


## **Access Bank's Digital Transformation and Adoption of Communication Technologies for Internal Operations in the Post-COVID Era: A Managerial Perspective**

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### **Abstract**

*The study examined the Access Bank's transformation and acceptance of Digital Communication Technologies for internal communication after the Covid-19 pandemic era. The theoretical framework for the study is Technology Acceptance Model (TAM). The qualitative approach was adopted using Key Informant Interview (KII) as the research method with interview guide as the instrument of data collection. For the KII, using purposive sampling technique, five persons in the managerial departments were interviewed to select only those who must have been working in Access Bank before the Covid-19 lockdown and for at least five years. Findings revealed that Access Bank's compliance with Covid-19 pandemic work restrictions was high through partial lock during the pandemic period. Also, the use of digital communication technologies significantly increased to a great extent after Covid-19 and has permanently changed some works ethics, affected productivity, creativity and innovation in the bank with dominant media identified as Zoom, Skype and Microsoft Team for video conferencing and WhatsApp and Email for quick communication. It is recommended that the management of bank industry should train the staff on the use of advanced virtual communication platforms to maintain work ethics and information flow.*

**Keywords:** Access Bank, Digital Communication Technologies, Internal Communication, Covid-19 Lockdown, Post Pandemic, Work From Home.

### **Background to the Study**

The need for millions of workers to work from home (WFH) in response to Covid-19 pandemic has facilitated the rise of connectivity and communication technologies since employees are not immune to sicknesses and diseases, including Covid-19 (Ahmad et al., 2016). Since the onset of Coronavirus (Covid-19) pandemic, a viral infectious disease caused by a newly

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discovered Coronavirus belonging to a family of viruses in Wuhan, China, many businesses faced several challenges such as unexpected disruption in their routine working conditions with high level of uncertainty (WHO, 2020). During the pandemic, offices become less important, and work from home (WFH) suddenly became mandatory (Savić, 2020). As a result of the disease outbreak, the Government of China imposed a lockdown policy in Wuhan and was extended to other countries including Nigeria to curb the spread of the virus during the early stages of the pandemic (WHO, 2020).

While Covid-19 abruptly ended normal work routines, it also forced many employees, those who are previously familiar with working remotely as well as the ones that have not experimented it before migrate to online or virtual environments. Work from home which is also referred to as remote work, telecommuting, distributed work, teleworking, distance work, virtual work, flexible work and flexplace is the use of telecommunication tools to get work done in any place outside the traditional office space (Allen et al., 2015). Effective communication is a vital component of successful teleworking, enabling individuals and teams to collaborate seamlessly and maximize the advantages of remote work. While they work from home or in another location outside office, workers mostly use the Internet, email, telephone, etc. to communicate with the office, customers and others (Gajendran & Harrison, 2007).

During the lockdown, the financial sector is one of the most affected organizations where the pandemic has a significant drop in their bank valuations in most countries. During the prolonged lockdown, different financial organizations modified their operational availability to comply with the social distancing policy (Beck & Keil, 2021) They were faced with issues in continuing their operations when there is a significant decline in economic activity and prolonged lockdown (Disemadi & Shaleh, 2020). In Nigeria, the banking sector also experienced similar issues that have slowed down business activities and changed the way banks previously operated. In this regard, banks adopted strategies to aid productivity (Darwish, & Bayyoud, 2023). It includes changes in working and visiting hours such as an adjustment in hours, visiting allowed only with an appointment, shifting employees from non-critical to essential tasks and different marketing and branding strategies, and digital processes for banking services and digital communication among the staff of financial organizations (Darwish & Bayyoud, 2023)

Although, before the pandemic, workers have been working remotely, however, the use of digital communication technologies such as video conferencing and other advanced computer

communication tools adopted by employees for internal communication dramatically increased since the beginning of the pandemic (Blanchard, 2021) when compared to the pre-COVID-19 period in different countries including Asia, Europe, Nigeria and the United States (De Haas et al., 2020; Eurofound, 2020). Internal communication involves fostering relationships among an organization's stakeholders, including management, supervisory authorities, and employees. This facilitates a sense of community and ensures effective task implementation (Johnston et al., 2015). It establishes an information flow structure, disseminating information across various levels and departments. Moreover, effective internal communication aligns organizational goals with individual employee objectives, fostering a unified direction (Kartikawangi & Dahesihsari, 2020).

Darwish & Bayyoud (2023) affirms that the use of digital communication technologies for internal communication has significantly increased many years after the pandemic. The use of advanced computer communication tools by employees has made meetings suddenly become Zoom meetings, with video calls happening 50% more than before Covid-19. In year 2020, people made use of video meetings 50% more than pre-Covid-19 period (Blanchard, 2021). Statistics also showed that 32% of Canadian employees worked from home in early 2021. This is an increase from 4% in 2016 (Statistics Canada, 2021).

Not only did employees in the banks embrace the use of digital communication technologies, they have now grown to accept it as an important means of communication among staff members (Owl Labs' 4th annual State of Remote Work Report, 2020). Therefore, people working within and outside of traditional workplace settings and the increase in the use of digital communication technologies for proficiency among businesses have warranted growing amounts of attention for both research and practice (Ajayi, 2020). Although, the aftermaths of the crisis gave workers little or no opportunity to get familiar with digital communication tools, however, this has generated an increase in the use of Internet, email, telephone, etc. to communicate within the traditional office space among workers, costumers and others and also while working remotely or in another location outside office (Mahammad, 2022). Hence, there is need for organizations to redefine or adjust their culture.

Therefore, the aim of this study is to examine Access Bank's transformation and acceptance of Digital Communication Technologies for internal communication after the Covid-19 pandemic era.

## Statement of the Problem

Covid-19 pandemic has significantly transformed internal communication strategies, presenting numerous challenges associated with it. In recent years, especially after the pandemic, many organizations significantly depend on the use of advanced technological tools because their success and growth largely depend on modern technology (Mouratidis & Papagiannakis, 2021). Covid-19, which started as a health crisis became the greatest global humanitarian crisis since World War 2 (UNDP, 2020). Prior to the lockdown policy, communication turned inward as organizations adapted to remote work with a greater need to use digital communication technologies such as email for internal activities (e.g. synchronizing work activity and exchange of information), than for external activities, such as establishing new external partnerships. What was an option only for a few employees before the pandemic became the only viable option for organizations to survive during and even after the lockdown.

Over the years, there has been growing attention in the area of work from home and its implications on productivity, work culture and changes in business activities (e.g. Milasi et al., 2020, Ipsen et al., 2021 & Aladejebi, 2021; Rusdha & Edirisooriya, 2021). Researches had previously focused on WFH before the pandemic to examine remote work that were voluntary, less common, and performed under less dramatic circumstances (Allen et al., 2015; Anderson et al., 2015, Kroll et al., 2017 & Kelliher & de Menezes, 2019). Other research works focused on the effects of WFH in different industry contexts mostly in foreign countries such as Europe, America and Canada (e.g. Rusdha & Edirisooriya, 2021). In Nigeria, a few studies focused on how WFH could serve as a panacea to the spread of Covid-19 in Nigerian education sector during the pandemic (Onyeuckwu & Amin, 2020; Ajayi, 2021). However, with several research works on working remotely and its implications, during the pandemic, there is dearth of research work focusing on the transformation and acceptance of Digital Communication Technologies for internal communication in the banking sector especially in the Nigeria context after the pandemic.

Based on these considerations, it is against this backdrop that this study examined Access Bank's transformation and acceptance of Digital Communication Technologies for internal communication after the Covid-19 pandemic, the dominant digital communication technologies adopted by the bank and the perceived effect of these technologies on post covid work productivity, creativity, and innovation after the pandemic.

## **Research Objectives**

For the purpose of this study, the following are the specific objectives:

1. To examine the level of compliance with Covid-19 pandemic work restrictions (WFH) during the lockdown by Access bank.
2. To establish the internal communication strategies adopted by Access Bank after the pandemic
3. To assess the level of adopting digital communication technologies for internal communication by Access Bank after the Covid-19 pandemic.
4. To examine the challenges faced by Access Bank in the use of digital communication technologies for internal communication after the lockdown.

## **Literature Review**

### **Conceptual Review**

Covid-19 Pandemic, Working from Home (WFH) Lockdown Policy and Digital Communication Technologies

The year 2020 brought unprecedented changes to the global economy and the world of work. Covid-19, also known as Coronavirus is a respiratory tract illness resulting from Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) infection (Mayo clinic, 2020; WHO, 2020). The 2019 novel corona virus (SARS-CoV-2), which causes the Covid-19, was first identified in Wuhan, China, among people having pneumonia in December 2019. In Nigeria, the first case of coronavirus was reported on February 27th, 2020 in Lagos State when an Italian citizen who came into Nigeria with the disease. The first phase of the lockdown was effective for two weeks from May 4th to May 17th, 2020 while the phase two of the lockdown was in place from June 2nd, 2020 to June 29th, 2020 (Ogunode, Abigeal & Lydia, 2020). On the 11th of March, the World Health Organization (2020) characterised the novel corona virus outbreak as a pandemic, and urged governments around the world to take matters seriously and prepare for the first wave of the public health emergency with several drastic measures, one of which was the nationwide lockdowns in many countries (WHO, 2020a).

As the lockdowns or stay-at-home measures entered into force, a large proportion of the workforce was instructed to stay home and continue to work remotely - if their functions make it possible. The terms 'Work From Home' and 'Teleworking' were first invented by Jack Nilles in 1973 to describe a situation whereby employees work outside their usual work space (ALA International, 2007). According to Allen et al (2015) WFH which is also referred to as remote work telecommuting, distributed work, teleworking, distributed work, distance work, virtual work, flexible work allows the use of telecommunication tools to get work done in any place outside the traditional office space. Statistics clearly show that the number of people who worked remotely during the lockdown is much higher than pre-outbreak figures. With remarkable speed, WFH has become increasingly prevalent in the work place. In 2011, about 45 percent of US employees were working remotely which mostly occurred from employee homes (Lister & Harnish, 2011). Few years after, as a result of advanced technology coupled with the Covid-19 lockdown, it was reported that more workers were WFH with 70% of full time workers in the United States were telecommuting during Covid-19 (Owl Labs' 4th annual State of Remote Work Report, 2020).

Covid-19 WFH lockdown policy accelerated the need to work outside the office due to physical distance policies and contributed to the proliferation of digital platforms (e.g. Google Meet, Microsoft Teams, Zoom, and Moodle) along with email services, instant messaging applications, and social media. These allow employees to communicate within and outside the office (De Haan, 2020). It also facilitates the use of digital communication technologies such as Internet, email, telephone, etc. to communicate with the office, costumers and others while WFH. Moreso, Globalization has made the adoption of digital communication technologies easier. This is because while WFH, an employee can perform his assigned responsibilities from the comfort of his home (Reddy - Kinsman, 2018). WFH has also succeeded in blurring the boundary between work and personal life because employees are allowed to work from a conventional location other than physically in any other location. In the 1990s, organizations usually held meetings and videoconferences in a room equipped with television cameras. However, with technological advancement today, one can participate in videoconference by connecting with other participants in other locations using modern computers and telephones with integrated camera and microphones (Robbins et al., 2018).

## Digital Communication Technologies for Internal Communication by Financial Organizations after the Pandemic

The significance of internal communication has grown as organizations seek to convey customer needs, organizational values, and other critical information to staff at all levels. Moreover, it encourages a two-way dialogue between staff and management, fostering collaboration and understanding (Kartikawangi & Dahesihsari, 2020). Organisational/internal communication empowers employees by keeping them informed and providing a platform to express their views, fostering a culture of transparency, trust, and collaboration (Dada, 2023). This is particularly crucial in the Nigerian banking sector, where the unique operational environment demands effective internal communication. With the rise of remote work, virtual teams, and global collaboration, internal communication plays a vital role in connecting dispersed employees and ensuring seamless information exchange.

Traditionally, organizations relied on printed communication, which, although still useful, often fails to capture the organization's true culture and employee sentiment (Dunni, 2012). However, Covid-19 pandemic has prompted a global shift in meetings and events, many moving from in-person gatherings by engaging more in virtual activities. Therefore, Government and organizations, financial organizations inclusive have embraced these changes not only during these unprecedentedly uncertain times, but to inspire future potential for its citizens to expand their reach, engaging and empowering members and potential members to connect locally and globally. In the last couple of years, following social distancing recommendations, many financial organizations have shifted in-person conferences to online meetings for internal communication. Moreover, the recent corona virus (COVID-19) outbreak has shed light on alternative digital options, as opposed to 'business as usual' conference setups (Shereen, et al, 2020).

Globally, the banking sector is one of the sectors that was hit hardest by the Covid-19 pandemic especially during the lockdown (Bahaj & Reis, 2020) Financial Organizations can have virtual meetings among people around the world, regardless of their location by using video, audio, and text to link up online without being physically located together. Virtual meetings use technology to allow groups to collaborate through an internet connection. These virtual meeting platforms generally have an audio and video component and are not simply a voice connection. Online conferencing allows individuals to attend events in case they are prevented from attending in person due to visa issues, travel costs, or other reasons. Put differently, such a

format increases accessibility and inclusion by reducing barriers to participation among staff of financial organizations (Bahaj & Reis, 2020).

Covid-19 has encouraged the intensifying use of digital channels and payments, the change of consumer behaviour, the relaxation of several regulatory and supervisory provisions, and new challenges regarding operational resilience and the increase of Virtual meetings and conferencing among staff in the banking sector. Digital communication technologies have helped bank managers, business leaders, professional service agencies, and project managers achieve cross-functional collaboration, deliver better project outcomes, and build talented, creative, and technical teams across multiple time Zones (Shereen, et al, 2020).

Communication serves as a vital interactive tool between supervisors and subordinates, facilitating connectivity among sub-units and informing policy-making processes. Top management recognizes its importance and continually seeks to enhance communication. According to Miller (2016), internal communication encompasses not only formal channels like letters, notice boards, and staff meetings but also informal interactions, including gossip, casual conversations, and nonverbal cues, which collectively convey meaning within an organisation.

Internal communication is often underestimated as a strategic tool, yet it plays a vital role in an organisation's foundation, encompassing people, staff, management, and volunteers. Regularly developing and refining internal communication processes is crucial, much like routine engine maintenance, to ensure organisational cohesion and goal attainment (Miller, 2016).

### **Empirical Review**

There have also been few studies that have focused on investigating whether the adoption of digital communication technologies were beneficial not only to organizations but also to the employees. Specifically, there have been some studies on the impact of adoption of digital communication technologies on productivity for specific occupations. A study by Tamunomiebi et al, (2018), investigated the impact of WFH on productivity among mobile telecommunication companies in Port Harcourt Nigeria. Findings revealed that adoption of digital communication technologies as a result of WFH influenced the organisational performance of the telecommunications companies as it increases profitability, timeliness and efficient service delivery of the company.



In a study by Ansong & Boateng (2017), findings also revealed that adopting digital communication technologies led to increased productivity in the operations of a telecommunication company in Ghana. On the part of the employees, it has reduced absenteeism, traffic congestion and air pollution. Also, a similar study was conducted in Nigeria by Tamunomiebi et al, (2018), investigating the relationship between WFH, adoption of digital communication technologies and organizational performance of mobile telecommunication companies in Port Harcourt, Nigeria. Findings revealed that adoption of digital communication technologies influence the organizational performance of telecommunication companies company.

Onyeuckwu & Amin (2020) investigated the effect of the use of digital communication technologies during the covid-19 lockdown pandemic in Nigerian Universities. Their findings revealed that the use of digital communication technologies strongly affects the spread of COVID-19 because the online teachings helped with social distancing. Digital communication technologies also provided less pressure on employees, as they had flexible work hours, better social life and improved ability to think clearly and analyse issues logically.

Belzunegui-Eraso & Erro-Garces (2020) examined the adoption of digital communication technologies while WFH for security reasons to curb Covid-19 spread in Spain. Their findings revealed that many companies in Spain embraced WFH to ensure employees' safety and provide continuity in economic activity during the outbreak of the pandemic. However, on the effect of teleworking on these firms.

Morikawa (2020)'s study investigated the effect of WFH on organizations in Japan. However, findings revealed that there are limits to productivity when working from home, because in some organizations, some tasks requires working in an office area and having face to face interactions with other colleagues. Nevertheless, it was concluded that adopting digital communication technologies while WFH is best approach to curtail the spread of Covid-19.

A study by Bakó (2020) explored employee engagement during the COVID-19 pandemic, revealing that while employees were satisfied with their organization's communication channels, they desired more frequent updates. However, employees expressed dissatisfaction with the clarity of directions from supervisors, citing unclear goals, lost information, and decreased team spirit as significant challenges. To address these issues, the study recommends that organizations encourage managers to adopt more flexible approaches during crises,

ultimately promoting effective internal communication and leadership adaptability to maintain employee engagement and resilience.

As many employees adopted digital communication technologies while working remotely from home during the Covid-19 lockdown policy, there may be an increasing trend in the use of digital communication technologies after the pandemic in the following years. Hence, there is need for organizations to redefine or adjust their culture which necessitate the need for an in-depth research on the adoption of digital communication technologies after Covid-19 lockdown policy.

### **Theoretical Review**

Technology Acceptance Model (TAM) which provides the theoretical framework for this study is a theory propounded by Davis in 1989. It is the most extensively used model in describing users' acceptability of information and communication technology. TAM has since been expanded to TAM2, TAM3 (in 2000 and 2003) and the unified theory of acceptance and use of technology, all of which are motivated by the requirement to forecast the adoptability of new information technology as well as to identify and stimulate use of technology (Venkatesh, 2008). TAM suggests that the adoption of a technology by users can be raised if measures to better the technology are channeled by how users perceive the technology (Venkatesh, 2008). As such, TAM is a valuable model for the development of strategies aimed at raising the acceptance of an information technology, as it provides a direct association between adoptability of the technology, perceived ease of use of the technology as well as perceived usefulness. TAM recognises cultural tendencies and social background as the key factors to acceptance and delves on what characteristics of a known technology increase users' acceptance of the technology.

This theory is relevant to this study because perceived usefulness and acceptance of use of digital technologies by employees for internal communication in Access banks will improve work productivity and efficiency and consequently job satisfaction. In this case, acceptance of digital communication technologies therefore depends on the perception of employees working in the bank to engage one another as well as other stakeholders for official purposes. Therefore, their acceptance of technology is necessary because technology is the bedrock of the existence of virtual activities. This means that, adoption of digital communication technologies needs technology to strive and it's necessary for employees in the banking sector to accept and

maximize the use of technology for virtual activities. Indeed, if users feel that the information technologies (e.g.: digital platforms, technological services, software, etc.) are easy to understand and of usefulness, is likely to use it more often.

## **Methodology**

This study adopts qualitative approach to examined Access Bank's transformation and acceptance of Digital Communication Technologies for internal communication after the Covid-19 pandemic. Qualitative research design was adopted for this study to enable the gathering of more detailed background information through interactions with the subjects under study. The appropriate method for this study is semi-structured Key Informant Interview (KII) to provide exclusive insights from managerial staff members with extensive insider knowledge or experience in WFH and adoption of digital communication technologies. The data collection instruments for this research work was Interview guide. The area of study of this research work was Lagos state. Lagos state was chosen as the study area because it is where the headquarter of Access Bank in Nigeria is located and also where the offices of those in the managerial positions, needed for the KII are situated.

For the KII, purposive sampling technique was used to select five staff members in the managerial department who must have working in Access Bank before the Covid-19 lockdown and for at least five years. In the managerial department, the Head of operations, Communication manager, Client services manager, Operation officer and customer care specialist were interviewed for the study. The interviewees were informed about the purpose of the study which is for academic purpose only and that anonymity would be guaranteed. The interview sessions were recorded and then transcribed manually and verbatim to ensure that every word was captured. After transcription, the interviewees' responses were categorised under key themes which were then discuss using thematic analysis. All these opinions on the interview research guided the research.

## **Data Presentation**

Data from the Key Informant interview were thematically analysed by examining the patterns, ideas and common themes that come up repeatedly within data. Then, the implications of the transcribed discussants and interviewees' comments, views and opinions discussed were presented and analysed in relation to research questions that guided thus study.

Research question 1: To examine the level of compliance with Covid-19 pandemic work restrictions by Working from home (WFH) during the lockdown by Access bank

Most of the interviewees agreed that their banks complied with Covid -19 pandemic work restrictions by WFH during the lockdown. A female employee working as the Head of operations unit in Access Bank Plc said:

During the covid-19 lockdown, banks may have implemented a variety of measures to protect customers and staff from the spread of the virus. These measures could include limiting access to the banking hall, reducing hours of operation, or requiring customers to wear masks and practice social distancing while inside the building. Ours was a partial lockdown and we do work from 8am to 2pm.

In the words of a male Interviewee working as a customer care specialist in the bank said:

The covid-19 pandemic caused significant disruptions to the work activities of financial institutions. Some of the ways in which work activities may have been affected by switching to remote work: our banks shifted to a remote work model during the lockdown, allowing staff to work from home and conducting meetings and customer interactions through virtual channels such as video conferencing and online chat.

Similarly, the Communication manager in Access Bank Plc indicated that:

Our banks implemented a variety of preventive measures to protect staff and customers from the spread of covid-19. These measures include cleaning and disinfection: Banks may have increased the frequency and thoroughness of cleaning and disinfection of surfaces and high-touch areas in the banking hall and other common areas. Also social distancing which is certain degree of space was created in order to maintain a decorum in curtailing the spread of the infection among staff members and customers.

On his part, a client services manager in the bank added:

During the covid-19 lockdown, were required staff to adhere to certain work ethics to maintain a safe and productive work environment. We were required to follow strict personal hygiene practices, such as washing hands frequently and using hand sanitizer, to prevent the spread of the virus and also the using of nose mask. We are also asked to work remotely and only come

to work when it's compulsory to do so. Those who came to work were also on rotations to minimize crowd in the banking hall

Research question 2: To establish the internal communication strategies adopted by Access Bank after the pandemic

Responses to this question generated varied responses from the interviewees. On the prominent communication platforms adopted by the banks, the Client services manager said:

Though, varieties of platforms were created by our staff members, however, the virtual communication platforms during the covid-19 pandemic, which are video conferencing: Platforms such as Zoom, and Microsoft Teams are been used for meetings and customer interactions. Even after the lockdown, we still hold meetings using zoom and Skype especially when it's not office hours.

The Head of operations in Access Bank Plc added that:

We use instant messaging and chat most of the time to share important information promptly to other staff members. We also use platforms such as Slack, WhatsApp, and Microsoft Teams but may have been used for quick communication between staff members

Buttressing the above statements, the communication manager added;

As for the channels of communication adopted by Access bank for employee communication, the management communicate through individual E-mail, WhatsApp, Zoom/Team meeting, . Face to face communication is now barely used for information dissemination.

Research question 3: To examine the level of adopting digital communication technologies for internal communication by Access Bank after the pandemic.

Responses to this question generated varied responses from the interviewees. On the level of adopting digital communication platforms adopted by staff members of the bank for internal communication, the operations manager of Access Bank said:

The use of digital communication technologies drastically increased after Covid-19 especially the use of WhatsApp for instant messaging and chat. Official information are also easily disseminated on this platform. Although during the pandemic when most staff members

worked remotely, the use of zoom for official meetings was on the high side, however, zoom meetings now hold only when there is impromptu meeting or when it is not office hours.

A female customer care specialist in the bank indicated that:

Before the pandemic, official information dissemination depending more on memorandum and face to face meeting. Nowadays, Face to face communication is now barely used for information dissemination as we now depend on digital communication technologies such as WhatsApp for organizational information.

The Operation officer of Access Bank added that:

One cannot afford to be absent on social media as a staff member of Access Bank as internal communication depends more on these platforms. The level of adopting WhatsApp and Email for internal communication is very high. It is essential to note that the communication strategy of Access bank was further digitalised during the Covid-19 outbreak. Because of the need for acceptance of digital communication technologies for effective Internal communication, the corporate communication unit is behind the official social media pages of the bank on Twitter, Facebook, Instagram etc. and also sponsor the information on electronic bulletins as well as online news media, when necessary.

Research question 4: To examine the challenges faced by Access Bank in the use of digital communication technologies for internal communication after the lockdown.

In response to the above question, all the interviewees affirmed that there are challenges faced by Access Bank in the use of virtual communication technologies after the lockdown

In the words of customer care specialist in the bank, he said:

The economic structure of a country can have a significant impact on the use of virtual communication technologies in a variety of ways. The availability and quality of internet and telecommunications infrastructure can affect the ability of individuals and organizations to use digital communication technologies We all know that in Nigeria, access to the Internet is limited when compared to developed countries. Not only data, service quality and cost of subscription is high coupled with inconsistent electricity supply to charge your phones and computers when needed.

A female employee in the customer service unit added:

The demand for digital communication technologies and the level of competition in the market can influence the development and adoption of these technologies. Government policies and regulations: Government policies and regulations related to technology, privacy, and intellectual property can affect the use of virtual communication technologies.

On his part, the Client services manager of the bank indicated that:

The occupational structure of our banks influences the use of virtual communication technologies after the lockdown in several ways. The type of work that staff members perform may influence the type of virtual communication technologies that are used. Have mentioned this earlier. Also, The skill sets of staff members may influence the adoption and use of virtual communication technologies based on staff expertise.

However, the Operation officer of the bank indicated that the financial capability of a bank can have a significant influence on the adoption of digital communication technologies for staff members in several ways. According to him:

The availability of budget and resources can determine the types of digital communication technologies that a bank can afford to adopt. Moreover, the potential return on investment for digital communication technologies can influence a bank's decision to adopt these technologies. But since we know what we are bound to gain and lose, we will do our visibility study very well.

### **Discussion of Findings**

From the data presented above, findings indicated that the Access bank's compliance with Covid-19 pandemic work restrictions was high by WFH during the lockdown. They indicated that their banks implemented a variety of measures to protect customers and staff from the spread of the virus. These measures range from limiting access to the banking hall, reducing hours of operation, or to wear masks and practice social distancing. Findings revealed that Covid-19 pandemic lockdown policy affected the activities of their banking industry causing the office to be on partial lock and making them to work remotely. It is also discovered that Covid-19 increased the use of the activities and mode of operations of their banks as there was

no physical meeting of staff members during Covid-19 lockdown and also conducting meetings and customer interactions through virtual channels such as video conferencing and online chat.

The findings are in line with Leon (2020) & Ogundipe (2020)'s assertions that following social distancing recommendations, there is a global shift in meetings and events, many moving from in-person gatherings to a more virtual implementation and many organizations shifted in-person conferences to online meetings. Governments and organizations of the world have embraced these changes not only during these unprecedentedly uncertain times, but to inspire future potential for its citizens to expand their reach, engaging and empowering members and potential members to connect locally and globally, especially at a time when timely research and connection are of such great importance. This findings also collaborates the findings of Onyeuckwu & Amin (2020) which revealed the effect of adopting digital communication technologies on covid-19 lockdown pandemic in Nigerian Universities. Their findings revealed that using digital communication technologies strongly affects the spread of Covid- 19 because the online teachings helped with social distancing. It also provided less pressure on employees, as they had flexible work hours, better social life and improved ability to think clearly and analyze issues logically.

Also, further findings revealed that majority of the staff members of Access bank still use digital communication technologies for internal communication while working in traditional office pace or outside office even after the lockdown. As a result of the lockdown policy during the Covid-19 pandemic, varieties of platforms were created but the dominant communication platforms still used after the lockdown are Zoom, Skype and Microsoft Team for video conferencing while WhatsApp and Email are used for quick communication and information dissemination.

Although, the level of adopting digital communication technologies among the Access bank after the Covid-19 lockdown increased, however, findings also revealed that video conferencing on zoom and Google meet for internal communication was adopted the most by banks during the covid-19 pandemic when compared to after Covid-19 periods. However, the use of WhatsApp and Email for information dissemination drastically increased to a great extent even after the lockdown, Face to face communication is now barely used for information dissemination as we now depend on digital communication technologies such as WhatsApp for organisational information. Online meetings now hold only when there is impromptu meeting or when it is not office hours.



In relation to the Technology Acceptance Model (TAM), this is the most extensively used model in describing users' acceptability of information and communication technology. A variety of factors can be adapted in the application of Technology Acceptance theory by involving audience behaviour in the context of Information Technology. In this context, it was discovered that the staff members of the Access bank adopted the use of digital communication technologies while WFH, because of the prevailing Covid-19 lockdown policy. These digital channels are now accepted by staff members of commercial banks are still in use by staff members even after the end of the lockdown for official purposes. More so, the adoption of digital communication technologies has increased drastically after the lockdown.

Lastly, findings revealed that there are challenges Access Bank face in the effective adoption of digital communication technologies for organisational communication after the lockdown. Factors such as the economic situation, occupational structures, and financial capability among others hinder effective acceptance of digital communication technologies after the pandemic in Access bank. The implication of this finding is that these challenges faced by Access banks will hinder the bank from maximising the potentials of interactivity of communication technologies as a result of the economic structure of Nigeria, the occupational structure and their financial capability.

## **Conclusion**

This study examined Access bank's transformation and acceptance of Digital Communication Technologies for internal communication after the Covid-19 pandemic. Based on the findings of this research, it is concluded that the Covid-19 pandemic affected the daily activities and mode of operation of the Access bank and in response to it, the staff members of the bank effectively adopt digital communication technologies for effective internal communication, for meetings, and to effectively passing information to the staff members on regular basis. Even after lockdown, staff members of Access banks still use digital communication technologies especially WhatsApp and Email for quick communication and information dissemination and ZOOM/Google meet for meetings especially when it is not office hours. This revealed that the lockdown policy contributed to the use of digital communication technologies significantly after the Covid period. More so, adoption of digital communication technologies comes with challenges such as economic situation, occupational structures, and financial capability among others

## Recommendations

Based on the findings of the study, it is recommended that financial organizations such as the banking sector should have virtual team technocrats that will aid flexible work especially in certain situations like the Covid-19 pandemic. The management of the bank industry should continue to encourage the use of digital communication technologies for internal communication even after post covid, as new media is the new normal. Lastly, since other factors such as the economic situation, occupational structures, financial capability among others hinder the use of digital communication technologies for internal communication in Nigeria, adopting the hybrid approach, where face to face meeting and adoption of digital communication technologies are encouraged.

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