The Work-from-Home Experience of Bank Employees During COVID 19 Pandemic in Nigeria: Insights into Workplace Factors

Chatherine O. Chovwen, PhD[1], Richard Akinjide. Adu, PhD[2*], Benjamin Jemirade[3]

[1] Department of Psychology, University of Ibadan, Nigeria
[2*] Corresponding author, Department of Psychology, Osun state University, Nigeria
   adurichard3@gmail.com
[3] Department of Psychology, University of Ibadan, Nigeria

Abstract: *In the aftermath of the national lockdown triggered by the COVID-19 pandemic, working from home (WFH) emerged as a preferred option for many organizations. This study employed a cross-sectional survey design using an online questionnaire to assess the impact of workplace factors: job satisfaction (JS), organizational citizenship behaviors (OCB), and employee motivation (EM) on the WFH experience of purposively selected bank employees in Lagos, Nigeria. Standardized scales with strong psychometric properties were used to measure the study variables, and data were analyzed using appropriate statistical methods. The results showed that JS and EM had a significant positive influence on bankers' WFH experience, whereas OCB did not have a notable impact. Furthermore, the combined influence of JS, OCB, and EM contributed meaningfully to employees' overall WFH experience. Recognizing the importance of these factors can help enhance employee productivity in remote work settings. The study recommends implementing intervention programs aimed at improving JS, EM, and OCB to optimize the WFH experience for bank employees.*

Keywords: job satisfaction, employee motivation, organizational citizenship behaviour, work from home, bank employees

I. INTRODUCTION AND LITERATURE REVIEW

The COVID-19 pandemic caused the government of Nigeria, as in many countries, to impose lockdowns and enforce restrictions prohibiting public gatherings, with stricter measures in Lagos metropolis and the Federal Capital Territory, Abuja. These restrictions forced most organizations to introduce physical separation in their operations and many employees to work from home to avoid or control the flow of infectious diseases (Ayandele et al., 2021).

This research uniquely investigates the banking sector in Lagos, Nigeria, focusing on factors influencing employees' adaptation to WFH during the COVID-19 pandemic. While studies on remote work adaptation are abundant globally, they predominantly focus on Western settings with well-established technological frameworks. By examining this issue within the Nigerian context, this study addresses a significant gap in the literature, shedding light on the African experience. The insights gained will enhance understanding of remote work challenges and opportunities in developing economies, providing practical recommendations to strengthen organizational resilience and promote employee well-being in comparable environments.

The concept of working from home (WFH), first mentioned in 1973, is also known as home-office, remote work, flexible workplace, telework, telecommuting, and e-working (Messenger & Gschwind, 2016). These terms describe the ability of employees to work in flexible workplaces, especially at home, using technology to execute work duties while communicating with the office by phone, email, or Internet (Cambridge Dictionary, 2020; Grant et al., 2019).

Ellder (2020) noted that advances in information, computer, and telecommunications (ICT) technologies make WFH possible. Personal computers (desktop, laptop, and mobile devices), appropriate software, hardware, servers, network equipment, telecommunications infrastructure, and employee log-in credentials are essential for WFH (Messenger & Gschwind, 2016). Nelson et al. (2017) found that some organizations provide employees with laptops or mobile devices to access work-related documents and work from any location and at any time.

For tasks that may be completed remotely, employees who work from home have more freedom in scheduling appointments, wearing non-formal attire during working hours, running errands, enjoying the flexibility of modifying or picking their workspace, and are spared the expense and time of commuting (Allen et al., 2015). WFH does have its limitations, such as a lack of a physical barrier between work and personal time, the possibility of a dull workplace at home, a lack of movement, a lack of social connection, difficulties with technology, a lack of supervision, and difficulties with the official method of gauging production and workflow (Madell, 2019). These drawbacks may cause employees to feel uncertain about their jobs and increase their chances of job misinterpretation, which can affect their motivation, performance, and satisfaction and reduce the company's revenues and other key performance indicators.

Improvement in job satisfaction has been cited as one of the many advantages of WFH (Virick et al., 2010). Job satisfaction is measured as a perceived correlation between what one wants from work and what one perceives it to offer (Lund, 2003). It describes a person's emotional state when something pleasant and beneficial has occurred due to their job appraisal or work experience. The connection between job satisfaction and WFH has

been widely studied, with findings indicating that this work arrangement often enhances employee satisfaction by providing greater control over their time and work environment (Jamal et al., 2021). Additionally, WFH has been associated with reduced stress levels, increased satisfaction, and improved work-life balance (Martin et al., 2022). However, these findings are not entirely consistent. Some studies suggest that WFH can lead to dissatisfaction due to challenges such as a sense of disconnection from the workplace, diminished social interactions, and the perception of increased workloads (Caranto et al., 2020; Davidescu et al., 2021).

The study is guided by the theory of work adjustment (Dawis & Lofquist, 1984). Work is seen as interactions between a person, work environment, tasks to be performed, and the required skills, as well as compensation for job performance and certain preferred conditions, such as a safe and comfortable place to work. The degree to which the environment and individual meet each other's requirements is known as correspondence, and the process of achieving and maintaining correspondence is called work adjustment. Work adjustment is indicated by the satisfaction of the individual with the work environment. Work adjustment is typically studied through the lens of the Minnesota Theory of Work Adjustment (TWA) (Dawis, 2005; Dawis et al., 1964), which explains how person-environment correspondence contributes to job satisfaction and retention within an organization. In this study, we use TWA to test a model in which job satisfaction, employee motivation, and OCB relate to the WFH experience of bank employees. No empirical research to date in Nigeria has tested how they operate in conjunction to predict the WFH experience of bank employees.

Irawanto et al. (2021) among 472 remote workers in Indonesia revealed that WFH significantly affected job satisfaction, both directly and indirectly. Karácsony (2021) equally discovered a significant correlation between WFH and job satisfaction (i.e., compensation satisfaction, supervisory support, and job autonomy). It was found that WFH tends to reduce stress, thereby lowering staff turnover, increasing productivity, and enhancing satisfaction with employees' daily job activities (Gajendran & Harrison, 2007).

García-Salirrosas et al. (2023) investigated job satisfaction in remote work, focusing on the role of positive work-to-family spillover and work–life balance among 396 teleworkers in Lima, Peru. Their study aimed to propose and validate a theoretical model explaining job satisfaction in remote work by examining the influence of family-supportive supervisory behaviors (FSSBs) and exploring the mediating roles of work-to-family positive spillover (WFPS) and work-life balance (WLB). The findings revealed that FSSBs significantly enhance job satisfaction in remote work, directly impact both WFPS and WLB, and that both WFPS and WLB contribute positively to job satisfaction.

The banking industry in Nigeria is renowned for its non-flexibility of employment, intense work pressure, high employee workloads, and long work hours, which tend to lower bank employees' job performance, satisfaction, and productivity and hinder their OCB (Mmakwe

& Ojiabo, 2018). Unlike in Western countries where WFH is a relatively popular concept, it was an uncommon practice in Nigeria until the national lockdown brought about by the COVID-19 pandemic (Ajayi, 2020; Ugwu et al., 2022). Therefore, the country offers a unique opportunity to examine the impacts of workplace factors predicting the experience of WFH. Also, before the pandemic, the prevalence of traditional work conditions among bankers in Nigeria meant little or no data to make deductions about WFH. This study aims to examine the role of job satisfaction, organizational citizenship behaviors, and employee motivation on theworking-from-home experience.

While previous studies have explored remote work adaptation in technologically advanced economies, there is limited empirical research in developing economies like Nigeria, where rigid workplace structures and high job demands in the banking sector may influence the effectiveness of WFH. By addressing this gap, the study provides valuable insights into how workplace factors impact employee adaptation, productivity, and well-being in remote work settings within a developing economy. Thus, the following research questions are raised to bring the study into focus.

- How do job satisfaction, employee motivation, and organizational citizenship behavior (OCB) relate to the WFH experience of bank employees?
- Does the WFH experience differ between bank employees with high job satisfaction and those with low job satisfaction?
- Does the WFH experience differ between bank employees with high work motivation and those with low work motivation?
- Does the WFH experience differ between bank employees with high OCB and those with low OCB?
- Do job satisfaction, employee motivation, and OCB have both main and interaction effects on the WFH experience of bank employees?

Hypotheses of the study. The COVID-19 pandemic led to a rapid shift in work arrangements, compelling many organizations, including banks, to implement work-from-home (WFH) policies. While this transition provided employees with flexibility and autonomy, it also introduced new challenges, particularly in industries with traditionally rigid work structures like banking. Given the unique demands of the banking sector in Nigeria, understanding the factors that contribute to a positive WFH experience is essential for enhancing employee productivity and well-being. Drawing on this evidence, we propose the following hypotheses:

H1: Job satisfaction, employee motivation, and OCB relate positively to the WFH experience.

H2: Participants who score high on job satisfaction will report significantly better WFH experience than participants who score low on job satisfaction

H3: Participants who score high on employee motivation will report significantly better WFH experience than participants who score low on employee motivation.

H4: Participants who score high on OCB will report significantly better WFH experience than participants who score low on OCB.

H5: Job satisfaction, employee motivation, and OCB will significantly influence WFH among bank employees.

Research framework. *Figure 1* graphically represents the conceptual framework underlying this study, illustrating the hypothesized relationships between key variables influencing the Work-from-Home (WFH) experience. The model is structured to depict the directional influence of three independent variables—job satisfaction, organizational citizenship behaviors (OCB), and employee motivation—on the dependent variable, WFH experience. In alignment with the research questions, this framework explores how these independent factors collectively and individually shape employees' perceptions and effectiveness in a remote work setting. Job satisfaction encompasses elements such as work-life balance, role clarity, and overall fulfillment, which are expected to contribute to a more positive WFH experience. Organizational citizenship behaviors, which reflect employees' voluntary and discretionary efforts beyond formal job requirements, may facilitate a more collaborative and productive remote work environment. Similarly, employee motivation, whether intrinsic or extrinsic—is anticipated to play a crucial role in determining engagement, commitment, and overall satisfaction in a WFH context.

Figure 1

Research framework of the study
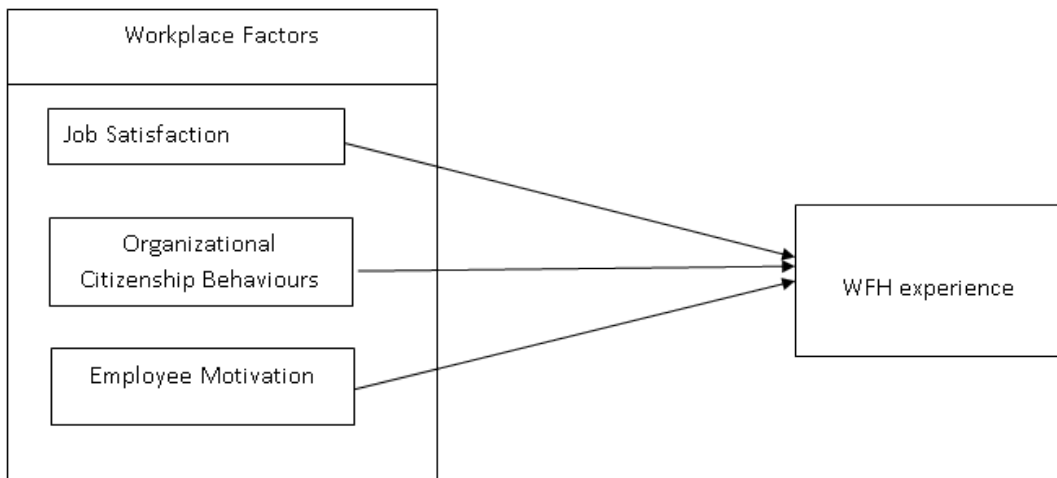
II. RESEARCH METHODOLOGY

Design. This study employed an ex-post-facto design using an online survey method to assess participants' experiences with WFH, job satisfaction, employee motivation, and organizational citizenship behavior (OCB) after the Nigerian government lifted COVID-19 lockdown measures. The chosen design is appropriate, as the independent and dependent variables under investigation have already occurred, allowing researchers to analyze variations in employees' WFH experiences without manipulation.

Participants. A total of 333 bank employees from selected commercial banks in Lagos, Nigeria, participated in this study. Among them, 195 (58.8%) were female, while 138 (41.4%) were male. In terms of age distribution, participants were categorized as follows: 36 (10.8%) aged 18–25 years, 29 (8.7%) aged 26–30 years, 62 (18.6%) aged 31–35 years, 76 (22.8%) aged 36–40 years, 103 (30.9%) aged 41–45 years, 19 (5.7%) aged 46–50 years, 4 (1.2%) aged 51–55 years, and 4 (1.2%) aged 56 years and above.

Instruments. Data collection was conducted through an online questionnaire, which was divided into sections addressing demographics, job satisfaction, employee motivation, OCB, and WFH experience. The study employed the 28-item WFH scale developed by Grant et al. (2013). This scale was designed based on interviews with 11 remote e-workers and an extensive literature review. Sample items included statements such as: a. *I know what it takes to be an effective e-worker.* b. *When WFH, I can concentrate better on my work tasks.* c. *My line manager is a good role model for me in terms of WFH life balance.* Responses were recorded on a five-point Likert scale (1 = strongly agree to 5 = strongly disagree). The scale demonstrated high reliability, with Cronbach's alpha of 0.90 in this study, compared to 0.80 as reported by Grant et al. (2013).

The Michigan Organizational Assessment Questionnaire Job Satisfaction Subscale i.e., MOAQ-JSS (Cammann et al., 1979) was utilized. The measure included three items: a. *All in all, I am content with my job.* b. *In general, I do not enjoy my job* (reverse scored). c. *In general, I like working here.* A five-point Likert scale was used in this study. The Cronbach's alpha for this scale was 0.82. OCB frequency was measured using the 20-item short form of the Organisational Citizenship Behaviour Checklist (OCB-C) (Spector et al., 2010). This scale utilizes a five-point frequency scale ranging from 1 = never to 5 = daily. In this study, the scale reported a Cronbach's alpha of 0.77.

The Multidimensional Work Motivation Scale (Gagné et al., 2015) was used to assess employee motivation. This 19-item scale required participants to respond using a seven-point Likert scale (1 = Not at all to 7 = Completely/entirely). Sample items included: a. *I try to get the approval of others (such as my boss, co-workers, family, and clients).* b. *I work hard so that people will respect me more (e.g., supervisor, colleagues, family, clients, etc.).* The Cronbach's alpha for this scale in the study was 0.80.

Procedure of data collection. The survey was hosted on Google Forms, and the link was distributed through bank employees' social media platforms with the assistance of human resource officers from the participating banks. Participants provided informed consent by clicking on the survey link before proceeding. Upon completion, they were encouraged to share the survey link with colleagues who were also working remotely to enhance the data collection process. Participants were assured that they could withdraw at any time, and all responses were stored anonymously.

Ethical considerations. To ensure ethical compliance, an informed consent statement was linked to the questionnaire, allowing participants to review their rights before participating. Their right to voluntary participation was emphasized and upheld throughout the study. Furthermore, data confidentiality was maintained by anonymizing responses during the data analysis phase.

Statistical analysis. Data analysis was performed using the Statistical Package for the Social Sciences (SPSS, version 23). Statistical tests were conducted as follows: Hypothesis 1 was tested using Pearson's Product Moment Correlation. Hypotheses 2, 3, and 4 were tested using independent t-tests. Hypothesis 5 was analyzed through a three-way Analysis of Variance (ANOVA). All hypotheses were tested at .01 and .05 levels of significance.

III. RESULTS AND DISCUSSION

The results presented in *Table 1* indicate a significant positive relationship between job satisfaction and WFH (r = 0.62, p < .01), suggesting that higher job satisfaction corresponds with an increased WFH experience among the sampled participants, and vice versa. Similarly, OCB exhibited a significant positive correlation with WFH (r = 0.12, p < .05), implying that higher levels of OCB were associated with greater engagement in WFH. Additionally, work motivation showed a significant positive relationship with WFH (r = 0.28, p < .01), indicating that as participants' work motivation increased, their WFH experience also improved. Based on these findings, hypothesis one was supported.

Table 1

Correlation analysis among variables under study

Variables	N	$\overline{x}$	SD	1	2	3	4
1. Job Satisfaction	333	7.09	2.83	-			
2. OCB	333	24.63	10.66	-.070	-		
3. Work Motivation	333	73.88	19.55	.31**	.21**	-	
4. WFH	333	71.30	21.58	.62**	.12*	.28**	-

* P < .05, ** P < .01

Based on the findings presented in *Table 2,* a significant difference was observed in WFH experiences between participants who reported high and low job satisfaction [t(331) = 8.13; p < .01]. This result indicates that job satisfaction plays a crucial role in shaping employees' WFH experiences. Employees with higher job satisfaction reported a more positive and effective WFH experience compared to those with lower job satisfaction. Specifically, participants with high job satisfaction had a mean WFH experience score of 76.75, which was significantly greater than the mean score of 57.17 reported by those with low job satisfaction. These findings suggest that employees who feel more fulfilled and content in their jobs are better able to adapt to remote work environments, experiencing higher engagement, motivation, and overall productivity. Consequently, hypothesis two was accepted, confirming that job satisfaction significantly influences employees' WFH experiences.

Table 2

Independent sample t-test between low and high job satisfaction on WFH

Job Satisfaction	N	$\overline{x}$	Df	T	p
Low	93	57.17			
High	240	76.75	331	8.13	< 0.01

The results presented in *Table 3* demonstrate that work motivation had a significant impact on WFH experiences, as indicated by the statistical analysis [t(331) = 1.95, p < .05]. This finding suggests that employees' level of motivation plays a crucial role in shaping their remote work experiences. Furthermore, a notable difference was observed between participants with high and low levels of work motivation. The mean scores further support this distinction, with participants exhibiting high work motivation (= 73.11) reporting a more positive WFH experience compared to those with low work motivation (= 68.41). This implies that employees who are more driven and engaged in their work tend to adapt better to remote work conditions, potentially benefiting from increased productivity and job satisfaction. Consequently, these findings provide empirical support for the third hypothesis, reinforcing the importance of work motivation in determining WFH success.

Table 3

Independent sample t-test between low and high work motivation on WFH

Work Motivation	N	$\overline{x}$	Df	t	p
Low	128	68.41			
High	205	73.11	331	1.95	< 0.05

Results presented in *Table 4* revealed that Organizational Citizenship Behavior (OCB) did not have a significant influence on WFH experiences among the participants [t(331) = 0.86; p > .05]. This finding suggests that employees who exhibited high levels of OCB did not necessarily have a better WFH experience compared to those with low levels of OCB. In

other words, engaging in extra-role behaviors such as helping colleagues, going beyond formal job responsibilities, or demonstrating strong commitment to the organization did not translate into a more positive remote work experience. This could be due to factors such as the lack of direct interpersonal interactions, limited opportunities to display OCB in a virtual setting, or the nature of remote work reducing the visibility of discretionary behaviors. Since no statistically significant difference was found between employees with high and low OCB in terms of WFH experience, hypothesis four was rejected, confirming that OCB does not play a critical role in shaping employees' remote work experiences.

Table 4

Independent sample t-test between low and high OCB on WFH

OCB	N	$\bar{x}$	df	t	P
Low	173	70.32	331	0.86	> 0.05
High	160	72.36			

The analysis presented in *Table 5* revealed that job satisfaction had a significant main effect on WFH among the sampled participants {F(1, 326) = 75.15, p < .01}, with an effect size of 19.0%. This finding suggests that employees with higher job satisfaction were more likely to have a positive WFH experience. Further examination of the mean scores in Table 6 supports this observation, indicating that participants with high job satisfaction (= 76.75) reported a more favorable WFH experience compared to those with low job satisfaction (= 57.17). Similarly, work motivation also had a significant main effect on WFH {F(1, 326) = 7.83, p < .05}, with an effect size of 2.0%.

Table 5

Tests of between subjects effects

Source	SS	df	MS	F	P	Effect Size
Job Satisfaction (A)	25710.39	1	25710.39	75.15	< .01	.19
OCB (B)	1128.95	1	1128.95	3.30	> .05	.01
Motivation (C)	2680.23	1	2680.23	7.83	< .01	.02
A*B	1623.24	1	1623.24	4.74	< .05	.01
A * C	3159.20	1	3159.20	9.23	< .01	.03
B * C	4.70	1	4.70	0.01	> .05	.00
A * B * C	9377.79	1	9377.79	27.41	< .01	.08
Error	111536.37	326	342.14			
Total	155027.66	333				

In addition to the main effects, the results in *Table 5* highlighted a significant interaction effect between job satisfaction and OCB on WFH among bank employees {F(1, 326) =

4.74, p < .05}, with an effect size of 1.0%. This finding suggests that while OCB alone did not significantly influence WFH experiences, its interaction with job satisfaction played a meaningful role. Employees who exhibited both high job satisfaction and strong OCB were more likely to adapt effectively to remote work, benefiting from a work environment that fostered both personal fulfillment and a commitment to organizational goals. This interaction effect underscores the importance of considering multiple workplace factors in understanding employees' adaptation to WFH, particularly in the banking sector, where structured work environments and high job demands may influence how employees respond to remote work conditions.

Table 6

Descriptive statistics

Job Satisfaction	OCB	Motivation	Mean	SD	N
low	low	Low	38.90	11.81	21
		High	65.50	12.97	14
		Total	49.54	17.92	35
	high	Low	61.12	4.68	25
		High	62.27	6.06	33
		Total	61.78	5.49	58
	Total	Low	50.98	14.10	46
		High	63.23	8.68	47
		Total	57.17	13.15	93
high	low	Low	84.35	32.23	43
		High	71.61	16.22	96
		Total	75.55	23.07	139
	high	Low	71.33	21.02	40
		High	82.92	17.64	62
		Total	78.37	19.77	102
	Total	Low	78.07	28.02	83
		High	76.05	17.63	158
		Total	76.75	21.74	241
Total	low	Low	69.44	34.63	64
		High	70.84	15.93	110
		Total	70.32	24.43	174
	high	Low	67.40	17.39	65
		High	75.75	17.67	95
		Total	72.36	17.98	160
	Total	Low	68.41	27.25	129
		High	73.11	16.89	204
		Total	71.30	21.58	333

The mean scores in *Table 6* further illustrate that participants with high work motivation (= 73.11) experienced WFH more positively than those with low work motivation (= 68.41). These findings underscore the role of job satisfaction and motivation in shaping employees' adaptation to remote work settings. However, the analysis indicated that OCB did not have a significant main effect on WFH among the sampled respondents {$F(1, 326) = 3.30$, $p > .05$}, suggesting that OCB alone may not be a critical determinant of WFH experiences.

As shown in *Table 7*, bank employees who reported both high job satisfaction and high OCB (= 78.37) experienced significantly better WFH outcomes than their counterparts with low job satisfaction and low OCB (= 49.54). This finding suggests that a combination of high job satisfaction and strong organizational citizenship behavior contributes positively to employees' remote work experience. Conversely, there was no significant difference in the interaction effect between bank employees with high job satisfaction but low OCB and those with low job satisfaction and low OCB on WFH (difference = -2.82; $p > .05$), indicating that OCB alone may not play a decisive role in shaping WFH experiences.

Table 7

Bonferroni multiple comparisons with interaction effects of JS and OCB on WFH

Job Satisfaction	OCB	Mean	Std. Error	Mean Difference			
				1	2	3	4
1. Low	Low	49.54	3.28	-			
2. Low	High	61.78	2.55	-12.23*	-		
3.High	Low	75.55	1.65	-26.01**	13.78**	-	
4. High	High	78.37	1.92	28.83**	-16.60**	-2.82	-

*P<.05, **P<.01

Furthermore, the results presented in *Table 5* demonstrated that job satisfaction and work motivation had a significant interaction effect on WFH among bank employees {$F(1, 326) = 9.23$, $p < .01$}, with an effect size of 3.0%. This finding underscores the combined influence of job satisfaction and motivation in enhancing remote work experiences. To determine whether the differences in job satisfaction and work motivation on WFH among bank employees were statistically significant, a Post Hoc analysis using Bonferroni multiple comparisons was conducted, and the results are presented in *Table 8*.

Table 8

Bonferroni multiple comparisons with interaction effects of JS and EM on WFH

Job Satisfaction	EM	Mean	Std. Error	Mean Difference			
				1	2	3	4
1. Low	Low	50.98	2.86	-			
2. Low	High	63.23	2.83	-12.26*	-		
3.High	Low	78.07	2.13	-27.09**	14.84**	-	
4. High	High	76.05	1.54	-25.07**	-12.82**	2.02	-

*P<.05,**P<.01

Furthermore, OCB and EM did not significantly affect WFH among bank employees F (1, 326) = 4.70; P > .05}. This result implied that OCB and work motivation combined were not relevant factors that influenced WFH among bank employees.

Finally, *Table 5* revealed that, job satisfaction, employee motivation, and OCB had a significant interaction effect on WFH among bank employees {F (1, 326) = 27.41; P < .01} and with effect size of (8.0%). This result implied that job satisfaction, employee motivation, and OCB combined were relevant factors that influenced WFH among bank employees. To know whether differences in job satisfaction, OCB and work motivation is statistically significant or not on WFH among bank employees, Post Hoc analysis using Bonferroni multiple comparisons was carried, and the results is presented on *Table 9*.

Table 9

Bonferroni multiple comparisons with interaction effects of JS, OCB and EM on WFH

JS	OCB	EM	Mean	Std. Error	Mean difference							
					1	2	3	4	5	6	7	8
1. Low	Low	Low	3.89	3.99	-							
2. Low	Low	High	65.5	4.88	22.22**	-						
3. Low	High	Low	61.12	3.67	23.37**	5.83	-					
4. Low	High	High	62.27	3.18	45.44**	4.38	1.15	-				
5.High	Low	Low	84.35	2.79	32.71**	18.85*	23.23**	22.08**	-			
6. High	Low	High	71.61	1.87	32.42**	6.11	10.49	9.34	12.73*	-		
7. High	High	Low	71.33	2.89	26.60**	10.21	9.34	9.05	22.08**	0.29	-	
8. High	High	High	82.92	2.32	44.01**	21.80**	20.65**	11.59*	1.43	13.02*	11.49*	-

Discussion. The findings indicate a positive correlation between job satisfaction, organizational citizenship behavior (OCB), and work motivation with work-from-home (WFH) among bankers in Lagos, Nigeria. The acceptance of the second hypothesis confirms that job satisfaction significantly influenced WFH among the study participants. Further

analysis revealed that individuals with high job satisfaction reported significantly greater engagement in WFH compared to those with low job satisfaction. This outcome aligns with previous research by Karácsony (2021), who found that WFH had a positive impact on job satisfaction, including compensation satisfaction, supervisory support, and job autonomy. Similarly, the favorable influence of employees' job satisfaction on WFH is consistent with the findings of Irawanto et al. (2021) and Purwanto et al. (2020). Additionally, the results align with the study by García-Salirrosas et al. (2023), which reported that family-supportive supervisor behaviors (FSSBs) significantly enhance job satisfaction in remote work, directly affecting both work-family professional support (WFPS) and work-life balance (WLB), both of which contribute positively to job satisfaction.

Hypothesis three indicates that employees with high work motivation provided more positive feedback on their WFH experience compared to those with lower motivation. This finding is consistent with Milana (2018), who reported that employees with high work motivation expressed greater satisfaction with WFH than those with lower motivation. The results for hypothesis four show that OCB did not significantly influence WFH among the respondents. This implies that there was no notable difference in WFH engagement between participants with high OCB and those with low OCB. This finding contrasts with Kane (2014), who reported a negative relationship between WFH frequency and self-rated OCB. It also contradicts the conclusions of Bloom et al. (2015) and Ugwu et al. (2022), who found that WFH enhances OCB while boosting productivity and work engagement.

The main and interaction effects of job satisfaction, OCB, and work motivation on WFH in hypothesis five were partially confirmed and accepted. The findings indicate that these factors significantly impact WFH, implying that job satisfaction, OCB, and work motivation are key influences on WFH among Nigerian bank employees. Regarding main effects, job satisfaction and work motivation had significant impacts on WFH, whereas OCB did not show a significant main effect.

IV. CONCLUSION AND IMPLICATIONS

This study examined the influence of job satisfaction, employee motivation, and organizational citizenship behaviors (OCBs) on the work-from-home (WFH) experiences of bankers in Lagos State. It provides valuable insights into the needs of employees who had to adapt to remote work, many of whom had no prior WFH experience. The findings indicate that job satisfaction is the strongest predictor of WFH success, followed by work motivation, while OCB has a limited impact. Given that WFH is a relatively new concept in Nigeria, this research contributes to the growing field of WFH studies by exploring its effects on psychological constructs and its potential application in industries beyond banking. One limitation of this study was the use of an online survey for data collection, which may have led to a less representative sample. Despite this, the findings offer important implications for workplace policies. HR professionals and management should consider integrating strategies that enhance job satisfaction, motivation, and OCB, as these factors are crucial for improving employees' WFH experiences.

Organizations should prioritize initiatives that foster job satisfaction and employee motivation to optimize the WFH experience. These include establishing supportive work environments, ensuring access to adequate resources, and implementing policies that promote flexibility and work-life balance. Additionally, training programs tailored to help employees adapt to remote work settings can address challenges such as reduced social interactions and blurred work-life boundaries.

Further studies should examine WFH experiences across different industries and regions to develop a more comprehensive understanding of its psychological and organizational implications. This is particularly relevant for developing economies like Nigeria, where remote work adoption is still evolving. Expanding research in this area could provide deeper insights into effective WFH strategies across various sectors.

REFERENCES

Ajayi, P. I. (2020). Telecommuting during Covid-19 in Nigeria. *African Journal for the Psychological Studies of Social Issues*, *23* (2), 1-9.

Allen, T. D., Golden, T. D., & Shockley, K. M. (2015). How effective is telecommuting? Assessing the status of our scientific findings. *Psychological Science in the Public Interest*, *16*(2), 40–68. https://doi.org/10.1177/1529100615593273

Ankli, R., & Palliam, R. (2012). Enabling a motivated workforce: Exploring the sources of motivation. *Development and Learning in Organisations: An International Journal, 26*(2), 7-10. https://doi.org/10.1108/14777281211201169

Ayandele, O., Ramos-Vera, C. A., Iorfa, S. K., Chovwen, C. O., & Olapegba, P. O. (2021). Exploring the complex pathways between the fear of COVID-19 and preventive health behaviour among Nigerians: Mediation and moderation analyses. *American Journal of Tropical Medicine and Hygiene, 105*(3), 701–707. https://doi.org/10.4269/ajtmh.20-0994

Bloom, N. A., Liang, J., Roberts, J. & Ying, Z. J. (2015). Does working from homework? Evidence from a Chinese Experiment. *The Quarterly Journal of Economics, 130* (1), 165-218.

Cambridge Dictionary (2020), Teleworking https://dictionary.cambridge.org/dictionary/english/teleworking

Cammann, C., Fichman, M., Jenkins, D., & Klesh, J. (1979). The Michigan organizational assessment questionnaire. Unpublished manuscript, University of Michigan, Ann Arbor.

Caranto, M. M., Sergio, R. P., & Oribiana, M. Z. (2020). Telecommuting versus traditional work environment: Determinants of job satisfaction as perceived by individual contributors and supervisors. Eurasian Studies in Business and Economics, in: Mehmet Huseyin Bilgin & Hakan Danis & Ender Demir & Uchenna Tony-Okeke (ed.), Eurasian Business Perspectives, pages 35-46, *Springer*. https://doi.org/10.1007/978-3-030-48505-4_3

Davidescu, A. A. M., Apostu, S.-A., Strat, V. A., Scrădeanu, A. I., Zgură, I. D., & Horga, M. G. (2021). The impact of teleworking on the Romanians employees' job satisfaction: An empirical evidence based on multiple correspondence analysis (MCA) and logistic regression. *Amfiteatru Economic*, 23(58):637-653. https://doi.org/10.24818/EA/2021/58/637

Dawis, R. V. (2005). *The Minnesota theory of work adjustment*. In S. D. Brown & R. W. Lent (Eds.), Career development and counseling: Putting theory and research to work, 3– 23. Wiley.

Dawis, R. V., England, G. W., & Lofquist, L. H. (1964). A theory of work adjustment. *Minnesota Studies in Vocational Rehabilitation*, *XVI*.

Dawis, R. V., & Lofquist, L. H. (1984). *A psychological theory of work adjustment*. University of Minnesota Press.

Ellder, E. (2020). To travel, or not to travel? Telecommuting, teleshopping, and avoiding the need to travel. *Handbook of Sustainable Transport*. Elgar Publishing. https://doi.org/10.4337/9781789900477.00020

Gagné, M., Forest, J., Vansteenkiste, M., Crevier-Braud, L., Broeck, A. V-d., Aspeli, A. K., Bellerose, J., Benabou, C., Chemolli, E., Güntert, S. T., Halvari, H., Indiyastuti, D. L., Johnson, P. A., Molstad, M. H., Naudin, M., Ndao, A., Olafsen, A. H., Roussel, P., Wang, Z., & Westbye, C. (2015). The multidimensional work motivation scale: Validation evidence in seven languages and nine countries. *European Journal of Work and Organizational Psychology, 24*(2), 178–196. http://dx.doi.org/10.1080/1359432X.2013.877892

Gajendran, R. S., & Harrison, D. A. (2007). The good, the bad, and the unknown about telecommuting: meta-analysis of psychological mediators and individual consequences. *Journal of Applied Psychology, 92*(6), 1524–1541. https://doi.org/10.1037/0021-9010.92.6.1524

Gheitani, A., Imani, S., Seyyedamiri, N., & Foroudi, P. (2019). Mediating effect of intrinsic motivation on the relationship between Islamic work, ethic, job satisfaction and organisational commitment in banking sector. *International Journal of Islamic and Middle Eastern Finance and Management, 12*(1), 76-95. https://doi.org/10.1108/IMEFM-01-2018-0029

García-Salirrosas, E. E., Rondon-Eusebio, R. F., Geraldo-Campos, L. A., & Acevedo-Duque, Á. (2023). Job satisfaction in remote work: The role of positive spillover from work to family and work–life balance. *Behavioural Sciences, 13*(11), 9-16. https://doi.org/10.3390/bs13110916

Grant, C. A., Wallace, L. M., Spurgeon, P. C., Tramontano, C., & Charalampous, M. (2019). Construction and initial validation of the e-work life scale to measure remote e-working. *Employee Relations, 41*(1), 16–33. https://doi.org/10.1108/ER-09-2017-0229

Irawanto, D. W., Novianti, K. R. & Roz, K. (2021). Work-from-home: Measuring satisfaction between work-life balance and work stress during the covid-19 pandemic in Indonesia. *Economics, 9*(96), 1-13. https://doi.org/10.3390/economies9030096

Jamal, M. T., Alalyani, W. R., Thoudam, P., Anwar, I., & Bino, E. (2021). Telecommuting during COVID-19: A moderated-mediation approach linking job resources to job satisfaction. *Sustainability, 13*(20), 11-49. https://doi.org/10.3390/su132011449

Kane, L. M. (2014). Telework and organizational citizenship behaviours: The underexplored roles of social identity and professional isolation. *CUNY Academic Works*. https://academicworks.cuny.edu/gc_etds/357

Karácsony, P. (2021). Impact of teleworking on job satisfaction among Slovakian employees in the era of COVID-19. *Problems and Perspectives in Management*, *19*(3), 1-9.

Kokt, D., & Seqhobane, M. (2024). The impact of remote and hybrid work and psychological wellbeing on organisational citizenship behaviour: The moderating effect of psychological capital. *Acta Commercii*, *24*(1), 1-11. https://doi.org/10.4102/ac.v24i1.1258

Lund, D. B. (2003). Organizational culture and job satisfaction. *Journal of Business & Industrial Marketing, 18,* 219-36. https://doi.org/10.1108/0885862031047313

Madell, R. (2019). Pros and cons of working from home. Retrieved from https://money.usnews.com/money/blogs/outside-voices-careers/articles/pros-and-cons-ofworking-from-home

Martin, L., Hauret, L., & Fuhrer, C. (2022). Digitally transformed home office impacts on job satisfaction, job stress and job productivity: COVID-19 findings. *PLoS ONE*, *17* (3), 17-27. https://doi.org/10.1371/journal.pone.0265131

Messenger, J. C., & Gschwind, L. (2016). Three generations of telework: New ICTs and the (r)evolution from home office to virtual office. *New Technology, Work and Employment, 31*(3), 195–208. https://doi.org/10.1111/ntwe.12073

Milana, E. (2018). Impact of job satisfaction on public service quality: Evidence from Syria. *Serbian Journal of Management, 13,* 233-250.

Mmakwe, K. A., & Ojiabo, U. (2018). Work-life balance and employee performance in Nigerian banks, Port Harcourt. *International Journal of Advanced Academic Research*, *4* (1), 107-119.

Nelson, S. B., Jarrahi, M. H., & Thomson, L. (2017). Mobility of knowledge work and affordances of digital technologies. *International Journal of Information Management, 37*(2), 54-62. https://doi.org/10.1016/j.ijinfomgt.2016.11.008

Purwanto, A., Asbari, M., Fahlevi, M., Mufid, A., Agistiawati, E., Cahyono, Y., & Suryani, P. (2020). Impact of work from home (WFH) on Indonesian teachers' performance during the COVID-19 pandemic: An exploratory study. *International Journal of Advanced Science and Technology, 29*(5), 6235–6244.

Redman, R., Snape, E., & Ashurst, C. (2009). Location, location, location: Does place of work really matter? *British Journal of Management, 20*, 171-181. https://doi.org/10.1111/j.1467-8551.2008.00640.x

Sale, J., & Jones, S. (2019). *Mapping motivation for engagement (Complete guide to mapping motivation)*. Routledge.

Spector, P. E., Bauer, J. A., & Fox, S. (2010). Measurement artifacts in the assessment of counterproductive work behavior and organizational citizenship behavior: Do we know what we think we know? *Journal of Applied Psychology, 95*(4), 781–790. https://doi.org/10.1037/a0019477

Sultana, U. S., Abdullah, N., Mok, E. T., Hossain, J., Sherief, S.R., Iskandar, M. L., & Andalib, T. W. (2021). Exploring motivation and commitment on job satisfaction and employee performance in work from home (WFH) perspective. *Psychology and Education, 58*(3), 2411-2424.

Ugwu, F. O., Enwereuzor, I. K., & Mazei, J. (2022). Is working from home a blessing or a burden? Home demands as a mediator of the relationship between work engagement and work-life balance. *Applied Research Quality Life.* https://doi.org/10.1007/s11482-022-10084-6

Velickovska, I. (2017). Organizational citizenship behaviour: Definition, determinants and effects. *Engineering Management, 3*, 40-51.

Virick, M., DaSilva, N., & Arrington, K. (2010). Moderators of the curvilinear relation between the extent of telecommuting and job and life satisfaction: The role of performance outcome orientation and worker type. *Human Relations, 63*(1), 137-154. https://doi.org/10.1177/0018726709349198

Funding

Conflict of Interest

The authors declared having no conflict of interest in the research work.