

Iqra National University, Peshawar

Examination 2020

Assignment

Course Title: Organizational Behavior

Total Marks: 30

Note: Attempt all questions

Instructor: Zarpash Zaman

Keeping in mind the Current Pandemic (Covid-19) How will a Bank cope in this situation:

The Example of the Bank applies to all questions.

It's an open book exam so don't copy and paste, use your creative thinking.

Q1: How will they make a contingency plan in this situation where the employees can work with social distancing at the same time providing customer service? (10 Marks)

Ans: The 2019-2020 coronavirus pandemic was confirmed to reach Pakistan on 12th February, 2020. As of April, 2020 the number of cases in the country is over 10500, with 3000+ recoveries and 192 deaths. Banks play an important role in our daily life and also have a great effect on the development of any country. If the bank system is unorganized and inefficient, it creates mal-adjustments and impediments in the process of development.

To provide customer services with maintaining social distance, banks should take few mandatory steps that can lower the risk and spread of Covid-19.

1. All commercial banks should circulate the disinfected cash, provided by the state bank of Pakistan.
2. All banks must ensure to clean, disinfect, seal and quarantine all cash being collected from hospitals, clinics and markets.
3. The banks could use such currency notes after 14 days of quarantine.
4. The bank should close the nearer branches to one another, or they should close those branches where one of their members is infected with the Covid-19 virus.
5. The banks should reduce the number of employees in their branches and they could work from home which will lead to more social distance among the employees.
6. Furthermore the banks should issue circulars in the name of Covid-19, how can they save the external and internal customers. Some examples are given below for providing the best quality services to the customers:

- a. Reduce the number of feedback tables.
 - b. Touchless EQ functions should be available.
 - c. Floor management should be performed as per guidelines.
 - d. Sentizers availability and usage should be must in banks.
 - e. Sentizers availability in ATM booths.
 - f. Enough staff at the counter to handle the customers rush.
 - g. Everyone in the bank should wear a mask and gloves.
 - h. Unnecessary persons should not be allowed or to be near the cash or cash counter.
 - i. Disposable glasses should be used for drinking water.
-

Q2:How will these five factors work for employees in Covid by practicing 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

Ans:

1. POWER DISTANCE:

During the time of Covid-19 crises, maintaining unity is necessary to get out of these crises together. Banks should adopt the culture of low power distance so that employees do not feel that the power is distributed unequally. The employees will have the freedom to think creatively, to voice/ present their opinion open.

2. INDIVIDUALISM VS. COLLECTIVISM:

Collectivism is all about incorporating everyone together into a group to accomplish more in each branch and as a whole branches should work collectively to accomplish more in less time as we are witnessing very dangerous situations that can harm the banking sector. I would not prefer pure collectivism culture. The banks should be individualised but they should consider more collectivist ideas to get rid of this worst situation.

3. MASCULINITY AND FEMININITY:

Masculinity and femininity cultural dimension is considered as a societal not an individual masculine society having traits like dominant, strong, assertive, brave and innovative while feminine society having traits like emotional caring vulnerable and humble.

During the time of crises due to coronavirus, it's better to be dominant, assertive and strong than it is to be caring, humble, and emotional.

4. UNCERTAINTY AVOIDANCE:

During the time of corona virus, uncertainty avoidance is an important factor.

The more banks adopt a low level of uncertainty avoidance culture so the employees in the culture do not feel threatened by uncertain situations. Furthermore, the bank should establish employees support procedures that will reduce the level of uncertainty.

5. LONG TERM VS. SHORT TERM ORIENTATION:

All commercial banks should give enough focus to their short term orientation which might provide quality services to customers either maintaining social distance to slow the spread of Covid-19. If the banks don't give proper attention to the current crises, it will affect both their long and short term orientation.

Q3: Do you think that employees of banks can be Job satisfied, Job involved or Psychologically Empowered in this situation? (5 Marks)

Ans: Many companies are letting their number of employees to work from home and to limit their personal interaction replacing them with video/ telephonic interaction.

Most of the employees are facing various challenges either working remotely or at office. Most of them working at office are not psychologically empowered despite wearing mask, gloves, they don't know whether such protection will protect them.

Employees working remotely from home face various challenges like communication gaps can arise, or scheduled online meetings are not easy. This can cause confusion of slow operational processes.

Employees are not job satisfied due to the mentioned problems and they became frustrated with the management.

The banks still must play their role in understanding the need of staff. They must ensure that their well-being matters so it will keep the staff happy and satisfied.

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

Ans: in these tough and pandemic days the emotions of customers have been triggered with major and we know that impact of emotion drives an impact on the person's behaviour. Besides these quarantine and pandemics have given some time to the people to improve their emotional intelligence and for sure who ever have worked on it have definitely had a positive impact on them, because they have got a lot of time for their self awareness, social competence and setting up some goals in their life. The interest rate has also been lower by the banks and most of the customers have withdrawn their deposits. And despite this they will be looking for new opportunities in the market as most will tend towards the online businesses and this occurred because they have realized the different faces of life and business. As this will hopefully lead to their proper understanding of their emotions and proper plans for their assets they have financially.
