
Actions Taken by Banks during Coronavirus Pandemic for Business Continuity

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Abstract:

Purpose: *The aim of the article is to present actions taken by banks in Poland during coronavirus pandemic associated with the necessity of ensuring health and safety of bank employees and attempt to forecast the future for the provision of work in the Polish banking sector in the future.*

Approach/Methodology/Design: *For the purpose of the paper, the following methods have been applied, critical analysis of literature, research papers as well as descriptive method, case study, desk research, external survey research.*

Findings: *Banks in Poland have adapted the way of how employees work during coronavirus pandemic in Poland.*

Practical Implications: *Banks in Poland adapted to the necessity to introduce remote work in various ways or undertook various activities aimed at maintaining the security of stationary employees. Nevertheless, each of the banks in Poland had to adapt to the new reality. Several employers noted that advantages of performing work remotely, outweigh disadvantages. However, other bankers deny home office, considering it to be less effective than stationary way of performing the duties of the employees.*

Originality/value: *Presenting significant relationship between coronavirus pandemic and way of working in Polish banking sector.*

Keywords: *Home office, coronavirus pandemic, banking.*

JEL classification: *E24, L2, M51.*

Paper Type: *Research study.*

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1. Introduction

Europe was one of the most affected continents by the COVID-19 pandemic. The main reasons were, among others, high population density of European countries and relatively high mobility of Europeans (Wyrobek, 2020). Pandemic situation was changing dynamically. What at first seemed like a temporary, perhaps two-week shutdown, has been extended in numerous industries to over a year of stopped operations. Many employees had to change industries, but unfortunately not everyone had such an opportunity. There are also numerous activities that have to function and lockdown cannot stop them.

In case of infection risk, employers had to take quick decisions on how would employee execute work. If it was possible, they decided for home office mode. It is highly probable that if employees would have been asked in 2019, on whether their companies could operate almost entirely remotely, they would say no. They would point out a number of logistical, security, hardware or legal problems that would not allow this. However, in the face of the threat towards health and life of employees, it turned out that it is not only impossible, but it can be done within a few weeks or even days. In practice, anyone who was able to, was allowed to work from home during the start of a global pandemic.

The possibility of remote work also appeared in the banking sector, where the share of remote employees was significantly higher than the national average. When emphasizing the significant role of banking in the economy, it should be remembered that "in economies that base their growth on the development of innovation and advanced technologies, it is very important to maintain the stability of the banking system" (Koleśnik, 2019), and ensuring continuity of work for bank employees, undoubtedly supports the maintenance of this stability. The article will present how banks in Poland changed the form of work within a few weeks and made an attempt to adapt to the pandemic threat in the country. Home office brings a number of challenges. It is not known exactly what the long-term consequences for work and private life this will have. However, it is highly likely that the coronavirus pandemic will change the way of how companies can provide services forever.

2. Research Methodology and Research Hypothesis

The research paper aims to test the following hypothesis: banks in Poland have adapted the way of how employees work during coronavirus pandemic in Poland. The aim of the article is to present actions taken by banks in Poland during the coronavirus pandemic related to the need of protecting the health of bank employees as well as an attempt to forecast the way of working in Polish banking in the future. Institutions that resigned from remote work due to lack of efficiency were identified as well. For the purpose of the paper, the following methods have been applied, critical analysis of literature, research papers as well as descriptive method, case study, desk research, external survey research.

3. Dynamic Changes in the Phase of the COVID-19 Pandemic

The beginning of the pandemic in Poland is a time of very dynamic changes in banking sector. For example, changing the limit of contactless payments from PLN 50 to PLN 100 took only a few dozen days (ZBP, 2020). The interest rates announced by the National Bank of Poland decreased from month to month (Table 1). National Bank of Poland decided on initiating QE (quantitative easing) policy (Zaleska, 2021).

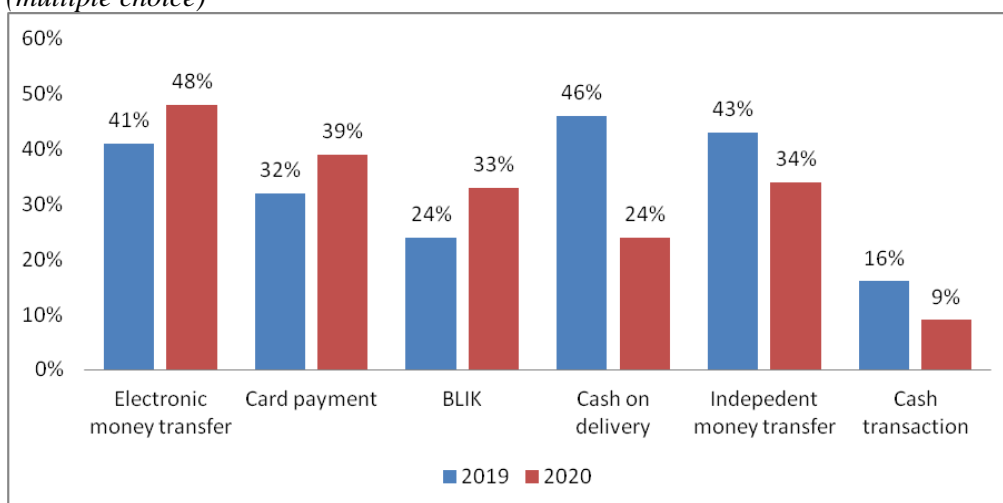
Table 1. Changes in the interest rates of the National Bank of Poland in 2020

Valid from:	Reference rate	Lombard rate	Deposit rate	Rediscount rate
18/03/2020	1.00	1.50	0.50	1.05
09/04/2020	0.50	1.00	0.00	0.55
29/05/2020	0.10	0.50	0.00	0.11

Source: Narodowy Bank Polski (NBP). 2020. Podstawowe stopy procentowe NBP w latach 1998-2020. [eng. National Bank of Poland interest rates in 1998-2020], Retrieved from: https://www.nbp.pl/home.aspx?f=/dzienne/stopy_archiwum.htm.

In addition, 38% of Poles limited the use of cash for non-cash payments, and 54% of respondents (according to research conducted in October 2020) noticed that it was possible to pay by card in more retail and service outlets. Moreover, in the case of rural areas, even 57% of the inhabitants recorded an improvement in this respect (WIB, 2020). The year 2020 is also a change in the method of payment for online purchases. Figure 1 shows the changes in this respect compared to 2019.

Figure 1. Most frequently used forms of payment for online purchases in 2019-2020 (multiple choice)



Source: Own elaboration on the basis of Blue Media. Rośnie popularność płatności elektronicznych. [eng. Popularity of e-payments is increasing] Retrieved from: <https://bluemedia.pl/pressroom/informacje-prasowe/rosnie-popularnosc-pлатnosci-elektronicznych>.

As shown in Figure 1, in the case of online payments, one can observe dynamic increase in the forms of payments, which do not involve physical contact between the payer and another party. The fear of infection quickly convinced the undecided to use remote payment methods, such as online transfers, card payments or BLIK code payments. Many people have probably discovered the convenience that they will also use after the pandemic. This is positive news for banks, as increasing customer confidence in this type of payment may also increase customer interest in electronic banking. Its purpose is not only to transfer funds between bank accounts, but also involves the possibility of additional communication between the bank and customers. Information provided in this way may concern, among others, promotion, sales of services or after-sales service (Ślązak, 2018).

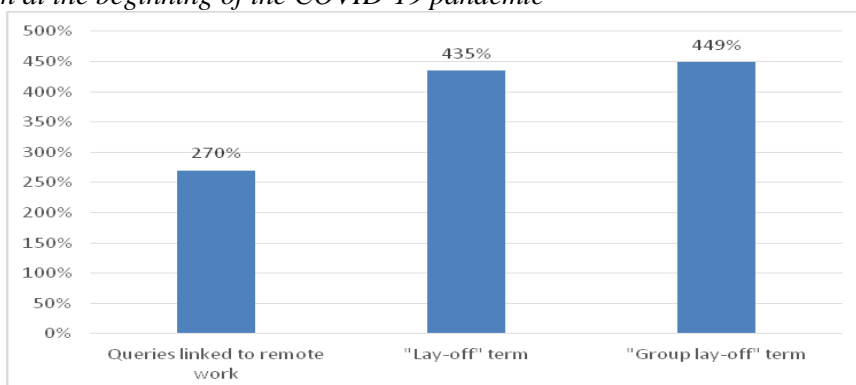
Dynamic changes also took place in e-administration. Many official tasks could be performed remotely and taxpayers often used this possibility. An example is the remote submission of tax returns. Their number, compared to the previous year, has doubled on average. The record month in this respect was May (the last month of submitting tax declarations in Poland in 2020). In May, the number of electronic tax declarations increased by 362% compared to the same period of the previous year (ZBP, 2020).

The above examples show that human behaviour or processes quickly adapt to the reality altered by the occurrence of the coronavirus. However, one of the most dynamic changes that could be observed in the first phase of the pandemic was the previously mentioned transition of many enterprises (including banks) to remote work. In many cases, employees found out that they are working from home from next day/next week. Some of them did not even have a business laptop and the ability to work from home was associated, for example, with taking the employee's desktop computer from the workplace to home (money.pl, 2020).

Due to the pandemic, the lives of millions of people have shifted to virtual reality. It became tool for communication, learning, entertainment and work. It was also undoubtedly one of the main sources of knowledge about the current and anticipated situation in the country and in the world. Many people also searched for information that they were interested in personally.

Figure 2 shows that the popular search terms entered in the Google search engine at the beginning of the pandemic concerned, among other things, work and the way it was provided. Although the terms "lay-off" and "group lay-off" were entered in the search engine respectively 435% and 449% than before the pandemic, the increase in interest in the term "remote work" also recorded a high result, as much as 270% compared to the times before the pandemic (Protasiuk, 2020). It shows, inter alia, that not only many people started to be concerned with the new form of work performance overnight, but also needed additional knowledge related to remote work.

Figure 2. Percentage increase in the number of queries for a specific term in Google search at the beginning of the COVID-19 pandemic



Source: Own elaboration on the basis of: Protasiuk, M., *biznes.newseia.pl*. 2020. *Efekty pandemii widoczne w wyszukiwarce Google. Praca zdalna, zwolnienia i e-zakupy wśród najpopularniejszych haseł.* [eng. *Pandemic effects in Google. Remote work, layoffs and e-shopping among most browsed terms*] Retrieved from: <https://biznes.newseria.pl/news/efekty-pandemii-widoczne-w,p51161556>.

4. Forms of Action Taken by Banks During the COVID-19 Pandemic

The share of the number of bank employees working remotely was much higher than the national average. According to the data of the Polish Central Statistical Office, the share of people who worked remotely on March 31, 2020 due to the epidemic situation in the total number of employees was 11% (GUS, 2020). For example at mBank (bank listed on the Polish stock exchange), approx. 10% of employees (the group has 6.8 thousand employees) worked in the remote system before the pandemic, while in July 2020 the percentage of remote employees was over 70% of employees (Rudke, 2020).

An even higher percentage result was achieved by ING Bank Śląski (also listed on the Polish stock exchange), where remote work was available to practically all employees of headquarters. Already before the pandemic, approx. 20% of headquarters employees used remote work (at least once a month). However, in mid-March, as much as 90% of headquarters employees used remote work (Rudke, 2020).

In the case of mBank, the first stage of introducing activities aimed at increasing the number of remote employees, was their division into those dealing with critical processes and the other ones. Those who were not involved in critical processes and had mobile computers handed them over to more "essential" employees. The bank also made it possible for its employees to work at workstations through the so-called VDI. It is a system that enables an employee to work from his private computer as it treats the employee's computer as a remote screen. An employee can work on any

equipment, and all data remains in the bank's network. An employee using a remote screen cannot download or upload any data (Wąsowski, 2020).

The possibility of using a remote screen by bank employees is a very economical solution. The bank does not have to pay additionally for the purchase of business laptops for its employees. It is enough for employees to have a device with Internet access. This solution also has positive aspects for the employee. In case of introducing a hybrid job, employee does not have to carry a laptop home from work. There is also no risk of damage to employee equipment or the need for usually complicated procedure of the first use of a bank's computer at home. Banks in Poland, in addition to moving computers from offices to employees' homes or providing remote work on a remote screen, had to quickly implement a number of other solutions to adapt to the new reality.

In the case of the largest Polish bank, PKO BP (TVN24 Biznes, 2020), a dedicated place to coronavirus and remote work has appeared on the internal portal. There were, among others, tips to help in the organization of work or instructions on how to use tools and systems necessary in the implementation of daily tasks. A special e-mail inbox was also launched, on which employees can send messages. There were over a thousand questions on these emails (Szumowski and Czarnecka, 2020).

In addition, Microsoft Teams has been installed at PKO BP in over 10,000 computers and in over 3,000 phones (Rzeczpospolita, 2021) and it has become the main tool used for teleconferences.

Banks in Poland had to reduce infection risk also for those employees who had to appear in the office. For example, in the Pekao SA bank, employees could use taxis and corporate cars, it was also recommended to give up on particular pieces of clothing, which cannot be washed every day. Credit Agricole Bank increased the availability of a car park for employees to encourage them to travel by individual transport. On the other hand, at Bank BNP, transition to the so-called split teams took place, and the head office has installed thermal imaging cameras measuring the temperature of employees. In turn, the idea of Citi Handlowy was to use a special application that makes it possible to determine whether employees should stay at home on a given day (Boczoń, 2020).

The solutions introduced were often perceived as a revolution. However, in the long run, the ubiquitous presence of disinfectant dispensers, wearing masks, vaccinations at work, or studying and working at home have become commonplace.

5. The Prospect of Maintaining Remote Work in Polish Banks after the COVID-19 Pandemic

The survey (Uryniuk, 2020) conducted in May among the largest banks in Poland clearly shows that most of them, after the end of the pandemic, consider the

possibility of increasing the use of remote work. The banks' responses concerned plans to increase the use of remote work compared to the state before the need to isolate employees. However, the scale of this increase was not exactly known at the time. It is worth paying attention to the statement of mBank's vice president of IT and Operations, who assumes that after the end of the pandemic, remote work at mBank may become a standard for approximately 30-40 percent. employees (Rudke, 2020).

On November 20, 2020, the bank's headquarters was moved to a new building. The office space consists of publicly available hot desks (desks are not a permanent workplace for one employee; in this formula the employee uses a currently free desk or one that has been previously reserved for a given day/period). Number of hot desks in the building is less than the overall number of employees and approx. 70% of them can use them at the same time. Other employees have alternative individual workplaces and conference rooms at their disposal (mBank, 2020). Such a solution will not only change the standard of work, which so far has been associated with regular colleagues in close proximity to the main place of work, but also makes the presence of one hundred percent of all employees of the bank's head office at one time practically impossible.

The representative of the Contact Center of Bank Pocztowy SA (commercial bank in Poland with outlets of its own network and offering its services in postal outlets) also spoke about the permanent transfer of some of the staff to remote work. She proposed the idea of running a contact center after the end of the pandemic only in the home office model (CCNEWS.pl, 2020).

More specific information was included in the presentation of the financial results of Idea Bank for the first quarter of 2020 (Idea Bank, 2020) presented in May 2020. The Bank presented information on the activities it plans to implement after the pandemic ends. One of the ideas considered, assumed that approx. 40% of Idea Bank's staff would work remotely in alternating mode (the work would be performed partly from the office and partly remotely).

Not only employers, but also employees see many advantages in the home office formula. Research conducted in October 2020 by CyberArk shows that 95% of remote workers would like to continue working in this way (also after the pandemic period) (CyberArk, 2020).

After analyzing the above information, it can be concluded that every commercial bank in Poland has used and will, if possible, also in the future use the possibility of working in the home office system. However, it is worth paying attention to the central bank, whose direct goal is to "protect the value of money interpreted as maintaining a low, stable level of consumer prices" (Owsiak, 2013) in Poland. In the case of the National Bank of Poland at the beginning of pandemic, when both the evolution of the pandemic and its danger were unpredictable, almost 50% of

employees worked remotely. By contrast, in January 2021, the percentage of employees working remotely amounted to 3-4% (Szwarek, 2021).

The reason for the resignation from remote work by the majority of employees of the National Bank of Poland was the decision of the President of the National Bank of Poland, according to which, remote work in such an institution allows it to maintain its' functioning, but is less effective in the long run (Szwarek, 2021).

The solutions introduced, which were to reduce the possibility of contracting the coronavirus in the National Bank of Poland from October 20, 2020, were the extension of working hours from 7:45 am to 8:45 am. until 7:15-9:45 with the indication that everyone has to work 8 hours, as well as the installation of cameras measuring the temperature (Dąbrowska, 2020). It is worth mentioning that according to the information provided by the President of the National Bank of Poland in January 2021, the incidence of COVID-19 among employees of the National Bank of Poland did not differ from the incidence in other Warsaw financial institutions (Szwarek, 2021).

Table 2 presents the percentage share of remote employees in other Polish public institutions in January 2021. Institutions presented in Table 2 are as follows:

- a) Bank Gospodarstwa Krajowego (BGK) - institution ensuring economically effective and operationally effective support for state social and economic programs, state and local government regional development programs (BGK);
- b) The Polish Financial Supervision Authority (UKNF) - institution dealing with banking supervision, capital market supervision, insurance supervision or pension supervision (Zaleska, 2013);
- c) Warsaw Stock Exchange (GPW) - institution providing access to capital (GPW).

Table 2. *Percentage share of remote employees in selected Polish institutions in January 2021*

Institution	Share of remotely working employees of a public institution in January 2021
BGK	approx. 100%
UKNF	90-93%
GPW	90%

Source: Own elaboration on the basis of: Szwarek, W., *Bankier.pl. 2021. Praca zdalna efektywniejsza? Nie w każdej instytucji. [eng. Remote work more effective? Not in every institution]*, Retrieved from: <https://www.bankier.pl/wiadomosc/Praca-zdalna-efektywniejsza-Nie-w-kazdej-instytucji-finansowej-8043047.html>.

It is also worth mentioning the point of view of the President of Goldman Sachs, who does not consider the introduction of universal remote work to be a natural and

positive trend. On the contrary, he believes that remote work is an "aberration". What is more, he is of the opinion that a collaborative business should not work this way. For this reason, he wants to strive to ensure that employees return to stationary work as soon as possible (Druś, 2021). One of the frequently mentioned advantages of increasing the share of remote work, also after the pandemic, is the possibility of savings resulting from reduced share of office space. It seems that a smaller number of employees in bank headquarters would be associated with the possibility of renting buildings with a smaller area, than in the period of full use of stationary work at the bank.

However, the former vice president of ING Bank in May 2020 during Cashless Live challenged this opinion. According to him, there is no certainty about the future related to the epidemiological threat. This situation may occur again and therefore those responsible for the placement of employees in the stationary offices may take this fact into account. The consequence may be the need to increase the distance between employees' desks, and thus the need to rent more office space (Uryniuk, 2020).

The coronavirus pandemic has had a significant impact on the entire service industry, which in the long run may also affect banking operations. The dynamic increase in the number of online purchases may pose challenges and threats for banks. Consumer loans are one of the sources of bank financing. The challenge for the financial sector is to create the ability to smoothly extend credit to remote buyers at the very end of the purchase on the website. If these loans are not granted in the digital channel, then, due to the high demand for this type of services, this gap may be filled by other entities. This could mean a potential loss for banks. According to the expert, a bank that introduces the option of granting e-commerce loans may gain access to a significant part of banking revenues in Poland (aleBank.pl, 2020).

It is also worth mentioning a quite controversial idea regarding changes in labour taxation in connection with remote work. Deutsche Bank analysts pointed out that taxing employees working in the Home Office could help employees who cannot work in this way. The idea of taxing remote workers would become effective after the pandemic, when force majeure would not be necessary for this type of solution. According to these analysts, such tax could amount to 5% of the remuneration of a remote worker. This amount would be passed on to people who cannot work remotely.

According to estimates, if such a solution were introduced in the United States, the overall value could amount to over 48 billion dollars. The main argument for introducing this tax is to achieve fairness. Macro Strategist at Deutsche Bank claims that people working from home achieve savings that cannot be afforded by stationary workers (reducing expenses on transport, clothes or food) (Templeman, 2020).

6. Summary and Conclusions

The outbreak of the COVID-19 pandemic was a factor that influenced the activities of banks in Poland. In a short time, managers had to make decisions on the further operation of the bank's headquarters and its branches, and had to react quickly to external changes that directly or indirectly affected the bank's operations. The period of the pandemic allowed for the application of solutions (including technological ones), which would be introduced for a much longer period of time without the emergence of a threat to human health and life. It has been noticed that employee meetings, conferences or recruitment interviews can only be held remotely, and earlier delegations and the associated long hours of routes or expensive air tickets have become completely unnecessary. It has been found out that potentially impossible phenomena, such as the transition of almost all bank headquarters employees to remote work, are possible and usually do not adversely affect the results of work.

On the basis of the analysis carried out in the study, the thesis made at the beginning was positively verified that: banks in Poland have adapted the way of how employees work during coronavirus pandemic in Poland. Not every employee can work remotely and banks also have to introduce solutions that increase the safety of people working stationary.

Opinions on remote work and its future were different. Remote work brought benefits such as saving time related to daily commuting, as well as financial savings. An undoubted advantage indicated by remote employees is also a great flexibility in combining professional and private life.

However, there are negative opinions about the formula of remote work, which concern, among others, its ineffectiveness or the view that cooperation-based business, which banking definitely is, should not operate in this way.

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