



# Lessons learned from behaviors of the employees in Iranian banks during the Covid-19 pandemic crisis: A phenomenological study

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## ABSTRACT

The aim of this research is to analyze the experiences of employees during the Covid-19 pandemic crisis and conceptualize the lessons learned to deal with similar crises in the future. To achieve this, a qualitative approach with a phenomenological strategy was conducted through semi-structured, in-depth interviews with 16 front-line employees of Bank Melli, the largest state bank in Iran. The study found that employee behavior plays a critical role in crisis management, with functional behaviors such as preventive measures, stress management, and sharing valid information being essential. Dysfunctional behaviors such as resistance to change and inconsistent behaviors were also identified. The prevention of infection and stress management were identified as key behaviors to cope with the crisis, while media literacy and acceptance of change were crucial for correct information analysis and crisis management. Overall, the study highlights the challenges faced by employees during the Covid-19 crisis and provides valuable lessons from a behavioral perspective for managers in the banking industry to manage disruptions caused by current and future pandemics. The study emphasizes the importance of learning from the lessons of the Covid-19 crisis to reduce negative effects on physical and mental health.

## 1. Introduction

The Covid-19 pandemic, which emerged as a new public health crisis in January 2020, has resulted in a staggering 681,138,145 cases and 6,808,733 deaths worldwide as of March 9, 2023. This crisis has created a major challenge for the world, catching many off-guard when the first cases of the SARS-CoV-2 virus were reported in Wuhan, China, in late 2019 [1]. While some data suggest that the Covid-19 virus may mutate into a more dangerous type in the future, South Korea has been identified as one of the most successful countries in the fight against Covid-19 [2]. Examining the country's success in curbing this crisis indicates that the South Korean government learned from its painful experiences during the MERS outbreak in 2012 and quickly implemented a general quarantine [3].

The Covid-19 pandemic has brought dramatic changes to work environments around the world. Governments and organizations have implemented a series of emergency packages such as mandatory quarantine and social distancing to prevent the further spread of the coronavirus [4]. While the main concern of physicians and epidemiologists is largely focused on medical issues, the rate of contagion, and people's access to healthcare, the pandemic has also profoundly changed social and work environments in many ways. Social distancing policies, mandatory quarantines, periods of isolation, anxiety, fear of death, stress along with the suspension of

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business activities, loss of income, and fear of the future have jointly affected the mental health of employees and workers, which have received little attention. This paper aims to shed light on the impact of Covid-19 on mental health in work environments [5,6]. The Covid-19 pandemic has also had a significant impact on the banking sector. As banks are essential for all economic sectors, any inefficiency in the banking industry will be felt throughout the entire economy [7]. At the beginning of 2020, research showed that banks faced a significant increase in demand for liquidity due to the Covid-19 crisis, as clients required more loans and credits to solve their financial problems [8]. The pressure on banks to pay loans and the disruption of debtors' ability to fulfill their credit obligations due to the pandemic has led to various problems in the banking sector, including overdue loans, liquidity problems, and reduced income. Banks can only respond to a large volume of requests if their employees cooperate and work beyond their official duties. While research has been conducted on the impact of the pandemic on lending, profitability, and financing, there have been few studies on the experiences of bank employees [9]. Some banks have provided benefits for their employees, such as additional payments for those who risked their lives to keep the country's economy alive, as seen with the Central Bank of Bangladesh [10].

In Iran, where banks play a crucial role in the economy, Bank Mellī is one of the largest banks with 3348 branches. The Iranian banking system is generally manual and traditional, with many data and contracts recorded on paper and archived. Despite government office closures during times of extreme weather or air pollution, banks remain open as officials believe that closing them would also close the economy. The experiences of the banking system employees indicate that some behaviors during the Covid-19 pandemic aligned with the organization's goals and improved the conditions caused by the crisis. Some aggravated the negative consequences of the crisis. By analyzing the experiences of banking industry employees and identifying functional and dysfunctional behaviors as lessons learned in response to the consequences of the Covid-19 crisis, this study can fill an important knowledge gap regarding the typology of employees' behaviors during emerging crises.

Research on Covid-19 has expanded rapidly since the outbreak of the disease. However, most of these analyzes have focused on health and treatment, and what has been neglected is research on employees' behaviors. In response to this research gap, we initiated an exploratory, qualitative research project to explore employees' experiences during the pandemic. The pandemic was an unexpected global event without previous experience on how best to prepare [11]. Basically, in times of crisis, officials often refer to their previous experiences and problem-solving techniques. However, in the case of the Covid-19 crisis, there was no scientific content and global preparation to appropriately respond to the crisis, which can be considered as an expression of a profound scientific gap in crisis management. Bhaskara & Filimonau (2021) have used the "mirror" metaphor for organizational learning to plan and manage the Covid-19 crisis. They believe that businesses can look in the mirror and assess their level of preparation for the future based on what they have learned from past experiences. In fact, to respond to important disruptions, businesses must effectively learn from past experiences and use these lessons to resist future crises and overcome their consequences [12]. The findings of this study can reveal the determinants of organizational behavior, policies, and management practices in the banking industry during catastrophic events by explaining the employees' behavior during the crisis and summarizing the most important lessons of this crisis. Also, this study can show examples of effective practices in organizational learning and organizational resilience among bank employees. Most of the research in the banking industry is focused on the economic, banking, and financial consequences of the liquidity crisis and the reduction of credit resources. One of the characteristics of this study is that it has used the experiences of banking industry employees to build capacity for future crises. Intending to analyze the experiences of Iranian banking industry employees during the crisis caused by the Covid-19 pandemic and conceptualizing the lessons learned from Covid-19 and dealing with similar crises in the future, qualitative research was done based on a phenomenological approach with 16 employees who were working on the front lines of the bank Mellī, the largest state bank in Iran. The data was collected using a semi-structured interview form and entered into the maxqda2020 software and then analyzed using latent content analysis.

## 2. Background

### 2.1. The emergence stage of the Covid-19 crisis

Covid-19 is a reality of the modern world that has traversed the borders of countries. This disease started in a Chinese city and has traveled to all continents [13]. The review of the Covid-19 outbreak in the city of Wuhan suggests that the personnel of the health organizations initially expressed their concerns to local authorities. Then the Wuhan Municipal Health Commission reported cases of a deadly disease similar to pneumonia in Wuhan, Hubei Province [14]. Therefore, the seafood wholesale market was closed in early January to reduce the risk of disease transmission. Despite international media coverage of the Wuhan news, business continued as usual elsewhere in the world, particularly outside Asia. Due to the lack of treatment or vaccine to prevent the spread of Covid-19, the Chinese government implemented strict measures such as closing educational centers and universities, mandatory wearing of masks, widespread disinfection of infected areas, travel bans, etc. Mongolia, which shares the longest border with China, responded effectively to the pandemic by learning from the actions and experiences of the Chinese government and adopting strong preventive policies [15]. But other parts of the world did not consider significant measures then. In fact, China's crisis management method was implemented late in some parts of the world, and this probably led to the rapid spread of the disease and the loss of millions of lives worldwide. The primary way of Covid-19 transmission is through tiny respiratory droplets, which are transmissible from asymptomatic and symptomatic people. At the beginning of the coronavirus pandemic, the world faced a shortage of medical masks; Therefore, employees were exposed to the risk of contracting the disease [16].

## 2.2. Positive and negative experiences during Covid-19

There have been many studies regarding the examination of employees' experiences all over the world. The results of the research that investigated the positive and negative effects of Covid-19 on the topic of digital transformation indicated that Covid-19 was the driver of digital transformation and an important factor that made working from anywhere (or working from home) possible, also in facing widespread and global pandemics, employees need to communicate globally to have access to shared technologies. Additionally, this study shows that employees' work-life balance has been affected during Covid-19 [17].

Several studies have been conducted on how the general public experiences emergencies related to infectious diseases. A study conducted in Italy to examine positive and negative life experiences during the Covid-19 pandemic showed that staying home is a limitation of autonomy, school as an educational, not relational environment, new life routine, and anguish and loss are the four emergent themes for negative experiences. And positive experiences were: being part of an extraordinary experience, discovering oneself, re-discovering family, and sharing life at a distance [18]. Results of a study on Indian healthcare workers highlighted negative social experiences during the Covid-19 pandemic; because India's strict quarantine policy allowed only "active workers in essential sectors such as hospital staff" to leave their homes for work while the rest had to stay at home for several months during the quarantine. For many, especially the weaker sections of society, this meant a complete loss of income. The Indian government also implemented strict measures to contain the crisis. It sealed buildings with positive cases of the disease for two weeks, regardless of the size of the house and the number of residents. No one except for officials and medical professionals were allowed to enter or leave. Sealed buildings were marked and displayed in neighborhoods. The policy of sealing off entire buildings has sparked anger and frustration, especially in low-income neighborhoods, and people have blamed hospital staff because of their jobs and the government's containment measures and restrictions. Hence, people harassed the hospital staff and stigmatized them [19].

In a survey conducted to examine the experiences of aviation industry employees at four airports, including Amsterdam Airport Schiphol, Singapore Changi Airport, Taipei Taoyuan Airport, and Zurich Airport, during the Covid-19 pandemic, employees have highlighted wants and needs such as improved physical infrastructure and information technology and more flexibility in working hours [20].

The United States government has enacted specific social distancing measures and regulations to prevent the spread of the virus and protect customers and employees of the restaurant industry during the outbreak of Covid-19. Since businesses must comply with government regulations to stay open and avoid fines, restaurant employees are required to check the vaccination records and general condition of customers. In some cases, focusing on following the protocols by the employees leads to interpersonal conflicts, yelling, rudeness, misbehavior, and aggression of the customers towards the employees, and this leads to turnover intentions among the employees because of increasing job stress and negative feelings. There are reports that even employees in this industry have experienced physical attacks and hospitalization for requesting proof of Covid-19 vaccination before eating [21]. Hotel employees in Thailand have experienced high levels of emotional stress when serving guests during the Covid-19 crisis, as they interact with customers and are exposed to the risk of spreading the virus to themselves, their friends, and their families [22].

The Covid-19 pandemic has disrupted businesses and changed the work environment. Employees have acquired a range of valuable experiences during the Covid-19 disease; therefore, examining and understanding employees' experiences is essential. Undoubtedly, the emergence of the Covid-19 crisis in December 2019 has been an unprecedented challenge that surprised bank employees and led to their passive reactions during the outbreak of the Covid-19 disease. These reactions were in exceptional circumstances and during a stressful period. The literature indicates that there is a significant lack of information on the behavioral experiences of banking industry employees during the Covid-19 pandemic. Covid-19 has seriously challenged modern medical science for a short period, so it is important that organizations examine the findings of recent studies on the effects of employee behaviors during the Covid-19 crisis to learn lessons for dealing with similar crises in the future, and they should gradually rethink different work alternatives.

The results of research that investigated the impact of the Covid-19 event on deviant behavior at the workplace in China showed that during Covid-19, many companies laid out the workers to reduce operating costs, which resulted in an increase in the unemployment rate. Independent businesses were forced to close their shops and suffered heavy economic losses. In the face of this great global public health event, employees were under financial pressures such as mortgages, car loans, and family burdens in challenging economic conditions. Therefore, even if employees are nervous, fearful, and anxious, they do not perform organizational deviant behaviors such as being late, leaving early, or quitting. Employees work hard not to be fired by the company and resolve their internal dissatisfaction through interpersonal diversion tools such as complaints. The results showed that when employees have negative feelings and lack of organizational support, they show destructive deviant, and more aggressive behaviors at work and suffer from emotional fatigue, and their creativity and innovation gradually decrease.

In the face of a sudden epidemic, organizations should provide prevention equipment and carry out separate administrative tasks for employees who come to work during the epidemic. Also, using the internal administrative platform, they should create cooperation and information sharing between departments, divide work tasks and form work groups, and give employees flexible working conditions. In addition, organizations should encourage employees to distinguish work-family boundaries. It would also be beneficial to create a special fund to give financial rewards to employees who have made outstanding contributions to the organization [23].

## 2.3. Key learned from the Covid-19 pandemic

The key lessons of the field of health and treatment during the Covid-19 pandemic that a group of public health experts in Australia identified, have emphasized the need to maintain public trust, modeling the disease, looking at new technology for vaccine production and the importance of creating a national data structure for decision-making in times of crisis while accepting the limitations and

weaknesses of the health systems to deal with the disease [24]. Malaysia has been relatively successful in managing the Covid-19 pandemic. The results of a study conducted in the context of Malaysia's experience and key lessons by Khalid (2021) showed that quick preparation and planning by the Ministry of Health before the first case of the disease was recorded in this country, along with using lessons learned from epidemics such as Nipah, SARS, MERS, and H1N1 were the keys to the country's quick and successful responses [25].

Fighting the crisis of the Covid-19 pandemic requires financial support for families, workers, and businesses in addition to social and healthcare interventions. Hence, most countries affected by Covid-19 inevitably faced budget deficits and debt. A study that was conducted in order to examine the critical lessons of the public budget after the outbreak of Covid-19 in Italy showed that in addition to the participation of citizens in facing this epidemic, the government should also revise its budget to provide the resources needed to fight the disease to support public organizations and households against the shocks of the Covid-19 crisis with financial flexibility [26].

The Covid-19 pandemic, as a stressful event, has created unprecedented challenges for employees in the banking industry worldwide. One of the things that the current research has been looking for is understanding the destructive effects of the Covid-19 epidemic on the behavior of employees and classifying the behaviors that lead to reducing the negative effects of this crisis on the banking industry. During the quarantine periods, teachers and students learned that they should use online teaching learning to continue their studies [27]. The nursing community learned from Covid-19 how to be more flexible [28,29]. In the early days of the Covid-19 pandemic, doctors faced unprecedented challenges in procuring personal protective equipment such as masks, disinfectants and medicines. Research showed that doctors who actively participated in the fight against Covid-19 had a high sense of meaning in their work, which led to increased job satisfaction and reduced burnout. Auerbach et al. (2023), in a research titled "living with Covid-19 and preparing for future pandemics: revisiting lessons from the HIV pandemic" while reviewing and updating the lessons learned from dealing with HIV disease for the conditions of Covid-19, have highlighted things like the need to pay attention to vulnerable and low-income groups, the importance of efficient technologies and tools in response to the epidemic, also creating a suitable environment in order to promote health and health-seeking behaviors, the need to increase public patience and adopt multiple approaches in dealing with the Covid-19 disease [30]. Similar to Iran, the government of Pakistan has ordered all banks to remain open despite the quarantine. The results of a study that examined the effects of Covid-19 on the performance of employees in the banking sector of Pakistan showed that during the outbreak of Covid-19, the fear of the risk of contamination in the workplace arose for bank employees and due to the possibility of harming themselves or their families, fear led to worry and fatigue in employees. In fact, fear led to increased emotional exhaustion and, in turn, decreased employees' work performance. This research showed that preventive measures and support for employees from the bank side could adjust the mentioned relationship and improve the performance of employees [31].

Alakija (2023) addressed the issue of using the lessons of the Covid-19 pandemic to strengthen the preparedness of low-income and middle-income countries in dealing with future global health threats. The key messages of his study are: creating a more just and inclusive global health system, community participation at individual and social levels, creating a new global health order based on transparency and trust, sharing knowledge and lessons from the experience of the Covid-19 pandemic through online platforms, investment to strengthen the production and supply of protection products, investment and maintenance of essential health services, support of the workforce working in the health and treatment sector and the spread of vaccination at the global level [32]. Kotsiopoulos et al. (2022) have emphasized in their research that the impact of a crisis in an organization depends on the personal, organizational, and demographic characteristics of its members. Concern, hope, and optimism of employees depend on organizational characteristics. The findings of their research showed that the key to future behavior lies in the experience of certain current emotions, and positive emotions (increasing hope and optimism and reducing anxiety) about a crisis lead to an increase in risk perception [33].

In order to prevent crises caused by future epidemics, reduce their severity, and avoid repeating the mistakes made in response to Covid-19, this research seeks to find the key lessons that the Covid-19 pandemic taught to the employees of the banking industry. Sahni (2020) investigated the impact of Covid-19 on the behavior of Saudi service industry employees. His research showed that this crisis could disrupt employees' mental health and lead to long-term stress or even psychosomatic diseases. The findings of this study support the idea that organizations urgently need an effective support system to maintain employees' emotional and psychological health [34]. The spread of the coronavirus, Covid-19, as a stressful factor, had an adverse effect on employees' physical and mental health. In the current research, we are looking for answers to the question of ways to deal with the adverse effects of Covid-19 on banking industry employees from behavioral aspects. In addition, several studies have shown that social distancing, which is considered one of the best efforts to reduce infectious diseases are strongly associated with anxiety, depression, and suicide attempts. Although the etiological relationship between Covid-19 and suicide is unclear, there is compelling data that Covid-19 may lead to an increase in suicide in the community [35,36].

#### 2.4. Necessary measures to reduce the consequences of the Covid-19 crisis

The results of a study investigating how changing work routines during the Covid-19 pandemic affected the working environment in a Swedish hospital during October 2019 and September 2020 show that in situations like Covid-19, targeted actions and administrative support for employees can reduce their concerns about contamination in the workplace [37]. Research shows that compared to SARS and MERS; Covid-19 has spread faster. The availability of connecting flights, the timing of the outbreak, and the insufficient assessment of the urgency of this dangerous situation partly led to the rapid spread of Covid-19 throughout mainland China and far and near countries. The world community did not learn enough lessons from the previous two epidemics and was not sufficiently prepared to face the challenges created by the Covid-19 epidemic [38].

A study conducted among the employees of the Iraqi health sector showed that this crisis significantly led to an increase in the

negative attitude of the employees and their desire to leave work [39]. The use of social media has significantly increased after the Covid-19 outbreak. Although social media increases the general knowledge of its users, it has increased anxiety due to the spread of false information. For example, the effect of Covid-19 news on the employees' behaviors in Pakistan showed that people work-ing in this country are depressed because of the situation of Covid-19 and its effect on the economy of Pakistan [40]. In a study, Rahman (2021) looked at the psychological status of employees of private commercial banks in Bangladesh during Covid-19. The research findings showed that 91 % of employees get nervous when they hear someone has died of Covid-19. In addition, 83 % of employees are always afraid of contracting Covid-19. Also, 49 % of the bank employees cannot concentrate on their regular activities, and 40 % of them are always stressed [10].

There are many concerns about the behavior of employees in the organization due to Covid-19. Some behaviors are useful and constructive and lead to the reduction of damage in the organization, and some of them are unproductive and fuel problems. Our research intends to reveal such behaviors in the or-ganization's environment. Some studies have indicated that employees were under pressure during the Covid-19 period due to the fear of company bankruptcy, changing the boundaries of the house, and performing additional duties (during the sick leave of their colleagues). Such situations caused fear, de pression, anxiety, aggression, and laziness [41–44].

Some studies were associated with economic challenges and unemployment [45,46]. During the Covid- 19 pandemic, employees' stress levels have increased due to factors related to work and family caregiving [47]. Thiria et al. (2022) examined the health behaviors of university students, faculty members, and staff one year after the start of the Covid-19 pandemic, and the results showed that inactivity and anxiety among the university population have still remained approximately one year after the start of the Covid- 19 pandemic [48]. A study conducted to investigate the thinking of Belgian employees about the impact of Covid-19 on their careers showed that they were worried about losing their jobs due to the Covid-19 crisis. Furthermore, Belgian employees believed they would have different work priorities in the future [49].

Unprepared medical systems, inadequate resources, and perhaps most importantly, public denial of the infection's seriousness likely contributed to the severity and outbreak of the pandemic [11]. Covid-19 has changed how we communicate, care for others, study, work, and all aspects of life. In fact, Covid-19 has disarranged the world [50].

**Table 1**  
Supporting insight for each question from the literature.

Research questions	Insights into literature
1– What experiences (positive or negative) did you have dur- ing Covid- 19?	Previous studies have identified widespread negative con- sequences during the Covid-19 pandemic. Undoubtedly, Covid-19 has been one of the causes of mental distress and stress in this century. Some studies addressed negative expe- riences such as the negative effects of quarantine, spread of stigmatization, increase in interpersonal conflicts, increase in job stress, increase in social isolation, etc. and some studies focused on the positive experiences such as exten- sive use of online platforms, increased access and learning of new technologies, requests for changes in structure, flex- ibility, remote work, etc. But much of the experience of the Covid-19 pandemic on the professional and personal lives of banking service providers remains unknown.
2– Based on your observations and experiences, what be- haviors will reduce the negative effects of the Covid-19 pan- demic in the organization?	The literature on people's preventive behaviors during the Covid-19 pandemic has highlighted individual behaviors such as hand washing, wearing masks and gloves, and par- ticipation in coping with the Covid-19 crisis.
3– What are the key lessons that the Covid-19 pandemic has taught us?	Although the studies show that the literature related to key lessons has been mainly focused in the field of health and treatment, those studies, in turn, have taught us important concepts about health standards, education, budgeting, the necessity of learning, government financial support for eco- nomic enterprises and households, and flexibility for the fu- ture.
4– What can we do to encounter the adverse effects of Covid-19 on employees?	The creation of a special fund for giving financial rewards to employees, not releasing alarming news, and flexibility are useful contributions that the literature emphasizes.
5– What beneficial and constructive behaviors lead to reduce damage in the organization?	In previous studies, online teaching-learning, learning flex- ibility, participation in dealing with crisis, health-seeking behaviors, increasing general patience, expanding positive emotions (increasing hope and optimism and reducing anxi- ety) have been considered among beneficial behaviors.
6– What are the non-constructive behaviors that intensify problems during a crisis?	The literature review shows that the unpreparedness of med- ical systems, insufficient resources and perhaps most im- portantly, denial of the seriousness of the infection among people, and negative emotions, destructive deviant behav- iors and aggressive behaviors, insufficient assessment of the urgency of the situation, and the dissemination of false in- formation are examples of unproductive behaviors.
7– What has the Covid-19 pandemic changed in your orga- nization and life?	The literature emphasizes that Covid-19 has changed peo- ple's communication, education, career and personal life as- pects. In fact, the attitude, motivation, and physical bound- aries of the organization are no longer the same as before
8– What kind of protective measures have you followed dur- ing the Covid- 19 pandemic?	Social distancing, closure of educational centers and univer- sities, wearing masks, widespread disinfection of infected areas, have been among the general measures mentioned in all studies.



### 2.5. The situation of banking industry employees in Iran

In our research, we considered changes in the personal and work life of banking industry employees in Iran. This study was designed and implemented in Iran. After the revolution in 1979, Iran's economic activities have been heavily sanctioned, and in recent years, especially after the nuclear program, sanctions have intensified in Iran. The Covid-19 pandemic has negatively affected all commercial and economic sectors of the world, including the banking industry. This effect is much bolder in the Iranian banking industry which is under sanctions. In order to pass through this critical stage, banks need the commitment and participation of their employees who, due to international sanctions and stagflation in Iran, lack of personal protective equipment, have a high risk of contamination, the impossibility of closing businesses, lack of medicine and also, financial concerns are facing many problems. Previous research has sufficiently highlighted the physical and psychological consequences of the Covid-19 crisis. What is important at this point in time is to deal with corrective activities through the mechanism of interaction with the environment and learning. Banks must understand the new realities caused by Covid-19 and anticipate new crisis management techniques to maintain business and deal with adverse consequences and reduce them. Despite the need for preparation, the literature shows a lack of studies analyzing the behavior of banking industry employees during a pandemic. Kaffenberger et al. (2021) mention learning as a key strategy to reduce the long-term effects of the pandemic [51]. Also, the results of the research conducted on the employees of German and Austrian organizations showed that organizational learning positively affects resilience [52]. In general, we need to know much more about the behaviors of banking industry employees as one of the members of this industry in Iran and also the lessons that can be learned during such unexpected events. This epidemic was so unexpected that led to many questions as follows, and to find their answers we referred to and used the experiences of the main members of this industry, the employees (selected supporting insight for each question from the literature can be seen in [Table 1](#) and (see Appendix. Interview Guide).

## 3. Methods

A qualitative study with a phenomenological design was done to identify the lessons learned from the employees' behaviors during the Covid-19 crisis. Phenomenology as a participant-oriented approach allows interviewees (research participants) to express their lived experiences in an appropriate way [53]. Phenomenology guides the researcher to understand the lived experience of a particular phenomenon. Data collection and analysis were conducted by interpretive phenomenology to illustrate the experience of the banking industry staff while providing clients with service during the Covid-19 pandemic [54]. This method is very suitable for discovering the experiences of employees in the banking industry because each employee has his/her own experience in the organization [55]. Based on these books 1- Qualitative Inquiry and Research Design: Choosing among Five Approaches [56], 2-30 Essential Skills for the Qualitative Researcher [57], 3- social research methods qualitative and quantitative approaches [58], and 4- designing and conducting mixed methods research [59], and quantitative and qualitative re-search methods courses that we have attended and many published articles, we planned and implemented the research according to [Table 2](#).

### 3.1. Sampling

In the Iranian economy, due to the inefficiency of the capital market and the lack of foreign investment, and the situations caused by international sanctions, more than 90 % of the economic financing is done by the banking system. This study was conducted at Bank Melli of Iran. The reason for choosing this bank is that, as an old state bank, it provides a wide range of services to all groups of society. During the Covid-19 pandemic, bank employees, without closing or imposing any restrictions, have provided financial services to prevent disruptions in supporting production enterprises. Therefore, they have been associated with more human losses and casualties compared to other occupations. In the construction of bank buildings, there are no suitable doors and windows for proper ventilation and air movement due to security issues. Also, due to insufficient development of new technologies in Iranian banking networks (digital banking and electronic banking), many small transactions are done with paper money, and the employees have to be in contact with people and money for long hours. Therefore, direct contact with clients and money has increased the risk of employee contamination [60–62].

### 3.2. Participants entry criteria

A purposive sampling method was used to include participants in this study. Targeted sampling was considered using information-rich participants who are working in executive positions in Tehran and from whom a great deal of information can be learned concerning important issues of the research objective.

### 3.3. Inclusion criteria

Based on Creswell's teachings and considering the difference between sampling in qualitative re-search and quantitative research, and noting that we do not seek to generalize information in qualitative research, we chose people who understand the research problem and phenomenon. What is important in phenomenological sampling is that all participants have experienced the phenomenon under study [56,63]. Hence, we considered the inclusion criteria to ensure that all participants: (1) Employees must have long-term employment relationships with the bank, (2) Their families or they themselves must be affected by Covid-19, (3) They must work in the bank branch, not headquarters. (That is, a unit that provides services directly to clients), (4) They must not have used annual leave

**Table 2**  
Research steps.

Research steps		
1	Paradigm	Interpretive
2	Approach	Qualitative Approach
3	Strategy	Phenomenology
4	Tactic	Latent content analysis
5	Data collection tools	In-depth and semi-structured interview
6	Information format	Audio (converting to text)
7	Information analysis tool	Maxqda software
8	Data analysis	Coding

during the Covid-19 disease, and (5) They must have volunteered to participate in the study and be willing to share their experiences. In this research, we used purposive sampling using Patton's (2002) definition of "information-rich participants", i.e., "employees from whom a great deal of information can be learned about issues important to the research objective" [64]. We did the coding immediately (approximately 24 h after the interview) after the interview, and then we went to the following interview. Sampling continued until data saturation. Data saturation refers to the degree to which new data repeats what was already conveyed in previous data, and data saturation is the point in coding where the researcher discovers that no new codes appear in the data; Because our research was done during the Covid-19 and the bank environment was like a natural laboratory. After a few interviews, most of the codes have been similar. There were not necessarily new codes that led to new themes. Therefore, upon reaching data saturation, we stopped the interview.

First, the research team, with the coordination of the bank's officials and according to the above features and considering the financial cost, asked the employees of the branches in the central areas of Tehran to cooperate. Employees who met the inclusion criteria were interviewed until reaching data saturation. In-terviews with 16 participants saturated our study; experiences and information were repeated during the interviews, and participants' experiences overlapped significantly. The study started in November 2021; data collection was completed until January 2022. All the participants were informed that participation was voluntary and that the responses would be analyzed confidentially.

### 3.4. Data collection

Høffding and Martiny's recommendations (2016) were used to conduct interviews and collect data.<sup>1</sup> In-depth and semi-structured face-to-face interviews were conducted in a quiet and comfortable environment. A personal information form and an interview form were used as data collection tools, and the content and purpose of the study were explained to the employees. The interviews lasted for 40–60 min and were audio recorded and transcribed word by word. Before the interview, the demographic characteristics of the participants, such as gender, education, and years of experience in the banking system were collected. During the interviews, techniques such as unconditional acceptance, active listening and explanations were used to provide the accuracy of the data and avoid prejudice [65]. Individual, organizational and demographic characteristics of the members can be seen in Table 3.

### 3.5. Interview protocol and data analysis

To analyze data, the techniques of extracting themes from Granheim and Lundman (2004) qualitative data [66] and the recommendations of Creswell (2016) [67] and the systematic method presented by Strauss and Corbin (2015) and Charmaz (2006) were used [68]. Within 24 h, the researchers listened to each interview and transcribed the recordings. The manifest and latent content analysis tactic was used to analyze the data of the interviews implemented in text form. This tactic led researchers to qualitative data analysis in the form of coding.

First, all the interviews were read several times by the researchers to understand the overall content of the text. The texts were divided into different parts according to semantic units, and the semantic units were labeled with codes. Then, all codings were rechecked by the researchers. The main and sub-categories were created by continuous analysis of data, repeated discussions between authors and interpretation, and comparison of codes in terms of differences and similarities. The consensus of researchers was considered as an essential matter in creating categories [66].

Maxqda 2020 software was used to organize and validate data coding. Given that the current research aims to identify lessons learned from the employees' behaviors during the Covid-19 crisis, the participants were asked to express their experiences during the Covid-19 pandemic. Yet, the way of doing each interview and the sequence of questions changed according to the process of the discussion. The questions were chosen in such a way as to be most relevant to the experiences of the banking industry employees, and the interviewees were given the opportunity to talk freely about their behaviors and beliefs related to Covid-19. Researchers have focused on the interviewees' experiences and observations. For the continuity and coherence of the interviews, the researchers prepared a list of questions and topics and talked about them during the interviews.

<sup>1</sup> Framing a phenomenological interview: what, why and how.

**Table 3**  
Participant demographics.

Participant demographics	Participant (n = 16)
Median age, years (range)	39 (32–52)
<b>Gender, n (%)</b>	
Male, n (%)	12 (75)
Female n (%)	4 (25)
<b>Education, n (%)</b>	
Bachelor’s degree	6 (37.5)
Master’s degree	9 (56.25)
Ph.D. degree	1 (6.25)
<b>Type of occupation, n (%)</b>	
Manager of Bank Branch	2 (12.5)
Bank branch deputy	1 (6.25)
Teller	10 (62.5)
Credit manager	3 (18.75)

3.6. Validation

In order to check the validity and accuracy of the research data, four judgment criteria, including credibility, transferability, confirmability, and dependability, which Guba and Lincoln suggested, were used [69].

Credibility refers to the authenticity of the descriptions and findings of the research. The researchers were involved in collecting literature and identifying the research gaps in this field for nearly ten months. Such constant effort and regular review of different dimensions of research led the researchers to various angles of their analyses and the concepts obtained from them. Also, in this research, credibility was accomplished through checking by the participants or interviewees. Hence, after conducting and implementing the interview, the text, along with the interview coding, was provided to the interviewee to ensure the accuracy of the information obtained.

Transferability means the ability to generalize the results to other areas and fields. The researchers helped to ensure the transferability of the presented concepts using the systematic method provided by Ashtraos and Corbin (2015) and Charmaz (2006), Primary coding, axial coding, categorization, and other cases. In order to achieve dependability in the research findings, quotes that are the same as the participants’ words were presented under each category. Meanwhile, the opinions of a psychologist have been used to check the codings more precisely. Confirmability means trying to achieve an objectivity index in the research. To ensure confirmability, the researchers tried not to interfere in the project with their judgments and biases as much as possible, and all the notes, documents, recordings, reviews, and necessary documentation were made. According to Creswell, the following measures have been taken to increase reliability in this research: Detailed and accurate note-taking during the interview, using a high-quality audio recorder to accurately record the statements and make sure not to lose useful information, statements, points, pauses, and details that usually are lost, and finally, furnishing the text of the interviews to two experts in behavioral sciences in order to encode them. The results suggested an agreement on the similarity of more than 80 % of the foreign researchers’ codings with the coding of this research.

3.7. Ethical and legal considerations

The participants signed a consent letter to ensure anonymity and confidentiality. Then, the authors asked permission to record the

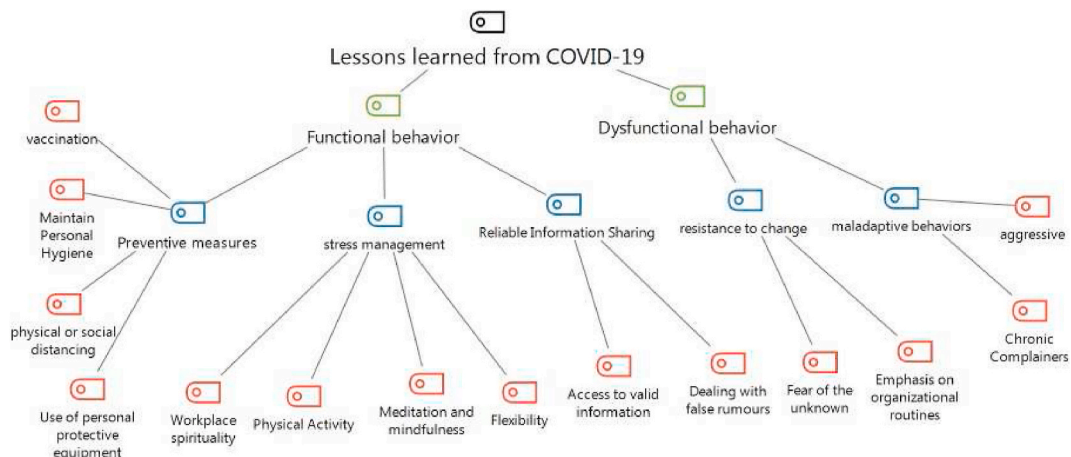


Fig. 1. Axial code, main categories and subcategories.



**Table 4**

The first part of axial coding, main categories, Subcategories and initial codes of the lessons learned from the employees' behavior during Covid-19.

axial coding	main categories	Subcategories	initial codes	Quotes (Participants' comments)
Lessons learned from COVID-19	Functional behavior	Preventive measures	Use of personal protective equipment	<p>P2: During the Covid-19 in Iran, we faced a shortage of empty hospital beds. Remdesivir serum and medicine were scarce and very expensive. In addition to pain, Corona also costs money. In summary, prevention is always a cheaper and much easier action. The first lesson of this virus was that one of the first and most necessary measures for crisis management is to prevent infection. In order to deal with earthquakes, we must predict its occurrence in the future when building a house. During Covid-19 pandemic, we expected Trump to adjust some of the sanctions on Iran, but he made the conditions more difficult and restricted the sale of Iranian oil, and this led to many crises in Iran. We experienced the corona crisis, the inflation crisis, the health crisis, etc. together. I hope that a special protocol for epidemic diseases will be written in the United Nations so that all countries are "one nation" during disease outbreaks or global crises. My problem in Iran is the problem of the whole world and the problem of all parts of the world is my problem.</p> <p>P10: Unfortunately, in 2020, after China, Iran had become the second focal point of the spread of the corona virus in the world. Masks and protective equipment were not found during the corona outbreak. We knew that masks and disinfectants help to prevent the spread of the corona virus, but we did not have any masks and sometimes we used one mask for a week. Due to the economic problems in Iran, there was no possibility of public shutdown. I remember at that time when there were no masks in the market to buy and use, one of my colleagues was infected with the Covid-19 disease and died. Maybe if we had protective equipment, this would not have happened. Of course, we did not have the knowledge and skills to deal with the disease. If other countries would help us and give us vaccines and hospital equipment, the death rate would be greatly reduced. Unfortunately, we had a problem even to prepare serum. When the disease peaked in Iran, after a while, the corona virus peaked in Iraq, Turkey and Afghanistan. It's as if Corona doesn't recognize any borders.</p> <p>P1: We, bank branches' employees, must be in direct contact with the client. Therefore, there is a possibility of spreading the corona virus through the cough or sneeze of a client or other colleagues, or by touching surfaces that are infected with the virus. Unfortunately, the virus can survive on surfaces for several hours to several days. Based on my observations, colleagues who used masks and regularly washed their hands were less affected by this disease. One of the colleagues always put the mask on his chin instead of on his nose. Unfortunately, he was the first person to get infected with Covid-19 and he transferred this disease to his home and lost his old father due to Covid-19.</p> <p>P15: I always had a few extra masks with me and gave masks to clients who didn't use them. Maybe this was mostly for myself. Because I believed that one of the most important ways to prevent the corona virus is the use of personal protective equipment, including masks</p> <p>P6: At the beginning of the corona outbreak, we did not have any information about the correct ways to prevent the corona disease in the branch environment. In one of the social networks, I received a message with the theme that to avoid the disease of Covid-19, you should use alcoholic beverages every day. These messages were false because the best way to fight the disease was to observe hygiene and social distancing.</p> <p>P10: Physical distancing greatly limits the spread of Covid-19, but due to the limited space, work requirements and the layout of the counters in the branch, it was not possible to properly distance. The situation is the same now.</p> <p>P9: Due to the way the desks and counters are arranged in the branch and the proximity to clients, and perhaps most importantly, the lack of a comprehensive and complete internet system for banking affairs, I have been infected with almost all strains of the corona virus so far. Unfortunately, transmission of the virus from work to home by me led to the infection of other members of my family and the death of one of my brothers. When an employee is suspected of getting infected to COVID-19 and has symptoms or signs, there should be clear procedures for isolating them. But due to space limitations and types of tasks, this has not been practically possible. Because usually no one can do the cashier's work in a branch. Exactly at the time that one of our colleagues was infected with Covid-19 and required mandatory sick leave, we faced many challenges.</p>
			physical or social distancing	
			Personal Hygiene	

*(continued on next page)*

Table 4 (continued)

axial coding	main categories	Subcategories	initial codes	Quotes (Participants' comments)
			Vaccination	<p>P15: We are in a dark situation, identifying the situation as a high-growth form of the ways of spreading the coronavirus in the health of family and changed by the emergence of different in just a few days. Transportation is the lowest priority, and we are not interested in the damage from the mass of public health facilities and crowded with a wide range of health care services, except for regular and observing health protocols, wearing masks and protective equipment became very boring. So that in some cases I did not use public transportation for this reason.</p> <p>P3: The news of the production of the anti-Covid-19 vaccine was very promising, but unfortunately, due to sanctions and economic problems, the vaccination was delayed. In Iran, we were at the height of the pandemic, but in Europe, sports competitions were being held with the presence of spectators.</p> <p>P7: Today we definitely say that the vaccine is the turning point in the fight against the disease of Covid-19. Some said it is better to use the Iranian Barkat vaccine, and some emphasized on foreign vaccines such as AstraZeneca and Pfizer. After receiving the AstraZeneca vaccine, I was once infected with Covid-19 (Omicron strain), which was not too severe.</p> <p>P4: Pandemic directly threatens people's lives and indirectly has a destructive effect on human spirit and causes fear of losing health. Vaccination improves physical and mental condition by reducing the risk of severe infection.</p>
		stress management	Meditation and mindfulness	<p>P9: I am one of those people who watch a lot of movies and as soon as I came across the news of Covid-19, I remembered Steven Soderbergh's movie "Contagion". The movie was about the epidemic of a deadly and terrible virus that has infected the whole world. It was as if the story of the movie had become reality. I always thought this disease was like a movie that would end soon. Scientists will find a way to deal with it. In all the movies I have seen with the content of deadly viruses, there are always people who fight these pathogens by managing stress.</p> <p>p15: Stress and anxiety are an inevitable part of any crisis such as the outbreak of the Covid-19 disease. What is important is to use techniques to overcome critical situations. Self-control and stress management is the best way to deal with all crises. The first step in facing a crisis is to overcome stress.</p>
			Physical Activity	<p>P13: Meditation refers to a physical practice that can calm the mind and increase our awareness of ourselves and our environment. Meditation and mindfulness are methods that people can use to reduce stress and anxiety in times of crisis such as the current global pandemic caused by Covid-19.</p> <p>p11: I emphasize the profound effect of exercise on improving the immune system, protecting against other similar viral infections and reducing the negative effects of quarantine. One of the clients of our branch, who is a sports coach, believes that proper nutrition along with sports activities improves health and also reduces the possibility of viral infection and helps to faster recovery in case of contracting Corona, through increasing energy consumption and body metabolism and improving physical and mental fitness.</p> <p>P13: As a psychology student, I would like to say: the covid-19 epidemic leads to an increase in negative emotional states. Research results have shown that physical activity has positive effects on mental health and well-being. Exercise improves the immune system, protects against other similar viral infections and reduces the negative effects of quarantine. By doing activities like; Sports, entertainment, interaction with friends in virtual space, performing religious activities, I distanced myself from stressful situations.</p> <p>P12: By doing activities like; Sports, entertainment, interaction with friends in virtual space, performing religious activities, I distanced myself from stressful situations.</p>
			Workplace spirituality	<p>P3: The period of the Covid-19 pandemic was very difficult and sad for me. My father passed away due to this disease. I started reading Quran to be calm, and I was sure that only God could restore peace to my heart</p> <p>P14: During the outbreak of covid-19, spirituality by injecting deeper meaning into the work and life of employees is a suitable way to create peace of mind in times of crisis. Spiritual values can help people cope with fear and mental health problems. by having spiritual values, people give less importance to feelings and focus more on daily work. Even if people experience social distancing and have less social contact with their friends, family members, and colleagues, spiritually, they can have faith</p>

(continued on next page)

Table 4 (continued)

axial coding	main categories	Subcategories	initial codes	Quotes (Participants' comments)
			Flexibility	<p>and hope. This spirituality reduces their fear of disease. Spirituality makes them stronger in relation to fear and mental health.</p> <p>P9: During the Covid-19 crisis, in addition to all administrative activities and providing services to clients, methods of preventing the spread of the coronavirus should also be creatively and actively implemented. For example, in administrative meetings with the clients, while paying attention to work topics, one should also focus on the behaviors of others in order to take the necessary strategies in case of observing symptoms of illness or non-compliance with health protocols. In fact, one should quickly adapt to new situations and keep several thoughts in the mind at the same time</p> <p>P5-There is a possibility of getting sick, but we should not drown in negative and unproductive thoughts. In fact, what is very important in this situation is self-control and hopefulness</p> <p>P5: Under the conditions of the corona virus pandemic, either we cannot do many things that were done routinely, or the ways of doing them are not the same as before. One of these important changes that most employees have experienced it, was remote work. It was not a bad experience, but, only the branch manager and the deputy have used remote work, and we, the branch clerks, did not have it at all. Unfortunately, the bank did not foresee an alternative method at all</p> <p>P3: If the central bank had made arrangements to create an authentication system, electronic signature and electronically contracts registrations, maybe half of people's visits to the branch would be reduced. Despite the developments that happened in the 80s and 90s in Iranian banking industry, it is still far from modern banking. It seems to have preserved its traditional form. Due to sanctions and economic problems and safety and legal issues, banking e-commerce in Iran has been summarized only in money transfers and bank cards. In any case, the adoption of technology in bank branches is inevitable. whether with corona or without corona, Blockchain, cloud banking, artificial intelligence, neo-banks and the use of robots are essential in the future. The minimum benefits of deploying this technology are preventing direct communication and also continuing banking operations without human presence.</p>
		Sharing Reliable Information	Dealing with false rumors	<p>P7: Unfortunately, I used to spend long hours reading messages on virtual social networks. Based on the different recommendations published in these networks, I was constantly washing and disinfecting my hands and face. I used to take herbal medicines completely arbitrarily, and at one point I refused to do vaccinations. I used garlic and lemon juice every day, but it had no effect. The emergence of covid 19 disease and its physical and mental effects was very fast. There was no opportunity to teach the signs. Therefore, we had no prior knowledge about covid-19 and its complications. In the bank, a one-day course on passive defense is taught, but it is not very effective due to the lack of compatibility with real conditions.</p> <p>P13: At the beginning of the outbreak of Covid-19, there were no infection control guidelines and crisis management manuals in the bank. So, we didn't know what to do. Therefore, I referred to the virtual space, which was also full of rumors and false news. Bank employees and clients must use protective equipment to protect against the spread of Covid-19; however, the use of protective equipment also requires training.</p> <p>P10: The spread of fake news, rumors, legends and spam about the Covid-19 crisis was widespread in social media.</p> <p>p11: I was looking for Pfizer and AstraZeneca vaccines because I read on social media that other vaccines are harmful to human health.</p>
			Access to valid information	<p>P3: My co-worker read negative news published in informal media for me. I thought it was useless and I always told him that he should follow the news from the website of World Health Organization.</p> <p>P1: One of the consequences of the spread of the coronavirus is the creation of rumors, fear and rapid changes in people's lifestyles, which are generally created and spread by the media, especially social networks. Everyone should have the skill to distinguish fake news and true news.</p> <p>P14: Considering the spread and epidemic of the corona virus, the role of the media, especially the reliable social media, is very important to inform people and increase health literacy. I remember that during the Covid-19, we thought that the heat would kill Covid-19, so we increased the ambient temperature of the branch, and we thought that eating garlic, carrots, and limes would kill the corona virus.</p>

interview and observation, and a code was allocated to each participant.

## 4. Results

This section first describes the functional behaviors of employees in the bank environment to help manage the Covid-19 crisis. Data analysis has led to the emergence of 2 main categories and five sub-categories with 14 initial codes, which are summarized in Fig. 1.

### 4.1. Functional behaviors

This study identified functional behaviors to help employees to face the Covid-19 crisis as one main category and three sub-categories: 1) preventive measures, 2) stress management, and 3) sharing reliable information. These behaviors and the related categories are summarized in Table 4 and described in detail below.

#### 4.1.1. Preventive measures

The participants pointed out that the use of personal protective equipment, physical or social distancing, personal hygiene, and vaccination are among the most important preventive measures during the Covid-19 pandemic. Because according to the media, the most common way of spreading the coronavirus is transmission from a sick person, tiny droplets of cough or sneeze suspended in the air, and touching or shaking hands with an infected person. Participant (p2) said, *“Prevention is a cheaper and much easier measure”*. Or participant (p10) emphasized that *“during the outbreak of Corona, there were no masks and protective equipment. We knew that masks and disinfectants help prevent the spread of the coronavirus, but we didn't have any masks, and sometimes we used one mask for a week. I remember at that time when there were no masks in the market to buy and use, one of my colleagues was infected with Covid-19 and died. Maybe this would not have happened if we had protective equipment at our disposal”*. Participant (p6) said, *“At the beginning of Corona, we did not have any information about the correct ways to prevent Corona disease in the branch environment. On one social media, I received a message with this theme: to avoid the disease of Covid-19, you should drink alcohol every day”*. Participant (p9) said, *“Because of the way the table and counters are arranged in the branch and the proximity to clients and perhaps most importantly the lack of a comprehensive internet banking system, I have been infected with almost all strains of the coronavirus so far. Unfortunately, the transmission of the virus from work to home by me led to the infection of other family members with Covid-19 and the death of one of my brothers”*.

#### 4.1.2. Stress management

One of the most apparent issues emphasized by all the participants in the research was the stress caused by the coronavirus. The participant (p9) said, *“As soon as I came across the news of Covid-19, I remembered the movie ‘Contagion’ by Steven Soderbergh. The movie was about the epidemic of a deadly and terrible virus that has infected the whole world. It's as if the movie's story has become a reality”*. The interviewee (p15) emphasized that *“Stress and anxiety are an inevitable part of any crisis such as the outbreak of Covid-19. What is important is the use of techniques to overcome critical situations”*. Other participants in the current research similarly stated that measures should be taken to help employees cope with the stress caused by the Covid-19 crisis. The participants reported that meditation, mindfulness, physical activities, spirituality at work, and flexibility effectively manage stress during the Covid-19 crisis.

Participant (p5) noted that *“There is a possibility of getting sick, but we should not drown in negative and unproductive thoughts. In fact, self-control and hopefulness are very important in this situation”*. Participant (p11) emphasized the profound effect of exercise on improving the immune system, protecting against other similar viral infections, and reducing the harmful effects of quarantine. Participant (p1) acknowledged that during the outbreak of Covid-19, spirituality could be a suitable method to create peace of mind by injecting deeper meaning into the work and life of employees. In expressing his experiences, the participant (p14) pointed out, *“the period of the Covid-19 pandemic was very difficult and sad for me. My father passed away due to this disease. I started reading Quran to be calm, and I was sure that only God could restore peace to my heart”*. Participant (p9) stated that *“During the Covid-19 crisis, in addition to all administrative activities and providing services to clients, methods of preventing the spread of the coronavirus should also be creatively and actively implemented. For example, in administrative meetings with clients, while paying attention to work topics, one should also focus on the behaviors of others in order to take the necessary strategies in case of observing symptoms of illness or non-compliance with health protocols. In fact, one should quickly adapt to new situations and simultaneously keep several thoughts in the mind”*. Participant (p12) noted, *“I distanced myself from stressful situations by doing activities such as sports, entertainment, interacting with friends in virtual space and performing religious acts”*.

Participant (p5) said that *“Under the conditions of the coronavirus pandemic, either we cannot do many things that were done routinely, or the ways of doing them are not the same as before. One of these important changes that most employees have experienced was remote work. It was not a bad experience, but only the branch manager and the deputy have used remote work, and we, the branch clerks, did not have it. Unfortunately, the bank did not foresee an alternative method at all”*. Interviewee No. (p3) pointed out an interesting point, *“If the Central Bank would make arrangements to create an authentication system, electronic signature, and electronic registration of contracts, maybe half of people's visits to the branch would be reduced”*.

#### 4.1.3. Reliable information sharing

False information and rumors spread on virtual platforms became a psychological, physical, and social threat. Misinformation and rumors have become a virus, causing panic among many people [70]. False rumors are a threat to overcoming the Covid-19 pandemic successfully [71]. One of the respondents (p7) said, *“Unfortunately, I spent long hours reading messages on social media. Based on the different recommendations published in these media, I washed and disinfected my hands and took herbal medicines arbitrarily. At one point, I*

**Table 5**

The second part of axial coding, main categories, Subcategories and initial codes of the lessons learned from the employees' behavior during Covid-19.

axial coding	main categories	Subcategories	initial codes	Quotes (Participants' comments)
Lessons learned from COVID-19	Dysfunctional behavior	Organizational inertia	Emphasis on organizational routines	<p>P3: I am in charge of the branch. During the period of Covid-19, I asked the senior managers to allow me to float working hours, the remove unnecessary services and give special bonuses to employees who showed up at work all month, which unfortunately was opposed. That is, I did not have the authority to make minimal changes. Even the proposal to outsource the follow-up and collection of claims was opposed</p> <p>P10: During the Covid-19 pandemic, it was possible to do some banking tasks such as filing a credit file, granting loans, following up on claims, etc. without attendance and through e-mail and internet portals. But some colleagues still insisted on the face-to-face method and attending the branch. We had not received enough training and we did not have the opportunity to coordinate, so it was not an easy task. It should be noted that the clients were not willing to do non-attendance tasks either</p> <p>P2: One of the problems we faced in the branch was the resistance of employees to change. Employees requested to reduce working hours, increase vacation days and transfer requests, and to handle disputes with customers, slow operations, etc. In fact, some employees were very selfish and only thought about their own interests. Despite this behavior, changing and adapting to new conditions was very difficult and sometimes impossible.</p> <p>P6: There was a lot of uncertainty about the future due to the coronavirus pandemic. The future was hard to predict—there were too many unknowns for everyone. Some managers of the branches wanted to retain their branch rank so as not to lose their post. Therefore, they did not respect the reduction of office hours announced by the senior managers and they hardly agreed to the employees' leave requests. The managers did not give us any explanation or reasoning for their behavior.</p>
			Fear of the unknowns	<p>P13: With the emergence of the Covid-19 crisis and the sudden change in businesses, many uncertainties and questions were created in the minds of employees. the fear of losing the job position and losing control of subordinates, along with changing the management style for the crisis period have created a foggy picture of the future.</p> <p>p4: I had a strange feeling. It was as if I had left everything for the days after Corona. I did not have the capacity for any new challenges. I was waiting for news and future events.</p>
		Non-adaptive behaviors	Aggression	<p>P15: The stress of getting sick and transferring to family and the fatigue of using protective equipment put a lot of pressure on me, and because of the lack of support structures in the bank, I was even more tired and angrier than before. This sometimes led me to behave irrationally and out of organizational norms with colleagues and clients</p> <p>P1: Unfortunately, during the peak of the Corona virus, people have been referring to branches to do their backlogged work." He continued: "Due to the closure of offices, most people have found time to do their backlogged banking work; while they really didn't need to visit in person. This behavior of the clients made me very angry</p> <p>P14: As a bank teller, I am responsible for receiving and paying cash or money behind the counter of the branch and at the closest distance to the customer. The arrangement of the branch counters are proper for normal times and not crisis times. While doing my job, every client who approached me for their work, I thought a covid-19 virus was approaching me. Therefore, I did not have the patience of the clients and I would discuss them on any issue.</p>
			Chronic Complainers	<p>P16: Because of my organizational post, I had found that my colleagues were constantly grumbling and protesting about everything. I gave them the right because the branch was busy and we didn't have enough manpower to respond to the clients</p> <p>P2: One of the worst behaviors during Covid-19 is the critical conversations and unnecessary complaints of some employees, similar to the character "Glum" in Gulliver's Travels.</p> <p>P10: Wearing personal protective equipment was a bit difficult. Observing health protocols, wearing masks and protective equipment became very boring. So, in some cases, I did not use public transportation for this reason. I was completely bored.</p>



refused to do vaccinations. I used to take garlic and lemon juice every day, but it had no effect". One of the respondents (p10) pointed to the issue of spreading fake news, rumors, legends, and spam about the Covid-19 crisis on social media, and over time it became clear that most of the information provided does not match scientific evidence and scientists' research. Participant (p11) mentioned, *I was looking for the Pfizer and AstraZeneca vaccine because I read on social networks that other vaccines are harmful to human health*".

#### 4.2. Dysfunctional behaviors

Dysfunctional behaviors are the second main category highlighted in this research. Two subcategories, 1) resistance to change and 2) non-adaptive behaviors have emerged from the data analysis ((Table 5 presents the analysis results of the level of dysfunctional behaviors in this research).

##### 4.2.1. Resistance to change

Participants reported that an invisible but persistent problem during the Covid-19 crisis was the lack of participation and accompaniment of employees and clients with changes due to adherence to established organizational routines or fear of the unknown. The interviewee (p3) said, *"I am in charge of the branch. During the period of Covid-19, I asked the senior managers to allow me to float working hours, remove unnecessary services and give special bonuses to employees who showed up at work all month, which unfortunately was opposed. That is, I did not have the authority to make minimal changes. Even the proposal to outsource the follow-up and collection of claims was opposed"*. Participant (p10) explains that, *"During the Covid-19 pandemic, it was possible to do some banking tasks such as filing a credit file, granting loans, following up on claims, etc. without attendance and through e-mail and internet portals. But some colleagues still insisted on the face-to-face method and attending the branch. We had not received enough training and did not have the opportunity to coordinate, so it was not an easy task. It should be noted that the clients were not willing to do non-attendance tasks either"*.

Fear of the unknown is inevitable and natural in difficult and complex crises such as what happened in the Covid-19 pandemic. As one of the participants (p13) noted, *"With the emergence of the Covid-19 crisis and the sudden change in businesses, many questions were formed in the employees' minds. The fear of losing the job position and losing control of subordinates, along with the change in management style, has created a foggy picture of the future during the crisis"*. Participant (p4) said about his feeling like this, *"I had a strange feeling as if I had left everything for the days after Corona. I didn't have the capacity for any new challenges. I was waiting for the future news and events"*.

##### 4.2.2. Maladaptive behaviors

Respondents have shown that the problems related to the upcoming crisis tend to increase non-adaptive behaviors such as; Aggression, complaints, and constant criticism. In fact, the stressors caused by Covid-19 can lead to the breaking of organizational norms and other non-adaptive behaviors in organizations. As shared by one of the participants (p15), *"The stress of getting sick and transferring to family and the fatigue of using protective equipment put a lot of pressure on me, and because of the lack of support structures in the bank, I was even more tired and angrier than before. This sometimes*

*made me behave irrationally and out of organizational norms with colleagues and clients"*. Participant (p1) said, *"Unfortunately, during the peak of the Coronavirus, people have been referring to branches to do their backlogged work"*. He continued; *"Due to the closure of offices, most people have found time to do their backlogged banking work; while they really didn't need to visit in person. This behavior of the clients made me very angry"*. Participant (p4) stated, *"During the outbreak of any crisis, the bank's internal training units should prepare and provide training content and develop working and behavioral protocols for employees to overcome the crisis. however, we did not receive any training to fight against Covid-19"*. Participant (p16) stated, *"Because of my organizational post, I had found that my colleagues were constantly grumbling and protesting about everything. I gave them the right because the branch was busy, and we didn't have enough workforce to respond to the clients"*. The participant (p12) also mentioned the issue of being impatient in the time of Covid-19.

## 5. Discussion

Exposure to the coronavirus in the workplace has created concerns for employees. Therefore, pre-ventive measures are the best solution to maintain employees' health [72]. In fact, due to the unavailability of effective antiviral medicine and the reduction of vaccine antibodies over time, implementing an effective preventive measure is the only remaining option to deal with Covid-19. Covid-19 has been conceptualized as a multidimensional, unique, and compound stressor [73]. Chronic stress is significantly associated with mortality, consequences of poor mental health, and low quality of life [74,75].

Stress and anxiety related to Covid-19 can be due to the risk of infection, being worry about losing loved ones, the implementation of quarantine, and restrictions on social interactions. Meditation is generally a technique of mastering the mind that has a significant effect on reducing stress. Meditation usually refers to a formal practice that can calm the mind; mindfulness means being aware of the present moment. It is the ability to control the will, the instinct, the unconscious, and the opportunity to correct mistakes [76]. Spirituality can help people create mental peace in times of crisis and dangerous diseases [77,78]. Recent research shows a close relationship between health and spirituality. One of the established values of spirituality is that it helps people to cope with major life stresses. During the Covid-19 pandemic, people who had a low level of spirituality had more anxiety than people with a higher level of spirituality [79–82]. Flexibility is intuitively defined as a means of dynamically adapting to uncertainty. Historically, it has been of great value, especially in times of crisis. This has been clearly demonstrated in numerous studies. In the literature, flexibility is defined as the process of good adaptation in the face of stress and threats and the ability to return from stressful situations quickly. It is the ability to positively adapt to the adverse and stressful events in our lives [83,84].

One of the constructive behaviors that the participants agreed on during the Corona crisis is dealing with false rumors and accessing

reliable information. Incorrect information leads to increased stress and anxiety, waste of time, decrease in morale of employees, and reduced participation in the organization. Research shows that people who follow the news of Covid-19 more often experience more anxiety. Most of the news published about Covid-19 is distressing, and sometimes the news is accompanied by false rumors, which is why people's anxiety levels increase when they are constantly exposed to the news of Covid-19. Misinformation and fake reports about Covid-19 can exacerbate depressive symptoms in the society [85]. In the literature, fake news has been described as intentional disinformation published to deceive people into accepting the lies or unverifiable facts [86,87]. The Covid-19 crisis has created unprecedented demands for changes in organizational procedures. All employees, from the headquarters to the frontline, struggle with these demands [88]. Resistance to change means unwillingness to adapt to change. In today's highly competitive business environment, companies must quickly adjust their strategies and actions in accordance with rapid market changes. Organizational agility has become increasingly critical because it represents a company's ability to understand and respond to these changes [89]. Some researchers consider adherence to emphasis on organizational routines as a source of inertia and inflexibility. Organizational routines are repeatable, recognizable, and regular behavioral patterns to carry out tasks in a stable and continuous organizational framework. Organizational inertia is the tendency of an organization as a whole to resist change and maintain its current status. Companies suffering from inertia become inflexible and cannot adapt to environmental or internal demands for change [90,91]. Resistance to change is the unwillingness to adapt to new conditions or ways of doing things that may happen with people, relationships, or within organizations. There are many reasons for resistance, but it is rooted in fear of the unknown, which includes anything or anyone unfamiliar or strange. Fear of change in the workplace can affect the ability of employees to accept new conditions. The change within organizations often involves the unknown, and the unknown can cause people to fear, which is a conscious and emotional reaction [92]. Different destructive and unproductive work behaviors include vandalism, absenteeism, deficient work, and theft. All these behaviors are against the legitimate interests of the organization. The employees show deviant behavior in various ways, ranging from mild to severe abnormal behaviors [93,94]. In fact, the Covid-19 pandemic has exacerbated many work-related inequalities, so some employees have been forced to work in environments exposed to a significant risk of Covid-19. Similar studies show that during the outbreak of Covid-19, aggression and cruelty in the workplace have increased [95,96].

Some participants reported that the amount of critical and protesting behavior with the organization and other employees increased drastically during the Covid-19 crisis, which we named as constant complaining and criticism. One of the most harmful events that have formed during the Covid-19 crisis is the emergence of a group of employees who always protest by focusing on the negative details of the organization, such as salaries, vacations, assigned workload, workplace safety, etc. They poison the organization's atmosphere and lead to negative feelings in other employees. Complaining means focusing on the negative aspects of the current reality. Employees' complaints about the work environment are not sufficiently documented in the literature. The most common intention of complainers is to experience a sense of relief through expressing dissatisfaction, which, according to most people, should have a soothing effect on unpleasant emotional states [97].

### 5.1. Conclusion

Several lessons can be learned from this research. The challenging experience of Iran's banking system employees during Covid-19 provided new insights. Here we will answer the question, what lessons have we learned from the experiences of the employees of the banking system during the Covid-19 disease?

**Lesson one *Prevention is better than cure:*** The first lesson of this virus was that prevention of infection is one of the first and most necessary measures in crisis management. Because in the limited environment of the branch, employees and clients are close to each other. Workplace safety plays a major role in managing the Covid-19 crisis. Infecting all branch employees can lead to branch closure. The clients of the banks, seeing the closure of the branch, withdraw their savings from the bank and keep it in cash. If, for any reason, only a small number of depositors go to the banks to get money from their accounts at the same time, the banking system will face a liquidity problem.

**Lesson two *Stress management, the key to fight against the crisis:*** Corona reminded us that in addition to physical health, we must also consider the mental health aspects of employees and find and implement stress reduction techniques according to the capacities and facilities of each organization. For example, hiring a psychologist in a bank, holding public sports competitions on holidays, and providing floating working conditions can be effective. In any case, stress management has been one of the most important lessons of the crisis. Organizations engage in crisis management to deal with the effects of crises. Employees perform incompatible behaviors to deal with the psychological stress caused by the crisis. It may seem that more exercise, spirituality, and flexibility are simple and old recommendations, but the evidence indicates its effectiveness, for example, although instilling spirituality into companies in the industrial and digital era may be an idle effort because industrial organizations are built on principles incompatible with spirituality, but recent research shows that the global pandemic of Covid-19 has made workplace spirituality an important and relevant issue on the agenda of companies.

**Lesson three *Media literacy, a skill for the third millennium:*** We learned from Corona that employees must have media literacy to a certain extent to properly analyze the content published in various media networks. The volume and speed of data generation in the biomedical literature, social media, and other sources during the Covid-19 pandemic is unprecedented [98].

**Lesson four *Change and transformation as a strategy for the organization's survival:*** Corona showed us that in the Covid-19 pandemic, change was a principle. Covid-19 has transformed societies and dramatically changed daily life around the world. Changing work routines is necessary to reduce the risk of infection and shortage of workforce. It is worth noting that, regarding our analysis, resistance to change is a common negative phenomenon among employees during organizational change and transformation. The literature shows that organizational inertia fundamentally damages employees' morale and well-being. Especially during the period of

transformation caused by the Covid-19 crisis, employees' resistance to change can be detrimental to the organization's vitality to get through the crisis [99].

Lesson five *Flexibility, the secret of the organization's survival*: We understand that flexibility has been introduced as a tool to adapt to new conditions. Many employees described different dimensions of flexibility. When the pandemic started, organizations had very little time to adjust their operations and prepare their employees. Thus, it is necessary to enhance the employees' flexibility and keep them ready to face similar challenges and disruptions that may occur in the future.

Lesson six *We were all passengers on a ship with a hole*: Corona reminded us that we are all beside one another. Coronavirus claimed many people's lives and infected millions of people, and it became a big social phenomenon in the world. Corona reminded us that all of us as humans are passengers on the same ship. What happens in Wuhan, China, or any other corner of the world may one day find its way to our home and have adverse economic, health, and social consequences for us. Iran's pharmaceutical sanctions may be considered the world's pharmaceutical sanctions.

Lesson seven *Damage of crisis to human resources*: Covid-19 has taught us that we need to consider the long-term absence or loss of our employees during the crisis. Banks should be prepared for unexpected situations. Our investigation showed that the banks did not even anticipate and prepare for the illness of several employees at the same time. There is always the possibility of closing a branch due to the collective infection of all employees. Unwanted and unexpected closure without any notification makes the clients of these branches face many problems and endangers the bank's reputation.

Lesson eight *Training and improvement of employees*: The Covid-19 pandemic has disclosed the weaknesses of traditional bank training systems and has revealed the urgent need for new, fast, and crisis appropriate training strategies.

Lesson nine *Direct communication channel to provide information*: The outbreak of Covid-19 was accompanied by many rumors about the disease itself and its prevention methods, which had no scientific basis. To curb this problem, it is necessary to provide the employees with correct information and accurate findings from the scientists as soon as possible. Also, during the Covid-19 crisis, enhancing the communication channel with employees is crucial in dealing with the spread of misinformation. Banks can create groups on the social network to properly train their employees and clients on mechanisms for dealing with the crisis.

Lesson ten *Modern banking, a plan toward the future*: In the digital age, especially in the current crisis of the Covid-19 pandemic, it is necessary to use the banking capacity based on the internet and mobile such as Electronic banking, digital banking, and virtual banking. Preparing for future pandemics by incorporating modern technologies should be considered an essential component in preventing employees and clients from becoming infected.

## 5.2. Limitations and strengths and future research

According to our knowledge, this is the first in-depth qualitative study with a phenomenological approach that analyzed the unique experiences of banking system employees in Iran during the Covid-19 pandemic. This study provided many learning opportunities for other organizations to adopt the necessary plans and measures to prevent the occurrence of the crisis or limit its consequences with the lessons learned during the crisis. We believe that this study and subsequent studies will be conducted in the field of Covid-19 will provide a way for organizations to prepare for managing similar crises and reduce the damage and loss caused by the crisis in the future; because although vaccines have significantly reduced the side effects and deaths caused by covid-19, evidence shows that immunity decreases over time and these vaccines are not effective against new strains. Also, we believe this study paves the way for planning and conducting further research on the effects of the Covid-19 pandemic on other organizations in different countries. Therefore, future research should extend this study to other countries.

There are some limitations to the current research that should be considered. The first one is related to the limited sample and the implementation of the study at a fixed point in time. In other words, this study looked at the effects of the Covid-19 pandemic on the employees of Bank Melli of Iran during the Covid-19 crisis. Therefore, other researchers can complete this study by examining the experiences of clients and employees of other banks. In addition, the Iranian people have experienced unprecedented challenges and enormous pressures due to the severe economic sanctions of the United States and other international organizations. In fact, Iranians have experienced the Covid-19 crisis, the drug crisis, and the economic crisis (inflation and devaluation of the national currency, unemployment, etc.) together. These crises strongly affected the research results. Hence, the comparison of our findings with the findings of other researchers from other countries may be limited due to the aforementioned differences. Also, one of our challenges have been the boundary between the environment inside and outside the bank. In fact, due to the social structure of the bank, there may not be a clear boundary between the reactions of people in the bank or the community outside. Therefore, the participants discussed issues other than the aim of the current research, such as global justice in the distribution of vaccines, cancellation of the drug importation sanctions, and the failure of ethics that research on them can be useful. Despite these limitations, combining the research findings and lessons learned from the crisis makes it possible to develop a behavioral protocol for employees during the crisis.

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## Data availability statement

Data included in article/supplementary material/referenced in article.

## CRediT authorship contribution statement

**Hossein Damghanian:** Conceptualization, Data curation, Formal analysis, Methodology, Project administration, Resources, Software, Supervision, Validation, Visualization, Writing – original draft, Writing – review & editing. **Sadegh Hedayati:** Conceptualization, Data curation, Formal analysis, Methodology, Project administration, Resources, Software, Supervision, Validation, Visualization, Writing – original draft, Writing – review & editing. **Mohsen Farhadinejad:** Conceptualization, Data curation, Formal analysis, Methodology, Project administration, Resources, Software, Supervision, Validation, Visualization. **Abbas Ali Rastgar:** Conceptualization, Data curation, Formal analysis, Methodology, Project administration, Resources, Software, Supervision, Validation, Visualization.

## Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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## Appendix. Interview Guide

Topic: Lessons learned from behaviors of the employees in the Iranian banks during the COVID-19 pandemic crisis: A phenomenological study.

Date:

Time interview started:

Time interview ended:

Introducing the interviewer.

Introduction to this deep interview and explanation of the research aim.

Explanation of privacy and confidentiality.

A guide to advancement of the deep interview.

Personal Information.

Age:

Gender:

Working background:

Level of education:

Organizational position.

### 2- Experiences of the bank branches' employees during the Covid-19

- First, tell us about your experience during COVID-19. What experiences (positive or negative) did you gain during covid 19?
- what did you learn from this experience?
- Based on your observations and experiences, what behaviors in the organization will reduce the negative effects of the Covid-19 pandemic?

### 3- examining the behaviors of bank branches' employees

- Based on your observations, describe whether your behavior or that of your colleagues has changed during the Covid-19?
- Based on your experience, what can we do to deal with the adverse effects of Covid-19 on employees?
- Based on your experiences, what behaviors do you suggest to deal with the Covid-19 crisis?
- If possible, give an example or a memory of your behavior during the Covid-19.
- Please give an example of the reaction of those around you, such as your family or friends or colleagues

### 4- examining the change in behavior

- Please describe the changes in your daily life, social life and perception as a bank employee while working during the peak of the covid-19 pandemic.

- How has your behavior with colleagues and clients changed compared to the conditions before the Covid-19 crisis?
- Did the bank environment/system change during the Covid-19?
- Has your attitude towards the organization changed after the outbreak of Covid-19?
- If there was a change, what do you think was the reason for it?
- What suggestions do you have to reduce the adverse consequences of the epidemic and behavioral crisis?

#### 5- lessons learned from the Covid-19 pandemic

- What are the key lessons that the Covid-19 pandemic has taught you?
- When facing this crisis, how did you solve it?
- What action do you suggest to overcome the crisis?
- What actions will you take if you encounter another disease like Covid-19 in the future?

#### 6- protective measures during the Covid-19

- What kind of protective measures have you followed during the covid-19 pandemic?
- Have protective measures been useful?
- Tell me about your experiences regarding the use of protective equipment?

#### 7- final word

- Is there anything you want to share with me?
- Expressing gratitude to the participant

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