

EFFECT OF TELEWORK ON EMPLOYEE PERFORMANCE AMONG DEPOSIT MONEY BANKS IN ANAMBRA STATE, NIGERIA

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ABSTRACT

This study determines the effect of telework on the performance of employees in selected deposit money banks in Anambra State, Nigeria. Specifically, the study provided empirical evidence on the effects of clouds based project management solution, web conferencing, chat apps and screen-sharing app on customers' satisfaction of bank services in Anambra State. The study adopted descriptive survey design and targeted bank employees as the population of study. A sample of 359 was estimated from an identified population of 3536 employees of selected deposit money banks using Taro Yamani sample size determination formula. Data collected were analyzed using descriptive statistics (frequencies, percentages, mean, and standard deviation) and inferential statistics such as t-test statistics and the linear regression model. All analyses were conducted using SPSS version 23 at 0.1 level of significance. The coefficient of determination represented by 'R²' in the table 4.3.1 with a value of .884 showed that 0.884 or 88.4% of the variations in employee performance in deposit money banks as proxied by customers' satisfaction of bank services were accounted for or explained by the variations in Clouds based project management solution, Web conferencing, Chat app and Screen-sharing app. Thus, the findings of the study revealed that these proxies have significant positive effect on employee performance in deposit money banks in Anambra State, Nigeria. The study concludes that teleworks has a significant effect on employee performance in deposit money banks as proxied by customers' satisfaction of bank services. The study therefore recommends among others that management of banks in Anambra State should train their employees on the use of cloud-based project management tools like Asana, Trello, or Microsoft Teams. This is because besides helping the bank to streamline task allocation, project tracking, and collaboration, these tools enable real-time updates, centralized data access, and improved coordination among remote teams, leading to enhanced productivity and transparency.

Key words: *Telework, Clouds Based Project Management Solution, Web Conferencing, Chat App, Screen-Sharing App, Money Deposit Banks, Anambra State*

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INTRODUCTION

Telework, also known as remote work, telecommuting, or work-from-home (WFH), refers to performing job tasks outside a traditional office, typically supported by information and

communication technology. Aczel, Kovacs, Lippe, and Szaszi (2021) posit that working from home was first exemplified by Newton in 1665 when he fled from the Great Plague that reached Cambridge. However, it was formally introduced in 1973 by Jack Nilles, who proposed telecommuting as a means to reduce traffic and energy use. Extant literature records that the 1990s and 2000s marked a period of substantial growth for telework (Athanasiadou & Theriou, 2021). The rise of the internet, personal computers, mobile devices, and cloud-based platforms within this period fueled the global growth of telework. This trend intensified during the COVID-19 pandemic, which forced organizations to adopt remote work to ensure business continuity and protect public health. Even post-pandemic, many firms have retained telework due to its perceived benefits for both employers and employees, including cost savings, flexibility, and improved job satisfaction (Abdullah & Vizayer, 2021). It is equally evident from research that the nature of work and the evaluation of employee performance have evolved significantly, particularly with the increased adoption of remote or flexible working arrangements (Atoko, 2021). Before the COVID 19 pandemic, many organizations were more traditional in their approach to work, often favoring on-site presence. However, the shift towards remote work has prompted a reevaluation of policies and procedures to accommodate this new mode of employment (Sostero, Bisello & Fernández-Macías, 2024). In Anambra State, telework adoption among deposit money banks has become increasingly prevalent as institutions seek to maintain operations while adapting to new workplace realities. Integral to the success of telework according to the literature are cloud-based project management tools, web conferencing platforms, chat applications and screen-sharing app etc (Stefan-Alexandru, Sorin-George, Cosmin, & Burcea, 2022).

Cloud-based project management systems like Asana and Trello enable seamless collaboration among employees by centralizing task assignment, tracking, and execution. These tools are especially vital in commercial banking, where timely coordination and accuracy are critical. By streamlining workflows and reducing miscommunication, they significantly enhance employee performance (Al-Mamary, Shamsuddin & Aziati, 2020). Similarly, web conferencing platforms such as Zoom and Microsoft Teams are essential for maintaining real-time communication and collaboration among remote teams (Kim & Lee, 2020). Deposit money banks in Anambra State have embraced these technologies to adapt to evolving work environments, using them for virtual meetings, training, and client engagement—activities crucial for ensuring service quality and regulatory compliance. These platforms also help reduce isolation, fostering team cohesion. Chat applications like Slack

and WhatsApp further support quick, informal communication, enabling immediate feedback and continuous connectivity. This responsiveness is critical in the fast-paced banking sector, where agility in handling customer inquiries and internal tasks is linked to improved employee performance (Martinez & Vargas, 2022; Reddy & Reddy, 2021).

Employee performance in a telework setting is influenced by several factors including job nature, individual adaptability, and organizational support. Telework offers flexibility that improves work-life balance, reduces stress, and enhances job satisfaction (Stollberger, Las Heras & Rofcanin, 2022). Some employees report increased focus and productivity due to fewer office distractions, while others benefit from the autonomy to design personalized work environments and the potential to hire talent beyond geographic limitations (Thorstensson, 2020). However, remote work also presents challenges such as isolation, communication gaps, and difficulty in maintaining boundaries between work and personal life. In deposit money banks, where teamwork and timely service are essential, these factors significantly influence employee outcomes. The effective integration of digital tools helps mitigate such issues, ensuring employees stay connected, engaged, and productive (Al-Mamary et al., 2020). Given today's unpredictable socio-economic climate, organizations must proactively adopt flexible systems like telework. In the banking context, telecommuting facilitates customer service delivery without requiring physical visits to the bank. With cloud-based solutions, employees and managers can collaboratively plan, execute, and monitor projects using integrated digital tools rather than traditional methods (Stollberger et al., 2022). This study, therefore, investigates the effect of telework on employee performance in selected deposit money banks in Anambra State, Nigeria.

Statement of the Problem

Despite the growing adoption of telework in Nigeria's banking sector, its effective implementation among employees in Anambra State remains limited. While telework offers benefits such as flexibility and reduced commute time, it also introduces challenges that may hinder employee performance. Tools like cloud-based project management systems (e.g., Asana, Trello), web conferencing platforms (e.g., Zoom, Microsoft Teams), and chat applications (e.g., Slack, WhatsApp) are intended to enhance remote collaboration, but their effectiveness depends on proper integration, training, and user discipline. Poor implementation often leads to communication breakdowns, distractions, reduced morale, and inefficiencies. Further complicating the issue is the lack of organizational support, clear

policies, and a conducive remote work culture, which can negatively affect employees' ability to adapt, maintain work-life balance, and sustain productivity. While existing studies highlight the general benefits and challenges of telework, there is limited empirical evidence on how these factors specifically influence employee performance in deposit money banks in Anambra State. Addressing this gap in the literature is essential for optimizing telework strategies in the banking sector. Hence, this study seeks to examine the effect of telework on employee performance in deposit money banks within Anambra State, Nigeria.

Objectives of the Study

The main objective of this study is to examine the effect of telework on the performance of employees in selected deposit money banks in Anambra state, Nigeria. Specifically, the study undertakes to:

1. ascertain the effect of clouds based project management solution on customers' satisfaction of bank services in Anambra State.
2. determine the effect of web conferencing on customers' satisfaction of bank services in Anambra State.
3. examine the effect of chatApps on customers' satisfaction of bank services in Anambra State.
4. evaluate the effect of screen sharing app on customers' satisfaction of bank services in Anambra State.

LITERATURE REVIEW

Telework

Telework refers to a flexible work arrangement in which employees work in locations remote from their central offices or operational facilities. The employee has no direct contact with co-workers in such an arrangement but can communicate with them using technology (Toma et al., 2022). It is viewed as work that employees complete at home using information and communication technologies to aid flexible working practices (Onyemaechi, et al., 2018). Oshogbunu (2024) posits that teleworking describes the various processes and forms in which members of an organization are able to sustain their functions and consistently follow-up on their responsibilities to the organization from various locations or regions outside the organization's workplace. Thus, it can be inferred that telework generally refers to organizational work performed outside of the normal organizational confines of space and time. Technically, it is defined as the activity of working at home while communicating with

one's office (Toniolo-Barrios & Pitt, 2021). Thulin, Vilhelmson, and Brundin, (2023) add that the transition to a home-based work life revealed opportunities to organize everyday life in a new and completely different way with potential effects on quality of life and sustainability. Thus, the long-term popularity of teleworking is tied to the upsides it can provide, including reduced or eliminated commuting times, recruiting, and hiring advantages, and productivity improvements (Caraiani, Lungu, Dascalu, & Stoian, 2023).

Customers' Satisfaction

Customer satisfaction can be defined in various situations that are associated with goods and services. It is a feeling or attitude towards a product or service after its use. Customer satisfaction is the result of a comparison between customer purchase of the expected performance with perceived actual performance after payment expenses (Onyemaechi, Chinyere & Emmanuel, 2018). It is a physical concept that is due to personal comparison from understanding of product performance with the experience obtained from the actual performance (Stiles & Smart, 2021; Thorstensson, 2020). There is a direct relationship between customer satisfactions and loyalty to the company. Customer satisfaction is something beyond a positive impact on efforts done in the organization but considered a source of profit for the company. It is increasingly the basis of standard performance for any business organization, thus organizations strive to have more satisfied customers by increasing the purchase rate and reducing the desire for change or customer migration (Bhattacharya, 2021; Onyemaechi, Ikpeazu & Ufomba, 2020).

Effect of Clouds Based Project Management Solution on Customers' Satisfaction

Cloud computing is defined by the National Institute of Standards and Technology (NIST) as a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction (ZenGRC, 2024). Cloud-based project management solutions have revolutionized the way organizations manage projects, offering significant advantages in terms of flexibility, scalability, and accessibility (Stare & Klun, 2018). These solutions enable teams to collaborate seamlessly, track progress in real-time, and manage resources efficiently, all of which can contribute to enhanced customer satisfaction. Arguably, one primary benefit of cloud-based project management solutions is their ability to facilitate real-time collaboration and communication among team members, regardless of their geographical location. Tools

such as Asana, Trello, and Microsoft Project Online allow team members to update project status, share documents, and communicate through integrated messaging systems. According to Stare and Klun (2018), the real-time nature of these tools improves project transparency and accountability, enabling teams to respond quickly to issues and changes, which can lead to better project outcomes and higher customer satisfaction.

Effect of Web Conferencing on Customers Satisfaction

Web conferencing has emerged as a vital tool for businesses, particularly in the context of the increasing prevalence of remote work and the need for efficient communication channels. The use of web conferencing platforms such as Zoom, Microsoft Teams, and Google Meet has significantly transformed how organizations interact internally and with their customers (Ellison et al, 2020). A major advantage of web conferencing in bringing about customer satisfaction is its ability to facilitate real-time, face-to-face communication, regardless of geographical barriers. This capability is crucial for maintaining strong relationships with customers, as it allows for more personalized and interactive engagements. Again, Ellison et al. (2020) observed that businesses that utilize web conferencing tools report higher levels of customer satisfaction due to the immediacy and personal touch these interactions provide. Customers appreciate the ability to see and interact with service representatives or project managers in real time, which helps build trust and rapport.

Effect of Chat Apps on Customer Satisfaction

Chat applications have been reported in the literature to be an integral part of modern communication, offering a range of features that facilitate real-time, interactive conversations (Reddy & Reddy, 2021). These apps, including platforms like Slack, WhatsApp, and Microsoft Teams, have a profound impact on customer satisfaction by enhancing communication efficiency, providing timely support, and fostering engagement (Reddy & Reddy, 2021). One of the primary benefits of chat apps is their ability to enable immediate, real-time communication between customers and service providers. Unlike traditional methods such as email, which can have significant delays, chat apps facilitate instant responses and interactions. This immediacy is crucial in enhancing customer satisfaction, as it meets the growing expectation for quick and efficient service (Reddy & Reddy, 2021).

Effect of Screen Sharing App on Customer Satisfaction

Screen sharing apps have had a significant impact on customer satisfaction, particularly in the realms of technical support, customer service, and product demonstrations (Aczel, Kovacs, Lippe, & Szaszi, 2021). By enabling real-time, visual interaction between customers and service providers, these apps have transformed the way companies address customer needs, leading to quicker resolutions, enhanced communication, and a more personalized service experience (Alsharo, Gregg, & Ramirez, 2017). One of the key ways screen sharing apps improve customer satisfaction is by enabling faster problem resolution. When customers encounter technical issues with a product or service, they often find it difficult to describe the problem over the phone or through email. Screen sharing apps allow support representatives to directly view the customer's screen, diagnose the issue, and guide the customer through the solution in real-time. This immediate visual access eliminates much of the frustration that can come with traditional support methods, where customers might struggle to explain their issues or follow verbal instructions. The ability to see the problem as it occurs drastically reduces the time needed to resolve issues, leading to higher customer satisfaction (Aczel, Kovacs, Lippe, & Szaszi, 2021; Alsharo, Gregg, & Ramirez, 2017).

Theoretical Framework

Job Characteristics Model (JCM)

This study is anchored on the Job Characteristics Model (JCM) developed by Hackman and Oldham (1976), which provides a theoretical framework for understanding how the design of a job influences employee motivation, satisfaction, and performance. The theory assumes that employees are intrinsically motivated by the nature of their work. This means that when a job is well-designed and incorporates key characteristics such as skill variety, task identity, task significance, autonomy, and feedback, employees find the work itself rewarding and fulfilling. The applicability of the Job Characteristics Model (JCM) to telework offers a structured approach to enhancing employee motivation, satisfaction, and performance in a remote work environment. By analyzing the five core job characteristics, skill variety, task identity, task significance, autonomy, and feedback, JCM optimizes telework to achieve organizational goals. Telework inherently enhances skill variety, as employees often need to take on a wider range of tasks due to the lack of immediate, in-person support. This necessity encourages the development of new skills and proficiencies, particularly in technology and self-management.

METHODOLOGY

The descriptive survey research design was adopted for this study because it is appropriate for systematically collecting data that describes and explains the characteristics, opinions, and behaviors of a target population. It allowed for the efficient collection of data on telework practices, employee experiences, and performance outcomes across focused banks. Moreover, it enabled the generalization of findings to the broader population of bank employees within the study area thus enhancing the external validity of the research. The population or unit of analysis of the study comprised 3,536 employees of selected deposit money banks in Anambra State, Nigeria. A non-probability sampling - purposive sampling - was used to select seven banks that have vast network of branches in the state and readily used for banking by the citizens of Anambra State. The banks comprised a blend of the big three old generation banks consisting First Bank Nigeria PLC, United Bank for Africa PLC and Union Bank PLC and the big four second generation banks including Access Bank PLC, Zenith Bank PLC, Guarantee Trust Bank PLC and Fidelity Bank PLC. It is expected that with this combination, the result of the study will be a true reflection or outcome of what happens in the banking sector in terms of the adoption of telework technologies. A breakdown of the total figure of 3,536 employees in relation to each of the banks is presented in the table below:

Table 1 Population size

S/No	Bank	Employees
1	Access Holdings Plc	540
2	Fbn Holdings Plc	661
3	Fidelity Bank Plc	430
4	United Bank For Africa Plc	400
5	Zenith Bank Plc	539
6	Guaranty Trust Bank Plc	465
7	Union Bank Plc	501
	TOTAL	3536

Source: Banks' Annual Financial Report (2024)

To determine the sample size of the population, the Taro Yamani (1964) formula was applied;
The formula is given by;

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

Where n is the sample size,

N = the population size, and

e = the level of precision (allowable error) that is 5% or 0.05.

Thus, using the total population of the study we have;

$$N = 3536$$

$$e = 5\% = 0.05.$$

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

$$n = \frac{3536}{1 + 3536(0.0025)}$$

$$n = \frac{3536}{1 + 8.84}$$

$$n = \frac{3536}{9.84}$$

$$n = 359.35 = 359 \text{ respondents}$$

Thus, the sample size for the study is 359 employees of the seven selected banks in Anambra State, Nigeria. However, in order to determine the number of employees to be select from each of the banks in the study, we deployed, the proportion allocation formula developed by Bowley in 1961, as follows:

$$n_i = \frac{nh_i}{N} \times n$$

Where:

n_i = Sample size for the ith bank

nh_i = Population of customers in ith bank

N = Entire population of customers

n = Study's sample size.

Substituting in the formula, we have:

1. Access Bank:

$$n_1 = \frac{540}{3536} \times 359 = 55$$

2. First Bank:

$$n_2 = \frac{661}{3536} \times 359 = 67$$

3. Zenith Bank:

$$n_3 = \frac{539}{3536} \times 359 = 54$$

4. Guarantee Trust Bank:

$$n_4 = \frac{465}{3536} \times 359 = 47$$

5. UBA:

$$n_5 = \frac{400}{3536} \times 359 = 41$$

6. Fidelity Bank:

$$n_6 = \frac{430}{3536} \times 359 = 44$$

7. Union Bank:

$$n_7 = \frac{501}{3536} \times 359 = 51$$

Table 2 Summary of Population and Sample Distribution

S/N	Bank	Population Size	Sample Allocation
1.	Access Bank	540	55
2.	First Bank	661	67
3.	Zenith Bank	539	54
4.	Guarantee Trust Bank	465	47
5.	UBA	400	41
6.	Fidelity Bank	430	44
7.	Union Bank	501	51
	Total	3536	359

Field Survey, 2025

Table 2 shows that samples were allocated to banks proportionately according to the population of their respective customers in accordance with Bowley's proportionate allocation formula. As for the sampling method, systematic sampling technique was employed in selecting the units of observation. The choice of the technique was informed by its unique attributes of random start and sampling interval which enables it to spread the sample evenly across the population of interest without any bias in selection. The primary source of data

collection was the raw data collected directly from the field of study. The researcher arranged them into forms necessary for statistical analysis. The primary source of data in this study was obtained with the use of questionnaire.

The method used for the data collection was the questionnaire which was designed and administered to the employees of the seven selected money deposit banks. Using a close ended questionnaire on a five (5) point likert summative scale question of Strongly Agree (SA) 5 points; Agree (A) 4 points; Undecided (U) 3 points; Disagree (D) 2 points; and Strongly Disagree (SD) 1 point, a total of 359 copies of the research instrument (questionnaire) were personally administered to the sample population of respondents. 353 questionnaire were retrieved, a response rate of 98% considered adequate for the study. Descriptive statistics (frequencies, percentages, mean, and standard deviation) were used to process the demographic profiles while the regression model of the Ordinary Least Squares (OLS) approach were employed. Inferential statistics, including T-tests and F-tests, were used to test the study's hypotheses and evaluate the overall fitness of the model. All analyses were conducted using SPSS version 23 at 0.1 level of significance.

Thus, the model of this study, is stated as follows:

The functional form of the model is

$$\text{CSBS} = f(\text{CBPMS}, \text{WC}, \text{CA}, \text{SSA}) \dots \dots \dots (1)$$

The mathematical form of the model is

$$\text{CSBC} = \beta_0 + \beta_1 \text{CBPMS} + \beta_2 \text{WC} + \beta_3 \text{CA} + \beta_4 \text{SSA} \dots \dots \dots (2)$$

The econometric form of the model is

$$\text{CSBS} = \beta_0 + \beta_1 \text{CBPMS} + \beta_2 \text{WC} + \beta_3 \text{CA} + \beta_4 \text{SSA} + \alpha_i \dots \dots (3)$$

Where; CSBS = Customers' satisfaction of bank services which is the Independent Variable measured as Service Quality Perception.

While the dependent variables are:

CBPMS = Clouds based project management solution measured as Project Success Rate

WC = Web Conferencing measured as Frequency of Use

CA = Chat App measured as Response Time Satisfaction

SSA =Screen Sharing App measured as Session Quality Score.

β_0 = Intercept of the model

$\beta_1 - \beta_4$ = Parameters of the model

α_i = Stochastic error term

Table 3 Economic a priori expectation

Parameters	Variables		Expected Relationships	Expected Coefficients
	Regressand	Regressor		
β_0		Intercept	(+/-)	$0 < \beta_0 > 0$
β_1	CSBS	CBPMS	+	$\beta_1 < 0$
β_2	CSBS	WC	+	$\beta_2 < 0$
β_3	CSBS	CA	+	$\beta_3 < 0$
β_4	CSBS	SSA	+	$\beta_4 < 0$

Source: Researcher's compilation

The economic apriori expectation refers to the theoretical expectations of each of the nature of relationship between the dependent variable and the independent variables. A positive '+' sign indicates that the relationship between the dependent and independent variables is direct and moves in the same direction i.e. increase or decrease together. On the other hand, a '-' shows that there is an indirect (inverse) relationship between the dependent and independent variables i.e. they move in opposite or different direction.

Decision Rule: Reject Null Hypothesis (H_0) if $t_{cal} > t_{\alpha/2, (n - k)}$ and accept Alternate (H_1), otherwise, we accept Null.

RESULTS AND ANALYSIS

Descriptive Statistics

Table 4 Clouds based project management solution and customers' satisfaction of bank services

Variables	Mean	SD	Remark
It allows employees to access information in the cloud from any location as long as there is an internet connection.	4.34	.647	.690
It is easy to use. There is no training required and no need to learn about additional installations or tools.	4.21	.740	.756
Cloud project management systems work to provide a higher quality of standard for customer experience and provide direct technical support to customers.	4.40	.709	.727
Cloud systems help employees be more productive by having everything in one place where they can easily access information.	4.64	.534	.721
It can enhance collaboration among team members.	3.33	1.207	1.086
A cloud-based system uses security software to ensure no one has access except team members and managers.	3.73	1.082	.946

Source: Field Survey, 2025

Results from Table 4 shows that all the variables met the theoretical mean threshold of 3.0, which is the established mean cut-off. Thus, the descriptive statistics suggests that clouds

based project management solution has significant effect on customers' satisfaction of bank services in Anambra State.

Table 5 web conferencing and customers' satisfaction of bank services

Variables	Mean	SD	Remark
Web conferencing allows a company to effectively combine the advantages of a typical phone conversation and those of a live video feed	3.93	.852	4.11
It also provides the ability to conduct chats via IM (instant messaging) during the web conference.	4.16	.840	4.28
Access any necessary files right on your desktop and share them with others attending the conference in real time.	3.97	.704	4.26
Web conferencing reduces the need for travel.	4.09	.757	4.18
It allows you to work at a home office and still meet with your boss, staff or clients over the web.	3.54	.665	4.11
Web conferencing allows for the sharing and manipulating of almost any type of program and document.	3.46	.785	4.30

Source: Field Survey, 2025

Result from Table 5 reveals that all the variables met the theoretical mean threshold of 3.0, which is the established mean cut-off. Thus, the descriptive statistics suggests that web conferencing has significant effect on customers' satisfaction of bank services in Anambra State.

Table 6 chatApps and customers' satisfaction of bank services

Variables	Mean	SD	Remark
Chat application makes it easy to communicate with people anywhere in the world by sending and receiving messages in real time.	3.64	.869	4.27
With a real-time chat app, users are able to receive the same engaging and lively interactions through custom messaging features, just as they would in person.	3.55	.945	4.28
This keeps users conversing on your platform instead of looking elsewhere for a messaging solution	3.59	1.047	4.27
Messaging apps are a great way to share information in direct messages and group chats, similar to chat rooms.	3.53	.909	4.28
Team members can send short snippets of information back and forth without clogging up their inboxes.	3.79	.928	4.33
Team members can develop task lists and assign action items to coworkers and tag them so they get	3.41	.970	4.28

an instant notification, making it easy to track the overall progress in any project.

Source: Field Survey, 2025

It was observed from Table 6 that all the variables construct met the theoretical mean threshold of 3.0. Thus, the descriptive statistics suggests that chatApp has significant effect on customers' satisfaction of bank services in Anambra State.

Table 7 screen-sharing app and customers' satisfaction of bank services

Variables	Mean	SD	Remark
Screen-sharing app helps for Online demonstration of bank products	4.34	.647	4.36
Screen-sharing app helps for training the banks employees or clients remotely	4.21	.740	4.25
Screen-sharing app helps the banks to Provide System Control Remotely	4.40	.709	4.36
Screen-sharing app helps banks to enhance productivity and cost-effective	4.64	.534	4.40
Screen-sharing app helps the banks to boost online meeting culture	3.33	1.207	3.67
Screen-sharing app helps the banks to immediately collaborate anywhere at any given time.	3.73	1.082	3.99

Source: Field Survey, 2025

As revealed in Table 7, all the variables met the theoretical mean threshold of 3.0, which is the established mean cut-off. Thus, the descriptive statistics suggests that screen-sharing app has significant effect on customers' satisfaction of bank services in Anambra State.

Table 8 extent to which teleworks affects customers' satisfaction of bank services

Variables	Mean	SD	Remark
Teleworks in the banking sector has influenced Customers' satisfaction by creating loyal customer	4.34	.647	4.36
Teleworks in the banking sector has influenced customer service by building satisfied customer who can vouch for our good service.	4.21	.740	4.25
Teleworks has helped our bank build customer base to you stand out in the competition	4.40	.709	4.36
Teleworks has helped our bank reduce negative word of mouth from customers	4.64	.534	4.40
Teleworks has helped our bank build client satisfaction and increased our bank revenue.	3.33	1.207	3.67
Teleworks has helped our bank build customer who our brand ambassador.	3.73	1.082	3.99
Teleworks in the banking sector has influenced Customers' satisfaction by creating loyal customer	3.95	.822	3.69

Teleworks in the banking sector has influenced customer service by building satisfied customer who can vouch for our good service.	3.66	.791	3.93
Teleworks has helped our bank build customer base to you stand out in the competition	3.34	.645	4.12

Source: Field Survey, 2025

Table 8 result shows that all the variables met the theoretical mean threshold of 3.0, which is the established mean cut-off. Thus, the descriptive statistics suggests that teleworks has significant effect on Customers' satisfaction of bank services.

Regression Analysis Result

Table 9 Regression Result on telework and performance

Model	B	Std. error	T	Sig.
Constant(C)	0.013			
Clouds based project management solution	0.258	0.445	4.520	0.000
Web conferencing	0.165	0.056	4.581	0.000
Chat app	0.242	0.090	4.839	0.019
Screen-sharing app	0.116	0.095	4.227	0.032
R	0.912			
R²	0.884			
Adj. R²	0.805			
F-statistic	97.247			0.000

Source: Field Survey 2025

Dependent Variable: employee performance in money deposit banks as proxied by Customers' satisfaction of bank services

The regression results show that telework tools significantly influence employee performance in deposit money banks in Anambra State, using customer satisfaction as a proxy. The model is strong, with $R = 0.912$ and $R^2 = 0.884$, indicating that 88.4% of the variation in employee performance is explained by cloud-based project management, web conferencing, chat apps, and screen-sharing apps. The adjusted $R^2 = 0.805$ confirms the model's reliability. All variables show positive, significant effects: cloud-based project management ($B = 0.258$, $p = 0.000$), web conferencing ($B = 0.165$, $p = 0.000$), chat apps ($B = 0.242$, $p = 0.019$), and screen-sharing apps ($B = 0.116$, $p = 0.032$). The F-statistic (97.247, $p = 0.000$) confirms the overall model significance. These findings affirm that telework tools enhance employee performance in the banking sector.

Test of Hypotheses

The t-test is used to know the statistical significance of the individual parameters at 10% significant levels. The result is taken from Table 9

Table 10 Summary of t-statistic and their statistical significance

Variables Constant (C)	t-cal (t_{cal})	Sig.	Remark
Clouds based project management solution	4.520	0.000	Statistically Significant
Web conferencing	4.581	0.000	Statistically Significant
Chat app	4.839	0.019	Statistically Significant
Screen-sharing app	4.227	0.032	Statistically Significant
F-statistic	97.247		Statistically Significant
Source: Researchers computation			

The t-test results indicate that all telework variables—cloud-based project management solutions ($t = 4.520$, $p = 0.000$), web conferencing ($t = 4.581$, $p = 0.000$), chat apps ($t = 4.839$, $p = 0.019$), and screen-sharing apps ($t = 4.227$, $p = 0.032$)—are statistically significant predictors of employee performance in deposit money banks. The F-statistic (97.247) further confirms the overall model significance, indicating a strong joint effect of the variables on performance.

Discussions of Findings

The study's findings, based on hypothesis testing and supported by related literature, indicate that telework significantly enhances customer satisfaction in deposit money banks. The regression results show a positive constant (0.013), suggesting that even with all variables held constant, customer satisfaction would still improve slightly. The R^2 value of 0.884 implies that 88.4% of the variation in customer satisfaction is explained by the use of cloud-based project management, web conferencing, chat apps, and screen-sharing tools.

Specifically, cloud-based project management solutions positively affect customer satisfaction, aligning with Saranya and Sathiyabhama (2020). Web conferencing also shows a significant positive impact, supporting Kim and Lee's (2020) findings, and enables banks to offer seamless customer service. Chat apps contribute meaningfully by enabling real-time, remote access to banking services, as affirmed by Martinez and Vargas (2022). Lastly, screen-sharing tools enhance personalized assistance and problem resolution, consistent with Alsharo et al. (2017), thus boosting overall customer satisfaction.

CONCLUSION AND RECOMMENDATIONS

1. Clouds based project management solution has a significant positive effect on customers' satisfaction of bank services in Anambra State (p-value 0.000; t-statistics 4.520)
2. Web conferencing has a significant positive effect on customers' satisfaction of bank services in Anambra State (p-value 0.000; t-statistics 4.581)
3. Chat Apps has significant a positive effect on customers' satisfaction of bank services in Anambra State (p-value 0.019; t-statistics 4.839)
4. Screen sharing app has a significant positive effect on customers' satisfaction of bank services in Anambra State (p-value 0.032; t-statistics 4.227)

Based on the findings of this study, the following recommendations are made:

1. Banks in Anambra State ought to train staff on platforms like Asana, Trello, or Microsoft Teams to enhance task management, collaboration, and productivity among remote teams.
2. Banks need to leverage secure, user-friendly tools such as Zoom or Google Meet to improve client engagement, reduce costs, and appeal to younger customers and staff.
3. Banks are advised to optimize chat applications to improve customer experience, enable automated services, and deliver timely financial updates.
4. Banks need to use screen sharing for virtual meetings and training to cut costs, speed up decisions, and improve efficiency and performance.

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