

## **EFFECT OF COVID-19 LOCKDOWN ON HUMAN RESOURCE PERFORMANCE ON DEPOSIT MONEY BANKS IN YOLA METROPOLIS**

**Bello Deva Vincent**

Associate Professor, Department of Business Administration, Modibbo Adama University, Yola

---

**ABSTRACT:** *The corona virus pandemic is a global challenge that adversely affected the human race in almost all strata of life especially the economic sector. It is therefore in light of the above that this study examines the effect of Covid-19 lockdown on human resources performance on deposit money banks in Nigeria with particular reference to Yola metropolis. The study adopted dual research method where survey and in-depth interview were deployed to retrieved data from the sampled population which comprises of employees and management staff of various banks in Yola metropolis. Findings of the study revealed that the Covid-19 lockdown adversely and enormously affected the operations of money deposit banks especially in the area of human resource performance as all banks were either partially or totally shutdown during the lockdown. It was also found that panic and incessant fear of the unknown affected the employees from discharging their duties even when the lockdown was lifted. The study recommended among other things that is the need for effective communication in organizations during time of uncertainty such as the outbreak of the corona virus in order to minimize or eliminate fear among employees because it has the potency to deter their performance. Furthermore, there is the need for organizations to always strategize on how to motivate and retain their employees during uncertainties times' especially economic tumult.*

**Keyword:** Effect, Covid-19, lockdown, human resources, performance

---

### **INTRODUCTION**

The Covid-19 pandemic is a lethal virus that has wreaked havoc on the economy in Nigeria and around the world, with horrific mortality rates. The Covid-19 pandemic, also known as the coronavirus, was initially detected in a place called Wuhan, China in December 2019 and has since expanded over the world, continuing to be a destructive and fatal pandemic. Nigeria, like the rest of the world, cancelled events, flights, and almost everything that involves social, governmental, or religious meetings as the reality of the coronavirus epidemic dawns on the country. The pandemic resulted in economic collapse, a lack of social life (Razon, 2020), and stock markets all across the world began to plummet (Liu, Manzoor, Wang, Zhang & Manzoor, 2020). Normal banking services were affected as a result of the pandemic (Disemadi & Shaleh, 2020), necessitating effective bank operational risk management to improve the performance of bank services to consumers. Okeah (2021) argued that the year 2020 has been characterized by a lot of disruption in the banking sector in Nigeria due to the covid-19 pandemic, hence, for an organization to still stay afloat and compete and continue to strive to still be in business, its employees must be rewarded to perform well. It is therefore in light of the above that this study

seeks to examine the effect of the Covid-19 lockdown on the performance of human resources in deposit banks in Yola metropolis.

### **Statement of the Research Problem**

The Covid-19 pandemic came with a deluge of negative consequences. These consequences are widespread, therefore, they may be found in practically every strata and sector of the country. According to Tanjung, Prasetyaningtyas, Heryanto, and Nurfauzi, (2021), banking performance is considered to be disrupted by the impact of the spread of the coronavirus (covid19). Lampost, (2020) corroborates that the spread of the coronavirus has the potency to affect the functionality of the banking sector.

In Nigeria, the presidential order for a lockdown forced most private organizations especially banks to laid-off workers, and the few that remained had their staff salaries slashed. It was reported by Reuters on the 4th of May, 2020 that Access Bank, Nigeria's largest lender, cut staff salaries and sacked contract workers accounting for 75% of its 30,000 workforces to save costs. The above situation stimulated the researcher to investigate the effect of the Covid-19 lockdown on human resource performance with particular reference to deposit banks in Yola metropolis.

### **Objectives of the Study**

1. To know if the covid-19 lockdown affected the operations of deposit banks in Yola metropolis
2. To determine whether Covid-19 lockdown affected the performance of human resources in deposit banks in Yola metropolis
3. To find out how Covid-19 lockdown affected the performance of human resources in deposit banks in Yola metropolis

### **Research Question**

1. Did the Covid-19 lockdown affect the operations of deposit banks in Yola metropolis?
2. Did Covid-19 lockdown affect the performance of human resources in deposit banks in Yola metropolis?
3. How did Covid-19 lockdown affect the performance of human resources in deposit banks in Yola Metropolis?

## **REVIEW OF RELATED LITERATURE**

This sector of the paper reviewed extant related empirical studies. Okeah (2021) researched to see how deposit money banks in Port Harcourt, Rivers State, Nigeria, continue to operate throughout the lockdown, relying on their employees to perform at their best while remaining safe amid the covid-19 pandemic. The study adopted a survey method and the population and sample comprised of employees of chosen deposit money banks in Port Harcourt, Rivers State, Nigeria, and the data was analyzed using SPSS 20 and the Spearman Rank Correlation Coefficient. Findings of the study revealed that the extrinsic reward system affects employee performance in the money deposit banks and it was also revealed that employees of the deposit

money banks during this covid-19 pandemic period highly preferred the extrinsic rewards system. Therefore, the study recommended that money deposit banks should focus highly on the extrinsic reward tools as a form of motivating the employees especially during times of uncertainty like the Covid-19 outbreak.

In the banking business in the Greater Jakarta Area (Indonesia), Prasetyaningtyas, Heryanto, NNurfauzi, and Tanjung (2021) explore the direct impact of work from home on productivity as well as the mediating impact of work from home on productivity through work-life balance and job satisfaction. As a result, questionnaires were used to collect data from 234 respondents in the Greater Jakarta Area who have worked from home owing to the COVID-19 epidemic and work in the banking industry. findings of the study revealed that work from home has a beneficial impact on the overall productivity of an employee, according to the findings, and job satisfaction is a mediating variable between work from home and productivity. The study recommended that further research should consider adding several variables which might affect productivity in work from home.

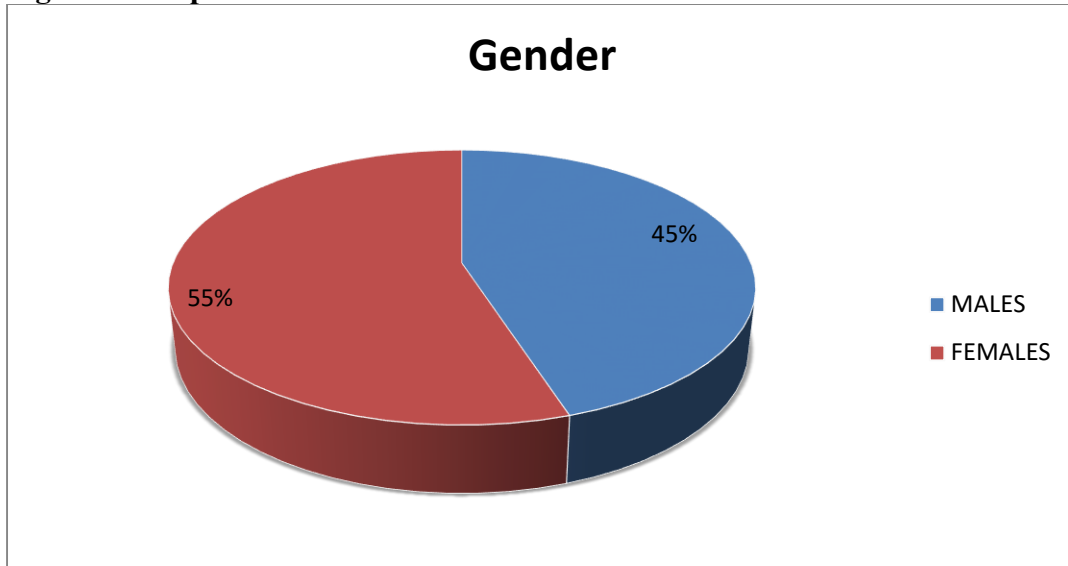
The theme “impact of COVID-19 on employment relations in Nigerian banks” was explored by Kuforiji, Fajana, Egwakhe, and Agboola (2020). The researchers conducted their investigation using cross-sectional survey methods. A hundred individuals from Nigeria's western region's management and human resources departments were chosen at random. The data were analyzed using regression analysis. Employee contracts, manpower ratios, and mental health were all influenced by the COVID-19 epidemic, according to researchers. The study stated that the introduction of COVID-19 has provided fresh managerial insight into employment relations and has advised that employment relations in the banking sector be revitalized and polished. It is imperative to note that all the reviewed studies above adopted same research method which is survey and none of these studies was conducted within Yola metropolis. Therefore, this current study seeks to fill the gap by using a dual research method and different population.

## **METHODOLOGY**

This study adopted a dual research method (triangulation) where survey and in-depth interview were deployed to explore the theme under investigation. The population of the study comprised of employees of deposit banks in Yola metropolis. A total of one hundred and ten (110) employees were conveniently selected as sample size the study. Out of the one hundred and ten employees selected, one hundred were administered questionnaire while ten were interview.

**DATA PRESENTATION AND ANALYSIS**

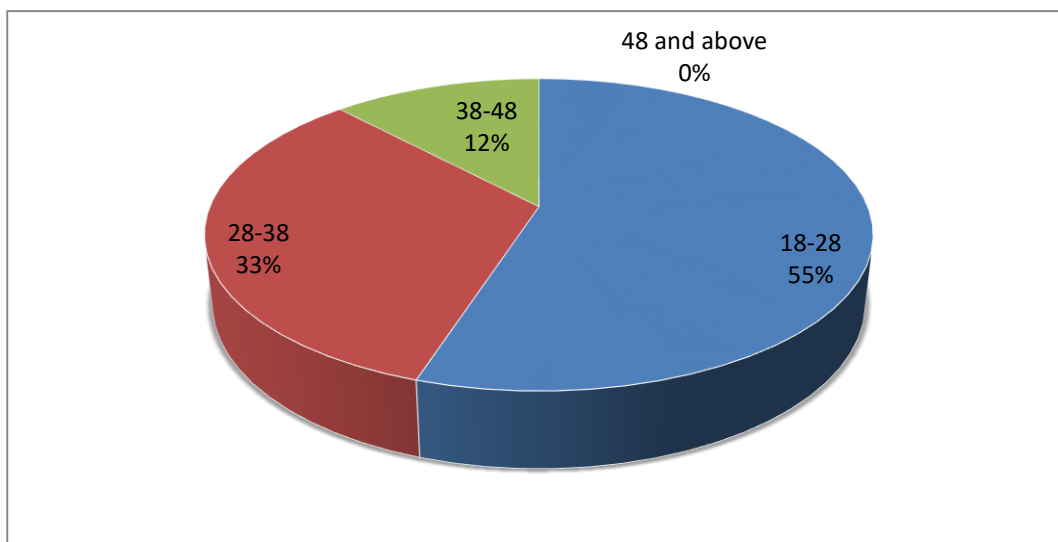
**Figure 1: Respondents' Gender**



*Source: Field Survey, 2021*

The Pie chart above shows that 55 respondents representing (55%) were female while 45 respondents representing (45%) were male. This implies that more female participated in this study than male.

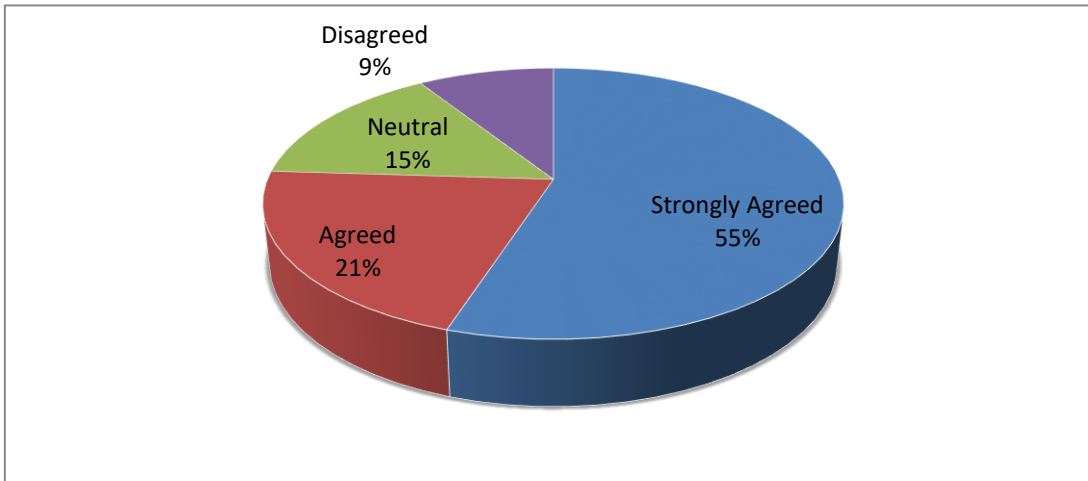
**Figure 2: Distribution of Respondents Age**



*Source: Field Survey, 2021*

The Data in the figure above show that 55 (55%), 33 (33%), and 12 (12%) of the respondents were age 18-28, 28-38 and 38-48 years respectively. This result indicates that age distribution cut across all the age ranges except for the ages of 48 and above.

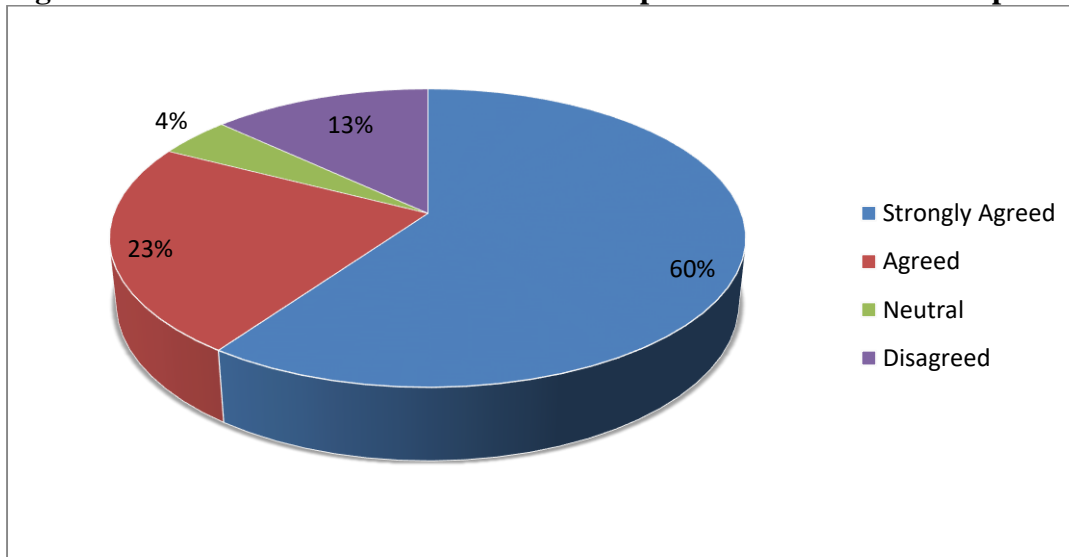
**Figure 3: Covid-19 lockdown affected the operations of our bank**



*Source: Field Survey, 2021*

The data in the Pie chart above shows that majority of the respondents were of the opinion that the Covid-19 lockdown affected the operations of Deposit Banks in Yola metropolis as 55(55%) and 21(21%) of the respondents agreed and strongly agreed. This implies that the Covid-19 pandemic hamper with the operations of deposit banks in Yola metropolis.

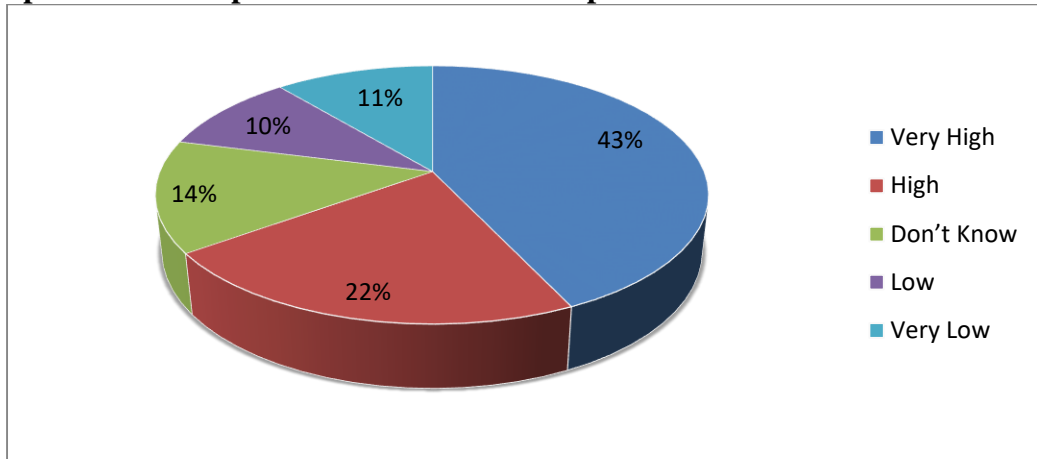
**Figure 4: The Covid-19 Lockdown affected Deposit banks in Yola metropolis adversely**



*Source: Field Survey, 2021*

The data in figure 4 above shows that majority of the sampled respondents 60% and 23%, strongly agreed and agreed that Covid-19 Lockdown adversely affected the operations of deposit banks in Yola metropolis. This implies that the covid-19 lockdown negatively affected the activities of deposit banks in Yola metropolis.

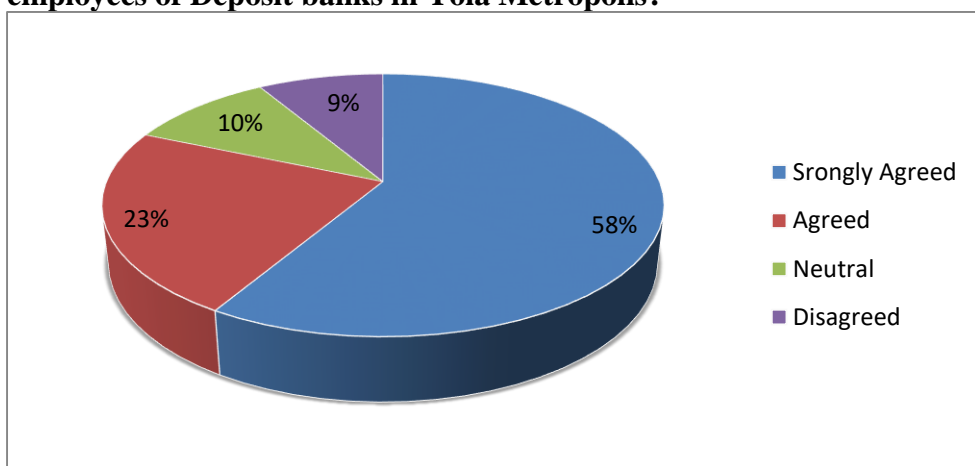
**Figure 5: How would you assess the adverse effect of Covid-19 lockdown on the operations of Deposit banks in Yola Metropolis?**



*Source: Field Survey, 2021*

The data in the figure above show that 43 respondents representing 43% revealed that effect of Covid-19 lockdown on the operations of Deposit banks in Yola Metropolis is very high. Similarly 22(22%) respondents said it is high. The above information indicates that majority of the respondents were of the opinion that Covid-19 lockdown greatly and adversely affected the operations of deposit banks in Yola metropolis.

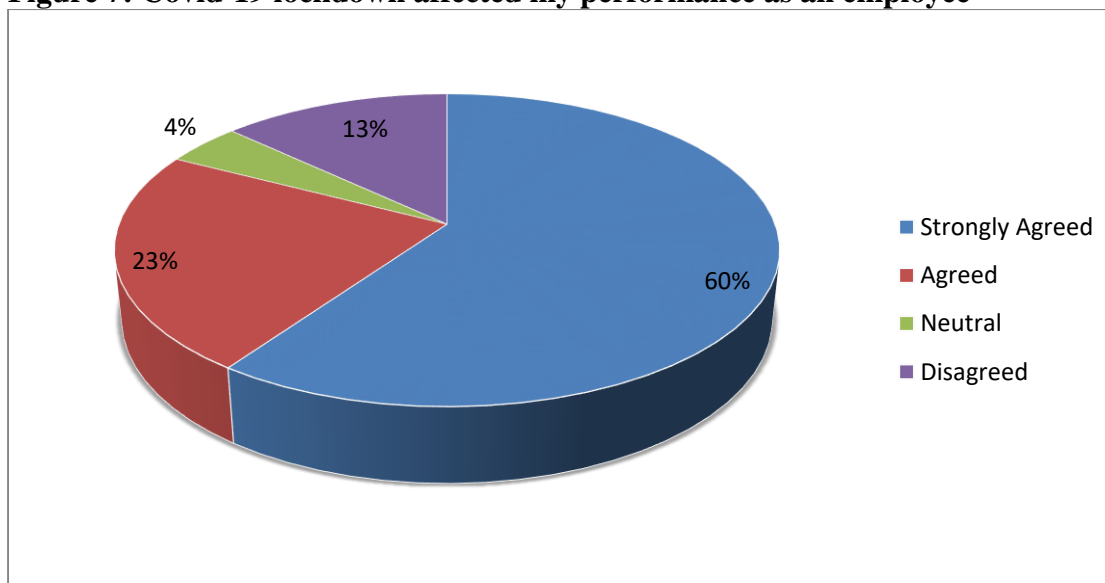
**Figure 6: Do you agree that Covid-19 lockdown negatively affected the performance of employees of Deposit banks in Yola Metropolis?**



*Source: Field Survey, 2021*

The data in the pie chart above show that majority of the respondents were of the opinion that Covid-19 lockdown negatively affected the performance of employees of Deposit banks in Yola Metropolis as 59(59%) and 23(23%) of the respondents agreed and strongly agreed that Covid-19 lockdown adversely affected the performance of employees in Deposit banks in Yola Metropolis. Although 41(12%) and 61(17%) of the respondents disagreed and strongly agreed. This implies that the lockdown has an effect of both organizations (banks) and its employees.

**Figure 7: Covid-19 lockdown affected my performance as an employee**



*Source: Field Survey, 2021*

#### **In-depth Interview: Thematic Analysis of Data**

The data used for the thematic analysis was gathered through in-depth interview with ten employees of deposit banks in Yola metropolis. The researcher used some of the respondents' comments where necessary to give the analysis more depth.

#### **Theme 1: Covid-19 lockdown and the operations of deposit banks in Yola metropolis**

The above theme aimed at finding out whether the covid-19 lockdown affected the operations of deposit banks in Yola metropolis. Here, majority of the participants were of the opinion that the lockdown enormously affected banking activities. One of the participants said:

*The fact is that the lockdown affected deposit banks globally not in Yola metropolis. During the lockdown it was obvious that most of the deposit banks were partially shutdown. In fact, some of us had to work from home due to the lockdown conditions [Participant 3].*

The above findings is in tandem with that the findings of Aliu (2020) who found that there was a decline in banking and economic activities as a result of the massive lockdown measures in Nigeria. Suffice it to say that the lockdown crippled the operations of deposit banks as their



customers were forced to remain at home coupled with the fact that most, if not all commercial activities were stagnant during the lockdown.

### **Theme 2: Covid-19 lockdown and the performance of human resources in deposit banks in Yola metropolis?**

The above theme aimed at probing whether the Covid-19 lockdown hampered with the performance of human resource in deposit banks in Yola metropolis. Here, majority of the participants revealed that the Covid-19 pandemic was accompanied by an avalanche of psychosomatic and financially challenges that hamper with their performance at work. In his words, one of the participants said:

*During the lockdown, most of us were on half salaries and there was no form remuneration to motivate some of us. Aside that, we were battling with fear and anxiety of contacting the Corona virus. These two reasons, greatly affected us [Participant 2].*

The above findings authentic the veracity of the report by Reuters on the 4th of May, 2020 that one of Nigeria's largest lender, cut staff salaries and sacked contract workers accounting for 75% of its 30,000 workforces to save costs. Suffice, it to say that the above revelation has the potency to hamper with the performance of the employees.

## **DISCUSSION OF FINDINGS**

Avalanche of issues were raised and uncovered in the course of this study. These are manifest from the responses to the research questions by the respondents which formed the basis of the study.

### **Research Questions 1: Did the Covid-19 lockdown affect the operations of deposit banks in Yola metropolis?**

Based on the data retrieved from both the in-depth interview and survey and the analysis made, it is apt to infer that the Covid-19 lockdown has greatly affected the operations of deposit banks in Yola metropolis. The data in figure 4 revealed that majority of the respondents 60% and 23%, strongly agreed and agreed that Covid-19 lockdown adversely affected the operations of deposit banks in Yola metropolis. This implies that the Covid-19 lockdown negatively affected the activities of deposit banks in Yola metropolis. The above findings is in tandem with the findings of the in-depth interview where majority of the participant concurred that the Covid-19 lockdown affected the operations of deposit banks in Yola metropolis.

### **Research Questions 2: 1. Did Covid-19 lockdown affect the performance of human resources in deposit banks in Yola metropolis?**

To answer this research question, the data figure 6 revealed that majority of the respondents were of the opinion that Covid-19 lockdown negatively affected the performance of employees of Deposit banks in Yola Metropolis as 59(59%) and 23(23%) of the respondents agreed and strongly agreed that Covid-19 lockdown adversely affected the performance of employees in



Deposit banks in Yola Metropolis. Although 41(12%) and 61(17%) of the respondents disagreed and strongly agreed. This implies that the lockdown has an effect of both organizations (banks) and its employees.

### **Research Questions 3: How did Covid-19 lockdown affect the performance of human resources in deposit banks in Yola Metropolis?**

To answer this research question, the researcher decided to use the data retrieved from the in-depth interview. Results from the in-depth interview revealed that majority of the participants revealed that the Covid-19 pandemic was accompanied by an avalanche of psychosomatic and financially challenges that hamper with their performance at work. Some of the participants revealed that they were not on full salaries during the lockdown and that has affected that drive to work effectively.

### **CONCLUSION/RECOMMENDATION**

Based on the findings of this current study, it's apposite to infer that the covid-19 pandemic especially the lockdown period came with an avalanche of challenges that hamper with the operations of money deposit banks especially the performance of the human resource. It is therefore in light of the above that this study recommends among other things that:

1. There is the need for effective communication in organizations during time of uncertainty such as the outbreak of the corona virus in order to minimize or eliminate fear among employees because it has the potency to deter their performance.
2. There is the need for organizations (deposit banks) to always strategize on how to motivate and retain their employees during uncertainties times' especially economic tumult.
3. Insurance policies must be set up by management in case of any eventualities that might arise if an employee does come in contact with a covid-19 patient.
4. Management must ensure that the very few employees working are in a safe bubble, so the employees are confident that their safety is a paramount issue in the bank.
5. Management should ensure that the few employees allowed to work are well trained with the latest technology, so as to meet international standard and project the banks efficiency and effectiveness and so enhance productivity.

### **REFERENCES**

- Disemadi, H. S., & Shaleh, A. I. (2020). Banking credit restructuring policy amid COVID-19 pandemic in Indonesia. *Jurnal Inovasi Ekonomi*, 5(02).
- Kuforiji, A., Fajana, S., Egwakhe, J., & Agboola, A (2020) COVID-19 and Employment Relations in Nigeria: A Study of Selected Banks in Nigeria. *Nigerian Journal of Management Studies* 20,(1), 63-69
- Liu, H., Manzoor, A., Wang, C., Zhang, L., & Manzoor, Z. (2020). The COVID-19 outbreak and affected countries stock markets response. *International Journal of Environmental Research and Public Health*, 17(8), 2800.

- Okeah, M. (2021) A Conceptual Paper on Extrinsic Rewards and Employee Performance in the Pandemic of Deposit Money Banks in Port Harcourt, Nigeria, *The International Journal of Business & Management* 9(1):7
- Prasetyaningtyas, S. W., C. Heryanto, N. F. Nurfauzi, and S. B. Tanjung. 2021. *The Effect of Work from Home on Employee Productivity in Banking Industry. Jurnal Aplikasi Manajemen*, 19,(3),507–521. Malang: Universitas Brawijaya.  
<http://dx.doi.org/10.21776/ub.jam.2021.019.03.05>.
- Razon, B. C. (2020). COVID 19: Impetus for “community spirits” among Filipinos. *Indonesian Journal of Science and Technology*, 5(2), 201-208.
- Tanjung, S. B., Prasetyaningtyas, S. W., Heryanto, C., & Nurfauzi, N. F. (2021). The Effect Of Work From Home On Employee Productivity In Banking Industry. *Jurnal Aplikasi Manajemen*, 19(3).