



## **LAPORAN HASIL PENELITIAN**

# **The Challenges of Human Resource Practice of Banking Employees During Covid-19 Quarantine**

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## **Abstract**

This study is preliminary to human resource practices during the covid pandemic quarantine. The novelty of this research shows that the human resource aspect is an integral part of supporting the implementation of the company's strategy and supporting good performance, especially during this pandemic. This aspect has become part of the company's strategy to continue to be considered. Previous research focuses on implementing procedures when business conditions were in normal conditions. The purpose of this study is to analyze the practice of human resources during a pandemic quarantine by taking into account the challenges that need to be considered for future managerial implications. The research method applies a descriptive qualitative approach. Interviews were conducted to collect data on 55 sources from employees in state banks (five banks in 7 big cities in Indonesia). The interview results show several changes in practice in compensation, training, work flexibility, family support, and employee turnover.

Keywords: covid, human resource practice, compensation, training, work flexibility, family support, employee turnover.

## CHAPTER I INTRODUCTION

The study of Covid 19 has progressed since this pandemic hit the world. These studies look at the impact of all aspects of life due to the pattern of adaptation carried out. The demand to eliminate patterns of social interaction that had previously been built into "social distancing" has an impact that has never been faced before. Individuals and organizations must adapt quickly and effectively to survive to align with the demands of maintaining health and self-existence related to roles that have previously been carried out with the old pattern.

One of the most advanced studies on Covid 19 and its impact has been in the industrial and organizational fields. Workers and companies, in this case, are objects that have a very significant effect due to the Covid 19 pandemic. As explained in their study conducted by Perez-Nebra *et al.* (2021), who ran a survey of the problems of the Covid 19 pandemic, created new challenges related to work patterns that changed from conventional work patterns to working from home. In addition to this, the problem of how workers interpret the work done during this pandemic is also a form of impact that appears. This change in work patterns is also sufficient to impact the work-life balance problems of employees during the demands of adaptation during the pandemic.

Other supporting studies related to this work pattern are also seen in the research conducted by Rachmawati *et al.* (2021) regarding work from home patterns. By completing a study in Indonesia, this research presents how the pandemic forces companies to develop a work from home policy for their employees. Working from home changes work patterns by maximizing technology (ICT), which will impact the future due to habits that have been built. A study conducted by Diab-Bahman and Al Enzi (2020) found that the changes made during the COVID-19 pandemic impacted employees' work mindsets. This change in work patterns makes the expectation of a more flexible work pattern than the old one.

Studies on the impact of the pandemic and the industrial world on specific sectors can be seen in research conducted by Dorta-Afonso (2021), with employees in the tourism sector as respondents. The hotel and tourism industry has become one of the most impactful sectors due to the COVID-19 pandemic. Post-pandemic problems also need attention and are well prepared by the company to study High-Performance Work Systems (HPWS) oriented to a system to strengthen participation. Employees' skills and actions may be related to organizational commitment, motivation, and job satisfaction.

The study conducted by Buhusayen, Seet, and Coetzer (2020) in the aviation industry sector, which is closely related to tourism, shows that the Covid-19 pandemic has had a significant impact. The aviation sector is considered one of the industries that are indecisive and less agile in dealing with the problems of this pandemic. As a form of rapid adaptation, the demand for change makes management need to carry out "turnaround management." Turnaround management is defined as strategies related to aspects of the organization, be it financial, administration, market, human resources, and operations (Panicker in Buhusayen *et al.*, 2020).

One of the studies regarding the Covid 19 pandemic and the problems of job security and unemployment in the industrial world can be seen in research conducted by Almeida and Santos (2020). This study looks at the impact of the COVID-19 pandemic on job security and unemployment with a case study in Portugal. Research related to aspects of human resources before the pandemic has been widely carried out. The survey of Sobral *et al.* (2020) and Cherif (2020) aims to explain employee commitment to improving performance.

The practice of human resources is essential because it can strengthen relationships with the company, especially forming employee loyalty and good relations with the

company. Liu (2018) also maintains that the involvement of human resources who understand consumers' internal motivation will improve employee performance. Likewise, Salas-Valinna et al . (2020) research strengthen well-being-oriented management in human resource practice. This orientation will create innovative work behavior because it allows employees to enhance creativity.

A study by Kataria et al. (2019) also shows that employee performance can be high if resource managers understand organizational changes that cause job stress and job insecurity. Corporate attention to employees can cause employees to be willing to invest time, energy, and emotional attachment to the company, creating organizational citizenship behavior for employees. Shaffer and Darnold (2020) also assert that sound human resource practices will reduce unproductive behavior. In addition, the research of Ubeda-Gracia *et al* . (2019) shows that human resource practices, especially training that supports exploratory learning, will strengthen performance. A creative work climate will also influence practical resources to improve performance (Iqbal, 2019).

This study aims to analyze the implementation of human resource practices during the pandemic. The aspect of human resources is an aspect that has a vital carrying capacity for the creation of good organizational performance. The discussion of human resources is a discussion on the strategic and tactical sides. This research focuses on strategic aspects considered necessary during a pandemic to get a solution immediately. The strategic approach to human resource management creates a broad perspective on the core factors related to long-term oriented resource management that impact organizational behavior and success. The main objective of this strategic approach is to generate strategic capabilities to ensure the organization has qualified, committed, and motivated employees to achieve long-term company excellence (Gupta, 2020).

## CHAPTER II

### LITERATURE REVIEW

#### *Human resource practice during covid 19*

The COVID-19 pandemic has changed the traditional understanding of the current concept of human resource management. Armstrong and Taylor (Hamouche, 2021) explained that human resource management talks about hiring, managing, and developing an organization. The conditions faced during this pandemic are much different. They have a more substantial impact on human resources globally than when dealing with crisis conditions such as the 2008-2009 global recession or the Y2K Collings, McMackin, Nyberg, & Wright 2021 crisis).

Not a few experts state that the COVID-19 pandemic situation is like facing uncertainty. The literature written by Collings *et al.* (2021) revealed that three things become the focus of the central role that human resources must carry out as a form of adaptation to face this pandemic. First, the pandemic highlights the need to understand how work contexts influence employee behavior and actions. Work flexibility is one of the highlights during this pandemic. Second, focusing the tensions among stakeholders, namely highlighting the need to consider the needs of, among others, employees, customers, and the community along with the shareholders.

Human resources no longer only focus on employee problems but must see the role of other stakeholders as factors that can affect the company's sustainability. Third, the pressure between human resources' strategic and operational roles is starting to be revealed. Human resources need to carry out the right synergy between strategic and functional parts in dealing with the COVID-19 pandemic. A study conducted by Hamouche (2021) revealed that the crisis of the COVID-19 pandemic provided opportunities and challenges for the world of human resources management to improve and adapt. Human resource management must face several implications and challenges; namely, covid 19 requires the management department to change strategy. This situation is inseparable from the condition of the COVID-19 pandemic, which cannot be adequately predicted. The human resources department needs to pay close attention to how the current conditions will change the traditional patterns running and align with the changing goals of an affected organization. Second, changing working conditions where demands are in the form of work from home and social distancing at the office. Human resources must see the impact that affects the sustainability of employee work productivity by facing two conditions and different forms of work pressure between work from home and work from the office—third, related to staffing. This is inseparable from the condition that most companies face financial difficulties due to the covid 19 pandemic.

HRM must be careful in planning and implementing policies in employee placement. Is it related to the need to find new employees with qualified skills without having to develop internally, reducing employees to strategies to build work contracts that do not harm employees due to the COVID-19 pandemic, which cannot be predicted when it will end?

A study conducted by Mishra and Biswal (2021) also shows the current state of recruitment and selection of companies. This condition leads to two things: whether the recruitment and selection of new employees is a significant need with the company's financial situation that is problematic due to the pandemic and the pattern of recruitment and selection transformed through the digital space.

The need to start using the application digitally is the leading choice to avoid direct contact. However, such a selection and recruitment process requires a more comprehensive approach, and face-to-face evaluation is still needed in its implementation. Fourth, performance management. The crisis in the COVID-19 pandemic demands adaptation in working conditions. One of these situations is related to Work From Home (WFH) which will undoubtedly make employees face different pressures during WFO conditions. Studies have shown that WFH has a diverse work environment where there is a problem of distraction from the family, excessive fatigue when carrying out two roles at once. At the same time, there is a tendency not to build good communication and other conditions that are very likely to impact employee performance at home.

According to Mishra and Biswall (2021), situations that require a WFH present a challenge for HRM to monitor employee performance. Fifth, the need for career development and training. During the COVID-19 pandemic crisis, companies were faced with rapid changes. For this reason, the need for employee self-development through training must also be adequately seen according to the conditions encountered, just as face-to-face training is no longer the main activity that must be carried out. The problem of employees' ICT skills in dealing with training in digital form and other conditions.

Another study conducted by Mishra and Biswal (2021) also showed the same condition. Training during the COVID-19 pandemic offers different demands than during the pre-pandemic period. Online training is a better choice but raises various problems, such as a lower level of effectiveness than in-person training to the issue of compensation that can be given when training is carried out in person but cannot be applied when training is carried out online.

Human resources practices, in this case, must do appropriate training according to the needs of the team during a pandemic and the demand to be able to work virtually and be flexible in working conditions is an important requirement. Other conditions related to career development must also be considered. The pandemic period as a factor causing the company's financial problems will also affect the need for the ideal number of employees as to whether the promotion is indeed necessary and carried out at the right time during a pandemic.

Sixth, management related to compensation. During this pandemic, we are faced with situations that demand social distancing and high health threats. The company, in this case, must be able to provide good support for these conditions. Compensation during this crisis is no longer only about bonuses or promotions but also other forms of benefits that employees can obtain. Such as permitting to not enter for employees for two weeks while isolating due to being exposed to covid 19, how the company supports the healing process due to covid, providing other support for the families of affected employees, to talking about reducing working hours due to the covid pandemic condition. 19.

In addition to this, for companies considered to have a high level of health risk, this compensation needs to be a reasonable concern so that the payment can be accepted by employees and does not affect their work motivation. In their study, Mishra and Biswal (2021) found that compensation problems during a pandemic in several companies were the offer to take unpaid leave, implementing salary cuts, and the condition of the company being unable to pay its employees.

Seventh, Health and safety management. Health and safety management is related to two conditions in work, namely physical and psychological. During this pandemic, two essential things must be considered: controlling the spread of the virus to protect employees from transmission and increasing employee awareness about the importance of preventive measures implemented in the world of work. In its efforts to control the spread of the virus and preventative measures, among others, by vaccinating independently at the company's expense.



In addition to talking about safety and physical health, psychological issues related to employees' mental health during the pandemic are an essential concern. Problems regarding the fear of getting infected when WFO or starting with WFO for the first time, which has been patterned with WFH, the pressure is much more significant when doing WFH, the existence of more excellent risk conditions in the workplace such as in the world of Health is an essential concern during a pandemic. Eighth, working relationship. The pandemic presents a different situation, especially between employees and employers. This relationship can be seen in the employment contract.

Was the company able to predict before the pandemic period related to the WFH work system, government regulations related to company support for employees affected by covid 19, including permitting to not work for two weeks, demands for massive downsizing of employees due to the company's financial crisis and conditions? others that were previously not clearly stated in the employment contract. This situation makes the HRM department must be able to build a system that can provide both support for employers and protect employees.

### ***HRM practices in the Banking sector***

#### ***Compensation***

Hamouche (2020) defines compensation as a reward given to employees for the performance that has been done. This compensation can be monetary (salary, bonuses, etc.) or non-monetary (employee benefits). In studies that have been conducted in the banking sector, the existence of compensation has an increasing impact on several aspects of the organization, such as a study conducted by Daniyal and Khan (2020) in Pakistan confirming that compensation is an essential factor in increasing employee satisfaction, improving employee performance, reducing costs for looking for new employees as well as employee retention in the long term.

This study further explains that compensation owned must have the same standard as the external market or even higher than that standard. In addition to this, repayment must begin to be seen in different forms, such as a flexible, supportive and dynamic work environment for its employees. This form of non-monetary compensation in the current covid situation is also essential as a form of offer that can increase employee motivation.

According to Stemlle and Hampton (2020), several forms of compensation worthy of being offered as a form of career benefit, namely workplace flexibility, which has become a common habit that work can be completed without having a conventional workspace time. In addition, offers related to professional career development programs can also be used as a form of offer for employees. Wong and Wong (Diab Bahman & Al Enzi, 2020) also explained that an effective organization would provide a form of appreciation through a promotion which is a form of compensation. With this compensation, there is a tendency to increase the motivation and productivity of these employees.

#### ***Training***

Aguinis and Kraiger (Daniyal & Khan, 2020) describe training as a systematic process to improve employees' skills, knowledge, and abilities to achieve maximum effectiveness in the organization. Bulińska-Stangrecka and Bagińska (2021) also emphasized that the need to equip employees with relevant information, competencies, and skills through this training will impact *continuous improvement* efforts both for themselves and for the company/organization.

The implementation of training in organizations in several studies that have been carried out has had a further impact on increasing skills, knowledge, and abilities as a form of output. Studies in the banking sector show broader effects, such as research conducted by Akhter and Tariq (2020) with bank employee respondents in Bangladesh. The results show that training as a form of employee self-development efforts to achieve efficient performance

increases employee retention. Well-designed and clear training and getting maximum encouragement and support from bank management will equip employees to improve their knowledge and skills.

This increase in skills and knowledge serves to bridge the gap between performance standards and desired performance in the organization. When employees reduce this gap through training, employee retention will gradually increase. However, the results of other studies show different things related to employee training and retention. A survey conducted by Daniyal and Khan on bank employees in Pakistan did not show a significant correlation between exercise and employee retention. Other reinforcing factors are considered more capable of influencing employee retention.

### *Flexibility*

Stemlle and Hampton (2020) described that flexibility in work leads to two main points: flexibility in time and the workplace. Although these flexible working conditions have been carried out by several companies engaged in technology, the current pandemic situation demands a global adaptation of work flexibility in the HRM realm. According to Davidescu et al. (2020), work flexibility balances employees' professional and personal lives.

Such situations can lead to high job satisfaction and performance and improve the organization. In this era of technological and digital advances, employees can work flexibly where they want as long as they have an internet connection. Davidescu *et al.* (2020) see that flexibility in work can be divided into four categories, namely contractual, functional, working time, and workspace flexibility.

Contractual flexibility refers to the flexibility of work agreements that generally lead to part-time or full-time work. Functional flexibility refers to the flexibility of involvement in training, whether provided by the company or personal preference. Working time flexibility refers to the number of working hours and the flexibility of working hours. Workspace flexibility refers to the flexibility of work locations, whether at home, in the office, or combining home and office. The study results stated that the four flexibility affected job satisfaction.

### *Company and family support*

Greenhaus and Parasuraman (Powell, 2020) explain that family support is part of social support that has an important role in work-family dynamics. Good family support in the work context shows a low conflict between work and family demands and offers a condition of psychological well-being and also satisfaction with the family. It can be concluded that a balance between family and work can be achieved.

A study conducted by Ojo, Fawehinmi, Yusliza (2021) explained that an employee who feels the existence of family support tends to develop and respond to challenging situations both in the context of direct work and indirect conditions that will affect such as the COVID-19 pandemic. The family will positively impact an employee's coping ability in dealing with a problem. In other words, family support has a significant effect on employee resilience.

Another study conducted by Sin, Hur, and Park (2021) showed that family support negatively impacts emotional exhaustion, affecting work performance and organizational citizenship behavior during a pandemic. With good family support, the emotional fatigue of employees will be reduced and later can improve work performance and employee OCB.

### *Employee turnover*

Finthariasari *et al.* (2020) describe turnover as a change process in which an employee leaves an organization whose position is replaced by another employee. In the literature developed by Wynen, Van Dooren, Mattijs, and Deschamps, turnover can positively and negatively impact

the company from human capital and social capital. The positive impact in human capital perspective explains that turnover can provide new ideas and perspectives from new employees and change old patterns that have taken root.

In addition to this, with the presence of new employees, there is a potential for strengthening human capital in the organization with employees who have more performance than before, which is in line with personal motivation with competence and organizational demands. From a social capital perspective, the presence of new employees due to the turnover process can have the potential to build stronger cooperation between different units or departments, break stagnant group thinking patterns, and add new networks for departments or teams based on the network owned by the new employee.

The negative impact of turnover itself in the perspective of human capital leads to a potential decline in organizational performance due to the loss of employees who already have memory, knowledge, skills, and abilities that have been developed according to company needs through experience and training. In the perspective of social capital, the negative impact of turnover leads to disrupting social relations within the group. It can negatively affect trust between co-workers in the same or different units. In addition to this, companies can lose external networks that have been built by employees who leave the company.

## CHAPTER III

### RESEARCH METHOD

#### Method

This research is qualitative research with a deductive approach. The researcher uses a list of questions based on human resource strategy, which is considered to have strategic aspects. Interviews were conducted to obtain data from informants. To check the validity of the data, the researcher used member checking.

The interviewees' profiles consisted of 5 banks from the Association of State-Owned Banks (Himbara), namely Bank Negara Indonesia (BNI), Bank Rakyat Indonesia (BRI), Bank Syariah Indonesia (BSI), Bank Tabungan Negara (BTN) and Bank Mandiri. The total number of participants for several sessions was 55 participants.

The distribution of respondent areas is Bandung, Bekasi, Bogor, Depok, DKI Jakarta, Tangerang and Semarang. The marital status of the participants was seven married and 48 unmarried. The education of the participants varied, namely seven people with D1/D2/D3 educational backgrounds, 38 people with an undergraduate education background, nine people with a master's education background, and one person with a high school education background. The source's employment status is five people with contract status; 48 have permanent status, and two are outsourced.

Regarding mental conditions before Covid, as many as 45 people did not experience suffering; 2 people experienced anxiety; 6 people had trouble sleeping. On the other hand, as many as 26 did not experience suffering during the pandemic, and 20 people experienced anxiety.

In detail, the following is an overview of the FGDs conducted:

Himbara Bank Code	Participant (People)	Area	FGD Duration	Total words
Himbara A_001	6	Bandung	62 minutes	6256
Himbara A_002	5	Bogor city	57 minutes	5137
Himbara B_001	5	Bekasi city	61 minutes	5478
Himbara A_003	6	Depok City	65 minutes	5650
Himbara A_004	5	Tangerang	56	5407
Himbara A_005	5	Jakarta Capital Special Region	56 minutes	5035
Himbara C_001	6	Jakarta Capital Special Region	57 minutes	5276
Himbara D_001	6	Jakarta Capital Special Region	60 minutes	6027
Himbara E_001	6	Jakarta Capital Special Region	59 minutes	5768
Himbara B_002	5	Semarang city	60 minutes	5986

## CHAPTER IV

### RESEARCH RESULT

#### *Compensation and incentives*

Based on the interviews in this study, there are several exciting research findings. Sources said there were no cuts for compensation. The speakers work in the banking company HIMBARA. There is a company policy not to cut salaries. As a result of the pandemic, many Indonesian employers have been forced to reduce their company budget to employee compensation. Every banking company has a union.

*“...Thus, if there is a union, the company must consult and ask for the union's approval for deductions from employee salaries or unpaid leave (Himbara A\_001)....”*

The informant also argued that bonuses were reduced due to the impact of the pandemic—the condition of the banking industry during the Covid-19 handling of problematic debtors. Banking provides relaxation to debtors, especially on interest, so that banks experience a decrease in income, especially interest income. On the other hand, with the decline in credit quality, banks must reserve their budget to anticipate losses caused by banks having to book credit quality. Thus, the company's profit has decreased; on the other hand, costs have increased.

*“...Of course, the consequence will be a reduction in the budget allocation for providing bonuses to banking employees. All HIMBARA banks experience this condition (Himbara A\_002)....”*

Other results show that the company has additional facilities to support employee health. To support employee productivity while remaining safe from Covid-19, the Government through the Ministry of Health, has issued Decree of the Minister of Health Number HK.01.07/MENKES/328/2020 concerning Guidelines for the Prevention and Control of Covid-19 in Office and Industrial Workplaces in Supporting Business Continuity in Pandemic Situation. Mobility and interaction in worker activities are pretty significant, and if mitigation can be done and prepare a safe workplace, it can break the chain of transmission.

*“...In the scope of office and industrial work during the pandemic, companies are required to apply the principles of prevention from Covid-19 by wearing masks, keeping a distance, washing hands with soap, increasing endurance, and eating nutritious food. This guide applies to all components involved and adapts to conditions in the workplace (Himbara B\_001)....”*

Companies must facilitate so that their workplaces are safe and healthy, for example, providing socialization and education about Covid-19, routinely monitoring the health of their workers, giving handwashing facilities, maintaining the cleanliness of the workplace, carrying out disinfection, efforts to maintain distance, implementing healthy community movements, monitoring the implementation of efforts prevention and following developments on Covid-19, as well as reporting and coordinating to the local Covid Task Force if there are employees who are sick.

#### *Training and development*

*Online training is held with increasing frequency. The pandemic conditions create a lot of changes in the professional life of an employee. The improvement of skills and abilities in completing work for employees through training has also undergone adaptive changes. These changes follow the current situation and conditions, including government policies.*

*“...Training is about digital transformation throughout the pandemic. During the pandemic, there has been an increase in the use of digital technology in providing training materials. If before the pandemic occurred, employee training was carried out*

*face-to-face with instructors, then during the pandemic, this trend experienced a change (Himbara A\_003)....”*

*“...Modules are provided via e-learning and are flexible. To support the training, presenters can upload learning materials; participants will access them to learn. There needs to be monitoring in online learning so that users can stay focused on learning (Himbara A\_004)....”*

*“...There is a training application through pre-test and post-test (Himbara C\_001)...”*

Training times can be held at any time. Employees can work and attend training from home with a work-from-home policy. Therefore, companies that provide training need to consider this as a challenge. The implementing activity also causes employees not to carry out their primary obligations. Therefore, more specific training materials are required regarding the duties and roles of each participant, along with choosing the right time.

### *HRM flexibility*

The results of this study indicate several findings as follows. There is a Work from Home policy and time setting. *Working from Home* (WFH) is a concept of a remote work system that does not require workers to be present in the office (face to face) to complete their work responsibilities. This concept was introduced as *flexible working*, which is widely applied along with the rapid development of the *startup* business. During the pandemic, WFH is a solution to maintain the sustainability of a company or organization but still within the framework of providing worker safety and reducing the risk of transmitting the Covid-19 virus (Rofikoh *et al.* , 2021).

*“...At first, they worked online; of course, they had difficulty coordinating because this is a way to create new work habits. Video conferencing technology has helped them to coordinate work well. Old habits that started as face-to-face discussions have to be abandoned for the sake of personal safety (Himbara D\_001)....”*

They have to discuss *online* with their partners who can exceed the duration of the working time. At the extreme point, this long virtual work will also result in physical and psychological fatigue. This, of course, should be a concern for organizations to pay attention to employees' health so they can continue to work better, including time management.

The primary purpose of implementing WFH is to provide a balance in living and working (*work-life balance*), which is expected to increase workers' productivity further to offer benefits to the company. WFH involves a collaborative way of working, where units within an organization are built to create positive things in work culture and mindset that goes faster. Of course, some rules are needed that bind worker; in some practices workers, are required to follow regular working hours for 8 hours per day or have less stringent working hours, and performance is assessed based on the output and response (communication) given according to job requirements.

There is also a division of time shifts in a day. The division of labor needs to be a concern for the company. This takes into account the allocation of the number of employees working. The number of employees is a concern because it is related to employee health and safety issues. The number of employees will facilitate the transmission of disease to other employees. The company decided to divide the working time by drawing up a schedule for coming to work.

*“... Several employees with comorbid and pregnant status are prioritized for the implementation of Work From Home. Cases of death caused by Covid 19 in patients with comorbid history need to be watched out for, not only in the age group above 60 but also in employees with productive ages from 31 to 45 to 59 (Himbara D\_001)....”*

*“...With this fact, the company must implement policies on the work management of its employees. One of them is prioritizing employees who suffer from diseases with comorbid (Himbara E\_001)....”*

#### *Family support*

The results showed that the maximum family support. This is due to several things. The resource persons who become employees while working at home have a professional attitude. This attitude of professionalism shows that they work in an office. Regardless of the number of family members they have, it does not interfere with the respondent's activities in completing the job well. Second, this is related to the division of work tasks in the home. Each member has an excellent understanding to support each other to work well. Family members will limit themselves not to interfere or interfere with the activities of other members who work. Third, the demands of work, in this case, the achievement of performance, force the respondents to focus more on their work.

*“...Each resource person stated that there was a health protocol in the house when carrying out the WFH program. This pandemic condition has affected all employees in various sectors to implement policies that provide work comfort and employee safety while still being able to provide opportunities for employees to achieve performance targets well (Himbara B\_002)....”*

*“...To support better working conditions, the company implemented a system of working from home during the pandemic through WFH. The background of the implementation of WFH in offices is the widespread of Covid-19 in almost all of Indonesia (Himbara A\_002)....”*

The speakers have a good understanding of health protocols and adhere to them even though they work at home. Knowledge and compliance level are considered two essential aspects to make respondents understand the importance of health consequences. This attitude is crucial to influencing employee behavior in implementing health protocols. This is also supported by research by Rofikoh *et al.* (2020). They have a good awareness of health protocols related to the consequences if they do not comply. As many as 59.2%, respondents are very familiar with health protocols; 31.7% of respondents understand, and 0.4% of people do not understand health protocols. In addition, regarding the level of compliance, 60.9% of respondents are very compliant with the health protocol, 32.4% of respondents adhered to the health protocol, and 0.5% of the respondents strongly disobeyed the health protocol.

The study results also show some additional costs for additional tutoring and zoom meeting costs. Due to the pandemic, members working and studying at school also have other expenses. This additional expenditure must be made because it continues well to support worker productivity and learning. Children who look can still get good knowledge and lessons from school. There is no additional cost for the zoom meeting from the office, and the employees themselves make it.

*“...There is a special WFH room in the house. Conditions at home may be considered more comfortable. The possibility of a more spacious and comfortable room lets them do their work and complete the job well. In addition, the internet network in the landed house is considered to be more stable in quality. The internet network is considered more stable, making it easier to communicate (Himbara C\_001)....”*

#### *Company support for mental health*

The results showed that the company provides support to employees. The company held a staff leader talk forum. Research shows that leaders are concerned for employees' psychological condition and health as a form of responsibility for leaders. Communication is considered a

form of conveying information related to essential matters regarding organizational performance and the latest developments related to the external business environment.

*“...This forum is a good medium for directing planning and guidance to achieve business targets to be achieved despite the pandemic conditions. In addition, communication can be a medium to motivate employees to keep their enthusiasm in carrying out their duties and anticipate what might happen (Himbara D\_001)....”*

The speakers carried out the morning prayer as a routine activity to reinforce their duties. In addition, morning prayer can be a spirit in dealing with work routines. Likewise with regular studies. This also shows that the majority of the interviewees are Muslim. This routine recitation activity is also a medium for employees to strengthen themselves and get closer to God. This study can enhance employees' hearts to carry out daily business activities.

#### *Employee turnover*

The strategy carried out by the company tends to use shift time. This change in working hours can keep employees to work even though time is reduced every week.

*“...There is an additional burden of channeling national economic recovery funds through banks so that there are other employees. Himbara Bank received the distribution of the National Economic Recovery Program. This program aims to help the banking industry's recovery to continue to run well. The Ministry of Finance has allocated this program from Indonesia's State Revenue and Expenditure Budget (Himbara E\_001)...*

*“...This is also applied to other industries so that economic activity continues to run well. Activities to increase the number of employees in a series of human resource strategies are still ongoing. This activity is still being carried out because it anticipates the number of employees who will retire or possibly move to another company (Himbara A\_001)....”*

### **5. The Analysis**

This study shows that the strategic aspects of human resources include aspects of compensation & incentives, training & development, human resource management flexibility, family support, company support for mental health, employee turnover.

#### *Compensation and incentives*

The results show that there have been several changes during the pandemic related to the issue of compensation. Compensation is an important factor influencing how and why people choose to work in an organization. Companies are expected to provide some compensation to attract and retain competent employees. Employee compensation includes all forms of pay given to employees arising from their employment relationship (Mathis *et al.* , 2016). Compensation is considered capable of supporting the formation of employee productivity to work well. High work productivity is a goal to be achieved by the company. The achievement of the company's plans depends on the existing human resources in the company. Productive companies are indicated by high employee productivity.

Regarding employee retention, research by Hanai and Palangyo (2020) on bank employees in Tanzania generally shows that compensation has a significant role in retaining employees for a long time. However, the existence of payment in this study emphasizes fair salary conditions. It does not apply to other forms of compensation such as incentives, benefits, and salary increases which do not significantly affect employee retention.



Another study involving employees in the banking sector in Indonesia conducted by Prihantoko and Ferijani (2021) confirmed that compensation would improve employees' performance.

With satisfactory compensation, it will increase employee motivation so that the raised performance will be more leveraged. A study conducted by Fubara (2019) at a bank in Nigeria shows that compensation has a vital role in the sustainability of a good working relationship between employees and employers. Settlement in his research offers a significant correlation to job satisfaction, work performance, and efficiency at work.

### *Training and development*

This training aims to increase employees' knowledge about the use of technology, help employees to work effectively in teams to contribute to the quality of products and services, ensure that the organizational culture emphasizes innovation, creativity, and learning, convince employees by providing the best way for employees to contribute in companies when jobs change. Knowledge becomes obsolete and prepares employees to accept and work effectively with other employees (Rofikoh *et al.* , 2021).

A study on training related to work performance (outcomes and work behavior) for bank employees in Palestine conducted by Daqar and Constantinovits (2020) provides an overview of the factors in the implementation of training that have a role in improving work performance. The results show that training materials and delivery have a more significant role in improving work performance than training design and content.

This training delivery can be classified as instructor-led training (ILT), virtual instructor-led training (VILT), E-learning, mobile learning, and blended learning (Gautam in Daqar & Constantinovits, 2020). This training delivery is in the form of recorded or printed information used in training such as; training activities, warm-up activities, flashcards, games, paper clips. (Brisco in Daqar & Constantinovits, 2020). Another study on the impact of training on bank sector employees in Bangladesh conducted by Jeni, Momotaj, and Al-Amin (2021) found that training impacted increasing knowledge and skills and employee motivation and job satisfaction. Training for employees is the capital to face a work environment that can constantly be changing and uncertain and can increase employee motivation and job satisfaction.

### *HRM flexibility*

The government has anticipated the Covid-19 pandemic condition by issuing several regulations. This government regulation or policy aims to stop the spread of the coronavirus so that it does not spread. The existing guidelines aim to implement *social distancing* to overcome the COVID-19 pandemic. *Social distancing* aims to limit close contact with many people with no known physical or physical characteristics or conditions. *Social distancing* can help the government suppress the pandemic's transmission as best as possible. *Social distancing* can also be associated with working conditions at the company. The implementation of WFH is implemented in several offices, both private and government, to suppress the spread in several locations.

Gerdeman (2021) argues that the Covid condition has changed employees' work patterns and methods worldwide. They tend to use virtual work methods that reduce face-to-face and physical encounters with colleagues. This led to drastic changes. In addition, companies must prioritize employee health and safety and implement WFH policies with due regard to employee rights (Rofikoh *et al.* , 2021). The law used as a reference for the performance of WFH refers to Law Number 13 of 2003 concerning Manpower. This rule does not explicitly address WFH policy. However, it protects working employees.

In other studies, flexibility in work can also be referred to as *teleworking*. As is the case in the survey conducted by Tokarchuk, Gabriele, and Neglia (2021), Loia and Adinolfi (2021) understand teleworking as *home working* or *remote working*. The concept of teleworking leads to changes in work patterns that no longer have to prioritize face-to-face habits in one place. In this study, several obstacles were stated, as in the study of Tokarchuk *et al.* (2021), who describe problems that can arise in this work system such as potential depression and mental health problems, digital and cyber security problems, technostress, lost productivity, isolated from organizations and communities and disrupted work and daily life balance. Loia and Adinolfi (2021) see that this teleworking problem is related to ICT problems and the managerial ability to organize and supervise *remote teams*.

In studies conducted in the banking sector, including research by Prasetyaningtyas *et al.* (2021) with respondents from bank employees in Jakarta, Indonesia, who are doing WFH, they found that WFH has a positive impact on job satisfaction and work productivity. On the other hand, WFH hurts work-life balance. Researchers assume that WFH conditions have a higher potential for stress due to the intense and simultaneous interaction between work and domestic/household affairs.

Another study in the banking sector conducted by Pratama, Linggautama & Prasetyaningtias (2020) in the Jabodetabek area of Indonesia, regarding remote working and flexible working hours during the COVID-19 pandemic, found that flexible working hours hurt job satisfaction and remote working did not. Too much influence on employee job satisfaction. More in-depth research shows that although employees have been given the freedom to set schedules, reducing working hours during a pandemic is still necessary.

Regarding the results of remote working, it does not significantly influence employee job satisfaction because the duration of small working implementation carried out by the company is still very lacking, so employees do not feel the benefits of the remote working implementation. Another study involving respondents in the field of marketing and debt collectors in the banking sector in Indonesia conducted by Maretasari and Ratmawati (2020) shows that work flexibility directed at place and time has a positive impact on organizational commitment and employee performance.

#### *Company and family support*

The establishment of this WFH policy will make it easier for employees who are already married to supervise their children at home during this pandemic. They can also be safer and protected at home while still doing office work. During this pandemic, children also do not carry out learning activities outside the house, so this policy is considered a positive side for the family. They can carry out activities together at home. That way, they can keep an eye on each other. Mobilization is limited to only at home so that family health can be maintained by implementing WFH.

In research involving the banking sector related to the role of family support, among others, conducted by Mungania (2016) with bank employee respondents in Kenya showing that. From the results of this study, it can be concluded that family conditions are related to employee performance and the performance of bank employees in Kenya. This study recommends that banking institutions address more issues related to childcare considerations, dependents for care, and permission for employees to balance their time between work and family.

The role of employees in the family and the mutual support from the family contribute to the ability of employees to meet targets and standards and job satisfaction. Another study conducted by Uddin, Ali, and Khan (2020) with female employee respondents in Bangladesh saw the role of perceived family support, which significantly affected the work-life balance, which later impacted the performance of female employees. The existence of women who have

responsibilities in the family both as wives and part of the nuclear and extended family places double demands, especially on women in Asia, which have a more traditional social structure. This dual role can provide a high level of stress when unable to build good coping due to the unfulfilled balance between work and family. This study emphasizes the role of banking institutions to make policies that are supportive or friendly to the problem of balance between work and home life so that employees can feel good support from their families for tasks and demands at work. Research conducted by Asfahyadina *et al.* (2017) with respondents of bank employees in Indonesia strengthens the role of work-life balance that affects employee performance. The research results that have been carried out state that the increase in work-family conflict impacts employee performance. These conflict conditions make employees feel a dilemma whether to choose family needs or work demands to reduce employee performance. In this situation, it can be concluded that family support plays a vital role for employees not to feel the dilemma of choice between family or work.

A study conducted by Yusuf and Hasnidar (2019) with female employees at banks in Indonesia showed similar results. The conflict between work and family impacted employee performance and career development. The war between work and family is again directed at how women carry out two roles and the extent to which family members can provide support, which is required at the husband's support in the family for the wife's work.

#### *Company support for mental health*

In addition to physical health, mental health is also a severe aspect and needs to be considered during this Covid-19 pandemic. The Indonesian government has called for ways to reduce the transmission of Covid-19 transmissions, such as *social distancing*, quarantine, and working from home, which has caused significant changes to employees' routine habits and daily activities. Mental and psychological health disorders in the community include depression, stress, insomnia, drugs, and others. To make it worse, there is a sense of having anxiety and excessive suspicion of other people around them who are sick.

Mental health disorders that occur during a pandemic can be caused by various things, such as fear of the pandemic, isolation during quarantine, sadness and loneliness due to being away from family, anxiety about the needs of daily life, and experiencing confusion due to too much information.

#### *Employee turnover*

There is no reduction in employees other than due to retirement or resignation. The banking company that is the industry in this study has a policy not to reduce employees. Employees are retained during the pandemic. Companies have a moral obligation to keep employees working and paid for their families' needs. The strategy carried out by the company tends to use shift time. This change in working hours can keep employees to work even though time is reduced every week.

In a study conducted in the banking sector, the existence of employee turnover has an impact on company conditions; including Nusratova and Khadjieva (2020), who ran a survey of bank employees in Uzbekistan, concluded that four main factors cause employee turnover, namely compensation, work stress, environment. Work and career development. Of the four factors, according to the researcher, the compensation factor is the factor that has a more substantial influence. When the turnover rate is high, it will no doubt affect the work productivity of a company.

Research conducted by Khan and Roy (2019) with bank employee respondents in Bangladesh found that employee turnover is caused by employee dissatisfaction with working conditions (organizational status, financial benefits, poor career development, hostile co-

workers) and the existence of supervisors. This dissatisfaction can affect the bank's performance as an organization, reducing the number of clients, increasing inefficiency, and affecting the organization's growth and achievement. Another study that looked at the turnover intentions of Islamic bank employees in Indonesia by Nurwahidah and Jamil (2020) found that employee turnover intentions affected organizational commitment, which could worsen organizational performance. When employees already have high turnover intentions, they no longer feel attached to the organization, so they do not perform optimally.

## CHAPTER VI

### CONCLUSION

This study shows that the strategic aspects of human resources include aspects of compensation & incentives, training & development, human resource management flexibility, family support, company support for mental health, employee turnover. Compensation has a vital role in maintaining a good working relationship between employees and employers. Settlement in his research shows a significant correlation to job satisfaction, work performance, and efficiency at work.

Related to training, this training aims to increase employees' knowledge about the use of technology and help employees work effectively in teams to contribute to the quality of products and services. Training impacts improving knowledge and skills and affects employee motivation and job satisfaction. Training for employees is the capital to face a work environment that can constantly be changing and uncertain and can increase employee motivation and job satisfaction.

About human resource management flexibility, flexible working hours positively impact job satisfaction, and remote working does not significantly affect employee job satisfaction. Work flexibility that directs the place and time positively impacts organizational commitment and employee performance. The establishment of this WFH policy will make it easier for employees who are already married to supervise their children at home during this pandemic. The existence of family conditions is related to the performance of employees and the performance of bank employees. This study recommends that banking institutions address more issues related to childcare considerations, dependents for care, and permission for employees to balance their time between work and family.

In addition to physical health, mental health is also a severe aspect and needs to be considered during this Covid-19 pandemic. The Indonesian government has called for ways to reduce the transmission of Covid-19 transmissions, such as *social distancing*, quarantine, and working from home, which has caused significant changes to employees' routine habits and daily activities. The banking company that is the industry in this study has a policy not to reduce employees. Employees are retained during the pandemic. Companies have a moral obligation to keep employees working and paid for their families' needs.

This study provides an overview of human resource strategies that need to be considered by companies not only during a pandemic. This two-year pandemic has taught organizations to keep paying attention to human resource management. Employees become essential supporters in business processes. The banking industry is a service industry that prioritizes the trust aspect; it is necessary to manage employees well. Banking is an agent that becomes a facilitator to support business processes to run well, especially in supporting the provision of funding for companies with activities. Employees who manage finances need to get more attention because their enthusiasm and work motivation need to be improved.

Further research is expected to be applied in other industrial sectors to overview the strategic aspects of human resources in general. Another element can be related to organizational climate and culture that can shape proactive behavior to work better during and after a pandemic.

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