

Innovations

Virtual Work and Employee Performance during Covid-19 Pandemic in Selected Banks in Osogbo, Osun State, Nigeria

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Abstract

Purpose: The investigated the influences of virtual work on employee performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. **Methodology/Approach:** The study adopted the survey research design. Structured questionnaire was used as the instrument of data collection for this study. A total of 152 copies questionnaire were administered to employees of five selected banks in Osogbo. A total of 141 participants responded and completed the survey giving a response rate of 92.8%. The presentation of the data for the demographic information of respondents was done using frequency count and percentages. The hypotheses were tested using linear regression analysis. The Statistical Package for the Social Sciences (SPSS) version 24.0 was used to analyze the data. **Result/Findings:** The findings revealed that virtual work significantly influenced employee productivity performance of selected banks during the Covid-19 pandemic in Osogbo, Osun State, Nigeria. Also, virtual work significantly influenced employee adaptive performance of selected banks during the Covid-19 pandemic in Osogbo, Osun State, Nigeria. Furthermore, virtual work significantly influenced employee contextual performance of selected banks during the Covid-19 pandemic in Osogbo, Osun State, Nigeria. Finally, virtual work significantly influenced employee task performance of some selected banks during the Covid-19 pandemic in Osogbo, Osun State, Nigeria. **Practical Implications:** The result of the study indicated that virtual work significantly influenced employee productivity performance, employee adaptive performance, employee contextual performance and employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. This implies that the banking sector should invest more in technological innovations to sustain virtual work activities to hence effective banking performance. **Conclusion:** The study concluded that virtual work is important to

employee performance in the survival of every organization in the present global economy crises due to Covid-19 pandemic.

Keywords: *Performance, Productivity performance, Adaptive performance, Contextual performance, Task performance, Virtual work, Banking industry, Covid-19 pandemic, Nigeria*

Introduction

Performance is the impact of activities of an individual over a given period of time. Managing employees' performance is necessary in order to achieve goals. Assessing an employee performance, competency and measuring productivity is essential in the overall plan of an organization. In an organizational context, performance is a contractual understanding between a manager and a subordinate to accomplish an assigned task. Entrusted performance is broken into two segments: technical/administrative performance and leadership performance. The expected job performance comprising of planning, organizing, and administering the day-to-day work through one's technical ability, business judgment and so on are called as technical/administrative performance (Almulaiki, 2023). Leadership performance is labeled through setting strategic goals, upholding the necessary performance standards, motivating and directing subordinates to accomplish the job through encouragement, recognition, and constructive criticisms. Employees' performance is directly related to organizational productivity and its success. Better performance of each employee creates immense outcomes which mainly include congruence among employees' quality production and commitment at work place. Employee Performance is important to the survival of every organization in the present global economy crises. Employee performance is the result or achievement that is influenced by the operational activities of employees, especially banks in utilizing their resources. The purpose of employee performance measurement is to produce data, analyzed it appropriately to produce accurate information employee of an organization (Zhenjing, Chupradit, Ku, Nassani&Haffar, 2022).

Dahkoul (2018) stated that employees' performance is the accumulated result of the skills, efforts and abilities of all the employees contributed in organizational improved productivity leading towards its goal achievement. Improved organizational performance indicates the efforts towards goal achievement while requiring more effort in terms of improved employee performance. The author further pointed out that employee performance is among the critical factors that contribute significantly in organizational success. Therefore, it can be concluded that the success of an organization is not only achieved by the success of its financial management but as well as managing staff performance. This study intend to capture the belief and thought of banking employees for self-reported measured

performance particularly during the Covid-19 pandemic lockdown in Nigeria. Employee performance is crucial for every organizational goal. It is known that employee performance can be influenced by various factors such as training, career development, satisfaction, work motivation and good compensation.

Empirical studies from Pradhan and Jena (2017) specify that employee performance is derived from three dimensions of employee behavior and employers opt to measure the performance on the basis of employee work attitude and behavior towards its job will be adopted for this research work. These dimensions were adaptive, contextual and task performance. These dimensions provide an important impact on employers' decision toward employees in collecting information especially on personality traits that can be used by the employers to make decision employee performance and finding absolute solutions to strengthen the job performance of the employees. In other words, the success of the organization's goal is determined by the employee behavior. Moreover, research has proven that understanding the human behavior is difficult and complex due to no specific particular approach could explain it. Adaptive performance refers as a component of employees' performance that referred to the ability of an individual to adapt to a new work environment. Contextual performance was referring to the organizational activities that were performed not according to pure absolute task or goal specific, in other words, it is more on ad-hoc basis. Task performance, it is referring to the term on how an employee performs its task, usually it is measured based on response time, accuracy and fulfillment of all specifications (Sija, 2021). However, banking employees were expected to perform maximally during the Covid-19 pandemic lockdown in Nigeria.

Covid-19 pandemic is a deadly virus that wrought a lot of havoc on the economy, both here in Nigeria and across the world with devastating mortality. The Covid-19 pandemic also known as corona virus was first noticed in a town called Wuhan, China in December 2019 and has spread round the globe and has still continued without abating which is presently an ongoing devastating deadly pandemic (Zhou, Chen & Chen, 2020). The Nigerian Centre for Disease Control (NCDC) which is an agency set up by the Nigerian government announced the first case of covid-19 in Nigeria which occurred 27 of February (Chikwe, 2020) and it was brought in by an Italian National residing in Lagos. An Ogun State indigene who had come in contact with him was the first Nigerian citizen but second case to be confirmed by the NCDC to have the virus by (March 9, 2020, PM News).

Covid-19 pandemic led to economic shut down, social life was nonexistent (Razon, 2020), and stock markets started pummeling around the world (Nicola et al., 2020). Because of the pandemic, normal banking services were disrupted, and this called

for bank operational risk management to be carried out properly so as to improve the performance of bank services to customers. Banks need to be innovative to enhance performance (Nwachukwu, Chladkova&Fadeyi. 2018) and employees that are well trained and qualified are retained and adequately rewarded so as to remain competitive in unstable environments. Virtual work is now important to do besides the outbreak of Covid -19 (Adeola&Adebiyi, 2016).

Virtual work implies individuals work from home using modern technology to get things done. Virtual work is work that employees do by utilizing technology. The development of wireless technology is currently increasing the possibility of working in any place and time. Virtual work having a positive impact on employees' performance. Virtual work is usually associated with remote work and work from home. Shareena&Shahid (2020) stated that the current survey shows that the idea of a workplace is starting to move away from physical locations toward virtual work. People do not have to commute to the office. Consequently, the virtual work has been adopted by approximately 200 million people and more than one million companies operating in various countries worldwide. While the virtual work arrangement may not be something new for the workforce of developed countries that is usually not the case in developing countries in an emerging economy (Gottlieb, Grobovšek & Poschke, 2020). Undoubtedly, the adoption of the virtual work is more challenging in developing countries because of infrastructure and human capital reasons.

Covid-19 pandemic was a deadly virus that wrought a lot of havoc on the economy, both here in Nigeria and across the world with devastating mortality and negatively affected employee performance of the banking industries. The impact of Covid-19 aside from the increasing mortality rate affected global mental health and psychological aspects as many people feel helpless because of the pandemics, horror and anxiety (Zhang & Ma, 2020). Covid-19 pandemic also affected economic and social as it directly affects stock markets around the world (Liu, Manzoor, Wang, Zhang & Manzoor, 2020). Covid-19 pandemic also disrupted banking performance as bank operational risk management was carried out to improve the performance of banking services to customers (Disemadi & Shaleh, 2020). Nevertheless, The application of ICT in the banking sector enhance the utilization of virtual work activities by banking employees to satisfied their customer needs during the Covid -19 pandemic lockdown in Nigeria.

Needless to say, that technology and its application in the banking sector have tremendous and positive effect on the customers, employees and organization. Also, superior innovation performance is needed with a systematic approach banking sector and it is necessary to retain highly qualified and motivated employees to

remain competitive in unstable environments (Adeola & Adebisi, 2016; (Nwachukwu, Chladkova & Fadeyi. 2018). Despite the challenges of developing countries including Nigeria, banking companies are being forced to adopt virtual work suddenly; furthermore, various countries have reported a surge in employee productivity in the banking industry (Daniel, 2021; Marcu, 2021). However, this study is interested in knowing if virtual work impacted employee performance during the Covid-19 pandemic. Therefore, the study investigates the influence of virtual work on employee performance in some selected banks during the Covid-19 pandemic in Osogbo, Osun State, Nigeria.

Objective of the Study

The main objective of this study is to investigate the influence of virtual work on employee performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. The specific goals are to:

1. Determine the influence of virtual work on employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.
2. Investigate the influence of virtual work on employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.
3. Examine the influence of virtual work on employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.
4. Evaluate the influence of virtual work on employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Research Questions

This study answered the following questions:

1. Did virtual work influence employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria?
2. Was there any influence that virtual work had on employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria?
3. Did virtual work influence employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria?
4. Was there any influence that virtual work had on employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria?

Research Hypotheses

The following null hypotheses were tested for the research work at 0.05 level of significance.

1. Virtual work does not significantly influence employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.
2. Virtual work does not significantly influence employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.
3. Virtual work does not significantly influence employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.
4. Virtual work does not significantly influence employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Literature Review

Prasetyaningtyas, Heryanto, Nurfauzi and Tanjung (2021) investigated the direct impact of virtual work on productivity and the mediating impact of virtual work on productivity through work life balance (WLB) and job satisfaction in the banking industry located in the Greater Jakarta Area. As such, questionnaires were conducted with 234 respondents who have experience of the virtual work program due to COVID-19 pandemic and working in the banking industry located in the Greater Jakarta Area. Findings revealed how job satisfaction is a mediating variable between virtual work and Productivity, and virtual work positively impacts overall productivity.

Hafshah, Najmaei, Mansori and Fuchs (2022) examined the impact of the remote working system during the COVID-19 pandemic on millennial employee performance in PT. Bank Mandiri (Persero) Tbk with employee motivation and employee engagement as mediating variables. The study used a quantitative method by implementing a survey method where the data was collected from a questionnaire distributed to 367 respondents in PT. Bank Mandiri, Indonesia. The analysis was based on a sample from the population of millennial employees who have an experience of work from home during the COVID-19 pandemic. The data was analysed using Smart PLS ver.3.0. This study found that remote work has a positive influence on employee performance, employee motivation, and employee engagement. The result also shows a mediating impact of remote work on employee performance through employee motivation and employee engagement. Regarding the pandemic, it is found that during the COVID-19 period, remote work provides

millennial employees with flexible working arrangements and less commuting. However, not all employees have a suitable workspace in their homes. Remote work also develops interpersonal relationships between employees and managers. It is also found that millennial employees in Bank Mandiri have enthusiasm and inspiration when working remotely. The remote working system has a significant positive impact on millennial employees' performance, motivation, and engagement in PT. Bank Mandiri (Persero) Tbk during the COVID-19 pandemic situation. There is a mediation impact of remote work on employee performance by employee motivation and employee engagement.

Isokariari (2021) examined the impact of virtual workspace adoption on organizational performance in Nigeria Banking Industry. The specific objectives of this study include: to determine the extent to which intranet facility affects profitability of Nigeria banks and to ascertain the extent to which extranet facility affects market share of Nigeria banks. The study adopted the survey design. The population of this study consists of staff of 23 Banks in Nigeria. The study employed a census of 399 respondents which was reduced to 381 after questionnaires were distributed and retrieved. The sources of data for this research work were primary and secondary. Questionnaire was adopted as the method of data collection and designed on a five-point likert scale research instrument. Content validity was conducted to test the validity of the instrument and this was achieved with five management experts: three from the academia and two from industry. Data analysis was done using multiple linear regression analysis with Analysis of Variance (ANOVA) with a five percent level of significance. The findings showed that: intranet facility had a significant positive effect on profitability of Nigeria banks and extranet facility significantly affected market share of Nigeria banks.

Rathnaweera and Jayathilaka (2021) identified the impact of the virtual office platform on work-life balance in the Sri Lankan context. The methodology adopted for this study is quantitative. An online questionnaire to collect data was primarily distributed to employees in the virtual platform. Analysis of this study is based on three regression models and results ascertain that both working and non-working environments have highly significant impact on the work-life balance, although non-working environment has a bigger influence on work balance (Gender and no of children). Findings are useful and unique, enabling both employers and employees to adopt a focused approach to maximize the potential of virtual platforms to enhance employee well-being so that mutual benefits can be materialized.

Aimee (2020) investigated the relationship between virtual employee engagement, self-efficacy, and productivity. The purpose of this quantitative correlational study was to examine the relationship between virtual employee engagement, employee

self-efficacy, and productivity. Survey data from 81 virtual workers were analyzed using multiple linear regression analysis. The results indicated the full model containing 2 predictor variables (employee self-efficacy and employee engagement) was significantly related to productivity, $F(2, 78) = 11.78, p < .001, R^2 = .22$. Employee self-efficacy was statistically significant ($\beta = .42, p < .01$). Employee engagement ($\beta = .09, p = .37$) did not provide any significant variation in productivity.

Yusuf (2021) investigated remote work and employee performance of the fintech industry in Nigeria during COVID-19 pandemic. The study adopted the quantitative research method and deployed a cross-sectional survey using online Google Form questionnaire to collect data from 123 respondents selected through convenience sampling from three leading FinTech companies in Nigeria. The study finds that there is a significant and positive relationship between remote work and employees' problem-solving ability, quality of work, time management ability and productivity. The findings from this research show that the adoption of remote work in the modern organization can be useful to women professionals who cannot commute to work every day owing to family obligations and physically challenged professionals. But more than that, remote work, as demonstrated in this study, could become an important work strategy to enhance employee performance in the post-COVID-19 era.

Aladejebi (2021) discussed the advantages and disadvantages of working from home in the scientific literature, using questionnaire, how employees feel about WFH in the aspects of family values, increase of performance, isolation and disrupts work-life balance, how workers cope with WFH. Data was collected from the primary source by using a structured questionnaire completed through Google Form. The target respondents were employers and employees both from the private sector of the economy. Data was gathered from 504 respondents. SPSS and Excel were used to analyse the data. The majority of the respondents were employees (76.98%), while 23.02% were employers. An inquiry was also made about the marital status of the respondents, and the majorities (71.83%) were married while 28.17% were single. The study showed that respondents were still able to connect with their teammates despite working from home, frequently communicate with leaders, and have clarity on working from home policies. It can also be seen that the majority of the respondents enjoyed working from home, although they still look forward to returning to the office. Findings on working from home on family values show that this work style positively influences availability at the home front. Findings on the effect on work performance show average agreement on the positive impact of working from home. Agreement on the negative impact of working from home on

office/social interaction and work-life balance was also seen to be on average. It can be inferred from this study that working from home is a work style that employees would prefer to continue post-COVID-19.

Dauda and Akingbade (2021) examined customer's and employee's responses to technology innovation, and their effects on the performance of the Nigerian banks. Fifteen (15) major banks were selected for the research. Two null hypotheses based on two different sets of questionnaires distributed to selected banks employees and customers were formulated to test whether there is no significant relationship between technology innovation and customer's satisfaction; and between technological innovation and Nigerian banks employee's performance. 1912 questionnaires were distributed to customers to test the first hypothesis out of which 1634 were collected which is 85% of the distributed questionnaires, 1458 questionnaires were distributed to selected banks employees to test the second hypothesis, 1223 questionnaires were collected making 84% response rate. Pearson correlation co-efficient was used to analyse the hypotheses. Findings revealed that technological innovation influenced banks employee's performance, customer's satisfaction and improvement in banks profitability.

Gao (2021) explored the impact of automation on employee productivity in the banking sector and how it contributes to profitability. Technological advancement has impacted business operation in virtually all industries. In particular, the operation and business models of financial institutions have undergone serious disruption due to technology. The automation of banking has impacted banks positively by saving time and elevating employee workload. The influence of automation on workload has enabled banks to reduce errors and frauds which contribute to productivity. A designed semi-structured interview was employed to gather realistic perceptions of the impact of automation from bank employees in different positions. It is projected that automation due to ATM, internet banking, and mobile banking has a positive impact on employee productivity. However, automation could limit the utilization of skills of employees, which could translate to wastage of resources to some extent.

Mwebi and Kadaga (2015) sought to establish the effects of flextime work arrangement on employee performance in Nairobi central business district commercial banks where this arrangement is popular given the demanding nature of the banks in this area. Organizations globally are strategizing on how best to boost their productivity through enhanced performance by the employees. Motivation of employees by the recognition of the importance of balancing their work and family life has continued to gain ground. In Nairobi central district commercial banks, use of flextime work arrangement has been noted as one of the

most widely used strategy. The results of this approach in regard to employee performance should be key in pointing out whether flextime is playing a role in the wider business objectives of these banks. This research adapted a descriptive design, specifically the survey kind. The target population was all the 1074 Nairobi CBD commercial banks employees where proportionate stratified sampling method was used to get a sample of 291 respondents from different strata (management, supervisory, clerical and secretarial as well as the support staff). These were issued with questionnaires which served as the research tool. Descriptive statistics was used to summarize the data via SPSS and further analysis was done by inferential statistics where correlation analysis was employed in finding the relationship between the variables. The findings revealed that Flextime work arrangement is positively related to employee performance at $r=.344$ $p < .005$

Okechukwu, Egbo and Isikuru (2017) examined the effect of virtual management on employee performance in selected business in Lagos state, Nigeria. The study adopted the survey design. Four selected e-commerce firms in Lagos state, Nigeria were used for the study. The population of the study was 414 staff of the four e-commerce firms which were selected purposively based on the fact that they are the major e-commerce firms in Nigeria. The sources of data for the study were primary and secondary sources. Data were collected using questionnaire research instrument on a five point likert scale. The validity of the instrument was measured using content validity, and was done by five management experts from both the industry and the academia. Data collected were analyzed using simple linear regression analysis and the analysis of variance (ANOVA), at 5% profitability level of significance. The findings revealed that: Virtual communication had a significant positive effect on employees' effectiveness in selected e-commerce firms in Lagos state, Nigeria ($r = 0.924$; $t = 10.12$; $F = 85.63$; $p = 0.001 < 0.05$). Virtual collaboration significantly affected employees' productivity in selected e-commerce firms in Lagos state, Nigeria ($r = 0.886$; $t = 9.412$; $F = 61.45$; $p = 0.001 < 0.05$).

Results

Demographic Analysis

Table 1: Frequency Distribution of Demographic Information

Demographic Characteristics	Items	Frequency	Percentage
Banks	First City Monument Bank	34	24.1
	First Bank	19	13.5
	Guaranty Trust Bank	38	27.0
	Polaris Bank	21	14.9
	United Bank for Africa	29	20.6

Gender	Male	73	51.8
	Female	68	48.2
Age Range	20 years and below	4	2.8
	21-30	67	47.5
	31-40	66	46.8
	41-50	4	2.8
Academic Qualification	OND/HND	54	38.3
	BSC	73	51.8
	MSC	12	8.5
	PHD	2	1.4
Years of Work Experience	5 years and below	54	38.3
	6-10	63	44.7
	11-15	24	17.0

N= 141 (Source: Field Survey, 2023)

Table 1 shows the respondents of the selected banks for this study. The result shows that out of 141 respondents, 38 (27.0%) respondents were employees of Guaranty Trust Bank, and 19 (13.5%) respondents were employees of First Bank. This implies that respondent's from Guaranty Trust Bank participated more in this study. Table 1 shows the gender of respondents for this study. The result shows that out of 141 respondents and 73 (51.8%) respondents were male, while 68 (48.2%) respondents were female. This implies that there were more male respondents in this study than their female counterparts. Table 1 shows the age range of respondents for this study. The result shows that out of 141 respondents, 67 (47.5%) respondents were between the age range of 21 and 30 years and only 4(2.8%) respondents were between the age range of 41-50 and 20 years and below. Table 1 shows the result on the academic qualification of the respondents, the result shows that 73(51.8%) of the respondents were BSC holder, while only 2(1.4%) respondents were PHD holders. This implied that respondents with BSC qualification participated more in this research work. Table 1 shows the result on the years of work experience of the respondents, the result shows that 63(44.7%) of the respondents have between 6-10 years of work experience, while 24(17.0%) of the respondents have between 11-15 years of work experience.

Analysis of Research Questions

Research Question One: Did virtual work influence employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria?

Table 2: Responses on Influence of Virtual Work on Employee Productivity Performance

Statements	SA (%)	A (%)	D (%)	SD (%)	Mea n	S.D
I am actively involved in customer retention in my bank to increase my productivity performance	87 (61.7)	44 (31.2)	8 (5.7)	2 (1.4)	3.53	0.671
I am actively involved in customer satisfaction in my bank to increase my productivity performance	87 (61.7)	47 (33.3)	7 (5.0)	0 (0)	3.57	0.589
I am actively involved in innovative activities in my bank to increase my productivity performance	85 (60.3)	46 (32.6)	10 (7.1)	0 (0)	3.53	0.627
My output has greatly contributed to the activities of my bank to increase my productivity performance	63 (44.7)	70 (49.6)	7 (5.0)	1 (0.7)	3.38	0.617
My performance has contributed greatly to my bank productivity performance	78 (55.3)	50 (35.5)	13 (9.2)	0 (0)	3.46	0.660
I use my skills and ability to contribute greatly to my bank to enhance my productivity performance	75 (53.2)	56 (39.7)	8 (5.7)	2 (1.4)	3.45	0.670
My bank encourages my personal development which increase my input to increase my productivity performance	81 (57.4)	53 (37.6)	7 (5.0)	0 (0)	3.52	0.593
My performance has increased the customer based of my bank	65 (46.1)	59 (41.8)	14 (9.9)	3 (2.1)	3.32	0.740
Average mean of influence of virtual work on employee productivity performance					3.45	0.646

N=141 (Source: Field Survey, 2023)

KEY: SA = Strongly Agreed, A = Agreed, D = Disagreed, SD = Strongly Disagreed.

Table 2 reveals the descriptive analysis of the influence of virtual work on employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. The result shows that the Average Mean of the influence of virtual work on employee productivity performance of the selected banks is $\bar{x} = 3.45$ which implies that the respondents agreed that virtual work influence their productivity performance during the Covid-19 pandemic in Osogbo, Osun State, Nigeria. However, the respondents strongly agreed that they were

actively involved in customer retention in their banks to increase their productivity performance with $\bar{x} = 3.53$. The respondents strongly agreed that they were actively involved in customer satisfaction in their bank to increase their productivity performance with $\bar{x} = 3.57$. The respondents strongly agreed that they were actively involved in innovative activities in their bank to increase their productivity performance with $\bar{x} = 3.53$. The respondents agreed that their outputs had greatly contributed to the activities of their banks to increase their productivity performance with $\bar{x} = 3.38$. The respondents agreed that their performance had contributed greatly to their banks productivity performance with $\bar{x} = 3.46$. The respondents agreed that they used their skills and ability to contributed greatly to their banks to enhanced their productivity performance with $\bar{x} = 3.45$. The respondents strongly agreed that their banks encourages their personal development which increase their input to increase their productivity performance with $\bar{x} = 3.52$. The respondents agreed that they their performance had increased the customer based of their banks with $\bar{x} = 3.32$.

Research Question Two: Was there any influence that virtual work had on employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria?

Table 3: Responses on Influence of Virtual Work on Employee Adaptive Performance

Statements	SA (%)	A (%)	D (%)	SD (%)	Mea n	S.D
I do not hesitate to go against established ideas and propose an innovative solution in my bank	62 (44.0)	59 (41.8)	14 (9.9)	6 (4.3)	3.26	0.805
Within my department; people rely on me for new solutions	57 (40.4)	63 (44.7)	16 (11.3)	5 (3.5)	3.22	0.785
I use a variety of sources/types of information to come up with an innovative solution in my bank	79 (56.0)	50 (35.5)	10 (7.1)	2 (1.4)	3.46	0.692
I am able to achieve total focus on the situation to act quickly in my bank	67 (47.5)	67 (47.5)	5 (3.5)	2 (1.4)	3.41	0.633
I quickly decide on the actions to take to resolve the problem in my bank	80 (56.7)	48 (34.0)	12 (8.5)	1 (0.7)	3.47	0.682
I analyze possible solutions and their	69	63	8	1	3.42	0.63

ramifications quickly to select the most appropriate one in my bank	(48.9)	(44.7)	(5.7)	(0.7)		4
I easily reorganize my work to adapt to the new circumstances in my bank	72 (51.1)	63 (44.7)	6 (4.3)	0 (0)	3.47	0.58 0
I willingly adapt my behavior whenever I need to in order to work with such people in my bank	82 (58.2)	55 (39.0)	4 (2.8)	0 (0)	3.55	0.55 3
I prepare for change by participating in every project or assignment that enables me to do so in my bank	75 (53.2)	54 (38.5)	12 (8.5)	0 (0)	3.45	0.64 8
I feel at ease even though my tasks change and occur at a fast pace in my bank	70 (49.6)	56 (39.7)	13 (9.2)	2 (1.4)	3.38	0.71 3
Average mean of influence of virtual work on employee adaptive performance					3.41	0.673

N=141 (Source: Field Survey, 2023)

KEY: SA = Strongly Agreed, A = Agreed, D = Disagreed, SD = Strongly Disagreed.

Table 3 reveals the descriptive analysis of the influence of virtual work on employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. The result shows that the Average Mean of the influence of virtual work on employee adaptive performance of the selected banks is $\bar{x} = 3.41$ which implies that the respondents agreed that virtual work influence their adaptive performance during the Covid-19 pandemic in Osogbo, Osun State, Nigeria. However, the respondents agreed that they do not hesitated to go against established ideas and propose an innovative solution in their banks with $\bar{x} = 3.26$. The respondents agreed that within their department, people rely on them for new solutions with $\bar{x} = 3.22$. The respondents agreed that they used variety of sources/types of information to come up with an innovative solution in their banks with $\bar{x} = 3.46$. The respondents agreed that they were able to achieve total focus on the situation to act quickly in their banks with $\bar{x} = 3.41$. The respondents agreed that they quickly decided on the actions to take to resolve the problem in their banks with $\bar{x} = 3.47$. The respondents agreed that they analysed possible solutions and their ramifications quickly to select the most appropriate one in their banks with $\bar{x} = 3.42$. The respondents agreed that they easily reorganised their work to adapt to the new circumstances in their banks with $\bar{x} = 3.47$. The respondents strongly agreed that they willingly adapted their behavior whenever they need to in order to work with people in their banks with $\bar{x} = 3.55$. The respondents agreed

that they prepare for change by participating in every project or assignment that enables them to do so in their banks with $\bar{x} = 3.45$. The respondents agreed that they felt at ease even though their tasks changed and occurred at a fast pace in their bank with $\bar{x} = 3.38$.

Research Question Three: Did virtual work influence employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria?

Table 4: Responses on Influence of Virtual Work on Employee Contextual Performance

Statements	SA (%)	A (%)	D (%)	SD (%)	Mean	S.D
I took on extra responsibilities in my bank	87 (61.7)	44 (31.2)	4 (2.8)	6 (4.3)	3.50	0.752
I started new tasks myself, when my old ones were finished in my bank	60 (42.6)	62 (44.0)	15 (10.6)	4 (2.8)	3.26	0.762
I took on challenging work tasks, when available in my bank	83 (58.9)	48 (34.0)	9 (6.4)	1 (0.7)	3.51	0.650
I worked at keeping my job knowledge up-to-date in my bank	81 (57.4)	56 (39.7)	4 (2.8)	0 (0.0)	3.55	0.554
I worked at keeping my job skills up-to-date in my bank	77 (54.6)	61 (43.3)	3 (2.1)	0 (0.0)	3.52	0.542
I came up with creative solutions to new problems in my bank	61 (43.3)	60 (42.6)	19 (13.5)	1 (0.7)	3.28	0.720
I kept looking for new challenges in my bank	70 (49.6)	58 (41.1)	10 (7.1)	3 (2.1)	3.38	0.714
I did more than what was expected of me in my bank	72 (51.1)	50 (35.5)	17 (12.1)	2 (1.4)	3.36	0.749
I actively participated in work meetings in my bank	74 (52.5)	61 (43.3)	4 (2.8)	2 (1.4)	3.47	0.627

I actively looked for ways to improve my performance at work in my bank	79 (56.0)	59 (41.8)	1 (0.7)	2 (1.4)	3.52	0.59 3
Average mean of influence of virtual work on employee contextual performance					3.44	0.666

N=141 (Source: Field Survey, 2023)

KEY: SA = Strongly Agreed, A = Agreed, D = Disagreed, SD = Strongly Disagreed.

Table 4 reveals the descriptive analysis of the influence of virtual work on employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. The result shows that the Average Mean of the influence of virtual work on employee contextual performance of the selected banks is $\bar{x} = 3.44$ which implies that the respondents agreed that virtual work influence their contextual performance during the Covid-19 pandemic in Osogbo, Osun State, Nigeria. However, the respondents strongly agreed that they took on extra responsibilities in their banks with $\bar{x} = 3.50$. The respondents agreed that they started new tasks themselves, when their old ones were finished in their banks with $\bar{x} = 3.26$. The respondents strongly agreed that they took on challenging tasks, when available in their banks with $\bar{x} = 3.51$. The respondents strongly agreed that they worked at keeping their job knowledge up-to-date in their banks with $\bar{x} = 3.55$. The respondents strongly agreed that they worked at keeping their job skills up-to-date in their banks with $\bar{x} = 3.52$. The respondents agreed that they came up with creative solutions to new problems in their banks with $\bar{x} = 3.28$. The respondents agreed that they kept looking for new challenges in their banks with $\bar{x} = 3.38$. The respondents agreed that they did more than what was expected of them in their banks with $\bar{x} = 3.36$. The respondents agreed that they actively participated in work meetings in their banks with $\bar{x} = 3.47$. The respondents strongly agreed that they actively looked for ways to improve their performance at work in their banks with $\bar{x} = 3.52$.

Research Question Four: Was there any influence that virtual work had on employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria?

Table 5: Responses on Virtual Work on Employee Task Performance

Statements	SA (%)	A (%)	D (%)	SD (%)	Mean	S.D
I plan my work so that it was done on time in my bank	103 (73.0)	36 (25.5)	2 (1.4)	0 (0.0)	3.72	0.483
My planning is optimal in my bank	87 (61.7)	53 (37.6)	1 (0.7)	0 (0.0)	3.61	0.504
I kept in mind the results that I had to achieve in my bank	76 (53.9)	61 (43.3)	3 (2.1)	1 (0.7)	3.50	0.581
I was able to separate main issues from side issues in my bank	76 (53.9)	61 (43.3)	3 (2.1)	1 (0.7)	3.50	0.581
I knew how to set the right priorities in my bank	78 (55.3)	60 (42.6)	2 (1.4)	1 (0.7)	3.52	0.568
I was able to perform my work well with minimal time and effort in my bank	89 (63.1)	50 (35.5)	1 (0.7)	1 (0.7)	3.61	0.545
Collaboration with others was very productive in my bank	92 (65.2)	45 (31.9)	2 (1.4)	2 (1.4)	3.61	0.595
Average mean of influence of virtual work on employee task performance					3.58	0.551

N=141 (Source: Field Survey, 2023)

KEY: SA = Strongly Agreed, A = Agreed, D = Disagreed, SD = Strongly Disagreed.

Table 5 reveals the descriptive analysis of the influence of virtual work on employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. The result shows that the Average Mean of the influence of virtual work on employee task performance of the selected banks is $\bar{x} = 3.58$ which implies that the respondents strongly agreed that virtual work influence their task performance during the Covid-19 pandemic in Osogbo, Osun State, Nigeria. However, the respondents strongly agreed that they planned their work so that it was done on time in their banks with $\bar{x} = 3.72$. The respondents strongly agreed that their planning is optimal in their banks with $\bar{x} = 3.61$. The respondents strongly agreed that they kept in mind the results that they had to achieve in their banks with $\bar{x} = 3.50$. The respondents strongly agreed that they were able to separate main issues from

side issues in their banks with $\bar{x} = 3.50$. The respondents strongly agreed that they knew how to set the right priorities in their banks with $\bar{x} = 3.52$. The respondents strongly agreed that they were able to perform their work well with minimal time and effort in their banks with $\bar{x} = 3.61$. The respondents strongly agreed that collaboration with others was very productive in their banks with $\bar{x} = 3.61$.

Test of Hypotheses

Decision Rule

The pre-set level of significance for this study was 0.05. The hypotheses presumed that there was no significant influence between the variables under consideration. If the p-value which indicated the significance or the probability value exceeded the pre-set level of significance ($p > 0.05$), the hypothesis stated in null form is accepted, however, if the p-value is less than or equal to 0.05 ($p \leq 0.05$), the hypothesis is rejected.

Hypothesis One: Virtual work does not significantly influence employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Table 6: Linear Regression Analysis of Influence of Virtual Work on Employee Productivity Performance in Selected Banks

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	19.431	1.227		15.840	0.000
Virtual Work	0.243	0.035	0.507	6.938	0.000
a. Dependent Variable: Employee Productivity Performance					
R = 0.507, R² = 0.257, Adjusted R² = 0.252, F (1,140) = 48.132					

Source: Field Survey, 2023

Table 6 indicated that virtual work significantly influenced employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria at $p = 0.000 < 0.05$. The result shows that the t-value is noted to be 6.938. The Adjusted R² is 0.252; this means that 25.5% of variation in virtual work can be explained in employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo. The result also shows positive slope of (B = 0.243). The result further shows that there is positive relationship between virtual work and employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo with (Beta = 0.507). This means that a unit increase in virtual work results to 50.7% increase in employee productivity performance during the Covid-19

pandemic in selected banks in Osogbo. However, the significant value of 0.000 is the calculated value and it is used to compare the t-tabulated value of 0.05 (5% standard value). Since $p = 0.000 < 0.05$, the null hypothesis is rejected. Therefore, the result concluded that virtual work significantly influences employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Hypothesis Two: Virtual work does not significantly influence employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Table 7: Linear Regression Analysis of Influence of Virtual Work on Employee Adaptive Performance in Selected Banks

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	27.451	1.488		18.449	0.000
Virtual Work	0.194	0.042	0.364	4.578	0.000
a. Dependent Variable: Employee Adaptive Performance					
R = 0.364, R² = 0.133, Adjusted R² = 0.126, F (1,140) = 20.961					

Source: Field Survey, 2023

Table 7 indicated that virtual work significantly influenced employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria at $p=0.000 < 0.05$. The result shows that the t-value is noted to be 4.578. The Adjusted R² is 0.126; this means that 12.6% of variation in virtual work can be explained in employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo. The result also shows positive slope of (B=0.1.94). The result further shows that there is positive relationship between virtual work and employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo with (Beta = 0.364). This means that a unit increase in virtual work results to 36.4% increase in employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo. However, the significant value of 0.000 is the calculated value and it is used to compare the t-tabulated value of 0.05 (5% standard value). Since $p = 0.000 < 0.05$, the null hypothesis is rejected. Therefore, the result concluded that virtual work significantly influences employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Hypothesis Three: Virtual work does not significantly influence employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Table 8: Linear Regression Analysis of Influence of Virtual Work on Employee Contextual Performance in Selected Banks

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	24.695	1.716		14.393	0.000
Virtual Work	0.282	0.049	0.439	5.757	0.000
a. Dependent Variable: Employee Contextual Performance					
R = 0.439, R² = 0.193, Adjusted R² = 0.187, F (1,140) = 33.146					

Source: Field Survey, 2023

Table 8 indicated that virtual work significantly influenced employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria at $p=0.000<0.05$. The result shows that the t-value is noted to be 5.757. The Adjusted R^2 is 0.187; this means that 18.7% of variation in virtual work can be explained in employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo. The result also shows positive slope of (B=0.282). The result further shows that there is positive relationship between virtual work and employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo with (Beta = 0.439). This means that a unit increase in virtual work results to 43.9% increase in employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo. However, the significant value of 0.000 is the calculated value and it is used to compare the t-tabulated value of 0.05 (5% standard value). Since $p = 0.000<0.05$, the null hypothesis is rejected. Therefore, the result concluded that virtual work significantly influences employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Hypothesis Four: Virtual work does not significantly influence employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Table 9: Linear Regression Analysis of Influence of Virtual Work on Employee Task Performance in Selected Banks

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	23.000	0.929		24.761	0.000
Virtual Work	0.061	0.026	0.190	2.284	0.024
a. Dependent Variable: Employee Task Performance					
R = 0.190, R² = 0.036, Adjusted R² = 0.029, F (1,140) = 5.219					

Source: Field Survey, 2023

Table 9 indicated that virtual work significantly influenced employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria at $p=0.024 < 0.05$. The result shows that the t-value is noted to be 2.284. The Adjusted R² is 0.029, this means that only 2.9% of variation in virtual work can be explained in employee task performance during the Covid-19 pandemic in selected banks in Osogbo. The result also shows positive slope of (B=0.061). The result further shows that there is positive relationship between virtual work and employee task performance during the Covid-19 pandemic in selected banks in Osogbo with (Beta = 0.190). This means that a unit increase in virtual work results to 19% increases in employee task performance during the Covid-19 pandemic in selected banks in Osogbo. However, the significant value of 0.000 is the calculated value and it is used to compare the t-tabulated value of 0.05 (5% standard value). Since $p = 0.024 < 0.05$, the null hypothesis is rejected. Therefore, the result concluded that virtual work significantly influences employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Discussion of Findings

This section presents the discussion of findings of the study in line with previous studies. There were four hypotheses formulated for the study which aimed at influence of virtual work on employee performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. The result of this study shows that virtual work significantly influenced employee productivity performance, employee adaptive performance, employee contextual performance and employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. The finding of this study agrees with the findings of Hafshah, Najmaei, Mansori and Fuchs (2022) that examined the impact of the remote working system during the COVID-19 pandemic on millennial employee performance in PT bank

and found that remote work has a positive influence on employee performance. The finding of this study also agrees with the findings of Isokariari (2021) who examined the impact of virtual workspace adoption on organizational performance in Nigeria Banking Industry and reported that virtual work had a significant positive effect on profitability of Nigeria banks and extranet facility significantly affected market share of Nigeria banks.

Furthermore, the finding of this study corroborate with the findings of Yusuf (2021) who investigated remote work and employee performance of the fintech industry in Nigeria during covid-19 pandemic and reported that that there is a significant and positive relationship between remote work and employees' problem-solving ability, quality of work, time management ability and productivity. In addition, the finding of this study also corroborate with the findings of Prasetyaningtyas, Heryanto, Nurfauzi and Tanjung (2021) who investigated the direct impact of virtual work on productivity and the mediating impact of virtual work on productivity through work life balance (WLB) and job satisfaction in the banking industry located in the Greater Jakarta Area and reported that the findings revealed how job satisfaction is a mediating variable between virtual work and Productivity, and virtual work positively impacts overall productivity.

Conclusion

Employee Performance is important to the survival of every organization in the present global economy crises. Employee performance is the result or achievement that is influenced by the operational activities of employees, especially banks in utilizing their resources for customer's satisfaction. Employee performance is the accumulated result of the skills, efforts and abilities of all the employees contributed in organizational improved productivity leading towards its goal achievement. Improved organizational performance indicates the efforts towards goal achievement while requiring more effort in terms of improved employee performance. Employee performance is among the critical factors that contribute significantly in organizational success. Therefore, it can be concluded that the success of an organization is not only achieved by the success of its financial management but as well as managing staff performance. Employee performance is crucial for every organizational goal. It is known that employee performance can be influenced by various factors such as training, career development, satisfaction, work motivation and good compensation. Based on the findings of this study, it was found by the study that virtual work significantly influenced employee productivity performance during the Covid-19 pandemic in selected banks in Osogbo. Also, virtual work significantly influenced employee adaptive performance during the Covid-19 pandemic in selected banks in Osogbo. Furthermore, virtual work

significantly influenced employee contextual performance during the Covid-19 pandemic in selected banks in Osogbo. Finally, virtual work significantly influenced employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria.

Implications of the Study

The result of the study indicated that virtual work significantly influenced employee productivity performance, employee adaptive performance, employee contextual performance and employee task performance during the Covid-19 pandemic in selected banks in Osogbo, Osun State, Nigeria. This implies that the banking sector should invest more in technological innovations to sustain virtual work activities to hence effective banking performance.

Recommendations

Employee Performance is important to the survival of every organization in the present global economy crises. Therefore, based on the finding made in the course of the study, the following are recommended:

1. The banking sector should invest more in technological innovations to enhance virtual work activities for effective banking service delivery.
2. The management of the banking sector should engage in continuous training of banking employee on virtual work technologies.
3. Employee of banks should be motivated to engage in virtual work activities to enhance effective banking service delivery.

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