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Research Article / *Araştırma Makalesi*

A RESEARCH ON BANK EMPLOYEES IN THE IMPLEMENTATION OF REMOTE WORKING MODEL*

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ABSTRACT

With the Covid-19 pandemic, radical changes have been experienced in the structure of business organizations. With the implementation of remote working by many sectors, the popularity of remote working has started to increase worldwide. In this study, the effect of teleworking on bank employees is examined. In the study, a questionnaire was applied to private and public bank employees in Van using the remote working policies scale. The data were analyzed by using SPSS 26 and Lisrel 8.80 software with t-test, One-Way Analysis of Variance, and Pearson Correlation tests. Independent t-test analysis was conducted based on gender, marital status and bank type. No significant difference between the sub-dimensions of the remote working policies scale gender, bank, and marital status, a significant difference was found in the sub-dimension of the teleworking policies scale according to marital status. In the ANOVA analysis according to the participant's education level, age, working time in the organization, and the type of position worked; there was no significant difference between the sub-dimensions of the teleworking policies scale according to the education level, age, working time, and the type of position worked; according to the type of position worked; a significant difference was found in the sub-dimension of the teleworking policies scale in job performance. The Pearson Correlation method was used to find the relationship between the variables and a significant positive relationship was found.

Keywords: *Flexibility, Flexible Working, Remote Working, Banking Sector*

JEL Classification: *L10, M12, G20*

UZAKTAN ÇALIŞMA MODELİNİN UYGULANMASINDA BANKA ÇALIŞANLARI ÜZERİNE BİR ARAŞTIRMA

ÖZET

Covid-19 pandemisi ile birlikte iş organizasyonlarının yapısında köklü değişiklikler yaşanmıştır. Uzaktan çalışmanın birçok sektör tarafından uygulanmaya başlanmasıyla birlikte dünya genelinde uzaktan çalışmanın popülaritesi artmaya başlamıştır. Bu çalışmada uzaktan çalışmanın banka çalışanları üzerindeki

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etkisi incelenmiştir. Çalışmada Van'daki özel ve kamu bankası çalışanlarına uzaktan çalışma politikaları ölçeği kullanılarak anket uygulanmıştır. Veriler SPSS 26 ve Lisrel 8.80 yazılımları kullanılarak t-testi, Tek Yönlü Varyans Analizi ve Pearson Korelasyon testleri ile analiz edilmiştir. Cinsiyet, medeni durum ve banka türüne göre bağımsız t-testi analizi yapılmıştır. Cinsiyet, banka ve medeni duruma göre uzaktan çalışma politikaları ölçeğinin alt boyutları arasında anlamlı bir farklılık bulunmazken, medeni duruma göre uzaktan çalışma politikaları ölçeğinin alt boyutunda anlamlı bir farklılık bulunmuştur. Katılımcının eğitim düzeyi, yaşı, kurumdaki çalışma süresi ve çalışılan pozisyon türüne göre yapılan ANOVA analizinde; eğitim düzeyi, yaş, çalışma süresi ve çalışılan pozisyon türüne göre uzaktan çalışma politikaları ölçeğinin alt boyutları arasında anlamlı bir farklılık bulunmazken; çalışılan pozisyon türüne göre uzaktan çalışma politikaları ölçeğinin iş performansı alt boyutunda anlamlı bir farklılık bulunmuştur. Değişkenler arasındaki ilişkiyi bulmak için Pearson Korelasyon yöntemi kullanılmış ve pozitif yönde anlamlı bir ilişki bulunmuştur.

Anahtar Kelimeler: *Esneklik, Esnek Çalışma, Uzaktan Çalışma, Bankacılık Sektörü*

JEL Sınıflandırması: *L10, M12, G20*

1. Introduction

While mass production was the hallmark of production systems until the 1970's; after the 70's, the use of electricity or electronics in production and electronics-based technologies caused changes in production processes. In the Fordist period, by the economy of scale, there was a system in which employees worked full-time and indefinitely depending on a single business model. However, it could not respond to increasing consumer demands with technological revolutions. Because the fordist system was a rigid system by its rules and had unchangeable qualities. According to this system; the characteristics of consumers did not change and there would be no differentiation in consumer demands, demands were determinable. However, the concept of globalization and competition that emerged in those years, technological advances, the impact of the oil crisis, mass production failed in the system where unit costs decreased and more outputs were provided in a short time and the fordist period entered a crisis. The period was replaced by the Post-Fordist system, which has a more flexible structure. The 21st century emphasizes the period in which information and technology are integrated with Industry 4.0, economic growth, international trade, and production systems are on the rise. While all these developments were taking place in the world, the virus that emerged in Wuhan, China in December 2019 affected the whole world. The emergence of the virus at a time when the world was going in a good direction locked all countries of the world. The whole world had to act jointly against this virus, which had a fatal effect and spreads rapidly. However, if a researcher who conducted research before the emergence of this virus had said that the invisibly small virus would affect the whole world, no one would have believed it.

The pandemic caused fluctuations in the global economic conjuncture and changed the balance of the world. The year 2020 had two main characteristics: Firstly, the beginning of the pandemic, which was a catastrophic event that turned people's lives upside down and spreaded pessimism and ambiguity similar to war periods, and secondly; the direction in which the phenomenon of globalization would evolve was a subject of discussion again with the pandemic. In fact, before the pandemic, confidence in globalization had been shaken by the financial crises and the US-China trade wars, but with COVID-19, confidence in globalization was shaken once again. With globalization, countries were connected. However, with COVID-19,

these ties were severed as a result of economic closures and strict isolation policies. With these breaks, there were disruptions in the supply chain (Öner & Şen, 2021: 972). When we look at it, there has been a rupture from micro to macro in the world. The pandemic not only led to a public health crisis, but also caused technological, social, and cultural disruptions (Teevan et al. 2020: 1). Measures were been taken at national and international level to prevent the spread of the rapidly spreading virus. These measures affected many channels such as production, consumption, trade, and employment. Travel restrictions ended passenger mobility, a distance education system was introduced in education, sports, and artistic activities were suspended, and the accommodation industry came to a standstill. In terms of the labor market, a remote working system was introduced and the physical working system of the market changed within the framework of social and physical distance rules (Soylu, 2020: 183).

With the pandemic, many institutions and organizations switched to remote working systems. The concept of remote working was not new in working life. It already existed in our working system as a result of technology. However, with the pandemic, it was experienced by many employers and employees. As a natural result of experiencing this system, employees and employers saw the advantages and disadvantages of the system by experiencing it themselves. One of the sectors that implemented the remote working system the most during the global pandemic was the banking sector. Since banks are crowded due to both the high number of personnel and the high number of customers, they are the places where the transmission rate of the virus is the highest. Therefore, banks are considered to be in the medium-risk group by WHO (Kefe, 2021: 104). For this reason, managers in the banking sector have used all the opportunities provided by the strong technological infrastructure of the sector in order not to jeopardize the health of employees. They did not hesitate to take steps against the remote working system, which the sector has never experienced before (Başaran & Ünal, 2021: 655). This research; aims to reveal the effect of remote working on bank employees, which is applied in the banking sector the most after the education sector during the pandemic period. In this direction, it is aimed to determine the effect of remote working experience in Van City, which constitutes the sample of the research.

2. Conceptual Framework of Remote Working and Literature Review

Advances in modern information and communication technologies are changing the way the business world works. The global economy, which was once dominated by the exchange of goods, is now transforming into an information-dominated economy, where the process of change is taking place at an unprecedented pace of development of information and communication technologies. The continuous development of microchips, fiber topics, telecommunication systems, communication satellites, and other elements of these technologies enables the implementation of new structures and working mechanisms (Tikka, 2009: 13). The first articles on remote work were written in the 1970s when remote work was introduced in southern California to reduce energy costs and find solutions to traffic problems. The aim was to reduce commuting and avoid traffic jams. The term remote work was coined by Jack Nilles (Gani & Toleman, 2006: 82). With the introduction of personal computers in the 1980s and laptops and mobile phones in the 1990s, remote work became more possible. As these communication technologies developed, working outside the office became more attractive and functional. In addition, the transition from production-oriented systems to the knowledge economy

has increased the number of jobs suitable for remote working (Yılmaz, 2022: 15). There is no consensus on the definition of remote work in the literature. Some definitions of remote work are as follows: Olson (1983), remote work refers to organizational work performed outside the normal organizational boundaries of space and time. Grant et al. (2013), it is the completion of a job anywhere and at any time, regardless of location, with the help of technology. Eurofound (2021), define remote work the realisation of work outside an assumed workplace through information and communication (ICT). In our legislation, remote work is defined as "an employment relationship established in writing and based on the principle that the employee performs his/her work outside the workplace at home or with technological communication tools within the scope of the work organization established by the employer"(Labour Law No.4857, art.14). The remote working model, which was put into practice all over the world with the global pandemic, brought along a process that many employees experienced for the first time. In this sense, even if not technology-oriented, many businesses operating in different sectors have had to switch to the remote working model, and digitalization in the way of doing business has occurred at an unprecedented pace (Kearney, 2021). According to the Global Workplace Analytics (2020) research, while the rate of remote workers working 5 days a week was 9% before Covid-19, this rate was 77% after Covid-19. With the COVID-19 pandemic, which affects all the dynamics of working life, radical changes and transformations have been experienced and continue to be experienced.

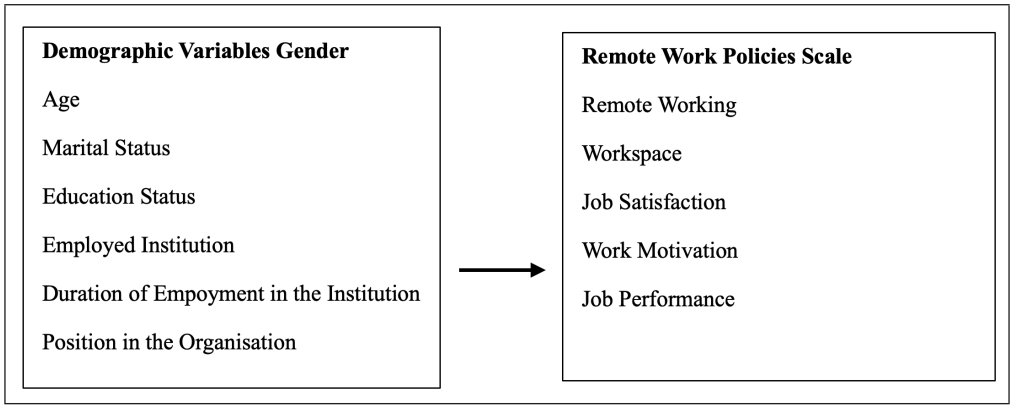
Even though the concept of remote working has gained popularity with COVID-19, it is not a new working model in working life. Especially in the 1990s, it is seen that businesses have implemented practices related to remote working. Technology enterprises were the first to carefully follow the opportunities offered by remote working. For example; Cisco, a pioneering technology operator, initiated the first systematic remote working in Silicon Valley in 1993. In 2003, the company announced that it saved 195 million within the scope of remote work arrangements and that there was an increase in employee productivity (Çakmak & Büyükyılmaz, 2021). While the literature investigates the concept of remote working, it would be more accurate to consider it before and after the pandemic. Because remote working was not a working model developed during the pandemic. It existed as a result of information and communication technologies before the pandemic, and the implementation of remote working by institutions and employees was voluntary. However, after the pandemic, this process was implemented compulsorily by many employees and institutions. The concept of remote work in the relevant literature for this study, in which remote work and the effect of remote working on bank employees are examined, was first found in the study of Nilles (1975). The authors, explained that it was possible to save energy with the remote working model to reduce the commuting of employees to and from work when the oil crisis emerged in the 1970s. Alkan Meşhur (2010) examined the perspectives of organizations towards remote work. Torten et al. (2016), in their study, stated that for remote work to be successful; it depends on many factors such as the employee's readiness and willingness to the new working model, the employer or the institution having the infrastructure to work remotely, and information and communication technologies. Aydın Göktepe (2020) conducted research on the continuation of business in times of crisis and emphasized that the banking sector is the most suitable sector for remote working. Doğaner & Özmutaf (2020) examined the perceptions of bank employees regarding communication during

remote working during the pandemic. Putra et al. (2020), in their study, investigated the effect of remote work on the job satisfaction of employees in the banking sector in Indonesia, which still mostly uses traditional ways of working. Çakan (2021) investigated the changes in job satisfaction and organizational commitment of bankers working remotely. Aslan Keleş (2021) investigated how remote or hybrid working affects the job satisfaction levels, workload, organizational commitment, and work-life balance of bank employees during the pandemic period with a qualitative research method. Prasetyaningtyas et al. (2021) investigate the direct impact of remote working on productivity through work-life balance and job satisfaction in the banking industry in the Greater Jakarta Region. Hafshah et al., (2022) examined the effect of remote working on the performance of millennial employees working in the banking sector within the scope of the Indonesian banking sector. Yalçın Rodoplu (2022), in his study, investigated how remote working affects the motivation of employees in the banking sector.

3. Model and Hypotheses of the Study

The model of the study is shown in Figure-1 below.

Figure 1: Model of the Research



The model of the research was created in the light of the model in Güzel & Aydın's study titled "Factors Affecting Job Performance in the Remote Working System in the Covid-19 Period: An Application on Bank Employees" in 2021. In the model; depending on the purpose of the study, the scale of remote working policies and its 5 sub-dimensions as dependent variables and 6 sub-dimensions of demographic variables as independent variables are considered and hypotheses are given in the following. The model of the research is shown in Figure 1.

Table 1: Hypotheses Tested in the Study

H1: There is a significant difference among the sub-dimensions of the remote work policies scale according to gender.
H2: There is a significant difference among the sub-dimensions of the remote working policies scale according to marital status.
H2a: There is a significant difference among the sub-dimensions of the remote working policies scale according to marital status.
H3: There is a significant difference among the sub-dimensions of the remote working policies scale according to bank type.
H4: There is a significant difference among the sub-dimensions of the remote working policies scale according to education level.
H5: There is a significant difference among the sub-dimensions of the remote working policies scale according to age.
H6: There is a significant difference among the sub-dimensions of the remote working policies scale according to the length of service in the organisation.
H7: There is a significant difference among the sub-dimensions of the remote work policies scale according to the type of position held.
H7a: There is a significant difference among the sub-dimensions of the remote work policies scale and job performance according to the type of position held.
H8: There is a significant relationship among the participants' remote working, working area, job satisfaction, job motivation, and job performance scores.

3.1. Research Population and Sample

The target group of this research, which aims to examine the effect of remote work on employees in the banking sector, consists of bank employees in Van province. The fact that the technological infrastructure and qualified workforce of the banking sector is the most suitable sector for remote work and the desire to make it permanent has been decisive in conducting the research on bank employees. The questionnaire consisting of 28 questions for the research was applied to bank employees between 2022 May and 2022 July. According to the data of the Banks Association of Türkiye in 2020, 678 bank employees were working in Van province. In other words, N=678 bank employees working in public and private banks in Van province constitute the universe of the research. Since banks are places of intensive work, it can be stated that at least 245 people can represent the universe with 5% error and 95% confidence via www.surveystem.com, considering that not every employee can be reached. In addition, 15 extra questionnaires were made in case the questionnaires were lost and a total of 260 questionnaires were applied. The target group of this research, which aims to examine the effect of remote work on employees in the banking sector, consists of bank employees in Van province. The fact that the technological infrastructure and qualified workforce of the banking sector is the most suitable sector for remote work and the desire to make it permanent has been decisive in researching bank employees. The questionnaire consisting of 28 questions for the research was applied to bank employees between 2022 May and 2022 July. According to the data of the Banks Association of Türkiye in 2020, 678 bank employees were working in Van province.

3.2. Data Collection Tool

In the study, the survey method was used to collect data from bank employees with remote work experience, and for this reason, a total of 28 questions were asked, 7 questions about demographic characteristics and 21 questions about remote work. Questionnaires were administered by one-to-one interviews with bankers working in Van province. There are 2 sections in the questionnaire form: demographic characteristics and remote work scale. In the demographic characteristics section, questions were asked about gender, age, marital status, educational status, institution of employment, duration of employment, and position in the institution. In the remote working policies scale section, questions about remote work were asked. ''Remote work Policies Scale'' was developed by Susilo (2020) and used in his study titled ''Revealing the Effect of Work-From-Home on Job Performance During The Covid-19 Crisis: Empirical Evidence From Indonesia''. Güzel & Aydın (2021) translated it into Turkish and used it in their study titled ''Factors Affecting Job Performance in Remote Working System During the Covid-19 Period: An Application on Bank Employees" in their study. The " Remote Policies Scale" consists of 5 sub-variables: remote work, workspace, job satisfaction, job motivation, and job performance. There are 5 questions about remote work variables, 3 questions about workspace variables, 4 questions about job satisfaction variables, 7 questions about work motivation variables, and 2 questions about work performance variables, totaling 21 questions. The scale items are measured with a 5-point Likert system as "Strongly Disagree", "Disagree", "Neutral", "Agree", and "Strongly Agree".

3.3. Analysing the Data

SPSS 26 and Lisrel 8.80 programs were used in the analysis of the answers given by the bank employees participating in the research. In the analysis of the data, scale validity was performed using Lisrel 8.80, and other analyses were performed using SPSS 26 software. Before analyzing the data, it was checked whether there was any missing data, and no missing data was found. Similarly, checks and necessary corrections were made in case of missing or incorrect data. Outlier control was also performed and z-score transformation of the scale scores was performed. If these z values are outside the range of ±3.30, this is an outlier (Tabachnick & Fidell, 2013). However, no outlier was found in the study. In statistical analyses, the Independent Groups t-Test was used for variables with two groups, and the One-Way Analysis of Variance (ANOVA) method was used for variables with more than two groups. These methods are parametric and the basic assumption is that normality must be ensured and the number of data in each group must be at least 15 (Pallant, 2007). Finally, the Pearson correlation analysis method was used for the relationship between the scale scores. Confirmatory Factor Analysis (CFA) was conducted to measure the validity of the study. No modification was made for confirmatory factor analysis. The reliability coefficient for the whole scale was obtained as 0.898 in the remote working scale.

3.4. Findings

The demographic characteristics of 260 bank employees with remote working experience who were interviewed within the scope of the research are given in Table 2. 57.7% of the participants were male and 42.3% were female. The distribution of the participants working in the bank according to age was obtained as 18-26 years (7.3%), 27-35 years (50.8%), 36-44 years (31.9%), and 45-53 years (10%). While 77.3% of the participants were married, 22.7% were single. According to the level of education, 15% of the participants had an associate degree and below, 75% were undergraduate and 10% were postgraduate. While 73.1% of the participants work in private banks, 26.9% work in public banks. The distribution according to the duration of employment in the organization is 1-5 years (23.8%), 6-10 years (36.5%), 11-15 years (27.3%), and over 15 years (12.3%). Finally, the distribution of the participants according to the position they work in was as follows: teller (25%), retail portfolio manager (20.8%), SME portfolio manager (18.1%), operational officer (12.7%), commercial portfolio manager (11.5%), manager (6.2%) and cash transaction officer (5.8%).

Table 2: Frequency and Percentage Distribution of Participant Demographics

Variables	Group	Frequency	Percent
Gender	Female	110	42.3
	Male	150	57.7
Age	18-26	19	7.3
	27-35	132	50.8
	36-44	83	31.9
	45-53	26	10
Marital Status	Married	201	77.3
	Single	59	22.7
Education	Associate degree and below	39	15
	Licence	195	75
	Postgraduate	26	10
Bank	Special	190	73.1
	Public	70	26.9
Duration of Working in the Institution	1-5 years	62	23.8
	6-10 years	95	36.5
	11-15 years	71	27.3
	15 years and over	32	12.3
Position	Director	16	6.2
	Commercial Portfolio Manager	30	11.5
	SME Portfolio Manager	47	18.1
	Individual Portfolio Manager	54	20.8
	Operational Officer	33	12.7
	Cash Transaction Officer	15	5.8
	Box Office Manager	65	25
Total		**260**	**100**

3.5. Findings Related to the Normality Test

In cases where the sample is large (N>50), it is suggested that score normality should be examined by skewness and kurtosis instead of normality tests (Pallant, 2007). Skewness and kurtosis values should be between ±1. Since the skewness and kurtosis values were between ±1 in the analysis of the data, the score distribution was considered normal (Tabachnick & Fidell, 2013). When the skewness and kurtosis coefficients are checked in Table 3, it is seen that the data show normal distribution.

Table 3: Normality Test Results

Scale Scores	Smallest	The Biggest	Average	ss	Skewness	Kurtosis
Remote Working	1	5	2.80	0.83	0.771	0.573
Workspace	1	5	2.88	0.91	0.213	-0.24
Job Satisfaction	1	5	2.99	1.07	0.03	-0.762
Work Motivation	1	5	2.96	0.89	-0.058	-0.293
Job Perfomance	1	5	3.39	1.31	-0.414	-0.966

The scores related to the sub-dimensions of the remote work scale were obtained in the range of 1-5 points by averaging the items in the relevant factors. The sub-dimension with the highest mean was job performance (X=3.39) and the lowest mean was remote working (X=2.80). Since the skewness and kurtosis values are between ±1, the scores for all sub-dimensions are normal. Since data normality was ensured, parametric comparison methods were used. Among the parametric tests, the Independent t Test (t) was used for 2 independent groups and One-Way Analysis of Variance (ANOVA) was used for more than 2 independent groups.

3.6. Findings Related to Construct Validity

The scale of distance working policies was developed by Güzel & Aydın (2021) and since the five-factor structure was obtained on a different sample in this study, validity analysis was tested and the Confirmatory Factor Analysis (CFA) method was used. Confirmatory Factor Analysis (CFA) method is a multivariate statistical method that aims to statistically validate this model for a conceptual model with known factor structure (Kline, 2011). Firstly, what should be examined in confirmatory factor analysis is whether the factor loading (path coefficient) between items and factors is significant or not. For this, the T value of each item is analyzed. If the T value for the factor loadings between items and factors is outside the range of ±1.96, which is the critical t value at 0.05 error level at infinite degrees of freedom, the factor loading is statistically significant (Çokluk et al. 2010). Values related to t values are shown in Figure 2. In both the t-value table and the standard factor loadings graph, the names of the factors should consist of 8 characters due to the limitations of the program. Therefore, the names of the factors were shortened and shown in the graph. They are abbreviated as remote working (RW), work area (WA), job satisfaction (Imsatisfied), job motivation (JM), and job performance (JP).

Figure 2: T Value Graph of Factor Loadings of the Items

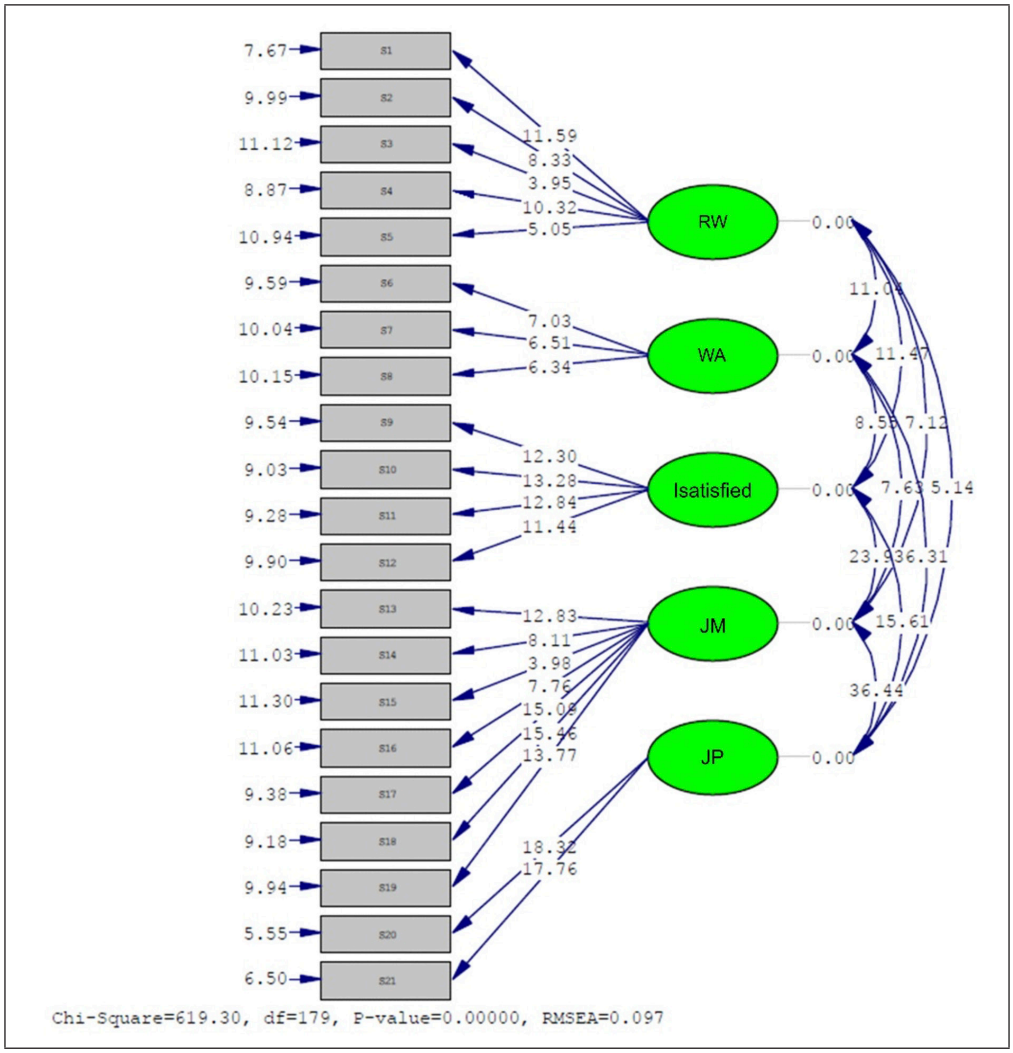


Figure 2 shows the T value graph for the factor loadings of the items. The T values for the factor loadings in all factors were greater than 1.96. Therefore, the items related to the distance working scale are statistically significant in the dimensions they are related to and there is no need to remove the item.

Figure 3: Standard Factor Loadings Graph

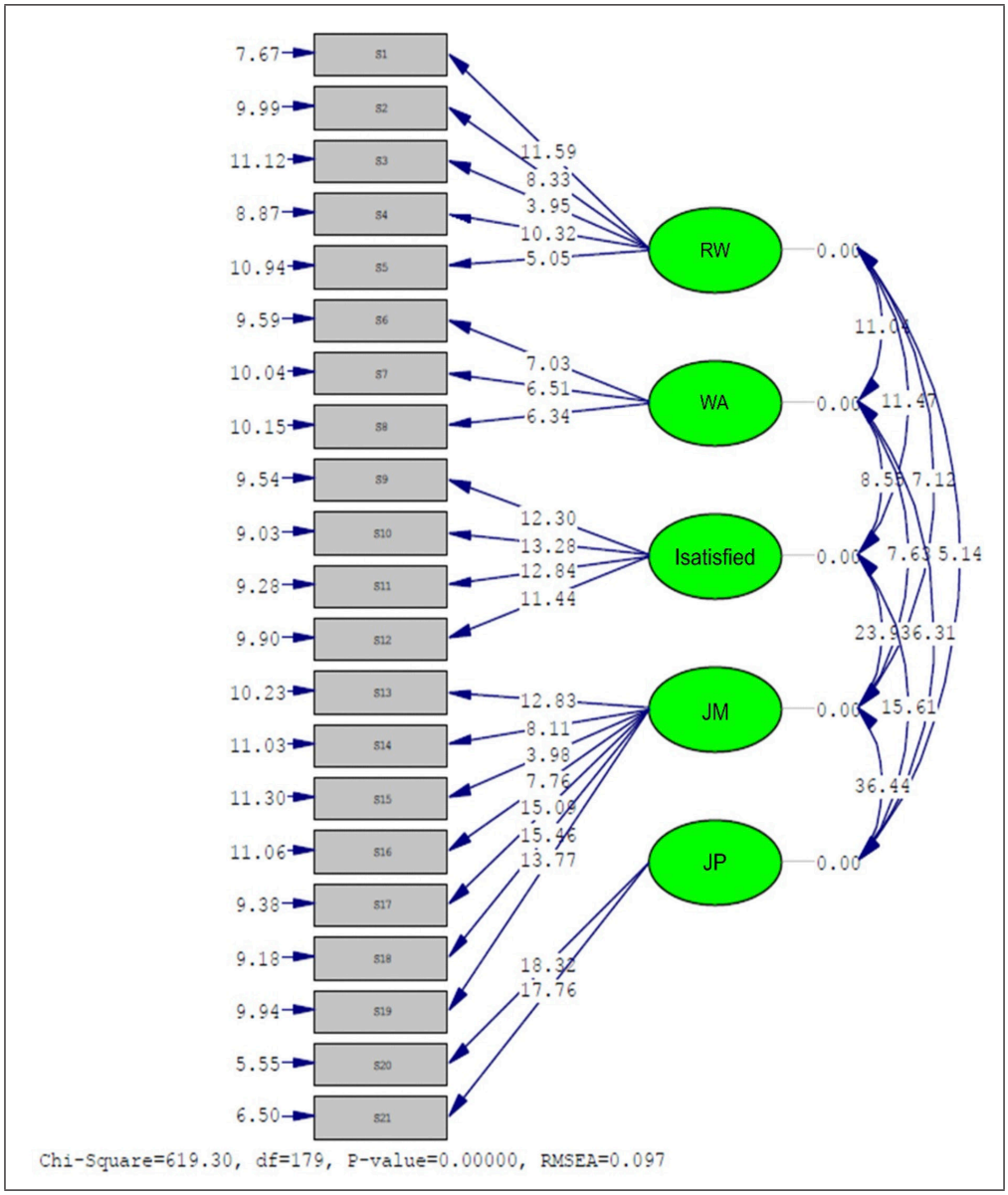


Figure 3 shows the graph of standard factor loadings for the remote work scale. The standard factor loadings for the remote work factor were 0.27-0.72; 0.45-0.50 for the workspace factor; 0.67-0.75 for the job satisfaction factor; 0.25-0.81 for job motivation; and 0.91 and 0.89 for job performance.

3.7. Factor Analysis of Remote Work Policies Scale

Firstly, the CFA method was applied to determine the validity of the model tested in the research. Another Statistics showing the validity of the tested model is the model data fit.

Table 4: Model Fit Index

Index	Perfect Fit	Good fit	Research Finding	Conclusion
X^2/sd	0-3	3-5	3.45	Good fit
RMSEA	.00 ≤ RMSEA ≤ .05	05 ≤ RMSEA ≤ .10	0.097	Good fit
CFI	.95 ≤ CFI ≤ 1.00	.90 ≤ CFI < .95	0.93	Good fit
NFI	.95 ≤ NFI ≤ 1.00	.90 ≤ NFI <.95	0.90	Good fit
IFI	.95 ≤ IFI ≤ 1.00	.90 ≤ IFI < .95	0.93	Good fit
SRMR	.00 ≤ SRMR ≤ .05	.05 ≤ SRMR ≤ .10	0.094	Good fit

Kaynak: Schumacker & Lomax, 2015.

There are many fit index values for testing model fit. However, it is sufficient to report the chi-square statistics, RMSEA, CFI, and SRMR values of a model (Korukçu, 2022: 63). Firstly, the ratio of chi-square and degrees of freedom is given, and this ratio is less than 3 indicates perfect fit and less than 5 indicates good fit (Kline, 2011). This ratio (619.30/179) was obtained as 3.45 and is a good fit criterion. The badness fit index known as RMSEA (Root Mean Square Error of Approximation), which is the square root of the mean of the prediction errors, is less than 0.10, which indicates a good fit, and less than 0.05 indicates a perfect fit (Schumacker & Lomax, 2016). The RMSEA value was obtained as 0.097 and shows a good fit. Other fit indices used in the research are the Comparative Fit Index (CFI), Normed Fit Index (NFI), Incremental Fit Index (IFI), and Standardised Root Mean Square Residual (SRMR). According to the model-data fit, the construct validity of the distance working scale, which was tested with five factors, was provided and the model was confirmed (RMSEA=.097, CFI=.93, NFI=.90, IFI=.93, SRMR=.094).

3.8. Reliability

Cronbach's alpha coefficient was used in the reliability analysis. Alpha was developed by Lee Cronbach in 1951 to provide a measure of the internal consistency of a test or scale. Cronbach's alpha coefficient is expressed as a number between 0 and 1 (Tavakol & Dennick, 2011: 53). There may be a single α value determined for each item or an average α value for all items in the scale. The α value obtained for all items indicates the overall reliability of the questionnaire and it is generally accepted that this value is 0.7 or higher. There are different classifications in the literature for the interpretation of Cronbach's alpha coefficient. The classification of the widely accepted approach is given in Table 5 (Kılıç, 2016: 47).

Table 5: Reliability Coefficient (Cronbach's Alpha)

Reliability coefficient (Cronbach alfa)	Comment
0.81<α<1.00	The scale has high reliability
0.61<α<0.80	The scale has high reliability
0.41<α<0.60	The scale has high reliability
0.00<α<0.40	The scale is not reliable

Source: Özdamar, 2002, cited in. Kılıç, 2016: 48.

In the remote working scale, the reliability coefficient for the whole scale was 0.898. The reliability coefficient for the remote working factor was 0.721; 0.752 for the workspace factor; 0.802 for the job satisfaction factor; 0.817 for work motivation and 0.897 for work performance. Since all reliability coefficients are above 0.70, the scale and its sub-dimensions are reliable.

3.9. Hypothesis Testing

3.9.1. Differentiation Status of the Sub-Dimensions of the Remote Work Policies Scale According to Gender

The difference between the scores related to the sub-dimensions of the scale according to gender was compared with the independent samples t-test. When Table 6 is analyzed, there is no significant difference between the scores of remote work, workspace, job satisfaction, job motivation, and job performance according to gender (p>.05). The mean scores of female and male participants on remote work, working area, job satisfaction, job motivation, and job performance are similar. In other words, it can be stated that female and male employees do not differ in terms of their attitudes towards remote work and its sub-dimensions. The reason for this can be interpreted as improving the working conditions of men and women at the same rate in remote working and not being discriminated against in performance and promotion processes. Looking at the literature, Yüceol et al. (2021) concluded that there are no gender-based differences in remote working.

Table 6: Independent Groups T-Test Table between Scale Subscale Scores According To Gender

Scale Scores	Gender	n	Average	ss	t	sd	p
Remote Working	Female	110	2.77	0.86	-0.481	258	0.631
	Male	150	2.82	0.82			
Workspace	Female	110	2.77	0.97	-1.635	258	0.103
	Male	150	2.96	0.86			
Job Satisfaction	Female	110	2.98	1.08	-0.11	258	0.912
	Male	150	3.00	1.07			
Job Motivation	Female	110	2.99	0.89	0.543	258	0.588
	Male	150	2.93	0.89			
Job Performance	Female	110	3.51	1.31	1.281	258	0.201
	Male	150	3.30	1.31			

3.9.2. Differentiation Status of the Sub-Dimensions of the Remote Work Policies Scale According to Marital Status

The difference between the scores of the scale sub-dimensions according to marital status was compared with the Independent Groups (t) test. When Table 7 is analyzed, there is no significant difference (p>.05) between the scores of the participants' work area, job satisfaction, job motivation, and job performance scale sub-dimensions according to marital status. The mean scores of work area, job satisfaction, job motivation, and job performance of married and single participants are similar. When we look at the reasons for these, it may be that the environment, equipment, and devices required for the workspace are provided equally by the institution regardless of whether married or single. In the literature, it is stated that job performance, job motivation, and job satisfaction of married people are higher than single people or vice versa for single people. Some inferences are made that singles can devote more time to their work, accelerate their professional development or that married people can cope with work stress more easily with the social support they receive from their families. For this reason, when the sub-dimensions related to remote working are considered, it can be argued that the advantageous and disadvantageous points of both groups balance each other and therefore marital status does not cause a difference in the sub-dimensions of the scale of remote working policies such as work motivation, work performance and job satisfaction (Öztürk & Şahbudak, 2015: 500). However, according to marital status; a significant difference was obtained between the scores of the participants regarding the remote working sub-dimension (p<.05). The mean score of married participants for remote working is higher than single participants. In other words, married participants want to work remotely more. If we explain the reason for this difference, one of the most important advantages of remote working is to provide work-life balance. Looking at the literature; Herman & Gyllstrom (1977) concluded in their study that married individuals have more problems in achieving work-life balance than single individuals. Hall & Richter (1988) found that married employees with children have more difficulty in balancing home and work. For this reason, remote working is an advantage for married employees to achieve work-life balance.

Table 7: Independent Groups T Test Table for Scale Sub-Dimensions Scores According to Marital Status

Scale Scores	Group	n	Average	ss	t	sd	p
Remote Working	Married	201	2.87	0.87	2.659	258	0.008
	Single	59	2.55	0.64			
Workspace	Married	201	2.91	0.92	0.935	258	0.351
	Single	59	2.78	0.89			
Job Satisfaction	Married	201	3.05	1.07	1.761	258	0.079
	Single	59	2.78	1.05			
Job Motivation	Married	201	3.01	0.89	1.675	258	0.095
	Single	59	2.79	0.90			
Job Performance	Married	201	3.43	1.34	0.808	258	0.42
	Single	59	3.27	1.22			

3.9.3. Differentiation Status of the Sub-Dimensions of the Remote Work Policies Scale According to Bank Type

The difference between the scores of the scale sub-dimensions according to the type of bank was compared with the independent samples t-test. When Table 8 is analyzed, there is no significant difference between the participants' remote working, workspace, job satisfaction, job motivation, and job performance scale sub-dimensions according to bank type (p>.05). The mean scores of remote working, workspace, job satisfaction, job motivation and job performance of the participants working in private and public banks are similar. The reason for this may be that public and private bank employees approach the remote working model in the same way because the technological infrastructure of the banks is robust and they can use the Internet effectively.

Table 8: Independent Groups T Test Table between Scale Subscale Scores according to Bank Type

Scale Scores	Group	n	Average	ss	t	sd	p
Remote working	Private	190	2.78	0.86	-0.603	258	0.547
	Public	70	2.85	0.77			
Work space	Private	190	2.82	0.89	-1.535	258	0.126
	Public	70	3.02	0.95			
Job Satisfaction	Private	190	3.00	1.04	0.14	258	0.888
	Public	70	2.98	1.16			
Job Motivation	Private	190	2.99	0.81	0.964	258	0.336
	Public	70	2.87	1.08			
Job Performance	Private	190	3.42	1.25	0.529	258	0.597
	Public	70	3.32	1.47			

3.9.4. Differentiation Status of the Sub-Dimensions of the Remote Work Policies Scale According to Education Level

The difference between the scores related to the sub-dimensions of the scale according to the level of education was compared by one-way analysis of variance (ANOVA). When Table 9 is analyzed, there is no significant difference between the participants' remote working, working area, job satisfaction, job motivation, and job performance scores according to the level of education (p>.05). According to the level of education, the mean scores of remote working, working area, job satisfaction, job motivation and job performance of the participants are similar. As can be seen from the participants who participated in the survey, more than half of the bank employees are undergraduate or graduate graduates. The rest are high school and associate degree graduates. The reason for the similar mean scores may be that banks, which adopt all the innovations brought by technology, provide continuous training to their employees from the moment they start working to avoid differences between technology and human resources. In addition, providing training regardless of the differences between the educational levels of the employees will affect their individual development and thus their performance. This situation is important for the banking sector. Because one of the main objectives of banks

is to ensure efficiency and profitability. Banks that achieve productivity with a qualified workforce will be able to increase their profitability rates. Qualified labour force has been the key to the success of banks in remote working after technology.

Table 9: ANOVA Table between Scale Subscale Scores according to Education Level

Scale Scores	Revenue	n	Average	ss	F	p
Remote Working	Associate degree and below	39	2.61	0.74	1.326	0.267
	Bachelor's degree	195	2.84	0.85		
	Postgraduate	26	2.78	0.84		
Workspace	Associate degree and below	39	3.03	0.97	0.613	0.542
	Bachelor's degree	195	2.85	0.89		
	Postgraduate	26	2.85	0.95		
Job Satisfaction	Associate degree and below	39	3.02	0.85	1.433	0.24
	Bachelor's degree	195	3.03	1.12		
	Postgraduate	26	2.65	0.94		
Job Motivation	Associate degree and below	39	2.96	0.80	0.022	0.979
	Bachelor's degree	195	2.96	0.90		
	Postgraduate	26	2.92	0.95		
Job Performance	Associate degree and below	39	3.42	1.24	0.321	0.725
	Bachelor's degree	195	3.36	1.33		
	Postgraduate	26	3.58	1.28		

3.9.5 Differentiation Status of the Sub-Dimensions of the Remote Work Policies Scale According to Age

The difference between the scores related to the sub-dimensions of the scale according to the level of education was compared by one-way analysis of variance (ANOVA). When Table 10 is analyzed, there is no significant difference between the participants' remote working, working area, job satisfaction, job motivation, and job performance scores according to the level of education ($p>.05$). According to the level of education, the mean scores of remote working, working area, job satisfaction, job motivation and job performance of the participants are similar. As can be seen from the participants who participated in the survey, more than half of the bank employees are undergraduate or graduate graduates. The rest are high school and associate degree graduates. The reason for the similar mean scores may be that banks, which adopt all the innovations brought by technology, provide continuous training to their employees from the moment they start working to avoid differences between technology and human resources. In addition, providing training regardless of the differences between the educational levels of the employees will affect their individual development and thus their performance. This situation is important for the banking sector. Because one of the main objectives of banks is to ensure efficiency and profitability. Banks that achieve productivity with a qualified workforce will be able to increase their profitability rates. Qualified labour force has been the key to the success of banks in remote working after technology.

Table 10: ANOVA Table Between Scale Subscale Scores According to Age

Scale Scores	Age	n	Average	ss	F	p
Remote Working	18-26	19	2.85	0.83	1.024	0.382
	27-35	132	2.75	0.81		
	36-44	83	2.92	0.91		
	45-53	26	2.65	0.67		
Workspace	18-26	19	2.96	0.63	0.411	0.745
	27-35	132	2.85	0.95		
	36-44	83	2.94	0.89		
	45-53	26	2.74	0.95		
Job Satisfaction	18-26	19	3.13	1.04	0.596	0.618
	27-35	132	2.91	1.09		
	36-44	83	3.08	1.08		
	45-53	26	3.03	0.99		
Job Motivation	18-26	19	3.18	0.78	0.78	0.506
	27-35	132	2.92	0.96		
	36-44	83	3.01	0.86		
	45-53	26	2.81	0.68		
Job Performance	18-26	19	3.74	0.75	0.593	0.620
	27-35	132	3.35	1.35		
	36-44	83	3.42	1.40		
	45-53	26	3.25	1.14		

3.9.6. Differentiation Status of the Sub-Dimensions of the Remote Work Policies Scale According to the Duration of Employment in the Institution

The difference between the scores related to the sub-dimensions of the scale according to the working time in the institution was compared by one-way analysis of variance (ANOVA). When Table 11 is examined, there is no significant difference ($p>.05$) between the scores of remote working, workspace, job satisfaction, job motivation, and job performance according to the working time in the institution. The mean scores of remote working, working area, job satisfaction, job motivation, and job performance of the participants according to the duration of working in the institution are similar. Normally, young and new employees are expected to approach flexible working more positively than older and senior employees, but according to the findings of our study, there was no difference. The reason may be that new employees adopt change more easily because they use technology better, while senior employees are employees who have been working in banks for a long time, they know the competitive structure of the sector, and they accept and adapt to change due to their sense of belonging, in other words, the psychological contract or bond between them and their organizations. Looking at the literature, Gutworth (2022), as cited in Robinson and Morrison, concluded that remote working does not differ according to the duration of employment.

Table 11: ANOVA Table between Scale Sub-Dimensions Scores According to the Duration of Working in the Institution

Scale Scores	Year	n	Average	ss	F	p
Remote Working	1-5 years	62	2.70	0.78	0.372	0.773
	6-10 years	95	2.84	0.88		
	11-15 years	71	2.82	0.84		
	15 years and over	32	2.84	0.79		
Workspace	1-5 years	62	2.90	0.78	0.023	0.995
	6-10 years	95	2.87	0.99		
	11-15 years	71	2.87	0.85		
	15 years and over	32	2.86	1.02		
Job Satisfaction	1-5 years	62	2.97	1.13	0.226	0.878
	6-10 years	95	3.02	1.06		
	11-15 years	71	3.04	0.99		
	15 years and over	32	2.86	1.18		
Job Motivation	1-5 years	62	3.15	0.94	1.458	0.227
	6-10 years	95	2.92	0.94		
	11-15 years	71	2.90	0.78		
	15 years and over	32	2.81	0.86		
Job Performance	1-5 years	62	3.56	1.28	1.414	0.239
	6-10 years	95	3.51	1.36		
	11-15 years	71	3.21	1.27		
	15 years and over	32	3.14	1.29		

3.9.7. Differentiation Status of the Sub-Dimensions of the remote Work Policies Scale according to the type of position worked

One-way analysis of variance (ANOVA) was used to compare the difference between the scores related to the sub-dimensions of the scale according to the type of position held. When Table 13 is analyzed, there is no significant difference between the participants' remote working, working area, job satisfaction and work motivation scores according to the type of position worked ($p>.05$). According to the type of position worked; the mean scores of remote working, working area, job satisfaction and work motivation of the participants are similar. The reason for this may be; even if the employees work in different positions, the employees' interest in remote working may be the same due to the managers' approaches such as providing the same equipment and devices necessary for all employees to work, showing the necessary dedication to increase the job satisfaction of all employees, providing online trainings to all employees for their motivation, and appreciating their work.

3.9.8. Differentiation Status Regarding Job Performance in the Subscale of the Remote Work Policies Scale according to the type of position worked

A statistically significant difference was found between the job performance scores of the participants according to their position ($p<.05$). The reason for this; even if the employees work in the same sector, their duties and responsibilities in the sector are different. Remote working may not be suitable for the nature of each job and may differ in terms of suitability for the branches of the business branch. We can say that remote working is suitable for bank employees, but it may affect performance because the duties and responsibilities of bank employees while working remotely are different. Multiple comparison method (LSD) was used to make comparisons between groups with differences (Table 13).

Table 12: ANOVA Table Between Scale Subscale Scores According to the Type of Position

Scale Scores	Group	n	Average	ss	F	p
Remote Working	Manager	16	2.79	0.55	1.189	0.312
	Commercial Portfolio Manager	30	2.66	0.98		
	SME Portfolio Manager	47	2.63	0.79		
	Individual Portfolio Manager	54	2.86	0.92		
	Operational Officer	33	3.09	0.1		
	Cash Transaction Officer	15	2.85	0.67		
	Box Office Manager	65	2.78	0.75		
Workspace	Manager	16	3.02	0.98	1.006	0.422
	Commercial Portfolio Manager	30	2.73	1.04		
	SME Portfolio Manager	47	2.74	0.83		
	Individual Portfolio Manager	54	2.99	0.86		
	Operational Officer	33	3.11	0.96		
	Cash Transaction Officer	15	2.91	0.96		
	Box Office Manager	65	2.78	0.89		
Job Satisfaction	Manager	16	3.13	1.27	1.796	0.1
	Commercial Portfolio Manager	30	2.73	1.18		
	SME Portfolio Manager	47	2.69	0.88		
	Individual Portfolio Manager	54	3.13	1.17		
	Operational Officer	33	3.36	0.93		
	Cash Transaction Officer	15	2.98	0.98		
	Box Office Manager	65	2.99	1.05		

Table 12 continue

Job Motivation	Manager	16	3.04	0.86	2.137	0.051
	Commercial Portfolio Manager	30	2.54	0.94		
	SME Portfolio Manager	47	2.78	0.77		
	Individual Portfolio Manager	54	3.12	0.95		
	Operational Officer	33	3.14	0.79		
	Cash Transaction Officer	15	2.94	0.79		
	Box Office Manager	65	3.04	0.93		
Job Performance	Manager	16	3.34	1.40	2.618	**0.018**
	Commercial Portfolio Manager	30	2.65	1.25		
	SME Portfolio Manage	47	3.36	1.27		
	Individual Portfolio Manager	54	3.62	1.30		
	Operational Officer	33	3.82	1.14		
	Cash Transaction Officer	15	3.53	1.43		
	Box Office Manager	65	3.33	1.30		

Table 13: LSD Multiple Comparison Table

Group (i)	Group (ii)	p
Manager	Commercial Portfolio Manager	**0.042**
	SME Portfolio Manager	0.962
	Individual Portfolio Manager	0.450
	Operational Officer	0.227
	Cash Transaction Officer	0.682
	Box Office Manager	0.971
Commercial Portfolio Manager	SME Portfolio Manager	**0.019**
	Individual Portfolio Manager	**0.001**
	Operational Officer	**0.000**
	Cash Transaction Officer	**0.031**
	Box Office Manager	**0.017**
SME Portfolio Manager	Individual Portfolio Manager	0.314
	Operational Officer	0.119
	Cash Transaction Officer	0.653
	Box Office Manager	0.900
Individual Portfolio Manager	Operational Officer	0.487
	Cash Transaction Officer	0.817
	Box Office Manager	0.222
Operational Officer	Cash Transaction Officer	0.477
	Box Office Manager	0.077
Cash Transaction Officer	Box Office Manager	0.583

According to the multiple comparison table, the difference between the job performance scores of the participants in the positions of commercial portfolio manager and manager, SME portfolio manager, retail portfolio manager, operational officer, cash transaction officer, and teller officer is significant (p<.05). The average score of the commercial portfolio manager regarding job performance is lower than the participants in other positions.

3.9.9. Relationship among Participants' Remote Working, Workplace, Job Satisfaction, Work Motivation and Job Performance Scores

The Pearson correlation method was used for the relationship among the participants' remote working, working area, job satisfaction, job motivation, and job performance scores. This method is used for the relationship between measurements that are continuous and normally distributed. The correlation coefficient (r) is a value between -1 and +1. If this coefficient is close to +1, it is understood that the positive relationship between the two variables is strong, and if it is close to -1, it is understood that the negative relationship between the two variables is strong. When the correlation coefficient approaches 0, it indicates that there is no significant relationship between the two variables. In the interpretation of the correlation coefficient in social sciences, if the correlation coefficient is between 0 and 0.3, it indicates a low degree of relationship, between 0.3-0.7 indicates a medium degree of relationship, and between 0.7-1 indicates a high degree of relationship (Saruhan & Özdemirci, 2020: 250).

Table 14: Pearson Correlation Table Between Variables

	1	2	3	4	5
1.Remote Working	1				
2.Workspace	0.508**	1			
3.Job Satisfaction	0.511**	0.442**	1		
4.Job Motivation	0.439**	0.448**	0.691**	1	
5.Job Motivation	0.323**	0.357**	0.602**	0.743**	1

**p<0.01

When Table 14 is analyzed, a positive and moderately significant relationship was found between remote working and workspace (r=0.508), job satisfaction (r=0.511), and job motivation (r=0.439); a positive and low significant relationship was found between remote working and job performance (r=0.323). A positive and moderately significant relationship was found between work area scores and job satisfaction (r=0.442) and job motivation (r=0.448); a positive and low-level significant relationship was found between work performance (r=0.357). A positive and moderately significant relationship was obtained between job satisfaction and job motivation (r=0.691) and job performance (r=0.602) scores. Finally, a positive, highly significant relationship was obtained between job motivation and job performance (r=0.743). In addition, the relationship between work motivation and work performance is the highest level of relationship obtained. In other words, it is observed that there is a positive relationship between the variables. In other words, when there is an increase in one factor, there is an increase in other factors and the factors do not affect each other in the opposite direction. The reason for the positive relationship between the sub-dimensions of the remote working scale may be the

following: In remote working, time and space are not separated from each other with definite lines. Working life and business life meet at a common point. Therefore, creating a healthy workspace for employees will naturally have an impact on their performance, motivation, and job satisfaction.

4. Conclusion

By 2020, another era where the world will witness the sharpest and most radical transformations, the steps of the most enigmatic period in human history began. In the last days of 2019, the virus outbreak that emerged in Wuhan, China, affected the whole world. Due to the rapid spread of the virus and its fatal effect, fear and panic began to appear in people. To slow down the transmission rate of the epidemic this virus, which had a fatal effect, intercity transport was closed, education was suspended, restaurants and cafes were closed, shopping malls have been closed, tourism and aviation activities come to a standstill, disinfectants, which we know are frequently used in hospitals so far, have become our basic cosmetic product and the mask has become our most used accessory. Everything was heading towards an unknown and everyone was looking for answers to the questions in their minds: "What will happen next?", "How should we fight this virus?", "How will the new normal of our lives be shaped?". It would not be easy for people to adapt their lives, in which they freely roamed, traveled, and most importantly continued their lives without fear, to the lifestyle brought by the virus and to change their habits from the past. Changes and transformations in social life have always been a painful process. No matter how much human beings resist these changes, they eventually have to adapt to the existing order. With the pandemic, the world has gone beyond a conventional system. New structures have replaced the old systems. These new structures have caused the most changes in the structure of labor organizations. One of the measures taken in general with the pandemic is the remote working model as a type of flexible working, which has been implemented compulsorily by employees. There was a world where technology progressed working life was digitalized and more flexible working systems were common before the pandemic. However, the mandatory implementation of this working model during the pandemic accelerated this process. Working life for employees has differentiated not only temporally but also spatially. Of course, even though the transition from typical (traditional) employment models to atypical (flexible) employment models has become more dominant in working life with the pandemic, not every sector is suitable for remote working. For example; while agriculture, accommodation, and catering services are among the sectors where remote working is not suitable; finance, insurance, and banking sectors are sectors where remote working is suitable. During the pandemic process, the wheels of the financial system had to turn, and the most important sector at this point was the banking sector, where remote working is most applied. Banks are the locomotive of the financial system in a country's economy. Banks play an intermediary role in directing resources to the right areas within the financial system. In addition, the banking sector is the sector that rapidly internalizes technological developments and has the highest level of digitalization. Since remote working has also become an application as a result of technology, banks are among the sectors that are very suitable for remote working thanks to their advanced technological infrastructure.

This study, aimed to reach empirical findings to determine the attitudes of bank employees in the implementation of the remote working model, which was desired to be made

permanent during and after the pandemic in banks, which are the locomotive of the financial sector. For this reason, data were collected and analyzed by applying the survey method, one of the quantitative research methods, to 260 public and private bank employees working in Van province. In this context, according to the results of the Independent t-test and ANOVA test conducted on whether the participants differ according to the sub-dimension of the remote working policies scale according to their demographic characteristics; H1, H2, H3, H4, H5, H6, H7 are rejected. H2a and H7a are accepted. According to the Pearson Correlation method for the relationship between the participants' remote working, working area, job satisfaction, job motivation, and job performance scores, hypothesis H8 was accepted. Putra et al. (2020), Doğaner & Özmutaf (2020), Çakan (2021), Çam & Daştan (2022) concluded in their studies that remote working has a positive effect on bank employees and that the banking profession is generally suitable for remote working. In light of all this information, in the implementation of the remote working model, it is concluded that remote working has a positive effect on the bank employees in the province of Van, which constitutes the sample population, in cases such as providing a healthy working area for employees, providing a suitable technological infrastructure, and ensuring work-life balance.

Banks, which are one of the sectors most prone to digitalization in terms of business models, are taking steps to adapt to changing working conditions. In addition, the recent closure of bank branches and the decrease in the number of personnel employed accordingly show us the effects of the digitalization process more clearly. In light of all these, we can state the following about the future of remote working in the banking sector; the world is changing... To evaluate it from a futuristic perspective, in light of the developments in working life since the first day of the pandemic, remote working is a new window opening to working life in the banking sector.

The limitation of this study is the bankers working in Van province. Therefore, the study, which presents data that will allow future studies to be carried out in different provinces to compare these provinces, provides an academic basis for other studies to be carried out.

Ethical Statement

The ethics committee permission for the research was obtained from Van Yüzüncü Yıl University Social and Human Sciences Publication Ethics Committee. (13/05/2022- Decision no 2022/11-08/23).

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Conflict of Interest

The author has no conflicts of interest to declare.

Contribution Statement

The authors acknowledged their contribution to this study and approved it for publication.

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