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## Study on the Impact of Covid-19 the Pandemic on the Working Culture of a Banker with Reference to Ranchi

*Rohan Guria<sup>1</sup>, Aman Singh<sup>1</sup>, Aditya Singh<sup>1</sup>, Dr. Shakil Anwar Siddique<sup>2</sup>*

St. Xavier's College, Ranchi –Jharkhand

[shakilanwar123@gmail.com](mailto:shakilanwar123@gmail.com)

### ABSTRACT

This research paper is being prepared on the life of bankers working culture to find out whether the working culture of our bankers is being affected after covid with the help of research on their past working culture, in time of pandemic and after the pandemic working time and the research on them not only considers for this only but with this, we can also get to know about the work pressure and their job security is in risk or they are well managing their job and also to know anyhow their job is affecting their personal life this paper will contain briefing on bankers life and a small summary on their lifestyle because all the employee were affected in the pandemic and the bankers were the one who was the backbone of each financial activity.

The analysis is also being made with the help of data which is being collected from our respectful bankers this helped us to showcase the findings and find out better analysis made on them and from this, only our research paper was possible to make hope you all like it

*Keywords – Work Culture, Bankers, Pandemic.*

### INTRODUCTION

This research paper is conducted on the topic that does covid-19 the pandemic affected the work culture of bankers.

In this research, our target people are bankers of India as well all the data which are being collected are from this respected group only our research is being conducted because there are many employees whose culture of work are being affected due to the pandemic many organizations are being affected due to pandemic several banks are being merged in pandemic and many people lost their job and bank is the only sector from which the flow of money continued whereas our bank had also played a major role in helping the people to fight within the difficult time.

Where the bank is being run by bankers so we wanted to know that is the life of bankers and the working culture of bankers are being affected and do they face any kind of difficulty with their job and if there are any changes in their working medium, platform, and schedule of working after the pandemic.

Where my view is to let the audience know about the problems and misusers which are being faced by bankers as per they are the base of every market and as a student of that field I wanted to know about the people who are working on that medium are facing any kind of difficulty on their work and also to know about their routine of work in which they work as well the culture of working and the point where every person faced many difficulties with their work and business organization faced losses where they were the only link medium of money and finance are they still working with the same potential I was curious to know about working culture of bankers which helped them to stay and maintain the legacy of there working

This research paper's research of finding is to find the medium of work which are being changed and do they are beneficial or they are affecting the employee working at the bank and whether the change made is on the positive side or the negative side. Are bankers facing any kind of problem with their job or they are happy with their job is there any kind of job insecurity which are being faced after the pandemic, is the pressure bank upon bankers are being increased or do they feel any relief after working on online medium and my approach is also to find out that which medium had helped them more during covid-19 to stay connected with their customers as well to know how difficult they have faced during the job to serve their customers and what were the consequences faced by them during the time of pandemic and are facing same consequences after the pandemic?

In this research paper, we will be going through many brief studies on the topic which are

- To know about the point of view of other authors
- To know the main objectives of our study
- To know how vast our population of people on whom research is being conducted and what is our working sample size a brief study on that
- Data analysis on our collected data

- What is our finding in this research paper
- A short conclusion made on our research

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## LITERATURE REVIEW

- Kevin martin chief operating officer of wealth and personal banking, HSBC 26 November 2020 stated that life for many of them has changed beyond recognition compared with just a few months and one of the biggest changes has been doing electronically what we had historically done more in person. That means video conferencing for meetings and socializing, online shopping, digital banking, etc.
- Global banking M&A outlook H2 2020 stated that the low-interest rate scenario, along with the significant impact of COVID-19, is reducing the core banking profitability in mature markets. Financial institutions are thus shifting towards commission-based income from the likes of payments and tech businesses. One of the immediate effects of the health emergency on the real global economy is the increased credit risk of corporate and retail clients of the banks. To continue financing the real economy and support its recovery, banks are called to distinguish between purely temporary phenomena, destined to be reabsorbed in a short time, and longer-lasting impacts which would require actions of management and reclassification.
- Tasleem Ahmad 2018 stated that City branches generally have Retail, and SMEs in focus so generally workload is high and you will be working for more staff & work culture depends on Your Staff & Branch Manager but you will fcooperativetive behavior towards women from both management & unions. Rural branches have different structures lesser staffed Agricultural portfolios, and bad infrastructure also people find difficulties if they're not local. Work culture in Regional Offices is better since no Customer dealing, you have all highly educated people to interact with but work pressure is on the higher side you could be working till 8–9 pm too, there are many departments in Zonal offices. retail, MSME, agri recovery, etc. you will be allotted work in separate departments. In Govt banks Unions are always there to help in any case of issues ranging transfer, disputes, etc There are two different cadres generally in govt banks that is Award staff & officers cadre Award staff comprises Clerks, daftar whose rights are protected by labor Laws and Officers are under CVC generally have lesser rights based on OSR (officers service regulations), officers are responsible for everything they can be called on holidays too.
- Negi and Dangwal (2019) observed that the absence of adequate literature limits their investigation. Hence, we suggest that researchers should consider different constructs for further analysis. Likewise, Negi et al. examine the sustainability-oriented organizational culture of selected service sector companies and advice to inculcate more contemporary variables.
- Aboramadan et al. (2019) scrutinize the links between organizational culture, innovation, and banks' performance in Palestine. The study recommended considering the qualitative approaches to provide better elucidation of the organizational culture. Additionally, different aspects of organizational culture can make studying more interesting.
- Pathardikar and Sahu (2011) reflect on the status of the culture in public sector organizations and confirm the need for audits of HR practices in the organization. The study also suggests that research in private organizations differs in culture and HR practices from that of the public sector units in India.
- Leveson et al. (2009) suggest that in the future, research should reconnoiter the perception of management to explore the direct and indirect variables of culture. Besides this, access to informal network variables could refine cultural differences and not to some other dimensions of variance. Unfortunately, the use of questionnaires showed incapability to yield more affluent data in comparison to interviews.
- Akhavan et al. (2014) perspective, organizational culture impacts environmental responsiveness capability in selected IIRO. The study also found that the scale for organizational culture does not reflect the actual situation in Iran due to the specific national setting.
- Riivari et al. (2012) showed a positive link between culture and innovativeness. At the same time, authors preferred qualitative study for a richer and more in-depth understanding of this relationship.
- Bamel et al. (2011) empirically examine the relationship of dimensions of organizational climate with managerial effectiveness in Indian organizations. The study considered only a few dimensions of organizational climate (organizational process, behavior role clarity and communication, results-reward and interpersonal relationships) and suggested exploring some different variables to predict managerial performance.

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## OBJECTIVE OF THE STUDY

**Study on the impact of covid-19 the pandemic on the work culture of bankers regarding Ranchi.**

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## RESEARCH METHODOLOGY

The present study was taken up in Ranchi districts of Jharkhand. In view of effect of work culture in banking sector due to pandemic – Covid 19. The bank includes for the present study were PNB, Indian Bank, SBI, IDBI, Bank of India etc. The study is based on both secondary and primary data. The

secondary data pertaining to the bank and the employees working there. The data were collected from various employees of different bank through questionnaire. The primary information regarding working system and working culture was collected from the employees of the said banks.

**DATA ANALYSIS AND INTERPRETATION**

The data was designed, developed and putforth with a simple analytical method that shows the change in work culture in different situations.

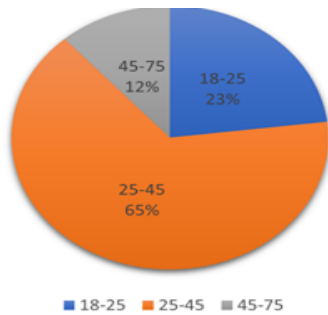


Figure 1: The analysis is on what is the age group of bankers who are working from the survey conducted on bankers, most of the bankers which are working in banks are in the age group of 25-45 years with 65% then comes the 18-25 years with 23% and then the 45-75 years group with 12% in this most of them are experienced once

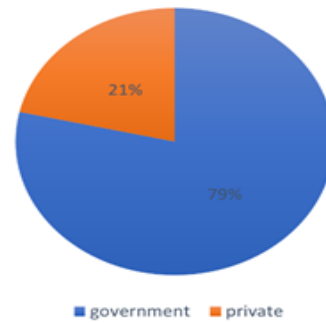


Figure 2: The pie chart shows that the majority of the bankers are from the government sector which is 79% of them and 21% are from the private sector as well this show that the government sector is preferable in this job

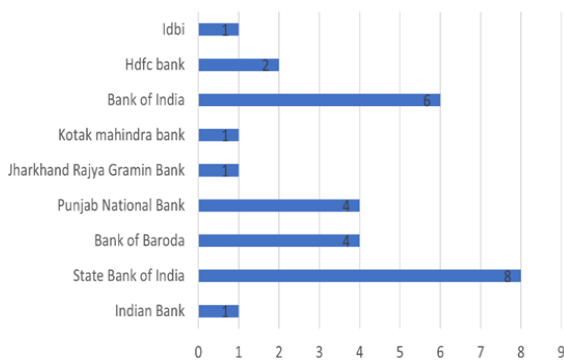


Figure 3: The bar chart shows that the majority of the employee are per majority State bank of India, Bank of India, Punjab national bank, Bank of Baroda, HDFC bank, Indian Bank, Jharkhand Rajya Gramin Bank, Kotak Mahindra bank, and IDBI

As per the analysis, the majority of employees are from State bank of India with a huge no and then Bank of India

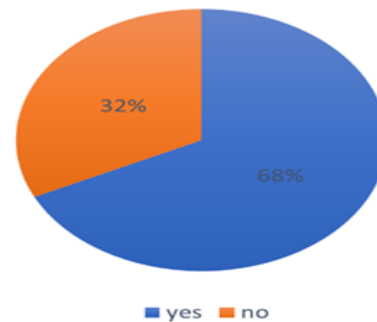


Figure 4: We get responses from our bankers in which we got a majority of “yes” With 68% and “no” with 32% after this we get to know that their personal life is being affected by their job it can be because they don’t have enough time for their time and they are more engaged with their work and serving their customer

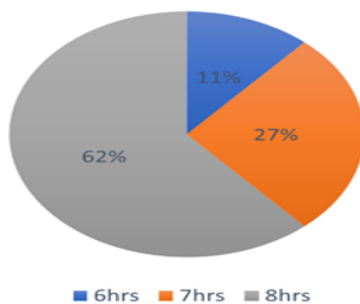


Figure 5: For this analysis, we put the options for them which were 8hrs,7hrs, and 6hrs in which 8hrs were responded more with a majority of 62% before the pandemic the bankers worked for 8hrs more, and then the rest 27% of them worked for 7hrs and 11% of them have worked for 6hrs

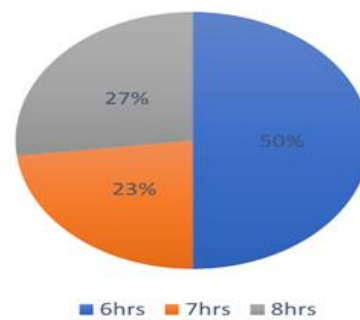


Figure 6: In this the working hour of bankers were 50% of them have worked for 6hrs then 27% of them have had still worked for 8hrs and 23% of them have worked for 6hrs which is the least no of workers

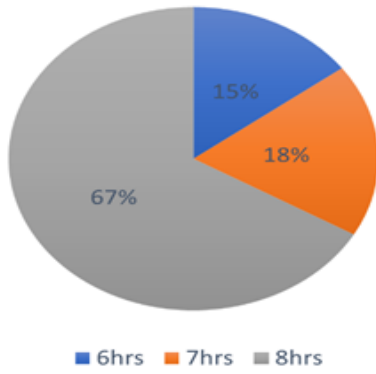


Figure 7: After the pandemic, the workers are working in present with 67% of them are working for 8hrs, 18% of them are working for 7hrs and the rest no of hrs they are working is 15% of them who are working for 6hrs

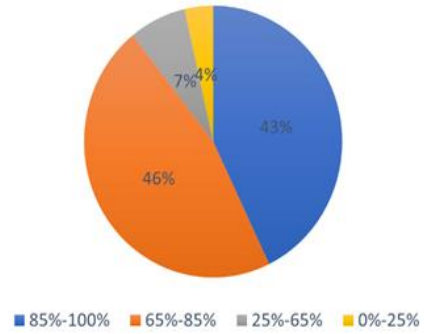


Figure 8: With the pie chart, the majority of the people responded with 65%-85% with 46% and then there is not much difference between with 2<sup>nd</sup> one which is 85%-100% with 43% then the rest are 25%-65% with 7% and 0%-25% with 4%

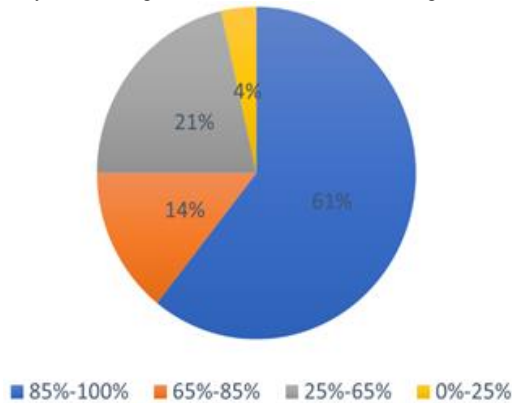


Figure 9: In this analysis, we found the majority of bankers responded with 85%-100% category with 61%, then on the second 25%-65% with 21%, on third 65%-85% with 14% last is 0%-25% with 4%

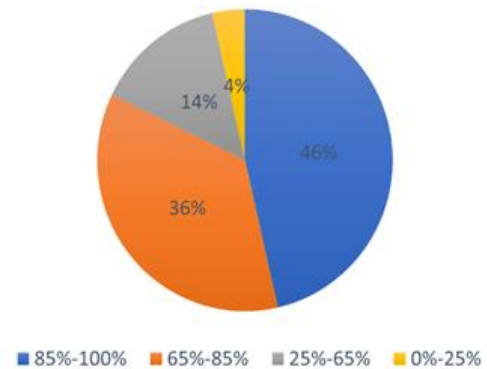


Figure 10: On this we found the majority of the bankers like their job with 85%-100% with 46%, then on second 65%-85% with 36% after this on third 25%-65% with 14% and last one is 0%-25% with 4%

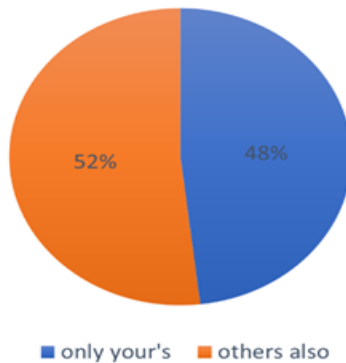


Figure 11: In this analysis concerning the pie chart, there is a minor difference between doing their job and doing other jobs also, 52% of the bankers do other work also apart from their own and 48% of them do their work the minor difference between them is of 4%

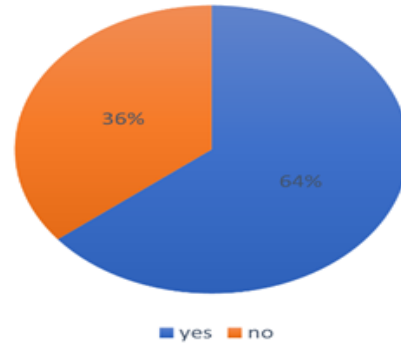


Figure 12: This pie chart shows that 64% of the bankers feel secure with their job which means that their bank provides them security with their job and 36% of them are not secure with their job which means their bank does not provide them any security with their job

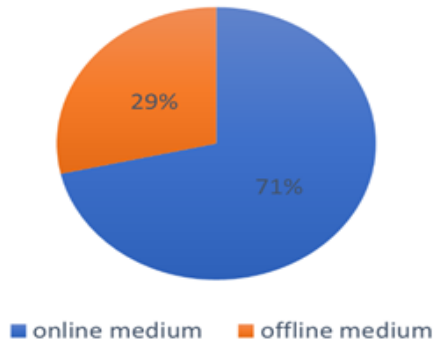


Figure 12: From a pie chart, we can see that the majority of them are helped online mediums with 71% of the bankers and this is because the guidelines were to keep them safe which was work from home in which they used online mediums and offline mediums with 29% they were the one who was still working on the field to keep their customer and helped them as well they both contributed in the time of pandemic as per the analysis the online medium was the one which helped them to connect with most of their customers

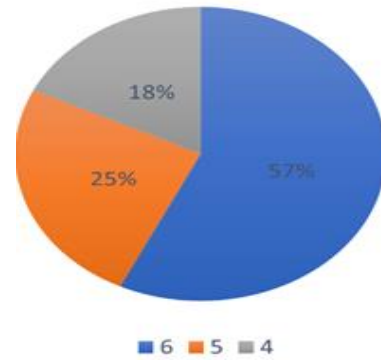
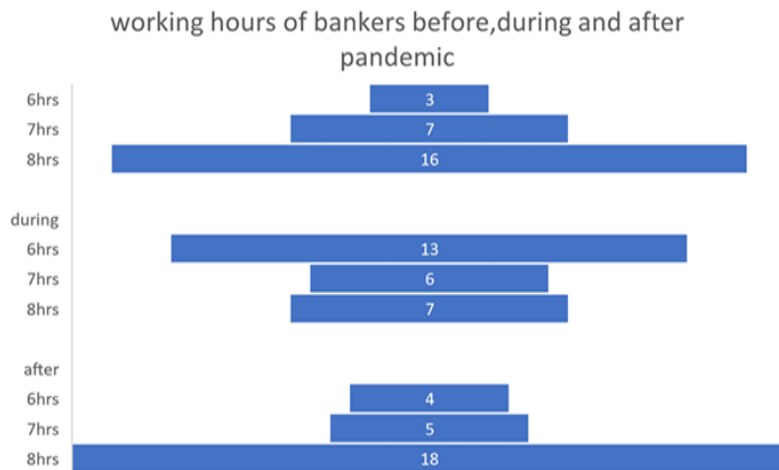
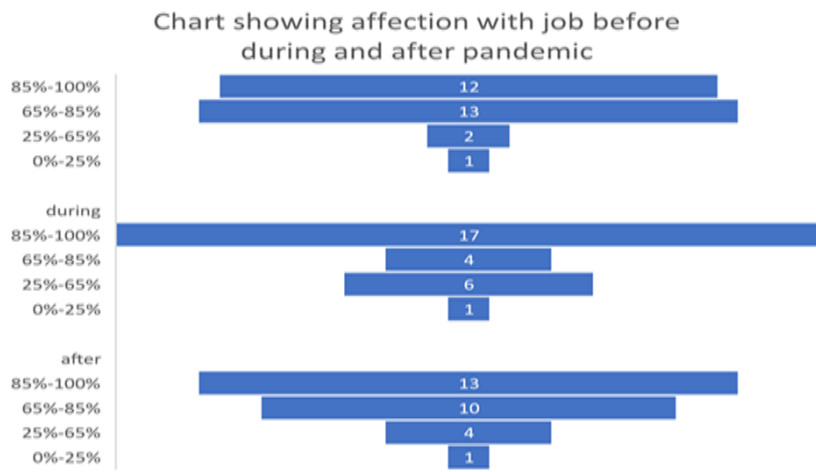


Figure 13: On this we find that the majority of the bankers which is 57% of them worked for 6 days a week, then 25% of them worked for 5 days a week and 18% of them worked for 4 days a week

**FINDINGS**



We found that the pandemic affected the work culture of bankers with their working as per the analysis we find that the working hour of them have changed and keep on shifting due to the pandemic as per the bar before, during, and after



- Affection of the bankers with their work is also affected due to several barriers and the bar is like this before, during, and after which the major change can be seen during a pandemic period where the bankers like shifted to the category of 85%-100% with 43% to 61% and then shifted to 46% which shows that they were affected due to the change in working
- We found that there are majorly more government-working bankers in Ranchi than private-sector bankers
- We also found that the age group who are more in number working in the bank from Ranchi is of 25-45 years with 65%
- We found that during the pandemic the most used medium which help them to work and connect with their customers was the online medium

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## CONCLUSION

We know that during the pandemic every industry was affected and their working culture was also affected only bankers were also affected as they are the backbone of finance so they also played an important role during a pandemic.

In this research paper, we find and know about many interesting facts about the bankers who were working hard during the pandemic as well we get to know about the working hours, working days, sector, age group, liking and affection for their work, security with their job and many more which was a great opportunity for us to know about them as well as on findings we found that the pandemic had affected the work culture of bankers by different aspect like working hours working days and it also affected the personal life of the banker's on the final note we found our findings that is Yes, covid-19 the pandemic had affected the work culture of bankers

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