

# Do individual disposition and occupational self-efficacy work? Threat of COVID-19 on banks frontline employees' performance: An emerging market context

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**Abstract:** This study aims to analyze the divulgence of COVID-19 on individuals, institutions and institutional setups, evidence taken from banking sector of an emerging market of Pakistan. The study used, structured Questionnaire for the data collection purpose. The questionnaire was administered from the employees of banking sector of Pakistan. Total of 500 questionnaires were distributed having a 97% response rate. Analysis of the data was done using SPSS Process macro. Results show occupational self-efficacy positively affects the relationship of perceived threat of COVID-19 and employee performance. As the healthy work environment reduces the stress factor and helps in maximizing the performance outcome. Individual disposition further add the incremental factor as individual characteristics improve the employee performance specially and organizational performance generally. Current research provides input to the organizations like Banks; as to how they can minimize the perception of threat to improve the working of employees. It also provides useful human resource management practices to banking sector to control and decrease the effect of COVID-19 and such events. To the best of the author's knowledge, this study is the first attempt to analyze the divulgence of COVID-19 on individuals, institutions and institutional setups and therefore provides a significant contribution to the occupational self-efficacy, individual disposition and COVID-19 literature.

**Keywords:** Threat of COVID-19, Occupational self-efficacy, Individual disposition, Employee performance, Emerging market

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## 1. Introduction

In the current globalization world, with innovation, technological advancement, continuously increasing and changing market situations along with worldwide Economic and Monetary crisis, firms are bound to adopt competitive procedures to keep themselves at the ruling end in combination with large and loyal customer base and competitive and superior products and services. For better and rigorous firm performance, employee performance is essential in the context of the organization in every situation.

Since the birth of world variegated number of epidemics has devastatingly punched the world. During 1350 there was a cruel disease that attacked the population of India and China named as "Black Death". Another severe disease began and peaked in 1918 and continued till 1920 named "Spanish flu" hit the world drastically (Barro et al., 2020). On 26<sup>th</sup> December, 2004 another

renowned severe pandemic which was at that time termed as greatest natural tragedy “The tsunami” struck at Thailand, it smashed the shorelines of Indonesia, Sri Lanka, India and Thailand (Abeyratne, 2014).

COVID-19 is one of the most tumultuous of all the pandemics as it has traumatized the whole world (Baker et al., 2020). World Health Organization (WHO 2020) has announced coronavirus disease of 2019, which appears in the end of 2019 from Wuhan, China, as the most mutilating epidemic of the world on March 11, 2020. As per WHO statistics this destructive disease has surpassed the 220 countries or territories with 71.05 million confirmed cases and death toll of 1.6 million as of December 15, 2020.

Numerous theories and extensive literature about this severe pandemic COVID-19 have been done within a year. COVID-19 has killed number of people and it has completely destroys the lives of people and created a standstill effect on the economies of the world. It has reduces the profitability of businesses and halted the actual financial movement due to complete lockdown situation. It has decreased the performance of businesses along with an increased in unemployment rate (Barro et al., 2020).

These days COVID-19 is the most hit news all over the world. Different researchers investigated the effect and impact of COVID-19 through financial and non-financial perspectives. Researchers observed that countries have closed the occupants and their boundaries on one side and on the other side people consider COVID-19 nothing more than a simple stimulus. Bitter reality is that death rate from COVID-19 is increasing day by day and World Health Organization stated COVID-19 as a Black Swan Event for 21<sup>st</sup> Century (Antipova, 2021; Yarovaya et al., 2020).

COVID-19 has affected the work patterns of the organizations generally and of employees specifically. Employees’ perceiving COVID-19 as major threat to their health which deteriorates their performance (Yarovaya et al., 2020). As severity of COVID-19 has halted the activities of the businesses, therefore businesses shifted the pattern of their work routine i.e. from home or remote location. This mode of working is not adopted by some businesses like banking sector or health sector, because the activities and transactions they carry cannot be executed from home (Hirschi, 2012; Petzold et al., 2020). There are different studies that have discussed the risk of pandemics and infectious diseases on businesses, like economic risk of epidemics citing managerial and policy implications (Bender et al., 2018; Bloom et al., 2018), predictions of expected losses due to pandemics (Fan et al., 2018). Considering the gaps still prevailing in the literature in context of employee characteristics and performance, this research is going to contribute by discussing the effect of perceived threat of COVID-19 on employee performance through the lens of employee and occupational work characteristics and environment (Petzold et al., 2020).

## 2. Literature Review and Hypothesis Development

Employee performance refers to the level of commitment an employee undertakes to fulfill the assigned task efficiently and effectively. Skills, abilities and capabilities of an individual reflect the quality of commitment he is going to put to have maximum of the output [11],[12]. Employee’s intentions to deliver the best services to the customers results into better customer satisfaction and retention. These persistent efforts from employees create a competitive advantage for the organization in long run (Counts et al., 2020). For this level of commitment from employees, there are certain pre requisites that must be fulfilled from the organizations point of view. An organization that interacts and communicates with their employees enhances their competency, knowledge and motivation (Garfin et al., 2020). Influential leaders and administrators undoubtedly consider the long lasting effect of communication on employee and organization’s performance (Fuentes et al., 2020). A favorable work environment assures the job security and leads the employees to give their best in terms of performance. A comfortable work environment makes employees feel comfortable and contended during office hours, therefore use the time effectively and efficiently (Hustia et al., 2021). These efforts when rewarded by the organization add to the overall satisfaction of the employees, thereafter motivating them to perform better in the future (Badrianto & Ekhsan, 2020).

Pandemics destroy the working structure and mechanism of the organizations as done by the COVID-19 (Kim et al., 2020). COVID-19 pandemic began in the city of Wuhan in December 2019 and speedily spread around the world. It traumatizes the economies and halted the business transactions across the borders (Petzold et al., 2020). In order to mitigate the losses and minimize

the risk associated with COVID-19, Governments are taking different measures like lockdown, strict adherence of wearing mask and avoid gatherings (Cullen et al., 2020; Montemurro, 2020).

The perceived threat of COVID-19 forced employees from all over the world to work completely in different manner as compared to what they work before this pandemic virus (Park & Park, 2020). The performance of employees is negatively impacted by the fear of external risks. Previous evidences show that creativity and productivity of employees' decreases because of the perceived external threats as it destroy the goodwill or wellbeing and performance of the employees (Bauer et al., 2020). The perceived threat of COVID-19 affected the employees psychologically, which results in decreasing their performance. Performance of employees decline, as employees perceived COVID-19 as real threat to their mental and physical illness (Raja et al., 2020).

Firms consider COVID-19 as a real threat for their net worth, they forced their employees to take unpaid leave, take early retirements, reduce the social welfare activities and completely change their working style to avoid negative effects of COVID-19 (Jung et al., 2020; Raut, 2020). These all strict actions taken by the firms put the employees on back foot and they are so worried about their job security in future. This perception has impacted job satisfaction, commitment, performance and well-being (Raut, 2020).

*H1: Perceived threat of COVID-19 negatively associated with employee performance.*

Previous studies have stated corona virus as highly infectious disease (Leung et al., 2020). It is termed as a stress factor and a tough challenge for the individuals. COVID-19 impacted human beings all around the world, emotionally, physically, socially and economically, therefore requiring more intensive care for the individuals (Li et al., 2020). Governments across the world have prioritized the measures to reduce the effect of COVID-19 (Steffens, 2020).

At the organizational level, organizations have promoted different internal and external work lucrative to keep the employees performance in line with the overall performance of the organization Occupational self-efficacy is one of the ways that can minimize the negative effect of COVID-19 on the employees performance (Clauss et al., 2021). Occupational self-efficacy represents to individual decision on a specific behavior or ability to complete a task. Self-efficacy predicts the public opinions to involve in social distancing activities during the transmittable virus. Those employees who have high level of occupational self-efficacy fulfill their duties as an adventure in such panic situations, therefore minimizing the negative effect of COVID-19. On the basis of given literature it is hypothesized that occupational self-efficacy decrease the negative effect of COVID-19 on employee performance(Li et al., 2020).

*H2a: Perceived threat of COVID-19 positively associated with occupational self-efficacy.*

*H2b: Occupational self-efficacy mediates the relationship between perceived threat of COVID-19 and employee performance.*

COVID-19 as a spreadable and non-vaccine disease, people preferred to stay at their homes to avoid this severe spreadable disease. Government has announced a complete lockdown to ensure health security. But for the survival of the economy and human lives some occupations have given instructions to their employees to work from home. But work from home option is not functional in some occupations like banking sector, health sector etc. In banking sectors employees have to work at their work places to facilitate the customers in their banking transactions(Williams et al., 2019). Similarly, doctors, nurses and other staff have to work at their workplace for the survival of human beings. It has been observed that due to change in working conditions or remote working has resulted to raise unemployment because some occupations can't be managed remotely like banking. But if one's own abilities, skills and capabilities are very strong and powerful they can give their best performance in every situation(Clauss et al., 2021)

Individual disposition are based on their preferences, personality and behaviors as well as attitude towards their work and it has an important effect on employee's level of productivity.

Type of interaction between occupation and worker played an important role because occupation status is on top priority (Skagerlund et al., 2020). Nature of job or nature of work always determines the level of employee performance. Occupational Self efficacy always based on individual belief, capabilities and skills which will be helpful for the fulfillment of their tasks successfully and timely. In some occupation’s employees feel relax to work from home and in some occupations to work at their work places are better option for employees (Pu et al., 2019).

Mostly recent studies and research has showed that type of interaction between occupation and worker played an important role because occupation status is on top priority. Nature of job or nature of work always determines the level of employee performance. Alike preceding waves of disease COVID-19 pandemic produced substantial tension and anxiety. Due to Occupational Self efficacy always based on individual belief, capabilities and skills which will be helpful for the fulfillment of their tasks successfully and timely (Chae & Choi, 2018). In some occupation’s employees feel relax to work from home and in some occupations to work at their work places are better option for employees. In this context, they have to make such arrangements which will be helpful in working from home. While in some cases employees are much experienced and they can work from home, they easily manage e.g. translators they have already have experience working from home (Ingusci et al., n.d.). Actually, individual’s choice for them and are nominated into professions or jobs or career, partially because of their individual disposition, their behavior, attitude, character and nature. Even though it has been exposed that individual disposition resemblance between the individual and the environment is important to perform at their job very well and showed their best performance (Peiró et al., 2020). Simply, these are the abilities to do a work in a better way in every situation and performance of employees rise in positive way

*H3: Individual disposition moderates the relationship between occupational self-efficacy and employee performance, such that the relationship is stronger for employee performance with high level of occupational self-efficacy.*

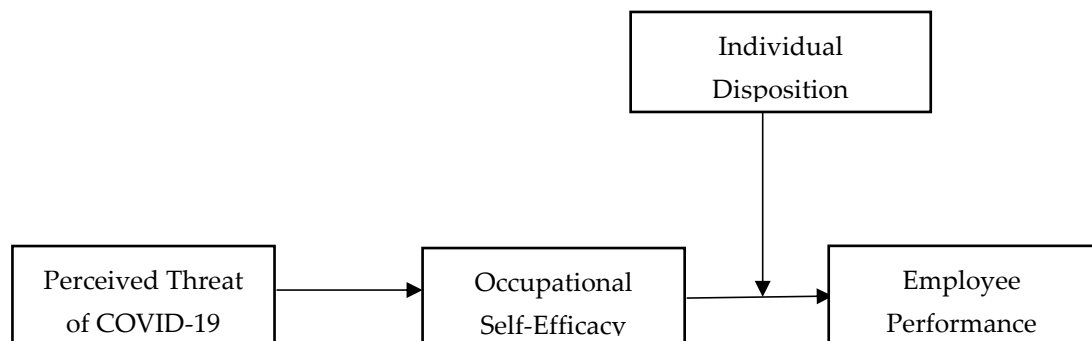


Figure 1: Proposed Hypothesized Model

### 3. Methodology

The current study has taken employee performance as dependent variable and is measured by 7 items placed on a 5-point likert scale (Tisu et al., 2020). Perceived threat of COVID-19 is taken as independent variable. Measurement of perceived threat of COVID-19 is done using 5-point likert scale, total of 13 items measured the perceived threat of COVID-19 (Majeed et al., 2021). This study uses occupational self-efficacy as mediating variable and measured by 8 items on 5-point likert scale (Schyns, 2002). The current study has taken individual disposition as moderating variable and is measured by 10 items placed on a 5-point likert scale (Rammstedt & John, 2007).

#### 3.1 Results and Discussion

Data was collected from the employees of banking sector industry of Pakistan during January and February 2022 through a structured questionnaire comprising of total items. Total 500 questionnaires were distributed and respondents responded 484 representing a response rate of 96%. Out of these 484 responses, no missing data was found whereas aberrant and outliers were settled as Find and Fix technique proposed by (Hair et al., 2011). The outliers were fixed by placing  $Outlier >= 0.001$  and Mahalanobis distance test. Respondents comprise of 54.7% males and 45.3 %

females, whereas age distribution is as 74.5% as middle age group and 25.5% were 35 years old and above.

To identify fundamental association between measured variables all 38 items were added to EFA. The key segment factor investigation with promax revolution and removed components clarified 69.782% of aggregate fluctuation. Table 1: show the KMO test values which are in accordance with the proposed values by (Hair et al., 2011).

**Table 1:** Cumulative % of Variance

Items	Factor 1	Factor 2	Factor 3	Factor 4
Eigen Value	11.71	3.54	1.79	1.09
% of Variance	45.05%	13.64%	6.89%	4.19%
Cumulative % of Variance	69.782%			
KMO	0.950			
	Approx. Chi – Square			9393.508
Bartlett’s Test of Sphericity	df			325
	Sig.			.000

To remove the biasness of cross sectional and single source data confirmatory factor analysis using AMOS was conducted. To check the convergent and discriminant validity maximum likelihood method was applied. Goodness of fit indices for four factor model represents the results as per proposed values. Common latent factor was applied to find out the common variance among the observed variables. CLF was carried to have better effect on the results (Hair et al., n.d.).

**Table 2:** Goodness of Fit Indices

Goodness of fit Indices	Desirable Range	Measurement Model (Without CLF)	Measurement Model (With CLF)
<b>Absolute Measures</b>			
$\chi^2$	Null	842.63	469.88
NC	$\leq 5$	2.906	2.361
GFI	$\geq 0.80$	.889	.926
AGFI	$\geq 0.80$	.865	.907
RMSEA	$\leq 0.06$	.060	.051
<b>Incremental Fit Indices</b>			
NFI	$\geq 0.80$	.909	.937
CFI	$\geq 0.90$	.938	.963
TLI	$\geq 0.90$	.930	.957

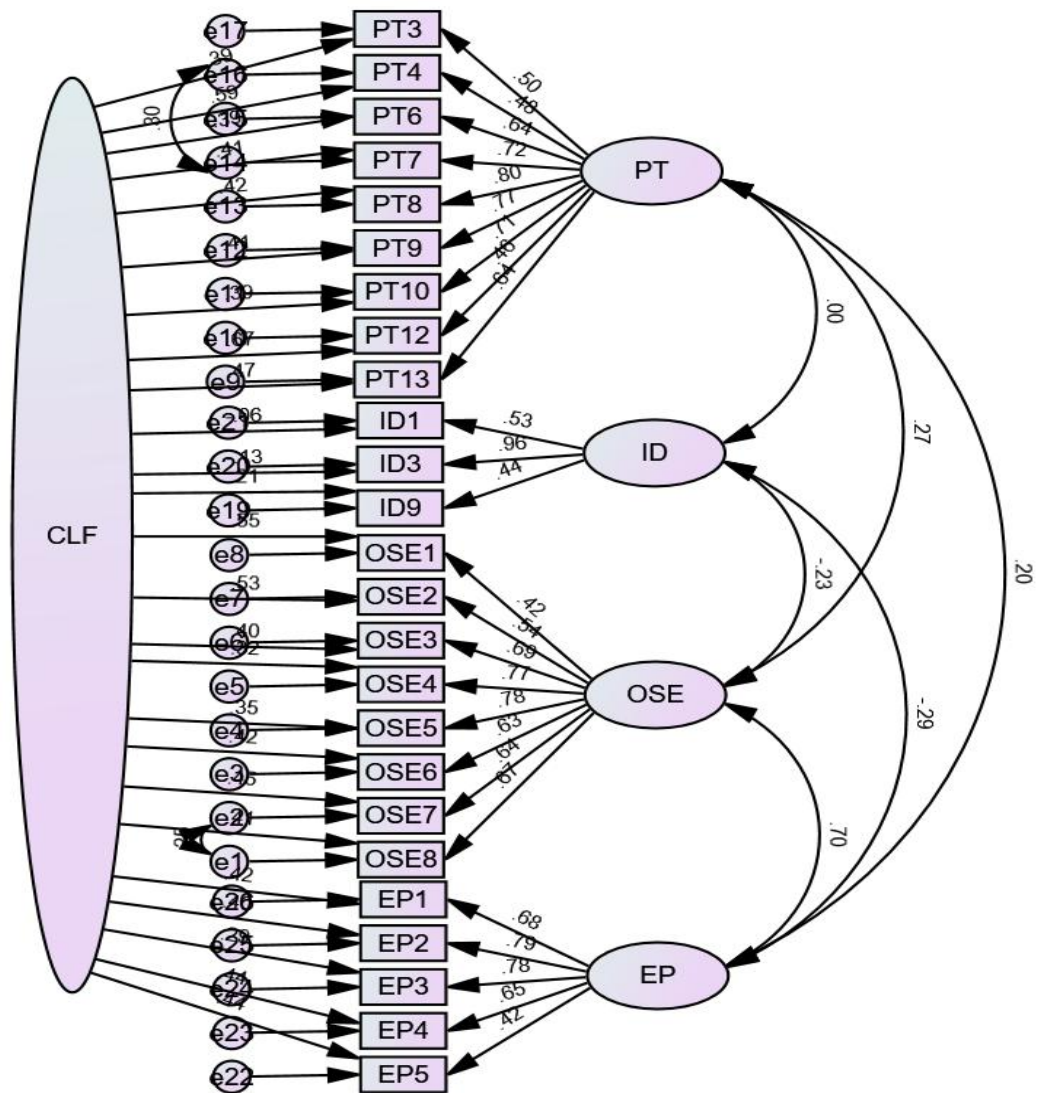


Figure 2: Confirmatory Factor Analysis

To find out the direct effect of perceived threat of COVID-19 on employee performance and indirect effect through occupational self-efficacy, Hayes' process macro for SPSS model 4 was run to test the direct and indirect relationship hypothesized as H1 and H2. As per H1, there was a significant positive direct effect of perceived threat of COVID-19 on employee performance ( $\beta = .1723$ ,  $SE = .0269$ ,  $p = 0.000$ ). For mediation analysis, path (a) of perceived threat of COVID-19 on occupational self-efficacy ( $\beta = .4325$ ,  $SE = .0357$ ,  $p = .0000$ ) and path (b) of occupational self-efficacy on employee performance ( $\beta = .4206$ ,  $SE = .0302$ ,  $p = .0000$ ) were both found significant. For H2, the

indirect effect of the perceived threat of COVID-19 on employee performance through occupational self-efficacy was also found significant in 5000 bootstrapped sample (effect = 0.1905, LL = 0.0257, UL = 0.4065).

**Table 3:** Bootstrapping results for direct & indirect effect

Direct Effect	Estimate	SE	t	p
Perceived threat of COVID-19 → Employee performance	0.1723	0.269	6.3952	0.000
Perceived threat of COVID-19 → Occupational Self-efficacy	0.4325	0.357	12.118	0.000
Occupational Self-efficacy → Employee Performance	0.4206	0.0302	13.9203	0.000

(95% bias corrected confidence interval method)

In Direct Effect	Effect	SE	LL
Perceived threat of COVID-19 → Occupational Self-efficacy → Employee Performance	0.1905	0.0384	0.02575

(LL, Lower limit; SE, Standard error; UL, Upper limit)

To find out the moderating effect of individual disposition on occupational self-efficacy and employee performance, Hayes' process macro for SPSS model 1 was run used. As per H3, there was a significant positive direct effect of perceived threat of COVID-19 on employee performance ( $\beta = .1723$ , SE = .0269, p =0.000). For mediation analysis, path (a) of perceived threat of COVID-19 on occupational self-efficacy ( $\beta = .4325$ , SE = .0357, p = .0000) and path (b) of occupational self-efficacy on employee performance ( $\beta = .4206$ , SE = .0302, p = .0000) were both found significant. For H2, the indirect effect of the perceived threat of COVID-19 on employee performance through occupational self-efficacy was also found significant in 5000 bootstrapped sample (effect = 0.1905, LL = 0.0257, UL = 0.4065).

**Table 4:** Moderation analysis

	Moderator: Individual Disposition		
	$\beta$	SE	$\Delta R^2$
Constant	1.2070		
Occupational Self-efficacy → Employee Performance	0.1418	0.1097	
Individual Disposition → Employee Performance	0.0917	0.0825	
Occupational Self-efficacy * Individual Disposition → Employee Performance	0.0936	0.0379	0.0063
<b>Conditional effect of moderator at M ± 1 SD (Slope est)</b>	Effect	SE	LL 95% CI    UL 95% CI
Individual disposition Low	0.3196	0.0472	0.226    0.412
Individual disposition Medium	0.3664	0.0371	0.293    0.439
Individual disposition High	0.4132	0.0353	0.343    0.482

CI, Confidence interval; LL, Lower limit; LL, Lower limit; SE, Standard error; UL, Upper limit.

#### 4. Conclusion

The current study is executed to examine the mediating role of occupational self-efficacy and moderating role of individual disposition in the relationship of perceived threat of COVID-19 and employee performance. This research will contribute to ongoing research through focusing on the effect of the COVID-19 on different sectors of the economy both in terms of organization and the employees. COVID-19 pandemic has affected the lives of students, businessman and employees, even it has a deteriorating effect on the mental health of individuals. This examination has given the new skyline by characterizing and drafting a connecting factor in the relationship of factors of work environment and employee performance. It has been observed that stress available in the work environment deteriorates the behavior and performance of the employees (Petzold et al., 2020).

This research will contribute to ongoing research that focuses on the perceived threat of COVID-19 on employee performance. COVID-19 has threatened organizations financially as well as emotionally. Employees perceiving COVID as a major threat to their health deteriorate the employee performance. This study designed to survey whether perceived threat of COVID-19 effect employee performance. Moreover, this research will also demonstrate the mediating role of occupational self-efficacy in the association of Perceived threat of COVID-19 and employee performance. Along with the mediation this study will also elaborate the moderating role of individual disposition in the relationship of occupational self-efficacy and employee performance. Our findings highlighted that occupational self-efficacy would mediate the relationships between perceived threat COVID-19 and employee performance of bankers and it might be a significant aspect in recognizing individual disposition through in this severe situation (Topic & Baum, 2016).

This research is not without limitations; First, due to time constrain and level of resources data is collected from a limited number of people and all the correspondents were contacted once. Second, research is limited to the employees of banking sector leaving all other organizations. Third, Future researchers are encouraged to study the firm (e.g., the level of authoritative help) or individual level (e.g., worker self-determination).

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