

## THE COVID-19 PANDEMIC PROCESS AND HUMAN RESOURCES MANAGEMENT PRACTICES: A QUALITATIVE STUDY ON THE BANK MANAGERS' PERSPECTIVES'

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### Abstract

The COVID-19 pandemic has drastically changed human resources practices in the business world. The aim of this research is to examine the changing human resources management practices due to the COVID-19 pandemic through the perspectives of bank managers. Case analysis was used as a research approach, and the COVID-19 period was recognized as a case due to its unique circumstances. Within the scope of this research, data were collected through semi-structured in-depth interviews with 12 participants working in state, private and participation banks operating in Konya. The research findings reveal that the state, private and participation banks react to unexpected situations caused by the pandemic. It was found that the resulting uncertainties were responded to by using flexibility and more digitalized applications. Furthermore, in addition to the important similarities in the codes regarding the perceived employee value at state, private or participation banks, it has been revealed that the codes in some areas differ. Other results revealed that, regardless of bank type, activities in occupational health and safety measures, construction of the social areas, corporate membership, customer visits and idea developments was affected by the COVID-19 process.

**Keywords:** Banking, COVID-19 pandemic, human resource management, digitalization.

**JEL Codes:** M1, M5

## COVID-19 PANDEMİ SÜRECİ VE İNSAN KAYNAKLARI YÖNETİMİ UYGULAMALARI: BANKA YÖNETİCİLERİNİN GÖRÜŞLERİNE YÖNELİK NİTEL BİR ÇALIŞMA

### Öz

COVID-19 salgını, iş dünyasında insan kaynakları uygulamalarını büyük ölçüde değişime uğratmıştır. Bu araştırmanın amacı, COVID-19 salgını nedeniyle değişen insan kaynakları yönetimi uygulamalarını, banka yöneticilerinin bakış açıları üzerinden incelemektir. Araştırma deseni olarak nitel veri analizi tekniklerinden vaka analizi kullanılmış ve COVID-19 dönemi kendine özgü koşulları nedeniyle vaka olarak kabul edilmiştir. Bu araştırma kapsamında Konya ilinde faaliyet gösteren devlet, özel ve katılım bankalarında görev yapmakta olan 12 katılımcı ile yarı yapılandırılmış derinlemesine görüşmeler yolu ile veri toplanmıştır. Araştırma bulgularında devlet, özel ve katılım bankalarının salgından kaynaklanan beklenmedik durumlara reaksiyon gösterdiği görülmektedir. Bu belirsizliklere esneklik ve dijitalleştirilmiş uygulamaların artan kullanımıyla cevap verildiği tespit edilmiştir. Diğer taraftan, devlet, özel veya katılım bankalarında algılanan çalışan değerine ilişkin kodlardaki önemli benzerliklerin yanı sıra, kimi alanlara yönelik kodların farklılıklar gösterdiği görülmüştür. Elde edilen diğer sonuçlar banka türleri fark etmeksizin iş sağlığı ve güvenliği önlemleri, sosyal alanların inşası, kurumsal üyelik, müşteri ziyaretleri ve fikir geliştirme alanlarındaki faaliyetlerin COVID-19 sürecinden etkilendiğini göstermektedir.

**Anahtar Kelimeler:** Bankacılık, COVID-19 pandemisi, insan kaynakları yönetimi, dijital dönüşüm.

**JEL Kodları:** M1, M5

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## **INTRODUCTION**

The novel Coronavirus (nCoV), later named COVID-19 by the World Health Organization emerged in Wuhan, Capital of Hubei province in China in December 2019 (WHO, 2019). Since the original outbreak, COVID-19 has spread across the globe and affected every aspect of life. Along with this devastation, the world economies are of no exception. The pandemic has had indirect yet very severe consequences affecting, distorting, and shrinking world economies as well as contributing to increasing unemployment rates.

During the pandemic, businesses have resorted to the implementation of a series of measures to prevent or reduce the negative impacts affecting human resources (Gigauri, 2020). The foremost of these is the preference of remote working models which have been deemed both more flexible and safer (Singer-Velush et. al., 2020). The banking sector is the leading sector of the economy and, as a result, affects many other sectors. Employees in the banking sector with its high concentration of human interaction are among the groups of employees in the service industry who have always been exposed to the risk of contracting infectious diseases. The banking sector is one of the most intensely competitive sectors and has experienced these constraints as a result, made it necessary to work a lot harder and at a more intense pace. This was carried out despite all of the constraints put into place in order to prevent economic slowdowns throughout this process. The source of motivation for this study is to reveal how human resources in the banking sector have been affected by the pandemic process. In this context, the study examines the effects of the extraordinary conditions created as a consequence of the pandemic on the banking sector human resource practices.

The first part of the study summarizes the literature regarding the effects COVID-19 and similar situations have had on the economy and human resources. With the slowdown of the economic cycle, countries and organizations worldwide took measures to stimulate the economy. This picked up momentum, especially once countries and businesses prioritized health measures. For example, in addition to supporting commercial enterprises, especially SMEs, Turkey has attempted to revive demand using low interest loans such as housing and consumer loans. It has not only been banking approaches towards human resources that have been affected. Overtime practices needed to be defined, standardized and implemented in the form of remote offices or working from home and flextime shifts. Protective safety measures also needed taking to limit the spread of COVID-19 during essential interaction. Throughout the pandemic, psychological factors such as job satisfaction, motivation, a sense of belonging to the respective institution and commitment to corporate values required heightened attention. Human resource workloads also needed to take new performance criteria, innovation, training and career development as well as the hiring processes. This study will examine all of these aspects. In addition, the study addresses key challenges in human resource



management, customer visits, positive PCR test result procedures and how institutions praise employees. In this framework, the data obtained using the qualitative method of interviews were organized through the program MAXQDA 2020 and analyzed, with the results and suggestions being shared.

### **Major Pandemics and the Impacts of the COVID-19 Pandemic Process**

Pandemic is defined as a rapidly spreading epidemic that has affected a continent or wide global geographical area. According to the definition provided by the World Health Organization (Koyuncuoğlu, 2020a, p. 637), a medical condition being widespread and causing the deaths of a large number of people is insufficient to qualify something as a pandemic. The factor of disease must also involve a contagion. Therefore, cancer is not considered a pandemic due to it not being contagious, despite the high possibility of death.

According to data from WHO and the World Bank (Göker, Eren and Karaca, 2020), SARS has killed 900 people and cost the global economy an estimated \$54 billion dollars. The Ebola epidemic emerged more recently between 2013-2016 in Africa and has, thus far, caused the death of 11,300 people at a cost of \$53 billion dollars.

On January 7, 2020, WHO announced the outbreak of a new strain of the Coronavirus. Compared to previous outbreaks, the picture that emerged after the COVID-19 outbreak has been quite different, with the world facing simultaneous demand and supply shocks. In general, the potential effects of this crisis are greater than any ever seen before in history (Cinel, 2020).

In March 2020, stock market indices experienced a rapid decline. Many stocks experienced record intraday value depreciation. Several well-known companies stated their share prices to have dropped by more than 80% over a few days. Looking at the performances of global stock markets, the worst performing stock markets are seen to be in Japan, America, Portugal, the Netherlands, Germany, Spain, and the Ukraine (Esposito, 2020).

Regarding the pandemic, Hopman, Allengranzi and Mehtar (2020) reported on the COVID-19 outbreak in China, stating governments would be able to control COVID-19 by focusing on tried and tested public health epidemic responses. The rapid implementation of isolation, quarantine, social distancing, and community containment measures produced beneficial results in China (Tekin, 2020). Practices similar to those in China were later applied in various forms by many countries, depending on the rate the virus spread.



## **Banks' Human Resources Management Practices in the COVID-19 Pandemic**

The effects of the COVID-19 pandemic have brought important changes to the ways of doing business. The effects of the pandemic were felt more intensely in the service sector, in particular. The pandemic has also brought with it the obligation to handle jobs with a smaller workforce. Attempts were made to overcome the difficulty regarding human resources as experienced by the banking sector, a service sector with an economy-directing aspect, by giving importance to rapid digitalization. The pandemic has had a noteworthy role in prioritizing future projections for the transformations toward digitization in human resources practices.

## **METHODOLOGY**

### **The Purpose, Problem Situation, and Importance of the Research**

The purpose of this research is to investigate the opinions of bank managers regarding the changes the COVID-19 pandemic has caused in human resource management practices in the banking sector. Issues raised during this research regarding COVID-19 were linked to the new working practices adopted by the banks from where evidence has been gathered and analyzed. This study has, after in-depth investigations of human resource management and related issues, brought to light many previously unidentified developments. For the purpose of covering all of the changes and transitions witnessed, the study examines in detail things like new work practices during the COVID-19 pandemic. In this context, the research question of our study has been determined as “What effect has the COVID19 Pandemic process had on human resources practices in banks?”

### **Research Approach**

This is a case study in which qualitative research techniques have been used along with case analyses and the COVID-19 period has been accepted as a case due to its unique circumstances. Case studies are preferred as they are a distinctive approach used in searching for answers to scientific questions (Büyüköztürk, Çakmak, Akgün, et.al, 2016). McMillan (2000) defined case studies as a technique in which one or more events, settings, programs, social groups, or other interconnected systems are examined in depth. Among the types of case studies, situation analyses involve the examination of a specific event from different perspectives (Briggs, 1986; Grix, 2010; Aziz, 2014). This study aims to analyze the questions directed at senior executives in the banking sector and discover how the crises and uncertainties experienced during the COVID-19 pandemic have been dealt with in terms of human resource management practices.



## Study Group

The participant environment of the research consists of the regional and branch managers who are the top executives of the state, private, or participation banks operating in the city center of Konya. According to data from the Banks Association of Turkey dated September 30, 2020, Konya city center has a total of 131 branch managers and 5 regional managers working within the scope of state or private banks. According to data from the Participation Banks Association of Turkey dated September 30, 2020, Konya city center has a total of 38 branch managers and three regional managers working in participation banks. Absolute combined total of state, private and participation banks is managed by 169 branches and 8 regional managers.

Criterion sampling is a purposive sampling method and has been used to determine answers to research questions more accurately and effectively. The basic understanding of the criterion sampling technique is that the sample is composed of the people, events, objects, or situations possessing the qualifications that have been determined in relation to the problem.

The maximum diversity sampling technique, a type of purposive sampling, has been adopted for selecting the banks. The principle of maximum diversity was achieved by interviewing the managers of state, private, and participation banks.

During the data collection phase, the snowball sampling technique was also used because of the guidance participants provided for reaching other interviewees while being interviewed. A researcher who wants to use snowball sampling begins by asking the people who are considered to have the most knowledge among the study environment about the phenomenon being investigated. The researcher examines who knows the most about the topic and who should be interviewed first (Flick, 2014).

Thus, the aim of accessing valid data in an environment of trust has been provided. As a result, interviews were conducted with a total of 12 senior managers (including 1 regional and 3 branch managers) from three types of banks (state, private, and participation) operating in Konya. The information table regarding the participants is given below.

**Table 1:** Information table for participants

Participant Code	Gender	Bank Type	Title	Participant Code	Gender	Bank Type	Title
P1	Male	Participation	Regional director	P7	Male	Private	Branch manager
P2	Male	Private	Regional director	P8	Male	Private	Branch manager
P3	Male	State	Regional director	P9	Male	Private	Branch manager
P4	Male	Participation	Branch manager	P10	Male	State	Branch manager
P5	Male	Participation	Branch manager	P11	Female	State	Branch manager
P6	Male	Participation	Branch manager	P12	Male	State	Branch manager

**Source:** Own Representation

As can be seen in Table 1, the study group consists of participants with high levels of knowledge, experience, and competence in the banking sector making them both well-qualified, experienced and competent individuals with a vast amount of knowledge in the field of finance. This allows for the case being examined in great depth. The individuals were told their names and institutions would be kept confidential before the interview. As such, anonymity has been preserved throughout the study.

### **Data Collection Tool**

The interview technique was adopted as the data collection tool. According to Patton (1987), the purpose of the interview technique is to enter the inner world of individuals and try to understand their point of view. While collecting the data, the participants were asked 12 semi-structured questions consisting of open-ended questions, with additional questions being asked in accordance with the flow of the interview.

### **Data Collection**

As stated before, the interview technique has been used to obtain the study's data, in which audio recordings were made to be transcribed later. During the interviews, all but one participant gave their

permission to have the interview recorded with a tape recorder. The interview with the one participant who did not give consent for the audio recording was recorded by taking detailed notes. Interviews were held with a total of 12 senior bank executives. The interviews lasted between 48-65 minutes. Detailed information about the interviews is given in Table 2.

**Table 2:** Detailed information on the interviews

Number	Date	Bank type	Title	Interview Duration	Recording Time
1	05.11.2020	Participation	Regional director	60 minutes	34:27
2	06.11.2020	Private	Regional director	53 minutes	Registration failed
3	06.11.2020	State	Regional director	48 minutes	25:56
4	10.11.2020	Participation	Branch manager	62 minutes	33:11
5	11.11.2020	Participation	Branch manager	65 minutes	40:05
6	12.11.2020	Participation	Branch manager	62 minutes	32:20
7	12.11.2020	Private	Branch manager	55 minutes	26:33
8	13.11.2020	Private	Branch manager	52 minutes	27:52
9	17.11.2020	Private	Branch manager	51 minutes	28:15
10	18.11.2020	State	Branch manager	65 minutes	36:30
11	18.11.2020	State	Branch manager	54 minutes	31:27
12	19.11.2020	State	Branch manager	60 minutes	35:41

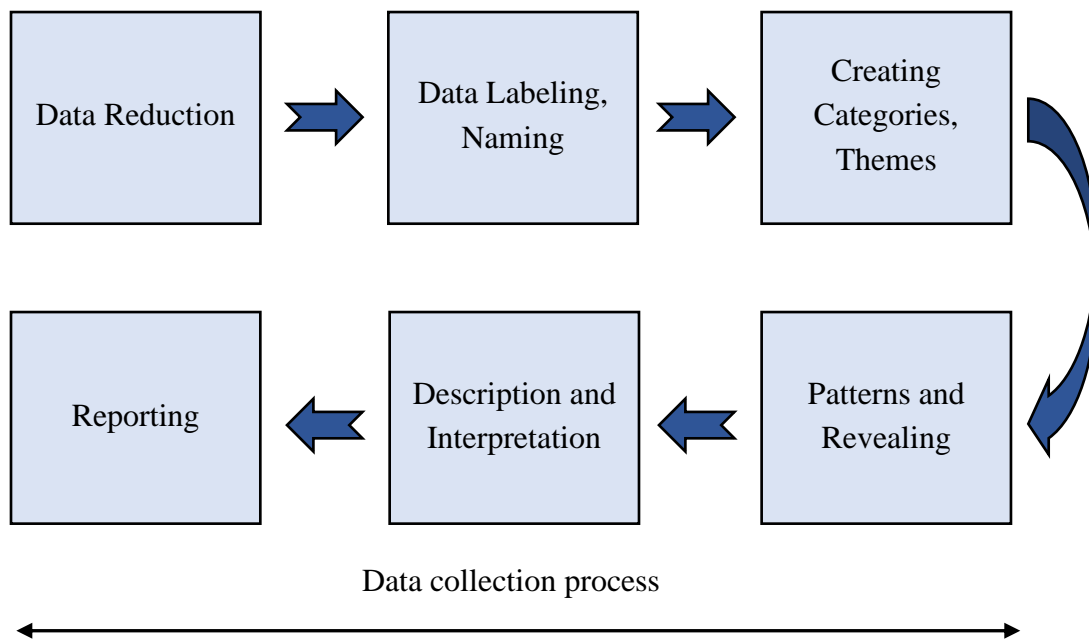
**Source:** Own Representation

Total duration of interviews: 11 hours, 45 minutes; Average interview duration: 57.25 minutes; Total time recorded: 5 hours, 52.17 minutes; Average recording time per interview: 32.02 minutes

## Data Analysis and Report Writing

The data analysis stages for case studies in qualitative research have the same stages as qualitative research (Büyüköztürk et al., 2016). Case studies collect data through document analyses, observations, and interviews. Categorical aggregation has been applied as a data analysis method. The method for performing the qualitative data analysis in this study is shown in Figure 1.

**Figure 1.** Qualitative data analysis process



**Source:** Gürbüz and Şahin (2016, pp.427)

The main purpose of descriptive analysis is to present the obtained findings to the reader in an edited and interpreted form (Ekiz, 2015). This study summarized and interpreted the collected data in accordance with descriptive analytical formats. The research had the audio recordings arranged in a Word file and then prepared for the data analysis. During the data analysis, coding was made based on the questions using the program MAXQDA 2020 and then classified into predetermined human resource management categories.

## Considerations and Limitations of The Study

The study prepared the data collection tool (interview form) in order to determine human resource management practices of banks during the COVID-19 pandemic. The top-level executives of the bank who





participated in the study are assumed to have reflected their true and sincere views in their answers. The study group has been limited to a total of twelve managers, one regional manager, and three branch managers from each of the state, private, and participation banks operating in Konya.

### **Validity and Reliability in Qualitative Research**

This study performed the internal and external validity checks together with regard to testing the validity. Internal validity expresses whether the interpretations of the events researchers think that they have observed, or the facts they think they have understood actually reflect the real situation (Yıldırım and Şimşek, 2016). The prepared interview questions were submitted to the opinions of two experts from the field of human resource management to test content validity. In line with the experts' opinions, two questions were changed, two other questions were combined, and one question was omitted, thus finalizing the 13-question interview form. The study's expert evaluations, similar perceptions from the participants, support of the findings using direct quotations, consistency between the data collection tool and the findings from the relevant literature show internal validity to have been ensured.

Meanwhile, external validity concerns the generalizability of the research results. In order to ensure the external validity of the research, the results should be generalizable to similar environments and situations. Information about variables such as the participants, bank types, interview questions and interview duration have been recorded and shown in detail so as to be comparable with other samples, with attention having been paid to its comparability and generalizability. This shows the research to have provided external validity.

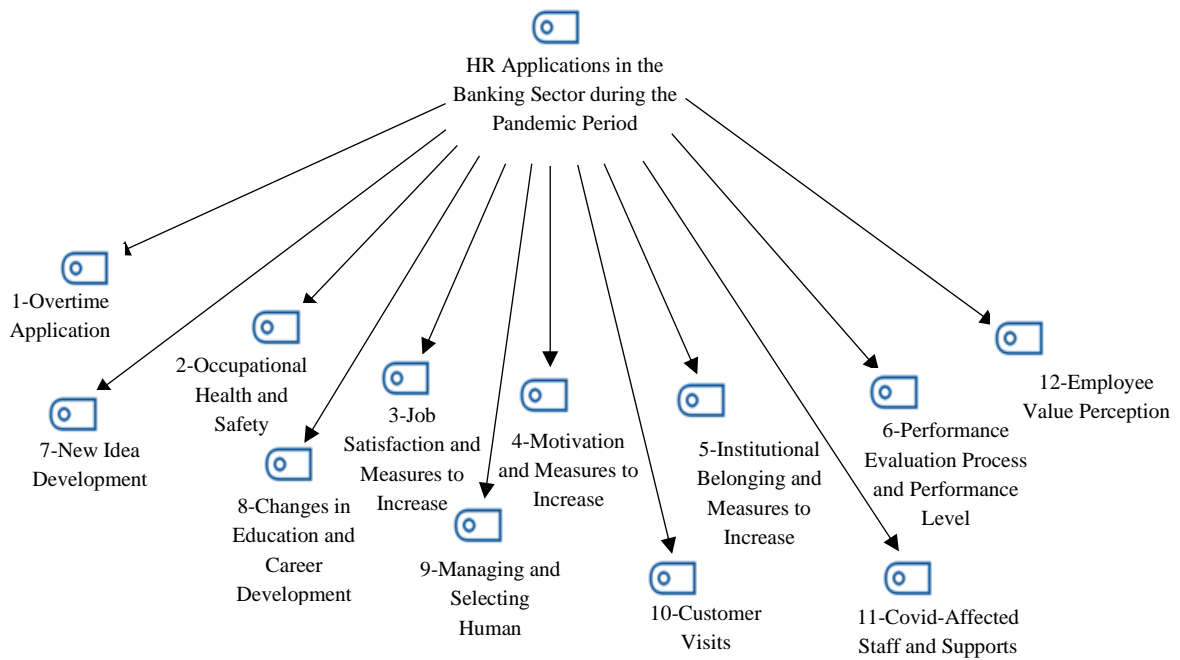
Qualitative research accepts from the outset that facts constantly change with respect to individuals and the environment and that the same results cannot be achieved if the research is repeated over similar groups (Yıldırım and Şimşek, 2016). Therefore, the main question to be asked in qualitative research is how consistent its questions are with the collected data. Meanwhile, Richards stated, "The validity of good qualitative research depends to a large extent on the fact that the researcher can convincingly explain how he/she reached the results obtained, and that the data, findings, and conclusions put forward are the best among the possible ones." (Koyuncuoğlu, 2020).

### **FINDINGS**

This section of the study separates the findings obtained from the interviews within the framework of the themes that were determined in line with the participants' opinions; summarizes these using direct extracts from the participant interview transcripts, and collates the findings in a way to include the

participants' opinions and evaluations about the research topic. The research findings have coded the participants based on the confidentiality of participant opinions. Figure 2 shows the hierarchical code map of human resource practices in the banking sector during the pandemic period.

**Figure 2:** Hierarchical code HR practices in the banking sector during the pandemic period



**Source:** Manufactured Using Maxqda, 2020

As seen in Figure 2, the data obtained through the interviews constitute the basis for the research findings. As a result of the coding of the data using the method of descriptive analysis, the following topics have been determined and examined: new work practices, occupational health and safety, measures for increased job satisfaction, measure to increase institutional belonging, performance evaluation processes and levels, development of new ideas, changes in training and career development processes, the selection and management of human resources, customer visits, staff who've been affected by COVID-19 and the provision of support, and employees' perceived value. The banking sector's human resource management practices during the pandemic are listed in Table 3.

Table 3 shows the banking sector's human resource management practices during the pandemic as well as the categories, codes, relevant participants, and the number tallies.

**Table 3:** Banking sector human resources management practices during pandemic process

Categories	Codes	Participants	N
<b>Overtime Practice</b>		P1, P2, P3, P4, P5, P6, P7, P8, P9, P10, P11, P12	12
	Limited	P2, P7, P8	3
	Work from home alternately	P1, P2, P3, P4, P5, P6, P7, P8, P9, P10, P11, P12	12
	from a distance	P3, P8, P9, P11	4
<b>Occupational health and Safety</b>		P1, P2, P3, P4, P5, P6, P7, P8, P9, P10, P11, P12	12
<b>Job Satisfaction Level</b>		P1, P2, P3, P4, P5, P6, P7, P8, P9, P10, P11, P12	12
	Not changed	P11	1
	Decreased	P1, P2, P3, P5, P7, P8, P9, P10, P12	9
	Increased	P4, P6	2
<b>Measures to Increase Job Satisfaction</b>		P1, P2, P3, P4, P6, P7, P8, P9, P10, P11, P12	11
<b>Motivation Level</b>			
	Not changed	P8, P9	2
	Decreased	P1, P2, P3, P4, P5, P6, P7, P10, P11, P12	10
	Increased		0
<b>Motivation and Measures to Increase</b>		P1, P2, P3, P4, P5, P6, P7, P8, P9, P10, P11, P12	12
<b>Institution Belonging Level</b>			
	Not changed	P11	1
	Decreased	P3, P12	2



	Increased	P1, P2, P4, P5, P6, P7, P8, P9, P10	9
<b>Institutional Belonging and Measures to Increase</b>			
		P1, P3, P5, P6, P7, P8, P9, P11, P12	9
<b>Performance Level</b>			
	Not changed	P11	1
	Decreased	P7, P8, P12	3
	Increased	P4, P5, P6, P9, P10	5
<b>Measures to Increase Performance</b>			
		P1, P6, P12	3
<b>New Idea Development Level</b>			
	Not changed	P4, P10, P11	3
	Decreased	P12	1
	Increased	P1, P2, P3, P5, P6, P7, P8, P9,	8
<b>Education</b>			
	There was a glitch	P8, P10	2
	There was no glitch	P1, P4	2
	Face-to-face training has been initiated	P1, P2, P3, P4, P5, P6, P7, P8, P9, P10, P11, P12	12
<b>Career</b>			
	There was a glitch	P12	1
	There was no glitch	P1, P2, P3, P4, P5, P6, P7, P8, P9, P10, P11	11
<b>Human Resources Selection Process</b>			
	Exactly Continued	P2, P4, P6, P8, P11	5
	Slowed down		0
	Speeded up	P1	1

	Stopped	P10, P12	2
<b>Customer Visits</b>			
	Face-to-face visits reduced	P1, P9, P10, P11, P12	5
	Face-to-face visits stopped	P1, P2, P3, P4, P5, P6, P7, P8	8
	Remote access done	P1, P2, P3, P4, P5, P7, P8, P9, P10, P11, P12	11
<b>Personnel Affected by COVID</b>			
	No death	P1, P2, P3, P4, P5, P6, P7, P8, P9, P10, P11, P12	12
<b>Support Activities for Personnel</b>			
	Insurance support provided	P1, P3, P4, P7	4
	Unofficial permission use	P4, P6, P8	3
	Giving good wishes by phone	P2, P9, P10, P11	4
<b>Employee Value Perception</b>			
	Not changed	P11	1
	Decreased	P12	1
	Increased	P1, P2, P3, P4, P5, P6, P7, P8, P9, P10	10
<b>Other Applications</b>			
		P10, P11	2

**Source:** Own Representation

Table 4 shows the frequency distributions of the words/phrases that participants used in the study as well as the number of interviewees who made reference to each code.

**Table 4:** The frequency distribution of the words

Words	Number of Interviewers Referring to Code	Frequency
Process	12	365
Working	12	301
Staff	12	201
Pandemic	12	170
Manager	10	149
Human	12	147
Work	12	119
Institution	12	114
developing ideas	12	108
Health	12	107
Customer	12	101
Motivation	12	67
Support	11	65
job satisfaction	12	62
Education	12	61
Value	12	57
Performance	12	54
Visit	12	50

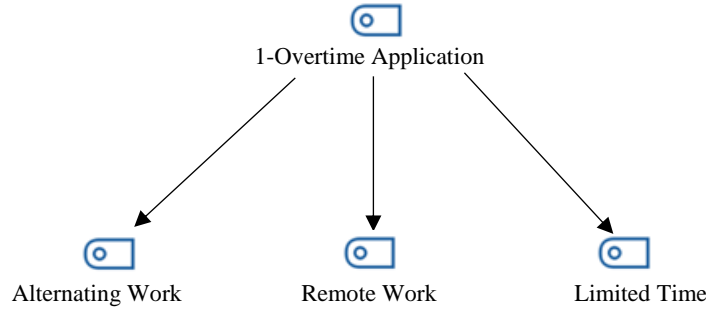
**Source:** Own Representation

As seen in Table 4, the codes have been provided as well as the number of interviewees who made reference to each code. Phrases/words mentioned at a frequency of 50 or more times in the interviews constitute a meaningful integrity; in relation to COVID, the words/phrases that stand out with the highest frequencies are: process ( $f = 365$ ), employee ( $f = 301$ ), staff ( $f = 201$ ), and pandemic ( $f = 170$ ).

### **Findings on The Current Status Regarding Overtime Practices**

The participants were asked the question “Which type of work model (e.g., work from home, flexible working hours) has been adopted, what are your thoughts on the effectiveness of the new work practices?” Figure 3 shows the overtime application hierarchical code-subcode map.

**Figure 3:** Work Practice Hierarchical Code-Subcode Map



**Source:** Manufactured Using Maxqda 2020

The participants evaluated overtime practices for the first period of the pandemic (March 11-May 31, 2020) and the new normalization period (post-June 1). The participants’ opinions on the subject are given below:

P1- “Now the pandemic process needs to be divided in two (half the time working from home and the other half at the actual branch location).” Another issue regarding overtime practices is related to the overtime practice model. The models that were made were observed to have been adopted.

The following statements relate to limited work hours:

P2- “As for new work practices, we operated for fewer hours than if we had been a private bank. We were open from 1000-1200 and from 1300-1600.”

P7- “We applied the 1200-1700 work system for a time, during which all the staff came [to the branch] for half a day.”

One statement regarding the rotating shift model is as follows:

P7- “We wanted to keep at least some of them healthy against the risk of being affected by COVID-19 while some of the staff worked from home. In other words, if two people had been on for each shift, one of them stayed at home for 14 days while the other worked for 14 days, and then we switched them.”

Statements regarding the practice of working from home are as follows:

P5- “In our own institution, we gave administrative leave to the staff, namely we used the work from home model. We did the first thing without laying off anyone before using their annual leave, and all banking

applications could work just as well while working at home by installing a link on their laptop or desktop computers at work.”

The following was stated about the staggered start-time practice:

P6- “This model is not currently applied in Turkey, but it is being implemented gradually. It is applied in half-hour intervals. In other words, I think it will be beneficial especially regarding vehicles used in public transportation areas, such as 07:30, 08:00, and 08:30 start times; ending [respectively] at 17:00, 17:30, and 18:00.”

Participants were consulted about the effectiveness of new overtime practices. The statements from the participants who shared their views on the effectiveness of overtime practices are:

P2- “We can say this is efficient as the number of customers has decreased.”

P1- “Because people are working in a system that is different from the system they had been working in for many years, perhaps without a break, and one that is completely supported by a technological infrastructure, the activity was not at the desired level while acclimating, but perfect acclimation is not expected during a pandemic, of course. As the length of the pandemic increases in the coming days, we will gradually observe its increased effectiveness.”

P4- “Of course, we have seen it to have had positive effects.”

P9- “The infrastructure of the bank is established, and is one of the leading technological banks as well as being one of the first to do everything. Therefore, the system worked without faltering and thankfully there was no problem.

Some participants criticized the overtime practices:

P5- “Efficiency is a problem all banks have. I used to manage this process in this way when I was working at a private bank. I was working at the “X” bank. Frankly, it is not very productive.”

P11- “It is very difficult, no. Of course, the staff’s motivation deteriorated right away.”

### **Findings on the Current Status Regarding COVID-19 Protection Measures in the Context of Occupational Health and Safety**

The second question participants were asked is “What measures have / should be taken to protect your employees from the COVID-19 virus in the context of occupational health and safety?” Participants stated the following on the subject:

P1- “All our friends also follow the mask, distancing, and hygiene rules. Our branches are periodically disinfected once a week or every 15 days. These are the most important measures we have taken in the pandemic.”

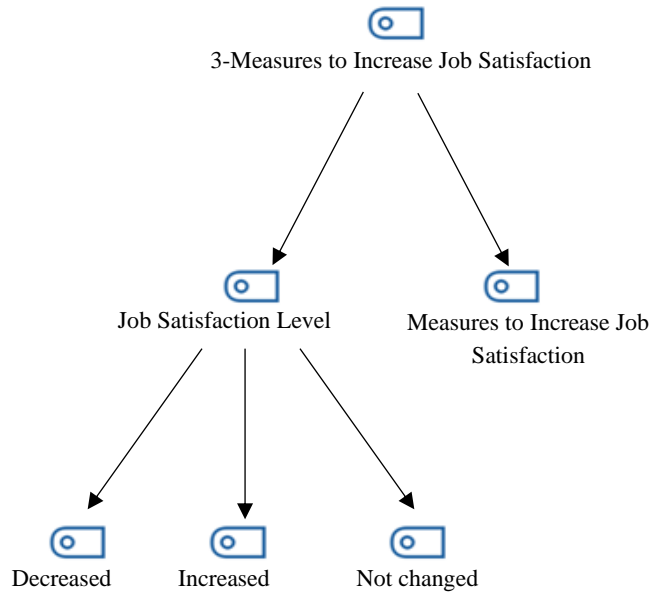
P5- “So, we do not let anyone in without a mask. We do the same for the customers for their overall health and safety. Since the first day, we have not let anyone in without scanning their temperature.”



### Findings on the Current Status Regarding Job Satisfaction

Question 3 is “Has there been a decrease in employee job satisfaction? What kind of support is /should be provided to keep job satisfaction at the highest level?” The job satisfaction hierarchical code-subcode map is shown in Figure 4.

**Figure 4:** Job satisfaction hierarchical code-subcode map



**Source:** Manufactured Using Maxqda 2020

Participants evaluated the overtime practices for when the pandemic started (March 11-May 31) and the new normalization period (post-June 1, 2020). Participants’ opinions on the subject are given below:

P7- “We can say job satisfaction decreased. Our salaries did not change. Our personal rights did not change. On the contrary, where is the job that we all wanted so much? In that case, how do we work from home? But, while we did work from home for two weeks, we realized in the second week that the branch had to open no matter what. So, we were dissatisfied.”

During the interviews, employee job satisfaction was said to have decreased during the pandemic; however, one participant reported job satisfaction to have not changed (P11), and another even stated it had increased (P4). Within the scope of the measures taken to increase job satisfaction, the participants stated the following:

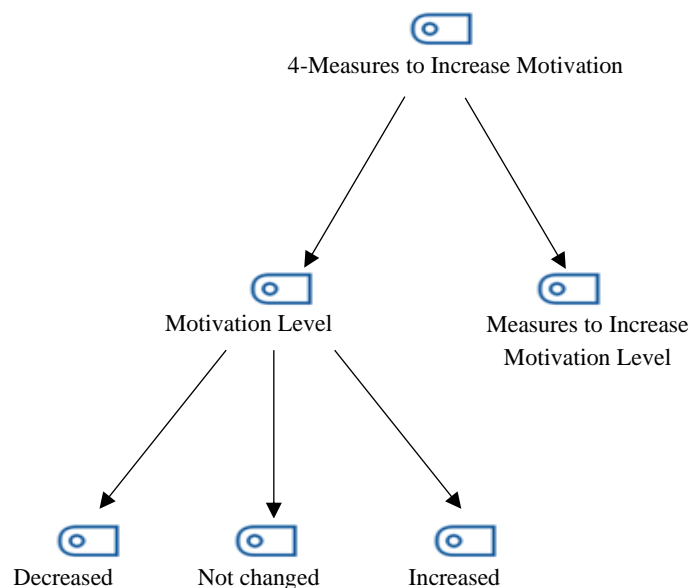
P2- “The necessary technological support was given to keep job satisfaction high, especially for employees working from home. The necessary guidance and information were provided.”

P6- “The measures or support you receive to raise job satisfaction can be done here. In other words, we have had a variety of support from our new General Directorate in terms of psychological support. This can also occur by e-mail or telephone.”

### Findings on the Current Status Regarding Motivation

The following question was asked to the participants regarding the measures taken to increase employee motivation levels: “Has employee motivation decreased? What kind of strategies and practices have/should be included in order to keep motivation at the highest level?” The motivation hierarchical code-subcode map is shown in Figure 5.

**Figure 5:** Motivation hierarchical code-subcode map



**Source:** Manufactured Using Maxqda 2020

In line with the findings, motivation levels can be said to have generally decreased. Participants’ opinions on the subject are given below:



P1- “Motivation decreased. With the initial outbreak of the pandemic, the uncertainty involved how we would work from home; some inevitably resisted. Would it be possible to work at home after that? The measures taken here were extremely important.”

P3- “Employee motivation has decreased. The main reason is that, if such a virus-induced discomfort occurs in the work environment, let's say from any friend, a panic atmosphere in other friends occurs, such as fear of contamination in other friends. In the meantime, most of them are in self-isolation which in itself causes a reduced workforce.”

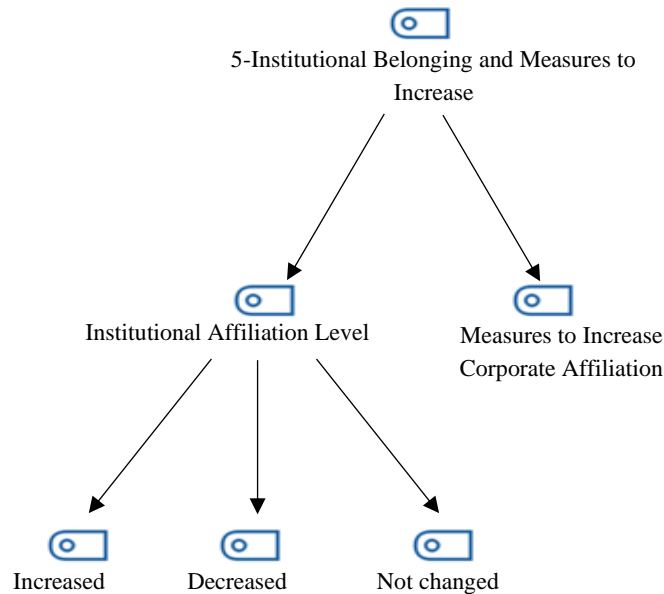
On the other hand, three participants stated that motivation did not change (P8, P9, P11), because the measures had increased levels of motivation:

P1- “Coworkers, such as the security guards at the counter, were encouraged by incentives, especially by offering additional perks to them and we contributed to our marketing coworkers with wage increases, partial wage increases, and periodic wage increases in order to increase the effectiveness in the field and maintain their morale and motivation.”

### **Findings on the Current Status Regarding Institutional Belonging and Commitment to Corporate Values**

During the interviews, the managers were asked, “Have you observed any changes in the attitudes of the employees toward their sense of institutional belonging and their commitment to corporate values? What has been / should be done to make it more positive?” The institutional belonging hierarchical code-subcode map is shown in Figure 6.

**Figure 6:** Corporate belonging hierarchical code-subcode map



**Source:** Manufactured Using Maxqda 2020

Participants generally stated employees’ sense of institutional belonging to have increased.

P6- “Regarding this, I think that transportation support to and from work, remote-work support, proximity awareness measures in case of illness, and the preventive measures that were taken have increased our personnel’s sense of institutional belonging because the staff received the message ‘My institution takes care of me’ and reflected this in their work.”

P10- “When people saw they had a guaranteed job, they became more loyal than others. Their loyalty started to increase more because they knew they would not be laid off.”

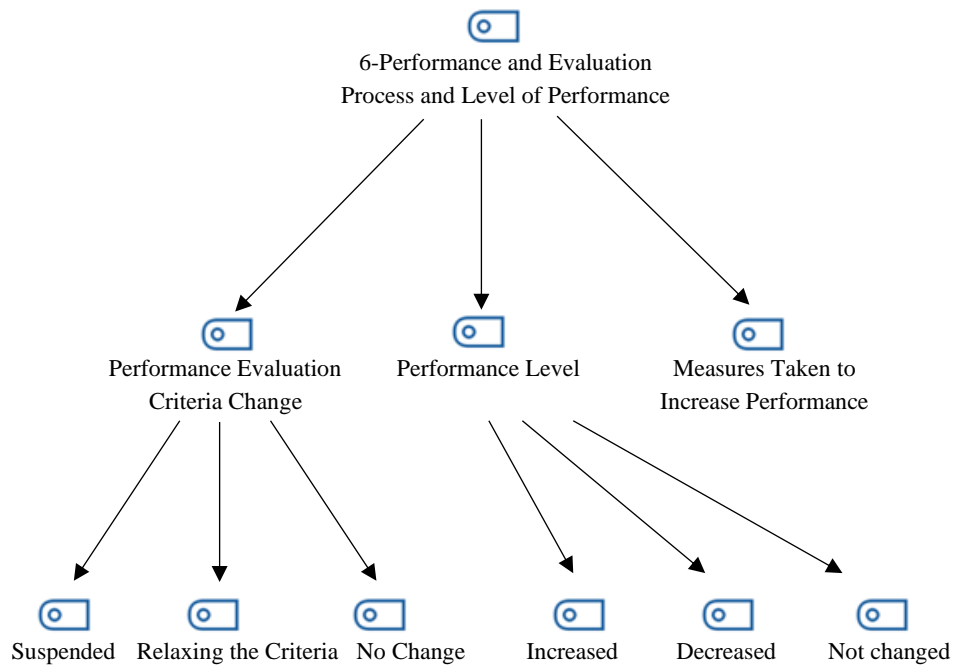
According to one participant, the sense of institutional belonging and perception of commitment to corporate values did not change (P11), unlike two other participants (P3, P12). stating the following, in regard to the measures aimed at increasing institutional belonging:

P1- “The importance of this issue was emphasized in the branch meetings or in the meetings held by the branch managers themselves. We took quick actions to fix any glitches and other things. But during this process, I can say that it was very fast. Our industry showed a very rapid response, and this had a very positive effect in terms of employees in the field.”

### Findings on the Current Status Regarding New Performance Criteria

In order to get information from the participants about the performance evaluation process and performance levels, the following questions were posed: “How was/should the effectiveness of the performance evaluation process be ensured? Have new criteria been set? What are your views on the general performance of your employees?” Figure 7 shows the performance evaluation hierarchical code-subcode map.

**Figure:** Performance evaluation hierarchical code-subcode map



**Source:** Manufactured Using Maxqda, 2020

Regarding the criterion change within the scope of the performance evaluation system, all participants stated that the targets had been suspended and performance evaluations were not made due to the extraordinary conditions of the pandemic.

P6- “Performance evaluations were not taken into consideration much. We were also told not to make them because, as we said, various obstacles had appeared before us, such as the remote work model and this was an obstacle for performance achievement.”

P4- “The performance system was suspended during this period.”

Performance evaluations were not carried out as a result of previously determined targets being suspended due to the pandemic. However, some banks stated that the targets had only been loosened (P2, P9, and P10).

P2- “New performance criteria were determined. Due to the predominance of working from home during the pandemic, arrangements were made accordingly. As the branch prioritizes employee health, the performance criteria of the personnel were stretched.”

Despite the agency’s declaration that employee performance would not be evaluated, managers stated employees to have performed above expectations (P4, P5, P6, P7, P8, P9, P10, and P11).

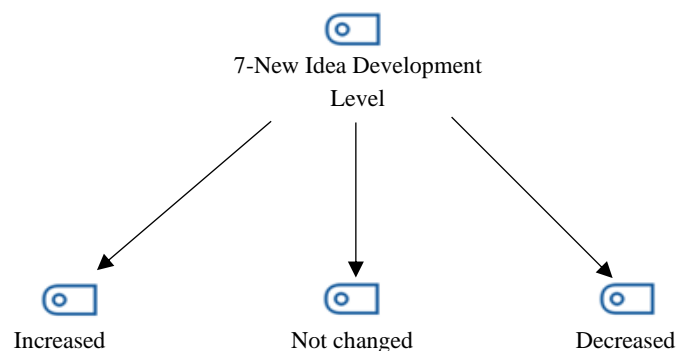
Meanwhile, one participant thought that employee performance had decreased during the pandemic:

P12- “Performance has decreased by 35% compared to before the pandemic. There has been a reduction [in employee performance.]”

### **Findings on the Current Status Regarding New Idea Development**

Participants were also asked, “What are your evaluations regarding the new ideas and proactive behaviors of the employees towards new situations?” Figure 8 shows the new idea development hierarchical code-subcode map.

**Figure 8:** New idea development hierarchical code-subcode map



**Source:** Manufactured Using Maxqda 2020

During the interviews, the level of openness to new ideas was observed to have increased. Opinions on this are as follows:



P3- “In this process, we became more open to new ideas because this process was not one that had been experienced before. It is an event of the century. In this new process, an environment that valued such ideas more was created.”

P5- “Frankly, they get our ideas, too. We also have a site on the portal that says I have a suggestion for the banking application. When [the employee] clicks [on the link], they can add their own suggestions or share any previous successful experiences. They say that the following suggestion had been made by this friend. As I said, developing new ideas is also rewarding.”

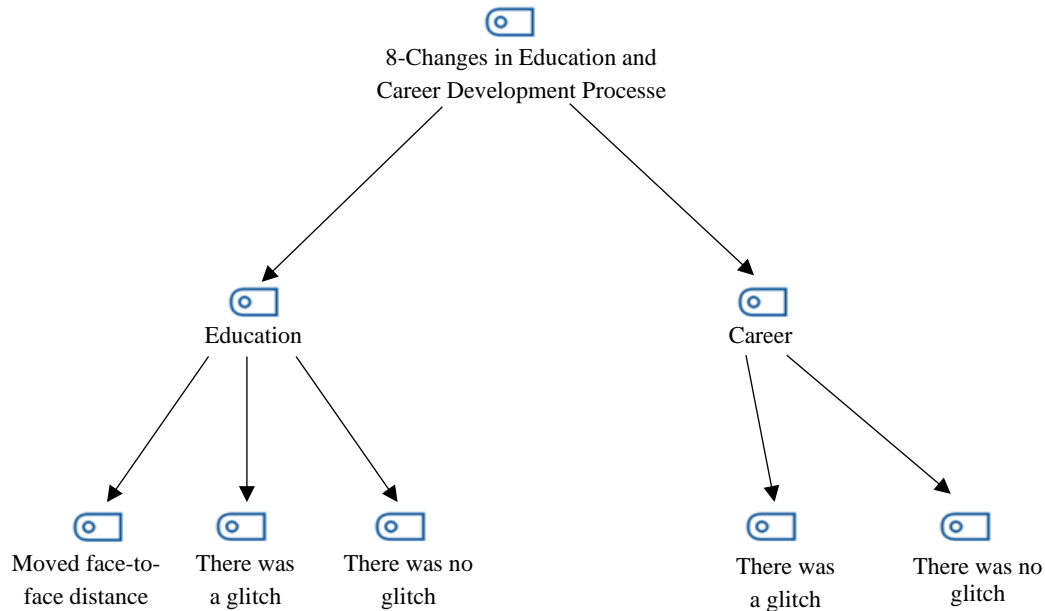
With the new normalization, new idea programs were said to be being developed again:

P8- “There is already a situation called "Eureka!" on both the general directorate’s side and ours. He wants our ideas independently, and if you have a new idea as a team, some encouraging gifts, a number of competitions, programs, all are now initiated by the general directorate.”

### **Findings on the Current Status Regarding Education and Career Development**

The participants were asked about training activities and career development with the question, “Have there been any problems with the training and career development of your employees? Have online facilities in particular been used for these activities in this process?” Figure 9 shows the education and career development hierarchical code-subcode map.

**Figure 9:** Education and career development hierarchical code-sub-code map



**Source:** Manufactured Using Maxqda 2020

Participants stated that no problems had occurred in terms of training activities and career development in general, but minor delays had happened in the first period of the pandemic, in particular. Educational activities have evolved from face-to-face to digital environments. The participants shared the following views:

P1- “The form of education has changed. Therefore, from face-to-face training, we’ve now started more Internet-based meetings and trainings, even using cell phones. We can say that it has created a perception that we will continue in the coming days due to the diversity of educational opportunities and lower institutional costs.”

One participant mentioned the advantages and impacts of training activities as follows:

P5- “We do online education. In fact, our operations director was in full-time training on two different days last week. We have never turned on a computer. You focus on this training directly. It has evolved into something different and I believe it will either return to normal face-to-face training or maybe it will not, even if the pandemic ends because if an instructor, who has the economic advantage, can teach 20 people in a classroom, he can teach 1,000 people in an online course, video, or even live video. It has a tremendous cost advantage.”





Generally, no noticeable hitch was said to have occurred in the process of career development. One participant stated that promotion processes had become somewhat looser in career development during the pandemic:

P4- “In order to prevent any disruption in this process in career development, exams were held online again, and then even career conditions were a little stretched, maybe a person who would not have been able to get that promotion in the normal time, I can say they did, in fact get promoted.”

### **Findings on the Current Status Regarding the Difficulties Choosing and Managing Human Resources**

The researcher posed the following questions to the participants about selecting and managing human resources: “Have you had any difficulties in activities such as selecting and managing human resources? If so, can you explain briefly?” Figure 10 contains the hierarchical code-subcode map for selecting and managing human resources.

As a result of the interviews, the processes of selecting human resources in banks was stated to be continuing as planned.

P11- “Our General Directorate examines this. Those who pass the exam are also invited for an interview. Yes, we had interviews last week. In other words, the selection of human resources has continued during the pandemic.”

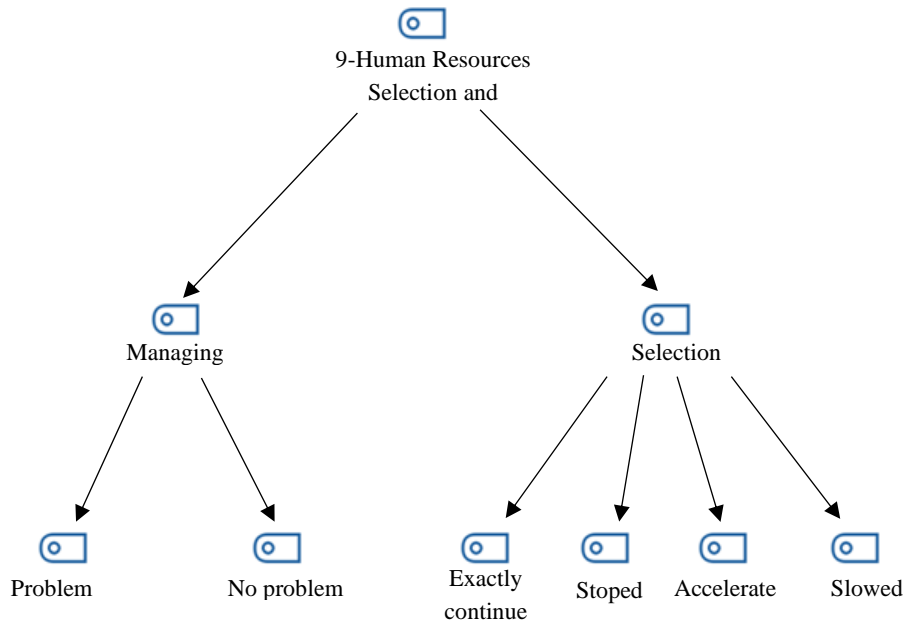
The statements that reflect the partial disruptions experienced in human resource selection processes are as follows:

P1- “During the early stages of the pandemic, we can say that applications, CVs, and purchases had stopped because in the 2- to 3-month period of the pandemic, the changes in working conditions had dramatically affected recruitment processes during the transition process of making them compatible for the pandemic work environment. As the workload had reduced significantly, this has also been reflected in the recruitment processes on the human resources side.”

Although some problems were said to have been experienced in the human resource management process, these problems were later overcome. However, some interviewees stated that these problems continue.

P6- “We had difficulties, of course. We had to request extra support from other coworkers in order to complete or do the work of one who was not here. Coordination has been the most tiring issue for us. I can give an example: We had to make extra effort, with 3 people doing the work of six.”

**Figure 10:** Selecting and managing human resources hierarchical code-subcode



**Source:** Manufactured Using Maxqda, 2020

P11- “Although we did not have much trouble as branches in this regard, our regional directorates where the main organization is done were experiencing great difficulties. We had to figure out who to send where because not every staff member has agreed on being sent to different locations. They have the right to reject relocation and have an excuse based on where they are.”

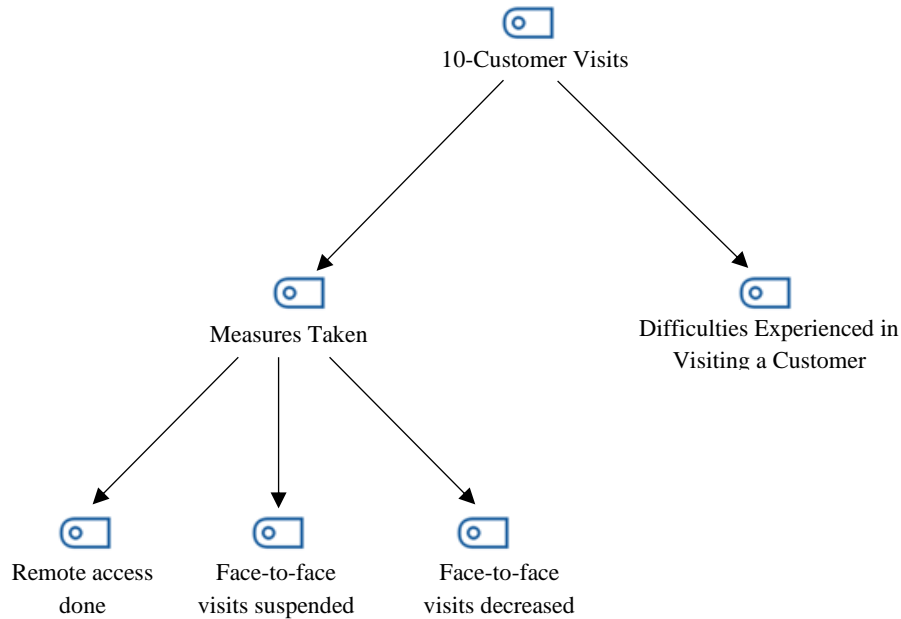
### **Findings on the Current Status Regarding Customer Visits**

In order to identify the difficulties experienced within the scope of customer visits, bank managers were asked, “Have disruptions occurred in some processes such as customer visits? If so, what kind of support and business techniques have been provided to the employees who oversee such jobs?” Figure 11 shows the customer visits hierarchical code-subcode map.

All participants stated that they had stopped their face-to-face customer visits once the pandemic was announced. They reported that they restarted visits at the minimum level once the new normalization period started, expressing the following:

P12- “We reduced it to a minimum for two reasons. The first is that customers did not want to be visited. At that time, there were customers who politely refused appointments because it was unplanned; also, companies whose productivity had fallen due to the pandemic did not want to see demoralized visitors. On the other hand, the staff quite rightly did not want to visit customers.”

**Figure 11:** Customer visits hierarchical code-subcode map



**Source:** Manufactured Using Maxqda, 2020

In regard to the question of how to overcome difficulties with visiting customers, the participants answered as follows:

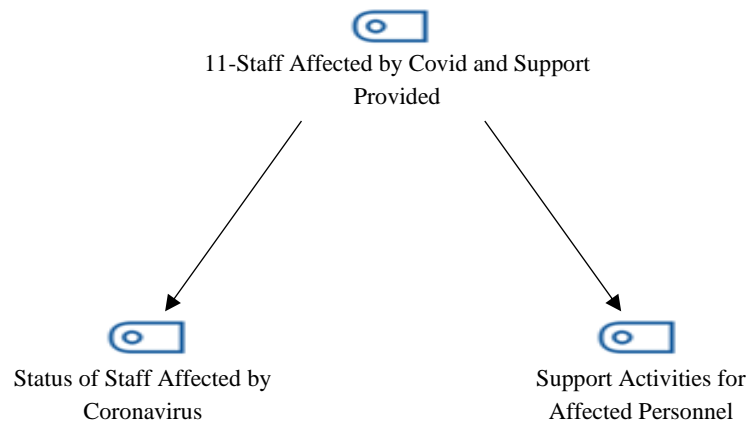
P3- “We suspended these very essential visits, but we did not do anything other than that. Therefore, we tried to accept and fulfill customer requests by contacting them via telephone or referring them to the internet and mobile banking facilities as much as possible.”

**Findings on the Current Status Regarding Employees with Positive Test Results**

The participants were asked, “Have you had any activities regarding the material and moral needs of your employees who test positive, or the families of your employees who’ve lost their lives? If yes, can you

give examples?” The hierarchical code-subcode map related to coronavirus affected personnel and the provided support are shown in Figure 12.

**Figure 12:** Hierarchical code-subcode map of personnel affected by coronavirus



**Source:** Manufactured Using Maxqda 2020

No participants stated having any personnel who had died. Personnel who had tested positive for COVID-19 were immediately sent home to quarantine, and their health insurance was adjusted to cover COVID-19 in terms of support:

P4- “We reached an agreement with our private health insurers. That agreement added a new package to cover everything from the COVID-19 testing phase to the end of treatment. Nurses and doctors were recommended to us for our consultations, and their contact information was given. In addition, administrative leave facilities were provided in case of possible symptoms, provided they would not take their annual leave.”

P6- “For personnel who tested positive, the General Directorate was immediately notified. In the beginning, a teleconference was held in which the occupational health and safety inspectors, workplace doctors, directors, and deputy general manager of human resources took part. Staff who had been in close contact with those who’d tested positive were sent homes to quarantine as if they, too had tested positive.”

### **Findings on the Current Status Regarding How the Participants’ Institutions Value Their Employees**

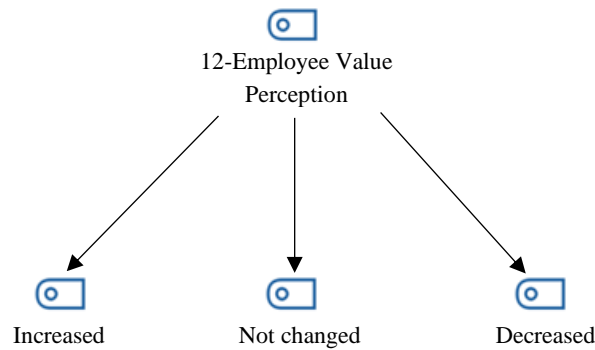
In response to the question, “How does your institution value you as an employee,” most employees felt their institution had given them information. Figure 13 shows the employees’ perceived value hierarchical code-subcode map.

The participants shared the following views:

P2- “I am very happy to be working in a corporate company that has protected employee health since the first day with the measures taken and support provided since the beginning of the pandemic. Throughout this process, I have felt that my institution really values me.”

P7- “I really feel that I am more important here. At the first moment of the pandemic, our general manager sent an e-mail to all of us that contained his own personal phone number, saying we could reach him with this number 24/7.”

**Figure 13:** Employee value perception hierarchical code-subcode map



**Source:** Manufactured Using Maxqda 2020

## CONCLUSIONS

COVID-19 has redesigned people's entire lives and transformed peoples' attitudes and behaviors toward their habits. One of the areas most affected by COVID-19 has been the banking sector as the pivotal sector of the economy including its human resources. Therefore, the study has aimed to examine bank managers' views on the changes the COVID-19 pandemic has caused in the banking sector's human resource management practices.

For this purpose, the problems of the research have been defined in particular to examining and investigating new operation practices during COVID-19 such as working from home, flexible working, occupational health and work safety, job satisfaction, motivation, commitment to corporate values, new performance criteria, new idea development, training and career development, difficulties in selecting and managing human resources, customer visits, current status regarding employees affected by COVID-19, and how institutions value their employees during the COVID-19 pandemic.

Interviews were conducted with senior managers (3 regional managers and 9 branch managers) from three types of banks (participation, private, and state) operating in Konya, Turkey. These participants constitute the sample of the study and were interviewed using a semi-structured interview form. As a result

of the analyses made based on the data obtained from the interviews, the banking sector's human resource management practices during the pandemic were determined as the categories and codes, and the participants' opinions were evaluated. The following results were obtained upon evaluating the findings:

*1. Results from the Findings on Current Status Regarding Overtime Practices:* In line with the participants' responses, overtime practices are observed to show similarities as well as some differences with respect to state, private, and participation banks. The participants adopted restricted work hours (working between 1100-0400), rotating shifts (14 days at home and 14 at work) and remote work, i.e., working from home models. The practices of the general directorates were decisive here.

*2. Results from the Findings on the Current Status Regarding COVID-19 Protective Measures in the Context of Occupational Health and Safety:* Participants stated every possible precaution to have been taken in this regard; mask wearing, social-distancing, and hygiene rules were meticulously applied; seats and tables were positioned 1.5 meters apart; and they received a certain number of customers using the HES Code application.

*3. Results from the Findings on the Current Status Regarding Job Satisfaction:* The participants mostly stated job satisfaction levels to have decreased due to uncertainty as has anxiety about getting infected with the virus. They stated giving priority to technological and psychological support activities to prevent this.

*4. Results from the Findings on the Current Status Regarding Motivation:* The participants stated motivation levels to have greatly decreased for reasons similar to those that had caused job satisfaction to decrease. Additional payments such as wage increases, partial wage increases, and periodic wage increases had been made in order to increase motivation levels in areas of intense face-to-face contact, especially for box office officers, security guards, and tellers.

*5. Results from the Findings on the Current Status Regarding Institutional Belonging and Commitment to Corporate Values:* The participants generally stated their sense of institutional belonging and commitment to corporate values to have increased. Meetings were said to have been held in order to increase these even more, and quick actions had been taken to resolve issues, which has had a very positive effect on employees.

*6. Results from the Findings on the Current Status Regarding New Performance Criteria:* All participants stated that targets had been suspended in terms of criterion changes within the scope of the performance evaluation system; performance evaluations were not performed due to the pandemic conditions, and they acted with the awareness that human resources are the most important capital in this period.



7. *Results from the Findings on the Current Status Regarding New Idea Development:* In the interviews, the participants stated that the level of openness to new ideas had increased and that reward mechanisms had also played an incentivizing role in some banks' practices in this direction.

8. *Results from the Findings on the Current Status Regarding Education and Career Development:* Participants mostly stated no problems to have occurred in terms of training activities and career development. However, they stated that some minor delays had occurred in their career, especially during the first period of the pandemic, and that this should be accepted as normal. They stated that training activities had evolved from face-to-face to digital environments.

9. *Results from the Findings on the Current Status Regarding Difficulties in Choosing and Managing Human Resources:* As a result of the interviews, the participants stated that, although the process of selecting human resources in banks had generally continued as planned, a small number of banks had slowed down their human resource selections, with some even halting them completely.

10. *Results from the Findings on the Current Status Regarding How Institutions Value Their Employees:* The majority of participants felt themselves to be positively valued by their institution.

A growth in the literature on COVID-19 and its effects on the banking sector is seen to have occurred (Wu and Olson, 2020; Aldasoro et al., 2020; Demirguc-Kunt et al., 2021; Başaran and Ünal, 2021; Yetiz, 2021), with these studies investigating the effects COVID-19 has had on performance and banking operations. Other studies are also seen to have handled specific topics such as employment in the banking sector (Kırpık, 2020; Tuna, 2021), employee experience design (Başaran and Ünal, 2021), financial performance (Ichsan et al., 2021), systemic risks (Baumöhl et al., 2020), and asset ratios (Kartal, 2020) specifically in regard to COVID-19.

Some of the striking findings in our study can be said to be supported by previous studies in the literature. The study conducted by Yetiz (2021), stated banks to have made arrangements for employees' work systems to protect their health and work hours, as well as important steps to have been taken toward digitalization. These parallel the findings from our study.

Another important finding in our study is related to the value given to employees. In this period, both managers' warm attitudes toward digital transformations in the understanding of leadership and the prominence of their supporting roles have occurred among the findings obtained in this study. Similarly, Yalçın and Aslan (2021) and Rahman et.al. (2020) conducted a study during the COVID-19 period which also found transformational leadership to have noticeably increased.

In our study, the participants mostly stated job satisfaction and motivation levels to have decreased due to uncertainties (Baker et. al., 2020) and fear of contracting the virus. However, this result does not indicate any significant decrease in performance. The study conducted by Yeşiltaş (2021) determined

COVID-19 anxiety, which may occur in employees, to have a negative relationship with job satisfaction and performance and a positive relationship with burnout.

A study by Bellens et al (2020) emphasized human resources in the banking sector will not return to how it had been before the pandemic. Working from home has shown there are other ways to work (Lippe and Lippényi, 2019). They stated this will have lasting effects on how employees think about their jobs, regardless of industry. This view reflects the majority of opinions, where the post-pandemic period will not be the same as before the pandemic. In this context, our research results can be said to be in line with the literature.

In light of what has happened during the COVID-19 pandemic, human resource management may choose to have reduced human resources if they think things are going to change anyway; perhaps having as little as 50% of the employees after the pandemic compared to pre-pandemic times. The effects of digitalization developments, which have shown that banks have made progress in digitalization during the pandemic by bringing forth the developments they had been considering to make in the coming years, can be a cited as a reason for significant increases in unemployment after the pandemic. In addition to these possible developments, human resource managers may be advised to prioritize trainings in gaining human resources that are more inclined toward digitalizing, being well-educated, qualified, and open to different competencies. Researchers interested in the subject can be recommended to examine human resource practices from different perspectives by differentiating the issues addressed in this study such as prioritizing psychological factors).

## **AUTHOR STATEMENT**

Researchers have not declared any conflict of interest.

Ethics committee approval was obtained for this study with the decision of Konya Necmettin Erbakan University Ethics Committee dated 20/10/2020 and numbered 2020/36.

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