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# *Remote Work Challenges and Internal Control Effectiveness in Commercial Banks in Cross River State*

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**Abstract**
*The study adopted a predictive correlation research design to investigate the relationship between remote work challenges and internal control effectiveness in commercial banks in Cross River State. It was guided by two research questions and two null hypotheses tested at a 0.05 level of significance. The population was 749 permanent staff from 16 commercial banks, of whom 335 were selected as the sample. A 24-item structured questionnaire titled Remote Working and Internal Control Effectiveness Questionnaire (RWICEQ) was used for data collection. The RWICEQ was given to three experts in the University of Calabar for face and content validity. Cronbach's Alpha statistics were used to determine the reliability of the questionnaire, which yielded a reliability coefficient of 0.87. Data collected were analysed using linear regression to answer the research questions and also test the hypotheses at the 0.05 level of significance. The findings indicated that communication barriers and* technostress significantly relate to *internal control effectiveness in commercial banks in Cross River State. The study recommends that the management of money-lending institutions should make investments in new*

*communication technologies and provide adequate training to the personnel regarding their usage.*

**Keywords:** Remote work, challenges, internal control, effectiveness, commercial banks

## Introduction

Working remotely has become the new normal in recent years, with the majority of industries adopting it. Working from home is defined as employing information technology to work outside of the company's physical facilities (Chong et al., 2020). Remote work may be defined as an employee using electronic devices to arrange to work from a place other than their typical workstation. The idea of remote work using technological devices has grown in popularity due to the accelerated growth of information and communication technology and online technologies, as well as the lockdown measures established in reaction to the COVID-19 pandemic (Mariani & Castaldo, 2020).

According to the Accenture Report (2021), 77 per cent of CEOs predict that the trend toward remote work will continue even after the COVID-19 pandemic. Remote working is not a novel concept; it has been employed for many years (Stoker et al., 2022). However, as technology evolved, these ideas spread (Pennington et al., 2022), leading to changing employment practices and a demand for flexibility and a healthy balance between work and life (Battisti et al., 2022) in many organisations. As businesses transition to a more flexible workplace, accounting professionals have adopted electronic means that enable cooperation and efficiency from anywhere. This transition has not only changed conventional financial procedures but has also created fresh prospects for experts in the sector (Smith, 2024a).

Accounting Professionals, once confined to their workstations, are now using cloud-based applications and online communication tools to perform accounting duties. This fresh normal has encouraged a rethinking of how accounting-related services are rendered, emphasising the significance of open-mindedness and creativity (Smith, 2024a). As more organisations adopt this approach, responding to the emerging standard is critical for retaining productivity and profitability. Accounting professionals must use technology to expedite procedures and improve engagement with clients and colleagues. Embracing teleworking enables businesses to tap into a larger talent pool as geographical boundaries become less important. This flexibility not only promotes team diversity but also allows organisations to respond quickly to shifting market trends. Responding to this freshly established norm guarantees that businesses stay adaptable and can pivot as needed in a constantly shifting environment (Smith, 2024b).

The e-working culture has grown tremendously, and businesses as well as workers have embraced it enthusiastically. Workers and corporations both benefit from teleworking. Wang et al. (2021) state that job autonomy is one of the benefits of remote employment. According to Hunkeler (2018), working remotely allows employees to better align their job priorities. According to Hunkeler (2018) and Yang et al. (2023), one of the advantages of working remotely for workers is the freedom to select when and how to perform activities. Being able to cope with one's professional life can be really beneficial in terms of meeting one's personal demands. Workers can start and end their days whenever they want as long as their task is completed and yields positive outcomes. One of the numerous benefits of working from home is having access to a greater range of career options that are not limited by geography. It has been shown that performing tasks remotely benefits staff wellness (Lazarova, 2019).

Operating remotely helps to increase worker fulfilment and engagement. According to Dimitropoulou (2019), this way of working provides workers with flexibility, which may be highly beneficial because it allows them to do their daily responsibilities as well as any personal ones that may arise during the day. Employee productivity is increased because they can work from home and attend to personal affairs. There is a misperception that remote workers are less effective than those who work in person. In reality, remote workers have shown great levels of performance even during the epidemic, increasing employee effectiveness and reducing interruptions at work (Ehsan et al., 2008). Workers who work from home tend to have happier and more dedicated teams. This is due in part to research showing that working from home reduces stress, allows more time for hobbies and interests, and improves interpersonal interactions. Remote employment is extremely cost-effective for companies as well as staff members. Individuals who do not have to drive every day can save money on parking, transportation, and work attire (Felstead & Henseke, 2017). Companies can promote inclusiveness and diversity in remote work by hiring people from various social, geographic, economic, and cultural backgrounds (Mattarelli & Tagliaventi, 2010). Businesses can save money on maintenance, utilities, and office space leasing. The money saved can be reinvested in projects targeted at growing the business, training employees, or improving job conditions.

Businesses that work remotely face a variety of issues in management and governance, perceived job performance and work-life balance, productivity, social life, career advancement, technology, insecurity, technostress, and communication (Stoker et al., 2022), which can impede productivity and accuracy. According to Hafermalz (2021), working from home (WFH) personnel may engage in hazardous behaviours such as overcommitting in order to impress their bosses by working extremely hard. Delfino and van der Kolk (2021) used a study to investigate the impact of WFH on control mechanisms in services-based organisations, reporting that the transition to working remotely disrupted established structures and resulted in harsher, more authoritarian control over workers. A heavy reliance on devices for staff supervision may have unintended consequences, such as tension and panic (Hafermalz, 2021). Remote trust-building is not only more challenging but also lacks the depth and richness of direct interaction (Marsh et al., 2022). Gong et al. (2022) found that transitioning to Working from Home (WFH) decreased audit quality in accounting companies, as compared to standard reports from similar firms.

Workers who operate remotely typically use digitally mediated communication, which can lead to misinterpretation, postponements, and a lack of nonverbal clues and signals necessary for message comprehension (Allen et al., 2021). Internet connectivity difficulties or not being familiar with modern tools might impede effective interaction. For example, a glitchy video call can cause one to miss out on vital facts during chats. In addition, a lack of in-person contacts and informal conversations may impede the development of strong interpersonal bonds among teams (Espinosa et al., 2021). The absence of in-person connection, direct collaboration sessions, and unplanned talks that are prevalent in a traditional work context deprives telecommuting workers of the need for attachment (Coffey & Wolf, 2018). The disparity in time zones is a significant concern, especially when the accountant is based in a remote place. It is critical to understand how time zone differences might delay answers and disrupt timetables. Language issues may also provide difficulties, especially if the accountant is not fluent in the client's preferred language. This can lead to misunderstandings, worse job performance, and perhaps expensive blunders (Williams, 2025). These hurdles can have a significant impact on corporate activities, resulting in inefficiencies or mistakes in financial procedures. When communication is not flawless, it can lead to misconceptions that spread across the business's financial administration system. Conflicting objectives, missing deadlines, and reporting errors can all result from such obstacles, making it critical to tackle communication challenges.

Communication experts Altay et al. (2023) and Upadhyay and Upadhyay (2023) defined difficulties with communication as conceptual and methodological obstacles that impede accurate comprehension, transfer, and interpretation of information within electronic and interpersonal interaction settings. The most critical part of remote work is effective communication. Without it, remote workers risk feeling isolated from their peers and missing out on key news and advancements. Furthermore, collaboration within a remote team necessitates excellent communication, and employing the appropriate communication software and equipment can significantly boost team production (Kurland

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& Bailey, 2020). Communicating effectively is essential for establishing strong internal monitoring systems. Setiawan and Fitrianto (2021) discovered that while telecommuting improves staff productivity, it also creates communication hurdles that can impair the flow of financial details. For experts in accounting, where accuracy and speed are crucial, these hurdles might result in data misunderstanding and accounting reporting delays. Similarly, Rachmat et al. (2021) discovered that the lack of face-to-face interaction might impede effective communication, offering a challenge to accounting systems for internal control. As a result, recognising these communication difficulties and taking action to address them is crucial for firms seeking to reap the rewards of using remote accountants. Confronting these challenges head-on would pave the way for more effective cooperation and corporate operations.

Working remotely also presents the difficulty of technological stress. Technostress is defined as the stress that individuals feel as a consequence of their use of communication and information systems and technology (Chen, 2015). It is a global phenomenon, as evidenced by academic studies, and it affects workers beyond national boundaries and backgrounds. Workplace technostress, which includes the desire to reply to and concern with job-related communications, can be viewed as a response to the work requirements created by the application of ICT and hence as a factor contributing to the sensation of motivated control (Hu et al., 2021). The chronic state of effort caused by persistent activity and the inability to replenish exhausted resources can lead to tiredness and poor health (Demerouti & Bakker, 2011).

Given that job-related technostress can deplete cognitive and physical resources and impair recuperation capacity, it may also have an impact on well-being indices such as psychological separation from work. This notion refers to mental detachment from professional concerns, which manifests as the cessation of job-related duties and the avoidance of thinking about work during off-hours (Sonnentag et al., 2022). Several studies have found a negative correlation between occupational telepressure and psychological detachment, with r-values ranging from -0.20 to -0.40 (Gillet et al., 2023; Santuzzi & Barber, 2018; Barber et al., 2024). Pfaffinger et al. (2020) also found that telepressure, or feeling obligated to respond to work-related emails rapidly, can lead to stress and poor choice-making. Accountants may experience rushed reporting of financial information or overlook critical data, reducing the effectiveness of internal control mechanisms. Thus, mitigating technostress is critical for ensuring the integrity of financial operations in remote situations.

The business environment has undergone significant changes that have influenced how activities are carried out, rendering challenges such as fraud more complicated than they were previously (Nawawi & Salin, 2018), necessitating internal controls. Internal control is a technique designed to provide adequate assurance that compliance, operational, and reporting objectives will be accomplished (Denman, 2019). Internal control is a critical component of an organisation's governance structure and risk management capabilities. It guarantees that a company's objectives are met while also creating, enhancing, and protecting value for stakeholders. It covers all of the procedures and practices that management implements to ensure that its assets are protected and that the firm's activities adhere to the rules and regulations of the company (Sovaniski, 2021; Lawal & Undie, 2023). Internal control is intended to ensure the accuracy of organisational data, ensure the reliability of financial reporting, and ensure the conformance of planned activities with applicable laws (Maulidi & Ansell, 2022). Internal controls that include preventive and investigative measures can lower an organisation's vulnerability to fraudulent behaviour at work (Suh et al., 2019).

Recent empirical research shows that organisational internal controls are successful at reducing the potential for fraud and other unethical actions. Al-Dhamari et al. (2018) utilised a regression model using secondary data from publicly traded Malaysian corporations to assess the role of the Internal Audit Function (IAF) in deterring Malaysian shareholders from stealing monetary assets. The researchers discovered that the IAF is critical for avoiding inappropriate rewards and unlawful conduct. Furthermore, Kupec et al. (2021) conducted a virtual quantitative poll of senior management to explore the impacts of auditing and control on business outcomes. The study discovered that auditing and control methods significantly improve return on equity. Quoc Trung (2021) used an empirical approach and a secondary dataset of 32 commercial lending institutions to investigate the impact of internal controls on commercial bank credit risk in Vietnam. Internal controls were proven to have a considerable influence on bank credit risk.

The preceding study evidence demonstrates that internal controls are critical in an organisation, since they are proven inexpensive alternatives for everyday risk management (Maulidi & Ansell, 2022). However, the significant move to WFH has increased financial institutions' risk profile (Karpoff, 2021). Cases from around the world have exposed the banking sector's internal flaws (Suh et al., 2019). In 2018, the Association of Certified Fraud Examiners published a report that evaluated over 2,500 fraud cases from around the world. The researchers discovered that the lack of internal checks was the leading cause of internal control susceptibility for roughly 30 per cent of respondents. According to PriceWaterhouseCoopers' (2022) annual fraud survey, more than 65 per cent of organisations reported fraud occurrences in 2022, with approximately 30 per cent of those incidents including coordination between external as well as internal stakeholders. Fraud creates distress and costs for the organisation, including but not limited to economic, emotional, and social losses (Nyakarimi et al., 2020). Effective dishonest operations cause a wide range of harms. If financial organisations in an economy are constantly targeted by fraudulent operations, it will have a direct influence on society as a whole, as financial enterprises are viewed as the cornerstone and strength of society. Fraud is a malignant menace that harms any nation's development and prosperity, and it should not be overlooked on a global scale.

Despite their size or financial viability, organisations, especially commercial banks, are currently facing significant financial and functional sustainability issues as a result of intentional and immoral acts of fraud (Alfordy, 2022). The rate and scale of fraud in Nigeria's financial services industry are significant, with far-reaching implications, as the failure of a bank with multiple locations affects many individuals and the nation at large. According to Hughes (2021), monetary and economic disasters may become more frequent if financial institutions are not appropriately regulated. The bulk of critical banking procedures, for example, necessitate the actual presence of a supervisor, while WFH reduces wrongdoing. The rising WFH culture will face numerous challenges; consequently, this study considers that internal control is required for success (Gomber et al., 2018). This study was conducted in light of these circumstances.

**Research questions**

The following research questions guided the study:

1. To what extent do communication barriers relate to internal control effectiveness in commercial banks in Cross River State?
2. To what extent does technostress relate to internal control effectiveness in commercial banks in Cross River State?

**Hypotheses**

The following hypotheses were formulated to give direction to the study:

**Ho1**: There is no significant relationship between communication barriers and internal control effectiveness in commercial banks in Cross River State.

**Ho2**: There is no significant relationship between technostress and internal control effectiveness in commercial banks in Cross River State.

## Methodology

This study adopted a predictive correlation research design. This design was considered suitable for this study because the study investigated the predictive relationship between perceived challenges of remote working and internal control effectiveness in commercial banks. The population was 749 permanent staff from 16 commercial banks in Cross River State (Cross River State Internal Revenue Service, 2025), comprising 409 permanent staff from the Southern Senatorial District (SSD), 180 from the Central Senatorial District (CSD) and 161 from the Northern Senatorial District (NSD). Three hundred and thirty-five permanent staff were selected as a sample using a purposive and stratified random sampling technique. The 16 commercial banks in Cross River State were purposively selected since the study focused on commercial banks. To select the sample, the population was divided into strata, namely SSD, CSD and NSD. The researchers proportionately selected 205 staff from SSD, 77 from CSD and 53 from NSD, making up a sample of 335.

A 24-item structured questionnaire titled Remote Working and Internal Control Effectiveness Questionnaire (RWICEQ) was used to gather the data required for this study. Twelve items were developed to measure each of the two independent sub-variables, with ten for the dependent variable. The RWICEQ had five options: Very Great Extent (VGE) - 5 points, Great Extent (GE) - 4 points, Moderate Extent (ME) - 3points, Little Extent (LE) - 2 points, and Very Little Extent (VLE) - 1 point. The RWICEQ was given to three experts in the University of Calabar for face and content validity. One expert in Measurement and Evaluation carried out the face validity, while two experts in Business Education performed the content validity. The experts' comments were used to correct the RWICEQ before it was administered to the respondents. Cronbach's Alpha statistics were used to determine the reliability of the RWICEQ, which yielded a reliability coefficient of 0.87, indicating that the RWICEQ was reliable. To achieve this, the RWICEQ was administered to 30 bankers in Akwa Ibom State who were not part of the population. RWICEQ was administered to the respondents and the data collected were analysed using linear regression to answer the research questions and also test the hypotheses at the 0.05 level of significance.

## Presentation of results

**Research question 1**: To what extent do communication barriers relate to internal control effectiveness in commercial banks in Cross River State?

**Table 1:** Summary of linear regression of the extent to which communication barriers relate to internal control effectiveness in commercial banks in Cross River State

| Model | R | R-sqaure | Adjusted-R-Square | Standard error of the estimate |
|---|---|---|---|---|
| 1 | .761 | .579 | .578 | 1.85196 |

Results in Table 1 indicate that the linear regression of the relationship between communication barriers and internal control effectiveness yielded a calculated R-value of .761, an R-squared of .579 and an adjusted R-squared of .578. The adjusted ($r^2$) of .578 indicates that communication barriers accounted for 57.8 per cent of the variance in internal control effectiveness.

**Ho1**: There is no significant relationship between communication barriers and internal control effectiveness in commercial banks in Cross River State.

**Table 2**: Summary of linear regression analysis of the relationship between communication barriers and internal control effectiveness in commercial banks in Cross River State

| Model | Sum of squares | Df | Mean square | F | Sig. |
|---|---|---|---|---|---|
| Regression | 1565.772 | 1 | 1565.772 | 456.528 | .000(a) |
| Residual | 1138.674 | 332 | 3.430 | | |
| Total | 2704.446 | 333 | | | |

Results in Table 2 indicate that the F-value of the analysis of variance (ANOVA) obtained from the regression Table is 456.528 with a p-value of .000 ($p \leq .05$) at degrees of freedom (df) 1 and 332. This implies that communication barriers significantly predict internal control effectiveness in commercial banks in Cross River State.

**Research question 2**: To what extent does technostress relate to internal control effectiveness in commercial banks in Cross River State?

**Table 3:** Summary of linear regression of the extent to which technostress relates to internal control effectiveness in commercial banks in Cross River State

| Model | R | R-sqaure | Adjusted-R-Square | Standard error of the estimate |
|---|---|---|---|---|
| 1 | .889 | .790 | .789 | 1.30847 |

Results in Table 3 indicate that the linear regression of the relationship between technostress and internal control effectiveness yielded a calculated R-value of .889, an R-squared ($r^2$) of .790 and an adjusted R-squared of .789. The adjusted $R^2$ of .789 indicates that technostress accounted for 78.9 per cent of the variance in internal control effectiveness.

**Ho2**: There is no significant relationship between technostress and internal control effectiveness in commercial banks in Cross River State.

**Table 4**: Summary of linear regression analysis of the relationship between technostress and internal control effectiveness in commercial banks in Cross River State

| Model | Sum of squares | Df | Mean square | F | Sig. |
|---|---|---|---|---|---|
| Regression | 2136.028 | 1 | 2136.028 | 1247.605 | .000(a) |
| Residual | 568.184 | 332 | 1.712 | | |
| Total | 2704.446 | 333 | | | |

The result in Table 4 indicates that the F-value of the analysis of variance (ANOVA) obtained from the regression Table is 1247.605, with a p-value of .000 ($p \leq .05$) at degrees of freedom (df) 1 and 332. This implies that technostress significantly predicts internal control effectiveness in commercial banks in Cross River State.

**Discussion of the findings**

The testing of the first hypothesis shows that communication obstacles have a substantial relationship with internal control effectiveness in commercial banks in Cross River State. The findings of this study reflect the conclusions of Setiawan and Fitrianto (2021), who said that while remote work has increased worker output, communication barriers may limit the transmission of monetary information. These challenges may result in data misunderstanding and inefficiencies in accounting reports for accounting professionals who rely on timeliness and accuracy. The results of this investigation confirm Espinosa et al.'s (2021) argument that challenges with internet connection or a lack of knowledge of electronic devices can impede efficient communication. An unstable video call, for example, may cause one to miss essential details during conversations. The findings of this study support Espinosa et al.'s (2021) conclusion that a lack of direct interactions and informal chats may inhibit the establishment of intimate ties among teammates. The findings of this study are consistent with those of Coffey and Wolf (2018), who discovered that another issue of being employed remotely is a loss of connection. People who work

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from home lack the urge for connection because they are less likely to participate in in-person conversations, direct group meetings, and unplanned conversations than they would in a conventional work environment. These challenges have the ability to dramatically disrupt business activities, causing accounting-related inefficiencies or inaccuracies.

The testing of the second hypothesis shows that technostress has a substantial relationship with internal control effectiveness in commercial banks in Cross River State. The findings in this research are consistent with those of Sonnentag et al. (2022), Gillet et al. (2023), Santuzzi and Barber (2018), and Barber et al. (2024), who reported that office telepressure has a direct effect on well-being markers such as feelings of separation from the job. These findings are consistent with those reported in other investigations. The findings of this study support those of Pfaffinger et al. (2020), who discovered that telepressure, or the pressure to reply quickly to job-related interactions, can create anxiety and impair judgment. This might result in rushed financial reporting or accountants omitting essential data, thereby reducing the effectiveness of internal control mechanisms. As a result, maintaining the integrity of financial procedures in distant places necessitates excellent technical stress management. Technostress is the discomfort created by one's incapacity to adapt to cutting-edge innovations healthily. This outcome is as reported because working in faraway places necessitates the use of a variety of technologies, such as cellphones, tablets, personal computers and office phones, each with many apps, which has resulted in a variety of performance benefits. However, it has a chance to affect the wellness of employees. They may feel overburdened with information and incapable of managing their allocated chores. This alternate form of stress appears to impact, in most cases, individuals who operate in highly automated surroundings with a major reduction, if not a complete loss, of intimate relationships, as well as too much control of technologies over their activities. Technostress causes a variety of signs and impacts at different levels, which might lead to the development of new illnesses and conditions. Recognising these signs and impacts enables businesses to take action and properly offset stress-related signals during the initial evaluation phase.

## Conclusion

The work-to-home border accounting method provides a structure for analysing the emotional impact of remote employment on workers and internal control. As remote work remains an option for many organisations, internal control structures must include methods to enhance staff well-being. This includes creating a work atmosphere in which workers can mentally disconnect from work after hours, thereby improving productivity over the long run. This method of internal control goes beyond task monitoring and focuses on preserving workers' emotional and cognitive wellness, which determines their capacity to contribute productively to the organisation. Transformation of internal control systems in remote work environments necessitates a multidimensional approach that includes technology, straightforward interaction, trust-centred leadership, and psychological assistance. The issues of working remotely, which range from disconnectedness and communication hurdles to technostress and burnout, must be tackled with adaptable internal control systems that prioritise staff health while assuring accountability and productivity.

## Recommendations

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

1. Management of money-lending institutions should invest in new communication technology and train staff to use it effectively.
2. Management in the banking business should encourage staff to set bounds to prevent excessive workloads through electronic means as a tool for productivity rather than stress.

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