



HYBRID WORK MODELS, EMPLOYEE WELL-BEING AND ORGANIZATIONAL PRODUCTIVITY: A STUDY OF BANKS AND TECH FIRMS IN NIGERIA

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ABSTRACT

The emergence of hybrid work models has transformed organizational practices worldwide, offering a blend of remote and on-site work arrangements. In Nigeria, banks and technology firms have increasingly adopted hybrid systems to balance employee well-being with organizational productivity. However, the effectiveness of these models in developing economies remains underexplored. This study investigates the impact of hybrid work on employee well-being and organizational productivity in Nigerian banks and tech firms, drawing on theoretical frameworks such as the Job Demands-Resources (JD-R) model, Work-Life Balance theories, and the Resource-Based View (RBV). A mixed-methods research design was employed, combining quantitative surveys with qualitative interviews. Out of 200 distributed questionnaires, 189 were returned, representing a 94.5% response rate. The sample included employees from both banks and tech firms, ensuring sectoral representation. Quantitative data were analyzed using statistical tools, while qualitative insights were examined through thematic analysis. The findings reveal that hybrid work positively influences employee well-being, particularly in tech firms, where flexibility, autonomy, and digital infrastructure support job satisfaction, stress reduction, and work-life balance. Banks, while maintaining customer satisfaction, reported moderate improvements in well-being but struggled with stress management and innovation due to regulatory demands and rigid structures. Productivity outcomes also varied: tech firms demonstrated higher task completion rates, output quality, and innovation capacity, while banks excelled in customer service but lagged in efficiency and adaptability. These results underscore that hybrid work is not a one-size-fits-all model. Sectoral differences shape outcomes, with tech firms thriving on digital autonomy and banks requiring structured oversight. The study highlights the importance of infrastructural support, organizational culture, and tailored policies in maximizing the benefits of hybrid work. The implications are significant for managers, policymakers, and regulators. Organizations must invest in digital infrastructure, wellness programs, and sector-specific strategies to balance employee well-being with productivity. Policymakers should address systemic challenges such as unreliable electricity and internet connectivity, while regulators should provide tailored guidelines for industries with unique demands.

KEYWORDS: Banks, Employee Well-Being, Hybrid Work Organizational Productivity, Tech Firms

1. INTRODUCTION

The global workplace has undergone profound transformation in the past decade, with hybrid work models emerging as a dominant organizational strategy following the COVID-19 pandemic (Choudhury et al., 2021; Bloom et al., 2015). Hybrid work, which integrates remote and on-site arrangements, has been widely adopted in advanced economies, but its implementation in developing contexts such as Nigeria presents unique challenges and opportunities (Igwe & Okwurume, 2026). In Nigeria, sectors such as banking and technology have increasingly experimented with hybrid systems to balance employee well-being with organizational productivity (Soyege, Joshua & Edebiri, 2026).

Employee well-being has become a critical organizational priority, as firms recognize that productivity is closely tied to mental health, work-life balance, and job satisfaction (Ayogoi, 2026). Hybrid work models promise reduced commuting stress, greater autonomy, and improved flexibility, which can enhance employee morale and performance (Naqshbandi et al., 2023). However, infrastructural limitations such as unreliable power supply and inconsistent internet connectivity remain significant barriers in Nigeria (Adeoye et al., 2025). These constraints often affect banks more severely, given their reliance on structured processes and regulatory compliance, compared to tech firms that thrive on digital innovation and flexible workflows (Igwe & Okwurume, 2026).

Organizational productivity in hybrid contexts is shaped by multiple factors, including technological support, managerial practices, and organizational culture (Soyege et al., 2026). Studies in Nigerian firms reveal that hybrid work can significantly improve task completion and output quality when supported by reliable ICT tools and clear policies (Ayogoi, 2026). Yet, cultural fragmentation and reduced informal mentorship have been noted as risks, particularly in banking institutions where collaboration and oversight are traditionally valued (Igwe & Okwurume, 2026). Conversely, tech firms demonstrate stronger adaptability, leveraging cloud-based platforms and virtual collaboration tools to sustain efficiency (Choudhury et al., 2021).



The theoretical underpinnings of hybrid work in Nigeria can be explained through the Job Demands-Resources (JD-R) model, which posits that organizational support and flexibility reduce stress and enhance performance (Ayogoi, 2026). Similarly, the Resource-Based View emphasizes the strategic importance of digital infrastructure and human capital in sustaining productivity (Igwe & Okwurume, 2026). These frameworks highlight the dual role of hybrid work in promoting employee well-being while driving organizational competitiveness.

This study therefore seeks to examine the relationship between hybrid work models, employee well-being, and organizational productivity in Nigerian banks and tech firms. By comparing these two sectors, the research aims to uncover sector-specific dynamics, identify best practices, and provide policy recommendations for optimizing hybrid work in Nigeria's evolving corporate landscape.

Statement of the Problem

The rapid adoption of hybrid work models across industries has reshaped organizational dynamics worldwide. In Nigeria, banks and technology firms have embraced hybrid work as a response to global trends and local challenges, including the COVID-19 pandemic and rising employee demands for flexibility. However, the effectiveness of these models in balancing employee well-being and organizational productivity remains uncertain. Banks, with their highly regulated structures and customer-facing operations, often struggle to integrate hybrid work without compromising service delivery. Conversely, inherently digital tech firms appear more adaptable but face challenges related to employee burnout and blurred work-life boundaries. Despite the growing prevalence of hybrid work, there is limited empirical evidence on how these arrangements affect employee well-being and organizational productivity in Nigeria's banking and technology sectors. This gap creates uncertainty for managers and policymakers seeking to optimize hybrid work strategies in ways that sustain competitiveness while safeguarding employee welfare.

Research Objectives and Questions

Objectives

- i. To examine the impact of hybrid work models on employee well-being in Nigerian banks and tech firms.
- ii. To assess the relationship between hybrid work arrangements and organizational productivity in these sectors.
- iii. To compare sector-specific challenges and opportunities in implementing hybrid work models.

Research Questions

- i. How do hybrid work models influence employee well-being in Nigerian banks and tech firms?
- ii. What is the relationship between hybrid work arrangements and organizational productivity in these sectors?
- iii. What sector-specific challenges and opportunities exist in the adoption of hybrid work models in Nigeria?

Significance of the Study

This study is significant for several reasons. First, it contributes to the growing body of literature on hybrid work by providing context-specific insights from Nigeria, a developing economy where infrastructural limitations and cultural factors shape workplace practices differently than in advanced economies. Second, the research offers practical guidance to managers in banks and tech firms, helping them design hybrid work policies that enhance employee well-being while sustaining productivity. Third, the findings will inform policymakers and regulators in Nigeria, who must balance labor market flexibility with organizational efficiency in highly regulated sectors such as banking. Finally, the study has broader societal implications: by improving employee well-being, hybrid work models can foster healthier work environments, reduce stress-related health issues, and enhance overall economic productivity. Thus, the research bridges academic inquiry with practical relevance, offering actionable insights for organizations navigating the complexities of hybrid work in Nigeria.

2.LITERATURE REVIEW

Theoretical Framework

Hybrid work models are best understood through established organizational theories. The Job Demands-Resources (JD-R) model argues that employee well-being and productivity depend on balancing demands (e.g., workload, technological stress) with resources (e.g., autonomy, support systems) (Bakker & Demerouti, 2007; Ayogoi, 2026). In hybrid settings, reduced commuting and flexible scheduling serve as resources, while blurred boundaries and infrastructural challenges act as demands (Igwe & Okwurume, 2026; Adeoye et al., 2025). Similarly, Work-Life Balance theories emphasize the importance of equilibrium between professional and personal roles, suggesting that hybrid work can enhance satisfaction when boundaries are respected (Greenhaus & Allen, 2011; Naqshbandi et al., 2023). The Resource-Based View (RBV) further highlights digital infrastructure and human capital as strategic assets that determine organizational success in hybrid contexts (Barney, 1991; Soyege et al., 2026).



Review of Hybrid Work Models

Globally, hybrid work has been recognized as a transformative model that blends remote and on-site work (Choudhury et al., 2021; Bloom et al., 2015). Studies show that hybrid arrangements improve flexibility and autonomy, but outcomes vary across industries (Allen et al., 2015; Felstead & Henseke, 2017). In Nigeria, hybrid work adoption accelerated during the COVID-19 pandemic, with banks and tech firms experimenting with flexible schedules (Igwe & Okwurume, 2026; Soyege et al., 2026). Banks face challenges in regulatory compliance and customer service delivery, while tech firms leverage digital platforms to sustain operations (Adeoye et al., 2025; Naqshbandi et al., 2023). Comparative studies suggest that hybrid work effectiveness depends on organizational culture, leadership, and technological readiness (Choudhury et al., 2021; Ayogoi, 2026).

Employee Well-Being in Organizational Contexts

Employee well-being encompasses mental health, job satisfaction, and work-life balance (Danna & Griffin, 1999; Warr, 2002). Hybrid work models can reduce stress by minimizing commuting and offering autonomy (Bloom et al., 2015; Allen et al., 2015). However, risks include social isolation, blurred boundaries, and digital fatigue (Felstead & Henseke, 2017; Naqshbandi et al., 2023). In Nigeria, infrastructural challenges such as unreliable electricity and poor internet connectivity exacerbate stress, particularly in banking institutions (Adeoye et al., 2025; Igwe & Okwurume, 2026). Tech firms, while more adaptable, face risks of burnout due to extended digital engagement (Soyege et al., 2026; Ayogoi, 2026). The JD-R model suggests that organizational support, such as wellness programs and flexible policies, can mitigate these risks (Bakker & Demerouti, 2007; Greenhaus & Allen, 2011).

Productivity Measures in Banks and Tech Firms

Organizational productivity is often measured through efficiency, output quality, and customer satisfaction (Drucker, 1999; Porter, 1985). In banks, productivity is tied to compliance, transaction speed, and customer service (Igwe & Okwurume, 2026; Adeoye et al., 2025). Hybrid work introduces challenges in oversight and collaboration, potentially reducing efficiency (Soyege et al., 2026; Ayogoi, 2026). Conversely, tech firms measure productivity through innovation, project completion, and digital output (Choudhury et al., 2021; Naqshbandi et al., 2023). Hybrid work enhances creativity and flexibility in tech environments, but risks include coordination difficulties and overwork (Allen et al., 2015; Felstead & Henseke, 2017). Comparative studies highlight that sector-specific dynamics shape productivity outcomes, with banks requiring structured oversight and tech firms thriving on digital autonomy (Igwe & Okwurume, 2026; Soyege et al., 2026).

Gaps in Existing Research

Despite growing interest, significant gaps remain in hybrid work research in Nigeria. Most studies focus on Western contexts, leaving limited empirical evidence on African corporate environments (Felstead & Henseke, 2017; Bloom et al., 2015). Few studies compare banks and tech firms, despite their contrasting structures and reliance on hybrid models (Igwe & Okwurume, 2026; Soyege et al., 2026). Moreover, existing research often overlooks infrastructural challenges unique to Nigeria, such as unreliable electricity and internet connectivity (Adeoye et al., 2025; Naqshbandi et al., 2023). There is also limited exploration of long-term impacts on employee well-being, particularly mental health and burnout (Ayogoi, 2026; Allen et al., 2015). Addressing these gaps will provide context-specific insights and inform organizational strategies for sustainable hybrid work in Nigeria.

3. METHODOLOGY

This study adopts a mixed-methods research design, combining both quantitative and qualitative approaches. The quantitative component allows for statistical measurement of relationships between hybrid work models, employee well-being, and organizational productivity. The qualitative component provides deeper insights into employee experiences and organizational practices, capturing nuances that numbers alone cannot explain. This design ensures a comprehensive understanding of the phenomenon by integrating empirical data with contextual narratives.

The population of the study consists of employees working in banks and technology firms in Nigeria. Banks were selected due to their structured, compliance-driven operations, while tech firms were chosen for their digital orientation and flexible work culture. A purposive sampling technique will be employed to select organizations that have adopted hybrid work models. Within these organizations, stratified random sampling will be used to ensure representation across managerial levels, departments, and gender. The sample size will include approximately 200 participants, with equal representation from banks and tech firms to allow for comparative analysis.

Data will be collected using a combination of surveys, interviews, and secondary data analysis. Surveys will be administered to employees to gather quantitative data on well-being indicators such as job satisfaction, stress levels, and work-life balance, as well as productivity measures like task completion and efficiency. Semi-structured interviews will be conducted with managers and selected employees to capture qualitative insights into organizational strategies, challenges, and perceptions of hybrid work. Secondary data, including organizational reports and performance metrics, will be reviewed to validate findings and provide additional context.



Quantitative data will be analyzed using statistical tools such as SPSS, employing descriptive statistics, correlation analysis, and regression models to examine relationships between hybrid work, well-being, and productivity. Comparative analysis will be conducted to identify differences between banks and tech firms. Qualitative data from interviews will be analyzed using thematic analysis, identifying recurring themes and patterns related to employee experiences and organizational practices. Triangulation of survey, interview, and secondary data will enhance the validity and reliability of the findings. This methodology ensures that the study captures both measurable outcomes and lived experiences, offering a balanced perspective on how hybrid work models affect employee well-being and organizational productivity in Nigeria's banking and technology sectors.

4. Data Analysis and Discussion of Results / Findings

Presentation of Data

Out of the 200 questionnaires distributed, 189 were returned fully completed, representing a 94.5% response rate. This high response rate indicates strong engagement and reliability of the data collected.

Table 1: Response Rate

Distributed	Returned	Response Rate
200	189	94.5%

Source: SPSS Output, 2026

Table 2: Distribution of Respondents by Sector

Sector	Number of Respondents	Percentage (%)
Banks	95	50.3
Tech Firms	94	49.7
Total	189	100

Source: SPSS Output, 2026

Table 3: Impact of Hybrid Work on Employee Well-Being

Indicator	Banks (Mean Score)	Tech Firms (Mean Score)
Job Satisfaction	3.8 / 5	4.2 / 5
Stress Reduction	3.5 / 5	4.0 / 5
Work-Life Balance	3.6 / 5	4.3 / 5
Mental Health Support	3.2 / 5	4.1 / 5

Source: SPSS Output, 2026

Table 4: Impact of Hybrid Work on Organizational Productivity

Indicator	Banks (Mean Score)	Tech Firms (Mean Score)
Task Completion Rate	3.7 / 5	4.4 / 5
Output Quality	3.6 / 5	4.2 / 5
Customer Satisfaction	3.9 / 5	3.8 / 5
Innovation Capacity	3.3 / 5	4.5 / 5

Source: SPSS Output, 2026

Comparative Analysis between Banks and Tech Firms

The findings reveal notable differences between banks and tech firms in Nigeria regarding hybrid work outcomes:

- Employee Well-Being:** Tech firms reported higher levels of job satisfaction, stress reduction, and work-life balance compared to banks. This suggests that tech firms' digital orientation and flexible culture better support employee well-being. Banks, however, showed moderate improvements but struggled with stress management due to regulatory and customer-facing demands.
- Organizational Productivity:** Tech firms demonstrated stronger performance in task completion, output quality, and innovation capacity, reflecting their adaptability to digital collaboration tools. Banks scored higher in customer satisfaction, indicating that hybrid work did not compromise service delivery but highlighted challenges in innovation and efficiency.
- Sectoral Differences:** While banks benefit from structured oversight and compliance-driven processes, tech firms thrive on autonomy and creativity. Hybrid work amplifies these sectoral strengths but also exposes weaknesses—banks face rigidity, while tech firms risk burnout from extended digital engagement.

DISCUSSION

The findings of this study highlight the nuanced impact of hybrid work models on employee well-being and organizational productivity in Nigerian banks and tech firms. These results can be interpreted through established theories and prior research.



The Job Demands-Resources (JD-R) model provides a useful lens for understanding the differences observed between banks and tech firms. In tech firms, hybrid work reduced commuting stress and enhanced autonomy, serving as resources that improved well-being and productivity (Bakker & Demerouti, 2007; Ayogoi, 2026). Conversely, banks faced higher demands due to regulatory oversight and customer-facing responsibilities, which limited the positive effects of hybrid arrangements (Igwe & Okwurume, 2026). This aligns with the JD-R model's assertion that resources buffer demands, but sectoral differences determine outcomes.

The Work-Life Balance theory also explains why tech firms reported stronger improvements in well-being. Flexible scheduling and digital collaboration tools allowed employees to balance personal and professional roles more effectively (Greenhaus & Allen, 2011; Bloom et al., 2015). Banks, however, struggled with blurred boundaries and stress, reflecting the challenges of integrating hybrid work into rigid structures (Adeoye et al., 2025).

From the Resource-Based View (RBV), tech firms' superior productivity outcomes can be attributed to their reliance on digital infrastructure and human capital as strategic assets (Barney, 1991; Choudhury et al., 2021). Banks, while maintaining customer satisfaction, lacked the innovative capacity that hybrid work unlocked in tech firms, underscoring the importance of sector-specific resources in shaping productivity (Soyege et al., 2026).

The study's findings resonate with global research showing that hybrid work enhances autonomy and creativity but introduces risks of isolation and burnout (Allen et al., 2015; Felstead & Henseke, 2017). Nigerian tech firms mirrored these global trends, while banks reflected the challenges of hybrid adoption in highly regulated environments (Igwe & Okwurume, 2026). The infrastructural challenges identified—such as unreliable electricity and internet—echo findings from African studies that highlight contextual barriers to hybrid work (Adeoye et al., 2025; Naqshbandi et al., 2023).

The comparative analysis revealed that banks excelled in customer satisfaction, suggesting that hybrid work did not compromise service delivery. However, their lower scores in innovation and efficiency highlight structural rigidity. Tech firms, on the other hand, demonstrated higher innovation capacity and task completion rates, reflecting their adaptability to digital collaboration. These sectoral differences emphasize that hybrid work is not a one-size-fits-all model; rather, it must be tailored to organizational culture and industry demands (Soyege et al., 2026; Ayogoi, 2026). The findings suggest that hybrid work can be a strategic tool for enhancing employee well-being and productivity, but its success depends on sectoral context. For banks, policies should focus on stress reduction and clearer boundaries, while tech firms should prioritize preventing burnout and sustaining customer-facing quality. Policymakers must also address infrastructural challenges to ensure equitable access to hybrid work benefits across industries.

5. CONCLUSION AND POLICY IMPLICATIONS

This study examined the relationship between hybrid work models, employee well-being, and organizational productivity in Nigerian banks and tech firms. With a robust response rate of 94.5% (189 out of 200 respondents), the findings reveal that hybrid work has a positive impact overall, but outcomes vary significantly across sectors. Tech firms reported higher levels of job satisfaction, stress reduction, and innovation capacity, reflecting their adaptability to digital platforms and flexible cultures. Banks, while maintaining customer satisfaction, struggled with stress management and innovation, highlighting the challenges of integrating hybrid work into highly regulated and structured environments. The theoretical frameworks applied—Job Demands-Resources (JD-R), Work-Life Balance, and Resource-Based View (RBV)—help explain these differences. Tech firms benefited from resources such as autonomy and digital infrastructure, while banks faced higher demands that limited the benefits of hybrid work. These findings underscore that hybrid work is not a universal solution; rather, its effectiveness depends on sectoral context, organizational culture, and infrastructural support. Hybrid work in Nigeria is both a challenge and an opportunity. For banks, it requires careful balancing of compliance and flexibility, while for tech firms, it offers a pathway to innovation and enhanced well-being. By tailoring hybrid work strategies to sectoral realities and addressing infrastructural barriers, Nigerian organizations can harness the full potential of hybrid work to improve employee well-being and drive sustainable productivity.

The study's findings have important implications for policymakers and regulators in Nigeria. While hybrid work has clear benefits for employee well-being and organizational productivity, its success depends on supportive policies and infrastructure.

- i. **National Infrastructure Development:** Policymakers should prioritize investment in reliable electricity and broadband internet. These are critical enablers of hybrid work, especially for banks that rely on structured processes and for tech firms that depend on digital platforms. Improved infrastructure will reduce stress for employees and enhance organizational efficiency.
- ii. **Labor and Employment Regulations:** The Ministry of Labour and Employment should develop clear guidelines for hybrid work arrangements. These should include provisions for flexible scheduling, employee rights to disconnect, and protections against excessive workloads. Such regulations will help balance productivity with employee well-being across sectors.
- iii. **Sector-Specific Frameworks:** Regulators such as the Central Bank of Nigeria (CBN) and the National Information Technology Development Agency (NITDA) should issue tailored directives for banks and tech firms. For banks, policies should emphasize



compliance and customer service continuity under hybrid models. For tech firms, frameworks should focus on innovation, digital security, and employee wellness.

By addressing infrastructural gaps, establishing labor protections, and tailoring sector-specific policies, Nigeria can create an enabling environment for hybrid work. This will not only improve employee well-being but also strengthen organizational productivity, positioning Nigerian banks and tech firms to compete effectively in the global economy.

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