



Managers' Lived Experience with Technology in the Mortgage Industry, During the COVID-19 Pandemic

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Abstract: This research paper aimed to explore how managers describe their experiences of technology usage within the mortgage industry during the COVID-19 pandemic. The study used a purposive sampling technique with eight participants who were mortgage industry managers over the age of 25 and had at least five years of experience managing during and after the pandemic. Data collection involved 60-90 minute semi-structured interviews, and Leavitt's Diamond, a system model developed by Harold Leavitt in 1965, was used to create the four central themes of Structure, Technology, Tasks, and People. The Giorgi five-step descriptive phenomenological approach was used for eidetic analysis, which allowed for a reduction of the main constituents and their connections. The study's findings can contribute to mortgage management with technology and offer insight into how managers, structures, technologies, and tasks integrate to increase sustainability.

Keywords: Technology, Mortgage, COVID-19, Leavitt's System Model, Leavitt's Diamond

1. Introduction

This research paper explores how managers describe their experiences of using technology within the mortgage industry during the COVID-19 pandemic. It is undeniable that COVID-19 has impacted all industries in some way (Morgan, Awafo, and Quartey, 2021). The mortgage industry, in particular, has been affected in many ways, especially with regard to technology usage. Li (2022) notes that housing research during the COVID-19 pandemic and post-pandemic period is a popular topic in many countries. This study will describe the adjustments and challenges that managers have faced in the mortgage industry in the United States over the past three years. An, Cordell, Geng, and Lee (2021) identified four ways that the COVID-19 pandemic impacted the mortgage industry and affected managers. First, the COVID-19 lockdowns caused a pause in house sales and listings, making it challenging to predict and manage the loan pipeline. Second, the historically low rates led to drastic increases in transactions, causing inventory shortages and bidding wars, which made financial planning more difficult for managers. Third, many refinancing applications due to low rates caused loan processing to slow down, as employees worked from home, and managers had to create new internal operation processes to complete transactions. Fourth, physical distance from the office and the need for more technological support for each employee harmed loan processing. Finally, managers were forced to find new ways to direct and motivate their subordinates (An et al., 2021). In addition, Visram et al. (2021) note that social distancing and stay-home orders forced companies to adopt digital technologies quickly. The pandemic has forced businesses, schools, and many other entities to expedite their technology adaptation and rely more heavily on technology (He, Zhang, and Li, 2021). A quick conversion to online work has brought many benefits to managing the

coronavirus risk; however, it has also forced redesigning of business procedures and practices (He et al., 2021). Furthermore, Parker, Knight, and Keller (2020) found that there is a need for more trust between managers and employees. Approximately 40% of managers who participated in the research conducted by Parker et al. (2020) showed they need more confidence in managing remote workers. From the workers' perspective, the authors mentioned several challenges, including technological difficulties. For example, there was a crash of the Zoom Video Communication application in April 2020 (Hinterhuber, Vescovi, and Checchinato, 2021), which prevented millions of workers and students from participating in meetings and classes and showed how much people have become dependent on technology during the pandemic. This research paper will focus on managers' experiences of using technology in the mortgage industry during the COVID-19 pandemic.

1.1. Problem Statement

The primary aim of this research paper is to explore how managers describe their experiences with technology usage in the mortgage industry during the COVID-19 pandemic. Several articles, including those by Anenberg and Ringo (2021) and An et al. (2021), demonstrate the effects of COVID-19 on the mortgage industry. Other research, such as Abdullah and Anwar (2021) and Parker et al. (2020), highlight changes in management during the pandemic. Many authors emphasize the importance of technology in business, especially during the pandemic, as evidenced by the works of He et al. (2021) and Visram et al. (2021).

However, there is a dearth of qualitative data describing managers' lived experiences, combining all three elements of the mortgage industry, technology, and management. Although each article used in this research provided in-depth information about a specific aspect, none of them provided a comprehensive description of how managers were affected. For example, although An et al. (2021) discussed the mortgage industry during the COVID-19 pandemic, they did not describe its impact on managers. To fill this literature gap, this qualitative descriptive phenomenological study aims to provide an in-depth description of managers' lived experiences with technology during the COVID-19 pandemic.

By addressing the lack of research combining technology and management in the mortgage industry, this study will help create new management strategies based on managers' lived experiences during the COVID-19 pandemic. These new management strategies will assist new industry professionals and experienced managers looking for new approaches.

2. Literature review

This research is based on Leavitt's Diamond, also known as Leavitt's System Model (Kappers and Harrell, 2020). The main idea behind this theory is that any organization can succeed if both technological and social features are applied together. The diagram below (Figure 1) shows the main aspects of Leavitt's System Model application (Kappers and Harrell, 2020). This approach is based on research by Harold J. Leavitt, who was an American management psychologist. He determined that any organization can be described according to four main variables – Structure, Technology, Task, and People (Abbas and Munoz, 2021). This framework created five main themes in the literature review – the mortgage industry during COVID, technology, tasks illustrated by processes, people or employees of organizations, and structure represented by management styles and procedures. *Figure 1. Leavitt's System Model Approach (Kappers and Harrell, 2020).*

2.1. Mortgage Industry During Covid-19

The COVID-19 pandemic had a significant impact on the mortgage industry, with historically low rates, supply shortages, and a significant increase in refinancing transactions being the main trends discussed by Anenberg and Ringo (2021). In addition, the pandemic has led to growth in investment and second-home purchases, which further reduces the supply of primary residences due to slow construction speed, forbearance programs, and foreclosure moratoriums. While there are several articles and scholarly research papers available that illustrate the effects of COVID-19 on the mortgage industry, very few have focused on the technological changes that high-positioned managers describe. Furthermore, while some articles and scholarly research papers have examined the changes in

technology within the mortgage industry over the past three years, they need to clearly describe the impact of these changes on employees and management styles within companies.

2.2. Technology

Incorporating technology into daily business activities benefits managers and business owners. It helps to reduce costs, ensures a work-life balance for each employee, increases productivity, and attracts more talented workers to the organization (Bednar and Welch, 2020). However, researchers also raise specific concerns about technological advances, indicating that they also bring negative aspects to the business. For instance, Bednar and Welch (2020) identified over-dependence on systems as one of the main drawbacks. The authors (Bednar and Welch, 2020) also mentioned the possibility of cyberattacks and errors that are beyond the control of managers. Nevertheless, it is essential to understand that technologies have become vital to daily personal and business activities. Moreover, separating them from the tasks cannot be useful or successful (Bednar and Welch, 2020).

2.3. Tasks

When the COVID-19 pandemic started in March 2020, all parties in the mortgage process had to adjust to the new market and business conditions, which included using new technologies and techniques to ensure tasks were completed without people having to meet in person. For example, Fannie Mae (2020) offered virtual inspections as an acceptable form for appraisals. This adjustment helped reduce contact between the seller and the appraiser to maintain social distancing. Finkelstein (2022) showed in their research that borrowers who purchased a home within the past two years, during the pandemic and post-pandemic, chose their lender based on the ability to submit their application and all required documents online. In comparison, only 56% of borrowers considered using an online portal for documents before 2020 (Ice Mortgage Technology, 2022). Since 2020, the number of borrowers using online portals has increased to 64% (Ice Mortgage Technology, 2022). This means that borrowers prioritized their health over the ability to meet in person. Moreover, as a result, the companies providing an online portal to their clients gained more business than those not offering this option. The ServiceLink Survey (2021) mentioned that technology has been improving the homebuying and refinance processes. COVID-19 has changed mortgage technology, and most changes will remain as they make this complicated process more accessible. According to Murinde et al. (2022), the technology change is not only affecting the mortgage transaction processes but has also started dictating the hiring approach of new employees. However, even though the industry has been working on creating a valid e-signing process, it is essential to recognize that people will always prefer to meet face-to-face (Murinde et al., 2022).

2.4. People

Parker et al. (2020) demonstrated that some managers changed their leadership style due to the COVID-19 pandemic. Managers who did not have direct reporting relationships with their employees before lockdowns found this shift challenging (Parker et al., 2020). According to Parker et al. (2020), this led to micromanaging and unreasonable expectations for employees to be available at all times. However, research and analysis conducted by Donati et al. (2021) showed that many employees working from home found it more convenient, productive, and time-saving. Donati et al. (2021) also pointed out that employees working from home were more effective in companies that invested in technical training and teamwork support since the COVID-19 pandemic began in March 2020.

2.5. Structure

The COVID-19 pandemic forced organizations and their operations to pivot, reinvent, and adapt their procedures and management tools (Muzio and Doh, 2021). The authors (Muzio and Doh, 2021) noted that this modification caused debates about work coordination and control through technologies. Some workers continued working ethically, fully performing their duties and meeting the work hours requirement, while others shifted their work ethics and did not work the required hours. As a result, managers had to change to the approach where the final objective is more dominant than a specific behavior of an employee (Muzio and Doh, 2021). Even though the COVID-19 pandemic caused uncertainties in the companies' structures, Abdullah and Anwar (2021) showed that the COVID chaotic

situation also allowed different leadership characteristics to thrive. They also named efficiency, delegating, and the ability to adapt as some of the essential skills of any leader. It means that more leaders were able to emerge and create a better work environment for their employees. In addition, the capacity of a manager to effectively deal with volatile events and unexpected circumstances became necessary and crucial for any organization's manager (Abdullah and Anwar, 2021). There are many different opinions regarding how managers and employees feel about the changes in workplace structure due to the COVID-19 pandemic. For example, Kara, Gunes, and Tuysuzer (2021) stated that working remotely lacks social interaction, causes balance issues between work and personal life, and leads to an inability to focus on tasks. The authors also stated that these three problems result in a lack of motivation and difficulties in strategic planning. On the contrary, Faulds and Raju (2021) revealed two main advantages of working from home from the managers' perspective. First, leaders of organizations mentioned their ability to reduce costs by either repurposing or to eliminate office space. Second, managers now have access to a larger labor market. From the employees' perspective, the article (Faulds and Raju, 2021) mentioned several perks as well; for instance, reducing the cost of transportation and negotiating flexible work hours. Organizations are facing a complicated decision of whether to move entirely to the remote work schedule, keep the in-person approach, or create a hybrid experience for their employees (Faulds and Raju, 2021). The authors mentioned that to make these decisions, employers need to consider personal preferences, the type of work, and external circumstances to ensure that employees can continue their work consistently and effectively.

3. Research Methodology - Materials and Methods

This qualitative, descriptive phenomenological study aims to explore how managers in the mortgage industry in the United States describe their experiences with technology during the COVID-19 pandemic. The study takes a qualitative approach, which requires rigorous data collection. According to Evans et al. (2007), qualitative studies have five primary standards, including descriptive vividness, methodological congruency, theoretical connectedness, heuristic relevance, and analytical preciseness. The qualitative methodology focuses on human behaviors and perspectives, which is the aim of this study (Giorgi, Giorgi, and Morley, 2017). In contrast, the quantitative methodology focuses on a fixed reality and cannot provide in-depth, insightful information. The target population for this study includes managers with at least five years of management experience, including years after 2020, and at least five employees under their management reporting directly to them. The study will use purposive sampling, and the participants will have practical experience with the COVID-19 technological changes in the mortgage industry. The chosen research design is descriptive phenomenological, which interprets events based on people's lived experiences (Bell et al., 2019).

3.1. Research Design

The main purpose of the descriptive phenomenological design is to examine the various dimensions and realities of participants' lived experiences (Giorgi et al., 2017). This design will help analyze the data collected through interviews with at least eight managers, using eidetic analysis. The eidetic analysis considers the participant's point of view and transcribes their information verbatim, providing a vivid description (Giorgi et al., 2017). According to Giorgi et al. (2017), participants give more descriptive information during interviews than in written responses to the same questions. The phenomenological descriptive design also ensures an unbiased environment (Giorgi et al., 2017). There are five steps in the phenomenological method: bracketing, phenomenological reduction, delineating units of meaning, transforming the means extracted, and general structure and synthesizing (Giorgi et al., 2017). These steps enable the researcher to maintain an impartial approach throughout the process. The data collection for this study was through semi-structured interviews with one open-ended question for further exploration. This type of data collection allows for more detailed and descriptive data.

3.1.1. Research Question

RQ1: How do managers describe their lived experiences with technology in the mortgage industry during the COVID-19 pandemic?

3.2. Data Collection

The primary instrument for the research is semi-structured interviews. This tool will establish a baseline of questions to explore the research topic. It will also provide an opportunity for probing questions based on the conversation with each manager and allow the interviewee to add relevant information outside the scope of the questions (Bell et al., 2019). Although this instrument has several benefits - flexibility, non-verbal observation, and the possibility of additional information not included in the initial question list - Kakilla (2021) points out several potential limitations and weaknesses. For example, the author mentions that poor responses would not be favorable for the research, or there might be technological difficulties if the interview is conducted via software. However, to prevent these possible difficulties, conducting a test call to ensure the interview's success and preparing follow-up and elaborating questions for an in-depth and engaging conversation would be beneficial.

3.3 Data Analysis

The research paper utilized a qualifying questionnaire to determine eligibility for participation and an interview protocol that includes ethical considerations, site authorizations, and setup process. The protocol was reviewed by three expert panelists to enhance the study's trustworthiness. After conducting interviews with all participants, the transcripts were cleaned, and the researcher practiced bracketing and obtained a phenomenological attitude to ensure the phenomenon was captured fully. The data was then analyzed through epoché to obtain imaginative variation, which created clusters of constituents, and the main constituents were summarized holistically. The table below displays eight main constituents and their meanings, which were obtained from each interview's matrix.

Table 1: The meaning of constituents.

Constituent	Meaning
Technology issues	This aspect represents all issues and concerns with <i>technology</i> raised by employees and managers when the COVID-19 pandemic started.
Mortgage processes	Mortgage processes showed the changes in daily <i>tasks</i> completed by employees and their managers. This constituent detailed the adjustments managers had to accept in the mortgage industry during the COVID-19 pandemic.
Management of the mortgage industry during COVID	Managers also discussed overall changes in the <i>mortgage industry</i> during the COVID-19 pandemic. However, technology does not exist in a vacuum; while dealing with the technological challenges that the pandemic brought, managers went through a refinance boom, a remote hiring process, and title and appraisal companies' delays.
Employees' behavior during COVID	Managers discussed in detail their <i>employees'</i> behavior during the pandemic. Each participant is different and has a different approach to changes, especially technological changes – some people thrived during that period, and some barely worked without direct supervision.
Management and employees' communication on technology	The communication <i>structure</i> in the mortgage industry had to adjust during the COVID-19 pandemic. Management had to pivot and adapt new tools, not only technological but interpersonal.
Technology usage	This constituent showed how people in business rely on <i>technology</i> . Managers talked about different applications and hardware needed to complete their tasks.

Technology in the mortgage industry	Technology in the mortgage industry has become an essential part of any business. It changed both internal business and customer experiences. Companies went from manual underwriting to automated systems. As a result, borrowers can arrive in person at the lender's office to provide their documents or the title company's office to sign the closing package.
Management on leadership trust	The COVID-19 pandemic forced managers to operate in a volatile environment. Furthermore, questions of trust were raised by managers within the structure of every company. Leaders no longer had an opportunity for direct supervision, and while some companies noticed an increase in employees' productivity, others needed help completing projects.

Table 1 was instrumental in creating a map of constituents that displayed the relationships between the eight main constituents. This map, which is a graphical tool that helps to exhibit relationships between described concepts (de Ries Kirsten et al., 2022), was useful in understanding the managers' experience with technology in the mortgage industry during the COVID-19 pandemic through the socio-technological system theory presented in the literature review of this article. This theory was represented by four main aspects: technology, tasks, people, and structure in the mortgage industry. After identifying the main topics discussed, it was essential to synthesize them and determine their connections. The concept of managers' experience with technology had three main branches: management in the mortgage industry, technology, and management and employee communication. Each branch comprised a total of five more sections that helped to explain each area in more detail. The constituents' map revealed that most aspects were interconnected, and managers' experience with technology during the COVID-19 pandemic was a complicated circumstance that required many decisions.

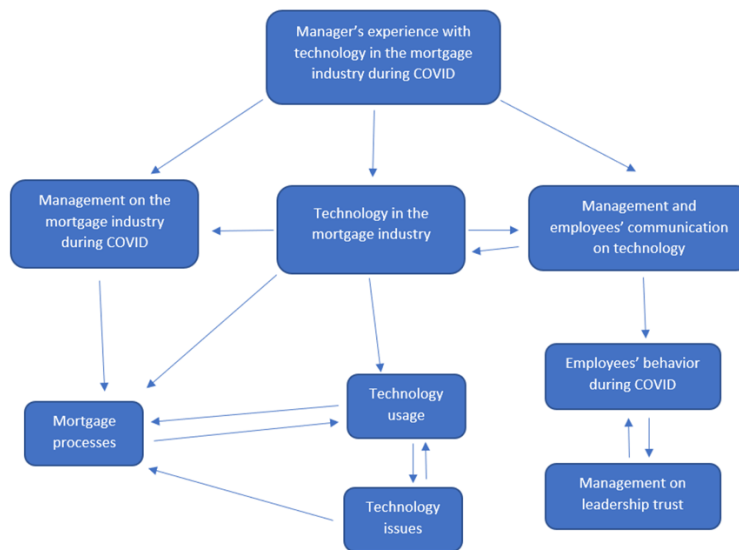


Figure 1: Constituents' map of managers' experience with technology in the mortgage industry during the COVID-19 pandemic.

4. Results

This qualitative descriptive phenomenological study explored how managers describe their lived experiences with technology in the mortgage industry during the COVID-19 pandemic in the United States. Three main aspects discussed by the mortgage industry interviewees when describing their experience with technology during the

COVID-19 pandemic are the Description of the mortgage industry, Technology in the mortgage industry, and Communication with employees. All participants talked about the low rates and refinance boom in 2020 and how these facts affected mortgage processes. They all mentioned that starting in March 2020, they had to adjust to the new reality and rely on technology even more because people were not in the same space anymore. Remote employees affected some mortgage processes and procedures. For example, borrowers could now upload documents through the system directly. Mobile notaries were utilized as clients needed help to come to the title company offices to sign their closing packages. However, while some regions of the industry experienced more challenges and issues with technology, for example, direct lenders and title companies, others noticed only a few changes in their daily tasks, except for having more calls and virtual meetings than usual. Mortgage accounting firms and secondary market securitization companies represented the latter group. Communication technology has become one of the essential parts of success. Managers relied on communication software to continue their operations. Both employees and clients had to learn how to use specific software applications to send messages, talk, video chat, and screen share. All managers also noted that the behavior of some employees changed during the pandemic – some were productive, working more hours than usual. In contrast, others could not focus in their home environment and did not complete tasks assigned to them on time. This situation raised a trust issue where managers could not tell whether employees were working during business hours or dealing with distractions. In some cases, the lack of trust caused micromanaging, and some employees felt disappointed in their leaders when this change was unreasonable. This research showed that managers had to face many decisions about technology setup for each employee who worked from home. In addition, they had to adjust specific mortgage processes to accommodate employee and customer changes. Based on managers' experience, some employees thrived during those uncertain times, and some workers' productivity fell for various reasons. Nevertheless, technology was crucial in the mortgage industry during the COVID-19 pandemic.

5. Conclusion

In response to the lack of research that would combine technology and management in the mortgage industry during the COVID-19 pandemic, this qualitative descriptive phenomenological article addressed the literature gap and provided descriptions of managers' lived experiences. Based on the data collected and analyzed, technology played an essential role in the managers' experience within the mortgage industry during the COVID-19 pandemic. Technology mainly affected mortgage processes and relationships between managers and employees. This research showed that communication between managers and employees became crucial for the company's success.

5.1. Limitations

The limitation of this research is that it only reflects managers' personal experiences within their organizations. Additionally, since the data is self-reported, it may include selective memory, various biases, and exaggerations (Gadalla et al., 2016). Taherdoost (2022) has identified several possible limitations of qualitative studies. Firstly, the findings cannot be generalized as the sample size is typically small. Therefore, to obtain more comprehensive data, it is recommended to conduct a similar analysis with a significantly larger sample size. Secondly, data collection and analysis can be time-consuming. This research took several months to arrange, conduct, and analyze interviews with subjects. Lastly, the qualitative method is based on phenomena. However, this analysis focused on a specific phenomenon, and this approach helped to narrow down qualified interviewees to ensure the data's quality.

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