

THE IMPACT OF THE COVID 19 PANDEMIC ON JOB SATISFACTION IN BANKS IN SOUTHERN SERBIA

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Abstract: *Job satisfaction is a combination of feelings, beliefs and other related behavioural tendencies. It is one of the factors in achieving high performance and efficiency of service delivery, which increases the productivity of each organization including a financial organizations such as banks. There are various research methods for measuring job satisfaction, such as surveys, interviewing employees, as well as monitoring the achieved results of bank employees. The purpose of this paper is to analyse the implications of COVID 19 on job satisfaction among bank employees in southern Serbia. Based on an anonymous survey conducted among bank employees in southern Serbia, their job satisfaction was shown, as well as differences in the perception of their satisfaction during the COVID19 pandemic. The study revealed that members of the opposite sex are equally afraid for job security in the current epidemiological situation, but also that job satisfaction during a pandemic is not correlated with earnings and security.*

Keywords: *job satisfaction, employees, bank sector, Covid19.*

Introduction

The changes that most organizations have been experiencing since the beginning of this century are the result of the influence of several factors. Some of the factors are globalization and technological development, which lead to changes in the organization of work, the structure of employees, the employment rate, but also the entire social life. In modern conditions of highly competitive business, it is difficult to achieve the goals of the organization without respecting the goals of employees. That is why today the issues of motivation for work and job satisfaction of employees are very topical. Like most

countries in transition, Serbia has also gone through a process of transformation of the banking sector, so workers have encountered major changes in the process of changing ownership from state / social to private.

Although there is no universal definition of job satisfaction that covers all dimensions of construction, most definitions emphasize job satisfaction as the degree to which people enjoy doing their job (Aleksynska, 2018). Job satisfaction shows the greatest potential of employees. The high level of employee performance is associated with their job satisfaction, while the consistency of service quality is directly influenced by

motivation (Pomirleanu, Mariadoss, & Chennamaneni, 2016). For this reason, increasing attention is paid to employees, in order to determine the factors that affect employee motivation and job satisfaction (Alegre, Mas-Machuca & Berbegal-Mirabent, 2016).

Employee satisfaction and motivation are two important factors that affect the efficiency of an organization. Namely, these two factors contribute to different influences on the behaviour of employees in the organization, they are mutually complementary and have similar dependent variables (Kian, Yusoff & Rajah, 2014). Motivation is interpreted as the aspiration and effort to satisfy needs, while on the other hand job satisfaction refers to the reaction that is felt when satisfying or not satisfying needs (Alegre, Mas-Machuca & Berbegal-Mirabent, 2016). Behavior based on mutual understanding and exchange of ideas between management and employees promotes continuous improvement of these relationships, strengthening them and creating attitudes based on trust (Sania & Danish, 2019).

Like other global events affecting the entire planet, the pandemic caused by the COVID19 virus can potentially change the way we see the world, the way we think, and the way we live our lives (Hongwei & Lloyd, 2020). COVID19 as a pandemic, affects institutions around the world.

The changes in 2020, due to the pandemic caused by the COVID19 virus, affected not only business activities, but also the perception of employees, because they are facing increasing demands to increase efficiency and due to the specific living conditions imposed by the pandemic, to become more and more adaptable to bank customers. The current situation caused by the pandemic, negatively affects the quality of life of people in general. The detrimental impact on employees is reflected primarily in increasing disincentives, causing fear, increasing uncertainty and stress.

As the employee is the backbone of every organization, it has been established that the success of every organization depends on the satisfaction of the workforce (Alegre, Mas-Machuca & Berbegal-Mirabent, 2016). Especially during the months-long crisis period, which is a

consequence of the spread of the COVID19 pandemic, motivation should be developed, success rewarded, and positive thinking encouraged. In all three top management plays a key role.

Literature review and theoretical background

Job satisfaction is a combination of psychological and physiological circumstances, as well as environmental circumstances that cause an employee to say, "I am satisfied with my job" (Wright, 2006). Today, there are two approaches to the operationalization of job satisfaction: a holistic and a faceted approach (Wright, 2006). The term employee satisfaction is used to describe whether employees are satisfied and whether their wishes at work are met. The term job satisfaction refers to the general attitude of an individual towards his job (Prabakaran & Gisha, 2019). Both negative and positive feelings of the employee towards their work determine employee satisfaction, which is a key factor in increased productivity and organizational success (Suhartanto, et al, 2018). There are many variables that are assumed to be the result of job satisfaction or dissatisfaction. The fact that the success of any organization depends on the satisfaction of its workforce has been confirmed (Sumitha & Padmaja, 2017). Employees with a high level of job involvement and job satisfaction are crucial for long-term maintenance of organizational performance (Alegre, Mas-Machuca & Berbegal-Mirabent, 2016). Studying job satisfaction among bank employees is important because there are different aspects of work that are extremely attractive and lead to satisfaction and others that lead to dissatisfaction. Positive aspects include the ability to work in the bank and to achieve common goals, as well as the ability to work with colleagues. It is important to determine which factors contribute to job satisfaction, as well as those that can lead to dissatisfaction (Mulki, Lassk & Felicia, 2019). Employee satisfaction is directly related to their performance, absences and commitment in the bank, which has a direct impact on bank performance (Sumitha & Padmaja, 2017).

A survey conducted on a sample of a Greek bank confirms the findings that conflict of roles is negatively related to job satisfaction, and the findings suggest that superiors and managers must seriously consider the results of the study. Most employees would rather work in a friendly environment, where mutual trust and informal relationships among colleagues dominate, personal ambitions are taken into account and teamwork is rewarded (Belias, et al. 2015). Effective human resource management is important in order to achieve satisfactory job satisfaction, and thus increase the bank's business performance. Research shows that employees in different sectors of the bank had different levels of job satisfaction and job-related stress (George, 2015).

Banks around the world are looking for new and creative ways to do business and achieve competitive advantage in a global recession. The effects of the recession have forced banks to make more efficient use of internal resources and their potential (Omar, Jaramillo & Chonko, 2019). Little is currently known about how job satisfaction changes during a recession. Between 2008 and 2013, the Netherlands faced a serious recession. This recession could have affected workers' job satisfaction. Research has shown that workers became more satisfied with their jobs during the recession. After the end of the recession, the average job satisfaction decreased again. The increase in job satisfaction during a recession can be explained by a change in the composition of workers with respect to the level of work, instead of the predictor effect (Pilipiec, Groot & Pavlova, 2020). Using the European Survey on Working Conditions, it has been proven that employment only for a certain period of time has a negative impact on job satisfaction. Although this effect was determined earlier, it has been shown that the effect spreads both directly and indirectly, through working conditions and quality of work (Aleksynska, 2018). The results of the study, which tested the predicted model using multigroup confirmatory factor analysis, suggest that managers should develop specific human resource management practices to improve various aspects of job satisfaction over time (Spagnoli, et al, 2012).

The results of research on the relationship between gender and attitudes of temporary employees, relying on gender role theory, showed that temporary employees have more positive attitudes towards working towards a client organization compared to male employees, also the results indicated that education and, to a limited extent, age, acted as a moderator of the relationship between gender and employee attitudes (Selvarajan, et al, 2015).

A pandemic is defined as a disease that prevails in the whole country or the world (Grech, 2020). The current pandemic is caused by a new coronavirus called Covid-19 (Chen, Zhou et al. 2019). There are many channels through which infectious disease affects the economy and overall satisfaction. Covid -19 is currently a global pandemic (Grech, 2020). As a global catastrophe, the Covid-19 crisis is profoundly affecting the development of the global economy and threatening the survival of firms around the world. It seems inevitable that this natural disturbance has hit the global economy and produced a major crisis for businesses. As the basic unit of the national economy, the work of the company is crucial for the development of the national macroeconomy. It is therefore necessary to understand the status of firms, their coping strategies, and the need for government policies to respond to the impact of the Covid-19 pandemic (Wang, et al. 2020). The Covid-19 pandemic offers a great opportunity for companies to shift to more genuine and authentic socially responsible behaviour and contribute to addressing urgent global social and environmental challenges (Hongwei & Lloyd, 2020). During a global pandemic, socially responsible behaviour and interpersonal relationships between managers and their employees are particularly important (Alhouti, Johnson & Holloway 2016). This paper will attempt to assess the impact of the pandemic on employee satisfaction in the banking sector.

Research Methodology

Based on empirical studies of human resource management practices, job satisfaction, and organizational commitment, the following goals of this research can be set: to determine the

degree of job satisfaction of respondents employed in banks in southern Serbia, to identify factors affecting employee satisfaction in state and private banks and to determine whether they are currently concerned about their own satisfaction, to establish the existence of a sense of security, concern and satisfaction of employees before the pandemic caused by the COVID19 virus and during the pandemic. As the performance of the organization depends on the performance of employees, this study can help banks in the South of Serbia in designing, developing and implementing strategies that can lead to employee satisfaction at work.

The level of satisfaction of bank employees is based on a number of variables, among which should be emphasized the work environment, job security, cooperation, training and career advancement, salary, awards and recognitions. Based on this, the following hypotheses were set:

H1: Earnings and job security affect employee job satisfaction;

H2: There is a significant relationship between age and job satisfaction;

H3: There is a significant relationship between job position and job satisfaction;

H4: There is a significant difference in job security fears in the current epidemiological situation among members of the opposite sex.

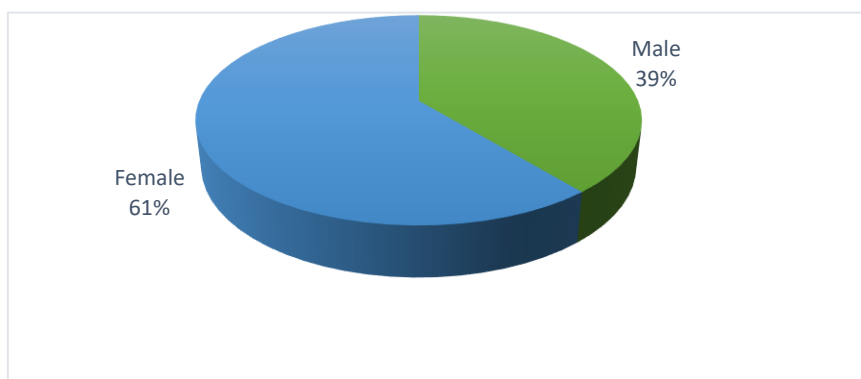
The conducted research is of quantitative and descriptive nature. Data were collected by direct survey, by filling out questionnaires. The statistical set

consisted of employees working at different levels in state and private banks in the territory of Southern Serbia, a total of 100 respondents were surveyed (n = 100). The questionnaire consisted of 16 questions, designed to test current employee satisfaction and safety, compare job satisfaction levels before and during a pandemic, earn career advancement, professional development, interpersonal relationships, awards and recognition. In the first part of the questionnaire, respondents provided answers to questions that determined their basic characteristics and identity: gender, age, level of education and position in the bank. In the second part, the Likert scale in five levels (1 - very dissatisfied to 5 - very satisfied) was used to describe the answers. Data were processed using IBM SPSS version 23.0 software. During the processing of data obtained by this research, methods and techniques were used to represent the sample, test the reliability of the instruments used, test the normality of the distribution, test the significance of differences in expression in relation to other independent variables and show correlations, and scale dimensions of expected and observed attributes.

Research Results and Discussion

- Sample characteristics

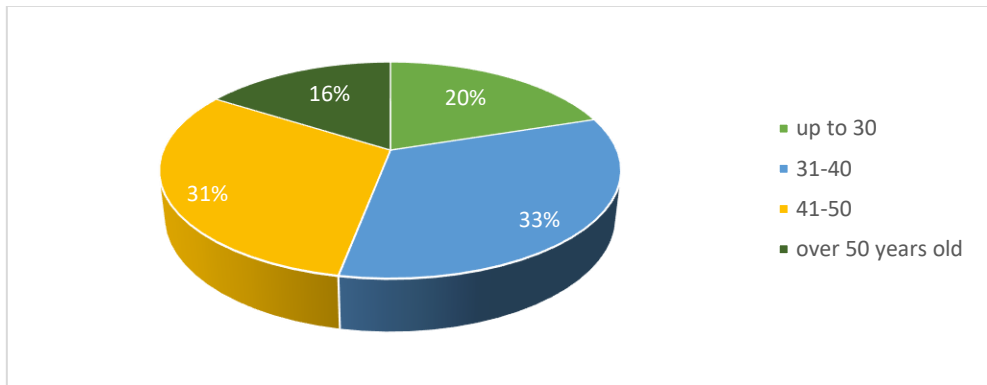
Out of a total of 100 respondents, the majority were women, more precisely 61% of the respondents were women, while 39% of the questionnaires were filled in by men (Graph 1).



Graph 1. Structure of respondents by gender

Source: Based on the questionnaire.

In terms of the age of the respondents, the majority were in the so-called "Middle age" or from 30 to 50 years of age (Graph 2).

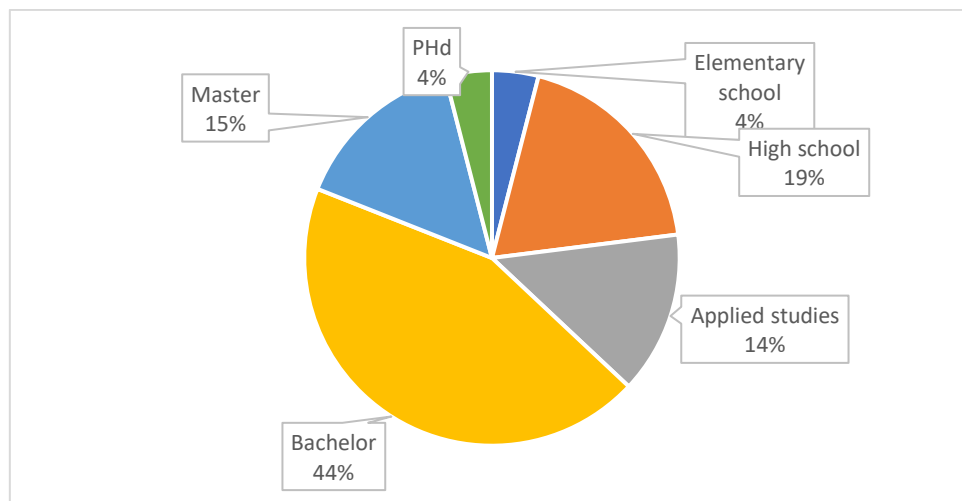


Graph 2. Structure of respondents by age

Source: Based on the questionnaire.

When we talk about education, the largest number of respondents, more precisely 44% of respondents have completed college (basic academic studies), followed

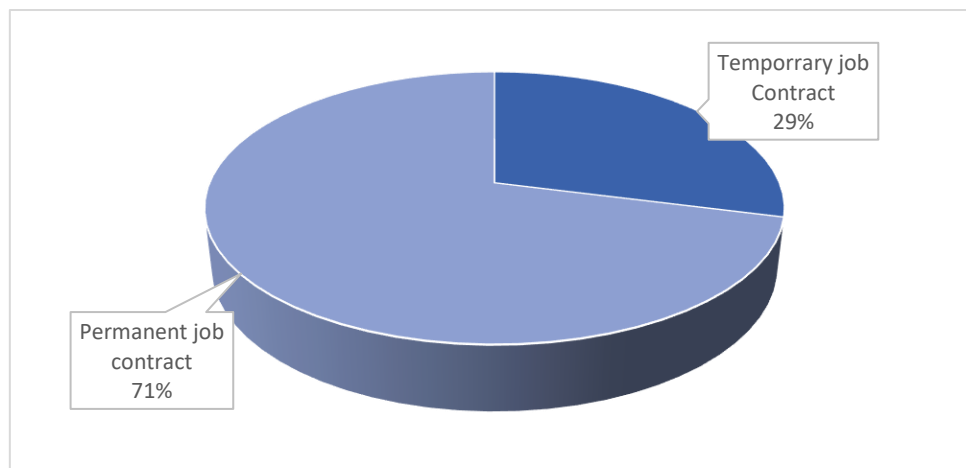
by those who have completed master's / master's studies, 15% of them (Graph 2).



Graph 3. Structure of respondents depending on the level of education

Source: Based on the questionnaire.

Regarding the type of employment contract, they have with the employer, the vast majority (71%) of respondents have a permanent employment contract, while only 29% have a fixed-term employment contract.



Graph 4. Structure of respondents in terms of the duration of the employment contract

Source: Based on the questionnaire.

- Hypothesis testing:

H1: Earnings and job security affect employee job satisfaction:

Table 1. Normality test

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Are you satisfied with your job?	0.213	100	0.000	0.879	100	0.000
How satisfied are you with your salary?	0.166	100	0.000	0.896	100	0.000
Were you happier with your job and safer before the pandemic?	0.504	100	0.000	0.454	100	0.000

Source: Authors calculation, SPSS output.

Table 2. Correlation

			Satisfaction	Salary	Job security
Spearman's rho	Satisfaction	Correlation Coefficient	1.000	-0.083	-0.238*
		Sig. (2-tailed)	.	0.410	0.017
		N	100	100	100
	Salary	Correlation Coefficient	-0.083	1.000	0.021
		Sig. (2-tailed)	0.410	.	0.837
		N	100	100	100
	Job security	Correlation Coefficient	-0.238*	0.021	1.000
		Sig. (2-tailed)	0.017	0.837	.
		N	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Authors calculation, SPSS output.

We started from the assumption that employee satisfaction is directly proportional to the amount of salary and job security.

When choosing the correlation method, it was determined that the data deviate from the normal distribution, as evidenced by the data in Table 1. Due to the absence of normality of the distribution in order to prove the first hypothesis, the Spearman correlation coefficient was used. The results are shown in Table 2.

Based on the results of the analysis, it can be argued that there is a relatively statistically significant negative correlation between job security and job satisfaction ($\rho = - 0.238$; $p = 0.017$). The weak negative correlation between job satisfaction and job security indicates that job security decreases with increasing job satisfaction. On the other hand, there is no statistically significant correlation between earnings and job satisfaction.

Having in mind the above statements related to the correlation between job

satisfaction, on the one hand, and earnings and job security, on the other, it can be concluded that hypothesis **H1 has not been confirmed.**

H2: There is a significant relationship between the age of the respondents and job satisfaction:

In this case, we started from the assumption that job satisfaction is correlated with the age of the respondents.

The normality of the distribution is, as with the previous hypothesis, tested by normality tests. Both tests for the observed variables showed that there is no normality of the distribution, which implies the application of nonparametric correlation. The results of the normality of the distribution are shown in Table 3, while the Spearman correlation is shown in Table 4.

Table 3. Normality test

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Are you satisfied with your job?	0.213	100	.000	0.879	100	0.000
Age of respondents	0.198	100	.000	0.879	100	0.000

Source: Authors calculation, SPSS output.

Table 4. Correlation

		Satisfaction	Age of respondents
Spearman's rho	Satisfaction	1.000	0.060
	Correlation Coefficient		
	Sig. (2-tailed)	.	0.555
	N	100	100
Age of respondents	Correlation Coefficient	0.060	1.000
	Sig. (2-tailed)	0.555	.
	N	100	100

Source: Authors calculation, SPSS output.

Based on the results of the research, it is possible to claim that there is no statistically significant correlation between job satisfaction and age of the respondents ($p = 0.555$). That is, job

satisfaction is not conditioned by the age of the respondents. Thus, it can be concluded that hypothesis **H2 has not been confirmed.**

H3: There is a significant relationship between job position and job satisfaction:

When checking the normality of the distribution of variables of the sample population, it was determined that they do

not correspond to the normal distribution, which violates the first assumption for the application of parametric tests for testing hypotheses. The test results are given in Table 5.

Table 5. Normality test

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Are you satisfied with your job?	0.213	100	0.000	0.879	100	0.000
Position in the workplace	0.264	100	0.000	0.894	100	0.000

Source: Authors calculation, SPSS output.

Due to the previously stated, when proving the hypothesis, we will use

Spearman's correlation coefficient. The results are shown in Table 6.

Table 6. Correlation

		Position	Satisfaction
Spearman's rho	Position in the workplace.	1.000	0.265**
			0.008
		100	100
	Are you satisfied with your job?	0.265**	1.000
		0.008	
		100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Authors calculation, SPSS output.

The conducted correlation analysis clearly indicated that there is a relatively statistically significant correlation between position and job satisfaction ($\rho = 0.238$; $p = 0.001$). The obtained results correspond to the basic postulates of organizational science, that if you distribute employees according to their abilities and preferences, you can expect satisfied and productive workers. Based on this, it can be concluded that **hypothesis H3 has been confirmed.**

H4: There is a significant difference in job security fears in the current epidemiological situation among members of the opposite sex:

Here we started from the fact that employees work in a COVID19 pandemic and that this has a direct impact on

workplace safety concerns and that these concerns vary depending on the gender of the respondents.

During the verification of the assumption about the normality of the distribution, the violation of the basic assumption for the application of the t-test was determined, so that the appropriate non-parametric counterpart was used when proving the hypothesis. More precisely, the Mann-Whitney U Test was applied. Table 7 gives the results of the normality tests.

In the continuation of the work, i.e. in Table 8, the results of the Mann-Whitney U test are given.

If we look at the calculated ranks, we can see that they are approximately the same for male and female respondents, which may lead us to the conclusion that there is no difference in the fear of dismissal

among members of different sexes. However, without proper test statistics it

is not possible to reach a valid conclusion. It is given in Table 9.

Table 7. Normality test

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Are you afraid that you will be fired because of COVID 19?	0.176	100	0.000	.910	100	0.000
Male respondents	0.177	39	0.004	0.917	39	0.007
Female respondents	0.175	61	0.000	0.908	61	0.000

a. Lilliefors Significance Correction
Source: Authors calculation, SPSS output.

Table 8. Ranges

	Gender of respondents	N	Mean Rank	Sum of Ranks
Are you afraid that you will be fired because of COVID 19?	Male	39	49.97	1949.00
	Female	61	50.84	3101.00
	Total	100		

Source: Authors calculation, SPSS output.

Table 9. Statistics test

	Are you afraid that you will be fired because of COVID 19?
Mann-Whitney U	1169.000
Wilcoxon W	1949.000
Z	-.149
Asymp. Sig. (2-tailed)	.881

a. Grouping Variable:
Respondents Gender
Source: Authors calculation, SPSS output.

Since the level of significance of the obtained values is higher than 0.05 ($Z = -0.149$; $p = 0.881$), it is possible to claim that there is no statistical significance to accept the claim that there is a difference in the fear of dismissal among members of different sexes. Based on this, it can be concluded that **hypothesis H4 has not been confirmed.**

Conclusion

The situation in which society finds itself in the world and in our country today is very specific. The Covid pandemic affects all activities. In addition, there is a psychological component based on concerns for health and work, because

there are significant reductions in business, changes in lifestyle and work, etc. (Carly, 2020). It has been observed that stress at work during a pandemic has a direct negative impact on commitment (Zandi et al., 2020). Employee care during COVID19 affects perceived job security and increases employee commitment (Filimonau et al., 2020). Especially during the months-long crisis period that results from the spread of the COVID19 pandemic, motivation should be developed, success rewarded, and positive thinking encouraged, in which top management plays a key role (Hongwei & Lloyd, 2020).

The analysis of the research proved similar work productivity and job satisfaction of women and men employed in education before the pandemic, the result also revealed that women were less productive and less satisfied with work than men after the outbreak of the pandemic (Feng & Savani, 2020). The results of research on the relationship between gender and attitudes of temporary employees, relying on gender role theory, showed that temporary employees have more positive attitudes towards working towards a client organization compared to male employees. The results also indicated that education and, to a limited extent, age, acted as a moderator of the relationship

between gender and employee attitudes (Selvarajan, et al, 2015).

Based on the obtained results collected by a direct survey of employees at different levels in state and private banks in the territory of Southern Serbia, it was determined that the fear for job security in the current epidemiological situation is the same for both sexes, which differs from the previous research. The assumptions, i.e. the hypotheses from which we started, turned out to be incorrect, i.e. based on data processing and analysis of results, we found that only one of the four hypotheses we set was confirmed. satisfied and productive workers.?

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