

Impact of Covid – 19 on job satisfaction of employees at MCB Bank, Pakistan

RESEARCH REPORT

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Abstract

COVID-19 has caused an unprecedented crisis in all industries around the world. This study sought to verify that job insecurity, as perceived by employees of banking sector of MCB Bank, significantly affects their job engagement and turnover intent and to determine the moderating effect of generational characteristics. The finding showed that perceptions of job insecurity had negative effects on the engagement of employees. Also, employees' job engagement can decrease turnover intent. The engagement of employees fully mediated the relationship between perceptions of job insecurity and turnover intent, and job insecurity caused by COVID-19 had a greater influence on employees belonging to smaller grades as compared to senior management in reducing job engagement, indicating that the negative impact of job insecurity is higher in junior grades.

Keywords: COVID-19, Job Satisfaction, Job Insecurity, Job engagement, quitting intention

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Name of respondent	
Designation	
Grade	

Department	
Location	
Date of response	

Question	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	1	2	3	4	5

2. Job Insecurity due to Covid

2.1 Covid has not reduced my performance on the job.					
2.2 I am certain that there will be no downsizing and MCB will retain me.					
2.3 There will be no impact on my career and growth in the organization.					
2.4 The banking sector has not been affected negatively by Covid.					
2.5 Overall, the job market in the banking sector since the start of the pandemic has shrunk.					
2.6 My colleagues think that their jobs are insecure following the pandemic					
2.7 My management and supervisor have assured our employees that jobs would not be affected in any way due to the pandemic.					

3 Job Engagement during Covid

3.1 I find the work that I do gives me meaning and purpose.					
3.2 I am enthusiastic about my job					
3.3 My job provides me adequate compensation, benefits and rewards					
3.4 My supervisor encourages, guides and supports me on the job					
3.5 When required, I am always available to do extra assignments and work long hours.					

4 Intent to Resign/Continue Job due to Covid

4.1 I have applied for jobs outside MCB during the past 10 months.					
4.2 I intend to quit my job at MCB in the next 12 months					
a. Rate the following reasons which may					

<p>be causing you job dissatisfaction during the year 2020:</p> <ul style="list-style-type: none"> a. Less Salary and Allowances b. Inadequate Benefits c. Long Working hours d. Improper Leave policy e. Incompetent Supervisor f. Poor Working Environment g. Unfair Supervisor h. Lack of Training i. Lack of Career Growth j. Unfair appraisal k. Less annual increments and bonus l. Inconsiderate management 					
4.4 I will quit MCB if the current conditions get even a little worse					
4.5 I feel that other banks offer better compensation and benefits.					

1. Management of Covid by MCB

1.1 Overall, the management handled the problems caused by Covid very well.					
1.2 Clear directions, circulars and procedures were put in place and communicated to employees, advising them how to handle the Covid crisis					
1.3 All employees are aware of the these directions and procedures.					
1.4 Measures have been taken to ensure sanitization of offices and workplaces.					
1.5 Measures have been taken to ensure that employees comply with instructions and					

procedures during the pandemic.					
1.6 The Leave Policy during Covid is appreciated by employees					
1.7 Complete medical treatment is being provided to employees and family members affected by Covid					
1.8 Masks, sanitizers, gloves, etc., were provided in sufficient quantities to employees.					
1.9 Senior management staff themselves adhered to the policies and procedures during Covid and were role models.					
1.10 The organization provided facilities to employees to work from home e.g. internet, laptop/computer, training, transport for extended work hours at the office, etc.					
1.11 During Covid, the number of hours worked has increased					
1.12 During Covid, Work From Home improved output and efficiency					
1.13 During Covid, Work From Home affected my family and home negatively					
1.14 I am facing higher stress from work during Covid					

1.15 It was easy to Work From Home					
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1.16 Maintaining the required level of communication with my team/colleagues and seniors was easy					
1.17 Managing remote working, internet, technology and communication tools was easy					
1.18 My work-life balance was not disturbed during Covid					

6 Appendix

Tables

Count of 1.1 Overall, the management handled the problems caused by Covid - 19 very well.

Row Labels	Column Labels				Strongly Agree	Grand Total
	Strongly Disagree	Disagree	Neutral	Agree		
1. OG - 4	7	19	1	5	5	37

2. OG - 3	14	43		15	15	91
3. OG - 2	8	14		6	6	34
4. OG - 1	10	18		6	7	41
5. AVP	24	25	1	12	10	65
6. FVP	8	16		5	6	34
7. VP	3	2	1	2	1	9
8. SVP	7	3	1	2	1	13
9. EVP					3	4
Grand Total	81	132	5	103	7	328

Count of 1.2 Clear directions, circulars and procedures were put in place and communicated to employees, advising them how to handle the Covid - 19 crisis.

Row Labels	Column Labels				Grand Total
	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	20	12	4	1	37
2. OG - 3	54	21	15	1	91
3. OG - 2	17	13	4		34
4. OG - 1	23	12	6		41
5. AVP	37	18	7	3	65
6. FVP	12	13	5	4	34
7. VP	5	2		2	9
8. SVP	7	3	3		13
9. EVP		1	1	2	4
Grand Total	175	95	45	13	328

Count of 1.3 All employees are aware of the these directions and procedures.

Row Labels	Column Labels				Strongly Agree	Grand Total
	Strongly Disagree	Disagree	Neutral	Agree		
1. OG - 4	11	10	1	14	1	37
2. OG - 3	21	37		30	3	91
3. OG - 2	8	13		12	1	34

4. OG - 1	12	14		15		41
5. AVP	20	19	4	18	4	65
6. FVP	8	8	2	12	4	34
7. VP	1	1		6	1	9
8. SVP	3	5	1	4		13
9. EVP		1	1	1	1	4
Grand Total	84	108	9	112	15	328

Count of 1.4 Measures have been taken to ensure sanitization of offices and workplaces.

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	11	24	1	2	2	37
2. OG - 3	19	51	12	12	11	91
3. OG - 2	11	13	4	4	5	34
4. OG - 1	12	20	5	5	4	41
5. AVP	14	44	1	1	6	65
6. FVP	10	17	5	5	2	34
7. VP	2	5	1	1	1	9
8. SVP	2	9	1	1	1	13
9. EVP	1	1	1	1	1	4
Grand Total	81	222	10	10	15	328

Count of 1.5 Measures have been taken to ensure that employees comply with instructions and procedures during the pandemic.

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	9	26	1	1		37
2. OG - 3	18	72			1	91
3. OG - 2	10	24				34
4. OG - 1	11	30				41
5. AVP	14	44	3	2	2	65

6. FVP	10	17	1	4	2	34
7. VP	1	6		1	1	9
8. SVP	2	9	1		1	13
9. EVP				2	2	4
Grand Total	75	228	6	10	9	328

Count of 1.6 The Leave Policy during Covid - 19 is appreciated by employees

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	15	8	10	4		37
2. OG - 3	32	17	40	1	1	91
3. OG - 2	18	6	9	1		34
4. OG - 1	21	10	9	1		41
5. AVP	35	20	4	5	1	65
6. FVP	17	9	3	2	3	34
7. VP	4	2		2	1	9
8. SVP	8	3	1	1		13
9. EVP			2	1	1	4
Grand Total	150	75	78	18	7	328

Count of 1.7 Complete medical treatment is being provided to employees and family members affected by Covid - 19.

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	18	18			1	37
2. OG - 3	33	57			1	91
3. OG - 2	19	15				34
4. OG - 1	22	19				41
5. AVP	38	24		2	1	65
6. FVP	18	10	1	4	1	34
7. VP	5	2	1	1		9

8. SVP	9	3	1			13
9. EVP	1	2			1	4
Grand Total	163	150	3	7	5	328

Count of 1.8 Masks, sanitizers, gloves, etc., were provided in sufficient quantities to employees.

Row Labels	Column Labels				Grand Total
	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	33		2	2	37
2. OG - 3	89		1	1	91
3. OG - 2	33		1		34
4. OG - 1	40		1		41
5. AVP	58		2	5	65
6. FVP	27		5	2	34
7. VP	6	1	1	1	9
8. SVP	11		1	1	13
9. EVP		3		1	4
Grand Total	297	4	14	13	328

Count of 1.9 Senior management staff themselves adhered to the policies and procedures during Covid - 19 and were role models.

Row Labels	Column Labels				Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	
1. OG - 4	9	16	11	1	37
2. OG - 3	18	32	40		91
3. OG - 2	10	15	9		34
4. OG - 1	11	21	9		41
5. AVP	14	41	6	2	65
6. FVP	10	16	2	2	34
7. VP	1	6		1	9

8. SVP	2	9	2			13
9. EVP				2	2	4
Grand Total	75	156	79	8	10	328

Count of 1.10 The organization provided facilities to employees to work from home e.g. internet, laptop/computer, training, transport for extended work hours at the office, etc.

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	8	27			2	37
2. OG - 3	15	75			1	91
3. OG - 2	9	25				34
4. OG - 1	11	30				41
5. AVP	21	38	1		5	65
6. FVP	10	20		1	3	34
7. VP	4	3		1	1	9
8. SVP	6	5			2	13
9. EVP				3	1	4
Grand Total	84	223	1	5	15	328

Count of 1.11 During Covid - 19, the number of hours worked has increased

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	3		2	23	9	37
2. OG - 3	3		1	70	17	91
3. OG - 2	1		1	26	6	34
4. OG - 1	2		1	28	10	41
5. AVP	6			38	21	65
6. FVP	1	1	3	19	10	34
7. VP	1		1	5	2	9

8. SVP	3			7	3	13
9. EVP	1			1	2	4
Grand Total	21	1	9	217	80	328

Count of 1.12 During Covid - 19, Work From Home improved output and efficiency

Row Labels	Column Labels				Strongly Agree	Grand Total
	Strongly Disagree	Disagree	Neutral	Agree		
1. OG - 4	16	8	13			37
2. OG - 3	32	18	41			91
3. OG - 2	18	6	10			34
4. OG - 1	21	10	10			41
5. AVP	38	21	5	1		65
6. FVP	22	9	2		1	34
7. VP	4	3	2			9
8. SVP	9	3			1	13
9. EVP	1	1	1	1		4
Grand Total	161	79	84	2	2	328

Count of 1.13 During Covid, Work From Home affected my family and home negatively

Row Labels	Column Labels				Strongly Agree	Grand Total
	Strongly Disagree	Disagree	Neutral	Agree		
1. OG - 4		3	2	23	9	37
2. OG - 3	1	2	1	70	17	91
3. OG - 2		1	1	26	6	34
4. OG - 1		3		28	10	41
5. AVP	1	1	2	38	23	65
6. FVP	3	1	1	18	11	34
7. VP		1	2	4	2	9
8. SVP			2	7	4	13
9. EVP		1	2	1		4
Grand Total	5	13	13	215	82	328

Count of 1.14 I am facing higher stress from work during Covid - 19

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	2		13	8	14	37
2. OG - 3	1		42	17	31	91
3. OG -2			11	10	13	34
4. OG - 1	2		10	9	20	41
5. AVP	4	1	4	15	41	65
6. FVP	4		2	11	17	34
7. VP			1	1	7	9
8. SVP	1		2	2	8	13
9. EVP			2	1	1	4
Grand Total	14	1	87	74	152	328

Count of 2.1 Covid -19 has reduced my performance on the job.

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4		2	10	8	17	37
2. OG - 3		1	40	17	33	91
3. OG -2			9	6	19	34
4. OG - 1		2	9	10	20	41
5. AVP	3	1	3	19	39	65
6. FVP	4	2	4	6	18	34
7. VP		1	1	2	5	9
8. SVP	2			1	10	13
9. EVP		2	1		1	4
Grand Total	7	6	77	76	162	328

Count of 2.2 I am certain that there will be no downsizing and company will retain me.

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	6	17	13	1	1	37
2. OG - 3	14	35	41	1	1	91
3. OG -2	8	16	10	1	1	34
4. OG - 1	10	21	10	1	1	41
5. AVP	21	34	6	1	3	65
6. FVP	10	20	3	1	1	34
7. VP	4	3	1	1	1	9
8. SVP	6	5	1	1	1	13
9. EVP	1	1	1	2	1	4
Grand Total	79	151	87	5	6	328

Count of 2.3 There will be no impact on my career and growth in the organization.

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4		27	9		1	37
2. OG - 3		76	15			91
3. OG -2		25	9			34
4. OG - 1		30	11			41
5. AVP		37	22	3	3	65
6. FVP	3	20	9	1	1	34
7. VP		4	4		1	9
8. SVP		5	6	1	1	13
9. EVP			2	2		4
Grand Total	3	224	87	7	7	328

Count of 2.4 The banking sector has not been affected negatively by Covid.

Row Labels	Column Labels				Grand Total
	Strongly Disagree	Disagree	Agree	Neutral	
1. OG - 4	9	9	19		37

2. OG - 3	17	18	56		91
3. OG - 2	6	10	18		34
4. OG - 1	10	11	20		41
5. AVP	24	14	27		65
6. FVP	11	10	9	4	34
7. VP	3	2	4		9
8. SVP	5	2	6		13
9. EVP			2	2	4
Grand Total	85	76	161	6	328

Count of 2.5 Overall, the job market in the banking sector since the start of the pandemic has shrunk.

Row Labels	Column Labels				Strongly Agree	Grand Total
	Strongly Disagree	Disagree	Neutral	Agree		
1. OG - 4	1		14		22	37
2. OG - 3	1		42		48	91
3. OG - 2			10		24	34
4. OG - 1	2		10		29	41
5. AVP	1	3	6	1	54	65
6. FVP			3	1	30	34
7. VP			2		7	9
8. SVP			1		12	13
9. EVP			4			4
Grand Total	5	3	92	2	226	328

Count of 2.6 My colleagues think that their jobs are insecure following the pandemic

Row Labels	Column Labels				Strongly Agree	Grand Total
	Strongly Disagree	Disagree	Neutral	Agree		
1. OG - 4	2		13		22	37
2. OG - 3			42		49	91
3. OG - 2			10		24	34
4. OG - 1			12		29	41
5. AVP	3	3	4	1	54	65

6. FVP	1		3		30	34
7. VP			3		6	9
8. SVP	1			1	11	13
9. EVP			2	2		4
Grand Total	7	3	89	4	225	328

Count of 2.7 My management and supervisor have assured our employees that jobs would not be affected in any way due to the pandemic.

Row Labels	Column Labels				Strongly Agree	Grand Total
	Strongly Disagree	Disagree	Neutral	Agree		
1. OG - 4	7	17		12	1	37
2. OG - 3	14	35		41	1	91
3. OG - 2	8	16		10		34
4. OG - 1	10	21		10		41
5. AVP	24	34		7		65
6. FVP	11	19	1	2	1	34
7. VP	3	3	1	1	1	9
8. SVP	7	5	1			13
9. EVP			3	1		4
Grand Total	84	150	6	84	4	328

Count of 3.1. I find the work that I do gives me meaning and purpose.

Row Labels	Column Labels				Grand Total
	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	11	2	18	6	37
2. OG - 3	41	2	35	13	91
3. OG - 2	9	1	17	7	34
4. OG - 1	11		20	10	41
5. AVP	4	1	35	25	65
6. FVP	4	1	20	9	34
7. VP	2	1	4	4	9
8. SVP	2	3	5	5	13

9. EVP	1	1	3	1	4
Grand Total	80	12	157	79	328

Count of 3.2 I am enthusiastic about my job

Row Labels	Column Labels				Grand Total
	Disagree	Neutral	Agree	Strongly Agree	
6. FVP		1	21	12	34
5. AVP	1	1	38	25	65
8. SVP			6	7	13
1. OG - 4	1	1	28	7	37
7. VP		1	4	4	9
9. EVP		1	2	1	4
2. OG - 3	1		76	14	91
3. OG - 2			26	8	34
4. OG - 1	2		29	10	41
Grand Total	5	5	230	88	328

Count of 3.3 My job provides me adequate compensation, benefits and rewards

Row Labels	Column Labels				Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	
1. OG - 4	6	9	1	19	37
2. OG - 3	14	17	20	27	91
3. OG - 2	8	8	9	8	34
4. OG - 1	10	9	9	9	41
5. AVP	21	17	4	17	65
6. FVP	7	11	1	11	34
7. VP	3	2	1	2	9
8. SVP	7	3		3	13
9. EVP		1	2	1	4
Grand Total	76	77	76	97	328

Count of 3.4 My supervisor encourages, guides and supports me on the job

Row Labels	Column Labels				Strongly Agree	Grand Total
	Strongly Disagree	Disagree	Neutral	Agree		
1. OG - 4	6	10	10	10	1	37
2. OG - 3	15	18	40	18		91
3. OG - 2	8	10	9	7		34
4. OG - 1	10	11	9	11		41
5. AVP	21	14	4	22	4	65
6. FVP	7	10	6	9	2	34
7. VP	3	2		3	1	9
8. SVP	6	2		4	1	13
9. EVP			1	3		4
Grand Total	76	77	79	87	9	328

Count of 3.5 When required, I am always available to do extra assignments and work long hours.

Row Labels	Column Labels				Strongly Agree	Grand Total
	Strongly Disagree	Disagree	Neutral	Agree		
1. OG - 4		2		26	9	37
2. OG - 3		1		74	16	91
3. OG - 2				25	9	34
4. OG - 1		2		28	11	41
5. AVP		1		37	27	65
6. FVP				24	10	34
7. VP				4	5	9
8. SVP	1			5	7	13
9. EVP			1	2	1	4
Grand Total	1	6	1	225	95	328

Count of 4.1 I have applied for other jobs during the past 10 months.

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	2		9	18	8	37
2. OG - 3	1		18	57	15	91
3. OG - 2			10	15	9	34
4. OG - 1			11	19	11	41
5. AVP	5	1	14	23	22	65
6. FVP	1	3	11	11	8	34
7. VP			2	3	4	9
8. SVP	1		2	4	6	13
9. EVP	2	1	1			4
Grand Total	12	5	78	150	83	328

Count of 4.2 I intend to quit my job in the next 12 months

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	1	1	12	4	25	37
2. OG - 3	1	1	41	1	49	91
3. OG - 2	1	2	9	4	25	34
4. OG - 1	2	3	11	5	30	41
5. AVP	1	1	7	3	56	65
6. FVP	1	1	6	1	27	34
7. VP	2	1	2	2	7	9
8. SVP	1	1		1	12	13
9. EVP	2	1	2	2		4
Grand Total	3	1	90	3	231	328

Count of 4.3 I will quit if the current job gets even a little worse.

Row Labels	Column Labels					Grand Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
1. OG - 4	1		2	18	16	37
2. OG - 3	1			57	33	91
3. OG - 2				19	15	34

4. OG - 1	2			18	21	41
5. AVP	1	2	4	17	41	65
6. FVP	4	1	2	11	16	34
7. VP			1	1	7	9
8. SVP			1	2	10	13
9. EVP		1	3			4
Grand Total	9	4	13	143	159	328

Count of 4.4 I feel that other banks offer better compensation and benefits.

Row Labels	Column Labels Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Grand Total
6. FVP		1	11	1	21	34
5. AVP	2	1	24	5	33	65
8. SVP			7	1	5	13
1. OG - 4	1		8	12	16	37
7. VP			4	1	4	9
9. EVP			3	1		4
2. OG - 3	1		15	41	34	91
3. OG - 2			8	10	16	34
4. OG - 1	2		10	10	19	41
Grand Total	6	2	90	82	148	328