



**REPUBLIC OF TURKEY
ADANA ALPARSLAN TÜRKER SCIENCE AND TECHNOLOGY
UNIVERSITY**

**INSTITUTE OF GRADUATE SCHOOL
DEPARTMENT OF BUSINESS ADMINISTRATION**

**THE EXPECTATIONS OF THE GENERATION Z FROM WORK LIFE
AND THE EFFECT OF THE COVID 19-PANDEMIC ON THEIR
EXPECTATIONS**

**HAKAN UĞURBULDUK
MASTER OF BUSINESS ADMINISTRATION**



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**SUPERVISOR
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ADANA, 2022

DECLARATION OF CONFORMITY TO SCIENTIFIC ETHICS

In this thesis study, which I prepared in accordance with the thesis writing rules of Adana Alparslan Türkeş Science and Technology University Graduate Education Institute, without resorting to any means or assistance that would be contrary to scientific ethics and traditions;

This thesis is an original work; I declare that the preparation, data collection, analysis and information of my study have been obtained and presented in accordance with academic rules and ethical behavior. In addition, within the scope of the thesis, as required by these rules and behaviors, I have cited all non-original data and information in this study within the framework of scientific ethics and tradition; I declare that I have mentioned these sources in the bibliography. I declare that I accept all moral and legal consequences if a situation is found contrary to the statement I made regarding my work.

13/12/2022

Hakan UĞURBULDUK

ABSTRACT

THE EXPECTATION OF THE GENERATION Z FROM WORK LIFE AND THE EFFECT OF THE COVID-19 PANDEMIC ON THEIR EXPECTATIONS

Hakan UĞURBULDUK

Master of Science, The Department of Business Administration

Supervisor: Assoc. Prof. Dr. İ. Efe Efeoğlu

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There are different generations at work life. The last generation to join the workforce is Generation Z. In the literature, although there are studies regarding the expectations of Generation Z, studies about their expectations from work life are limited. The purpose of the present study is to explore the expectations of Generation Z from work life and the effect of the COVID-19 pandemic on their expectations. Since expectations affect the work motivation and efficiency of individuals, it is considered that having knowledge of the expectations of the generation that has just started work life, and the effects of COVID-19, deeply shaking our lives, on their expectations will contribute to the better management of work life. Compared to the studies mainly conducted on students in the literature, the fact that our study was conducted through the employees and explored the effect of the pandemic reveals its difference. The study was conducted with phenomenology, one of the qualitative analysis methods, by digitally interviewing 10 members of Generation Z in the banking sector, working mainly in İstanbul. According to the findings, participants expect material and moral elements such as communication in the workplace, career advancement, and income to be more egalitarian and justice-based, given that they expect to be respected in return for showing it; want career advancement and performance evaluation to be evaluated in multidimensional ways; and for management and manager styles to be less hierarchical; and want an increase in pay. Although the pandemic has no effect on the expectations of the majority of participants, on one hand, the COVID-19 pandemic has had an impact on the preference of location as it limits job opportunities, and on the other hand, it has started to create an expectation for location-free working with the increase in digitalization. Given the expectations of Generation Z participants

in the study of work life, for increasing work motivation and efficiency, it will be beneficial providing a flexible work method in terms of location independence and working hours; having a non-hierarchical management style based on mutual respect in communication; making a work environment more social; and maintain a work-life balance.

Keywords: Generation Z, COVID-19 pandemic, expectation, motivation, efficiency



ÖZET

Z KUŞAĞININ ÇALIŞMA YAŞAMINDAN BEKLENTİLERİ VE COVID-19 PANDEMİSİNİN BEKLENTİLERİNE OLAN ETKİSİ

Hakan UĞURBULDUK

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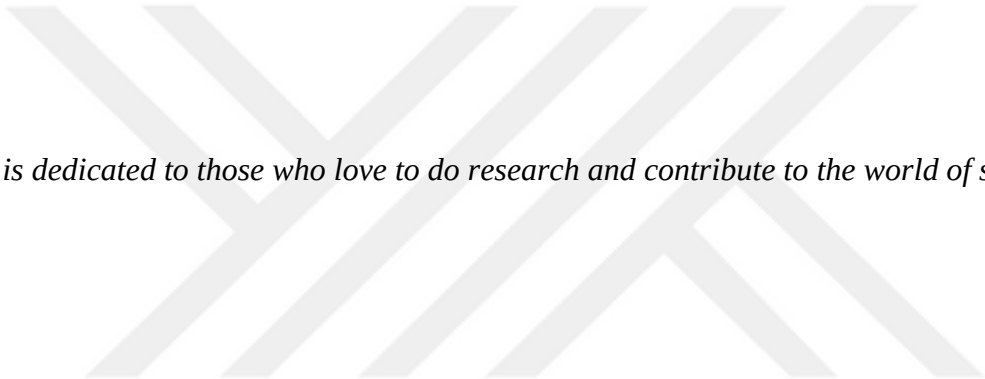
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Çalışma yaşamında değişik kuşaklar bulunmaktadır. Çalışma yaşamına katılan son kuşak Z Kuşağıdır. Literatürde Z Kuşağının beklentilerine yönelik çalışmalar bulunmakla birlikte, çalışma yaşamından beklentileri konusunda sınırlı çalışma bulunmaktadır. Bu araştırmanın amacı Z Kuşağının çalışma yaşamından beklentilerini ve COVID-19 pandemisinin beklentilerine olan etkisini araştırmaktır. Beklentiler, kişilerin çalışma motivasyonu ve verimliliğini etkilediğinden, çalışma yaşamına yeni giren kuşakların beklentilerinin ve hayatımızı derinden etkileyen Covid-19 pandemisinin beklentilerine olan etkilerinin bilinmesinin çalışma yaşamının daha iyi yönetilmesine katkıda bulunacağı düşünülmüştür. Literatürde ağırlıklı öğrenciler üzerinde yapılan çalışmalara nazaran, çalışmamızın çalışanlar üzerinde gerçekleştirilmesi ve pandemi etkisinin incelenmesi çalışmanın farklılığını ortaya koymaktadır. Çalışma nitel analiz yöntemlerinden fenomoloji ile, ağırlıklı İstanbul ilinde çalışan bankacılık sektöründeki Z Kuşağına mensup 10 katılımcıyla dijital ortamda görüşme yaparak yürütülmüştür. Elde edilen bulgulara göre, katılımcıların saygı bekleme ve saygı göstermeleri, yükselme ve performans değerlendirmesinin çoklu boyutlu ele alınmasını istemeleri, yöneticinin ve yönetim tarzının daha az hiyerarşik olması beklentisi içinde olmaları, gelirlerinde artış istemeleri göz önüne alınarak, çalışma ortamındaki iletişim, yükselme, gelir gibi maddi ve manevi unsurların daha eşitlikçi ve adalet temelli olması beklentisi içinde oldukları sonucuna ulaşılmıştır. Covid 19 pandemisi , bir yandan iş olanaklarını sınırladığı için lokasyon tercihi üzerinde etkili olurken, diğer taraftan dijitalleşmenin artması ile lokasyon bağımsız çalışma yönünde beklenti oluşturmaya başlamıştır. Çalışmaya katılan Z Kuşağının çalışma yaşamından beklentileri göz önüne alındığında, çalışma motivasyonu ve veriminin

arttırılmasına yönelik olarak, lokasyon bağımsız ve çalışma saati bakımından esnek çalışma yöntemi, iletişimde karşılıklı saygıya dayalı hiyerarşiden uzak bir yönetim, çalışma ortamının daha sosyal bir hale getirilmesi ve iş yaşam dengesinin korunması faydalı olabilecektir.

Anahtar Kelimeler: Z Kuşağı, Covid-19 pandemisi, beklenti, motivasyon, verimlilik





It is dedicated to those who love to do research and contribute to the world of science.

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TABLE OF CONTENTS

DECLARATION OF CONFORMITY TO SCIENTIFIC ETHICS	i
ABSTRACT	ii
ÖZET	iv
DEDICATION	vi
ACKNOWLEDGEMENTS.....	vii
TABLE OF CONTENTS	viii
LIST OF TABLES	x
ABBREVIATIONS	x
1. INTRODUCTION.....	1
1.1. A Problem Statement	1
1.2. The Research Subject.....	2
1.3. The Purpose of Research	3
2. LITERATURE REVIEW	5
2.1. The Term of Generation	5
2.2. Generation Theories	5
2.3. Multi-Generational Theory	8
2.4. Generations	8
2.4.1. Traditionalists (Silent Generation).....	10
2.4.2. Baby boomer generation	11
2.4.3. Generation X	12
2.4.4. Generation Y	13
2.4.5. Generation Z.....	14
2.5. The Concept of Expectation.....	16
2.6. The Characteristics and Expectations of Generation Z in the Working Life....	18
2.7. Some Results Obtained from the Studies on the Expectations of Generation Z from the Working Life	21
2.8. Information on Generation Z in Turkey	24
2.9. Some Results of the Studies of the Employees in the Banking Sector in Turkey	26

2.10.	The COVID-19 And its Effects	27
2.10.1.	The concept of pandemic	27
2.10.2.	The COVID-19 pandemics	27
2.10.3.	Effects of the COVID-19 pandemics.....	28
2.10.3.1.	The effects of COVID-19 pandemic on mental health	29
2.10.3.2.	The social effects of COVID-19 pandemic	30
2.10.3.3.	The economic effects of COVID-19 pandemic.....	32
2.10.3.4.	The effects of COVID-19 pandemic on generation Z.....	36
3.	RESEARCH METHODS	37
3.1.	The Purpose and Significance of the Research	37
3.2.	Method of the Research	37
3.3.	Participants of the Research.....	38
3.4.	Data Collection Tools and Process	40
3.5.	The Process of Data Analysis.....	41
3.6.	Validity and Reliability of the Research.....	42
3.7.	Ethical Consideration of the Research	44
4.	FINDINGS AND DISCUSSIONS.....	45
4.1.	Expectations from Working Life.....	46
4.1.1.	Personal values	46
4.1.2.	Expectation for the emotional environment	47
4.1.3.	Expectation for the physical environment	49
4.1.4.	Expectation for the manager.....	51
4.1.5.	Expectation for the career improvement	55
4.1.6.	Performance evaluation expectation	57
4.1.7.	Communication expectation	59
4.1.8.	Working method expectation.....	61
4.1.9.	Materialistic expectation	69
4.1.10.	Social expectation	72
4.2.	Effects of the Pandemic on Expectations.....	74
4.3.	Limitations of the Study.....	76
5.	CONCLUSIONS	77
6.	RECOMMENDATIONS.....	80
	REFERENCES	82

LIST OF TABLES

Table 2.1. Classification of generations in different sources .	10
Table 2.2. Comparison of the characteristics of generations.	16
Table 2.3. Population in terms of age-groups and gender	25
Table 2.4. Main labor force indicators.	26
Table 2.5. Effect of the COVID-19 pandemic on SMEs	35
Table 3.1. Demographic features of the participants	39
Table 3.2. The interview questions	40
Table 4.1. Theme-category-code table.	45

ABBREVIATIONS

SME	: Small and Medium-Sized Enterprises
TURKSTAT	: Turkish Statistical Institution
GDP	: Gross Domestic Products
TLS	: Turkish Language Society
HR	: Human Resource



1. INTRODUCTION

1.1. A Problem Statement

In the course of world history, events such as economic, social, and technological changes, crises and wars have different effects on people. War in some periods, technological developments in some periods, and social and cultural influences in others have affected the way people behave. People who have lived in different periods create different behavioral patterns due to these different circumstances; for example, the behavior of a society that has experienced World War II and the behavior of a society that has experienced the Renaissance and Reform movements will not be the same. Since it is expected that these differences- in which we will define as generational differences- will have varied reflections upon work life, it is necessary to examine the expectations of new generations that join the working life and adapt their expectations to the working life.

Although the dates to which generations belong have not been determined exactly, Oblinger and Oblinger accept that those born between 1995 and 2010 are considered as Generation Z. When individuals between 10 and 21 years old are accepted as members of Generation Z, there are approximately 19.409.441 people who can be categorized as the members of Generation Z in Turkey in 2021 (Turkish Statistical Institute, 2022). The population of Generation Z constitutes of approximately 22,92% of the total population. It is important to know the expectations of Generation Z from the work environment since their number reaches a size of roughly one fourth of the population.

Societies have struggled with various epidemics from ancient times to today. The most recent one, COVID-19, emerged in the Wuhan Province of China. The World Health Organization declared COVID-19 as a pandemic since it is a global outbreak (World Health Organization, 2022a).

The economies of countries, particularly their healthcare systems, have been adversely affected by the COVID-19 pandemic. The effects of COVID-19 have been spread across all domains of life, from social life to working life (Karataş, 2020; McCrindle Research Pty Ltd, 2020; Varol & Kılınç, 2021; Yılmaz, 2020). Restrictions imposed by the pandemic have caused problems

with finding jobs and forced people to accept tasks that they would not have accepted before in their job preferences. At the same time, the pandemic paved the way for a location-free job environment by accelerating digitalization. Working from home or at a shared office has been a unique experience for employees. They have encountered various changes, from the way the work is operated to the communication methods. While these changes had a positive effect on the work motivation of some employees, they had a negative effect on others. Moreover, because the pandemic has adversely affected economic life, most companies have had to act in a way of either dismissing their employees or channeling them to work for lower wages. It is more likely that people prefer more guaranteed or higher-paid jobs in such environments. Also, a shorter work life was experienced at different times of the day instead of the traditional 9 am–5 pm working order. Along with increasing the balance between work life and daily life, the idea that there could be a flexible working system not only based on location but also in terms of office hours began to become widespread. Since Generation Z is a highly new member of working life, it is crucial to know whether the pandemic has brought any changes to their expectations of working life.

1.2. The Research Subject

Today is the first time it is seen that 4 generations (Baby Boomer, X, Y, and Z Generation) are involved in work life at the same time. Generation Z has recently participated in work life. Therefore, the information about the working life obtained from Generation Z is limited. According to TURKSTAT data, as of April 2022, there were 4.070.000 people in the labor force between the ages of 15-24 in Turkey. This figure corresponds to approximately 5% of the country's population (Turkish Statistical Institute, 2022). Studies mainly focus on students (Lazányi & Bilan, 2017; Pauli et al., 2021; Şimşek, 2019; Titko et al., 2020). The literature heavily focuses on differences between generations, and current studies have focused on examining the behavioral differences between Generation Z and other generations (Titko et al., 2020). Generation studies in Turkey mostly focused on consumption preferences, and studies based on the expectations of Generation Z from work life and their conflicts with other generations were generally carried out in foreign countries (Yazıcı, 2019). Studies on different aspects of Generation Z are increasing day by day. Many studies have been conducted on their perceptions and attitudes, such as consumption preferences, social media usage, behavioral patterns, attitudes toward digital technology, and communication preferences. Since it is

anticipated that the expectations of individuals who have not yet entered working life and joined work labor may be distinctive, the present study focuses on individuals who have recently entered work life. Within the scope of the study, the expectations of Generation Z, who have recently entered the workforce, were explored from various perspectives such as their values, working environment, employer and employee, career development, communication, and social and financial opportunities. It also explored how the pandemic affected the expectations of Generation Z. The study was carried out in the banking sector since Generation Z is labeled as a digitalized generation, and the digitalization process of the banking sector is at high speed, and the way the banking system operates is changing as a result of accelerated digitalization due to the pandemic. According to the March 2022 report of the Banks Association of Turkey, there are 57 banks operating in Turkey. 185,000 people work in the sector. Its employees have mainly higher graduate education (78%), and while the percentage of male employees is 49.5, the percentage of female employees is 50.5. Since there is no report based on the age, a distribution according to the generation could not be provided (Banks Association of Turkey, 2022a). Employees predominantly (44,4 %) work in Istanbul (Banks Association of Turkey, 2022b).

1.3. The Purpose of Research

Expectations have a high impact on motivation, which is the main source of employee productivity (Eccles & Wigfield, 2002; Saritepeci, 2018; Tünkler, 2021; Wigfield & Cambria, 2010). The study aims to explore deeply the expectations of newly employed Generation Z from work life and the effects of COVID-19 on their expectations on work life.

Revealing the expectations of Generation Z, who have just entered the work life, from various aspects, including their values, the working environment, employer and employee, career development, communication, social and financial opportunities, and performance evaluation, will make it easier for companies to reach their goals such as making profit and being more productive through human capital, which is significant for them.

The present study initially discussed the concept of generation, and respectively follows multi-generation theorem, the features of generations, the concept of expectation, the priorities of Generation Z and their expectation from working life, some results obtained from previous

studies and the effects of COVID-19. Later, in the methodology section, the details of the study were mentioned. The study was completed with the findings, discussion, results and suggestions.



2. LITERATURE REVIEW

2.1. The Term of Generation

The activities of people, which started with hunting and gathering with the aim of surviving, have undergone many changes, from the making of primitive tools to the technology revolution. In the process of these changes, people began to interact with their environment. Behavioral patterns have also been affected by this interaction, and people have begun to have a tendency to exhibit common behaviors over time. Exhibiting common behaviors established the ground for the concept of generation by leading to the classification of people into certain groups over time (Aka 2018; Çelik 2014; Gönültaş 2021; İlhan 2018; Metin ve Kızıldağ 2017; Pilcher 1944).

The concept of generation is studied by different branches of science. It is a multidisciplinary subject studied by sociology, psychology, health sciences, economics, and so on. As a result of the effort to define humans and the society they live in throughout the historical process, the concept of generation was defined as groups of people that lived in a certain period and shared certain common characteristics (Altınok, 2019; İlhan, 2018; Özçay, 2015; Pilcher, 1944; Strauss & Howe, 1991; TLS, 2021).

The introduction of the generation concept to business studies began in the 1980s. The studies that gained momentum in the 2000s initially manifested themselves in the form of opinions in journals, but later became the subject of academic studies (Süral Özer, Eriş, ve Timurcanday Özmen 2013). Studies conducted in this period focused on intergenerational differences and marketing (Anbar 2020).

2.2. Generation Theories

There are different views on the emergence of the concept of generation and defining individuals in society as a generation. According to some studies, it is accepted that the concept of generation originated with the ancient period, Greek philosophers and Egyptian thinkers (Adıgüzel, Batur, ve Ekşili 2014; Aka 2018; Aydın 2020; Joshi, Dencker, ve Franz 2011; Solmaz 2017; Süral Özer vd. 2013; Şahin 2019). It is suggested that its origins are based on “genestai” or “genos”, which means “to be born” or “to exist” in Ancient Greek (Kazkondu,

2020; Solmaz, 2017). There are inscriptions discussing the state of youth at that time in Sumerian Cuneiform tablets (Aka, 2018). Moreover, it is stated that the concept of generation is mentioned in the Bible (Solmaz, 2017).

Some other studies stated that the generation studies started with August Comte (Aka, 2018; Gönültaş, 2021; İlhan, 2018; Joshi et al., 2011; Kazkondur, 2020; Kırpık & Akdemir, 2018; Özçay, 2015; Pekçetaş & Gündüz, 2018; Pilcher, 1944; Solmaz, 2017).

It is also widely accepted approach that the critical point in the generation studies started with Mannheim (Alay, 2021; Arslan & Staub, 2015; Aydın, 2020; Çelemlı, 2017; Metin & Kızıldağ, 2017; Pekçetaş & Gündüz, 2018; Pilcher, 1944; Purhonen, 2016; Solmaz, 2017; K. Şahin, 2019) and studies carried out by Strauss and Howe constitute a source today (Aydın, 2020; Kuran, 2021). It is stated that generation studies have become more methodological on the basis of these approaches.

Comte argued that generations are the forces constantly moving in history, and social development and progress can be driven through inter-generational transmission. All events, good or bad, are passed on to successive generations and enable learning from mistakes made yesterday or facilitating the resolution of similar circumstances (Aka, 2018; Kazkondur, 2020; Özçay, 2015; Taş & Kaçar, 2019; S. Uysal, 2019).

According to Mannheim's definition of generation, which is accepted one of the oldest definitions in the generational theory, the factors that individuals in the same generation must share are:

- Biology: being born and raised in the same time
- Social Position: having interacted at the same time
- History and Culture: being born in the same time period and sharing the same culture (Aydın, 2020; Gönültaş, 2021; Joshi et al., 2011; Sürat Özer et al., 2013; Yazıcı, 2019).

Mannheim's definition of generation is based on more sociological qualities than biological qualities (Joshi et al., 2011; Kırpık & Akdemir, 2018; Pekçetaş & Gündüz, 2018; Pilcher, 1944; K. Şahin, 2019). Karl Mannheim, in his study, stated that in order to mention the existence of generations, it must have the following criteria: the existence of generations; the emergence of

new participants and disappearance of former participants; the participation of individuals included to the generation in a specific period of time; transmission of cultural heritage and continuity of generational transition (Aka, 2018; Çelemlı, 2017; Kazkondı, 2020; Metin & Kızıldağ, 2017; S. Uysal, 2019).

Generational studies carried out by Strauss & Howe (1991) are cohort-based. A cohort is defined as a group of people born within a certain period of time. Their studies centered on the idea that age and historical events are connected. A generation is defined as “a special cohort group whose length corresponds approximately to a basic phase of life or approximately twenty-two years during the last three hundred years”. Strauss & Howe (1991) argued that generations and history are in interaction and create each other. Every new generation generates new behavioral patterns and develops new applications, and in turn, every new application paves the way for the formation of new generations (Strauss & Howe, 1991).

As it is evident in the literature, the concept of generation has become a subject that humanity has been researching for a very long time. Even though it is said that the emergence of theories occurred at different times and by different people, it can be emphasized that generational theories are in a structure that lived in a certain time period; are affected by the social events they lived in; and at the same time affect the society in which they lived.

According to the TLA (2021), generation is defined as “a group of people who were born approximately in the same years, shared the conditions of the same period, thus similar troubles and destinies, and were responsible for similar duties”.

At the first glance, the concept of generation seems to be related to age. The reason why age is at the center of the concept of generation is based on the notion that the same age group will exhibit similar behaviors (Adıgüzel et al., 2014; Aka, 2018; Boylu & Terzi, 2019; Kazkondı, 2020; Kian et al., 2013; Oltulu, 2019; Solmaz, 2017; Urick, 2013).

In addition to the subject of age, the idea that events in certain historical periods affect the people who lived in that period in a similar way enables the social and cultural dimensions to be included in the concept of generation (Aka, 2018; Alay, 2021; Boylu & Terzi, 2019; Çelik,

2014; Demirel, 2021; Gönültaş, 2021; Kazkondur, 2020; Kian et al., 2013; Ma, 2014; Oltulu, 2019; Özçay, 2015; Silik et al., 2020; Solmaz, 2017; Urick, 2013).

From the definitions mentioned above, a generation can be defined as a group of people who were born in the same years, were affected by similar events, and exhibit common behavioral patterns.

2.3. Multi-Generational Theory

The events people have encountered during their lifetime play a crucial role in shaping their behaviors. For instance, there will be differences in many perspectives, such as spending, saving, working life, communication, and so on, between a generation that experienced the war and a generation that did not, or between a generation that grew up in an internet-enabled environment and a generation that did not. (Aka, 2018; Akkaya, 2021; Boylu & Terzi, 2019; Dedeoğlu et al., 2019; Ertaş, 2017; Gürbüz, 2015; Ma, 2014; Oltulu, 2019).

According to August Comte's, Mannheim and Strauss and Howe's multi-generational theory, people who were born and raised at different times and affected by social, political, cultural and historical events of the period they grew up exhibit similar values, attitudes and behaviors to their own generation and differ from other generations. This situation manifests itself in their work and daily lives (Aka, 2018; Altınok, 2019; Demirel, 2021; Erden Ayhün, 2013; Gürbüz, 2015; Pekçetaş & Gündüz, 2018; Silik et al., 2020; Solmaz, 2017).

2.4. Generations

Researchers generally identify six generations, including Traditionalists, Baby Boomers, Generation X, Generation Y, Generation Z, and Generation Alpha. There are different definitions for the years in which the generations are included. An age-centered approach is adopted in determining the generations. However, it is seen that the definition of generation includes sociological characteristics along with biological ones as a result of social, political, economic, and technological interactions (Aka, 2018; Demirel, 2021; Gönültaş, 2021; Kazkondur, 2020; Metin & Kızıldağ, 2017; Ölçüm & Polat, 2016; Özçay, 2015; Pilcher, 1944; Solmaz, 2017; Strauss & Howe, 1991). Since the events that shape societies have a place in identifying generations and the degree to which every generation has been affected by their

experiences, it is seen that there are differences in the age groups in which the generations take place (Aka, 2018; Çelemlı, 2017; Çelik, 2014; Kazkondı, 2020; Oltulu, 2019; Ölçüm & Polat, 2016; Silik vd., 2020; Urick, 2013). For example, as the generations progress, the children of the same generation may take place in other generations due to reasons such as the age of birth; the age of marriage to be moved to a later age; and the degree of influence of the people who coincide with the same generation may change due to parental influence. (Aka, 2018; Demirel, 2021; Metin & Kızıldağ, 2017). Another example is that even though they live in the same period, individuals who experienced war have different levels of being affected and adapted by the developments in the world than those who have not experienced the war. The recent war between Russia and Ukraine is an indicator of this example. While the effects of war and social events on generations were important in the historical process, it is gradually becoming clear that industry, production, and, more recently, technology have played an important role in generations. The increase in digitalization where technology stands today has caused a variety of changes, from the workplace to daily life. The changes that will create new behavioral patterns have been observed in many areas, from shopping to the way work is done, communication styles to educational perspectives. The change in the dimension of “accessibility”, specifically in the aforementioned titles, has begun to be influential on people’s values and behavioral patterns; for example, the availability of distance education prevents the lack of knowledge during the period of not being able to go to school. In the same way, being able to take education that could not be physically participated in because of variables such as distance and economic problems will positively affect their personal development, and when this situation takes place in different countries, it will pave the way for international interaction. In the historical process, it can be said that generations, except Traditionalists, are determined by the periods of 17 - 20 years. In recent years, technological terms such as “Digital Native”, “I Generation”, which symbolizes digitalization, have come into prominence in determining the features of generations, which may lead to shortening the time interval in identifying the generations. According to Aka (2018), although generations usually change in a period of 20 years, there is an intermediate generation defined as an M Generation because the internet has entered into our lives and the change is constantly accelerating. For example, in the generational classification below, according to Oblinger, Generation Y covers the period of 14 years and Generation Z covers the period of 15 years.

Table 2.1. Classification of Generation in Different Sources

Source	Classification				
Howe& Strauss 1991	Silent Generation (1925-1943)	Boom Generation (1943-1960)	13 th Generation (1961-1981)	Millennial Generation (1982-2000)	
Lancaster&Sti llman 2010	Traditionalists (1900-1945)	Baby Boomer (1946-1964)	Generation X (1965-1980)	Millennial Generation, Echo Boomer, Baby Crushers Generation Y, Future Generation (1981-1999)	
Martin& Tulgan 2002	Silent Generation (1925-1942)	Baby Boomer (1946-1960)	Generation X (1965-1977)	Millennials (1978-2000)	
Oblinger&Obl inger 2005	Silent Generation/Matures (1925-1946)	Baby Boomer Generation (1947-1964)	Generation X (1965-1980)	Generation Y, The Net Generation, Millennials (1981-1995)	Generation Z, Millennial Generation (1995-2010)
Tapscott 2009		Baby Boomer (1946-1964)	Generation X (1965-1975)	Digital Generation (1976-2000)	
Zemke, Raines and Filipzak 2000	Veterans (1922-1943)	Baby Boomer (1943-1960)	Generation X (1960-1980)	Nexters (1980-1999)	

Source: (Alay, 2021; Çelemlı, 2017; Çelik, 2014; Solmaz, 2017; Yazıcı, 2019; Yiğit, 2010)

2.4.1. Traditionalists (Silent Generation)

Traditionalists or the Silent Generation, the first label used to define a generation, exhibits strict characteristics and are respectful to the authority figures due to the trouble period they experienced, and demonstrate commitment to their financial future, work, family and moral values (Alay, 2021; Ertaş, 2017; Pauli et al., 2021). The major events of the period that had an impact on the generation included World War II, the Great Depression, the Korean War, and the restrictions imposed by McCarthy on the speaking of beliefs, which made them known as the Silent Generation (Boylu & Terzi, 2019; Şimşek, 2019). On the other hand, in Turkey, it was a period when the negative effects of the war were experienced and the levels of education

and income were low (Alay, 2021; Yazıcı, 2019). While general values include maturity, honesty, and savings, business values include loyalty, responsibility, and security (Dries et al., 2008). The distinguishing characteristics of traditionalists are that they want directives; they believe the rules are crucial; they give importance to the concept of formality and hierarchy; and they genuinely believe that being loyal is rewarded (Ertaş, 2017; Oltulu, 2019). The members of this generation many of whom are no longer in labor force, except those having reasons such as financial shortage and insufficient retirement conditions; are known for their focus on society and family, and their loyalty to the workplace (Tang, 2019). Their career advancement depends on seniority and hard work, and they are administratively command and control-oriented (Alay, 2021; Boylu & Terzi, 2019; Hannay & Fretwell, 2011; Yazıcı, 2019). Considering the definitions given above, it can be said that traditionalists felt the heavy burdens of the war, believed in a strict hierarchical order as a result of military life, were loyal and hard-working in the work life, showed a tendency to secure their financial future.

2.4.2. Baby boomer generation

Baby Boomer Generation, a large group of people born after World War II, adopted a philosophy of life for the working (Boylu & Terzi, 2019; Ertaş, 2017; Pauli et al., 2021). This generation is called the Baby Boomers because of the increased birth rate to compensate for the declining population due to the war, after people get over the effects of the war and great depression (Demirel, 2021; Ertaş, 2017; Özçay, 2015). In the period they lived in, they passed into an environment where the post-war life struggles were left behind and concepts such as fame, growth, and prosperity were longed for (Şimşek, 2019). The world were dealing with the events such as the Civil Rights Movements in the United States, the Cuban Missile Crisis, the Vietnam War, the Cold War and the Quebec Crisis (Boylu & Terzi, 2019). Turkey, on the other hand, was affected by military intervention and the transition to multi-party life (Alay, 2021; Yazıcı, 2019). While the ideas of creativity, freedom, idealism, and tolerance are prominent characteristics of the baby boomer generation, challenges, being a workaholic, being innovative, and the idea of materialism are evident in their work lives (Dries et al., 2008). According to Hannay & Fretwell (2011), the characteristic features of this generation are being competitive, workaholics, loyal to their work, innovative, and giving importance to face-to-face meetings and teamwork. While members of the baby boomer generation in America exhibit a competitive and strong work ethic, their Chinese counterparts exhibit idealistic and

conservative characteristics despite appearing open to change (Tang, 2019). Moreover, it is said that baby boomers have a high sense of determination and loyalty to their work, are open to changes, materialists, attach to their ideals, and focus on personal goals and self-satisfaction (Alay, 2021; Şimşek, 2019). Diligence and self-sacrifice have reached the level of being a workaholic, and there is a management approach that defends the traditional hierarchy (Yazıcı, 2019).

Based on the literature, it can be said, the Baby Boomer Generation is outnumbered because of the increased number of babies as a result of the comfort that came with the end of the negative effects of the war, lived in a period when the concepts such as post-war welfare and change became widespread, and the most prominent features was being competitive, loyalty, innovation and working long hours.

2.4.3. Generation X

Generation X has also been called as a Transitional Generation due to the important events in Turkey and the world (Alay, 2021; İlhan, 2018). Generation X witnessed dangers such as increasing rates of violence in society, AIDS, and easy access to drugs in addition to events such as the Vietnam War and the Energy Crisis that changed the dynamics of the world (İlhan, 2018; Şimşek, 2019). The right-left conflict was predominantly felt in Turkey (Alay, 2021; Boylu & Terzi, 2019). The entry of computers into their daily lives was a turning point in the period they were raised. Thanks to the use of computers, they had an opportunity to compete with their seniors. In addition to being skeptics and showing low-loyalty towards institutions, Generation X prefers to have a flexible working hours and high autonomy. They are also keen on their personal development (Kian et al., 2013). The acceleration of the transformation with the events of the period, the widespread use of computers, the greater involvement of women in business life, and the future anxiety due to the increase in uncertainties in the world were the developments that shaped Generation X. Their anxiety about the future makes them want to earn more money. They tend to dislike taking risks and prefer to solve their problems by themselves (Alay, 2021). Furthermore, while they have a tendency to question the authorities and place the concept of justice in their decisions, they have an expectation of family life, comfort, and professionalism in their working life (Pauli et al., 2021). Besides having doubt, entrepreneurship, learning, and materialism (Dries et al., 2008), their distinctive characteristics include giving importance to having fun, being independent, establishing a work-life balance,

having a low institutional commitment, desiring less authority pressure, fewer rules, and rapid promotion in their workplaces (Hannay & Fretwell, 2011; Oltulu, 2019). Since they experienced both unstable and welfare periods, they seem to be enterprising, self-confident, and their workplace loyalty is lower (Tang, 2019). Generation X consists of individuals who are career-oriented but also look after their work-life balance and their financial security (Yazıcı, 2019).

Considering the characteristics mentioned above, it can be summarized that Generation Xers give importance to work-life balance, prefer to have autonomy in their working life, and have low institutional loyalty. Also, due to the uncertainty in which many social, political, and technological transformation occur, they feel the need to possess financial power.

2.4.4. Generation Y

Compared to the previous generations, Generation Y is the world's first technological and global generation, which received more free education, questions the events they encounter, and thus facilitates the discussion of new technologies (Alay, 2021; Pauli et al., 2021). The members of this generation grew up in an environment where economic conditions were better than in previous generations and there was no war or financial distress on a large scale (Alay, 2021; Gönültaş, 2021). They are generally defined as individuals who are fond of technology, impatient, have high self-esteem and educational level, are prone to teamwork, have low loyalty to the workplace, and are open to different points of view (Boylu & Terzi, 2019; Özçay, 2015). Generation Y, growing up in prosperity, has experienced a life in which technology takes place in every aspect of their lives. They are open to developments and changes in the world and have high questioning skills. On the other hand, they are defined as selfish and impatient (İlhan, 2018). They are well-educated, more prosperous, and show more tolerance for differences. The widespread access to the internet enables them to use the internet in every aspect of their lives. In their working lives, they prefer challenging, interesting, and entertaining work; and they prefer teamwork (Kian et al., 2013). Other key words for their characteristics can be listed as collectivism, trust, passion, learning, and pointy-minded (Dries et al., 2008). In addition to being well-educated and having high technological knowledge, they are individualists and therefore give their personal career more importance than the interests of institutions (Tang, 2019). Compared to the previous generations, Generation Y got used to living in an

environment with more diversity and unlimited opportunities. It consists of individuals who can be multitasking, selfish, unsatisfied, against to the authority figures, have no sense of loyalty, and prefer having fun instead of working (Yazıcı, 2019). In addition to being open-minded and impatient, it is seen that they find working within a necessary time-period sufficient, expect their job definition to be reasonable, and exhibit a low sense of loyalty to their workplace (Alay, 2021). Due to the life with technology and the high speed of the internet they have experienced, they have expected to get feedback faster. They are defined as inquisitive and low in loyalty. Personal development plays a crucial role in their lives. They expect autonomy in their workplace. They have a tendency to perceive having a large number of coworkers as working with plenty of individuals similar to them instead of seeing them as opponents (Ertaş, 2017).

Based on the definitions mentioned above, it can be said that the members of Generation Y are individuals who are well-educated, have an ability to multitask, are open to different views, fond of technology, impatient, prefer teamwork and exhibit low loyalty to their workplace.

2.4.5. Generation Z

The last generation in our study is the Generation Z which has been living in a technology since their birth, and is known by the definitions of the digital generation and digital native etc., has experienced globalization and rapid changes, and desires trust, speed, being personal and addicts to the technology (Aka, 2018; İlhan, 2018; Pauli et al., 2021). Generation Z has experienced the global troubles; that is, they have witnessed the events that affected the whole world, namely September 11, the recession, and the mortgage crisis (Şimşek, 2019). As a result of their reaching knowledge faster than other generations, they are more vulnerable to the events in the world. Their tendency to be affected by what happens in the world causes them to display behaviors that are more cautious, sensitive to the environment and social events, and tend to change the world (Düzgün, 2020). Their main characteristics are perceiving technology as a part of their lives, multi-tasking skills, wanting to personalize everything, giving importance to individuality, being open-minded to new things, and high analytical thinking skills (Oltulu, 2019). Generation Z, having the best education and using technology in advance in every aspect of their lives, is identified as impatient due to the speed brought by technology, and they are in expectation to have a coaching and mentoring style of management in their working life (Alay, 2021). The members of Generation Z have a disposition that they are technologically

competent, prefer written communication instead of verbal communication, are individualistic enough to demand personal evaluations, and are against rigid hierarchies. Also, even though they concern about uniformity behind the expectation of diversity in their workplace, they may form superficial relationships. In terms of financial situation, they tend to have a more conservation disposition (Tag, 2019). Moreover, with their personality characteristics of exhibiting benevolence, tolerance, sincerity, and kindness, the sense of entrepreneurship is their prominent disposition. With their conservative values, they exhibit behaviors that value the family and have high self-control (Şimşek, 2019). They are open to the diversity in terms of ethnicity and prefer technological, individual, mobile, and unofficial communication channels (Harber, 2011). Compared to previous generations, they have a disposition of being impatient and having a low level of attention due to their technology addiction and being more sensitive to environmental problems (Agarwal & Pratiksinh, 2018).

Considering the explanations given above, it can be said that Generation Z consists of individuals having a high attachment to the digital world, making their decisions through the idea of individualism, being more sensitive to social events and environments, having the ability to multi-task, and being impatient.

Table 2.2 Comparison of The Characteristics of Generations

The Names of Generation	Silent Generation	Baby Boomer Generation	Generation X	Generation Y	Generation Z
The Features of Generation	Having low level of welfare due to the negative impacts of the war; High sense of loyalty; Hardworker; Adopting a strict hierarchical order	Innovator; Competitive; High sense of loyalty; Workaholic	Showing a priority for the work-life balance; Desiring autonomy in the working life; Low sense of institutional loyalty; The need to feel financially strong	Well-educated; Capable of multi-tasking; Open to the different views; Tech savvy; Impatient; Prefer team-work; Low level of the workplace loyalty	High level of connection with the digital world; Tendency to individualize; Sensitive to the social events and environment Capable of multi-tasking; Impatient
The Significant Events in Turkey and the world	World War II; Great Depression; McCarthy's restrictions of speech of beliefs	American Civil Rights Movement; Cuban Missile Crisis; Vietnam War; The Cold War; and Quebec Crisis; 1960 coup; Transition to the multi-party system	The entry of computers in our life; Energy Crisis; The right-left conflict in Turkey	Gulf War; The Vatican Complot; Chernobyl Accident; The End of Cold War;put Apple Macintosh and Commodore Amiga computers on sale; creating the domain named 'DNS'; personalization of the internet	September 11 Attack; The Imia Crisis; Signing the customs union; the release of the first DVD players; The emergence of Facebook and Instagram

**It has been compiled by making use of the information about generations in the literature section and various internet resources.

2.5. The Concept of Expectation

The concept of expectation generally symbolizes positive or negative hope, which includes the possibility of an event related to the future (Menevşe, 2019). An expectation is defined as “the initial belief of individuals about the possibility of obtaining a certain result after demonstrating a particular behavior” (Çetinkaya & Tağ, 2019; p. 860). Expectation is a subjective concept, it can change from person to person; it does not have any clear boundaries; that's why it can be difficult to give any firm definition (Sandıkçı, 2007). In this perspective, it can be said that the concept of expectation involves a meaning that includes uncertainty as well as a purpose. This duality constitutes one of the determining factors in a decision-making process (Alaşahan, 2019). For example, sheltering in the caves at the beginning of human history involves the expectation of protecting themselves from the cold weather; later, making hunting tools involves the expectation of hunting animals to meet their nutritional needs; the transition to agriculture involves the expectation of acquiring products; geographical discoveries involve the expectation of possessing other countries' wealth; and the development of technology involves

the expectation that the work will be done easier and easier. In another point of view, expectation is defined as a person's estimation, belief, or wishes about a product or service (Almsalam, 2014; Çatı et.al., 2010; Güreş et al., 2019; Sandıkçı, 2007). As expectations can be shaped according to the events that have not been encountered and are likely to occur in the future, they can be shaped according to the events and situations that have occurred in the past or in the present and whose outcome is unknown to the person. In this context, expectations are expressed as psychological subjective beliefs that may or may not be related to an individual's past experiences or present intuitions (Akduman cited from Pesaran, 2019; Şahin Akkaş cited from Pesaran, 2019). Expectations are influenced by one's perception of competence in an activity, one's perception of the complexity of different activities, and one's goals. Moreover, a person's perception regarding others' attitudes towards himself/herself, his/her memories, and his/her own comments about his/her previous successes, and his/her thoughts about expectations affect expectations (Eccles & Wigfield, 2002).

The term "motivation" is at the front of expectation theories. Motivation is associated with one's perception of satisfaction. One's expectations and the level of desire for the reward that s/he anticipates s/he will acquire are directly proportional to the motivation (Akduman, 2019). The theory associated with the reward that people will receive as a result of their activities is known as the Expectation Theory. Victor H. Vroom based his expectation theory on the idea that one's actions take place by thinking about the outcome of the action in question. The motivational power of that action depends on whether the outcome that will be obtained is desired or not (Akduman, 2019; Çetinkaya & Tağ, 2019; Öztürk & İlman, 2015; Şahin Akkaş, 2019). On the other hand, expectancy-value theory aims to investigate the effect of motivation on one's behavior and choices. According to this theory, the preferences of individuals are affected by the positive and negative sides of an activity (Eccles & Wigfield, 2002; Sarıtepeci, 2018; Tünkler, 2021).

Expectations are an important source of motivation about a topic (Sarıtepeci, 2018). The stability of expectations and values directly affects performance and task preference (Eccles & Wigfield, 2002; Tünkler, 2021; Wigfield & Cambria, 2010). Also, expectations have a significant influence on success (Guo et al., 2015). Since expectations can shape behaviors, it is crucial to know what people's expectations are (Güreş et al., 2019).

2.6. The Characteristics and Expectations of Generation Z in the Working Life

Generation Z is thought to have a disposition of being entrepreneurial, individualist, financially oriented, sensitive to environmental issues, self-confident, and able to do multiple jobs even though they have a low level of attention (Silinevica & Meirule, 2019). Since they were born with technological advantages and constantly use new technologies, they have a tendency to do more than one job at the same time. In addition, the members of Generation Z are more self-confident due to their creativity and entrepreneurial tendencies (Pauli et al., 2021). Their proclivity for technology and rapid adaptation to technology in their lives, as well as remote working, will benefit companies financially and employees in terms of personal time. (Şimşek, 2019). Given the high level of technology, Generation Z will even want to receive training and orientation on a digital platform. They expect that the companies, where they will work, draw a career path and show how they will achieve their career goals. It is recommended to mention the projects quickly in job recruitment due to their low level of attention (Fister Gale, 2015). The speed factor in a variety of fields, such as the speed of accessing information and of having a product, will manifest itself in terms of career advancement. The participants of Generation Z have a desire to rise in their career in a short time. It is highly possible that they will reject or leave the job because they assume that they will not meet this desire (Pauli et al., 2021).

While this generation gives priority to their personal development and has work values that demand challenging goals, they expect to be in a work environment that is value-oriented, transparent, and gives opportunities for personal development, and they want to feel confident in this environment (Titko et al., 2020). Also, Titko et al., (2020) argue that Generation Z has a purpose to create success, personal security, and make a difference. Although they are new to the working life, it is stated that compared to other generations, they are more talented in terms of innovation and creativity, as well as the ability to efficiently deal with more than one job at the same time. Moreover, they prefer to work individually rather than in teams and make more realistic demands from their employer compared to previous generations. According to Schawbel (2014), Generation Z is realistic, entrepreneurial, and less motivated by money in their working lives.

In the different studies on the expectations of Generation Z from work and daily life, it is found that transparency, freedom, being intertwined with technology, face-to-face communication,

being taken seriously, non-existence of geographical borders, sensitivity to the environment and society, and expecting honest employers are key motives for Generation Z (Bascha, 2011; Knoll, 2014; Middlemiss, 2015; Schawbel, 2014).

Generation Z is a generation in which, unlike previous generations, digital advantages, which are a normal part of life in the new century, have been a lifestyle since they were born. Being aware of how difficult it is, they have a desire to be their own boss because of their need to be financially secure and because they do not want to answer to a boss (Oxford Royale Academy, 2018).

According to Tang (2019), studies indicate that Generation Z shows discrepancies in individual and corporate communications compared to the other generations, and they prefer companies with social responsibility projects. They tend to be individualistic and volunteer. They can easily adapt and use technology more intensively than others.

According to Yazıcı (2019), due to the results of technology that has been a part of their lives from birth, they will prefer to go to a technologically equipped workplace; will not prefer the traditional communication style of hierarchy because they carry their communication through the digital world; can be successful individually instead of teamwork; and have a tendency to learn by themselves. Given their desire for flexibility and their proclivity for online communication, a work-from-home system may be the best option for them. Generation Z will prefer assignments and companies where creativity and technology are intertwined, and which are concerned with what is produced rather than when and how much work is done.

Because technology allows Generation Z to access multiple data sets at once, it may lead that they prefer multi-tasks in their working life and specific job descriptions that require the efficient use of technology, creativity, and global point of view (S. Uysal, 2019). It is anticipated that Generation Z, who grew up in communication and transportation facilities, will bring flexibility to the working life since they will not be content with what is presented to them (S. N. Şahin, 2021).

Their expectations for work life are focused on the concepts of transparency, freedom, flexibility, face-to-face communication, their thoughts to be valued, being taken into account

along with being informed, demanding learning and improvement opportunities, focusing on the product produced rather than the amount of time they work, expecting mentor-like communication, and the company's perception on social responsibility projects (Dangmei & Singh, 2016). In a similar view, Arar (2016) summarized that the expectations of Generation Z include having a technologically equipped work environment, a flexible working life, having a manager with leading characteristics rather than a manager who fulfills only traditional duties, finding intra-organizational justice and equality, building a work-life balance, being evaluated in terms of how the work succeeds, and expecting their work will be meaningful as well as intertwined with technology and creativity. Likewise, according to S. N. Şahin (2021), the expectations of Generation Z consist of technologically equipped work environments, personal offices since they believe in individual success, evaluations based on the work done instead of the time spent on it, horizontal and vertical career opportunities, and a balance between work and daily life.

According to Bejtkovsk (2016), intrinsic motivational factors that are expected to encourage Generation Z in their work lives include competition in modern work life, financial rewards in exchange for completed tasks, the ability to design and apply their own ideas, a flexible work environment, and the possibility of abroad internship.

According to Generation Z, it is important to value their ideas in the business environment, to work with cross-functional teams instead of online courses and distance education (Chopra & Bhilare, 2020). The fact that online courses and distance education are not preferred is a striking detail for a generation that is characterized as technological according to the literature.

Considering the studies in the literature, when the characteristics and expectations of Generation Z are taken into consideration, it is thought that the participants of Generation Z prefer organizations in which high-technology opportunities are presented; that give importance to their ideas; location, along with work hours and tasks, is flexible; and the hierarchical style is not strict. Also, they prefer organizations that give an employee the opportunity to improve; evaluate performance in terms of work done rather than time spent at work; and encourage personal performance. Lastly, they prefer managers who have a mentoring style and provide frequent feedback.

2.7. Some Results Obtained from the Studies on the Expectations of Generation Z from the Working Life

Titko et al., (2020) carried out a study examining which values are and will be important for 392 Latvian students now and 5 years later. According to their results, while personal factors such as honesty, persuasion ability, and listening skills are found to be significant, issues of personal improvement and career advancement such as work quality, point of view, continuity of improvement, possibility of change, and balance will be more preferential 5 years later.

Pauli et al., (2021) conducted a study on 224 school-aged and unemployed youth. They concluded that, in addition to their expectations of stability, diversity, and unique social relationships, Generation Z seeks prestige with a negative impact and a horizontal communication style in their working lives.

In their study conducted on 215 third-year business graduate students, Agarwal & Pratiksindh (2018) revealed that while Generation Z gave more importance to intrinsic, altruistic, and status values, there were no differences in terms of gender and expertise.

Silinevica & Meirule's (2019) study on a sample with 200 participants, including 115 participants from Generation Z, revealed that Generation Z is innately intertwined with technology, combines education and work, prefers success and self-realization over power or wealth. They also added that they are ambitious and in return, have a desire to be employers. The authors underlined that national and personal identity awareness is a significant motivational source.

Shiombing's (2021) study on 132 Indonesians concluded that although intrinsic values in terms of opportunities to acquire skills and knowledge in the work environment do matter for Generation Z, values regarding entertainment such as work-life balance and having flexible working hours are not accepted.

In a study conducted at Beykent University with 348 participants, Şimşek (2019) identified that prominent characteristics of Generation Z include humanitarian, well-intentioned, tolerant, sincere, and affectionate features. Also, the sense of entrepreneurship is another characteristic

found important in his study. Şimşek emphasized that there are significant gender differences in the sense of entrepreneurship, especially among female students have a low ratio of this feeling. One reason behind this finding can be related to the fact that women's entrepreneurship might be hindered by patriarchal norms.

In Yazıcı's (2019) study on employers of Generation Z in private and public hospitals in Istanbul, it was pointed out that the desire of Generation Z who have just stepped into the work environment is to take a role in organizations that understand their needs, organize the working conditions according to the motivational factors, and provide an opportunity for educational and personal improvement.

In a qualitative study on 23 university students living in Istanbul, Uysal (2019) stated that the participants of Generation Z and their parents do not have the same expectations and perspectives on life. He continued that Generation Zers are pessimistic, they spend time with technology at an addictive level, and they do not hesitate to complain about incompetence and favoritism in the workplace. They will be disappointed in these circumstances. Then, he added that the participants of Generation Z, first of all, expect free speech and justice. The tendency of preference for working abroad, a comfortable work environment and the expectation of a mentoring manager are other conclusions.

In a study on Gümüşhane University students, Düzgün investigated the comparison of expectations between Generation Y and Generation X in their working life. It is found that the most motivating factors for Generation Z are the opportunity for skill improvement and the existence of lively dynamics among coworkers. It is also stated that while Generation Z gives a priority to education and personal development and prefers a respectful communication style between parties, a clear expression of expectations, the expectation of having mentoring leaders, organizational culture in the working life, and the subjects of motivation and improvement are significant for them (Düzgün, 2020).

According to Kavak's (2020) study with 274 Generation Z employees, they are individuals who are open to development, have expectations of motivation, status, taking over the authority and rising in their career, look for a balance between work and daily life, spend their leisure time on digital platforms and educational activities for their career.

According to the results obtained from the various studies, the expectation order of Generation Z in terms of being rewarded in the working life is like the following:

- Both horizontal and vertical career opportunities
- More financial and technological opportunities
- The flexibility at the work-place and work-hours, and working individually
- Taking into account of their ideas and appreciation of their contributions
- Facing with creative difficulties and having a meaningful tasks
- Frequent feedback from their performance results and the need to be approved
- High social sensitivity
- Face-to-face communication
- Guidance for personal development and advancement (Çinkır, 2018).

Moreover, Çinkır's (2018) own study on 200 university students from Anadolu University came to the conclusion that female participants are more sensitive in internal rewarding expectations in their working life than male participants are. On the other hand, there is no significant difference in terms of gender, age, or sector in which they want to work.

In a study on 534 students around cafes and patisseries in Beyoğlu, Istanbul, Büyüksü (2018) identified Generation Z as individuals whose ideal institutions enable personal development, arrange the working conditions according to their motivations. Also, it was found that ideal managers of Generation Z are those who understand their employees, follow their performance, and constantly give feedback and must be a model. In a survey conducted by the company of Sodexo in 2015, it was put forward that although Generation Z prioritizes financial opportunities, they prefer a low-income job that provides flexibility and balance between work and life to a high-income job with a traditional shift between 9 am-5 pm (Gillespie cited from Sodexo, 2019).

In a study with a sample of over 20 individuals, Gillespie (2019) classified the working-life expectations of Generation Z, who cannot be easily classified, into the following categories: flexibility, clear boundaries, organizations compatible with their lifestyles, sufficient income for their lives, mentoring managers on a large scale, frequent feedback, and face-to-face communication. In a study conducted with the students at Purdue University, Hsieh (2018)

listed the things that Generation Z cares most about as the following: lifestyle, success, and communication, in which individuals share their experiences reciprocally. The qualitative study of Jesus (2020) with 12 participants revealed that the personal values of Generation Z are decisive, they treasure respect, effective communication, and relationships in the workplace. Also, they express personal values in terms of the meanings they perceive from others rather than their own feelings.

2.8. Information on Generation Z in Turkey

Like there is no consensus about the age-ranges of the generations, TURKSTAT's report using the address-based population registration system, published there is no clear figure since the system used the age-range instead of ages one by one. Also, if it is accepted that individuals between 10 and 24 years old in 2021 are the members of Generation Z, the population of Generation Z in the overall population of Turkey is about 19.409.441 (Turkish Statistical Institution, 2022). Generation Z consists of approximately 22,92% of the population.

Table 2.3. Population in terms of age group and gender

Population by age group and sex, 2021			
	Total	Male	Female
Total	84 680 273	42 428 101	42 252 172
0-4	5 913 609	3 033 029	2 880 580
5-9	6 624 202	3 398 812	3 225 390
10-14	6 438 152	3 304 851	3 133 301
15-19	6 229 709	3 203 519	3 026 190
20-24	6 741 580	3 445 410	3 296 170
25-29	6 476 899	3 296 919	3 179 980
30-34	6 341 787	3 212 668	3 129 119
35-39	6 386 208	3 228 063	3 158 145
40-44	6 547 162	3 294 071	3 253 091
45-49	5 662 261	2 838 766	2 823 495
50-54	4 754 484	2 403 726	2 350 758
55-59	4 707 180	2 337 304	2 369 876
60-64	3 611 916	1 776 254	1 835 662
65-69	3 156 448	1 508 990	1 647 458
70-74	2 175 024	982 573	1 192 451
75-79	1 392 718	598 307	794 411
80-84	861 409	340 568	520 841
85-89	456 548	169 807	286 741
90+	202 977	54 464	148 513
TurkStat, The Results of Address Based Population Registration System, 2021			

Source: (Turkish Statistical Institution, 2022)

The table given below includes the main indicators in terms of labor force participation of Generation Z. According to TURKSTAT's data, 4.070.000 individuals between 15 and 24 years old are in the labor force. This equates to 4.80 percent of the total population. It is expected that the number given will increase since Generation Z is in a transition period between education and employment. It should also be noted that there are individuals who have not reached the age of joining the labor force since they are under the age of 15 years old.

Table 2.4. Main labor-force indicators

Main labour force indicators									
[15-24 age]								Thousand person	
Year		Population of young people age between 15 and 24	Labour force	Employment	Unemployment	Not in labour force	Labour force participation rate (%)	Employment rate (%)	Unemployment rate
2022	April	12.059	5.010	4.070	941	7.049	41.5	33.7	18.8
Source: TURKSTAT, Labour Force Statistics									
Note 1) Total figures may not be exact due to the rounding of the numbers. 2) The monthly results of 2005-2020 were estimated by model. For the indicators with insufficient number of observations, no estimation could be produced in terms of gender									

Source: (Turkish Statistical Institution, 2022)

In Turkey, Generation Z is mostly at the center of the attention of political parties, companies, and advertisers. While political parties are after their votes, companies try to figure out how to communicate with these potential new employees of the business world, and advertisers investigate their consumption. It is clear that problems in the fields of recruitment and education make it difficult to be young. The biggest hardships experienced by the members of Generation Z are identified as being not being respected and not taking their ideas and personalities seriously (Özdemir cited from Lüküslü, 2020). According to the results of questionnaire conducted by the Mobile Research Center with 1.062 young people under the age of 20 years old in 12 cities, Generation Z has an equality-based understanding of rights (Zeyrek, 2020).

2.9. Some Results of the Studies of the Employees in the Banking Sector in Turkey

When the literature is examined, it has been found that the studies conducted for the employees in the Banking Sector in Turkey focus on subjects such as happiness, motivation, job commitment, and job satisfaction in the context of generations. According to Güler & Acar (2019), happiness has a mediating effect on innovative human resources practices and turnover intention. It was understood that the participants who participated in the study gave importance to happiness in individual development and social life.

Altınok (2019) revealed that there is a significant difference between the X and Y Generations in terms of job engagement. It was also stated in the study that there were differences in motivation. According to Bayarçelik & Hidir's (2020) study, the effect of work-family balance on job satisfaction is positive for X and Y Generation bank employees.

2.10. The COVID-19 and its Effects

2.10.1. The concept of pandemic

An epidemic is defined as “a prominent higher incidence of an infectious disease than its expected normal frequency in a particular community, region, or season” (Hacımustafaoğlu, 2018, p. 172). Human history has experienced various epidemics from ancient times to today, and the communities have had to deal with these epidemics (Ceyhan, 2022; Ekiz et.al., 2020; Erdoğan & Hocaoglu, 2020). The pandemics of plague, scarlet fever, measles, chicken pox, Spanish flu, HIV (AIDS), Ebola and today’s COVID-19 (coronavirus) are among the main infectious diseases that negatively affect the lives of society (Asıcı, 2020; Aslan, 2020; Budak & Korkmaz, 2020; Ceyhan, 2022; Yıldız, 2021).

It is accepted that the word pandemic comes from the composition of the terms of “pan”, meaning of all, and “demos”, meaning of humans, in Greek (Aslan, 2020; Eraslan, 2021; Gür & Wolff, 2021). On the other hand, the term “pandemic” means that an epidemic spreads beyond a certain region and begins to affect a larger population or even all humanity (Budak & Korkmaz, 2020). T.R. The Ministry of Health defines the pandemic as “the spread of a disease or infectious agent in countries, continents, and even much more larger regions such as all over the world” (T.R. The Ministry of Health, 2022). According to Hacımustafaoğlu, (2018) a pandemic is “an epidemic involving more than one country or continent”. In order for an epidemic to be labeled as a pandemic, it is necessary that a disease that has not been exposed before must occur; it must be infectious and dangerous; and it must be able to spread easily and continuously (Asıcı, 2020; Aslan, 2020; Yıldız, 2021). It is apparent from the definitions given above that the pandemic affects a large part of society.

2.10.2. The COVID-19 pandemics

It is accepted that the word “COVID” comes from the combination of the first syllable of Corona, “co”, the first syllable of virus, “vi”, and the first letter of the word disease, “d” (Eraslan, 2021; Turkish Independent, 2022).

The most recent pandemic experienced today is the COVID-19 pandemic, which started in Wuhan, China in December 2019. The disease has affected all the world. With the spread of

the disease, the World Health Organization declared it as a pandemic on March, 11, 2020 (Balci & Çetin, 2020; Bayat, 2020; Eraslan, 2021; Gür & Wolff, 2021; Kaplan et al., 2021; Karataş, 2020; T.R. Ministry of Health, 2022; Tekin, 2020; World Health Organization, 2022a; Yilmaz, 2020). The first case of COVID-19 in Turkey was seen on March 11, 2020 (Budak & Korkmaz, 2020; Dikmen et al., 2020). According to the statistics of the World Health Organization, as of May, 6, 2020, 513.955.910 people had been infected and 6.249.700 people lost their lives (World Health Organization, 2022b). In Turkey, the reported case was 15.038.495 and the number of people who died because of the pandemic was 98.819 (World Health Organization, 2022c).

2.10.3. Effects of the COVID-19 pandemics

Although pandemics naturally have a medical background, they have an effect on individuals and societies not only biologically but also socially (Arabacı & Yücel, 2020; Asıcı, 2020; Aslan, 2020; Ceyhan, 2022; Ekiz et al., 2020; Erdoğan & Hoccoğlu, 2020; Hotar et al., 2020; Karataş, 2020; Şahin, 2021). In addition to causing human deaths like swine flu did, the coronavirus has many more social and economic implications (Bayat, 2020). Surrounding the whole world in a short time after its onset, the COVID-19 pandemic started to elicit a great deal of social, cultural, and economic negativity. The applications like travel restrictions, implementing social distance rules, and quarantines have negatively impacted our lives (Silik et.al., 2020).

The following are the COVID-19-related measures that have been implemented in Turkey and around the world:

- Travel restrictions
- Isolation of travelers from aboard in a certain region for a certain amount of time.
- Closing shopping malls; allowing controlled entrance
- Curfews
- Social distancing in communication
- Mandatory use of masks
- Playing sport games without spectators.
- Postponing international organizations such as the 2020 European Championship and Eurovision Song Competition 2020.
- Suspending religious rituals collectively

- Postponing scientific, cultural, and artistic activities
- Making the working hours flexible and switching to the remote working system
- Global companies suspend their production and/or close their factories in some countries where they operate (Acar, 2020; Akar, 2022; Arabacı & Yücel, 2020; Aslan, 2020; Budak & Korkmaz, 2020; Hotar et al., 2020; Kılınç Savrul & Akın, 2021; S. A. Korkmaz et al., 2022; Şahin, 2021; B. Uysal et al., 2021).

2.10.3.1. The effects of COVID-19 pandemic on mental health

The metaphor of “Black Swan” is defined as events that are difficult to predict and have major impacts (İnce & Özbozkurt, 2020). According to this definition, the COVID-19 pandemic can be given as an example of Black Swan metaphor. Traumatic events such as wars, epidemics and natural disasters have both psychological outcomes and damaging effects on the integrity of the body (Kaplan et.al., 2021; Karataş, 2020; Kaya, 2020; S. A. Korkmaz et.al., 2022). During the pandemic period, the initial focus is on the protection of physical health. The measures taken in this process have inevitably reflected on the mental health of an individual. In particular, staying at home and social isolation rules that prevent people from interacting with each other have a negative effect on the mental health of people who are social beings. While fear, anxiety, and worry are the most common emotions experienced in the face of the pandemic, the most common reactions are anxiety and depression (Asıcı, 2020). A large-scale disease increases the anxiety level of people. Thus, they perceptibly start to feel more at risk, and it causes them to behave differently from normal. Due to its potential influence, the sense of being at risk may shape hope and expectations for the future as well as affect today. It is accepted as a typical behavior that people display anxiety and protective behaviors in an environment of uncertainty and crisis that affect all the world and have unpredictable consequences (Karataş, 2020). Decreased trust in institutions and individuals, exposure to false, biased, and incomplete information about the progress of the disease, the processes of quarantine and its length, catching the disease or contacting those who have the disease; fear of losing one’s job; and economic losses are some of the situations that can worsen the mental health (Kaya, 2020). Although there are differences in the methods countries use to deal with the pandemic, it is observed that the basic method they use commonly is applying restrictions. As a result of the measures taken, it is thought that adolescents who are deprived of their schools, social environment and physical activities will worry about adapting to the new order.

While this new environment has been damaging their current mental status, their future plans are also interrupted. Their plans, like finishing school, getting a job, building a family, will change in parallel with their anxious psychological status. In return, they will have more negative expectations for the future (Kaplan et al., 2021). The unexpected occurrence of the disease has caused the disruption of daily routines of individuals and that they will give diverse anxiety reactions (Yılmaz, 2020). In a study conducted in Wuhan, it was stated that the ratios of depression, anxiety, and the comorbidity of depression and anxiety respectively were 48,3 %, 22,6 %, and 19,4 % in people over the age of 18 (Erdoğan & Hocaoglu, 2020). According to the study of Çınar Tanrıverdi et.al. (2021), the COVID-19 epidemic has effects on people such as depression, anxiety, stress, and obsession with the pandemic. The rapid spread of the disease, its social, economic and psychological effects on people, and the degree of threat to life have caused people to be worried about getting the disease. Due to the high rate of infection and death, with its negative outcomes in social, business, and educational life, it is natural that the sense of fear prevails (Günaydın, 2021). In a study by Uysal et.al. (2021) in Turkey, it was concluded that 91.5 percent of participants were not satisfied with their lives during the period of restrictions brought on by the new normal, and approximately half of the participants exhibited the symptoms of depression and anxiety. Another study on the prevalence of psychological effects seen in society during the pandemic came into conclusion that the rate of anxiety is 20-31%, depression is 17-33%, post-traumatic stress disorder is 23-37%, sleep disorders are 7-10%, and adjustment disorder is 22% (S.A.Korkmaz et al., 2022).

By looking at the existing literature, it can be said that epidemics have negative effects on people's moods and have the potential to cause an increase in the level of anxiety and fear.

2.10.3.2. The social effects of COVID-19 pandemic

The pandemic has introduced us to a new concept called "New Normal", including social, cultural, and economic life (Hotar et al., 2020; Uysal et al., 2021). The destructive impacts of the COVID-19 have triggered people's feelings of getting hurt and have increased the statements that there will be major changes in the human world and the world will be no longer the same as before (Karataş, 2020). With the pandemic, the concepts that are "new" for most people, such as distance education, distance working, social distance, and online shopping have been the parts of a new life that people have tried to get accustomed to (Hotar et.al., 2020).

One effect of infectious diseases is that they lead to long-lasting sociological changes. The pandemic has changed consumption behaviors in society and forced social and commercial life to be digitized rapidly (Güven, 2020; Hotar et al., 2020; Savrul & Akin, 2021).

The epidemics serve as a mirror that shows the balance of power, class conflicts, and social changes in societies. People or groups in the regions experiencing the epidemic can exhibit different reactions, and the results of the epidemic may reveal suppressed emotions in society (Ekiz et al., 2020). The pandemics disclose five major psychosocial situations in a way that:

- People start to stockpile food and cleaning materials in a panic mental state due to the probability of being infected by the viruses and the danger of death;
- The increase of racist behaviors toward individuals and/or groups who are perceived as the causes of the disease;
- Unnecessarily preoccupying the health system because of the health concerns;
- Inability to tolerate the quarantines and the measures taken, and not obeying the bans;
- The increase in releasing false news and conspiracy theories as well as true and accurate information about the epidemic (Karataş cited from Taylor, 2020;).

With the feeling of not be able to leave their homes at the beginning of the pandemic, people caused a decrease in the amount of products in the markets by buying more food and hygiene products than they needed. The fact that people's excessive consumption is causing a problem in meeting the needs of those in need sparked discussions about how people can show empathy for those in need and how overcrowding markets risk the disease spreading quickly. In this process, it was observed that there were negative attitudes toward the elderly population. Being exposed to the curfew, the elderly population has become a subject of amusement on social media. Another sociologically problematic incidence has been the spread of false and non-accurate information. During the pandemic, there have been many conspiracy theories: the disease was intentionally released by a businessman; pharmacy companies planned the emergence of the disease; the disease was transmitted through pets. In fact, there were cases where some people left their pets on the street (Ceyhan, 2022).

Although the epidemic seems to be a threat to the physical health of individuals, quarantine measures, closing schools and workplaces, and constant exposure to real or unreal news on

television and social media create an environment of chaos. It is inevitable that every part of society will be negatively affected by this chaos (Kaplan et al., 2021). In a study conducted in China, it was observed that providing individuals with true and up-to-date information about the status of the epidemic reduced their stress, depression, and anxiety levels (Wang et al., 2020). In a study conducted in Turkey, it was concluded that there was an increase of 85-90% in protective hygiene measures behavior and a decrease of 95% in using public transportation and being at the crowded places after the pandemic. It was also stated that 49.2 percent of the participants have increased their storage behaviors of food and hygiene products (Karataş, 2020). Looking at the literature, the pandemic can lead to changes in various areas that affect many parts of social life, such as shopping, education, and working methods.

2.10.3.3. *The economic effects of COVID-19 pandemic*

There are various views on economic effects of the pandemic in different studies conducted after the emergence of the pandemic:

Even though the COVID-19 pandemic has broken out as a health problem, it has also had negative economic effects. Restriction imposed to prevent the spread of the pandemic has limited mobility; however, the slowdown in economic activity and the reduced level of the mobility has resulted in a decrease in supply and demand (Şahin, 2021).

The measures taken to eliminate the effects of the epidemic have left a negative mark on economic activities. With the onset of the pandemic, regulations such as long-term quarantines, travel barriers, closures of food and beverage areas have caused an economic recession (Silik et al., 2020). It is seen that the most affected sectors during the pandemic are manufacturing, travel, transportation, energy and resources, health, and education (Hotar et al., 2020).

Governments have taken drastic measures to protect human health in order to mitigate the negative effects of viruses. As a result of these measures, people could not leave their homes; companies lost their profits; and many people became unemployed. Therefore, the countries have prepared economic aid campaigns to enliven economic life (Bayat, 2020). According to Khan & Khan (2020), it is thought that the consumption attitudes of people have also changed dramatically during the pandemic. It is assumed that the demand will shift to food, medical aid, and essential need products; and non-essential expenses such as clothing and entertainment will

be postponed. Also, it is argued that the disruption of the balance between supply and demand and the decrease in consumption will have negative consequences for employment. The economic table given above seems to have come true. It is stated that during the spread period of the viruses, the demand for personal protection products such as masks and respiratory devices increased 100 times compared to normal demand, and the prices of these products increased approximately 20 times (Acar cited from Mahase, 2020).

While the pandemic has had negative reflections on many sectors, the e-commerce sector has gone through a transformation by turning the crisis into an opportunity. Due to practices such as staying at home and avoiding physical contact, physical trade has reached low levels. The pandemic has accelerated the digital transformation, and even those who are skeptical of e-commerce have started to shop online. While the demands for health, personal care, and hygiene products have been increasing, expenditures on clothing, accessories, and luxury consumption have been reversely decreased (Güven, 2020; Kılınç Savrul & Akin, 2021). The cancellation of flights, and the closure or interruption of production of factories by global companies due to the pandemic have apparently had a negative impact on the global economy (Aslan, 2020).

Considering the impact area and spreading speed of the COVID-19, it is estimated that the pandemic has decreased global tourism mobility by between 1% and 3%. It is emphasized that this kind of decrease in touristic activities corresponds to a loss equivalent to 30-50 billion USD in international tourism revenues (Acar, 2020).

China is one of the world's most important production areas. 300 of the world's 500 biggest companies have had investments in the Wuhan region, where the virus was first seen. About 200 of these companies closed their facilities, and the rest suspended their activities. Adding the companies that suspended their activities to the 900 global companies that have withdrawn from China, it can be said that it has created devastating economic consequences. Since energy consumption has decreased due to the decrease in production, countries providing energy to China have also been adversely affected. On the other hand, it is estimated that long-term quarantines will have negative effects on Turkey's economy. It is expected that there will be a decrease in growth rates, an increase in unemployment and inflation rates, a disruption in the balance of payments and difficulties in external financing (Arabacı & Yücel, 2020).

According to Şanlı (2020), the COVID-19 pandemic has the potential to be the biggest disaster that the world has encountered since World War II. The pandemic has caused businesses to close and investment expenditures; to decrease income and consumption due to the increase in the ratio of unemployment; to reduce exportation incomes due to the decrease in foreign demand; and to reduce importation incomes due to the decrease in domestic demand. As a result, the total global expenses have been adversely affected. Moreover, a decrease in consumption will inevitably have a negative impact on production and then cause a decrease in supply. Due to the panic and negative expectations, it was observed that there was a short-period decline in global stock markets in 2020 March. Since gold protects its reputation as a safe harbour, it has been in demand in the markets. The ratio of unemployment in the USA has reached its highest level in the last 80 years, while industrial production has been at its lowest level in the last 101 years. In China, the industrial production index decreased by 15% (Şanlı, 2020).

According to the World Trade Statistics Review 2021 report, the COVID-19 pandemic resulted in an 8% decrease in goods trade and a 21% decrease in commercial services trade. The impact of COVID-19 on goods and services demonstrated a discrepancy since services have been more affected by the pandemic. While quarantines led to cancellations of flights, abroad holidays, dining at the restaurants and cultural/entertainment activities, the demand for essential goods has appeared to be trending in all major economies. It is interpreted that, unlike goods, since services cannot be stocked, the most of the income lost on the services side will be permanent (World Trade Organization, 2021b).

According to the 2021 World Trade Report, it is emphasized that the COVID-19 pandemic has become a major stress factor in the world trade system by creating health and economic crises and giving unprecedented shocks to global supply chains and trade relations between countries. While global trade in goods and services fell 9.6 percent in nominal dollar terms, GDP fell by 3.3 percent, resulting in the worst recession since World War II. In the reports of the OECD (2021), it was seen that global GDP decreased by 3.39 percent in the year of 2019. Since women have played more roles in the care of children and the elderly and take more part in sectors that give face-to-face services, they have been more vulnerable to the COVID-19 pandemic. Since micro, small and medium-sized enterprises, which have a less qualified workforce, have had limited access to financial support, physical and digital infrastructure, and risk management, they have been more vulnerable than bigger enterprises during the pandemic period. To a global

extent, economic disruptions have been more influential in developing countries, especially smaller and poorer ones than in developed economies (World Trade Organization, 2021a).

SMEs have been more affected by the pandemic than larger enterprises. Full or temporary closures implemented to prevent the spread of the epidemic have resulted in a deterioration of the cash flow of the companies and a decrease in their profits. Furthermore, reasons such as changes in consumer behavior and shopping on mobile platforms have created disruptions in the normal way of doing business. Thus, it has become a necessity that SMEs change their business culture and daily habits (Şahin, 2021). According to Şahin's study carried out through 20 empirical articles on different regions affected by the pandemic, the effect of COVID-19 on SMEs is shown in Table 2.5.

Table 2.5. Effects of the COVID-19 on SMEs

Effects of the COVID-19 on SMEs	
Effects on business structure	Economic effect
Discontinuation of activities	Cancellation of employment contracts
Temporal closure due to political authority decisions	Working with low capacity
Optional temporary or permanent closure	Decreased income and demand
Supply chain disruption and logistic problems	Disruptions in loan, salary and rent payments
Decrease in labor supply and lack of access of qualified labor force	Collection issues
Anxiety about uncertainty	Increasing costs
Changing of business culture	Postponement or cancellation of investments
Employee's health concerns	
Decline in business performance	
Disruptions in delivery	
Decreases in business operations	

Source: (Şahin, 2021)

Similarly, in a study conducted on SMEs operating in Batman, it was found that businesses have been adversely affected by COVID-19. Even though it has seen an increase in demand for products such as food, personal protection medicines, masks, and gloves, the pandemic has negatively shaken SMEs in a general sense. The endorsements of businesses have declined, their profits have decreased, and low demand and decreased cash flow are considered as developments that have put SMEs into a difficult situation (Akar, 2022).

Looking at the literature, it is obvious that the pandemic has negatively affected economic activities. While the measures implemented in order to prevent the spread of the pandemic have caused a deterioration in demand by limiting mobility and consumption, the staying closed of

businesses and disruptions in the supply chain have created negative effects on the supply side. The slowdown in economic activities has resulted in a decrease in the income and profits of companies; thus, there have been developments including layoffs and company closures.

2.10.3.4. The effects of COVID-19 pandemic on generation Z

The measures taken due to the pandemic have affected Generation Z, who uses excessively social environments if their ages are taken into consideration, in many ways; for example, suspending education in universities, considered as a means of socialization, and implementing distance or online education has presented Generation Z a different experience (Tekin, 2020).

The increase in time spent at home as a result of the measures taken has played a role in reinforcing the understanding of “machine rather than human” lies on the codes of Generation Z, which is intertwined with technology (Gür & Wolff, 2021). Despite being bored at home, they felt the effects of the pandemic were limited because they are at peace with technology and have an ability to be self-sufficient (Yıldız, 2021). According to Tekin’s (2020) study, it was concluded that a devastating pandemic like COVID-19 has increased the socialization anxiety of Generation Z more than their individual anxieties, and individuals of Generation Z have been in a demotivated state of mind due to the restrictions applied during this process. Likewise, in McCrindle’s (2020) study, it was stated that Generation Z has felt more anxious, frustrated, overwhelmed, confused, and unprepared than any other generation about the atmosphere that emerged with COVID-19 (McCrindle Research Pty Ltd, 2020). While this is the case socially, the survey carried out by Deloitte showed that almost 30 percent of Generation Z worldwide have lost their jobs (Ntv Haber, 2020).

3. RESEARCH METHODS

In this section, the purpose of the research, its methodology, participants, data collection tool, the processes of data collection and analysis, its validity and reliability, ethical considerations, and limitations of the research are presented.

3.1. The Purpose and Significance of the Research

The characteristics of society and generations should be taken into consideration while arranging work life. The purpose of the study is to try to define work life through the eyes of Generation Z employees who have just entered the business world.

3.2. Method of the Research

Qualitative research is a method for discovering and comprehending the meanings ascribed to a social or human issue by individuals or groups (Çoşkun, 2022; N. Korkmaz, 2022; M. Şahin, 2021). It is used in the social sciences when a detailed explanation is required for a problem by using data collection methods such as observation, interview, and document analysis (Tekindal & Uğuz Arsu, 2020; Yılmaz, 2021). The process of the research involves developing questions and process steps, collecting data typically in the participant's setting, data analysis inductively building from particulars to general themes, and the researcher's interpretation of what the collected data means (Creswell et al., 2017). The key idea behind qualitative research is to learn about the problem or issue from the participants and to carry out the research to obtain information related to that problem (Creswell et.al., 2017; N. Korkmaz, 2022). In qualitative studies, the researcher is in an effort to develop a deep understanding on a subject taken into account like an explorer. Qualitative research, by its nature, deals with emotional or conceptual dimensions rather than objective and measurable behaviors or attitudes, and are instrumental in studying the views of participants in depth (Baltacı, 2019; Çoşkun, 2022; Karataş, 2015; Onat Kocabıyık, 2016; Tekindal & Uğuz Arsu, 2020; Yılmaz, 2021). Since it is believed that the deepest information can be obtained through the qualitative method, the qualitative methodology was preferred in the present study. The study was carried out with phenomenology, which is one of the qualitative research method designs. Phenomenology is a

research design in which the researcher describes experiences about a phenomenon as defined by the participants. These descriptions result in reaching the core of the experiences of individuals who have had various experiences with the phenomena in question (Akbolat, 2022; Creswell et.al., 2017; Karataş, 2015; Onat Kocabıyık, 2016; Tekindal & Uğuz Arsu, 2020). The term “defining” is at the center of phenomenological studies. Researchers attempt to define a phenomenon from the participants' points of view by "borrowing" their experiences and avoiding predetermined patterns (Groenewald, 2004; Onat Kocabıyık, 2016). The phenomenological design was preferred when attempting to make sense of working life from the perspective of individuals who have experienced business life.

3.3. Participants of the Research

The qualitative research focuses on the details obtained from the participants. The researcher tries to get examples that will enable the research problem to be defined in the best way. Conducting qualitative research with a low sample size provides an opportunity to go into more details. In this respect, qualitative studies do not need a bigger sample size (Baltacı, 2019). According to Creswell et al. (2017), a sample size of between 3 and 10 participants will be found to be sufficient in qualitative studies. The present study was carried out with 10 participants working in a private bank who did not want their names to be shared. According to the March 2022 report of the Banking Association of Turkey, the bank where the participants of this study have been working is a well-established bank and its personnel and branch figures have been well above the average (Banking Association of Turkey, 2022a). The participants were chosen from the members of Generation Z, who have experienced work life, in order to investigate the experienced phenomena in depth. Based on Oblinger & Oblinger's classification of generations as shown in Table 1: Classifications of Generations in Different Resources, individuals born in 1995 and later years were selected in determining those belong to Generation Z. In terms of selecting participants, the idea behind qualitative research is to select participants who will help the researcher to understand the research problem and research questions in the best possible way (Creswell et.al., 2017; Tekindal & Uğuz Arsu, 2020; Yılmaz, 2021). Since the participants from Generation Z should have experienced the working life, purposeful sampling approach is adopted. Purposeful sampling allows for in-depth investigation of research topics involving intense information (Baltacı, 2019; N. Korkmaz, 2022; M. Şahin, 2021). Snowball sampling and random sampling- two types of purposeful

sampling were chosen in the selection of the participants. The snowball method is a method of expanding the sample by asking one participant or person to recruit others to attend the study (Gronewald, 2004). In snowball sampling, the researcher obtains information from people who know potential other participants who can be in the frame of the study (Glesne et.al., 2015). Random sampling is a method of purposeful sampling where the researcher chooses a part of the universe in any way according to the determined sample size (Kılıç, 2013). Since Generation Z has just entered the working life and the ratio of recruitment has been limited due to the pandemic, the present study initially reached an employee from Generation Z, and then using him/her as a key, tried to reach out to other participants. Moreover, an e-mail was sent to the Bank's managers and asked for their help in finding employees belong to Generation Z in their workplaces. In order to ensure homogeneity among the participants, equal numbers of male and female participants were selected. This ratio is also compatible with the gender ratio in the banking sector. According to 2021 March data, there are 49.5% of male and 50.5% of female employees in the sector (Banks Association of Turkey, 2022b). The participants working on different tasks were selected in order to increase the depth of knowledge. It is assumed that recruitment is concentrated in the province of Istanbul. The March 2021 report of the Banks Association of Turkey, stating that 44.4% of employees in the banking sector are located in Istanbul, verified this assumption (Banks Association of Turkey, 2022b). 8 out of 10 participants have been working in Istanbul. They have an average of 2-3 years of work experience.

Table 3.1. Demographic features of the participants

Distribution of participants in terms of gender	
Male	5
Female	5
Distribution of participants in terms of the province where they work	
Istanbul	8
Tekirdağ	1
Cizre	1
Distribution of participants in terms of their duties	
Individual Sales Service	2
Commercial Sales Service	3
Booking Clerk	1
Operating Personel	1
Administrative Assistant	1
Expert	1
Distribution of participants in terms of their duty term (work duration)	
More than 3 years	2
Between 2-3 years	6
Less than 2 years	2

3.4. Data Collection Tools and Process

An interview technique was used as a data collection method in the study. An interview is a data collection method in which the participants express their feelings and thoughts about the subject of the study (Çoşkun, 2022). The studies carried out with the interview form are designed to include the dimensions of the subject of the study. During the interview, the order of questions can be changed, and additional questions can be asked. Also, by creating the mood of conservation, the subject of the study can be deepened with additional questions (N. Korkmaz, 2022). A semi-structured interview technique was preferred for the interview. In this technique, although the main questions are constant, the new questions can be added according to the progress of the interview (Akbolat, 2022). It was organized that the interviews would be carried out face-to-face through the interview form. However, both the restrictions applied due to the pandemic and the distant location of the participants caused us to carry out interviews online. After the interview questions were prepared, they were submitted to a associate professor at the university and a research assistant where the thesis study was carried out, for the purpose of double-checking of the questions. The interviews were started after the necessary corrections were made. During the interviews, the following questions were concentrated on:

Table 3.2. The Interview Questions

<u>The Interview Questions</u>
- What values do you have?
- People can have different expectations of the work environment. What do you think an ideal working environment should be like?
- People expectations from the management and managers can be different. What do you think an ideal manager and management should be like?
- What do you think an ideal career development should be like?
- How and by which criteria do you expect your performance to be evaluated?
- What do you think the ideal form of communication should be?
- How do you define the expectations you want to add apart from those?
- Which ways has the pandemic process affected you?
- Has the pandemic had an impact on your expectations? If so, how would you define it?
- How much/which of your expectations do you think you have experienced?
- Is there anything else you would like to add?

The determination of the questions was inspired by the works of (Çinkır,2018; Dries, N. 2008; Güleç Bekman, 2021; Kavak, 2020; Paul et al , 2021). Open-ended questions were asked to the participants in the same order. They were informed about the scope of the research and given general information related to the interview. Interviews were carried out with the participants who gave consent to be recorded. Interviews were planned in advance and held during or after their working hours in a way that would not disturb the working system of the participants or their unit at the workplace. Interviews were held in the form of video calls through the Zoom program, and after they gave consent, interviews were recorded by the same program. Before starting the interview, the researcher tried to feel the participants more comfortable by having a daily conversation. After the record was started, initially demographic questions and then questions about the study were asked. In the phase of the questions about the subject of the study, chat questions were directed at the participants so that they would not feel like they were being interrogated. The research questions started with the part of personal values and respectively followed the expectations from the work life and the effect of the pandemic on their expectations. According to the answers given, exploratory questions were presented. In terms of the participant's confirmation, the participants were asked to confirm their answers to each question by repeating them during the interviews. It was aimed to giving an opportunity to immediately correct any misunderstandings if there were any. The interviews were held between the dates of 06.12.2021 and 08.01.2022. The interviews lasted a minimum of 39 minutes and a maximum of 72 minutes. The total time of the interviews was 524 minutes. The average time of the interviews was 52 minutes. It was obtained 177 pages of interview notes in total. It was aimed to provide long-term interactions and in-depth information by keeping the interviews longer.

3.5. The Process of Data Analysis

The thematic analysis method was used in the study. In thematic analysis, the researcher focuses on analytical techniques to look for themes and patterns within the data. One of the most significant parts of this study is coding the data. By coding the data, all data coded in the same way can be read, and the researcher primarily tries to figure out what the core of the code is. Then, the data coded in the same way for a situation can be searched, and it can be seen how it changes or varies according to other factors, such as from event to event and from time to time.

Lastly, it can be discovered how categories or thematic ideas are represented by the codes (Glesne et al., 2015). The audio information of the video records was converted into text by using a program called Voisier. The interview notes were categorized on the basis of the participant. Before proceeding into the phase of coding, the answers given were read more than once until a certain level of saturation was reached. Since the repetitive part of the data became apparent, there was no need for additional participants. Later, in-vivo coding was carried out by using the participants' own statements next to the answers given. Those with repetitive structures in vivo-codes were conceptualized and converted into process codes. Process codes have been converted into a code ruler by using its definition, in which cases it will be used, and sample citations. During the reporting, the most representative citations were chosen to give the reader the opportunity to imagine the current situation. The answers of the participants were categorized according to the definitions given in the code ruler. Since the non-repetitive structures in the participants' answers were excluded from the coding, they were not included in the classification of the Code-Category-Theme phase. However, since the category of the effects of the pandemic on expectations aims to acquire in-depth information rather than have a common conclusion, its repetitive condition was ignored and the answers given by all participants were included in the coding. Then, categories and themes were created through the codes.

3.6. Validity and Reliability of the Research

In qualitative studies, there are no validity and reliability concepts in the context of quantitative studies. There is no standard template that is accepted by everyone. In order for the qualitative study to be valid and reliable, the steps of the research should be clearly comprehended by another researcher and the researcher should carry the necessary steps in order to reach the correct information (Karaer, 2021; Tekindal & Uğuz Arsu, 2020). According to Tekindal & Uğuz Arsu (2020), some of validity and reliability criteria obtained from various researchers are as follows:

- Triangulation (in the data, theory, method and researchers)
- Checking, approving and validating participant/interview notes
- Clearly expressing the role of the researcher
- External auditor (Expert Review)
- Long-term interaction

- Detailed description of the data
- Making direct quotations from data sources
- Being unbiased and transparent in order to ensure transferability

According to the view supporting the idea that the term of trustworthiness should be used instead of validity and reliability, the criteria are grouped as credibility, dependability, confirmability, and transferability.

- Credibility, as the subject of internal validity, includes long-term interaction, decreasing researcher biases, triangulation, and participant confirmation;
- Dependability includes supervision, literature, a detailed definition of the research methods, triangulation, and expert review;
- Confirmability includes decreasing researcher biases and triangulation;
- Transferability, as the subject of external validity, the methods of purposeful sampling, inclusion/exclusion criteria, and detailed definitions of the environment and participants (Başkale, 2016).

In order to ensure validity and reliability,

- Data diversification- in other words, triangulation- was applied. Data diversification is a method of using multiple data sources or multiple data collection, more than one researcher in order to control the accuracy and reality of the findings (Başkale, 2016). In this context, the present study obtained its data from participants working in 3 different cities, having different job definitions and having gender differences.
- Participant verification has been done. Participant verification refers to getting feedback from some of the participants on whether the data and ambiguous comments obtained from them are reasonable or not (Başkale, 2016). In this respect, by repeating what was understood from the answers given by the participants, the study provided an opportunity for them to confirm or correct their responses during the interviews.
- Appropriate and sufficient participation was provided in the phase of data collection. This situation is defined as the continuation of data analysis and spending time on this task until it reaches a certain saturation, which may include searching for contradictory and negative situations (N. Korkmaz, 2022). In the literature, in addition to providing a sufficient number of the participants specified, it was convinced that the study had

reached a sufficient size by the intensification of repetitive statements in the answers given.

- It was aimed not to affect the research by making self-criticism about personal assumptions, biases, personal position and world view that might shape the results of the research. Interviews were held with the participants by keeping the academic identity in foreground, and it was aimed to concentrate on the research subject.
- An expert review was carried out. An expert review is defined as discussing and negotiating with colleagues about the study process, the overlap and harmony between the raw data and the findings that have begun to be obtained, and uncertain interpretations (Başkale, 2016). In this study, an expert review was carried out for the purpose of finalizing the interview questions, making the data ready for coding, and creating an appropriate code-category-theme during coding.
- Long-term interaction was carried out to provide internal validity. The shortest interview lasted 39 minutes. The average and total time of the interviews were respectively 52 and 524 minutes.
- The detailed description was carried out to increase the reliability of the research.
- Direct quotations were made from the statements of the participants.

3.7. Ethical Consideration of the Research

The purpose of the study was mentioned to all participants, and they were informed that the study is a private study of the researcher, not the institution where the researcher works. The study was carried out on a voluntary basis. The recording of the interviews started after the participants gave their consent to be recorded during the interview.

In order to stay within ethical boundaries, it was paid attention not to mention of the names of individuals and institutions. It was avoided not to provide information that might disclose individuals or institutions. In order to keep their identities confidential, the participants were coded as Participant 1, Participant 2, and so on during the deciphering and coding phase (Akbolat, 2022; M. Şahin, 2021; Tekindal & Uğuz Arsu, 2020).

4. FINDINGS AND DISCUSSIONS

As a result of qualitative data, 2 basic theme was obtained:

1. Expectations from working life
2. The effects of pandemic on expectations

Table 4.1. Theme-Category-Code Table

Theme	Category	Code	Which participants
Expectations from working life	Personal values	Respect	2 ,3,4,5,6,7,8,10
	Expectation for the emotional environment	A work environment where they can feel happy	1,3,4,5,7,8,9
	Expectation for the physical environment	Modernity	1,3,4,6,9,10
	Expectation for the manager	Mentor-ship manager	1,4,5,6,7,8,9,10
	Expectation for career improvement	Increase in income parallel to responsibilities	1,2,3,9
		Promotion based on merit	4,5,7,8,10
	Performance evaluation expectation	Evaluation of performance by considering numerical and non-numerical factors	1,2,3,4,6,8,10
	Communication Expectation	Sincere	3,4,5,7,9,10
		Face-to-face	2,3,4,5,7,8,9,10
	Working Method Expectation	Flexible working	2,4,5,6,7,8,9,10
		Keeping the balance between work and life	2,4,5,6,7,8,9,10
		Working from the office	1,3,6,8,10
	Materialistic expectation	Increase in financial opportunities	1,2,3,5,7,8
		Focusing on output instead of the time spent at the work	2,3,7,9
	Social Expectation	Increase in the opportunities provided between working shifts	4,5,8,10
The Effect of Pandemic on Expectations	No changes in expectations		1,3,6,8,10
	Becoming widespread of flexible working system		4
	Decreasing the importance of ambition in terms of career		7
	Change of location preference		2,9
	Increasing financial expectation		5

4.1. Expectations from Working Life

There are 10 categories in this theme.

- a. Personal values
- b. Expectations for the emotional environment
- c. Expectations for the physical environment
- d. Expectations for the manager
- e. Expectations for the career improvement
- f. Expectations for the performance evaluation
- g. Communication expectation
- h. Working method expectation
- i. Materialistic expectation
- j. Social expectations

4.1.1. Personal values

It is seen that the concept of respect is the most common finding in the category labeled as personal values. Eight out of all the participants in the study expressed the element of respect as a personal value. It is understood that the participants have an expectation of an environment where they expect their opinions to be respected and mutual respect is desired. Various studies in the literature have reached the same conclusion. According to Düzgün (2020), Generation Z gives priority to education and self-development, prefers a communication style in which the parties respect each other's opinions, and expects a mentoring style management in which the expectations are clearly expressed, gives more importance to the subjects of organizational culture, motivation, and self-improvement in the working life. Likewise, Jesus' (2020) qualitative study with 12 participants revealed that personal values of Generation Z are decisive, they valued respect, effective communication, and relationships in the workplace, they expressed personal values with the meanings they conceived from others rather than their own feelings. On the other hand, Demet Lüküslü pointed out that the biggest obstacle experienced by Generation Z is not being taken seriously and not being respected (Özdemir, cited from Lüküslü, 2020).

The expectation that people's opinions will be respected is widely accepted by everyone. It is not surprising that everyone wants their own opinions to be respected; however, the

participant's clear statement on respecting others' views is crucial in terms of mutual respect. A comparative study between generations may be useful in determining how the concept of respect is positioned in different generations. As in other studies, the heavy concentration on the concept of respect can drive an assumption that the values of Generation Z include more moral values than material ones. Similarly, in the study of Güleç Bekman (2021, p. 77), she expressed the situation as "the fact that smiling faces and good colleagues are expressed more often and seen above earning a higher salary can be considered as an indication that Generation Z gives more priority to moral values than material values."

Participant 2 expressed his/her expectation that his/her personal space should be respected as *"the first and most important thing that comes to my mind is to be respectful of my personal space"*. While Participant 3 expressed his/her thoughts on the subject of showing respect to others as *"(...) other than that, I always try to be respectful towards my colleagues,"* Participant 10 explained his/her thoughts on the same subject by saying that *"I am especially sensitive on the issue of respect, Mr. ***. Likewise, there is a high level of respect in the institution where I am working right now. I have noticed that there was no failure in showing respect from superior to subordinate or vice versa. Of course, the prior attention is based on the necessity that the subordinates should always be respectful to their managers and higher positions; however, constantly asking, taking our opinions about the work conditions shows that the person is valued and respected. This proves mutual respect. In this regard, the respect occupies a large part of my life."* With regard to the work environment, Participant 5 has an opinion that *"you know...a working environment where we can communicate correctly is extremely significant for me. That is, everyone does not have to like everyone, but they have to respect."*

4.1.2. Expectation for the emotional environment

It is natural that people have psychological expectations as well as social, economic expectations from work life. In terms of work environment expectations, 7 of the participants in the study mentioned about their expectation of having a work-environment where they can feel happy. It was found that participants have an expectation that the work environment, where they spend most of their day, should be in a structure that provides a moral and/or financial satisfaction in terms of financial, communication, and working conditions. At this point, the concept of "not dragging for one's feet" while going to work is a concept that should be emphasized. This concept represents a movement in the opposite direction, while going

physically in one direction. In Yazıcı's (2019) study, the desire of Generation Z just stepping into work life is to have a position at a company where they are understood, respond to their requests, can arrange the working conditions according to their motivational factors, and provide an opportunity for their educational and personal development. In Büyükuslu's (2017) study of 534 students in Istanbul, Beyoğlu, around cafes and patisseries, Generation Z defines the ideal institutions as workplaces that allow their personal development and arrange the working conditions according to their motivations. Jung & Yoon (2021) found in their study that when employees are satisfied with their workplaces, their levels of identification and commitment to their organizations also show an increasing trend. The result of Jung & Yoon's study is also in parallel with the thoughts of Participant 9. When it is compared with the literature, the working environment where individuals feel happy in various aspects will have a positive impact on motivation, efficiency, and employee loyalty.

Participant 1 said that *"Everyone has a desire to work in a decent environment where one can feel good. So I also worked remotely. Since we are an institution of trust with people face to face, there needs to be an atmosphere of sincerity. Before the pandemic, I personally expected the following: a work environment where I could be financially comfortable and fulfill my duties with sincerity, at the same time with a certain amount of comfort and without being put into a quota"*. While Participant 3 expressed his thoughts like *"first it should be designed from the perspective of the employee. It is necessary to create a warm atmosphere because although it seems that we are working 45 hours a week, but we are talking about the place where we spend the most important area of our lives in terms of the time zone it spreads"*, Participant 5 stated that *"You need to be really happy and successful in the unit you work in. Honestly, I do not like such a harsh tone in my working life; that is, I do not like rigid communication with neither my manager nor my work-partner. You know... it is healthier for both parties to be softer, more moderate in a way that both parties will not hurt each other. I mean, when one's behavior is aggressive towards me, then in return my behavior can also be more aggressive; and the next one is tougher, and therefore the environment becomes extremely intense. Well, working in an intense environment becomes more stressful. That's why, I think too that it is a softer conversation, so communication is better."* Participant 9 expressed his/her views as follows: *"These things, of course, add both sociability and, when it is a socially well-inhabited environment, there is such a part of work life that connects people to the company rather than financial and fringe benefits."* Expressions of "needs" by Participants 1 and 5 and "need to

create” by Participant 3 create the feeling that their expectations for a happy working environment are not met.

4.1.3. Expectation for the physical environment

In terms of the work-environment expectations, 6 of the participants in the study expressed their expectations that the physical environment should be modern. It was stated that elements such as furniture, architectural structure, and tools in the context of physical environment should be modern. In addition to being user-friendly and ergonomic, the findings demonstrate the expectation that the furniture has a different style from the traditional order, that the architectural structure follows the said modernity, and that the technologies used contain the latest technology in a way that protects human health. The physical structure of the work environment and the opportunities it provides have an impact on the motivation and productivity of the employees. The Hawthorne Studies, which were conducted at Western Electric Company between 1924 and 1932, discovered that when a telephone was provided to the department where a group of women worked, the employees in that department felt more elite, and their productivity increased (Robbins & Judge, 2017). In the study of Pataki-Bittó & Kapusy (2021), the function of the office in a traditional approach is defined as making employees feel secure and comfortable, and providing an environment supporting healthy and efficient working. In the same study, it was argued that the quality expectations of the tenants and the real estate sector in the office-working environment have increased significantly today. Similarly, according to the results of the study, Generation Z wants to have a chance to personalize their working environment and working conditions. Although the physical environment expectation is a topic that is discussed when working in an office, the issue can be considered in a different light due to the digitalization and remote working practices that have been accelerated by the COVID-19 pandemic. When the situations of working from home and working from a shared office are taken into account, it is not easy to provide a demand-oriented design. Yet, being able to work in shared offices with designs employees prefer may increase the flexibility in this direction. Putting current technologies into use in different locations may be easier than the subject of design.

It was observed that the participants were in a mood that they were not physically and mentally satisfied with the physical conditions of the work environment. Participant 6 expressed his

opinions as follows: *“An ideal work environment, that is, the place you are comfortable with, starts when you sit, that is, from the seat you are sitting on. If you are sitting in a comfortable space, your surroundings should be wide, I mean, a work environment should be wide for me. At least my desk should be large. Nevertheless we are working at our desks. I would like to put everything I want on my desk. These should be provided.”* On the other hand, Participant 4 said that *“If I also think of it as furniture, there could be more comfortable furniture. There may be more comfortable seats instead of chairs.”*

In the context of the furniture styles and architectural structure, Participant 9 expressed that *“For me, an ideal working environment should be an environment like what you call a Google office. You know, when we physically go to the office, of course. You know, for example those very old-fashioned, I do not know if it would be right to say it is rattletrap, and, you know, classical office environment- I mean a place with the L-shaped desks at the corners, everyone is working at the same place, you know come in the morning, do your work, go in the evening- seems to me a thing organized like, you know, without consideration that people are social beings, you know come to the office and then return home when the shift is over like a piece of machinery. I do not think it is much. You know when a person sees this, I say, those people are working like that, why can't we work like that? You know, for example, I think pros and cons between working at a comfortable seat or colourful office and working at a grayish, the most disturbing thing in the world, like that...working in a unfriendly environment. I mean better environment always brings person a plus. That is, a person for example, let's think that way... is looking at plain wall beautiful or looking at a painting? That's why, I prefer the environment we work in to have at least such a beautiful image and, well, slightly more comfortable environment.”* Similarly, Participant 4 stated his thoughts like that *“So it's not like you are working at the government agency, but I have a desk. Well, I am working, I have flowers next to you, here is a coffee table next to the flowers. If I want, I can go and sit there, I can continue to work with my laptop there or as you might see at ****, there is a slide, for example, it gives you feeling that you are working at the comfortable place. Decorative items, lightning accessories, for example like having a light just above my space, bother me; there could be more softer lightning or more led lightning. Furniture... for example, I think blue or gray furniture is suffocating. There could be more vivid colors... I mean I prefer the furniture like that as a young person. If I have a chance to give a suggestion, I would like more vivid colors in the working spaces.”*

The metaphors of rattletrap, as seen in Participant 9, and government agencies, as seen in Participant 4, support the expectation of a modern physical environment. Furthermore, Participant 3 expressed his/her thoughts as follows: *“It is necessary to make location-based plans. I assume that it won’t be right to apply a design that comes out of a single pattern to everywhere. Most recently, our branch at ***** was opened. I looked at its photographs with admiration; of course, we could see them on social media. Actually, it is exactly where I am talking about. Now, as the institution I work for, I have been looking at a monitor with “4:3” aspect ratio. Mr. *****, that is, I am looking at an old-fashioned monitor that you know as 4 by 3. Personally I don’t find this quite right. I do not think that it is appropriate in terms of neither eye health nor the nature of the software we use for the work place. I wish for a more digital structure.”* On the other hand, the opinions of Participant 10 is that *“Today’s technology has been continuously improving, I think that equipment being used should be close to up-to-date, even if not up-to-date. Because now you simply have to use a computer at least. And these kinds of systemic defects will reduce both the working modes of employees and their focus. That’s why, in order to preclude them, I think a solid infrastructure should be exist. I think that technological opportunities, I mean technological opportunities presented to us, should be close to the up-to-date.”*

4.1.4. Expectation for the manager

Eight out of all the participants in the study stated that they expected a manager, which can be described as having a mentoring style. It was found that participants are in expectation of a manager who is clear in the decision-making process, knows and values his/her employees, is able to communicate easily, gives direction and guidance in different areas and does not adopt a hierarchical management style. It is assumed that the said structural organization is a natural element of respect, which has the highest place in its values. Today, it has been observed that the horizontal hierarchy has started to become widespread instead of a top-down management structure, and even an evaluation from the down to top has started to emerge with reverse mentoring. Like in the study of Gür & Wolff (2021) on Generation Z and holacracy, HR specialists stated that Generation Z has an expectation of a workplace that is transparent, presents equal opportunity, away from hierarchy, and gives employees an opportunity to express their opinions freely (Çetinsaraç, 2015). Likewise, according to Güleç Bekman’s study (2021), Generation Z expects the managers to be understanding, kind, and to demonstrate

respectful and valuing behaviors. Taş & Kaçar (2019), also argued that Generation Z does not want an authoritarian management style due to their tendency for freedom. The study of McGraw & Stewart (2020) indicated that some of the participants preferred a supportive, participatory, and democratic leader. In a study based on the banking sector, Rodriguez et al. (2021) came to the conclusion that the way banks are organized contradicts the way Generation Z prefers to work. According to their study, the banks have highly centralized, hierarchical, and strictly defined roles that go against the autonomous and independent characteristics of Generation Z. Considering this study for the banking sector and the management expectations of Generation Z, it can be thought that the banking sector is not very suitable for the working understanding of Generation Z.

In the expressions of the expectations of the participants, the traces of the observations and the events they experienced can be found. Participant 1 said that *“An ideal manager should absolutely keep his promises, at the same time he should be clear at his decisions. That is, when he talks to his employees about a goal, he should present it in an understandable way.”* Participant 10 expressed his/her opinion on the manager’s attitude on decision-making processes as follows: *“I think that decisions in the terms of management should be clear; that is, a manager of course can take the opinions of the surroundings; everyone’s opinion is significant. However, at the end, if you are in a position that gives you right to make a final decision, your decisions must be unclouded and you can stand behind them”*. Participant 4 underlined the fact that a manager needs to know his employees: *“a manager should know the needs of his employees, that is, should foresee where his employees perform better, you see, in which assignments they are more suitable, and where they will feel happier. Even we don’t say that, he should be aware of this situation. A little bit, he should be among the employees. For example, he should be able to have a conversation with us; that is, we should be able to talk about our daily life, or I should be able to go to him and mention about my problems without hesitation. So there should be a sincerity between you and your manager.”* Likewise, Participant 8 stated that *“First of all a manager person should know their coworkers well. We can mistakes, we can do it right. A manager should know better than us why we are doing it. He must be very close to us. He should be able to notice that I have a problem or will have a problem or I am distressed by just looking at me. He should help me to solve my problem... But now I came to the work, got married, had a fight with my wife, I have a lot in my mind. In this case my mood that can be projected to the customers will necessarily be negative; however, if*

my superior, my manager, foresee my state of the mind and tries to find solution to my problem- by the way it doesn't matter whether it's financial or psychological- before I mentioned to him, I think like I said if he gives attention to my problems, he needs to take care of my problems with actually thinking of himself." Participant 6 said that "The ideal manager should value his/her employees above all else.". And Participant 10 expressed his/her expectation that the manager should value their employees: "I think that an ideal manager... in my opinion, first of all should be able to touch the hearts of his employees. Because, I am saying this out of the context of the institution, when I see different managers, I notice that people who are working under them do not look at their faces when they are going to the work in the morning." In terms of comfortable communication, Participant 7 said that "Too much formality is not good thing for me. You know, how can I say like that? I can talk everything with my manager. Of course, it is within the context of respect and love, as long as there is a respect or there is a good intention, I am on the side of sincere communication. There should be an environment where I can understand my manager and my manager can understand me rather than too much superior-subordinate relationship. I mean I should not be afraid of my manager. You know, I have to listen his problems too. My manager should be able to talk about his problems with me. And this is how it really happens at us. I had two managers, I mean I have had two managers for three years within this time-period. The relationship at one was too formal, and he was a manager such that I felt fear in going to his room to deliver the work-papers. We could not share anything and how can I say when I was going to the work in the morning, I was dragging my feet. However, right now my manager, well, I can share everything with him; for example, I know that he would stand behind me about whether my career development or a mistake I made." On the other hand, Participant 6 expressed his expectation as the following: "A manager should be easily reachable. If you have any problem or something you want to tell, you should be able to reach out him and convey your message whenever you want. This is both in terms of personality and physical accessibility. By phone or e-mail. Let me tell you, being accessible, I mean, is like that you don't be anxious to try to reach him out." Participants are in an expectation that manager should be a guiding light in various areas related to both working and personal developments. Participant 1 said that "For example when telling us the goal given to him in terms of reaching the goals set for him in a subject, he should also guide us about what we should do. I think he should be guiding if it is necessary. For example, totally I am saying that as an example, if we have a credit target and we have to sell one million credit this month, I think, he should not leave us alone just by saying we have to sell one million. He should

support us by giving us examples such as we do it this way or we do it that way.” Participant 5 said that “He should both support and guide his employees. If there is a deficiency somewhere, he must teach employee how to fix it. If he cannot, he must send it to the official like saying that look there is a deficiency here, let’s do it that or this way. I mean I think that there should be correct directives.” In addition, Participant 9 mentioned about giving correct feedback: “Expect that, I think that a manager should know how to give a correct feedback. I mean, as a figure of speech, you have a little bit lacking in that subject, improving yourself in that part will be useful for you, and that improvement will also be useful in your career. Other than, what things can be guided for this? Educational materials can be directed. This things can be happened. Because as a result no matter how far we go forward in our life, we are not knowledgeable as much as our superiors who are more experienced. I mean, I think that with his guidance we can always take ourselves one step further. That’s why, I think it is both positive and negative; by the way I think constant negative is the worst. You know, rather than repeatedly saying that you cannot do this job, work on this part in every interview in the work, revealing things you do better in a way of saying that well done, I really enjoy that, keep it up or approving things you do correctly and supporting in things you do incomplete or wrong is much better.” Moreover, Participant 6 expressed his/her expectations for non-hierarchical management like that “The managers should not put employees under the pressure, they should work more enthusiastically; I mean, they should try to support them in their processes. A manager should not force an employee do something... In other words, like I said my expectation from the manager is that he should not be oppressive, he should not display a dictatorial administration, he should be a problem-solver, people can easily consult him on their problems and he should be able to solve these problems.” Participant 4 said that “Like we say as an paternal attitude, a manager should make us feel his knowledge. You need to know that this person will make the right decision, but on the other hand he should not be aggressive. That is, he should not be angry, he should be able to say what is going to say in a more appropriate way.” Lastly, Participant 7 expressed that “Too much formality is not good thing for me. I mean how can I say better? I can talk everything with my manager. Of course, it is within the context of respect and love, as long as there is a respect or there is a good intention, I am on the side of sincere communication. There should be an environment where I can understand my manager and my manager can understand me rather than too much superior-subordinate relationship.”

4.1.5. Expectation for the career improvement

There are two types of expectation in terms of the career improvement of the participants in the study: increasing income in parallel with responsibilities and promotion based on merit. Within these headings, it was found that participants expect to receive an increase in income as they progress in their career path, and they expect career advancement to take place with multi-dimensional evaluation instead of rising with a one-dimensional evaluation only based on theory or practice. 4 out of the participants have an expectation of increasing income in parallel with their responsibilities, while 5 participants have an expectation of career improvement based on merit.

A career can be defined as the path followed in work life. In today's working life, it is expected that you need to have more than one competency in order to advance in your career. On the one hand, there are competencies for the physical state of the work; on the other hand, there are managerial competencies. Having theoretical and practical competencies together- that is, expectation of rising based on merit- can be considered a realistic expectation in parallel with the findings. The fact that it is seen as an expectation brings to mind the issue that rising in one's career is made in one direction. Expectation of an increase in income as people's responsibilities increase also overlaps with their feeling of maximizing the benefit. A relevant expectation creates a surmise that as the career advances, the income does not increase in parallel with the responsibilities.

The sense of justice is dominant in the expectation of career development. In terms of increasing incomes in parallel with the responsibilities, Participant 2 said that *"It should be aimed at improving living standards. That is, the money I will earn when my career increase should be totally proportional with my rise."* Similarly, Participant 9 stated that *"Well I expect from a career plan in which you can take the right decisions with the experience, you know, brought with good state of mind rather the physical direction. After a certain level. Well, in terms of income, you know person enters a job to have at least a comfortable life, as you know everyone has a financial expectation in his mind. I expect a career that I can at least maintain these standards, or maybe I can take it to the next level. Well, I think that at the beginning of a person's career, the financial part, of course, comes to the fore. For me, in one's career, a person should also be able to acquire a financial output of a certain standard according to the level of one's career."*

In regard to merit-base advancement, Participant 8 added that *“The promotion criteria of Turkey is an exam. Let it be an exam, well, let those who succeed the exam go forward at the work. I don’t find the exam very accurate. Yes, the exam is a way, but there should not be rising with the exam. Now there are scoring system in our bank. Of course, the results are obtained based on the scores; however, for example, I will take an exam to become an authorized, and based on the note I will take from this exam, I will be assigned to a branch, a place or region I want or demand, or I will stay where I am now. But I think that being successful at an exam does not mean that a person knows the job... I think, in the sense of career, the institutions, all institutions should primarily follow the development of the person closely. They cannot do that with an exam, I don’t think that they can assess it with an exam. Hmmm what could be? Well, people who are in that period are observed at their workplaces. They can get comments from their coworkers. They can get comments from their managers and other officials. I think it should be a different thing, I mean, an exam, getting a promotion by only exam is... For example at the higher levels, directorship, you are entering an interview after the exam, I know that we have interviews, and find it right. Well yes, I think interviews, a face-to-face interaction, are very important in terms of having knowledge about the personal development.”* Moreover, Participant 5 said that *“For me an ideal career advancement... you know, should not completely be assessed by the success in the unit or department one is working in. But it should not also be evaluated by only the exam. I think there should be both. Both a certain exam and the scores taken at that exam and at the same time, I am giving an example, I am working individually to the sale but cannot sale. That is I don’t have a capacity to sell. Because selling is a skill. I mean everyone cannot be a salesperson. For example, I am working at the personal transaction, but I cannot sell. I mean how far can I move forward there? However I entered an proficiency exam, I passed it and became an official due to memorizing a book. How useful is it? For the bank I work for and for myself. So it has to be both.”* Participant 10 also expressed himself/herself like that: *“Mr. ****, I don’t think that it should only be based on the exam. Because by studying and prioritizing heavily a subject and lesson, you can earn your life just by indexing to it. You can achieve that. However, after you passed the exam, are you suitable for the position you will be in? Does your personality suit to it? I think these are crucial too. I consider that the interviews are must. Hmm... Are you suitable psychologically? I think this is also significant. Is the department or part we will be located suitable for our structure? Does it fit our character? I may not possess the criteria of being a manager or I may not deal with*

the pressure that will have on me. I think that these conditions should also be considered by professional hands.”

4.1.6. Performance evaluation expectation

Seven out of the participants in the study expressed that they are in expectations of the performance evaluation by considering numeric and non-numeric factors. It is found that participants expect to be evaluated according to evaluation criteria such as effort, harmony with one's teammates, providing customer satisfaction, and priority of giving personal improvement attention, as well as according to the numerical contributions to the bank's goals, such as the sales they made. Expectations of the performance evaluation in parallel with the employees' career development should also be considered in a multi-dimensional way. In addition to focusing on the output that emerges as a result of professional life, behavioral attitudes exhibited while performing the performance draw attention as a factor in the performance evaluation. The way of evaluation, in which rising in one's career is only through the exam, but carrying the performance evaluation by only focusing on the output might cause a contradiction.

Participants expressed their expectations regarding the current performance evaluation by offering suggestions. This situation creates the perception that they find the performance appraisal insufficient. Participant 1 said that *“According to me, performance should be evaluated in two ways. Since we are in the banking sector, the first issue for me is sales; of course, I mean in accordance with the directions given to people in what directions and at what rate the sales can be used. Second is a personal performance evaluation made by our bank; actually I think the basis of this lies on whether a person able to make a sale? Even if one couldn't, how and how much does s/he fit to the working environment, did s/he get along with his/her friends or did s/he at least make an effort to make a sale even if s/he didn't sale?”*. Participant 3's opinions on the performance evaluation were as the following: *“There are two criteria in which I will evaluate my performance. We are going to be there for nine hours. It may not be a good or efficient day, but you have been given a numerical goal, first of all, we are a bank, and all our job are dealing with the numbers. It was said to be three x products. You are doing your best. This is my number one criteria. Therefore, the first criterion of employees is whether these figures meet the figures given to them... The second criterion we can consider is that most of our work we do is with the customer. For example, of course the job is not always about numbers for to whom work in branches. Sometimes a manager tracks,*

you know, your customer satisfaction, the ratio of satisfaction of people, who are coming and going to the branch, from your existence in that area. Indeed, you, yourself, want it too. I consider of these as criteria.” Participant 4 expressed that “Labor-effort should be significant in the performance, for me. For example, we are showing an effort, but sometimes we cannot reach to the result. I think this also should be taken into account. I genuinely think that the work you do should be taken into account. I mean the result should always matter. Apart from that, self-improvement in the issue of performance should be taken into consideration. And of course our sales... they have already been in the front and they have already been evaluated element, no need to say.” The thoughts of Participant 6 is like the following: “I expect to be evaluated with and in terms of the work I did. What was expected from me? Which works am I responsible for? What are my duty and responsibilities? I expect to be evaluated in the direction these questions... Of course, people’s character is also significant along with the work you are doing. It should be given attention to the ways of working and the harmony with the surrounding. A person can do his/her job very well, but s/he does it aggressively. S/he annoys others and makes his/her coworkers uncomfortable. Character is surely on the top of our work, I mean, performance evaluation. In other words, if a person does not have a decent character, is incompatible with the people s/he is working with, exhibits a rude attitude toward people who I come- I mean, we are working at the bank, let’s call them customers- and even if that person does his/her job very well, completes his/her responsibility by 100% or 200%, maybe achieves his/her target by 500%, we cannot say that this person is very successful. Our priority of course should be character. Our responsibilities must come second.” In another perspective, Participant 8 said that “First of all we should test and find one’s commitment to the job. The thing we must resolve is whether is s/he doing this job wholeheartedly. Is s/he working willingly? Or is s/he doing it because s/he has to? A person can be more successful at a job s/he does willingly, but if s/he is doing it to do it, that person will not be very successful. We need to figure out this in any way, that is is s/he working willingly or obligatory? Now if a job is done out of nowhere, it is not done by one person, how can I tell? What competencies does a person have at work have? If we need to look at what s/he has achieved, according to me, a friend of mine working in the operation, a friend of mine working at the counter and a friend working on the personal transaction floor have more benefits. These need to be looked into. That is, it must be looked into the efficiency of work they are doing. I think it should be looked into what we have done and what we have achieved. Hmm... Of course, I think that it may be looked into a plenty of criteria such as dialogues with the customers, bilateral dialogues, and

*whether one is working in a harmony with the surrounding.” And Participant 10 said that “Mr. ****, according to the situations s/he works, yes in direction of the target, s/he can be evaluated in terms of whether s/he has achieved the targets given. It is true; however, I think it is necessary not to just depend on this. Out of the targets, s/he might also be beneficial for the company s/he is working in different subjects. I assume that observing these may increase the responsibilities of the managers in their department a little bit more... Not only based on the targets, but also work-performance, value given to the institution s/he is working in, as a result, regardless of which institution you are working in, your face to the outside world reflects the brand of the institution to the outside world. Your stance is crucial. At the same time, you are representing that institution not only within the business world but also with your behavior you are showing outside. You can behave as it requires inside, but if you don’t show attention to it outside, it doesn’t really mean much. I mean, I think that these should be evaluated in total, Mr. ****. I think that there should be different criteria such as how much can and did one be useful for the surrounding, what are one’s contributions to the institution in this time period, and things like that, except that based on the target, yes it is important factor too, it might be main element, completing the targets may be crucial depending on the area working .I don’t think that performance evaluation should depend on only the numbers.”*

4.1.7. Communication expectation

There are 2 types of expectations of participants in the study in terms of communication. Under the headings of sincere and face-to-face communication, 8 out of all participants stated that they are in expectation of face-to-face communication, while 7 participants stated that they are in expectation of sincere communication. It was reached out that with the thought of building healthier communication, participants are in expectation of face-to-face communication as a form and of sincere communication as a style. Since communication is a means of expressing themselves, it is more likely that the messages given to others are transmitted more accurately and efficiently when they carry on face-to-face communication. Factors such as body posture, facial expressions, tone of voice, physical contact (shaking the hand, touching the shoulder and so on) also have an impact, as do the words used in communication. On the other hand, both the words used and a more friendly communication style in terms of the tone of voice will facilitate transmitting the message to the receiver. A bad temper will prevent you from having healthy communication by causing you to build a wall with the other person from the start.

Face-to-face communication may also provide an advantage in noticing the feelings of the other side. As indicated in the study by Pataki-Bittó & Kapusy (2021), it is significant for Generation Z to get to know employees during face-to-face interactions by utilizing written and verbal knowledge. It is less likely for employees to feel that they are accepted for their efforts in the digital environment. Also, the study of McGraw & Stewart (2020) concluded that even though technological elements are acceptable for information communication, face-to-face communication is preferred as a means of communication. In comparison with the literature, it is seen that participants preferred face-to-face communication in a similar way. It is also an attention-grabbing detail that a generation using technological opportunities heavily has still preferred a face-to-face communication style.

The basis of wanting to make face-to-face communication is the correct understanding of the transmitted information. This may be due to the participants' expectations for their opinions to be respected and a sense of wanting to be understood. Participant 3 said that *“My preference is face-to-face as a form. It will be consistent my previous statement I made before. As a form, that is, in terms of the way, I think that face-to-face communication is much more healthier, especially when opportunities allow it. I think it is necessary to do it in that way.”* The thoughts of Participant 5 are like the following: *“I guess I will say face-to-face communication, because, I mean, yes we are meeting together at the moment. We are video-chatting with each other. However, one’s physical appearance in the front of me, I mean, being able to understand that person when s/he is using gestures and facial expressions... You know, from averting one’s gaze or turning right... That is, face-to-face communication is the best for me.”* Participant 7 mentioned that *“I think ideal communication should not be in a written way. If this is the case for employees, I think it should be face-to-face. I think it should be said verbally. Because even that tone of voice can sometimes change everything, but everything is so clear in what is written. I mean, it is so clear what the person wants to say. That’s why, it is always better for me to be verbal, so I think it is better.”* Also, Participant 8 added that *“It should definitely be face-to-face. I mean, in online communication, communication ways, in which there are open distances, are somehow incomplete, we narrate something incompletely. This time the problem goes elsewhere, that is I think you possess the opportunity. The most solid one is communication by speaking, a face-to-face communication. And this is the right one. Hmm... We are interviewing online. We are interviewing right now on the internet. This might be your choice. I think these are not healthy dialogues. A conversation with low empathy will certainly do nothing.”*

In terms of style, Participant 3 continued that *“What kind of style am I adapting to? Mine is extremely sincere and friendly and amicable.”* Participant 5 said that *“Frankly I don’t enjoy a strongly worded style in my working life. I mean, working with my manager in a tense environment becomes even more stressful. That’s why, I think it’s the same, you know, I really don’t like being harsh with my work partners and manager. You know, to be a softer, more moderate, in a way that we will not hurt each other, it is healthier for both parties. Because when someone contradicts me, my response to him/her can be tougher, and next one is tougher and the environment becomes intense. A softer conversation is much better for communication”*. Participant 9 expressed his/her opinions like the following: *“I think an ideal communication style needs to be sincere, you know; for example, in accordance with my personality, I think that sincere communication is always the right one that gives people more correct and closer answers. I think that I can give answers that I really mean and therefore I can build a more accurate communication.”* Participant 10 exemplified his communication expectation as the following: *“I will give an example like that. Mr. ****, I had a dream of entering the military school in my high school years. Because I really enjoyed its order from hierarchical order to the way they are talking, and frankly, I think that I could fit there very well. Last year, I was on unpaid leave in order to fulfill my military service. When I was there, I actually thought that it was not suitable for my character, because I observed that in fact the top superiors could not have too much healthier relationships with the subordinates; I mean, because I think it has an intense environment rather than a warm one, and the healthy conversations could not take place in this atmosphere. Since people in the lower segment- well, I should not say like that, the lower ranks will be much correct- felt hesitant toward their superiors, I witnessed that they could not express themselves correctly. I think there should be a more sincere and warm environment.”*

4.1.8. Working method expectation

Working system expectations of the participants in the study have been expressed as maintaining work-life balance, having flexible working hours and working from the office. It is found that despite some participants preferring working from the office in addition to shortening the working hours, having flexible working hours, other participants are in expectation of flexible location. 8 out of the participants expressed an expectation of maintaining work-life balance, while 8 participants verbalized their expectations of flexible

working and 5 participants verbalized their expectation of working from the office. Some of the participants expressed their expectations of flexibility only in terms of the working hours. While participants 1, 3, 6, 8 and 10 have expectations in terms of the hours, in terms of location, they are in expectation of working at an office environment. Having a life outside of work causes people to need time outside of work due to both compulsory and non-compulsory activities. The longer the working hours or the time to go home from the work, the shorter the timeline that a person will spare for himself/herself, and also the time that can be devoted to both compulsory and cheerful activities decreases. Employees must be given a certain amount of time to rest physically and mentally in order to perform their duties properly in the following period of time. The performance and motivation of an employee who cannot fulfill his/her mandatory responsibilities or who has to take repeatedly leave to fulfill them, or who cannot rest physically or mentally, may be adversely affected. Shortening the working hours or making them flexible to adapt to the employee's own personal life seem to be a topic to be discussed within the frame of opportunities. On the other hand, considering the level of today's technological infrastructure, a location-independent work system is also among the main issues to be discussed. Expectations of participants regarding maintaining work-life balance and flexible working have shown similarities with the findings in the literature. According to the study of Lidjia et al. (2017), Generation Z prefers flexible working hours in terms of both the job itself and working hours, and attaches importance to the work-life balance. In the study of Güleç Bekman (2021), one of the participants similarly expressed the expectation that the manager should be in a character that accepts that an employee has another life too and attaches importance to private life. Taç & Kaçar's (2019) study reached the conclusion that Generation Z employees preferred to work in a much more flexible way and from the home-office. Again, similarly, in the study of Jung & Yoon (2021), it was found that Generation Z preferred flexible working compared to other generations. In the study by Pataki-Bittó & Kapusy (2021), it was mentioned that Generation Z has been demanding flexible working hours and the office to be open day and night. In our study, participants who preferred office work said that working at the office is more beneficial due to concerns about efficiency and focus, as well as the fact that the workplace is a social environment. It is thought that the increase in the experiences of both employees and managers regarding remote working and implementing new regulations might get ahead of the preference of office-working.

In terms of shortening the working hours and maintaining the work-life balance, Participant 4

expressed himself like the following: *“In fact, what I wanted from work life previously is shorter working hours. That was just it, I mean, I think we have working too much. Some countries are working on shortening it. Because, you know, for example we have seen that there were periods when we worked between 12 and 5, and I think we can do it. We are working intensively, but we can manage it somehow. Or we can work on certain days, certain hours. I think working constantly on the same day and between the same hours does not belong to our epoch. It is like a thing, that is, it seems to me that it has become the rule and stayed that way. Considering improvements in current digital world, working hours can be much more shorter. Computers have already done many things instead of us. I mean, let’s say a credit. Artificial intelligence can make credit-lending decisions. I assume that improvements in the digital world will be faster in the future. However, I guess the working hours will remain the same. Previously, that was all I ever wanted. Shorten our working hours. Now, we have opened our eyes more, maybe we have become more spoiled. Now, you know, should we work from home on Fridays, should our work days become 4 days a week or should we go to work for 2 days, not go to work for 3 days?”* Participant 5 stated that *“For example, I can give this example: I am working at the industry, working at the branch of industry. I really don’t want to stay overtime. Because I’m never going home. I mean, while returning home from the industry has already been a problem, at the same time, returning from there at the late hours may become a problem too. However, since we are working at the bank, we are working overtime either reluctantly or compulsorily. In fact I was always working overtime on this Monday and Tuesday, previous Thursday and Friday. The return has become troubled, we cannot use the personal service. When we cannot use the service, we cannot find any taxi, and the minibus does not leave me close to my house. If I use it, I have to walk for 15-20 minutes. Now a pandemic has emerged, I mean, at the onset of the pandemic, our working hours were changed. I was very glad for this arrangement: The branch opens at 10.00 am, and closes at 4.30 pm and we left from the branch. I mean, we were leaving around 4.00 and 4.30 pm, I can’t remember exactly. But I clearly remember that the branch opens at 10.00 am and closes at 4.00 pm for customers. In that time, we both get our sleep and have breakfast properly, you see, we get on with our service, we are going and working. You know, we were resting a little bit during the lunch break; I mean we were working less, lesser hours. But we were not in a rush in our daily life like you know let’s get up right now and catch my service. I am not a person who sleep too much; actually, I generally wake up early, even at the weekends I wake up at 8.00 am. I mean I don’t care sleeping too much; however, this time arrangement was too good, that is, I don’t think that we can build a balance*

between work and life while working on 9-6 shifts. Because even today when I came to the home, it was 10 past 7; I came home, we started to meeting already at 7.30 pm. I mean, how much of our work can we do from after this hour? I really feel the distress of this.” Moreover, Participant 8 mentioned that “In the current situations, I will present an example from myself. I am applying for the marriage process. We will get married, if God wills. I don’t mind its financial part. I can understand its financial part is already mutual, but unfortunately we are lacking in the moral part. I normally work within the working hours on weekdays. I feel like I’m running a week without rest when I rush to the wedding preparations on the weekend. I’m going back to, a quality that can cause people like me or someone like me to make mistakes. When the day comes, when I need something on the weekdays, when I want to leave, I cannot go. Therefore, I become a victim when I have a problem with this personal issue. After all, we cannot solve everything on the weekend. In any case there is something a person needs to do during the weekdays. If you are going to a corporate public institution, you cannot go at the weekends, it will be closed. Or what am I buying? For example, I will buy the furniture, I will buy it from X place. I am going to buy it, but I cannot do that, the guy closed it on the weekends. However, I want to take leave on the weekdays, you have an annual leave. Well, there is an annual leave, but they don’t give permission as we would like. There are situations you may come across where you will use your leave at this time or that moment. And these situations do not allow me to plan my life correctly. We are people who lead our lives by getting tired. Like I said, we get up at 8.00 in the morning without any rest for a week. I mean, the flexible working hours have been tried recently in our institution if I am not mistaken. I don’t know, but why can’t be happen that we worked from home, opened like the counter, I mean. In other words, if that person is suitable for flexible working hours, why can’t it happen? In fact, when we look from the institution’s point of view, flexible working hours do not seem to be logical. Because, you know, what is the banking sector? It is 9 a.m. to 5 p.m. or 9 a.m. to 6 p.m. shifts, or it has become customary over time. However, it may be that the working hours are reduced; for example, I leave work at 5.00 pm. And public institution also leave work at 5.00 pm. So, what is happening? I cannot reach. If the leaving hour becomes 4.00 pm instead of 5.00 pm, if I have an extra time of 1 hour, maybe I can manage many things. That 1 hour may cause me to get many things done, or anyway now, the finishing hour of the work may be 3.00 pm. You know, finishing earlier. I mean, when we close the branch at the same time as other institutions, you know, it happened to me the other day that while I was making transactions at the other banks on weekdays, I was told that I need to come to the branch. I said how can I come. I am a banker

too. We finish the job at the same time, how can I come? I cannot go..." Participant 9 said that "For example, apart from the performance, you know, for example, we are working within the working hours too, but we don't have just our jobs in our lives. You know we have responsibilities to take care of things like our homes, cars, and so on. For instance, he will go to shopping, go to the hospital, I don't know maybe he has a car, takes it to the service. Most of these things are usually done during the working hours. Well, you might need to go to a government office; for example, let me give an example from this. Preparations for military service... I had to take a permission from my manager and go to the places like hospital for my military work. Well, for example in this case, how can I say? I believe it should not be required; for example, as a figure of speech, I complete my hospital work or military transactions before noon, and being able to connect at 12 will not disrupt the flow of work."

The researcher: Of course, it sounds like that a bank did something, it practiced to shorten the working hours due to the pandemic. Well, we have mentioned about flexible working hours, flexible working places. Maybe it is between 10 am and 16 pm or between 12 pm and 8 pm.

Participant 9 exemplified himself/herself in a way of saying "Yes". Participant 10, on the other hand, stated his/her expectations regarding the reduction of work hours and the preservation of work-life balance as follows: "Such as, Mr. ****, I believe that people should have a time period in which they can create for themselves outside of the working life. It can be for either their family or in the meaning of social. It may even be that the person is alone with himself. I think that there must be a time period that one can allocate for himself at the outside of the working hours, I think that there must be a time period that one can allocate for himself, if possible, at the outside of the working hours if it is possible. I also consider that the working hours on the weekdays should not be too long. Because, I think that the working efficiency of people declines as the time they spend at work increases. I think it is necessary to keep those within ideal hours. Working hours too."

Although the participants have similar expectations regarding the flexible hours in the working system, they have different expectations in terms of location.

Participant 4 mentioned his/her expectation of flexible working hours: "Initially, for example, how can I say about a certain hour? We are coming at 9.00 am and leaving at 6.00 pm. For

example, this might be different. We can have certain time intervals, certain days off. We can work from the home on certain days. It would be much better for me if we could have more flexibility. That is, as a figure of speech, I wish that the work starts at 10.00 am rather than 9.00 am, and we carry out certain things at the 12 break. I wish we had an extra corner, I don't know, like a hobby area or a playground, where we could be interested with our hobbies for an one hour." Participant 6 said that "I mean, it should be left to the will of the person. It should be flexible. Not everyone should have to work within the same hours. It should be left to the preference of the person." On the other hand, Participant 7 stated that "To be honest, I would like to, you know, I would not want to go all the time. For example, I would like that there is a situation in which I can go to the work on certain days of the week and on certain days I can create my own work area, or I wish I could decide my working hours, the assignments given to me is clear but I can complete them at the time I want; that is, as a working-time, I wish I could decide mine." And Participant 10 expressed that "Mr. ****, I suppose that a friend of mine from my close surroundings would be a good example for this subject, because he is working from 12 pm to 5 pm and they have been working remotely. They also need to be at the office on Saturdays, once in a week. After he goes to the office in Istanbul, he return back there on Sunday; like I said he works at between 12 p. and 5 pm. By the way, he works for agency company as a producer. Frankly, I observed that he is working in this way and he is comfortable. After seeing his work environment, I wondered if this arrangement could become widespread, I think it would be beneficial. Because not everyone can be productive in the same time zone. Likewise, I myself had studied secondary education at the university. Secondary education was my own choice. Because my perception has not been clear in the mornings. That is, I notice that I am more focused on what I am working on in the afternoon and evening. I think that I can also provide more focus in terms of both social, occupational, or lessons. For example, in the evenings, when I come from work, I can train myself efficiently on the online platforms. However, during the day or the weekends, it seems to become a burden for me to have an education in the morning. It feels like my perception is not open, not clear. That's why, I don't know how can arrange the system of this; because the productive hours of everyone can be different. Or, how likely is it for people to find a job within the current employment situations? Well, I think that they must be very fortunate. Because this is a significant criterion. Since in general there are working hours in the form of 9-6 or 8-6 shifts in our country, I consider that this opportunity is quite limited; but, if it can be provided in accordance with the opportunities, I believe that planning of flexible working hours according to the hours in which

individuals can work efficiently may increase productivity. Especially in the afternoon, well, let me say in my privacy that starting to work in the afternoon can provide a little more focus... if possible. For example, like I said, I think I can be more productive in the evening hours. I think my focus has increased too much. I mean, I assume that when I work between 12-8 or 12-9 shifts instead of between 9-6 shifts, I will be more productive.”

In terms of location, Participant 2 said that *“It will be a home-office style work environment with flexible hours. An ideal bonus for me can be a home-office like procedure in the style of the bonus you earn according to the assignments or works you complete that day instead of being on a work all day long”* In the subject of working from home, Participant 5’s opinions were like the following: *“As far as I’m concerned, the positive effect was that we worked at our homes. I personally enjoyed working from home. While working from home, we were already working as salespeople. I am really a person who loves to sell, and I also enjoy being in the sale department. I have always made a sale. I mean that I have always spent my day selling, I can say like that. That’s why, when I worked from home, I was always happy. For me, completely remote working, maybe just going to the department where I work one day a month.”* Also, Participant 7 added that *“To be honest, I would like in this way, you know, I would not want to go all the time. For example, I would like that there is a situation in which I can go to work on certain days of the week and on certain days I can create my own work area. Or I wish I could decide my working hours. I wish that the assignments given to me are clear but I can complete them at the time I wanted; that is, as a working-time I wish I could decide mine.”* Participant 9 expressed his/her expectations of location-free working as the following: *“For example, before I started to work until a year ago, that is before the pandemic, people, for example in information technologies, were going to work with shaving their faces in the morning and with wearing the suits. This, you know, is, of course, more comfortable right now. Since we are working from home, there is no obligations to wear a suit at the times when we go to the office, in speaking in terms of specificity of the job, well in our information technology department outside the bank, outside the institution, we don’t have any contact with the customers. That is, I never have any face-to-face meetings with the customers of ****. That’s why I don’t need to be institutional like wearing suits, beardless, clean-shaven outside the institution; frankly, I am doing the same work when I go to the office. And I am doing the same at home. I am doing the same with the suits. Well, it is the same when I am in my pajamas. I have a job definition and a situation where I can do all my tasks with all of these from the same*

place. If a man can do it like that, why do we put him through some of the norms? Now, for example, that's why, location-free working has been one of the biggest pluses brought by the pandemic.

Our office is on the ***** side, and well, when I go to the office, it takes 1 hour in the morning and 1 hour in the evening by the personal service. I am taking the road and it is nice in terms of being sociable. However, it does not make much of a difference to the way I work. Well, I can do the same work at home, and same thing at the office. You know, I can work just by having my laptop. That's why, I think it is a location-free in the companies where the job definition is suitable for, without any hesitation, it should not be blocked in those companies. For example in the summer months, why can't people work at their summer residence, if they have any, or in a summer place, for example from the garden? If there is such an opportunity, I think it would not only increase a person's commitment to the company but also make him psychologically relaxed. I mean there is a work in the middle of the city by looking straight at the wall or at the concrete, and also there is a work in the garden under the sun. That's why, I prefer remote working, but the ideal form is like a hybrid system rather than completely working from a distance or the office. I think it is sometimes a plus to have face-to-face meetings with people whom you are working with."

On the contrary, Participant 3 indicated that "Personally, I am satisfied with office-working. I think it is more productive." Also, Participant 6 added that "Actually, I am not a fan of working from the home too much. When you work from home, you spend all of your life at home. I mean, you get up from the bed, have breakfast in the morning. Then you started to work in different rooms of your home. After the work is finished, you are at home again. However, I will be working at the branch. I enjoy working from there." And Participant 8 expressed that "Well, I had worked from a distance, therefore I think we have to enter that environment. I mean, we have to be in a work environment. When we work from home, we become too much comfortable. It makes no difference whether security measures are implemented or control mechanisms are in place. According to me, a person working from home will leave something behind, I think it makes a person irresponsible. I consider that working at the branch, the head office buildings or, you know, from the office will be much more beneficial." Lastly, Participant 10 talked about his/her expectations of working in the office environment like the following: "With the period of the pandemic, working from home, remote working systems started to develop. Yes, it was

helpful during this period. I believe that remote working systems or working from home were beneficial in terms of preventing people from coming into contact with each other and reducing the number of cases.. However, I am not a person who is too apt to work remotely. I enjoy being in the work environment more. That is, I need to be there, when I am at the work environment, I notice that I can focus more and better. Yes, I think that I am more efficient when I work in an office environment. Because, everything is a little more colder in the conditions at home. Yes, you might be aware of your duties. However, in the end, you are back in the environment of your home again. I think that the ability to focus might be a little lower. I think that there is a little more sense of duty in the office environment.”

4.1.9. Materialistic expectation

There are 2 types of materialistic expectations of the participants who attended the study. Under the categories of increasing financial opportunities and focusing on output instead of time spent working, it was found that participants have high expectations of improving financial situations since they find their wages insufficient, of maintaining an income that will provide a life with a certain standard, and of determining pricing policy in terms of the work they accomplished instead of time spent at work. While 6 participants have expectations of increasing financial opportunities, 4 participants have expectations of focusing on output instead of the time spent at work. The wage policies of companies are carried out by considering the cost and profit factors. Each country's income level and living conditions may involve differences in terms of expectations. While some may find it sufficient, others may find it inadequate. It was thought that it is a natural expectation for participants to expect higher wages when the living conditions are imagined. Focusing on output instead of the time spent at work may be associated with performance evaluation. If one of the elements in determining one's performance is numerical values, then it can be seen as a natural reflection that they are focusing on output instead of the time staying at work. As long as the employee provides the expected benefit during the flexible working hours, both parties will have the potential to gain.

It was observed that the participants were in a complainant mood about financial issues. On the subject of increasing financial opportunities, Participant 1 said, *“I mean, this is actually what I expect from our work life. I think that the financial situations of people who are working at the banking sector, especially those with low status like me, should be improved a little bit.”* The thoughts of Participant 3 are like the following: *“My opinion is as follows. Initially, financial*

expectations should be put aside. Because we are workers with a fixed income. For example, I identify myself that way, I am a fixed income worker. The income I will have will not satisfy me- and it is the same for those in my superior position and even above it- within the conditions of the country. Therefore, I have unfortunately separated my career perspective from material things during these 4 years. Why? Let me give an example. I am an officer. All my friends with the title of officer are dissatisfied with their incomes. I have senior officials. We have always been in communication with them. As far as I have seen, no one is satisfied. A ***** employee, starting from the lowest rank, should be able to pay his/her rent if s/he is a tenant, to go to the cinema 2-3 times a month, his/her child should be able to access educational documents if s/he is studying in a public school at least, in which studying in a private school is a luxury according to me. That person should be able to wear a pair of shoes of a certain quality. A person should not feel compelled to restrict the foods and beverages they consume. Our current financial situation is insufficient to meet any of these. I am 26 years old today. If I, as an employee of *****, haven't lived with my 65-year old retired father, I can't even think about living in Istanbul. This should be removed from being a problem. This is my number one expectation. If you noticed, I put this in an expectation, I have not mentioned materiality until now. I put this as an expectation because I like to proceed through the facts and realities. Right now, unfortunately, we don't have any reality like that. As an officer, we don't possess any of these opportunities we talked about. I sincerely hope that one of our employee wouldn't have the expectation to hope of an out of order ATM at the weekend in the name of creating additional resources. If any of our employees wishes to work extra hours, I believe the reason should not be financial. This needs to be fixed immediately.” Participant 7 expressed that “In the end, the bank expects a sale from me. This is my duty. If I make a sale, I should have a benefit from this work. It can be as an income. For example, our premiums are very low. Well, for example, I made a loan of 500.000 credit; and I had nothing to gain from this. Of course, the branch is gaining from these credits, but there is no earning for me. There would be no financial or morally benefits for me at this credit I made to use. That is, I neither pass an exam nor advance to the higher position, nor do I make a profit. Then, you come to a position in questioning why should I work. You know, should a person be satisfied both financially and morally in order to show 100% performance? In the end, when I go to there, I allocate a certain budget to buy clothes, or you know, I allocate my budget for the work, but frankly, what I get in return does not satisfy me, does not make me happy.

The researcher: *“You mean, you want financial opportunities to be increased”.*

Participant 7: *“Yes”.* And Participant 8 expressed his/her thoughts like the following: *“Well, for me, actually, many companies and organizations cannot give any employee what s/he deserves. Both financially and morally. Many of them are like that; by the way, I'm saying this regardless of the institution where I work. Unfortunately, living conditions are getting worse today. We need to be able to make a living. It should be financially and morally, not necessarily only financially or morally.”*

On the issue of focusing on output instead of the time spent on overtime, Participant 2 thought that *“There can be a home-office style working environment with flexible hours. It is an ideal premium method for me. That is, rather than completing my working hours, a premium style in which I earn money according to the work you do on that day can be a transaction like home office.”* Participant 3 stated that *“There is a concept like equal pay for equal work for our period. One of the subjects I primarily criticize the most is this concept. I've noticed that some employees do not do the same amount of work as others, but are still paid the same amount. I have unfortunately observed this situation in the institution I work in. Therefore, I barely guess that this kind of premium is widespread and more effective in Turkey. I think that this is wrong, considering if we even have it.”* On the other hand, Participant 7 expressed his/her expectations like the following: *“For example, I would like that there is a situation in which I can go to the work on certain days of the week and on certain days I can create my own work area, or I wish I could decide my working hours. The assignments given to me are clear but I can complete them at the time I want; that is, as a working-time I wish I could decide mine. It is important from this respect, now there is three individuals who are doing the same job as me, but my workload may double two times of the others' or someone's workload may double three times of mine. Yet in terms of our working hours, we are all working for the same amount of time. If what is important is how efficient that hour was or, I mean, what is my contribution to there, I frankly don't find it right that everyone is working in the same hours. Because we don't do the same work, we don't show the same productivity; however, we are working in the same hours and getting the same wage. I think all of these are shortcomings. Yes, it is like, our institution is actually very egalitarian. That is, whether a person works or not, it pays everyone the same wage. It is too egalitarian. We overlap in this perspective; however, when it comes to justice, we actually cover up at some points. Because there is a system that does not distinguish between*

worker and non-worker. I mean, in regard to speed, I think that everything must be measured. If I have one customer in 5 minutes and my co-workers takes one customer in 30 minutes and I am also doing more work than him/her, of course my wage should be higher. That is, if we have the same wage, and if I even receive less due to the order of precedence, of course, one will not have a motivation to work because I don't take any bonus at all." On the same subject, Participant 9 exemplified his/her thoughts like this: "I think that in a modern world, in a modern company, everyone should be evaluated according to the type of work s/he does rather than putting everyone on the same plate. For example, in terms of the work I do, assessing my performance, I will give an example again that we are working at 9-6 shifts, based on 9-6 shift seems to me quite primitive. I mean, for example, as a figure of speech, I wonder whether or not a factory worker drives 10 nails into something in his 9-6 shift. I think that measuring this is not a right criterion. The criterion should be on the work we do, like I said we have works during the working hour. I think that when a work is delivered, the important thing for me is how quickly it is solved, that is, how accurately and how quickly it is dealt with. Well, there are discussions around the subjects of remote working like for example how much time people connect online and whether their online status will be checked or not. I think that considering these is not right. Yes, I mean legally we need to work for certain hours, but these hours can be changed, for example, in terms of the requirements of the job. For example, we have system updates. Let me say we connect at 7.00 o'clock on Friday night. It finishes at 12 noon on Saturday. Now if this work is completed, for example if it is accurately completed at 12 noon on Saturday, it is not right to work on Friday when I have nothing to do. For me, the quality and time of the work is a little more important than that old thing. For example, in technical work, well one job can be done one by one, or for example, by coding a small program. By uploading a computer program, one day's work can be done in an hour. That is, for example when an employee sits down and does the work one by one and another employee can do it in an hour- let me say that s/he codes the program in an hour, completes the job in an hour-, well which one works more and has a better output and whose performance are better: a employee who completes the job by entering the data one by one or an employee who completes the ten-hour job in two hours. I think that the performance of second employee is much higher. What I mean to say is that the importance of output has become apparent in this organization."

4.1.10. Social expectation

The social expectations of the participants in the study is to increase the opportunities provided

between working hours. The expectations of 4 participants are in the tendency to increase the opportunities provided during the working hours. It was found that the participants had expectations of increasing the opportunities in terms of both the time allocated for socialization and the physical conditions during working hours. Work life consists of a social environment as well as physical work. While people are working, they are also communicating. Increasing of opportunities provided at the work break will allow employees to spend more interactive time with each other, along with enabling them to fulfill their responsibilities in a more motivated mood after the break. One of the participants mentioned that during the lesson breaks, how glad they were to have playgrounds on the campus, where they attended to an education. Likewise, the world's leading companies have tried to organize entertaining activities in which their employees can feel comfortable and socialize in the office (Güleç Bekman, 2021). These kinds of organizations signal that the need of social atmosphere in the work environment has been noticed by employers, and they have begun to work on this issue. Increasing the sharing of moments outside the scope of work between employees will have a positive impact on getting to know and understand each other more. Increasing the time allocated for social time will positively contribute to the individuals of Generation Z, who exhibit constantly communicating behaviors, in their ability to concentrate on work, while it will partially meet their expectations of being connected to the digital world.

The issue that the participants complained about in the highest tone in the interviews was that the working life was not social. Participant 4 stated, *"I mean, as a figure speech, I wish that work started at 10 a.m. instead of 9 a.m. and that during the 12 minute break we do certain things or show interest in our areas for an hour. It can be a hobby area or it can be a playground. I wish we could have this kind of an additional corner and we could take care of our hobbies or our area of interest there. Also, for example, we should be able to follow the media or news during working hours. It is forbidden to access the sites; however, there should be such flexibility. I think that we are too much disconnected from life, I really complain about it. When I went in the evening, well, I spent my one hour in the evening following the current developments, like this happened, this person said like that, and reading the news. That means I return to my life between 6 and 7 o'clock. I believe this can be different; perhaps the lunch break can be extended, or there can be areas where we can take a short break and breathing on the day."* Participant 8 stated that *"I think it is necessary to have activities where we can spend our spare time. It can be a chess, it can be table football, or it can be things like table*

tennis.” Lastly, Participant 10 expressed like the following: “I think that there should be a common place in the office environment where people can talk with each other on different subjects and get along with each other. Of course, it may not be provided much at this bank. The size and location of each branch are different, it may not be suitable; however, maybe I can say in terms of a private company or factory that I think that there should be a space where people can share with each other in a different way except during the lunch break. In this space, there can be game consoles, there can be table tennis. I mean that it should be a place where people contribute to and teach each other something. In this regard, I really like **** operation center at our bank, my first training was carried out there. I had a quite different conversations with my friends at the gym and game room at the downstairs of this center. Because we could get out of the training context. For example, there was a chess thing in the building, it had an enormous board. During the breaks, we were going to play a chess; indeed the main purpose was not to play the game, but I think people introduce themselves a little better in such different environments.”

4.2. Effects of the Pandemic on Expectations

Various conclusions were reached regarding the effect of the pandemic on the expectations of participants in the study. It was found that there was predominantly no significant variance. 5 out of the participants stated that there was no change in their expectations, and 2 participants expressed change in their expectations of location, while the others stated that their career ambition decreased, and they preferred a flexible working system and their financial expectations increased. It is thought that the reason why there is no significant change in the expectations of the employees can be based on the fact that they started their working life during the pandemic and did not experience a period to evaluate the time period before and after the pandemic. Since the pandemic has increased the opportunities of remote work by accelerating digitalization, the job offers that have declined before due to the location will be accepted, even if it is physically at the long distance. In addition, as a result of the decrease in job opportunities due to applied closing restrictions, as one of the negativities brought by the pandemic, people are in a situation in which they will accept job offers at locations that they would not normally accept in order not to be unemployed. Similarly, in the study by Güleç Bekman (2021), the result show that the pandemic has not created any change in their expectations was predominant, and 2 participants expressed that they also expect to work from distant after normalization.

Participant 3 said that *“I mean, I cannot say that it created a particular change in my expectations from work life.”* Participant 6 and 10 expressed that there is no changes to their expectations in this way: *“I mean I didn’t have much expectation. Have a regular income. Well, it is not about the pandemic. The emergence of the pandemic was almost the same as when I entered the job. I experienced the same process, you know, the work process. It was my first job, I had never worked anywhere before. I graduated, then had a job at the bank. I didn’t have any experience with different occupations, let me say as a different area. When I started to work, the pandemic had already started. Almost 4-5 months later. In the phase of being accustomed to the work, while I said I learned the job, the pandemic emerged. So, I have experienced everything at the same time.”* As for Participant 10, *“It is like, Mr. ****, since I have a determined character, it has not actually cause a give-up on my expectations. On the contrary, it has led me to discover different paths to fulfill my expectations. Because, I mean, I don’t like to change my route in my life too much. Although the negative aspects has emerged when you think logically on a subject and try to reach your inference, I prefer to explore different paths. As a result, the pandemic has not changed my expectations for the rest of my life.”*

In terms of location, on the issue of changing expectations with the pandemic, such as working in a certain region or arranging the distance between home and work to be close, Participant 2 said that *“Absolutely. Let me say that before thinking of the pandemic, where I would work in terms of location was highly crucial in my working life and if it were not for the pandemic conditions, I would certainly not choose a place like ****... I am speaking regardless of the institution. Since I thought that job opportunities, my options were limited due to the pandemic, I started to work at the current location. And during the pandemic process, I am fortunate to be able to say that I started to work here.”* The thoughts of Participant 9 are as follows: *“After university, you know, I would get a job. I saw I didn’t like it. Then I will change, well you know, I will do that, I want it to be a little close to my home; I mean, when I started to work, I will move there, you know close to my home, because I will go to the office. That’s why, for example, I didn’t think places like **** outside of Istanbul or at the borders of the city... Because, as I previously stated, it should be close to both work and social areas in Istanbul such as Kadıköy, Beşiktaş, and Caddebostan. Later, my thoughts have changed completely since the pandemic. What I am saying that, for example I started to work at here, ****. We are working around*

****. I considered, you know, that will I move to an apartment close to ****. Because most of my friends, there are those living in the European side and there are those living in the Anatolian side, are living in places close to the central. You know, this issue bothers me a lot; for example if I move to ****, how my social life would be affected. I wondered what would happen. Well, working from distance during the pandemic relieved my concerns a little bit; for example, while I was thinking about I move to a new place alone and the rent is that much, let me put that much money on the side for the rent. With working from home, I continue my life at my family house right now.”

4.3. Limitations of the Study

There are some limitations to the study.

- Interviews with the participants are limited to the questions in the interview form, the questions posed according to the answers given during the interview, and the experience of the researcher.
- The interviews, which were the subject of the study, were carried out in an electronic environment.
- The study includes banking sector employees working in mainly Istanbul.

5. CONCLUSIONS

It cannot be made a generalization through obtained findings because of the fundamental principle of qualitative research. The findings obtained within the scope of this study only reflect the feelings and thoughts of the interviewees. In addition, it is considered that the opinions stated by the interviewees significantly enlighten the thoughts of Generation Z in Turkey on the subjects examined within the frame of the study. There are various generations in working life; new generations are included in certain periods. It is important to know the behavioral patterns of newly joined generations, since every new generation may exhibit different behavioral patterns. Since the last generation to enter work life is Generation Z, which is the subject of our study, it is important to know their values and expectations in terms of increasing their efficiency-based motivations.

People may have different values on certain issues. When it comes to the values of Generation Z, it appears that the element of respect is predominantly felt in the findings. The expectation that their opinions are respected is a feeling that can be found in every human being. Generation Z is in anticipation of their opinions being respected. The working environment has an impact on the physical and mental states of individuals. According to the results emerged, Generation Z is in expectation of a structure that will make the working environment technologically and physically comfortable on one hand, and make them feel psychologically more relaxed on the other. Along with desiring the design of physical structure to be modern and the technology used to be up-to-date, they want a work environment where they can feel happy.

Managers and management styles, career development, performance evaluation, communication style, wage, and location are all aspects of working life. In terms of management and managers, it was found that Generation Z expects a mentor-style manager and a non-hierarchical management style. They want a manager who can understand, listen, guide them, and communicate easily, and they expect management style based on horizontal hierarchy. Then, it came to a conclusion that Generation Z is in expectation of career development and performance evaluation to be carried out by considering more than one factor. While Generation Z wants that career advancement should depend on an exam and performance, they want that performance evaluation should be carried out by considering not only numerical results but also non-numerical factors. In rising of one's career, they think that

an unilateral evaluation system is not sufficient and that the wages should be increased in parallel with the responsibilities. Moreover, although Generation Z is defined as a generation that uses digital technologies at a high rate and spends most of their day in the digital world, they are in expectation of having face-to-face communication. According to the results obtained, face-to-face communication will allow the messages to be delivered to be understood more accurately and clearly. Considering the conditions of the period in which they grew up, it is natural to be labeled as a digital generation. Furthermore, with the increase in digitalization caused by the COVID-19 pandemic, companies have accelerated digitalization in terms of work environment. Due to the remote work and restrictions brought by the pandemic, there has been an increase in flexibility in the working hours, and this situation also reflects on expectations of Generation Z regarding working hours and location. It was also concluded that Generation Z has an expectation of maintaining a work-life balance that involves flexibility work hours and location-free work expectations as well as shortening the work hours. Generation Z wants to focus on the output instead of the time spent at work, be able to work in a place and time period that they want, and be able to devote the necessary amount of time to their private lives. Working life includes social rights provided along with material factors such as wages and fringe benefits. It came to a conclusion that Generation Z wants to increase the opportunities that will enable them to socialize between work breaks in the work environment, as well as to have a more stable income financially.

The COVID-19 pandemic has profoundly affected various parts of life in different ways. In addition to the physical effects caused by the disease, the work life has also been affected deeply. Therefore, the behavioral patterns of people have experienced their share of this change. Due to the decrease in job opportunities, accepting the conditions that would not be accepted previously is seen as a threat posed by the pandemic. On the other hand, being able to work remotely due to the acceleration of digitalization appears to be an opportunity created by the pandemic which results in accepting the jobs that would not be accepted previously. According to the results obtained by the study, it is found that the pandemic did not have any predominant effects on the expectations of Generation Z. The fact that the participants mainly joined the working life at the beginning of or just before the pandemic and the interviews were carried out while the pandemic continued may explain the situation in which the expectations of the participants from the working life have been shaped during the pandemic period and therefore there is no change in the expectations.

Given that the participants expect to be respected and to be treated with respect; that performance evaluations will be handled in a multi-dimensional manner; that managers and management styles will be less hierarchical; and that their incomes will increase, it is determined that they have an expectation that material and moral elements such as communication in the workplace, career advancement, and income will be more egalitarian and justice-based.



6. RECOMMENDATIONS

According to the March 2022 report of the Banks Association of Turkey, there are 57 banks operating in Turkey. 185,000 people work in the sector. Its employees have mainly higher graduate education (78%), and while the percentage of male employees is 49.5, the percentage of female employees is 50.5. Since there is no report based on the age, a distribution according to the generation could not be provided (Banks Association of Turkey, 2022a). Employees predominantly (44,4 %) work in Istanbul (Banks Association of Turkey, 2022b).

Generation Z enters work life with its unique characteristics like other generations. Showing respect to their values and allowing them to express themselves will help companies gain a different perspective. It is a widely known subject that every generation criticizes the behavioral patterns of the next generation. Seeing change as diversity will make it possible to increase the productivity to be obtained from them with the right guidance, based on their expectations as people who do the work now and manage the business in the future.

Having a modern working environment and providing new technologies will reflect on Generation Z as psychologically positive. Work environments that are equipped with modern chairs and vividly colored office furniture like the Google office can be beneficial. In our day in which shared office practices at remote work are widespread, it can also be beneficial to prefer locations with the features mentioned above. Since they are highly prone to location-free working due to their high tendency to use digital technologies, it will positively affect the performance of the Z Generation if institutions develop applications that will save their Z Generation employees from being dependent on the office rather than a fixed office. Furthermore, the implementation of flexible working hours instead of fixed work hours between 9-5, focusing on the output instead of the time spent at work and following the results of assignments appear to be issues that should be evaluated by the institutions. It will be beneficial to implement a working hour where the work-life balance will be maintained and they can also take care of their own private affairs. Since the office is a part of socialization rather than being a place for work, increasing the opportunities provided between working hours will help to increase the performance of Generation Z. Even though all of the expectations, like game consoles, chess, table football and etc., are met, preparing an environment where they can spend

time with their colleagues will be able to increase their motivation after the rest time. In terms of performance evaluation, it will be beneficial to include non-numerical factors such as the effort made, communication with the colleagues and customers to the evaluation process, rather than focusing only products sold. As in performance evaluation, in evaluation of career advancement, Generation Z wants to be evaluated in multidimensional manner. It will not suffice for Generation Z to be evaluated by only written exams that test the theoretical knowledge or performance reports that show only how many products are sold. That's why, considering both technical competencies and managerial and communication skills on career development gives Generation Z a feeling that they are evaluated accurately and makes them feel positive emotions. While managing Generation Z employees, it will be useful to approach Generation Z with the attitude of a captain who is close to them, tells them how to do the work besides telling them what to do, and will guide them in their work lives. It is considered that a hierarchical structure like the chain of command will not be beneficial. It is also important to adopt a face-to-face and sincere style in communication. Although they use digital technologies at a high rate, preferring sincere and face-to-face communication will pave the way for expressing themselves better since they think that non-face-to-face communication does not allow an opportunity to fully express what they want.

The interviews, the subject of the study, were conducted in an electronic environment. More detailed findings can be obtained with face-to-face interviews. The study includes banking sector employees, mainly working in Istanbul. A study involving employees from the same or different sectors working in different cities can also be conducted. A quantitative study with a large sample can be conducted in the name of measuring the effects of the pandemic on expectations. In addition, a study to be conducted after the effect of the pandemic has passed may lead to different results.

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