

**ANALYSIS OF CHALLENGES FACED BY BANK EMPLOYEES DURING PANDEMIC WITH
REFERENCE TO BADLAPUR THANE DISTRICT**

Dr. Seema Manoj Somani

Research Guide & Associate Professor in Commerce Department.

Ms. Sayali Sudhir Raje

Research Scholar,

Mahatma Education Society's,

Pillai College of Arts, Commerce and Science (Autonomous).

Abstract:

Covid - 19 has shown to be a hazardous epidemic because it affected everyone in different ways, including physically, mentally, and financially. If we consider the service sector, it was also affected in many ways during the pandemic. Some service industries were completely shut down associated with illness, but banking industries continued to operate during the pandemic because banking is one of the most important sectors, and finance is said to be the country's blood. The financial sector's operation is critical. So, the goal of my research is to discover what problems bank personnel encounter during a pandemic crisis. The research region is the Badlapur Thane District, where I have included both public and private sector banks to determine the impact of Covid 19 on bank employees work culture.



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Key Words: *Covid 19, Work Culture.*

Introduction:

The corona virus was identified as a novel corona virus, and the World Health Organization (WHO) proclaimed Covid-19 a pandemic on March 11, 2020. Many countries have implemented emergency measures to deal with the pandemic. Schools and universities, kindergartens, cinemas, museums, and restaurants have all been closed, public gatherings and events have been cancelled, people have been quarantined, and travel restrictions, closed borders, and cancelled flights from and to countries have all been implemented in this context.

Every nation's economic development requires the involvement of banks. They control a significant portion of the monetary base. Because economic development is primarily dependent on the mobilization of resources and investments, as well as the operational efficiency of diverse segments such as trade, industrial development, and agriculture, banks are the primary source of economic success for a country. As a result, banks have become an integral part of all economic operations in the modern economy. As a result, even during lockdown times, it was impossible to close the banks. Between management and customers, bank workers play a critical role.

Every bank's productivity, profitability, and great customer services are all dependent on its employees. Banking is a highly labor-intensive service industry. As a result, any bank's success is determined by its people resources. The quantity of customers, number of transactions, and variety of financial operations make bank staff' jobs extremely difficult, especially during a pandemic. To understand regarding bank employees' feelings about their own safety, the

safety of their families, employee's mental health, transportation concerns, work load, digital banking, bank business numbers, additional monetary compensation, interpersonal relationships among employees, and even customer safety. Certain aspects identified by the primary investigator may have been modified to reduce stress and fear during the pandemic, and these factors can also be considered.

Scope of the Study:

During the Covid 19 lockdown, employees will encounter numerous problems. However, this pandemic provides numerous chances for the banking industry, which may benefit employees as well. The current research focuses on the obstacles that bank personnel in India faced during the lockdown. It also considers the views of bank staff on the opportunities presented by the pandemic, with particular attention to banks.

Objectives of the Study:

1. To determine the challenges that bank staff faced during the covid-19 pandemic.
2. To study measures taken by bank to safe guard health of bank employees physically and mentally.
3. To analysis impact of covid -19 on bank employees work culture.

Hypothesis:

H0 There is no significant relationship among the bank employees about the challenges faced by them during Pandemic.

H1 There is significant relationship among the bank employees about the challenges faced by them during Pandemic.

H0 There is no significant impact on the work culture of bank employees due to covid-19.

H1 There is significant impact on the work culture of bank employees due to covid-19.

Research Methodology :

This research is based on survey method, in which by taking help of questionnaire the data has been collected and analysed. In this study both primary and secondary data is used.

Primary data were collected from respondents with the help of Questionnaire. The survey research was done by distributing Questionnaire among the employees of the bank and using convenience sampling method.

Secondary data was also used to understand in detail about the concept of online payment mode by using books, magazines, reference books, etc.

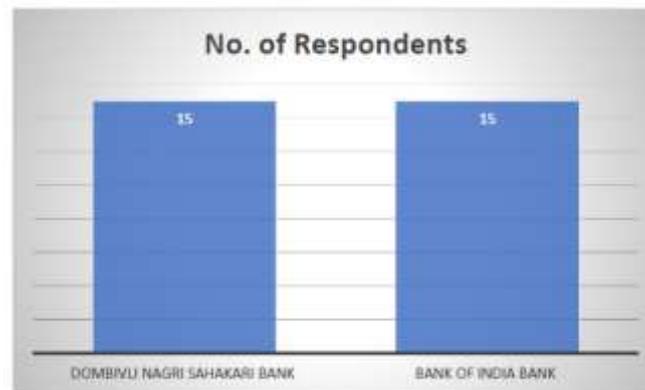
Sample size: - The sample size for this research study was 30 respondents i.e., 15 from Dombivli Nagri Sahakari Bank and Bank of India each in the region of Badlapur, District Thane.

Table No. 1

Table showing No. of respondent's Types of Banks

Bank	No. of Respondents
Dombivli Nagri Sahakari Bank	15
Bank of India Bank	15
Total	30

(Source: - Field Work)



Interpretation: - The sample size of 30 respondents is divided among Dombivli Nagri Sahakari Bank and Bank of India 15 respondents each.

Table No. 2

Table Showing No. of respondents Gender Wise

Respondents	Dombivli Nagri Sahakari Bank	Bank of India
Male	10	09
Female	05	06
Total	15	15

(Source: - Field Work)



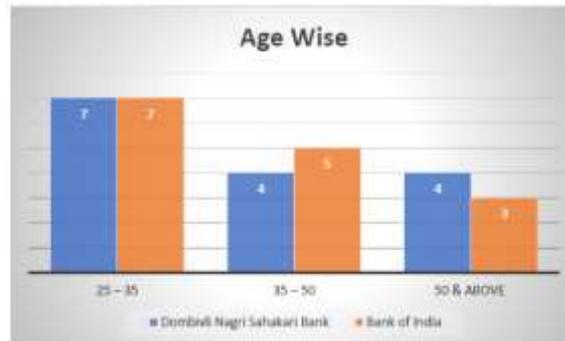
Interpretation: - Bank of India and Dombivli Nagri Sahakari Bank each received a sample of 30 respondents. There were 10 male respondents and 5 female respondents in the Dombivli Nagri Sahakari Bank survey. The number of male and female respondents in the Bank of India survey was 09 male respondents and 06 female respondents.

Table No. 3

Table Showing No. of respondents Age Wise

Age Group	Dombivli Nagri Sahakari Bank	Bank of India
25 – 35	07	07
35 – 50	04	05
50 & above	04	03
Total	15	15

(Source: - Field Work)



Interpretation: - The respondents are divided into three age groups: 25 to 35 years old, 35 to 50 years old, and 50 years and above. In the Dombivli Nagri Sahakari Bank, there were 7 respondents in the 25 to 35 year age range, 4 in the 35 to 50 year age range, and 4 in the 50 and above age range. In the Bank of India, there were seven respondents in the 25 to 35 year age group, five in the 35 to 50 year group, and three in the 50 and above group

Table No. 4

Table showing No. of respondent's qualification wise

Qualification	Dombivli Nagri Sahakari Bank	Bank of India
Graduate	06	08
Post Graduate	09	07
Total	15	15

(Source: - Field Work)



Interpretation: - In Dombivli Nagri Sahakari Bank, out of 30 respondents, 9 are postgraduates and 6 are graduates. In the Bank of India, 7 out of the 8 responders are postgraduates.

Table No. 5

Table showing No. of respondent's Designation wise

Designation	Dombivli Nagri Sahakari Bank	Bank of India
Chief Manager	01	01
Manager	02	01
Asst. Manager	08	05
Officer	03	05
Clerk	01	03
Total	15	15

(Source: - Field Work)



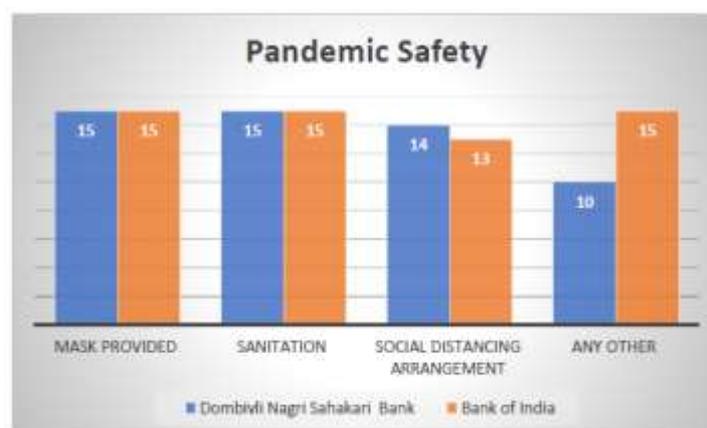
Interpretation: - Out of the 30 responders, there are 1 Chief Manager, 2 Managers, 8 Asst. Managers, 3 Officers, and 1 Clerk at Dombivli Nagri Sahakari Bank. There are 01 Chief Manager, 01 Manager, 05 Asst. Managers, 05 Officers, and 03 Clerks at Bank of India.

Table No. 6

Table showing No. of respondent's measures taken by bank in terms of protecting their employees during pandemic

Pandemic Safety	Dombivli Nagri Sahakari Bank	Bank of India
Mask Provided	15	15
Sanitation	15	15
Social Distancing Arrangement	14	13
Any Other	10	15

(Source: - Field Work)



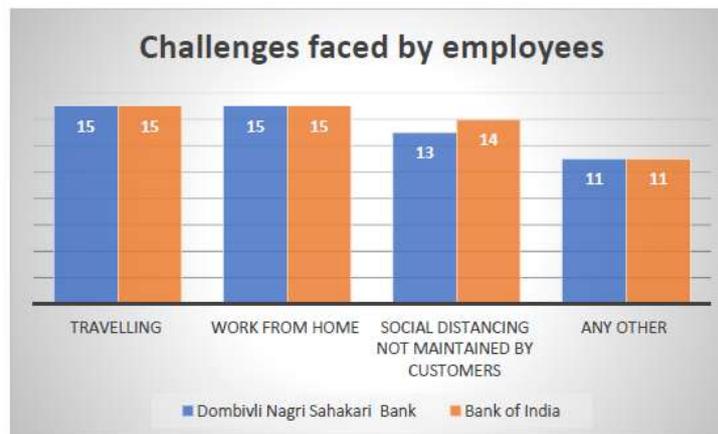
Interpretation: - In Dombivli Nagri Sahakari Bank, 15 out of the 30 respondents were happy with the pandemic safety measures the bank offered. Even at Bank of India, respondents expressed satisfaction with the bank's provision of pandemic safety.

Table No. 7

Table showing No. of respondent's Challenges faced by bank employees during pandemic

Type of Challenges	Dombivli Nagri Sahakari Bank	Bank of India
Travelling	15	15
Work From Home	15	15
Social Distancing Not Maintained by Customers	13	14
Any Other	11	11

(Source: - Field Work)



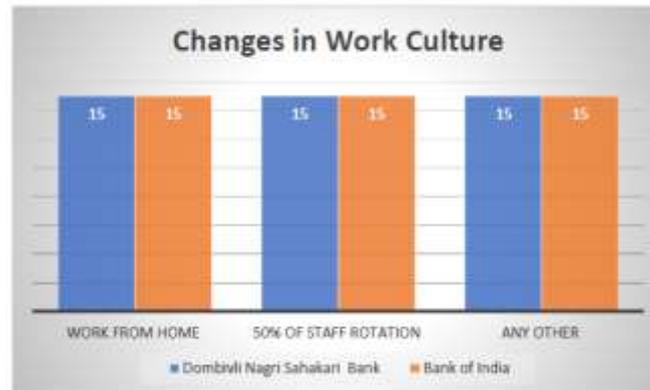
Interpretation: - Out of 30 people responded, In the Dombivli Nagri Sahakari Bank, there were 15 respondents, which means that every single respondent had to deal with the issue of travel. There were also 15 respondents, or every single respondent, who had to deal with the issue of working from home, 13 respondents who claimed that customers did not adhere to social distance, and 11 respondents who had to deal with any other difficulties. In a survey conducted at Bank of India, 15 respondents—all of whom reported having difficulty traveling—also reported having trouble working from home, 14 said that their clients did not practise social distance, and 11 reported having difficulty with any other issues.

Table No. 8

Table showing No. of respondent's specify changes in the work culture during pandemic

Work Culture	Dombivli Nagri Sahakari Bank	Bank of India
Work From Home	13	14
50% Of Staff Rotation	14	15
Any Other	10	12

(Source: - Field Work)

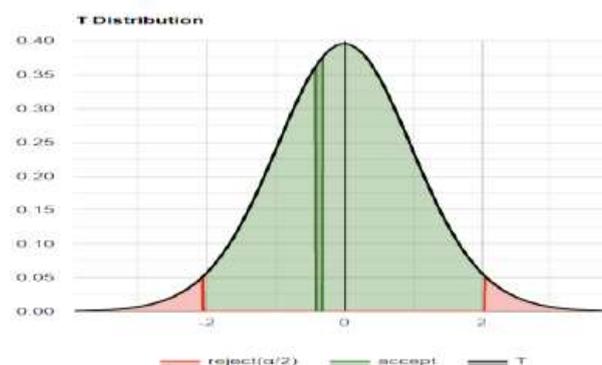


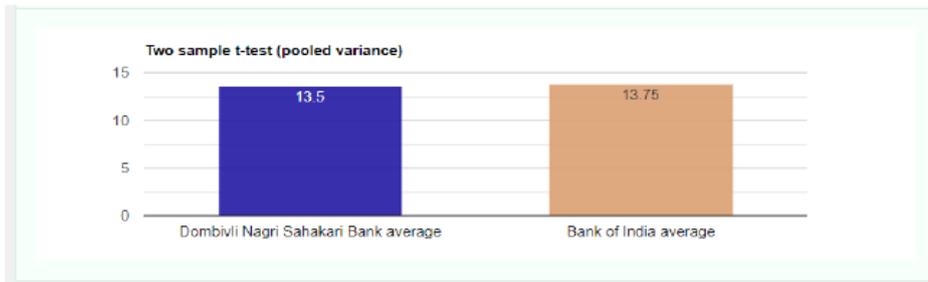
Interpretation: - Out of 30 people responded, in the Dombivli Nagri Sahakari Bank, there were 15 respondents, which implies that every single responder had to deal with the shift to working from home, the change to 50% employee rotation, and any further changes to the workplace culture. In the Bank of India, there were 15 responses, which implies that every single respondent had to deal with the move to working from home, 15 respondents, or a 50% staff rotation, and 15 respondents, or any other changes in work culture.

Testing of Hypothesis:

- H0 There is no significant relationship among the bank employees about the challenges faced by them during Pandemic.
- H1 There is significant relationship among the bank employees about the challenges . faced by them during Pandemic.

Group	Dombivli Nagri Sahakari Bank	Bank of India
Mean	13.50	13.75
Standard Deviation	1.91	1.89
Difference function	6	6
P – Value ($\alpha=0.05$) P – value > then α so Null Hypothesis is accepted.	$0.05 < 0.382$	$0.05 < 0.139$



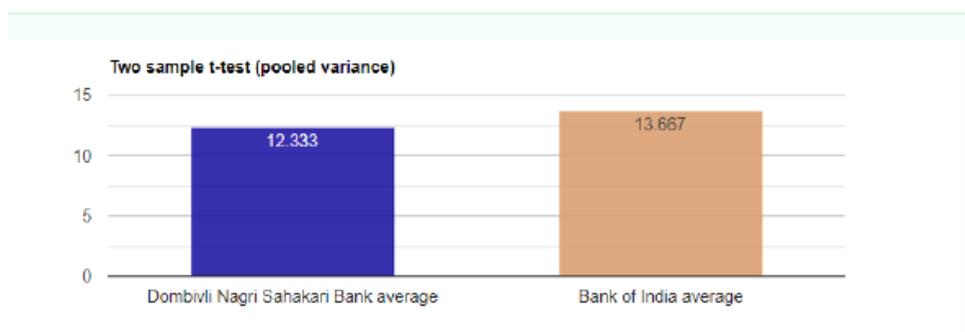
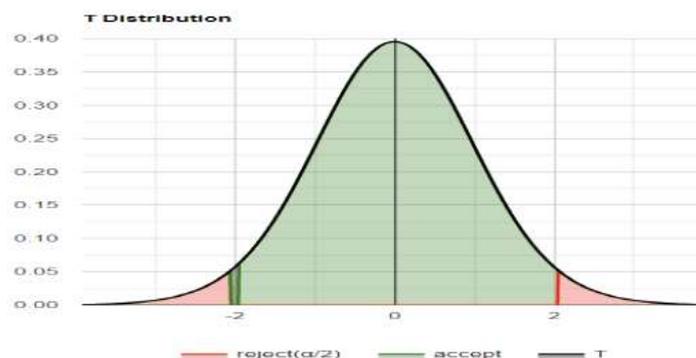


Interpretation: - Since $p\text{-value} > \alpha$, H_0 cannot be rejected. It is assumed that the population of Dombivli Nagri Sahakari Bank and Bank of India is equal. As the individual p - value $> \alpha$. Then the p - value is $(p(x < T) = 0.3609$. So **Null Hypothesis is accepted.**

2. H_0 There is no significant impact on the work culture of bank employees due to covid-19.

H_1 There is significant impact on the work culture of bank employees due to covid-19.

Group	Dombivli Nagri Sahakari Bank	Bank of India
Mean	12.33	13.67
Standard Deviation	1.00	1.53
Difference function	4	4
P - Value ($\alpha=0.05$) P - value $>$ then α so Null Hypothesis is accepted.	$0.05 < 0.83$	$0.05 < 0.99$





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Interpretation: - Since $p\text{-value} > \alpha$, H_0 cannot be rejected. It is assumed that the population of Dombivli Nagri Sahakri Bank and Bank of India is equal. As the individual $p\text{-value} > \alpha$. Then the $p\text{-value}$ is $(p(x < T) = 0.02764)$. **So Null Hypothesis is accepted**

Finding:

1. It has been noted that both banks have taken the appropriate steps to safeguard their personnel from Covid-19
2. Workers discovered a problem with travel during the pandemic.
3. While working from home, back-office personnel had internet problems.
4. Not many customers were forced to maintain social distance.

Suggestion:

1. During this sort of crisis, the bank should arrange for adequate transportation so that staff won't experience any problems getting about.
2. To ensure that workers have no issues when working from home, banks should offer the necessary infrastructure, including internet access.
3. In order for every consumer to understand the severity of the issue, an appropriate chart relating to taking precaution in this sort of circumstance should be exhibited in the appropriate regional language.

Conclusion:

With the help of this research study, it has been determined that whenever a situation like Covid 19 arises, the organisation should give employees a comfortable environment by setting up transportation, offering lodging options, etc. so that employees can carry out their duties in an appropriate manner. A bank is an example of a service sector that should make adequate efforts to educate its customers. so that they can obey all directions without being forced. This will make the organisation or institution function more efficiently.

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