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Subject :Organisational Behaviour

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Mid Term Exam

Module :6th Semester

**Q no 1:How will they make a contingency plan in the situation where the employ can work with social determining at the same time providing customer services?**

**Ans:** The banking staff has been exposed to the corona particular those dealing with cash or having the front desk job are at high at risk of being infected by the virus.To make a contingency plan the following prevention should be strictly followed.

**Currency Notes:** Currency notes are major source of spreading corona virus and the bank workers dealing with cash,utility bills and other matter involving paperwork and those on front desk are more exposed to the danger.The government should take serious action on currency notes during pandemic.Digital or E-banking should introduced instead of currency notes which is cause of infections.

**Testing equipments:** Now when corona cases are staring to in pakistan,all we really need to install testing equipment in banking system also one infected person can effect the whole staff of bank.so it is necessary for every city and district bank to install testing equipment before entering the bank.

**Safety kits:**Safety kits are only measures that can stop the spread of pandemic.The customer and employ of bank are advised to wear safety kits which includes;N95 respiratory and surgical masks ,gloves and hand sanitizer.in In the way both are safe from sneezing and coughing of one another.

**Policy to reduce the spread:**Establish policies to reduce the spread of **covid-19** in the work place and make sure these are communicate and understood by employs.

Post signs asking ill clients or customers to stay away from workplace.

Post signs encouraging good respiratory hygiene,hand hygiene and other healthy practice.

**Question no 2: How will these five factors work for employees in Covid-19 by practising these factors in work place? ( 10 Marks)**

1. **Power Distance**
2. **Individualism vs. Collectivism**
3. **Masculinity vs. Femininity**
4. **Uncertainty Avoidance**
5. **Long-term vs Short-term Orientation**

**Answer:**

Power Distance

Individualism vs Collectivism

Masculinity vs Femininity

Uncertainty Avoidance

Long-Term vs Short-Term Orientation

**Power Distance:**

Banks need to be prepared to meet these potential customers wherever they are, even on messaging apps. Financial services institutions are to meet the demand for being customer- centre, and that means offering seamless omni channel experiences. Especially at these times when users are bombarded with multiple brands, banks should use customer journey mapping tools to engage with customers beyond the traditional financial channels. The first step in the face of crisis is to acknowledge it, it would feel odd for users if they see their website without any update on Covid-19. While landing pages might take more time to create and deploy, creating a banner or sidebar explaining the immediate steps being taken can be of great help to their customers**.**

**Individualism vs Collectivism**

As repurchase intent drives profitability and firms are facing culturally diverse customers, managers should know how individualism (vs. collectivism) influences the formation of repurchase intent Individualism positively moderates the effect of customer satisfaction and negatively moderates the effects of public brand image and relational switching costs on repurchase intent. While the effects of customer satisfaction and relational switching costs are moderated more strongly for services, the effect of public brand image is moderated more strongly for products. But this pandemic force distance and individuality, this result confirms prior findings of a greater importance of customization benefits to individualistic than collectivist consumers.

**Masculinity vs Femininity**

The Covid-19 outbreak has revealed the strengths and weaknesses in our collective global and national capacities to respond to this health emergency. Everything in our social world is gendered, and so it is with Covid-19. As with the experience of wars and the 2008 Global Financial Crisis, women are often those least visible in crisis decision-making, yet within health emergencies they are conspicuous as healthcare workers and careers. This gendered reality is a remarkable pattern replicated across diverse societies and countries.

**Uncertainty Avoidance**

Banks certainly have their hands full in light of the novel corona-virus outbreak (COVID-19). Borrowers and businesses face job losses, slowed sales, and declining profits as the virus continues to spread around the world. Banking customers are likely to start seeking financial relief, and federal bank regulators in the U.S. are encouraging banks to help them. In addition to managing the direct economic impact of the corona-virus, banks need to have a plan in place to protect employees and customers from its spread. Many banks are already starting to encourage remote working of some employees. Customers, who are increasingly wary of spending time in crowded public spaces, will need to have a way to conduct banking without physical interaction. By implementing completely digitized and remote customer transactions, banks can ensure that both every day and exceptional processes will be carried out with limited disruption**.**

**Long-Term vs Short-Term Orientation**

The 17 SDGs provide a pathway for us to build back better after the COVID-19 crisis. These global goals urge us to address challenges in poverty, health, inequality, and many other areas, while vowing to leave no one behind,0„2with a deadline of 2030.Many of the SDGs both address the current crisis as well as longer-term. The banks need to take precautions for both employees and clients to be safe by the virus.

**Question no 3:Do you think that employees of banks can be Job satisfied, Job involved or Psychologically Empowered in this situation**?

**Ans:** No,the employs of the bank are not satisfied with their job.Now a days as the cases of corona virus are increasing day by day due to inadequate measures taken by government and inappropriate following by the masses are catastrophic.

More ever the bank staff has been advised to quarantine themselves during the pandemics.Recently, A woman who was pregnant was called by silk bank for duty,due to which his condition become worsen.Furthermore one of UBL staff was tested positive for covid-19.yet the Bank management failed to maintain social distance during work time.worldwide banking system closed due to pandemics and most of development countries adopted E-banking or digital banking to enhance the customer.

**Question no 4:Do you agree with the fact that the moods and emotions of customers will be affected by this Pandemic?**

Answer: The world has changed forever in these last few weeks.AS the corona virus has negatively effect the moods and emotion of customers.Customers are facing daily routines problem during the lock down by the Government.Most of the industries are closed due to which production are decreased .As the customer are king of market .Their work placed are closed due to which customer depression is increased.It also effect the society due to psychological emotions.The way of pattern customer are changed due to pandemics crisis.One of the drastic effect on customer behaviour is the barrier in the communication without them customer become tensed and effect human nature.