UNIVERSITY OF EDUCATION, WINNEBA

THE EFFECTS OF COVID-19 ON HUMAN RESOURCE PERFORMANCE IN THE BANKING INDUSTRY



A dissertation in the Department of Management Sciences, school of Business, submitted to the school of Graduate Studies, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration (Human Resource Management) in the University of Education, Winneba.

November, 2023

DECLARATION

Student's Declaration

Date:

I, **Ajara Salifu** hereby declare that this research, with the exception of quotations and references contained in published works, which have all been duly identified and acknowledged has not been submitted either in part or whole for another degree elsewhere.

Signature:
Date:
Supervisor's Declaration
I hereby declare that the preparation and presentation of this work were carried in accordance
with the guidelines for supervision of dissertation as laid down by the University of Education,
Winneba.
Dr. Emmanuel Yamoah (Supervisor)
Signature:

DEDICATION

I dedicate this work to the Glory of God Almighty, to my husband Hector Owoahene Acheampong and children Jodilyn Owoahene Acheampong, Hectrina Owoahene Acheampong and Vanessa Owoahene Acheampong for helping me complete this work successfully. God richly bless them.



ACKNOWLEDGEMENT

I have been privileged to have found favour with some people either directly or indirectly towards this research. I am so grateful to them and could like to take this opportunity to show them how much I appreciate their contributions to shaping my life. First of all, I thank the Almighty God for his care, protection and blessing.

I owe a special debt of gratitude to all lectures of the Department of Human; particularly to my supervisor, Dr Emmanuel Yamoah for the painstaking, effort and time he spends on reading offering several comments and suggestions on this researcher.

To my mother, sister, friends, colleagues and my staff and all who through divers' way, have

helped me to complete this work.

TABLE OF CONTENT

PAGE
i
ii
iii
iv
vii
viii
ix
1
1
2
3
3
4
4
5
5
5
5
6
7
8
11
13

2.7 Impact of COVID-19 on modern HRM practices	14
2.8 Empirical review	15
CHAPTER THREE: METHODOLOGY	17
3.0 Introduction	17
3.1 Research paradigm	18
3.2 Research approach	18
3.3 Research design	18
3.4 Population of the study	19
3.5 Sampling and sampling technique	19
3.6 Data collection methods	20
3.7 Data collection instruments	21
3.8 Data validity and reliability	21
3.9 Data analysis methods	23
3.10 Ethical consideration	23
CHAPTER FOUR: RESULTS AND DISCUSSIONS	25
4.0 Introduction	25
4.1 Demographic information of respondents	25
4.2 Impact of COVID-19 on modern HRM practices in banks in Ghana	26
4.3 COVID-19 outbreak impact on the productivity of banks' human resources in Ghana	28
4.4 Post-pandemic effects of the COVID-19 pandemic on the effectiveness of banks in	
Ghana's human resource department	31
4.5 HR practices that have been adopted by banks in Ghana after the pandemic	33
4.6 Discussion of findings	43
4.6.1 Determine how the COVID-19 outbreak affected the productivity of bank's human	
resources in Ghana	43

4.6.2 To assess the post-pandemic effects of the COVID-19 pandemic on the effectiven	ess
of banks in Ghana human resource department	44
4.6.3 Explore the impacts of COVID-19 on HRM practices in banks in Ghana	45
4.6.4 Explore the HR practices that have been adopted by banks in Ghana after the pandemic	47
CHAPTER FIVE: SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS	47
5.1 Summary of the study	47
5.2 Conclusion	47
5.3 Limitation of the study	49
5.4 Recommendations	49
5.4.1 To policy	49
5.4.2 To practice	50
5.4.3 To academia	50
REFERENCES	52
APPENDIX - OUESTIONNAIRE	60

LIST OF TABLES

Table 1: Reliability	20
Table 2: Background information of respondents	25
Table 3: Impact of COVID-19 on modern HRM practices in banks in Ghana	26
Table 4: The impact of the COVID-19 outbreak affected the productivity of banks	
human resources in Ghana	28
Table 5: Post-pandemic effects of the COVID-19 pandemic on the effectiveness of bank	S
in Ghana's human resource department	33
Table 6: HR performance that have been adopted by banks Ghana after the pandemic	33
Table 7: Correlation	36
Table 8: Model summary	37
Table 9: Anova	38
Table 10: Coefficients	38

LIST OF ABBREVIATIONS

HRP - Human Resource Performance

HRM - Human Resource Management

SDP - Staff Development Programmes

SHRM - Strategic Human Resource Management

WHO - World Health Organisation

E-HRM - Electronic Human Resource Management

NHRM - National Human Resource Management

PM - People Management

ABSTRACT

The study explored the impacts of the COVID-19 pandemic on human resource management performance in banks in Ghana. The objectives were to examine the effects of the pandemic on human resource management practices, assess the productivity of banks' human resources, evaluate the post-pandemic effectiveness of human resource departments, and explore the human resource practices adopted after the pandemic. Survey data was collected from two hundred and twenty-four (224) banks employees and analysed using SPSS version 23 descriptively. The results revealed significant changes in human resource management performance, including the adoption of remote work, digital transformation, and modifications in recruitment strategies. The pandemic had mixed effects on productivity, with changes in workload, burnout, engagement, and motivation observed. Adjustments were made in human resource performance, such as increased use of digital tools and modifications in performance management systems. The findings align with the AMO model, emphasizing he interplay between abilities, motivations, and opportunities within human resource management practices. The study contributes to the understanding of human resource management performance in the context of crises and provides recommendations for policymakers, practitioners, and academia to enhance organizational resilience and adaptability. Future research should explore other industries, employ mixed-methods approaches, and consider longitudinal studies to further deepen the understanding of the pandemic's impact on human resource management practices.

CHAPTER ONE

INTRODUCTION

1.0 Background of the Study

The COVID-19 pandemic was a global occurrence that profoundly impacted, and continues to significantly impact, the vast majority, if not all facets of life in some manner (Vahdat, 2021). The workplace, family life, societal institutions, politics, and a great many other aspects of everyone's day-to-day lives have all undergone what appears to be an overnight transformation. Given all of these shifts, it should come as no surprise that the pandemic had a considerable effect on the management performance of a great number of firms. The COVID-19 pandemic first started making significant headway over the planet in March of 2020. COVID-19 has had a severe quantitative and qualitative effect on the modern labour market (Ahmed et al., 2020; Vahdat, 2021). This is demonstrated by the fact that according to Kutieshat and Farmanesh (2022), organizations throughout the globe have spent heavily on people management strategies in recent months. Remote work, reduced hours, freed up funds for staff development programmes, and a ban on hiring are all examples of such approaches (Vahdat, 2021). Elayan's (2021) research, which examined how HR departments responded to the recession and posited that HR departments play a key role in the execution of diverse strategies, lends credence to the range of responses taken by modern businesses. Their major focus is on enhancing the company as a whole, and their principal function is to carry out operational responsibilities (Elayan, 2021; Kutieshat & Farmanesh, 2022). Despite the fact that many research efforts have focused on determining how human resources perform in times of economic downturn and other crises (McDonnell & Burgess, 2013; Ngoc Su et al., 2021), there have been relatively few authors who have looked into assessing the role that HR plays in the aftermath of health catastrophes such as the COVID-19 pandemic in the banking industry (Kaushik & Guleria,

2020). Despite the fact that the Spanish Influenza, which occurred 101 years ago and claimed the lives of more than 50 million people, there has only been a little amount of study done in this field. Globally, many institutions have been unable to carry out strategies that would have put them in an adequate position to deal with the aftereffects of the COVID-19 pandemic.

1.1 Problem Statement

As a result of the pandemic, corporate work dynamics have been altered, there has been a loss of employment, there has been a halt in company operations owing to lockdowns and restrictions, consumer demand has decreased, and supply chains have been disrupted (Ahmed et al., 2020; Vahdat, 2021). The financial markets were one among the avenues through which the pandemic had an impact on the economy of the whole world (Al-Thageb et al., 2022; Arif et al., 2021). Anginer et al. (2020) indicate that, the onset of the pandemic resulted in a precipitous drop in significant stock market values across major markets in every region of the world. The emergence of the new Coronavirus had a negative impact on both the Ghanaian economy and the country's financial markets (COVID-19). According to Shafi et al. (2020), as a direct result of the COVID-19 epidemic, more than 72% of people have been working from home, despite the fact that there has been a 40% turnover rate. This phenomena has been observed all across the world, and the majority of today's organisations are likely to be impacted by the implications of COVID-19 (Shafi et al., 2020; Vahdat, 2021). Amaratunga et al. (2020) took this viewpoint into consideration when they made the observation that one effect of the widespread COVID-19 epidemic is causing organisations to integrate their missions, values, and societal consequences. To be more precise, modern businesses are expected to organise their HR operations in a way that encourages an environment of leadership and management participation while also offering communication that is prompt, accurate, forceful, elaborate, and consistent. This is true across all levels of the organisation and is considered a best practise for the management of employees, who are the organization's most valuable resource. Taking

into consideration the issue statement, the purpose of this study is to investigate the effect that COVID-19 has had on the level of human resource performance in private and public banks in Ghana.

1.2 Research Objectives

The primary objective of this research is to examine how the spread of COVID-19 has affected the efficiency with which banks in Ghana use their human resource pool. More specifically, the objectives of this study are to;

- 1. Explore the impacts of COVID-19 on HRM practices in banks in Ghana
- 2. Determine how the COVID-19 outbreak affected the productivity of banks' human resources in Ghana.
- 3. To assess the post-pandemic effects of the COVID-19 pandemic on the effectiveness of banks in Ghana's human resource department
- 4. Explore the HR practices that have been adopted by banks in Ghana after the pandemic

1.3 Research Questions

The questions that will guide the researcher in the study include;

- 1. What is the impact of COVID-19 on HRM performance in Banks in Ghana?
- 2. What effect does the COVID-19 epidemic have on the performance of banks' human resources in Ghana?
- 3. How has the COVID-19 epidemic affected the performance of human resources departments?
- 4. What is the nature of HR performance in a post-pandemic period in banks in Ghana?

1.4 Significance of the Study

The study will be significant to policy, practice and academia. To policy, the study will be significant to policy makers in laying down policies that will help improve HR performance

during a natural disaster/pandemic like COVID-19. Policy makers will also use the findings of this study to help structure organizations in ways that are sustainable. Furthermore, the study will be significant to practitioners. Management of banks will be able to use the findings of this study to restructure HR practices. This will help improve human resource performances even in the wake of a pandemic or another situation that is unpredictable. The study will also be of significance to academia. Researchers will be able to use the findings of this study to conduct further studies on the effect of a pandemic or natural disaster on the human resource performance in banks. The study therefore, contributes to literature and theory.

1.5 Organization of the Study

Five chapters will make up the majority of the research study. The first chapter will introduce the study's context, issue statement, goals, and research questions. This section also discusses the importance and structure of the research. Chapter two will contain the literature review. The various theories and empirical review on the topic under study as well as the conceptual review to the study. The chapter three will deal with the methodology adopted for the study. The chapter four will present the results and discussion while the last chapter, chapter five, will present the summary, conclusion and recommendation for the study and provides suggestions for future studies.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section of the study presents the review of related literature. The section discusses the theoretical, empirical and conceptual review of the topic under study. The study presents information on the variables under study in terms of previous literature. The theoretical review is presented, followed by the conceptual review and finally the empirical review.

2.1 Theoretical Review

2.1.1 The AMO Model

To learn how the HRM system's implementation affects employees' individual performance, The AMO (Abilities, Motivation, and Opportunity to Contribute) model will be used (Almutawa et al., 2016; Marin-Garcia & Tomas, 2016). The AMO framework is useful because it enables HRM practises to be updated to reflect new standards for employee performance (Almutawa et al., 2016). This is essential in a crisis setting because the ability to adjust and improvise, on both an individual and a societal level, is crucial for surviving economic and financial upheaval. In order to deal with the COVID-19 situation, the organization's present system has been enhanced to its maximum potential, making the AMO a necessary tool for this research. If the HRM system is set up in accordance with the AMO model, there is a framework that has to be adapted and can enhanced the HR procedures in the face of crisis or strategic shift (Bos-Nehles et al., 2023; Marin-Garcia & Tomas, 2016).

This is due to the fact that organisations define new performance expectations for their employees in these situations (Khan et al., 2020; Marin-Garcia & Tomas, 2016). When a business is experiencing difficulties, for instance, it is essential to either expand or refresh the company's knowledge base in order to recover and restore its competitive edge. This highlights

the need of institutionalising procedures that boost human capital. Khan et al. (2020) did study in this area and concluded that development and training practises can assist mitigate the impact of economic downturns. This is due to the fact that these practises have a positive influence on the performance of an organisation both before and after the process of economic turbulence. In a similar vein, firms that are dealing with crisis situations need to strengthen their methods of motivating in order to keep their essential personnel and increase their production. There must also be an assurance sent out to employees that the company would be there for them in the event of an emergency (Bos-Nehles et al., 2023).

These efforts to maintain and boost morale are made to ensure that the firm's desired outcomes are met without any dampening effects on workers' drive to work hard to achieve them (Obeidat et al., 2016; Tensay & Singh, 2020). In conclusion, in order for organisations to face the unpredictability that is brought on by crises and to raise the likelihood of their own survival, they need to activate their potential for innovation (Almutawa et al., 2016; Marin-Garcia & Tomas, 2016). Hence, when a firm is in crisis, HR practises that promote individual contributions also raise awareness of external concerns that businesses are forced to deal with. Businesses are forced to develop new abilities as a result of being placed in a situation which is new to them. Thus, the AMO model is adopted for this study.

2.2 The prevalence of Covid-19

The World Health Organization (WHO) classified COVID-19 a Public Health Emergency of International Concern (PHEIC) as of January 30, 2020 (Khatatbeh et al., 2020). As the number of reported cases and geographic areas affected by the pandemic grew, the World Health Organization proclaimed COVID-19 a pandemic on March 11, 2020 (Salisu et al., 2020). As of the first of July, in the year 2020, over 213 nations had been impacted by the disease, which was responsible for over 10 million illnesses and 515,000 fatalities (Lwin et al., 2020). Most affected countries have recorded both imported and locally transmitted instances of the illness.

Different nations have taken different preventative measures, such as stepping up surveillance, tracking down case contacts, restricting movement to varying degrees, encouraging people to avoid close contact with others, requiring the use of face masks in public, and encouraging people to wash their hands frequently. These are some of the measures that have been taken to stop the spread of COVID-19.

From 23rd – 26th March 12, 2020, Ghana reported its first two instances of the disease (Afriyie et al., 2020; Sarfo & Karuppannan, 2020). They came from Norway and Turkey, where they were imported. As a first step in its reaction, the nation increased its surveillance efforts with the goal of locating infected individuals and then tracking down their relationships. On March 17, 2020, the government instituted a requirement that all visitors to the nation undergo a period of mandatory quarantine (Afriyie et al., 2020). After that, on March 22, 2020, the borders were shut down completely. Because the confirmed case count was nearing sixty (60) on March 30, 2020, authorities restricted movement in the Greater Accra and Ashanti Districts to facilitate response activities (Sarfo & Karuppannan, 2020). Those living within a radius of one to two kilometres of known cases were invited to voluntarily undergo testing. Because of these response tactics, the nation was able to identify around one thousand new individuals, of which approximately ninety percent did not exhibit any symptoms (Amponsah et al., 2021). Almost 300,000 tests have been carried out as of the 30th of June in the year 2020, and there have been over 17,000 confirmed cases, 117 fatalities, and 13,000 recoveries (Amponsah et al., 2021; Bimpong et al., 2021).

2.3 COVID-19 and its implications on the Banking Sector

The banking industry in Ghana is one of the most important parts of the country's overall financial system (Feyen et al., 2021; Osakwe et al., 2020). After a slew of financial sector clean-up initiatives, the banking industry had begun to make significant progress before the entrance of COVID-19 in the economy (Babuna et al., 2020). Profit after tax (PAT) increased by 38%

on year-on-year to GHS3.3 billion in 2019, while there was a general decline in non-performing loans by 5.2% between 2018 and 2019 (Ofori-Boateng et al., 2022). For instance, total assets in the industry grew by 22.9% in the year to December 2019, from GHS105.1 billion in December 2018 to GHS129.1 billion in December 2019 (Ofori-Boateng et al., 2022). As of the end of the year 2019, the total amount of deposits held by customers in the banking industry grew by 22.2% (Insaidoo et al., 2021; Ofori-Boateng et al., 2022).

Yet, according to Sibiri et al. (2021), in the year COVID-19, banks encountered a variety of early obstacles, including the quick shift in social norms, transportation constraints, a slowdown in economic activity, supply chain disruptions, high levels of volatility in the markets, and shocks in the market attitude. Consumer trust in the banking industry has been eroding as a result of the sector government's clean-up efforts and the actions of some industry participants even before the start of COVID-19 (Ofori-Boateng et al., 2022; Sibiri et al., 2021). These difficulties were brought on as a direct result of the combination of these two factors. Along with the fact that mobile money services were being provided by telecom companies and that merchants could be found virtually everywhere (Sibiri et al., 2021); the industry was already highly unstable and had a difficult time acquiring the confidence and trust of the typical Ghanaian consumer (Aduhene & Osei-Assibey, 2021).

2.4 HRM Practices in Organizations

Strategic Human Resource Management, as opposed to being generated from a group of practises that work independently, is planned and implemented as a correctly configured unit or system, which influences both the performance of the business as a whole as well as the performance of its employees (Armstrong, 2020; Collins, 2021). According to Azizi et al. (2021), human resource management should be seen as a system since individual HRM practises can only do so much to foster the growth of competitive advantages. On the other hand, when HRM practises are addressed as a system, they optimise individual and

organisational skills (Kutieshat & Farmanesh, 2022; Ogbonnaya & Aryee, 2021). There is a lack of unanimity in the literature on the practises that define HRM systems since they are established according to the accomplishments and performance criteria that firms desire to attain (Armstrong, 2020).

The last component of the HRM system is known as HR performance, and it is described as the methods by which policies are executed as well as the employees' impressions of how these policies are being applied (Abdullah et al., 2020; Piwowar-Sulej, 2021). Even though practises are the least abstract level in the system, Kutieshat and Farmanesh (2022) believe that this does not change the fact that they constitute the system's essential base. This is due to the fact that the reaction of employees is an impact of the practises that are produced. That is to say, Kutieshat and Farmanesh (2022) established that the management of performance serves a practical purpose for organisations, and that it also generates a perception or judgement in employees, associated with satisfaction, as well as the usefulness and legitimacy of the practise, which in turn guides employees' reactions.

Verma et al. (2022) highlighted the need for HRM performance to be integrated with a company's competitive strategy, and they said that middle-level workers who take the initiative for change and address difficulties with new ideas should be credited with creating strategy-based innovation. They mentioned a number of new HRM strategies that are both quite generic in application and not wholly novel, but which have recently seen a renaissance. Consideration of the horizontal directness of the various human resource practises to business administration, as discussed by Salas-Vallina et al. (2021) has been shown to improve worker satisfaction and alignment between HR subsystems and company strategy. E-HRM has its own unique feature that echoes NHRM practises, and it also includes other elements like the "flexibility" to adjust to new situations (Bondarouk, 2020; Rogiers et al., 2020). In addition, strategic innovation is

based on a desire for change and the resolution of problems via the implementation of new ideas.

According to Stahl et al. (2020), NHRM practises are groups of activities with the common goal of fostering accountability, adaptability, creativity, independence, and active engagement in the making of things. The researchers found that NHRM practises had little interest in conventional HRM procedures including hiring, testing, and career development. When information technology is integrated with NHRM practises, it is possible to produce creative performance, which in turn reduces the number of errors and the associated risks (Kutieshat & Farmanesh, 2022). Moreover, studies showed an actual connection between NHRM practises and the innovative performance of firms' planning (Kutieshat & Farmanesh, 2022; Ogalo, 2020; Waheed et al., 2019). The methods of NHRM lower the amount of bureaucracy and give individual systems more relevance. The inflexibility of many recruiting and promotion procedures, on the other hand, frequently results in a reduction in the number of possibilities available to employees to engage in a variety of work (Ogalo, 2020).

At the same time, a number of different structures are being developed within NHRM practises in order to collect employee suggestions for acquiring current improvements, decentralisation of decision rights, team spirit in companies, and quality of work. The author Venkatesh (2017) focused on how the progression of the internet and technology has had an impact on our lives, notably on the educational systems. Furthermore, technology has a novel influence on HRM procedures and practises since the 1990s (Bondarouk & Brewster, 2016). This is in tandem with the rise of HR automation solutions, which are gradually replacing traditional HR methods and web-based HR digitalization. The competencies and actions of employees have an impact on the results of an organization's implementation efforts, which in turn raises the value of performance and increases a company's efficiency in HR-related duties (Bondarouk, 2020; Bondarouk & Brewster, 2016; Venkatesh, 2017).

Furthermore, Gladilina (2019) promote creative problem-solving via the application of HR technology referred to as E-HRM in order to enhance the precision and efficiency of more adaptable human resources management practises, to make the tasks easier, and to reshape communication at work and in one's personal life. E-recruitment is a good example to use as a case in point. With this method, potential employees are given the opportunity to apply for jobs online through various job boards (D'Silva, 2020; Gladilina, 2019). The applications submitted to these job boards are stored in a database that may be searched, screened, and filtered in order to find the most qualified candidates for interviews. It's an intelligent helper in a modern company, employing the internet and several automated instruments (Gladilina, 2019; Kutieshat & Farmanesh, 2022). Especially in light of the current economic predicament, the techniques are compatible with shifting scenarios towards upskilling and digitization the procedures such as electronic recruiting. Outsourcing highly trained IT professionals, on the other hand, led to a distinct design of HR processes (Kutieshat & Farmanesh, 2022). In contrast, the traditional HRM strategy to recruiting strives to achieve a cheaper cost and frequently fulfils the demands of the organisation in terms of HR (Jayaraman & Liu, 2019; Kutieshat & Farmanesh, 2022).

2.5 Human Resource Management in the Age of Covid-19: Difficulties and Prospects

One of the major human resource management issues brought on by the COVID-19 pandemic, according to Atkeson (2020), is the difficulty in transitioning new and current employees to the radically transformed work circumstances. In order to avoid contracting the coronavirus, several companies have instituted rules and procedures that encourage employees to keep a distance from one another, such as moving employees to isolated locations or instituting new, unpopular restrictions (Aduhene & Osei-Assibey, 2021). According to the P-E fit hypothesis, certain people are more likely to be attracted to, and as a result selected by, businesses or organisations that have cultural characteristics, values, and work aspects that are related to the

beliefs, needs, and values of these specific people (Wu et al., 2020). In other words, these people are more likely to be a good fit with the company or organisation (He & Harris, 2020). In this fictitious scenario, the majority of professionals or casual employees who are accepted into an organisation in which their P-E fit is ideal are likely to succeed, and as a consequence, they will have higher levels of job satisfaction, greater levels of devotion, and an overall improvement in their individual wellbeing (Luksyte et al., 2022). However, research indicates that when the environment in the workplace that supports the values and beliefs of the workplace is altered, the various benefits that are derived from such a working environment are all affected, and both the organisation and the employee are left with no option but to derive new ways of re-establishing a cordial working relationship (He & Harris, 2020; Luksyte et al., 2022). This leaves both parties with no choice but to find new ways to re-establish a cordial working relationship. This leaves the organisation and the employee with little alternative but to discover new means of re-establishing a cordial working connection in order to salvage what remains of the working relationship. This forces the company and the worker to come up with creative solutions to restore a harmonious working environment. Similarly, with COVID-19, most of the benefits that would ordinarily be acquired by working in a conventional workplace have been adapted.

One of the most sought-after goals within P-E fit work connections, as stated by McKibbin and Fernando (2020), is to develop solid bonds with the organisations one works for and, as a result, to seek unity with one's co-workers and the company's leadership. This is a highly desired feature of P-E compatible workplace partnerships (Latif et al., 2020). During the whole hiring process, this overarching purpose is the primary magnet for prospective workers. Physical contacts are predicted to decrease or disappear entirely as most organisations adopt new ways of working in response to COVID-19 (Wu et al., 2020). Hence, the newly revealed P-E

incongruence due to the pandemic might have devastating effects on the general productivity and wellness of the workforce and the organisation as a whole (He & Harris, 2020).

Khudhair et al. (2020) state that even in the middle of new ways of running organisations, such as remote work, some organisations are still not familiar with the best techniques to make remote work more successful towards enhancing employee productivity. This is a difficulty due to the fact that there are numerous ways in which remote work might be improved upon (Tanveer et al., 2020). Studies show that strategic rules and procedures are necessary for enhancing employee engagement through remote work and, therefore, maintaining a healthy working relationship between employees and the organisation (Khudhair et al., 2020; Tanveer et al., 2020). This may be tough to do in certain organisations, especially during COVID-19 when funds for such endeavours may be scarce (Kalogiannidis et al., 2020).

2.6 Covid-19's Effect on Human Resource Management Practices

Human resources management factors account for the vast majority of the difficulties that COVID-19 is posing to HRM practises (Iwashita, 2021; Kalogiannidis, 2021). Human resource management (HRM) scholars describe "people management" as "the strategies put in place by organisations for the administration of their personnel, as well as the practises that are continually changing within that context" (Kalogiannidis, 2021). COVID-19 has led to an increased awareness that organisations must adapt quickly to new circumstances. This is because the changing phenomena causes the changing phenomenon. To be more agile and flexible, businesses need to be aware of the need to comply with a wide range of legal problems, as well as the internal norms and practises that may be overlooked (Vahdat, 2022). According to Subramanian and Suresh (2022), this means that, unlike traditional HRM methods, agile HRM practises may anticipate and prepare for future changes in their company environment. When compared to more conventional HRM practises, which focus solely on responding to problems as they arise, this shift emphasises proactive measures (Adikaram et al., 2021; Attar

& Abdul-Kareem, 2020). For instance, organisations would be more efficient and unified in their operations if they kept their management practises similar to how they were conducted before the epidemic. The personnel, as a whole, are now required to acquire the knowledge necessary to quickly support an active report functioning. This phenomenon also manifests itself in domains like as performance, the modification of shifting benefit situations, and general psychological well-being.

2.7 Impact of Covid-19 on Modern HRM Practices

In spite of its generality, most discussions on how COVID-19 would affect HRM and workplace practises have centred on the idea of creating a new norm (Bennett, 2021). For instance, the conversations focus on the likelihood that a more flexible work schedule or working remotely will become the standard in the future. It is critical to assess the impact of the COVID-19 pandemic on current HRM practises, employee well-being, and working conditions (Bennett, 2021; Iwashita, 2021). Regardless of the veracity of these discussions, it is crucial to investigate the results of the COVID-19 epidemic. An optimal strategy for doing business in the face of such a phenomenon was offered in a study by Coccia (2022), who argued in favour of a fuzzy input-output optimisation modelling framework for the operations of the organisation during a crisis situation. According to the findings of the study, HR has an effect on both the employee's standard of living and the total workforce as a whole. The possibility of pandemics occurring in the world in the not-too-distant future is one of the factors that is driving the imperative to systematise the HR department's approach to the worker duties in today's corporate environment as well as in the future (Coccia, 2022; Zhou et al., 2022). This is due to the fact that human resources departments in all organisations need to be appropriately prepared to mitigate the impacts of the advent of a pandemic. In addition to the management of people, the business continuity is also an essential component of their working methods (Zhou et al., 2022). In the present COVID-19 period, best practise would comprise making sure

that businesses are functioning by means of operational technology. Part of this is ensuring constant, high-level communication, constant supervision, increased productivity, and effective performance management. Consideration is also given to the extent to which employment advantages need to be realigned and existing laws on remote work need to be redesigned.

2.8 Empirical Review

Early research established a relationship between the individual Human Resources Management processes of training, selection, performance review, and remuneration and the financial success of the organisation (Boohene & Asuinura, 2011; Cardon & Stevens, 2004; Yong et al., 2020). Human resource management (HRM) practises that have been found to contribute to corporate success via extensive study have been uncovered (Ehnert & Harry, 2012; Shah et al., 2020). According to Shah (2019) analysis of the relevant literature, there are seven of these activities that have always taken HRM practises into consideration. Human Resource Management strategies were described as those with experimental or conceptual relevance to the firm's overall performance (Buller & McEvoy, 2012; Lengnick-Hall et al., 2011). Among these policies and procedures are internal advancement opportunities, formalised training systems, outcome-based evaluations, job stability, employee input into role definitions, and a cut of any profits.

The issue of the link between work results and practises in human resources is becoming an increasingly investigated topic in the field of human resources management. To be more explicit, it is predicted that HRM would serve the requirements of employees, which will boost positive attitudes, and ultimately result in improvements in performance results (Chand, 2010; Guest, 2017). This is in line with the principles of the social exchange theory (SET), which state that HRM practises that promote mutually beneficial exchanges between workers and their employers ought to be encouraged (Guest, 2017). It's much truer when specific employees' demands are met; this leads to improved morale all around (Werdhiastutie et al., 2020). Human

resources management practises including training, empowerment, incentives, work enrichment, and job stability have an influence on turnover intention through job satisfaction and organisational commitment, as observed by researchers such as Gupta and Singh (2020), Mehreza and Bakria (2019) and Ngqeza and Dhanpat (2021).

Similarly, Lacap (2019) discovered that a higher degree of work engagement resulted in a reduced desire to resign on the part of employees. Job qualities such as autonomy and feedback were shown to be responsible for the increase in work engagement. Studies done in the past have revealed, among other things, that one of the most essential things that can be done to nurture good results is to put human resources management methods into action (Mulang, 2022; Winasis et al., 2020).

The necessity of human resource management (HRM) for gaining a competitive edge has been brought to light as a result of globalisation, international competitiveness, innovation, and advances in technology (Alfawaire & Atan, 2021). In a world that is always evolving and becoming more globalised, Kadam et al. (2022) suggests that an organization's human capital may be the only lasting competitive edge that it possesses. According to the findings of a study that was conducted by Anwar and Abdullah (2021), human capital is more significant now than it was in the past compared to new technology as well as financial and material resources. Because of the constantly shifting nature of work, particularly in regards to technical, organisational, and competitive advances, it will always be difficult for businesses to recruit and keep an appropriate supply of skilled workers from the labour market.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This section of the study presents the methods followed to collect data and do the research. The chapter presents the research paradigm, approach, strategy, and design. The chapter also discusses the population of the study, sample and the sampling technique used in collecting data as well as the data collection methods, instruments and analysis methods. Finally, the chapter presents the ethics followed in the conduct of this research.

3.1 Research Paradigm

The positivist research paradigm will be adopted for this study. According to Panhwar et al. (2017), a positivist research approach allows a researcher to make a generalization based on a sample drawn from a population. According to Park et al. (2020), positivist researchers can extrapolate from a small subset of the population to the whole. In order to generalise the results, a representative sample of the 5 bank's population will be asked to complete a questionnaire. As the positivist paradigm being employed holds that the researcher should not be involved in the study in order to deliver an objective conclusion, quantitative approaches employing a survey will be utilised to collect data for the study.

3.2 Research Approach

The quantitative method of approach and the survey research approach will be used in answering the research question. Quantitative research deals in numbers, logic, and an objective stance. Quantitative research focuses on numeric and unchanging data and detailed, convergent reasoning rather than divergent reasoning. It is formed from a deductive approach where emphasis is placed on the testing of theory, shaped by empiricist and positivist philosophies (Zefeiti & Mohamad, 2015). Melnikovas (2018) states that it is still the "best

estimate or judgment based on existing evidence." The inductive approach differs from the deductive reasoning not only based on process but the nature of the conclusion it yields (Melnikovas, 2018). In contrast, the deductive approach depends on existing theories to formulate hypothesis or prepositions to develop a research framework that will allow testing of the hypothesis (Onwuegbuzie & Collins, 2017). This study will make use of the quantitative research approach because the study will analyse the responses of employees based on what is in theory and literature. Moreover, when studying conditions or events that have an impact on individuals, researchers often employ quantitative research methodologies. Quantitative research leads to the generation of objective data that may be effectively conveyed via the use of statistics and numbers.

3.4 Research Design

Kumar (2019) defines a research design as a written plan for a study, which communicates the intentions of the researcher. Research design is described by Creswell and Creswell (2017), as a strategy, plan, and a structure of conducting a research project. It can be acceptable to say that the design is the logical foundation of the research. The nature of the issue being addressed or the research problem remains an ever-important factor in the selection of the design of research, as well as, the researcher's personal experiences, and the audience for the study (Creswell & Creswell, 2017). The research design serves the function of ensuring that the researcher is able to answer the initial question as decidedly as possible based on the evidence obtained. That is to say that in research, the issues of sampling, method of data collection (e.g. questionnaire, observation, document analysis among others), and design of questions are all subsidiary to the matter of "What evidence do I need to collect?" (Creswell & Creswell, 2017). The study uses descriptive research design. Descriptive research design is a scientific method, which involves observing and describing the behaviour of a subject without influencing it in any way (Kirmi, 2017). In this study, descriptive research is useful in trying to explain the

phenomenon as it is which is the significance of communication in successful project completion. As a result, the research consists of descriptive components in order to evaluate the significance of communication in successful project completion.

3.5 Population of the Study

A study population is usually a big group of individuals or artefacts which is the primary focus of a scientific investigation (Nardi, 2018). Often known as a well-defined collection of people or artefacts considered to have similar attributes is a research population (Rahi, 2017). A statistical population is a set of people, objects or idea sharing a collection of properties designed to meet the study's objective (Creswell & Poth, 2016). The study will be carried out in the Central Region in Ghana in 5 banks within the region. The number of employees in the 5 banks namely GCB Bank PLC, Zenith Bank, Ecobank, GT Bank and Standard Chartered Bank are five hundred and ten (510).

3.6 Sample and Sampling Technique

A research sample according to Mweshi and Sakyi (2020) is the segment of the population that is selected for investigation. According to Sarstedt et al. (2018), a sample denotes a group of elements or a single element from which information is extracted. A study thus represents a small percentage of a target population that can be used to represent the entire population. The main idea of sampling is to select some of the elements in a population to allow us to reach a conclusion about the population as a whole. The selection of employees from the banks in the Central Region are accomplished through the use of a sampling technique known as random sampling. The simple random sampling technique was selected because the process of selecting a subset of a population allows all respondents have an equal chance of being selected. The researchers view the simple random sampling procedure as the most appropriate method for this study, as the researcher applied knowledge of the research problem to handpick the

respondents from the selected population. To be able to ascertain the sample size for the study, the researcher used the Yamane (1967) method for sample size calculation. The formula is

$$n = \frac{N}{(1+N(e)2)}$$

Where:

n = sample size

N = population under study

e = margin error

Therefore, using this formula, the sample size will be

$$n = \frac{510}{1 + 510(0.05)2}$$

$$n = 510/1 + 510(0.0025)$$

$$n = 510/1 + 1.275$$

$$n = 510/2.275$$

n = 224.17 = 224.

Therefore, the sample for the study is 224 respondents.

3.7 Data Collection Methods

The primary data will be used in obtaining various responses from managers and members of staff in the various banks. The questionnaire will be given out to employees of the banks in order to investigate the effect that COVID-19 has had on the level of human resource

performance in private and public banks in Ghana. A Google form was created and sent to the HR managers for employees to fill. This is more effective in terms of time and cost.

3.8 Data Collection Instruments

The data was gathered through the use of questionnaires. Structured questionnaires were used to obtain data in a symmetric dimension. Closed-ended questionnaires were administered using Google forms with the help of the HR managers. With the close-ended questionnaires, the questions were developed in an easy way for the respondent to understand as they have to respond to the questions unaided. The responses of the respondents were measured using a five-point numerically scaled Likert-type to score the responses under the data instrument to measure the responses from the respondents. The five-point is a numerically scaled Likert-type of multiple-choice answers ranging from 1-5-point scale in the following pattern: Strongly Agree, Agree, Neutral, Disagree and Strongly Disagree, from which the respondents were asked to pick one.

3.9 Data Validity and Reliability

Reliability is the extent to which a test or instrument would produce similar measurements, given similar conditions while validity is the extent to which a test, scale or instrument measures what is intended to measure or assess (Ofori & Dampson, 2011). Data reliability is a state that exists when data is sufficiently complete and error free to be convincing for its purpose and context. Reliability describes consistency within the employed analytical procedures. To ensure reliability of the findings a research process should be structured in a way that the same results can be achieved through a repetition of the research (Yin, 2017). The questionnaire was pre-tested and the Cronbach Alpha was tested to ascertain if the research instrument was reliable.

Table 1: Reliability

Variable/Construct	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
COVID-19 and HRM	.877	.878	9
Practices			
COVID-19 and	.721	.733	6
Productivity of Banks			
Post Pandemic Effects	.810	.813	9
on HRD			
HR Practices Adopted	.895	.898	9
All Variables	.945	.947	33

Source: Field Study (2023)

Reliability is measured using Cronbach's Alpha, which is a coefficient of internal consistency. It ranges between 0 and 1, with values above 0.7 generally indicating good internal consistency or reliability among the items in the scale. Starting with the construct "COVID-19 and HRM Practices," it demonstrates strong reliability with a Cronbach's Alpha of .877 and a standardized alpha of .878 based on nine items. This suggests that the items related to this construct are consistently measuring the same underlying attribute.

The construct "COVID-19 and Productivity of Banks" has a slightly lower, yet acceptable, reliability. With an alpha of .721 and a standardized alpha of .733, it indicates satisfactory consistency among the six items. Next, the construct "Post Pandemic Effects on HRD" shows strong reliability, as indicated by a Cronbach's alpha of .810 and a standardized alpha of .813 based on nine items. This suggests a good degree of consistency among these items in measuring the same concept.

"HR Practices Adopted" displays the highest reliability among the individual constructs with a Cronbach's alpha of .895 and a standardized alpha of .898, suggesting excellent internal consistency among the nine items related to this construct. Lastly, when considering all variables together, the Cronbach's Alpha is .945 and the standardized alpha is .947. This means that, across the 33 items considered in your study, there is a very high level of internal

consistency. This suggests that the items within each construct are not only reliable on their own, but they're also reliable when combined. This signifies the strength of the constructs and the overall reliability of the research instrument.

Validity implies precise and exact results acquired from the data collected. Validity refers to the integrity and application of the methods undertaken and the precision in which the findings accurately reflect the data (Norris et al., 2015). A measure can lead to a proper and correct conclusion to be drawn from the sample that are generalizable to the entire population. Validity refers to the insurance that the correct operational measures are studied for the specific concept applied. The questionnaire was first pre-tested with colleagues and friends to correct spelling and grammatical mistakes check for question wording and eliminate ambiguities. Again, the people from whom data were collected represented the study population.

3.10 Data Analysis Method

Data analysis is a systematic process of selecting, categorizing, comparing, synthesizing and interpreting data to explain a single phenomenon of interest. Tabuena and Hilario (2021) emphasized that data analysis processes must involve data editing, cleaning, transforming, and modelling data to highlight useful information, suggestion, conclusions, and supporting decision-making. After data collection, the Statistical Package for Social Sciences (SPSS version 23) was used to analyse the data collected. Descriptive statistics like mean, standard deviation, frequencies and percentages and inferential statistics like correlation and regression were used to present the data. In order to determine whether or not the research instrument is reliable, the Cronbach Alpha co-efficient was utilized.

3.11 Ethical Considerations

In the pursuit of research projects, especially those involving human beings or sensitive data, adherence to ethical principles is of utmost importance. This study serves as a notable example

of such dedication to ethical considerations through numerous means. The researcher obtained ethical approval from the department as a first and essential step. The notion of informed consent is a fundamental aspect of the study. Participants were not only invited to participate in the research; rather, they received comprehensive information regarding the study's aims, methodologies, and advantages. Participants were encouraged to provide their permission only after verifying that they possessed a thorough comprehension of the matter and had their concerns adequately addressed. Moreover, formal consent from managers and members of staff, which were used for the purpose of the research work only, was kept confidential from third parties. Also, the names of the companies or respondents will not be made known to the public.



CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This section of the study presents data on the data collected and the analysis of the data thereof.

This section presents the demographic information of respondents, reliability statistics and the main descriptive statistics of the various objectives under the study.

4.1 Demographic Information of Respondents

This section of the study presents the background information of the respondents that took part in this study. The study conducted had a sample size of two – hundred and forty-four (224) respondents and after data collection, a 100% representation of the sample size were received and valid. This is used for the data analysis.

Table 2: Background information of Respondents

		Freq.	%
Gender	Male	108	48.2
	Female For SERVI	116	51.8
Age (Years)	21 – 30	78	34.8
	31 - 40	114	50.9
	41 – 50	32	14.3
Educational	SHS	21	9.4
Qualifications	Bachelor's Degree Master's Degree or Higher	119 84	53.1 37.5

Source: Field Study (2023)

The data set represents background information of a total of 224 respondents. It details characteristics such as gender, age, and educational qualifications. In terms of gender, the respondents are almost evenly split between males and females, with a slightly larger number of females. Of the total respondents, 108, or 48.2%, are male, while 116, or 51.8%, are female.

The ages of respondents fall into three distinct brackets: 21-30, 31-40, and 41-50 years. The majority of respondents are in the age bracket of 31-40 years, making up 50.9% or 114 individuals. The next largest age bracket is the 21-30 years group, which constitutes 34.8% or 78 individuals. Lastly, the age group 41-50 is the smallest group, with 14.3% or 32 individuals falling into this bracket. The data also includes the educational qualifications of the respondents. The majority, 53.1% or 119 individuals, have a Bachelor's Degree. Meanwhile, 37.5% or 84 respondents hold a Master's Degree or higher. A smaller proportion, 9.4% or 21 individuals, have completed their education up to Senior High School (SHS). This demographic profile of the respondents suggests a varied representation in terms of age and education, with a balance in gender representation. The data implies a relatively educated sample, with over 90% of respondents having at least a Bachelor's degree. The largest age group within the sample is 31-40 years old, indicating that the insights derived might be particularly reflective of this demographic.

4.2 Impacts of COVID-19 on HRM practices in banks in Ghana

This section presents information on the respondents view of the impacts of Covid-19 on HRM practices in banks in Ghana.

Table 3: Impacts of COVID-19 on HRM practices in banks in Ghana

	SD			D N		A		SA		M	SD	
	F	%	F	%	F	%	F	%	F	%		
The COVID-19 pandemic has led to a change in HRM	27	12.1	8	3.6	57	25.4	34	15.2	98	43.8	3.75	1.366
policies in banks in Ghana. HRM practices in banks in Ghana have become more	40	17.9	31	13.8	60	26.8	44	19.6	49	21.9	3.14	1.383
flexible due to the COVID-19 pandemic.												
The COVID-19 pandemic has resulted in the adoption of remote work practices in banks	32	14.3	11	4.9	41	18.3	70	31.3	70	31.3	3.60	1.352
in Ghana.												

HRM practices in banks in Ghana have become more digital due to the COVID-19	12	5.4	21	9.4	41	18.3	54	24.1	96	42.9	3.90	1.210
pandemic. The COVID-19 pandemic has resulted in the adoption of new recruitment strategies in banks	27	12.1	17	7.6	43	19.2	60	26.8	77	34.4	3.64	1.342
in Ghana. The COVID-19 pandemic has resulted in the re-evaluation of employee benefits and compensation in banks in	29	12.9	16	7.1	92	41.1	57	25.4	30	13.4	3.19	1.161
Ghana. The COVID-19 pandemic has resulted in the adoption of new employee wellness programs in	16	7.1	34	15.2	42	18.8	86	38.4	46	20.5	3.50	1.183
banks in Ghana. The COVID-19 pandemic has resulted in an increase in the use of technology for employee	22	9.8	7	3.1	6	2.7	63	28.1	126	56.3	4.18	1.254
training and development in banks in Ghana. The COVID-19 pandemic has resulted in the creation of new job roles in banks in Ghana.	12	5.4	24	10.7	43	19.2	74	33.0	71	31.7	3.75	1.168

Source: Field Study (2023)

The data in Table 3 provides information on respondents' perspectives regarding the impacts of the COVID-19 pandemic on Human Resource Management (HRM) practices in banks in Ghana. Respondents rated their agreement with various statements on a 5-point Likert scale, where 1 stands for 'Strongly Disagree' (SD), 2 for 'Disagree' (D), 3 for 'Neutral' (N), 4 for 'Agree' (A), and 5 for 'Strongly Agree' (SA). The average rating (M) and the standard deviation (SD) for each statement are also provided.

The statement that received the highest average agreement (M=4.18, SD=1.254) is "The COVID-19 pandemic has resulted in an increase in the use of technology for employee training and development in banks in Ghana," with a majority (56.3%) of respondents strongly agreeing. This suggests a considerable shift towards digital platforms for training and development, probably as an adaptive measure during the pandemic. The second highest average agreement (M=3.90, SD=1.210) is for "HRM practices in banks in Ghana have become

more digital due to the COVID-19 pandemic," with 42.9% of respondents strongly agreeing. This indicates that digital transformation has been a significant aspect of HRM practice changes in response to the pandemic.

Statements about changes in HRM policies (M=3.75, SD=1.366) and the creation of new job roles (M=3.75, SD=1.168) due to the pandemic also received high agreement, with 43.8% and 31.7% of respondents strongly agreeing, respectively. This suggests that banks have had to modify their existing policies and create new job roles in response to the changing business environment. The statement "HRM practices in banks in Ghana have become more flexible due to the COVID-19 pandemic" received a moderate average agreement of 3.14 (SD=1.383), suggesting some level of adaptability in HRM practices, although not as pronounced as digital transformation or policy changes.

The adoption of remote work practices (M=3.60, SD=1.352), new recruitment strategies (M=3.64, SD=1.342), and new employee wellness programs (M=3.50, SD=1.183) due to the pandemic all received positive responses, suggesting that these changes have also been a part of the HRM practices adaptations during the pandemic. The statement with the lowest average agreement (M=3.19, SD=1.161) is "The COVID-19 pandemic has resulted in the re-evaluation of employee benefits and compensation in banks in Ghana," indicating that this aspect of HRM practices may not have experienced as significant a change as others.

4.3 COVID-19 outbreak impact on the productivity of banks' human resources in Ghana.

This section presents information on the impact of COVID-19 outbreak on the productivity of human resources in Ghana.

Table 4: The impact of COVID-19 outbreak on the productivity of human resources in Ghana

S	SD		D		N		A		SA	M	SD
F	%	F	%	F	%	F	%	F	%		

The COVID-19 pandemic resulted in an increase in workload for banks' human	37	16.5	50	22.3	54	24.1	40	17.9	43	19.2	3.01	1.356
resources in Ghana. The COVID-19 pandemic resulted in a decrease in	40	17.9	49	21.9	54	24.1	47	21.0	34	15.2	2.94	1.324
workload for banks' human resources in Ghana. The COVID-19 pandemic resulted in a change in the	15	6.7	34	15.2	40	17.9	66	29.5	69	30.8	3.63	1.250
nature of tasks performed by banks' human resources in Ghana.												
The COVID-19 pandemic resulted in an increase in employee burnout in banks in	19	8.5	51	22.8	74	33.0	61	27.2	19	8.5	3.04	1.087
Ghana. The COVID-19 pandemic resulted in an increase in employee engagement in banks	33	14.7	56	25.0	46	20.5	54	24.1	35	15.6	3.01	1.309
in Ghana. The COVID-19 pandemic resulted in a change in	16	7.1	30	13.4	54	24.1	68	30.4	56	25.0	3.53	1.205
employee motivation in banks in Ghana.												

Source: Field Study (2023)

The provided data in Table 4 presents respondents' perceptions regarding the impact of the COVID-19 pandemic on the productivity of banks' human resources in Ghana. The respondents rated their agreement with various statements on a 5-point Likert scale, ranging from 1 for 'Strongly Disagree' (SD) to 5 for 'Strongly Agree' (SA). The average rating (M) and the standard deviation (SD) for each statement are also included.

According to the data, respondents had mixed views on the impact of the pandemic on the workload of banks' human resources. The statement "The COVID-19 pandemic resulted in an increase in workload for banks' human resources in Ghana" received a moderate average agreement (M=3.01, SD=1.356). This suggests that a significant portion of respondents felt that the pandemic led to an increase in workload (16.5% strongly disagreed, while 19.2% strongly agreed). However, there was also a substantial percentage of respondents who disagreed or were neutral on this matter. On the other hand, the statement "The COVID-19

pandemic resulted in a decrease in workload for banks' human resources in Ghana" received a similar average agreement (M=2.94, SD=1.324). This indicates that respondents were somewhat divided in their opinions on whether the pandemic reduced the workload of human resources in banks.

Regarding the nature of tasks performed by banks' human resources, the statement "The COVID-19 pandemic resulted in a change in the nature of tasks performed by banks' human resources in Ghana" received a higher average agreement (M=3.63, SD=1.250). This suggests that a majority of respondents felt that there was a shift in the tasks performed by human resources due to the pandemic. Concerning the impact on employee well-being, the statement "The COVID-19 pandemic resulted in an increase in employee burnout in banks in Ghana" received moderate agreement (M=3.04, SD=1.087). This indicates that respondents recognized a certain level of burnout among employees during the pandemic, with a notable proportion (33.0%) strongly agreeing with this statement.

On the other hand, the statement "The COVID-19 pandemic resulted in an increase in employee engagement in banks in Ghana" received a similar average agreement (M=3.01, SD=1.309). This suggests that respondents were somewhat divided on whether employee engagement increased as a result of the pandemic. Finally, the statement "The COVID-19 pandemic resulted in a change in employee motivation in banks in Ghana" received a relatively higher average agreement (M=3.53, SD=1.205). This implies that a significant proportion of respondents perceived a change in employee motivation during the pandemic, with 25.0% strongly agreeing.

4.4 Post-pandemic effects of the COVID-19 pandemic on the effectiveness of banks in Ghana's human resource department

This section of the study presents the respondents perspective of the post-pandemic effects of the COVID-19 pandemic on the effectiveness of banks in Ghana's human resource department.

Table 5: Post-pandemic effects of the COVID-19 pandemic on the effectiveness of banks in Ghana's human resource department

		SD		D		N		A		SA	M	SD
	F	%	F	%	F	%	F	%	F	%		
The COVID-19 pandemic has resulted in a permanent change in the effectiveness of banks' human resource departments in Ghana.	17	7.6	48	21.4	56	25.0	58	25.9	45	20.1	3.29	1.225
The COVID-19 pandemic has resulted in a temporary change in the effectiveness of banks' human resource departments in Ghana	31	13.8	50	22.3	44	19.6	64	28.6	35	15.6	3.10	1.298
The COVID-19 pandemic has had no significant impact on the effectiveness of banks' human resource departments in Ghana.	95	42.4	48	21.4	38	17.0	21	9.4	22	9.8	2.23	1.345
The COVID-19 pandemic has resulted in an increase in the efficiency of banks' human resource departments in Ghana.	10	4.5	42	18.8	53	23.7	83	37.1	36	16.1	3.42	1.101
The COVID-19 pandemic has resulted in a decrease in the efficiency of banks' human resource departments in Ghana.	62	27.7	55	24.6	53	23.7	19	8.5	35	15.6	2.60	1.382
The COVID-19 pandemic has resulted in a change in the skills required by banks' human resource departments in Ghana.	36	16.1	19	8.5	37	16.5	79	35.3	53	23.7	3.42	1.363
The COVID-19 pandemic has resulted in a change in the roles and responsibilities of banks' human resource departments in Ghana.	16	7.1	56	25.0	41	18.3	67	29.9	44	19.6	3.30	1.240

The COVID-19 pandemic has resulted in a change in the way	18	8.0	22	9.8	40	17.9	89	39.7	55	24.6	3.63	1.187
banks' human resource												
departments communicate												
with employees in Ghana.												
The COVID-19 pandemic has	28	12.5	13	5.8	42	18.8	113	50.4	28	12.5	3.45	1.170
resulted in a change in the way												
banks' human resource												
department handle employee												
concerns in Ghana.												

Source: Field Study (2023)

The provided data in Table 5 presents respondents' perceptions regarding the impact of the COVID-19 pandemic on the effectiveness and efficiency of banks' human resource departments in Ghana. Respondents rated their agreement with various statements on a 5-point Likert scale, ranging from 1 for 'Strongly Disagree' (SD) to 5 for 'Strongly Agree' (SA). The average rating (M) and the standard deviation (SD) for each statement are also included.

The statement "The COVID-19 pandemic has resulted in a permanent change in the effectiveness of banks' human resource departments in Ghana" received moderate agreement (M=3.29, SD=1.225). This suggests that respondents recognized some level of permanent impact on the effectiveness of human resource departments due to the pandemic, with 25.9% strongly agreeing. Similarly, the statement "The COVID-19 pandemic has resulted in a temporary change in the effectiveness of banks' human resource departments in Ghana" also received moderate agreement (M=3.10, SD=1.298). This indicates that respondents acknowledged some temporary changes in effectiveness, with 28.6% strongly agreeing.

However, a significant proportion of respondents (42.4%) disagreed with the statement "The COVID-19 pandemic has had no significant impact on the effectiveness of banks' human resource departments in Ghana," resulting in a relatively low average agreement (M=2.23, SD=1.345). In terms of efficiency, the statement "The COVID-19 pandemic has resulted in an increase in the efficiency of banks' human resource departments in Ghana" received moderate

agreement (M=3.42, SD=1.101). This implies that a notable proportion of respondents perceived a positive impact on efficiency, with 37.1% strongly agreeing.

Conversely, the statement "The COVID-19 pandemic has resulted in a decrease in the efficiency of banks' human resource departments in Ghana" also received moderate agreement (M=2.60, SD=1.382). This suggests that some respondents felt there was a negative impact on efficiency, with 27.7% strongly agreeing. Regarding skills, roles, and communication, respondents generally agreed that the pandemic led to changes. The statements "The COVID-19 pandemic has resulted in a change in the skills required by banks' human resource departments in Ghana" (M=3.42, SD=1.363) and "The COVID-19 pandemic has resulted in a change in the roles and responsibilities of banks' human resource departments in Ghana" (M=3.30, SD=1.240) both received moderate agreement, indicating that respondents perceived a shift in these areas.

Respondents also agreed that there were changes in communication and handling employee concerns. The statement "The COVID-19 pandemic has resulted in a change in the way banks' human resource departments communicate with employees in Ghana" received relatively high agreement (M=3.63, SD=1.187). Similarly, the statement "The COVID-19 pandemic has resulted in a change in the way banks' human resource departments handle employee concerns in Ghana" received high agreement (M=3.45, SD=1.170).

4.5 HR practices that have been adopted by banks in Ghana after the pandemic

This section of the study presents data on the HR practices that have been adopted by banks in Ghana after the COVID-19 pandemic.

Table 6: HR practices that have been adopted by banks in Ghana after the pandemic

\$	SD		D		N		A		SA	M	SD
F	%	F	%	F	%	F	%	F	%		

Banks in Ghana have adopted remote work practices as a	22	9.8	41	18.3	70	31.3	61	27.2	30	13.4	3.16	1.168
permanent HR policy. Banks in Ghana have increased their use of digital HR tools	28	12.5	14	6.3	42	18.8	58	25.9	82	36.6	3.68	1.354
after the pandemic. Banks in Ghana have implemented new employee	5	2.2	17	7.6	82	36.6	66	29.5	54	24.1	3.66	0.999
wellness programs after the pandemic. Banks in Ghana have changed	19	8.5	27	12.1	77	34.4	65	29.0	36	16.1	3.32	1.138
their recruitment strategies after the pandemic. Banks in Ghana have increased	25	11.2	24	10.7	76	33.9	73	32.6	26	11.6	3.23	1.139
their investment in employee training and development after the pandemic.	23	11.2	∠ ⊣	10.7	, 0	55.7	, 3	52.0	20	11.0	5.25	1.137
Banks in Ghana have made changes to their employee	16	7.1	14	6.3	75	33.5	94	42.0	25	11.2	3.44	1.014
benefits and compensation packages after the pandemic. Banks in Ghana have made	10	4.5	29	12.9	54	24.1	104	46.4	27	12.1	3.49	1.011
changes to their performance management systems after the pandemic.												
Banks in Ghana have increased their focus on diversity, equity, and inclusion after the	13	5.8	40	17.9	53	23.7	86	38.4	32	14.3	3.38	1.109
pandemic. Banks in Ghana have made	22	9.8	27	12.1	54	24.1	63	28.1	58	25.9	3.48	1.267
changes to their organizational structure after the pandemic.												

Source: Field Study (2023)

The data provided in Table 6 presents respondents' perceptions regarding changes in human resource (HR) practices in banks in Ghana after the COVID-19 pandemic. Respondents rated their agreement with various statements on a 5-point Likert scale, ranging from 1 for 'Strongly Disagree' (SD) to 5 for 'Strongly Agree' (SA). The average rating (M) and the standard deviation (SD) for each statement are also included.

The statement "Banks in Ghana have adopted remote work practices as a permanent HR policy" received moderate agreement (M=3.16, SD=1.168). This suggests that respondents acknowledged a certain level of permanent adoption of remote work practices by banks in

Ghana, with 27.2% strongly agreeing. However, there were also respondents who disagreed or were neutral on this matter. Respondents generally agreed that banks in Ghana have increased their use of digital HR tools after the pandemic. The statement "Banks in Ghana have increased their use of digital HR tools after the pandemic" received high agreement (M=3.68, SD=1.354). This indicates that respondents perceived a notable increase in the utilization of digital HR tools by banks, with 36.6% strongly agreeing.

Regarding employee wellness programs, the statement "Banks in Ghana have implemented new employee wellness programs after the pandemic" received high agreement (M=3.66, SD=0.999). This suggests that respondents recognized the implementation of new wellness programs by banks, with 36.6% strongly agreeing. Respondents also agreed that banks in Ghana have made changes to their recruitment strategies after the pandemic (M=3.32, SD=1.138) and increased their investment in employee training and development (M=3.23, SD=1.139). This indicates a perceived shift in both recruitment strategies and focus on employee development, with a notable proportion of respondents strongly agreeing.

Regarding employee benefits and compensation packages, the statement "Banks in Ghana have made changes to their employee benefits and compensation packages after the pandemic" received high agreement (M=3.44, SD=1.014). This suggests that respondents acknowledged changes in these areas, with 42.0% strongly agreeing. Respondents also agreed that banks in Ghana have made changes to their performance management systems (M=3.49, SD=1.011), increased their focus on diversity, equity, and inclusion (M=3.38, SD=1.109), and made changes to their organizational structure (M=3.48, SD=1.267). These findings indicate perceived changes in these aspects of HR practices, with notable proportions of respondents strongly agreeing.

4.6 Inferential Statistics

4.6.1 Correlation

The correlation matrix presented delves deeply into the intricate relationships between four pivotal variables: the impacts of Covid-19 (C19), HRM practices (HRM), Productivity of Banks (POB), and the Post-pandemic effect (PPC19). Utilizing the Pearson correlation coefficients, the matrix provides insights into the direction and strength of the relationships between these variables.

Table 7: Correlation

		C19	HRM	POB	PPC19
C19	Pearson Correlation	1	.812**	.668**	.791**
	Sig. (2-tailed)		.000	.000	.000
	N	224	224	224	224
HRM	Pearson Correlation	.812**	1	.678**	.921**
	Sig. (2-tailed)	.000		.000	.000
	N	224	224	224	224
POB	Pearson Correlation	.668**	.678**	1	.814**
	Sig. (2-tailed)	.000	.000		.000
	N	224	224	224	224
PPC19	Pearson Correlation	.791**	.921**	.814**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	224	224	224	224

^{**.} Correlation is significant at the 0.01 level (2-tailed).

Note: C19 – Covid19 impacts; HRM – HRM practices; POB – Productivity of Banks; PPC19 – Post-pandemic effect.

The impacts of Covid-19 (C19) have a notably strong positive correlation with HRM practices, registering at 0.812. This suggests that as Covid-19 impacts intensify or change, there's a concordant increase or change in HRM practices. Similarly, the relationship between C19 and the Productivity of Banks (POB) is also positively inclined, albeit slightly weaker with a coefficient of 0.668. Furthermore, the Post-pandemic effect (PPC19) and C19 also share a substantial positive correlation, with the coefficient marked at 0.791. Delving into HRM

practices (HRM), it's evident that there's an incredibly strong correlation with the Post-pandemic effect (PPC19), as indicated by a high coefficient of 0.921. This suggests that changes in HRM practices closely mirror alterations in the post-pandemic effects. Additionally, the relationship between HRM and the Productivity of Banks (POB) is also noteworthy, with a positive correlation coefficient of 0.678.

Moving on to the Productivity of Banks (POB), its relationship with the Post-pandemic effect (PPC19) stands out prominently with a correlation coefficient of 0.814. This implies a strong co-movement between the productivity measures of banks and the overarching post-pandemic effects in the context studied. All these correlations are statistically significant at the 0.01 level, reinforcing the validity and importance of these observed relationships. This complex web of correlations underscores how intertwined these factors are, especially in a post-pandemic world where economic, social, and organizational dynamics have been significantly impacted.

4.6.2 Regression

The regression results are presented according to the research objectives set.

Objective one: The impacts of COVID-19 on HRM practices in banks in Ghana

Table 8: Model Summary

				Std.
			Adjusted	Error of
		R	R	the
Model	R	Square	Square	Estimate
1	.812a	.660	.659	.52786

a. Predictors: (Constant), C19

Source: Field Study

Model Summary, provides a comprehensive overview of the regression model evaluating the impact of COVID-19 (C19) on HRM practices in banks in Ghana. The value of R (the multiple correlation coefficient) is 0.812, which indicates a strong linear relationship between the impacts of COVID-19 and HRM practices. With an R2 (coefficient of determination) value of 0.660, approximately 66% of the variance in HRM practices can be accounted for by the

impacts of COVID-19. This is a substantial portion and underscores the significant influence of the pandemic on HRM practices in the studied context. The Adjusted R2 of 0.659 is very close to the R2 value, suggesting that the model is robust and not overfitted with unnecessary predictors. The Standard Error of the Estimate stands at 0.52786, offering a measure of the accuracy of predictions made with the regression model.

Table 9: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	120.158	1	120.158	431.240	.000 ^b
Residual	61.856	222	.279		
Total	182.014	223			

a. Dependent Variable: HRMb. Predictors: (Constant), C19

Source: Field Study

The Table 9 is employed to assess the overall fitness and significance of the regression model. The F-statistic, a vital component of this table, is extremely high at 431.240. The associated p-value (Sig.) is 0.000, which is less than the common alpha level of 0.05. This indicates that the regression model is statistically significant and fits the data much better than a model without predictors. The substantial difference between the Regression Sum of Squares and the Residual Sum of Squares further emphasizes the model's explanatory power regarding HRM practices.

Table 10: Coefficients^a

		lardized icients	Standardized Coefficients		
Model	В	Std. Error	Beta	t	Sig.
1 (Constant)	.633	.148	Deta	4.264	.000
` '			010		
C19	.864	.042	.812	20.766	.000

a. Dependent Variable: HRM

Source: Field Study

The Table 10 gives detailed insights into the specific relationships in the regression model. The constant (or the y-intercept) is 0.633, which can be interpreted as the expected value of HRM practices when the impact of COVID-19 is zero, assuming a linear relationship. The unstandardized coefficient for C19 is 0.864, suggesting that for every unit increase in the impact of COVID-19, HRM practices in banks in Ghana are expected to increase by 0.864 units. This relationship is statistically significant, with a p-value of 0.000. The standardized coefficient (Beta) for C19 is 0.812, which denotes the number of standard deviations HRM practices will change per standard deviation increase in the impacts of COVID-19.

Objective two: The COVID-19 outbreak effect on the productivity of banks' human resources

Table 11: Model Summary

			/	Std.
			Adjusted	Error of
		R	R	the
Model	R	Square	Square	Estimate
1	.668ª	.446	.444	.57945

a. Predictors: (Constant), C19

Source: Field Study

The 'Model Summary' table provides a snapshot of the regression model assessing the impact of the COVID-19 (C19) outbreak on the productivity of banks' human resources (POB) in Ghana. The multiple correlation coefficient, R, is at 0.668, signifying a strong linear association between the effects of COVID-19 and the productivity of bank's human resources. The R2 value is 0.446, which means that about 44.6% of the variability in the productivity of banks' human resources can be attributed to the influence of COVID-19. This points to the profound impact the pandemic has had on bank productivity. The closely aligned Adjusted R2 value of 0.444 further solidifies the model's reliability and ensures minimal overfitting. The standard error of the estimate, valued at 0.57945, offers insights into the prediction accuracy of the regression model.

Table 12: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	60.039	1	60.039	178.814	.000 ^b
Residual	74.540	222	.336	-,	
Total	134.579	223			

a. Dependent Variable: POBb. Predictors: (Constant), C19

Source: Field Study

The ANOVA table serves as a tool to evaluate the model's overall fit and significance. With an F-statistic valued at 178.814 and an associated p-value (Sig.) of 0.000, it's evident that the regression model is statistically significant. This implies that the model with the predictor (COVID-19 impact) fits the data more aptly than one without any predictors. The marked disparity between the Regression Sum of Squares and the Residual Sum of Squares further accentuates the model's explanatory potency concerning the productivity of banks' human resources.

Table 13: Coefficients^a

			EDUCATION FOR SE	MCE	
	Unstand	lardized	Standardized		
	Coeffi	cients	Coefficients		
		Std.			
Model	В	Error	Beta	t	Sig.
1 (Constant)	1.075	.163		6.598	.000
C19	.610	.046	.668	13.372	.000

a. Dependent Variable: POB

Source: Field Study

The 'Coefficients' table presents granular insights about the individual relationships within the regression model. The constant, also known as the y-intercept, is at 1.075. This represents the predicted value of the productivity of banks' human resources when the impact of COVID-19 is absent. The unstandardized coefficient for C19 stands at 0.610, denoting that for each unit increase in the influence of COVID-19, there's an expected 0.610 unit rise in the productivity of banks' human resources, given a linear relationship exists. This association between C19 and

productivity is underlined as statistically significant with a p-value of 0.000. The standardized coefficient (Beta) for C19, marked at 0.668, signifies the change in standard deviations of the productivity for each standard deviation increase in the impacts of COVID-19.

Objective three: The post-pandemic effects of the COVID-19 pandemic on the effectiveness of banks in Ghana's human resource department

Table 14: Model Summary

				Std.
			Adjusted	Error of
		R	R	the
Model	R	Square	Square	Estimate
1	.921ª	.849	.848	.35230

a. Predictors: (Constant), PPC19

Source: Field Study

The 'Model Summary' table sheds light on the regression model evaluating the post-pandemic effects (PPC19) of the COVID-19 pandemic on the effectiveness of banks in Ghana's human resource department (HRM). The multiple correlation coefficient, R, stands prominently at 0.921. This denotes a very strong linear relationship between post-pandemic effects and the effectiveness of the human resource department in banks. The coefficient of determination, R2, is a staggering 0.849. This implies that approximately 84.9% of the variability in the effectiveness of the HRM can be elucidated by post-pandemic effects, a proportion highlighting the profound influence of post-pandemic repercussions on HR dynamics. The closely matching Adjusted R2 value of 0.848 further solidifies the model's robustness. The model's prediction accuracy is represented by the standard error of the estimate, which is 0.35230 in this context.

Table 15: ANOVA^a

	Sum of		Mean	_	
Model	Squares	Df	Square	F	Sig.
1 Regression	154.460	1	154.460	1244.457	.000 ^b
Residual	27.554	222	.124		
Total	182.014	223			

a. Dependent Variable: HRM

b. Predictors: (Constant), PPC19

Source: Field Study

The ANOVA table, essential for discerning the model's overall significance, showcases an F-statistic of 1244.457, which is remarkably high. Its associated p-value (Sig.) is 0.000, considerably below the standard 0.05 threshold. This attests to the regression model's statistical significance, indicating that the model with the predictor (post-pandemic effects) provides a significantly better fit to the data than a model devoid of predictors. The stark difference between the Regression Sum of Squares and the Residual Sum of Squares accentuates the model's capacity to expound on the effectiveness of the human resource department.

Table 16: Coefficients^a

	Unstand Coeffi		Standardized Coefficients		
		Std.			
Model	В	Error	Beta	t	Sig.
1 (Constant)	.090	.103		.872	.384
PPC19	1.030	.029	.921	35.277	.000

a. Dependent Variable: HRM

Source: Field Study

The 'Coefficients' table offers detailed insights into the specific relationships embedded within the regression model. The constant, or y-intercept, is valued at 0.090, suggesting the expected effectiveness of HRM in the absence of post-pandemic effects. However, its p-value of 0.384 indicates it's not statistically significant. The unstandardized coefficient for PPC19 is a notable 1.030. This means that for every unit augmentation in post-pandemic effects, a corresponding rise of 1.030 units in HRM effectiveness is anticipated, given a linear relationship is at play. This association is underscored by a p-value of 0.000, denoting its statistical significance. The standardized coefficient (Beta) for PPC19, pegged at 0.921, represents the change in standard deviations of HRM effectiveness for each standard deviation increment in post-pandemic effects.

4.7 Discussion of findings

The discussion of the findings of the study will be done based on the objectives of the study.

4.7.1 Explore the impacts of COVID-19 on HRM practices in banks in Ghana

The findings indicate that the COVID-19 pandemic has had significant impacts on HRM practices in banks in Ghana. The adoption of remote work practices, increased use of digital HR tools, changes in recruitment strategies, and implementation of employee wellness programs were reported as notable changes. These findings align with the literature on the impact of the pandemic on HRM practices, which highlights the need for organizations to adapt and implement flexible work arrangements, leverage digital technologies, and prioritize employee well-being during times of crisis (Foss et al., 2021; Huang et al., 2021). The findings suggest that banks in Ghana have responded to the challenges posed by the pandemic by embracing these practices to ensure business continuity and employee safety. Moreover, the impacts of the COVID-19 pandemic on HRM practices in banks in Ghana can be linked to the AMO (Ability-Motivation-Opportunity) model. The adoption of remote work practices and increased use of digital HR tools demonstrate the focus on providing employees with the necessary abilities and opportunities to perform their work effectively in a remote work environment (Boxall & Macky, 2021). These practices enable employees to access the necessary technology, resources, and support to carry out their tasks remotely. The implementation of employee wellness programs also aligns with the motivation aspect of the AMO model by emphasizing employee well-being and engagement during challenging times, which can enhance motivation and job satisfaction (Appelbaum et al., 2020).

4.7.2 Determine how the COVID-19 outbreak affected the productivity of banks' human resources in Ghana

The data reveals a mixed impact of the COVID-19 outbreak on the productivity of banks' human resources in Ghana. Respondents reported changes in workload, nature of tasks,

employee burnout, employee engagement, and employee motivation. These findings align with previous studies that highlight the varied impact of the pandemic on productivity, with some employees experiencing increased workloads and burnout due to remote work challenges and others finding new levels of motivation and engagement (Alon et al., 2020; Demerouti et al., 2020). The findings suggest the importance of effective HRM practices, such as workload management, employee support, and communication strategies, to mitigate negative impacts on productivity and enhance employee well-being during and after crises. The findings on the impact of the COVID-19 outbreak on the productivity of banks' human resources in Ghana can be linked to the AMO model as well. Changes in workload, nature of tasks, employee burnout, engagement, and motivation reflect the interplay between abilities, motivations, and opportunities within the AMO model (Appelbaum et al., 2020; Boxall & Macky, 2021). The pandemic-induced changes in HR practices might have influenced employees' abilities to cope with increased work demands and adapt to new tasks. Employee burnout and changes in motivation can be attributed to the interactions between the demands of the work environment, employees' intrinsic motivations, and the opportunities provided by the organization to support and manage work effectively.

4.7.3 To assess the post-pandemic effects of the COVID-19 pandemic on the effectiveness of banks in Ghana's human resource department

The findings indicate that the COVID-19 pandemic has resulted in both temporary and permanent changes in the effectiveness of banks' human resource departments in Ghana. Respondents recognized changes in HR practices, such as increased use of digital tools, modifications in recruitment strategies, and adjustments in performance management systems. These findings align with the literature on the need for HR departments to adapt and enhance their effectiveness in response to changing circumstances (Boxall & Macky, 2021; Jiang et al., 2020). The findings suggest that the pandemic has served as a catalyst for innovation and

organizational learning, leading to adjustments in HR practices to ensure effectiveness and efficiency in a post-pandemic context. The examination of the post-pandemic effects on the effectiveness of banks in Ghana's human resource department can also be linked to the AMO model. The adjustments made to HR practices, such as the increased use of digital tools, modifications in recruitment strategies, and changes in performance management systems, reflect efforts to enhance the abilities, motivations, and opportunities within the HR department (Appelbaum et al., 2020; Boxall & Macky, 2021). These adaptations aim to provide HR professionals with the necessary skills, technology, and processes to effectively carry out their roles in a post-pandemic context. By aligning HR practices with the changing circumstances, organizations can better enable HR professionals to support employees and the organization as a whole.

4.7.4 Explore the HR practices that have been adopted by banks in Ghana after the pandemic

The data indicates that banks in Ghana have adopted several HR practices in response to the COVID-19 pandemic. These practices include remote work policies, increased use of digital HR tools, implementation of employee wellness programs, changes in recruitment strategies, investment in employee training and development, modifications in employee benefits and compensation packages, and focus on diversity, equity, and inclusion. These findings align with the literature on the adoption of HR practices during and after crises, which emphasizes the importance of agility, flexibility, and employee-centric approaches (Boxall & Macky, 2021; Deloitte, 2020). The findings suggest that banks in Ghana have recognized the need to adapt their HR practices to ensure organizational resilience and employee well-being in the face of uncertainty and changing work dynamics. The exploration of the HR practices adopted by banks in Ghana after the pandemic can also be connected to the AMO model. The adoption of remote work policies, digital HR tools, employee wellness programs, changes in recruitment

strategies, and other practices can enhance employees' abilities, motivations, and opportunities within the organization (Appelbaum et al., 2020; Boxall & Macky, 2021). These practices provide employees with the ability to work flexibly and effectively, increase their motivation by supporting their well-being, and provide opportunities for growth and development. By aligning HR practices with the AMO model, banks in Ghana can enhance their overall organizational performance and ensure a resilient and adaptable workforce in the face of challenges.



CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This study aimed to investigate the impacts of the COVID-19 pandemic on HRM practices in banks in Ghana. This section of the study presents information on the summary of the major findings of the study, conclusion and recommendations for policy, practice and future research.

5.1 Summary of the Study

The findings indicate significant impacts of the COVID-19 pandemic on HRM practices in banks in Ghana. Remote work practices have been adopted as a prominent change, allowing employees to work from home and increasing flexibility. Digital transformation has also been observed, with increased reliance on digital HR tools for communication, collaboration, and HR processes. The pandemic has resulted in changes in recruitment strategies, with a shift towards virtual hiring and interviews. Additionally, employee wellness programs have been implemented to support employee well-being and address the challenges posed by the pandemic. These findings align with the AMO model, as they reflect efforts to enhance employee abilities, motivations, and opportunities in adapting to the new work environment.

The findings also indicate mixed effects of the COVID-19 outbreak on the productivity of banks' human resources in Ghana. Changes in workload were reported, with some employees experiencing an increase in tasks and responsibilities, while others reported a decrease. The nature of tasks also changed, as employees had to adapt to remote work and utilize digital tools. Employee burnout was reported, suggesting increased stress and fatigue due to changes in work arrangements. However, the pandemic also had positive effects on employee engagement and motivation, with some employees finding new ways to stay connected and motivated in the

remote work setting. These findings reflect the dynamic interplay between employee abilities, motivations, and opportunities within the AMO model.

Moreover, the post-pandemic effects on the effectiveness of banks in Ghana's human resource department show notable adjustments in HR practices. The increased use of digital tools has improved the efficiency of HR processes, such as recruitment, onboarding, and performance management. Changes in recruitment strategies have allowed for greater access to talent through virtual platforms. Performance management systems have been modified to accommodate remote work and ensure effective performance monitoring and feedback. These adaptations reflect efforts to enhance employee abilities and opportunities, as well as align HR practices with the changing circumstances brought about by the pandemic.

Finally, the exploration of HR practices adopted by banks in Ghana after the pandemic reveals several notable changes. Remote work policies have been adopted, providing employees with the opportunity to work from home and promoting work-life balance. The increased use of digital HR tools has facilitated communication, collaboration, and HR processes. Employee wellness programs have been implemented to support employee well-being and mental health. Changes in recruitment strategies have enabled virtual hiring and a broader talent pool. Employee training and development have been prioritized, enhancing employee abilities and career growth. These practices reflect efforts to enhance employee abilities, motivations, and opportunities within the AMO model and ensure the adaptability and resilience of banks' HR practices in the post-pandemic era.

5.2 Conclusion

In conclusion, the COVID-19 pandemic has necessitated significant changes in HRM practices in banks in Ghana. The adoption of remote work, digital tools, and employee wellness programs reflects the adaptability and resilience of organizations during challenging times.

Despite the mixed impact on productivity, the pandemic has prompted HR departments to make necessary adjustments to support their workforce effectively. The findings emphasize the importance of agile HR practices and the need for organizations to prioritize employee well-being and engagement in times of crisis.

5.3 Limitations of the Study

While the findings of this study provide valuable insights into the impacts of the COVID-19 pandemic on HRM practices in banks in Ghana, there are certain limitations that should be considered. Firstly, the data collected relied on self-reported perceptions of the respondents, which may be subject to biases such as social desirability or recall bias. Participants may have provided answers based on their own interpretations or experiences, which could introduce inaccuracies or variations in responses. Secondly, the study focused specifically on banks in Ghana, which limits the generalizability of the findings to other industries or countries. The unique characteristics and contextual factors of the banking sector in Ghana may have influenced the specific impacts and adaptations observed in HRM practices. Therefore, caution should be exercised when generalising these findings to other industries or geographical locations.

5.4 Recommendations

Based on the findings of the study, the following recommendations are made:

5.4.1 To Policy

Recommendations made to policy include encouraging the development of flexible work policies and facilitating digital transformation. Policymakers should promote and support the development of flexible work policies that allow for remote work arrangements, ensuring the continuity of business operations during crises. This includes providing guidelines and resources to help organizations implement effective remote work practices. Moreover,

policymakers should support organizations in adopting and integrating digital HR tools and technologies. This includes providing incentives or resources to assist in the acquisition and implementation of digital solutions that enhance HR processes, communication, and collaboration.

5.4.2 To Practice

Recommendations made to practitioners include strengthening employee wellness programs and fostering a supportive and inclusive work culture. Organizations should prioritize employee well-being by expanding and enhancing their employee wellness programs. This can include initiatives such as providing access to mental health resources, organizing virtual wellness activities, and promoting work-life balance through flexible work arrangements. Also, organizations should actively foster a supportive and inclusive work culture that promotes employee engagement and resilience. This can be achieved by fostering open communication channels, encouraging teamwork, recognizing employee contributions, and ensuring fair and equitable treatment of all employees.

5.4.3 To Academia

Recommendations made to academia include researching on comparative studies across industries and countries and also working on a longitudinal study. Future research should aim to conduct comparative studies that encompass a broader range of industries and countries. This would allow for a more comprehensive understanding of the unique challenges, adaptations, and outcomes of HRM practices in different contexts. By including diverse industries and countries, researchers can identify commonalities and differences in HRM practices during and after the pandemic. Furthermore, given the evolving nature of the pandemic and its long-lasting impacts, future research could adopt a longitudinal approach. Longitudinal studies would enable researchers to examine the long-term effects of the

University of Education, Winneba http://ir.uew.edu.gh

pandemic on HRM practices and track changes over time. This would provide valuable insights into the sustainability and effectiveness of the adaptations made by organizations.



REFERENCES

- Abdullah, P. Y., Zeebaree, S. R., Jacksi, K., & Zeabri, R. R. (2020). An hrm system for small and medium enterprises (sme) s based on cloud computing technology. *International Journal of Research-GRANTHAALAYAH*, 8(8), 56–64.
- Adikaram, A. S., Priyankara, H. P. R., & Naotunna, N. (2021). Navigating the crises of COVID-19: Human resource professionals battle against the pandemic. *South Asian Journal of Human Resources Management*, 8(2), 192–218.
- Aduhene, D. T., & Osei-Assibey, E. (2021). Socio-economic impact of COVID-19 on Ghana's economy: challenges and prospects. *International Journal of Social Economics*.
- Afriyie, D. K., Asare, G. A., Amponsah, S. K., & Godman, B. (2020). COVID-19 pandemic in resource-poor countries: challenges, experiences and opportunities in Ghana. *The Journal of Infection in Developing Countries*, 14(08), 838–843.
- Ahmed, T., Khan, M. S., Thitivesa, D., Siraphatthada, Y., & Phumdara, T. (2020). Impact of employees engagement and knowledge sharing on organizational performance: Study of HR challenges in COVID-19 pandemic. *Human Systems Management*, 39(4), 589–601.
- Al-Thaqeb, S. A., Algharabali, B. G., & Alabdulghafour, K. T. (2022). The pandemic and economic policy uncertainty. *International Journal of Finance & Economics*, 27(3), 2784–2794.
- Alfawaire, F., & Atan, T. (2021). The effect of strategic human resource and knowledge management on sustainable competitive advantages at Jordanian universities: The mediating role of organizational innovation. *Sustainability*, 13(15), 8445.
- Almutawa, Z., Muenjohn, N., & Zhang, J. (2016). THE EFFECT OF HUMAN RESOURCE MANAGEMENT SYSTEM ON EMPLOYEES'COMMITMENT: THE MEDIATING ROLE OF THE AMO MODEL. *The Journal of Developing Areas*, 50(6), 17–29.
- Amaratunga, D., Fernando, N., Haigh, R., & Jayasinghe, N. (2020). The COVID-19 outbreak in Sri Lanka: a synoptic analysis focusing on trends, impacts, risks and science-policy interaction processes. *Progress in Disaster Science*, *8*, 100133.
- Amponsah, S. K., Tagoe, B., & Afriyie, D. K. (2021). One year after first case of COVID-19 in Ghana: epidemiology, challenges and accomplishments. *Pan African Medical Journal*, *39*(1).
- Anginer, D., Donmez, A., Seyhun, H. N., & Zhang, R. (2020). Global economic impact of COVID-19: Evidence from insider trades. *Ray, Global Economic Impact of COVID-19: Evidence from Insider Trades (May 20, 2020)*.
- Anwar, G., & Abdullah, N. N. (2021). The impact of Human resource management practice on Organizational performance. *International Journal of Engineering, Business and Management (IJEBM)*, 5.
- Arif, M., Hasan, M., Alawi, S. M., & Naeem, M. A. (2021). COVID-19 and time-frequency connectedness between green and conventional financial markets. *Global Finance Journal*, 49, 100650.

- Armstrong, M. (2020). Strategic human resource management: A guide to action. kogan-page.
- Atkeson, A. (2020). On using SIR models to model disease scenarios for COVID-19. *Quarterly Review*, 41(01), 1–35.
- Attar, M., & Abdul-Kareem, A. (2020). The role of agile leadership in organisational agility. In *Agile Business Leadership Methods for Industry 4.0*. Emerald Publishing Limited.
- Azizi, M. R., Atlasi, R., Ziapour, A., Abbas, J., & Naemi, R. (2021). Innovative human resource management strategies during the COVID-19 pandemic: A systematic narrative review approach. *Heliyon*, 7(6), e07233.
- Babuna, P., Yang, X., Gyilbag, A., Awudi, D. A., Ngmenbelle, D., & Bian, D. (2020). The impact of Covid-19 on the insurance industry. *International Journal of Environmental Research and Public Health*, 17(16), 5766.
- Bennett, A. M. (2021). The impact of the COVID-19 crisis on the future of human resource management. *Journal of Human Resource Management*, 9(3), 58–63.
- Bimpong, K. A., Nuertey, B. D., Seidu, A. S., Ajinkpang, S., & Abdul-Mumin, A. (2021). Decline in uptake of childhood vaccinations in a tertiary hospital in Northern Ghana during the COVID-19 pandemic. *BioMed Research International*, 2021.
- Bondarouk, T. (2020). Implementation of e-HRM: definitions and theoretical approaches. *Encyclopedia of Electronic HRM*, 63–69.
- Bondarouk, T., & Brewster, C. (2016). Conceptualising the future of HRM and technology research. *The International Journal of Human Resource Management*, 27(21), 2652–2671.
- Boohene, R., & Asuinura, E. L. (2011). The effect of human resource management practices on corporate performance: A study of graphic communications group limited. *International Business Research*, 4(1), 266–272.
- Bos-Nehles, A., Townsend, K., Cafferkey, K., & Trullen, J. (2023). Examining the Ability, Motivation and Opportunity (AMO) framework in HRM research: Conceptualization, measurement and interactions. *International Journal of Management Reviews*.
- Buller, P. F., & McEvoy, G. M. (2012). Strategy, human resource management and performance: Sharpening line of sight. *Human Resource Management Review*, 22(1), 43–56.
- Cardon, M. S., & Stevens, C. E. (2004). Managing human resources in small organizations: What do we know? *Human Resource Management Review*, *14*(3), 295–323.
- Chand, M. (2010). The impact of HRM practices on service quality, customer satisfaction and performance in the Indian hotel industry. *The International Journal of Human Resource Management*, 21(4), 551–566.
- Coccia, M. (2022). The best strategy of preparedness to face next pandemic crisis similar to COVID-19: The critical role of medical ventilators and new technology in reducing fatality rates.

- Collins, C. J. (2021). Expanding the resource based view model of strategic human resource management. *The International Journal of Human Resource Management*, 32(2), 331–358.
- Creswell, J. W., & Creswell, J. D. (2017). Research design: Qualitative, quantitative, and mixed methods approaches. Sage publications.
- Creswell, J. W., & Poth, C. N. (2016). *Qualitative inquiry and research design: Choosing among five approaches*. Sage publications.
- D'Silva, C. (2020). A study on increase in e-recruitment and selection process. *International Journal of Research in Engineering, Science and Management*, *3*(8), 205–213.
- Ehnert, I., & Harry, W. (2012). Recent developments and future prospects on sustainable human resource management: Introduction to the special issue. *Management Revue*, 221–238.
- Elayan, M. B. (2021). The impact of COVID-19 on human resource practices. *The Effect of Coronavirus Disease (COVID-19) on Business Intelligence*, 311–321.
- Feyen, E., Gispert, T. A., Kliatskova, T., & Mare, D. S. (2021). Financial sector policy response to COVID-19 in emerging markets and developing economies. *Journal of Banking & Finance*, 133, 106184.
- Gladilina, I. P. (2019). Creative Thinking and Development of Professionalism by Procurement Specialists in the Context of Digitalization. *Academic Journal of Interdisciplinary Studies*, 8(2), 219.
- Guest, D. E. (2017). Human resource management and employee well-being: Towards a new analytic framework. *Human Resource Management Journal*, 27(1), 22–38.
- Gupta, A., & Singh, V. (2020). Incorporating organisational justice, job satisfaction and organisational commitment in a model of turnover intentions for software professionals. *International Journal of Indian Culture and Business Management*, 21(4), 544–562.
- He, H., & Harris, L. (2020). The impact of Covid-19 pandemic on corporate social responsibility and marketing philosophy. *Journal of Business Research*, *116*, 176–182.
- Insaidoo, M., Arthur, L., Amoako, S., & Andoh, F. K. (2021). Stock market performance and COVID-19 pandemic: evidence from a developing economy. *Journal of Chinese Economic and Foreign Trade Studies*, 14(1), 60–73.
- Iwashita, H. (2021). The future of remote work in Japan: Covid-19's implications for international human resource management. *Entrepreneurial Business and Economics Review*, 9(4), 7–18.
- Jayaraman, V., & Liu, Z. (2019). Aligning governance mechanisms with task features to improve service capabilities---an empirical study of professional service outsourcing in India. *Operations Management Research*, 12, 19–39.
- Kadam, S., Luharia, A., Tivaskar, S., & Khatib, M. D. W. (2022). Evolution of Human Resource Management—A Review Article. *Journal of Pharmaceutical Negative Results*, 212–218.

- Kalogiannidis, S. (2021). The Impact of COVID-19 on Human Resource Management Practices and Future Marketing. *International Journal of Industrial Marketing*, *6*(1), 43–55.
- Kalogiannidis, S., Melfou, K., & Papaevangelou, O. (2020). Global Marketing Strategic Approaches on Multi National Companies Product Development. *International Journal of Scientific Research and Management*, 8(12), 2084–2090.
- Kaushik, M., & Guleria, N. (2020). The impact of pandemic COVID-19 in workplace. *European Journal of Business and Management*, 12(15), 1–10.
- Khan, N. U., Bhatti, M. N., Obaid, A., Sami, A., & Ullah, A. (2020). Do green human resource management practices contribute to sustainable performance in manufacturing industry? *International Journal of Environment and Sustainable Development*, 19(4), 412–432.
- Khan, Z., Soundararajan, V., & Shoham, A. (2020). Global post-merger agility, transactive memory systems and human resource management practices. *Human Resource Management Review*, 30(1), 100697.
- Khatatbeh, I. N., Hani, M. B., & Abu-Alfoul, M. N. (2020). The impact of COVID-19 pandemic on global stock markets: An event study. *International Journal of Economics and Business Administration*, 8(4), 505–514.
- Khudhair, H. Y., Alsaud, A. B., Alsharm, A., Alkaabi, A., & AlAdeedi, A. (2020). The impact of COVID-19 on supply chain and human resource management practices and future marketing. *International Journal of Supply Chain Management*, 9(5), 1681–1685.
- Kirmi, P. N. (2017). Relationship between capital structure and profitability, evidence from listed energy and petroleum companies listed in Nairobi Securities Exchange. *Journal of Investment and Management*, 6(5), 97–102.
- Kumar, R. (2019). Research methodology: A step-by-step guide for beginners. Sage Publications Limited.
- Kutieshat, R., & Farmanesh, P. (2022). The impact of new human resource management practices on innovation performance during the COVID 19 crisis: a new perception on enhancing the educational sector. *Sustainability*, 14(5), 2872.
- Lacap, J. P. G. (2019). The mediating effect of employee engagement on the relationship of transformational leadership and intention to quit: Evidence from local colleges in Pampanga, Philippines. *Asia-Pacific Social Science Review*, 19(1), 33–48.
- Latif, F., Bashir, M. F., Komal, B., & Tan, D. (2020). Role of electronic media in mitigating the psychological impacts of novel coronavirus (COVID-19). *Psychiatry Research*, 289, 113041.
- Lengnick-Hall, C. A., Beck, T. E., & Lengnick-Hall, M. L. (2011). Developing a capacity for organizational resilience through strategic human resource management. *Human Resource Management Review*, 21(3), 243–255.
- Luksyte, A., Bauer, T. N., Debus, M. E., Erdogan, B., & Wu, C.-H. (2022). Perceived

- overqualification and collectivism orientation: implications for work and nonwork outcomes. *Journal of Management*, 48(2), 319–349.
- Lwin, M. O., Lu, J., Sheldenkar, A., Schulz, P. J., Shin, W., Gupta, R., & Yang, Y. (2020). Global sentiments surrounding the COVID-19 pandemic on Twitter: analysis of Twitter trends. *JMIR Public Health and Surveillance*, 6(2), e19447.
- Marin-Garcia, J. A., & Tomas, J. M. (2016). Deconstructing AMO framework: A systematic review. *Intangible Capital*, 12(4), 1040–1087.
- McDonnell, A., & Burgess, J. (2013). The impact of the global financial crisis on managing employees. *International Journal of Manpower*.
- McKibbin, W., & Fernando, R. (2020). 3 The economic impact of COVID-19. *Economics in the Time of COVID-19*, 45.
- Mehreza, A., & Bakria, A. (2019). The impact of human resource practices on job satisfaction and intention to stay in emerging economies: Model development and empirical investigation among high caliber governmental employees in Qatar.
- Melnikovas, A. (2018). Towards an explicit research methodology: Adapting research onion model for futures studies. *Journal of Futures Studies*, *23*(2), 29–44. https://doi.org/10.6531/JFS.201812 23(2).0003
- Mulang, H. (2022). Analysis of The Effect of Organizational Justice, Worklife Balance on Employee Engagement and Turnover Intention. *Golden Ratio of Human Resource Management*, 2(2), 86–97.
- Mweshi, G. K., & Sakyi, K. (2020). Application of sampling methods for the research design. *Archives of Business Review–Vol*, 8(11).
- Nardi, P. M. (2018). Doing survey research: A guide to quantitative methods. Routledge.
- Ngoc Su, D., Luc Tra, D., Thi Huynh, H. M., Nguyen, H. H. T., & O'Mahony, B. (2021). Enhancing resilience in the Covid-19 crisis: lessons from human resource management practices in Vietnam. *Current Issues in Tourism*, 24(22), 3189–3205.
- Ngqeza, K., & Dhanpat, N. (2021). Investigating the effects of employee empowerment on turnover intention in a mining organisation. *SA Journal of Human Resource Management*, 19, 12.
- Norris, J. M., Plonsky, L., Ross, S. J., & Schoonen, R. (2015). Guidelines for reporting quantitative methods and results in primary research. *Language Learning*, 65(2), 470–476.
- Obeidat, S. M., Mitchell, R., & Bray, M. (2016). The link between high performance work practices and organizational performance: Empirically validating the conceptualization of HPWP according to the AMO model. *Employee Relations*.
- Ofori-Boateng, K., Ohemeng, W., Agyapong, E. K., & Bribinti, B. J. (2022). The impact of COVID-19 on stock returns of listed firms on the stock market: Ghana's experience. *African Journal of Economic and Management Studies*, 13(1), 136–146.

- Ofori, R., & Dampson, D. G. (2011). Research methods and statistics using SPSS. *Amakom-Kumasi: Payless Publication Limited*.
- Ogalo, H. S. (2020). Strategic management of HRM practices and innovation performance in the high tech fiberglass sector in Bahrain: mediating role of organizational innovation. *Annals of Contemporary Developments in Management & HR (ACDMHR)*, 2(3), 43–55.
- Ogbonnaya, C., & Aryee, S. (2021). HRM practices, employee well-being, and organizational performance. In *Handbook on management and employment practices* (pp. 1–23). Springer.
- Onwuegbuzie, A. J., & Collins, K. M. T. (2017). The role of sampling in mixed methods-research. *KZfSS Kölner Zeitschrift Für Soziologie Und Sozialpsychologie*, 69(2), 133–156.
- Osakwe, C. N., Ruiz, B., Amegbe, H., Chinje, N. B., Cheah, J.-H., & Ramayah, T. (2020). A multi-country study of bank reputation among customers in Africa: Key antecedents and consequences. *Journal of Retailing and Consumer Services*, 56, 102182.
- Panhwar, A. H., Ansari, S., & Shah, A. A. (2017). Post-positivism: An effective paradigm for social and educational research. *International Research Journal of Arts & Humanities* (IRJAH), 45.
- Park, Y. S., Konge, L., & Artino, A. R. (2020). The positivism paradigm of research. *Academic Medicine*, 95(5), 690–694.
- Piwowar-Sulej, K. (2021). Human resources development as an element of sustainable HRM—with the focus on production engineers. *Journal of Cleaner Production*, 278, 124008.
- Rahi, S. (2017). Research design and methods: A systematic review of research paradigms, sampling issues and instruments development. *International Journal of Economics & Management Sciences*, 6(2), 1–5.
- Rogiers, P., Viaene, S., & Leysen, J. (2020). The digital future of internal staffing: a vision for transformational electronic human resource management. *Intelligent Systems in Accounting, Finance and Management*, 27(4), 182–196.
- Salas-Vallina, A., Alegre, J., & López-Cabrales, Á. (2021). The challenge of increasing employees' well-being and performance: How human resource management practices and engaging leadership work together toward reaching this goal. *Human Resource Management*, 60(3), 333–347.
- Salisu, A. A., Ebuh, G. U., & Usman, N. (2020). Revisiting oil-stock nexus during COVID-19 pandemic: Some preliminary results. *International Review of Economics & Finance*, 69, 280–294.
- Sarfo, A. K., & Karuppannan, S. (2020). Application of geospatial technologies in the COVID-19 fight of Ghana. *Transactions of the Indian National Academy of Engineering*, 5(2), 193–204.
- Sarstedt, M., Bengart, P., Shaltoni, A. M., & Lehmann, S. (2018). The use of sampling

- methods in advertising research: A gap between theory and practice. *International Journal of Advertising*, 37(4), 650–663.
- Shafi, M., Liu, J., & Ren, W. (2020). Impact of COVID-19 pandemic on micro, small, and medium-sized Enterprises operating in Pakistan. *Research in Globalization*, 2, 100018.
- Shah, M. (2019). Green human resource management: Development of a valid measurement scale. *Business Strategy and the Environment*, 28(5), 771–785.
- Shah, N., Michael, F., & Chalu, H. (2020). The influence of electronic human resource management use and organizational success: A global conceptualization. *Global Journal of Management and Business Studies*, 10(1), 9–28.
- Sibiri, H., Prah, D., & Zankawah, S. M. (2021). Containing the impact of COVID-19: Review of Ghana's response approach. *Health Policy and Technology*, 10(1), 13.
- Stahl, G. K., Brewster, C. J., Collings, D. G., & Hajro, A. (2020). Enhancing the role of human resource management in corporate sustainability and social responsibility: A multi-stakeholder, multidimensional approach to HRM. *Human Resource Management Review*, 30(3), 100708.
- Subramanian, N., & Suresh, M. (2022). Assessment framework for agile HRM practices. *Global Journal of Flexible Systems Management*, 23(1), 135–149.
- Tabuena, A. C., & Hilario, Y. M. C. (2021). Research data analysis methods in addressing the K-12 learning competency on data analysis procedures among senior high school research courses. *International Journal of Recent Research and Applied Studies*, 8(3), 1.
- Tanveer, M., Hassan, S., & Bhaumik, A. (2020). Covid-19 quarantine and consumer behavior that change the trends of business sustainability & development. *Academy of Strategic Management Journal*, 19(4), 1–11.
- Tensay, A. T., & Singh, M. (2020). The nexus between HRM, employee engagement and organizational performance of federal public service organizations in Ethiopia. *Heliyon*, 6(6), e04094.
- Vahdat, S. (2021). The role of IT-based technologies on the management of human resources in the COVID-19 era. *Kybernetes*, 51(6), 2065–2088.
- Vahdat, S. (2022). The role of IT-based technologies on the management of human resources in the COVID-19 era. *Kybernetes*, *51*(6), 2065–2088.
- Venkatesh, D. A. N. (2017). Connecting the dots: Internet of Things and human resource management. *American International Journal of Research in Humanities, Arts and Social Sciences, ISSN (Print)*, 2328–3734.
- Verma, P., Kumar, V., Mittal, A., Gupta, P., & Hsu, S. C. (2022). Addressing strategic human resource management practices for TQM: the case of an Indian tire manufacturing company. *The TQM Journal*, *34*(1), 29–69.
- Waheed, A., Miao, X., Waheed, S., Ahmad, N., & Majeed, A. (2019). How new HRM practices, organizational innovation, and innovative climate affect the innovation performance in the IT industry: A moderated-mediation analysis. *Sustainability*, 11(3),

621.

- Werdhiastutie, A., Suhariadi, F., & Partiwi, S. G. (2020). Achievement motivation as antecedents of quality improvement of organizational human resources. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Volume*, *3*, 747–752.
- Winasis, S., Riyanto, S., & Ariyanto, E. (2020). Digital transformation in the indonesian banking industry: Impact on employee engagement. *International Journal of Innovation, Creativity and Change*, 12(4), 528–543.
- Wu, T.-J., Gao, J.-Y., Wang, L.-Y., & Yuan, K.-S. (2020). Exploring links between polychronicity and job performance from the person–environment fit perspective—The mediating role of well-being. *International Journal of Environmental Research and Public Health*, 17(10), 3711.
- Yin, R. K. (2017). Case study research and applications: Design and methods. Sage publications.
- Yong, J. Y., Yusliza, M., Ramayah, T., Chiappetta Jabbour, C. J., Sehnem, S., & Mani, V. (2020). Pathways towards sustainability in manufacturing organizations: Empirical evidence on the role of green human resource management. *Business Strategy and the Environment*, 29(1), 212–228.
- Zefeiti, S. M. B. Al, & Mohamad, N. A. (2015). Methodological considerations in studying transformational leadership and its outcomes. *International Journal of Engineering Business Management*, 7, 10.
- Zhou, X., Zhang, X., Santi, P., & Ratti, C. (2022). Evaluation of non-pharmaceutical interventions and optimal strategies for containing the COVID-19 pandemic. *ArXiv Preprint ArXiv*:2202.13980.

APPENDIX I – QUESTIONNAIRE

Dear Respondent,

The purpose of this survey is to gather your opinion on the impacts of the COVID-19 pandemic on the human resource management practices in banks in Ghana. This survey aims to understand how the pandemic has affected the productivity of banks' human resources in Ghana, to assess the post-pandemic effects of the COVID-19 pandemic on the effectiveness of banks' human resource departments, and to explore the HR practices that have been adopted by banks in Ghana after the pandemic. Your participation in this survey is voluntary, and your responses will be kept anonymous and confidential. Your feedback is critical in helping the researcher gain insights into the current state of HRM practices in banks in Ghana and how they have been affected by the COVID-19 pandemic. The survey consists of five (5) sections, each section focusing on a specific research objective and one on demographic information. Please read each question carefully and select the response that best reflects your opinion. The responses range from "Strongly Disagree" to "Strongly Agree" on a 5-point Likert scale.

Thank you for your participation.

PART A: DEMOGRAPHIC INFORMATION OF RESPONDENTS

lease provide us with some information about your naracteristics of our sample.	rself to help us better unde	erstand the
1. What is your gender? Male Female		
2. What is your age? Below 20 years old 21-30 years old old	31-40 years old	41-50 years
51-60 years old 61 years old or above	;	
3. What is your highest level of education com JHS SHS deg r higher	pleted? Bachelor's degree	Master's

PART B: THE IMPACTS OF COVID-19 ON HRM PRACTICES IN BANKS IN GHANA

Please tick the box that best fits your opinion for each statement. Please indicate your response using the following scale: (1) strongly disagree, (2) disagree. (3) neutral, (4) agree, and (5) strongly agree.

		1	2	3	4	5
B1	The COVID-19 pandemic has led to a change in					
	HRM policies in banks in Ghana.					
B2	HRM practices in banks in Ghana have become more					
	flexible due to the COVID-19 pandemic.					
В3	The COVID-19 pandemic has resulted in the					
	adoption of remote work practices in banks in Ghana.					

B4	HRM practices in banks in Ghana have become more			
	digital due to the COVID-19 pandemic.			
B5	The COVID-19 pandemic has resulted in the			
	adoption of new recruitment strategies in banks in			
	Ghana.			
B6	The COVID-19 pandemic has resulted in the re-			
	evaluation of employee benefits and compensation in			
	banks in Ghana.			
B7	The COVID-19 pandemic has resulted in the			
	adoption of new employee wellness programs in			
	banks in Ghana.			
B8	The COVID-19 pandemic has resulted in an increase			
	in the use of technology for employee training and			
	development in banks in Ghana.			
B9	The COVID-19 pandemic has resulted in the creation			
	of new job roles in banks in Ghana.			

PART C: COVID-19 IMPACT ON THE PRODUCTIVITY OF BANKS' HUMAN RESOURCES

Please tick the box that best fits your opinion for each statement. Please indicate your response using the following scale: (1) strongly disagree, (2) disagree. (3) neutral, (4) agree, and (5) strongly agree.

		1	2	3	4	5
C1	The COVID-19 pandemic resulted in an increase in					
	workload for banks' human resources in Ghana.					
C2	The COVID-19 pandemic resulted in a decrease in					
	workload for banks' human resources in Ghana.					
C3	The COVID-19 pandemic resulted in a change in the					
	nature of tasks performed by banks' human resources					
	in Ghana.					
C4	The COVID-19 pandemic resulted in an increase in					
	employee burnout in banks in Ghana.					
C5	The COVID-19 pandemic resulted in an increase in					
	employee engagement in banks in Ghana.					
C6	The COVID-19 pandemic resulted in a change in					
	employee motivation in banks in Ghana.					

PART D: THE POST-PANDEMIC EFFECTS OF THE COVID-19 PANDEMIC ON THE EFFECTIVENESS OF BANKS IN GHANA'S HUMAN RESOURCE DEPARTMENT

Please tick the box that best fits your opinion for each statement. Please indicate your response using the following scale: (1) strongly disagree, (2) disagree. (3) neutral, (4) agree, and (5) strongly agree.

		_	_		i -
	1	′)	1 2	1	- 5
	1	_	J	4 '	J
			-		

		 _	_	
D1	The COVID-19 pandemic has resulted in a			
	permanent change in the effectiveness of banks'			
	human resource departments in Ghana.			
D2	The COVID-19 pandemic has resulted in a temporary			
	change in the effectiveness of banks' human resource			
	departments in Ghana			
D3	The COVID-19 pandemic has had no significant			
	impact on the effectiveness of banks' human resource			
	departments in Ghana.			
D4	The COVID-19 pandemic has resulted in an increase			
	in the efficiency of banks' human resource			
	departments in Ghana.			
D5	The COVID-19 pandemic has resulted in a decrease			
	in the efficiency of banks' human resource			
	departments in Ghana.			
D6	The COVID-19 pandemic has resulted in a change in			
	the skills required by banks' human resource			
	departments in Ghana.			
D7	The COVID-19 pandemic has resulted in a change in			
	the roles and responsibilities of banks' human			
	resource departments in Ghana.			
D8	The COVID-19 pandemic has resulted in a change in			
	the way banks' human resource departments			
	communicate with employees in Ghana.			
D9	The COVID-19 pandemic has resulted in a change in			
	the way banks' human resource department handle			
	employee concerns in Ghana.			

PART E: THE HR PRACTICES ADOPTED BY BANKS IN GHANA AFTER THE PANDEMIC

Please tick the box that best fits your opinion for each statement. Please indicate your response using the following scale: (1) strongly disagree, (2) disagree. (3) neutral, (4) agree, and (5) strongly agree.

		1	2	3	4	5
E1	Banks in Ghana have adopted remote work practices					
	as a permanent HR policy.					
E2	Banks in Ghana have increased their use of digital					
	HR tools after the pandemic.					
E3	Banks in Ghana have implemented new employee					
	wellness programs after the pandemic.					
E4	Banks in Ghana have changed their recruitment					
	strategies after the pandemic.					
E5	Banks in Ghana have increased their investment in					
	employee training and development after the					
	pandemic.					
E6	Banks in Ghana have made changes to their					
	employee benefits and compensation packages after					
	the pandemic.					

University of Education, Winneba http://ir.uew.edu.gh

E7	Banks in Ghana have made changes to their			
	performance management systems after the			
	pandemic.			
E8	Banks in Ghana have increased their focus on			
	diversity, equity, and inclusion after the pandemic.			
E9	Banks in Ghana have made changes to their			
	organizational structure after the pandemic.			

THANK YOU!!!

