



ORGANIZATIONAL BEHAVIOR

Mid-Term Assignment
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Q1: How will a bank make a contingency plan in the situation of Covid-19 where the employees can work with social distancing at the same time providing customer service?

ANS TO Q1:

The current situation in mind following are the measures and precautions an organization like a Bank may consider to ensure the health and safety of their employees and customers and to minimize disruption to their business and to mitigate the economic impact of COVID-19.

Health and Safety measures:

Providing Protective Items:

Providing their customer-facing employees such as bank tellers and assistants with emergency items such as disinfectants; masks; gloves; etc.

Disinfecting the Area Regularly:

Sanitizing the branches and other working areas several times a day will minimize the chance of infection.

Encouraging Customers to Use Remote Channels:

Helping their customers to use ATMs, Pay-Boxes, call centers and other online methods to ensure minimum Human to Human interaction.

Work from Home:

Employees whose presence is not mandatory in the branch but can work remotely must work from home.

Splitting Work Locations:

Employees whose presence is necessary in the bank such as, bank tellers, server maintainers and IT professionals must be given a separate and un-attached workplace at least 6-feet apart from each other.

Mental and psychological measures:

Positive Thinking:

Employees in banks must be encouraged to think positive and avoid negative thoughts to keep them from discouragement.

Extended Lunch Breaks:

Longer lunch breaks will ensure employee's good mental health and proper energy restoration.

Early Offs:

Giving employees an early off from work to minimize anxiety and depression.

Peaceful Environment:

Providing employees with a friendly and flexible environment so they don't feel pressured and can work in free space.

Customer Service and finance:

Allowing Flexibility:

In addition to health and safety measures, the bank should also consider giving customers compliance in managing their loans and finances and give them time to adjust to the changing environment.

Tax and Commission Reforms:

To guarantee the best customer service and flexible environment banks should cancel tax and commission deduction on transactions via ATMs and other online methods.

Card Validity Extension:

Extending the validity of social cards for less frequent renewals.

Q2: How will these five factors work for employees in Covid-19 by practicing these factors in work place?

ANS TO Q2:

Several factors may affect the work of employees in an organization like a bank, especially during a Pandemic.

Power Distance:

power distance refers to the extent to which an individual accepts the unequal distribution of power in an organization or institution.

Practicing power distance in banks can affect the work of a bank worker in the following ways.

- Employees in such conditions will be unwilling to participate in decision making.
- Micromanagement by managers and even the smallest decisions going to the top will waste time and energy which otherwise could be used more productively and efficiently.
- The narrowly and tightly specified jobs will give the employees limited discretion.
- Less communication and co-ordination will leave employees vulnerable to the disease.
- Employees will be exhausted physically and mentally due to the work pressure in a controlled environment. And poor quality of decisions by managers will lead to employees being unable to work up to their potential.
- A lot of pressure and work burden will lead to depression and anxiety which will halt workflow and harm the employees personally.

Individualism vs Collectivism:

When it comes to Individualism and collectivism especially during a Pandemic, the work of bank employees can be affected in certain ways.

Individualism:

- Practicing individualism can benefit employees to take care of their mental health while working as a single entity of the bank in a stress-free environment. This will also ensure that employees have less chance of getting infected from each other.
- Individualists tend to make decisions keeping personal interests in mind. In times like a Pandemic, making decisions for personal preference is not in the best interest of other colleagues in the bank.
- Individualists are not afraid to put their ideas out in the open. Bright ideas can be helpful in situation control during a pandemic.

Collectivism:

- Working collectively a team can be more productive, but frequent interaction with other employees puts them in a risk of getting infected.
- With collectivism; decision making is through collaboration and consensus, which is more than often in the best interest of the people and will guarantee the safety and well-being of their employees

No organization is completely individualist or collectivist, both practices have pros and cons. During Pandemics, where employees must keep distance it is also important to be in coordination with each other to control the situation as best as possible.

Masculinity vs Femininity:

During COVID-19, masculinity and femininity will have the following effects on the work of a bank employees.

Masculinity:

- In a masculine approach, the focus is on getting work done and reaching the goals without getting distracted. This will allow the employees to get work done in a short time which can be helpful during a pandemic.
- Commands given are in the form of direct order, which means more pressure on the individual, and it could result in mental and physical exhaustion.
- Workers are confronted directly and conflict is not personal. This is important to resolve issues without wasting much time.

Femininity:

- In a feminine approach, the focus is on the process to get results, other ideas and inputs are also considered. During a pandemic, where workers must stay in coordination, bright ideas are useful to keep the circumstances under control.
- Others are persuaded and requests are made to have someone do some work. This means workers will feel less work pressure, which means less chance of depression and anxiety.
- Conflicts are more personal and feelings are involved, an indirect approach is taken to confront others. Which can cause disunity among employees.

Uncertainty Avoidance:

During COVID-19, practicing uncertainty avoidance may affect the work of employees of a bank in following ways.

- Practicing uncertainty avoidance will ensure low risk taking. During a pandemic, it is in the best interest of the employees and customers.

- There will be more focus on health and safety. Which will minimize the chance of people getting infected.
- Loyalty of the employees and customers will help the bank to decrease the economic impact of COVID-19.
- Power is distributed in a way that everybody's role is clear. This will help avoid uncertainty.
- Fewer politics and more coordination will ensure proper awareness and less chance of getting the virus.
- Detailed planning and organized schedules will help work done in an organized fashion. This will ensure less time waste and productive outcomes.
- Detail-oriented workers are unlikely to make errors which is important in situation like a pandemic.

Long-term vs Short-term Orientation:

Long-term Orientation:

- Long-term oriented individuals are more willing to negotiate, which can be very helpful in stressful conditions like a pandemic.
- Long-term orientation value thrift, effort, and responsibility, employees will be loyal and work-focused which in turn will be productive for the bank.
- In long-term orientation, employees will focus on finishing the tasks avoiding unnecessary distractions, wasting less time and energy on irrelevant matters.

Short-term Orientation:

- Short-term oriented individuals are less willing to compromise, as it may be seen as a sign of weakness, which can make it hard for employees and customers to deal with COVID-19.
- Short-term oriented individuals have strong opinions and emphasize rights and values, employees will be more conscious of the situation in these times.
- Short-term oriented individuals tend to overpromote themselves and their abilities, which can lead to weariness and stress, especially during a pandemic.

Q3: Do you think that employees of banks can be Job satisfied, Job involved or Psychologically Empowered in this situation?

ANS TO Q3:

During COVID-19, different class of bank employees may have different experiences when it comes to job satisfaction, job involvement and psychological empowerment.

Subordinates and Assistants:

- During COVID-19 bank tellers, registration workers and other employees who deal with customers up-front will not be job satisfied due to the constant job pressure in an environment where they must take self-care and avoid close contact with different people.

- They will not be job involved either due to the constant fear of getting infected from customers.
- Nor will they be psychologically empowered in their work due to the mental stress and depression they will be dealing with during covid-19.

Managers and Supervisors:

- People who work as managers and supervisors will not be job satisfied, due to being responsible of providing proper health care solution for their subordinates and assistants while trying to manage the workflow.
- They will be job involved as they will monitor bank activities and checking up on their subordinates from time to time to make sure everything is under control.
- They will not be psychologically empowered due to managing and supervising their subordinates while trying to keep them safe from the virus where situation can be very stressful.

Remote Workers:

- People who work from home will be job satisfied. They will be working in comfort without work pressure.
- They will be job involved, as they wouldn't have to worry about getting the virus from others.
- They will also be psychologically empowered. They will be motivated and they can have a coffee a break whenever they want.

Q4: Do you agree with the fact that the moods and emotions of customers will be affected by this Pandemic?

ANS TO Q4:

Yes! The COVID-19 pandemic and resulting economic downturn will negatively affect many people's mental health.

This includes daily bank customers who need to pay their bills, make transaction or have other urgencies.

Due to the pandemic, customers will be in a state of panic.

Angor and lack of patience will make it hard for the employees and fellow customers to cope with the stressful situation.

Social distancing is likely to cause anxiety and depression. Which will have a negative effect on customer's moods and emotions.

Lack of tolerance and poor judgement of the situation will case discomfort and disorder among customers.

The overall experience will be very unpleasant and stressful.