of Nigerian Bank Executives**

## DISCUSSION

This study explored bank executives' perspectives on remote working in Nigeria's banking sector. The findings, summarized in Table 5, provide insights into participants' views on the benefits and challenges of remote working and suggestions for enhancing Nigerian banks' remote working strategies. The

research questions are discussed below.

The first research question examines bank executives' perceptions of remote working's viability and impacts. Bank executives expressed optimism about remote work's sustainability, citing benefits like increased productivity, better work-life balance, and cost savings, aligning with the findings of Bloom *et al.* (2015) and Hafermalz and Riemer (2021). However, concerns over potential performance decline are also highlighted, echoing the results of Al-Habaibeh *et al.* (2021) and Toniolo-Barrios *et al.* (2021). Overall, participants view remote work as sustainable if challenges are adequately addressed, reflecting the conclusions of Aksoy *et al.* (2022). The interviews also highlight the potential for remote work to enable banking access through digitally skilled youth, supporting the findings of Nyberg *et al.* (2021). In general, bank executives recognize the strategic value of remote working despite cultural reservations.

The second research question explores implementation challenges, revealing significant barriers to remote working such as teamwork difficulties, unsupportive organizational culture, technology limitations, cybersecurity risks, supervision challenges, and work-life imbalance. These findings align with previous studies (e.g., Galanti *et al.*, 2021; Parker *et al.*, 2020; Waizenegger *et al.*, 2020) that highlight the difficulties in maintaining team cohesion and commitment in remote settings, exacerbated by Africa's communal culture (Zolduoarrati *et al.*, 2022). Low motivation and concerns over indiscipline are also identified (Galanti *et al.*, 2021; Parker *et al.*, 2020) emphasizing the need for updated policies. Similarly, the impact of hierarchical and paternalistic culture on remote working is highlighted (Sun *et al.*, 2023), underscoring the role of leadership in driving culture change. Unreliable infrastructure, limited tools, and digital skills gaps reflect Nigeria's broader technology constraints (George *et al.*, 2022), indicating the need for technological upgrades. Researchers also found that these barriers to WFH have long been part of the traditional African institutions (Alo *et al.*, 2023, 2024), which highlights the need for more research on how to minimize these constraints to WFH in Africa, and thus maximizing the benefits of remote working in the continent.

Participants unanimously stress cybersecurity risks as a critical challenge for remote working in the Nigerian banking sector, expressing concerns over data breaches and fraud, which confirm the risks in virtual environments (Butt *et al.*, 2021). Updated policies, especially around controls, training, and monitoring, are vital but require increased budgets. The findings also show a lack of supervision when WFM, which exacerbates mistrust and necessitates results-oriented policies, transparency, and investment in staff training, consistent with the findings of Al-Habaibeh *et al.* (2021) and Parker *et al.* (2020).

The detrimental effects of work-life imbalance on employees' well-being are also emphasized in the Interview data, aligning with the findings of Charalampous *et al.* (2019) and Xiao *et al.* (2021), as the

disparity between work commitments and personal life can harm the well-being and overall quality of life. Indeed, the banking sector needs robust remote working policies focusing on training and culture change. Training must emphasize flexible policies, time management, work-life balance, and a supportive culture facilitated by peer/group support systems. Cultural barriers, technological constraints, ineffective regulation, and skill shortages require investments in infrastructure, policy changes, leadership commitment, upskilling, updated security policies, flexible working policies, wellness programs, and regulatory changes. Sector-wide collaboration and leadership buy-in are crucial for achieving such a shared goal/vision.

The third research question explores how to maximize the benefits of remote working in the banking sector. The findings reveal several priority areas. Participants stress access to IT infrastructure as key to optimizing the benefits of remote working in the Nigerian banking industry, requiring significant investment in new technology, as noted by most participants. Providing laptops, networks, collaboration platforms, and remote access tools are highlighted as essential, aligning with recent research findings (e.g., Al-Habaibeh *et al.*, 2021; Wang *et al.*, 2021) that place digital infrastructure at the heart of remote working due to its capacity to mitigate connectivity constraints (George *et al.*, 2022) beyond urban hubs. Furthermore, evidence suggests that updated policies (e.g., virtual management training *cf.* Choudhury *et al.*, 2021) can address oversight concerns and enhance motivation (Cappelli, 2021). To minimize incidents of cyber-attacks, investments in data protection infrastructures are critical (Butt *et al.*, 2021), especially, given the sector's vulnerability to security risks. Consequently, innovation and updated policies on controls, training, and monitoring are essential. Senior leadership teams also play a crucial role in driving culture change, as noted by Sun *et al.* (2023) and Choudhury *et al.* (2021), by overcoming inertia, mistrust, and unnecessary hierarchical controls that limit remote working practices (Barrero *et al.*, 2021; Wang *et al.*, 2021). Senior leaders can boost investment in digital infrastructure to foster virtual collaboration and enhance remote capabilities.

Finally, although a hybrid system may present a balanced approach, evidence suggests that further research is needed on the impact and effectiveness of remote working on different banking roles and demographics. Regardless of future arrangements, expanding digital infrastructure, access, and skills will be essential to support flexible working, while regulators should encourage mobility and innovation. Banks must also proactively invest in updated policies, staff training, leadership capacity building, and employee support systems as work models evolve.

## **CONCLUSION**

This research examines the readiness of the Nigerian banking sector to thrive in a post-pandemic

business landscape through effective remote working practices. The paper draws from the institutional theory and deinstitutionalization concepts to provide a valuable framework for understanding the challenges and opportunities of remote working in the Nigerian banking sector, the peculiar challenges they face with WFH, and how the sector can challenge the status quo and provide an opportunity for change. Specifically, the findings highlight some deeply embedded institutional logic which prioritizes physical presence, oversight, and hierarchical control, posing barriers to adopting remote working practices. Also, the findings revealed that Nigerian bank executives advocate remote working due to increased productivity, work-life balance, cost-effectiveness, and job satisfaction. However, significant obstacles around technology constraints, data insecurity, supervision challenges, and work-life imbalance were also highlighted.

Addressing these barriers will require infrastructure investments, updated policies, leadership initiatives, stakeholder collaboration, and employing digitally skilled youths to help with expanding financial access in the country, which will also present opportunities for inclusion, competitiveness, and growth. As some participants are skeptical about the future of remote working, hybrid models have been found to boost productivity, brand-customer relationships, trust, flexibility, and the needed change. Yet, fostering remote working capabilities via infrastructure, digitization, and supportive regulations is vital to maximizing the benefits of remote working. While these interventions can foster remote working and boost the competitiveness, resilience, financial inclusion, and development of the country's banking sector, further studies with larger sample sizes are needed to provide more generalizable insights across the continent. Future research should also assess how remote working impacts diverse banking jobs/roles.

In conclusion, this study contributes to the growing literature on remote working in emerging economies, particularly in Africa. It highlights the unique challenges and opportunities faced by the Nigerian banking sector in adapting to the new realities of the post-pandemic world. The findings provide valuable insights for bank executives, policymakers, and researchers seeking to understand and navigate the complexities of remote working in the banking industry. As the world continues to evolve and adapt to new ways of working, further research is needed to explore the long-term implications of remote working for the banking sector and its stakeholders.

## IMPLICATIONS

The findings of this study have significant theoretical, practical, and methodological implications for understanding and implementing remote working in emerging economies banking sector, especially in the Nigerian context. From a theoretical perspective, by providing insights into the challenges and

opportunities in WFH specific to the Nigerian banking sector, this study contributes to the growing body of literature on remote working. The application of institutional theory and the concept of deinstitutionalization sheds light on the deeply embedded cultural norms and practices that shape the adoption and effectiveness of remote work in this context. Likewise, the findings highlight the need for further research to explore the role of institutional factors in shaping remote working practices in other emerging economies and sectors.

Moreover, our study suggests that research findings on remote working in developed countries are not always generalizable to reflect the emerging economies' contexts. Therefore, our study stresses the need to consider contextual factors – technological infrastructure, digital skills, and socio-cultural contexts – in examining a country's readiness (and capacity) to adopt remote working models. This approach requires developing context-specific theoretical frameworks that account for organizations' (and countries') unique challenges and opportunities, especially in emerging economies.

Furthermore, our findings have significant practical implications for bank executives, policymakers, and other stakeholders seeking to promote remote working in the Nigerian banking sector. The insights gained from the experiences and perspectives of our participants can inform the development of effective strategies and policies to address the challenges and maximize the benefits of remote work. Specifically, our study highlights the need for bank executives to invest in digital infrastructure, cybersecurity measures, and employee training to enable successful remote working implementation. The findings also emphasize the importance of flexible working policies, supportive organizational culture, and adequate support for employees' well-being. By addressing these key areas, banks can create conducive environment for remote working and thus optimize the accruing benefits.

For policymakers, this study underscores the importance of creating an enabling regulatory environment that supports remote working in the banking sector. This involves developing policies and guidelines that address data security, privacy, supervision challenges, lack of engagement, work-life-imbalance, and other concerns related to WFH. Policymakers can also play a crucial role in promoting digital literacy, skills development and investment in the necessary technological infrastructure to encourage and support remote working.

Regarding this study's contributions to methodology, by providing a rich and nuanced understanding of remote working in the Nigerian banking sector, future research on remote working can replicate the methodology adopted in this study for their investigation. Furthermore, the approach of using a convenience sampling method and snowball technique to recruit participants can also be replicated in future studies, particularly when access to participants may be restricted due to bureaucratic protocols. The study's rigorous data analysis process of combining deductive and inductive coding can also serve

as a guide for future qualitative research in this area.

### LIMITATIONS AND FUTURE DIRECTIONS

While this study provides valuable insights into the perspectives of Nigerian bank executives on remote working, it has limitations. Firstly, the sample size of ten participants, although sufficient for a qualitative study, is not generalizable to the Nigerian banking sector. Future research could expand the sample size to include a broader range of banks and executives, ensuring a more comprehensive sector representation.

Secondly, the study focuses solely on the perspectives of bank executives, which may differ from the views and experiences of employees at various levels of the organizations. Future studies could adopt a multi-stakeholder approach, incorporating the perspectives of employees, customers, regulators, and other relevant stakeholders to gain a more holistic understanding of remote working in the banking sector.

Thirdly, the study's qualitative nature, while allowing for an in-depth exploration of participants' perspectives, may limit the generalizability of the findings. Future research could employ a mixed-methods approach, combining qualitative and quantitative data to provide a more comprehensive and generalizable understanding of remote working in the Nigerian banking sector.

Future studies could extend this research by exploring the impact of remote working on various aspects of the banking sector, such as employee performance, customer satisfaction, and organizational culture. Such study could also involve the development of a conceptual framework that integrates variables such as technology adoption, digital skills, organizational support, and work-life balance to examine their influence on remote working outcomes.

Furthermore, future research could investigate the role of leadership in facilitating the adoption and effectiveness of remote working in the banking sector, including the effectiveness of various leadership styles/theories, such as transformational leadership or adaptive leadership, to understand how bank executives can drive the necessary changes in culture, policies, and practices to support remote working.

Another potential avenue for future research is to examine the regulatory and policy environment surrounding remote working in the Nigerian banking sector. Such a study could examine the effectiveness of existing regulations and policies and the potential impact of new policies on the adoption and effectiveness of remote working in the sector.

Finally, future studies could adopt a comparative approach, examining the adoption and impact of remote working in the banking sectors of different African countries or other emerging economies. This could provide valuable insights into various countries' unique challenges and opportunities and help with identifying best practices and strategies for successful remote working implementation.

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