



IMPACT OF PANDEMIC ENVIRONMENT ON EMPLOYEES WORKING MORALE THROUGH MEDIATING ROLE OF PERFORMANCE AND MODERATING ROLE OF TRANSFORMATIONAL LEADERSHIP

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ABSTRACT

This study examined a mediating moderation model for pandemic environment that has drastically affected the employee working morale and performance in contagious environment with the strengthening relation of transformational leadership. Data were collected from top ranked officers of financial institutions who have worked under stress in difficult time of pandemic. PLS-SEM was employed to validate data and examine the hypothesized relationships. Empirical results revealed that employee performance mediates the link between pandemic environment and employees' working morale. Transformation leadership is found to enhance the employees' performance by reducing the pandemic effect and expand employees' experience in strengthening their working morale. More specifically, pandemic environment positively contributes for sustainability of employees working that develop their working performance. Transformational leadership also positively effect and accelerate the job performances and morale at workplace for financial managers. This research contributes to business management literature by describing mediating moderation mechanisms through which pandemic environment influences top ranked employees' performance and reduced their working morale. The study guided the practitioners by emphasizing that employees during infectious time experienced low working morale which can be reinforced through transformational leadership.

Keywords: Pandemic Environment, Technological Hassle, Work from Home, Working Morale, Performance

JEL Codes: O10, P17

I. INTRODUCTION

Workplace stress is a relatively new concept to be studied nowadays. Over the last few decades, the nature of work has changed dramatically, and it continues to change at a rapid speed. It has now become a universal aspect, and people from all walks of life must deal with it. Every organization despite big or small must face workplace stress. This is the similar case for top ranked employees of financial institutions who have to work in contagious environment. These employees considered their workplace to be an important source of stress as they have to spend most of their time in their respective organizations (Khattak et al., 2011). Although financial institutes like banks are the backbone of any economy which involve in the financial growth of that nation. But Covid-19 has mainly destroyed all economies of the world. Covid-19 brought a lot of negative aspects that entirely changed the working environment. In recent years, financial sector has made significant growth all over the globe and the progress of this sector mainly depends on employees working morale in it. But pandemic situation in working environment associated with Covid-19 have decreased their performance significantly (Prasad & Vaidya, 2020; Imran et al., 2021). According to (Anderson, 2003) stress associated with workplace has negative impact on employee performance and every organization is trying to overcome these stress factors. There is lack of literature that identify the relationship pandemic situations in working environment and employees working morale for financial institutions. So, by taking the lead, this study measured the impact of pandemic environment with employees working morale in the presence of transformational leadership. Pandemic environment further explained as the combination of technology hassle, distrust, overload, Job insecurity, Poor communication, and Work-home interference. Basically, in financial sector, all above stated situations cause stress which in turns decrease employee performance. Job related stress may affect not only employee's performance but also their health. Work stress leads to emotionally disturbed, feeling uncomfortable, feeling alone, having inability to sleep, smoking extremely, not be relaxed, increasing blood pressure, and having digestive problems (Iskamto & Studies, 2021). The job in financial institution during pandemic was very uncertain because currency transactions were mandatory in daily operations of the organization which put extra burden on the employees. Technological hassle and employee performance are also interrelated as technology is an important part of employee performance in modern

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era. (Embi, 2007) stated that financial institutions are facing quick fluctuations in technology with the launch of new computerized applications over the previous years and these have caused several changes in working nature of employees. The employee's performance will be affected by technological change (Imran et al., 2014) in near future. Technologies change may improve performance when linked with other sources like human resource and managerial role (Dauda et al., 2011). Trust is another essential part of employee's job. Employee performance mainly depends on trust because of its direct link with emotions of employees. Trust/distrust performs important role in influencing employees' feelings/activities, as well as their intentions to stay or leave the job (Wong et al., 2002). Trust also contains a person's readiness to work under risky situations where results may not be what is anticipated (Colquitt et al., 2007). Obviously, thoughts of distrust are generally very irritating. The workload may be described as work that an employee is liable to accomplish on the given time (Warraich et al., 2014; Imran et al., 2022). Workload either over or under always effect employee's performance directly. Overload may be categorized in to two types. One is quantitative and other is qualitative: quantitative load prevails when the employees must complete a lot of work in short period of time. And qualitative load prevails when the employees have inadequate skills to accomplish the task (Conley & Woosley, 2000). Job insecurity may be defined as the employee's job is in danger when he/she is afraid of losing that job (Hellgren et al., 2003). The performance of an employee can be impacted by significantly insecurity of the job (Yusoff et al., 2017). Job insecurity is negatively linked with job performance of employees with low self-efficacy (Feng et al., 2008). When managers do not offer secure jobs to the employees then employees are expected to suffer work stress which create negative emotional reactions that may lead to their low work performance (Jordan et al., 2002). Communication is essential work of all managers' jobs (Greenberg, 2010). Improved communication always relies on sets of actions that are required to complete effective communication (Keyton et al., 2013). New management strategies largely aim to improve employees performance by utilizing the power of communication (Femi & Science, 2014). Active communication between employees and managers is important because with the help of communication employees will know what is required from them, managers will give clear job description to employees (Femi & Science, 2014). In other words, communication is the bridge between employee and management with which ideas might be exchanged. Work-home interference may be defined as process of negative dealings between work and home domains (Van et al., 2006).

According to (Greenhaus & Beutell, 1985) work-family interference may arise as a result of role conflicts that require time commitment, pressure, or dedication in one field like work which is entirely different from roles in the other field like family. Employee's performance and employees working morale are linked with each other. The low performance leads to low working morale of employee (Shaban et al., 2017a). In financial institutions, working morale of employees matter because progress of these sectors depends on employee's performance. It can be said that working morale of financial sector is like a bridge that links employees with work and organizations. Working morale can be defined as the characteristic of control, self-confident and caring on work stations (Shaban et al., 2017a). Morale is an opinion and comparative response of people to job fulfillment it belongs. Working morale also be defined by six reasons which are as fellow 1. Staff increase productivity 2. Improved performance and creativity 3. Reduced number of leave 4. Low absenteeism 5. Increase efficiency 6. More productive work force are the other resultant benefits of high working morale. High working morale is caused by high performance. High performers have high working morale. If performance of these high performers affects by somehow then working morale of employee also affected (Obeng et al., 2021). Minor changes in working conditions also have negative impact on trust and performances of employee (Robbins & Coulter, 2007). As mentioned earlier this study takes in to account the challenges of pandemic environment such as technology hassle, distrusted, overload, Job insecurity, Poor communication, and Work-home interference. Due to these challenges employee performance suffers. This low performance leads to low working morale. At this stage leadership play an important role (Bell & Raj, 2016). Most of the people who experience low working morale at workplace criticize management or their immediate bosses for their leadership style. At this time, top management competency can demonstrate trust and loyalty for developing teams to enhance their working morale (Schuler, 2004). Other scholars like (Robbins 2003) believed that bad leadership styles are main causes of low employee morale. If leaders adopt transformational leadership style, then it can be easy to handle the panic situation of low performance. There are four basic functions that transformational leaders must be performed. First, function is inspirational motivation, with the help of this function leaders can not only develop a common vision in employees but also communicate this vision with others. This common vision can develop high beliefs in employees which are motivating, inspiring, and challenging. Second, function is the idealized influence, this function is helpful in serving as a role model. Third, function which transformational leaders shows is intellectually stimulate. This function is used to challenge old thinking of employees and change their thinking to new suggestions and ideas. Finally with the help of last function individualized consideration, transformational leaders understand basic needs of their employees and treat each employee as a unique individual (Bass et al., 1987).

In this research we tried to explore the impact of pandemic situation on employees working morale. It was very difficult to find out any relationship between pandemic environment and employees working morale with mediation effect of performance and moderating effect of transformational leadership because no work has been done previously

in this regard. Pandemic situation has destroyed working environment in all over the world. Pandemic situation may also lead to employees' low working morale. Employees who suffered exhausted, overloaded, and lack of appreciation, revealed low morale (Riley, 2004). Performance which is affected by stress factors led to low employee working morale was firstly observed in this research. Working stress leads to a little organizational responsibility from employees and as a results in increased employees turnover (Elovainio et al., 2002). Dye and Garman suggested that distrust of management, lack of interpersonal affairs, and strict working environment collective affects performance of employee could also lead to low employee morale (Dye & Garman, 2014). low morale might also be result of departmental discharge, employee's negotiations and contract disputes, high rate of replacement, leadership change, and unclear opportunities and corporate direction (Workforce Performance Solutions, 2006). (Mackenzie, 2007) assumed that workload of employees and a restricted access to professional development influenced employees' morale. According to (Ngambi, 2011) low morale might be cause of many factors along with not full use of employees (performing not their best) and not delivering satisfactory training programs.

II. PROBLEM STATEMENT

As we mentioned earlier morale and performance is two-way process. Working morale effects performance (already researched) and performance effects working morale (researched in this paper). More ever due to COVID-19 and lockdown situations performance of working employees suffer. During this pandemic situations employees of financial institutions (banks) forcefully performed their jobs even with the threat of suffering from infectious virus (Zhu et al., 2020). The employees of banks were unsafe because virus might be presented on currency notes, checks, and other financial instruments. This position continued till physical infections or destroy the mental health of employees (Zhu et al., 2020). Due to this high achiever and excellent workers felt disparate. This desperation led to low working morale. In this situation leadership can play its role to solve the problem from both ends. On the one hand leadership can improve performance. This high performance impact positively on working morale because transformational leaders inspire employees to grow over their own self-benefit, deliver positive feedback, create high and attainable standards of performance, guide employees to convert themselves to more creative and innovative and always look after the employee's needs (Bass, 1985). Transformational leaders also inspire employees to attain performance away from expectations by transforming employees' feelings, ideas, and beliefs (Rafferty & Griffin, 2004). On the other hand, leadership can enhance working morale. Transformational leadership is that leadership style that can bring certain change in employees because to create good performance with full power, passion, and excitement for the company (Rawat & Technology, 2015). This high working morale increase the performance of the employee who were suffering with bad performance. Low morale may irritate employees, particularly when managers don't realize their hard work and the tasks performed (Ton & Huckman, 2008).

III. SIGNIFICANCE OF THE STUDY

Pandemic environment is one of the many factors that affect the employee's performance in banking sector. It became more contemplate in the case of emerging economies like Pakistan. Human can deal with short-term working pressure, but it would be difficult to handle long term pressure. This long-term pressure effect in other word decreases employee performance. In sudden and panic situation like covid-19 every economy of the world must face this long-term working pressure. This working pressure also decrease the employee working morale. In this situation where employees began to lose the morale leadership plays its important role. Transformational leadership paradigm highlights the main role of leaders in increasing organizational performance at all levels. Transformational leaders express their confidence in such a way that teams can be able achieve their goals, leading to higher levels of team potency. Transformational leadership also effect employee's working morale positively. leaders can shape and influence the organizational culture through role modeling, resources allocation, reward system, recruitment, promotions, and termination criteria. Previously the relationship between working morale and performance (high morale is the cause the of the high performance) was researched so many times but This research tries to high light the area where performance effects the working morale and how transformation leadership style handle both side of the problems.

IV. LITERATURE REVIEW

This section provides theoretical foundation to complete this research. This section is important because this section illustrates our vision and makes it easier to do research in certain directions. This research is originally based on Victor Vroom's expectancy theory. This theory was put forward in 1964 by Victor Vroom. This is a motivational theory and explains that an employee's motivation is directed influenced by their aspirations about the future. In this theory Vroom said that employee's motivation is directly influenced by how much they worth any reward linked to an action (Valence), how much effort is required to generate good results (Expectancy) and what type of reward they will get after generating good result (Instrumentality). In this research working morale is directed effected by bad performance of the employees. Poor performance can be due to stress factors. If the employees feel that their performance is not as per the standard and will not lead to get desire result. they feel uncomfortable at workplace. Another theory that supports this research is The Yerkes-Dodson law presented in 1908 by psychologists Robert M. Yerkes and John

Dillingham Dodson. According to this theory Performance of the employees increases with stress but to some extent. When the level of stress increases performance decreases (Gino, 2016). In pandemic situation stress factors effects performance of the employees. Performance initially increases after some time when these factors remain the same for a long time. After that it becomes a burden on the employee's mind. This increase leads to a decline in the performance of employees.

According to McKinsey (2020), the COVID-19 pandemic has entirely changed the ways of business operations. Organizations must modify their operation along with the role of offices accordingly in producing safe, effective, and pleasing careers (Craven et al., 2020). Furthermore, Covid-19 creates unbeatable challenges, some international companies all around the world have proved their capacity to overcome these challenges and react to pre-adopted crisis management plans (Mikušová & Horváthová, 2019) and try to adopt new work situation to secure employees within unpredicted and uncertain situations (Baker). In this pandemic situation, companies must identify which business operation require to be done face to face or which operation do not, and to what extent (Kaufman et al., 2020). There are several aspects in working environment which may change due to pandemic situations just like technological hassle. Technology advancement is a weapon with which companies may get competitive advantage. Technology advancement caste a positive effect on employee's performance where it minimizes human mistake, increase efficiency, and enhance the rate of communication (Baskaran et al., 2020). The Performance of the employees will be motivated by technological advancement (Imran et al., 2014). Employee's performance and technological advancement are positively related with each other. If employees adopt new technology in workplace not only their performance increase but also it is beneficial for organizations. There are many challenges to improve productivity for organizations and increase employee performance in selected appropriate technology Most of challenges in organizations are caused by competitive environment, advanced and new technology, improving employee efficiency and growth, new leadership, and management (Madsen et al., 2005). According to Odeh business clearness and proficiency depends on how efficiently organizations adopt and use new technology (Odeh & Sciences, 2019). There is need to develop and boost employees mind to adopt new technology Despite technology advancement. Employee behaviors and minds need to be developed to increase organizational performance (Bernerth, 2004). Most often, employees oppose or reject technological advancement unless they are realized that the changes are beneficial for them (Ajzen & processes, 1991). The organizations should convince their employees to take the changes beneficial for them and adopt the new technology, The organization should provide intrinsic as well as extrinsic inspiration to employees for better performance (Dauda et al., 2011). Advanced technology can be used to reduce workforce in organizations but there are some difficulties linked with new technology. First, stress associate with technology advancement is that it can affect the employee's performance because of job insecurity. Technology advancement led to stress when there is lack of skills and competencies in employees to performing the certain task. It can be described as employee's adaptation of the response go beyond the physical as well as psychological requirement (Park & Im, 2012). Another stress factor associated with pandemic situations is distrusted that may affect employee's performance. Trust is very important factor between employees and management that leads to high performance. Trust is directly related to cooperation, performance, and way of communication in organizations (Whitener et al., 1998). Trust is mile store of good working environment. According to McKnight and Cummings good working conditions depends on some degree of trust, and it is very important in every organization to build trust as soon as possible now a days (McKnight et al., 1998). Past researcher has taken trust as an opinion of one person, the trustor, toward another person, the trustee (Spector & Jones, 2004). The opposite side of trust is distrust among employee and management it may destroy not only good working environment but also some time whole organizations. Distrust may be defined as degree to which the trustor considers that the trustee will do work against their instructions under given situation (Marsh & Dibben, 2005). Distrust is negative expectation that a person has about the behavior of others (Lewicki et al., 1998). Guo et al., defined distrust as it depends on the belief of unexpected or unlikeable behavior of others (Guo, Lumineau, Lewicki, & Trends in Strategic Management, 2015). Distrust is negatively associated with employee's performance. Distrust always found in working environment where there is inability to do what is required, technical experience and talents, cares and encourages, shows good belief in their contracts, fulfills employees' expectation, and tells the truth (Cambler & Alcover, 2019). Distrust has a considerable effect on employees' turnover intentions (Kang et al., 2018). Third element of the pandemic situation is overload. Work overload or underload effects employee's ability to do any job. work overload may be called challenge for employees' ability to performance his duties in workplace. In literature review we found that stress in working environment caused by factors like work overload, job security issues, relations with other employees and management has negatively correlated to job satisfaction (Paktinat & Rafeei, 2012). This is the effect of work overload that it reduces the energy which is necessary for multi-task behaviors or to work for longer hours. This reduction leads to emotional exhaustion and decreases the performance (Ladebo & Awotunde, 2007). It is obvious that when an employee is overloaded with work, he might spend his personal time at the workplace, which disturb his work-family balance (Duxbury & Higgins, 2001). When employee feels his family life suffer due to work overload then his performance decreases. This may be resulted in mental and physical health problem and cause enthusiasm and absenteeism (Ivancevich, 1985). Work overloads effect good performing employee and increase withdrawal behavior patterns for example increase number of sick leaves,

nervousness, misery, losing self-confidence, concentration problems (Pelletier, 1992). Another factor in pandemic situation is job insecurity. Job insecurity may be major cause of the losing self confidence in workplace. Job insecurity is a stressful that directly links to distress and undesirable feelings (Jun et al., 2019). job insecurity is defined as the inability to continue desired continuity in a vulnerable job condition (Greenhalgh & Rosenblatt, 1984).

Job insecurity has two main points to be understood that make it as a multi-dimensional concept or as a global concept. First as mentioned earlier, it is defined as “the inability to continue desired continuity in a vulnerable job condition (Greenhalgh & Rosenblatt, 1984). secondly, job insecurity refers to the risk of job loss and job gap (Witte & Psychology, 1999). Job insecurity is negatively associated with employee job performance. According to Cheng & Chan job insecurity is negatively linked with employees’ job performance, organizational loyalty, and job completion (Cheng & Chan, 2008). Job insecurity leads to increased emotional stress, anxiety, and sadness (Roskies, Louis-Guerin, & Fournier, 1993); eagerly need for recovery (Schreurs et al., 2010); and psychological protest (Ashford et al., 1989); and poor health (Kinnunen et al., 1999). Job insecurity may be called as process. Under this process when employee faces job insecurity his aptitude and behavior in reaction because he physiological distress. What is the cause of the job insecurity? In pandemic situations each organization must face financial crisis. Downsizing is the only way to reduce cost. Downsizing always reduces labor costs normally happens by reducing the employees force or cutting wages, modernization, and enhance competitiveness (Matin et al., 2010). Employees take this downsizing as threaten for their job and feel job insecurity (Matin et al., 2010). Reforms in organization is another factor that may leads to job insecurity. According to Niesen restructuring in organization enhance feeling of job insecurity in employees (Niesen et al., 2018). Poor communication is another factor that may be caused by the pandemic situation and leads to effect the employee performance. Communication is very important in organization survivor because instruction goes downward from management to first line employees and result go upward from employees to management. If there is gap in communication, then everything goes wrong. Organizational functioning depends on communication, and it is the only the means of producing organizational effectiveness. A communication is the way thought which organizations transmit their information to each other for getting best performance (Arab & Muneeb, 2019). Communication is the managerial tool with which they control not only employees’ actions but also organizational progress. Communication is simplest and effective tool that managers can encourage employee commitment within organizations (Lawler & Mohrman, 1989). successful leaders are those who have clear vision on different aspects of communication and their impact on the organization’s setting or formation (Otoo, 2016). effective communication enables employees to perform their organizational responsibilities successfully (Odine & Banking, 2015). Communication acts like bridge between management and employees. Communication is the way to create trust between employees and management of the organization which enable employees to perform their job according to instruction given by management (Jiang et al., 2020). Good communication is the way to achieve good performance. To get organizational strategic goals and objectives good communication plays an important role (Otoo, 2016). Effective communication has positive effect of employee’s performance. Communication creates teamwork between employees and management in the organization and increases employee performance (Kalogiannidis & Research, 2020). Poor communication results in irreversible damage to affairs; affecting progress, performance, confidence, trust, respect, self-confidence, and physical health (Matin et al., 2010). Performance of the employees can be improved with the help of effective communication within the organization by means of involving them in policy making (Grobler & Puth, 2002). Work-home interference is the last factor in pandemic situation that may affect the performance. Due to Covid-19 every organization prefer to work from home. It is very difficult for employees to work from home. work-life conflict is initiated by hopes and tasks from both work and home areas. According to Greenhaus and Beutell work-family interference might be initiative because of roles conflict that require time commitment, pressure, or dedication in one field like work that are totally against from roles in the other field like family (Greenhaus & Beutell, 1985). Working of employees during work-home interference should be monitored by superiors (Shamir & Salomon, 1985). In work-home interference there is no difference between work and family time this leads to boredom and uncertainty which may be cause of lower performance. In work from home, it is very difficult to manage time. This cause conflict between family and work. There is another factor involving in work home interference that may cause low performance. In work-home interference employees may feel less recognition and achievement (Zhang & management, 2016). It is very difficult for employees to show their hard work to the management because there is lack of supervision in work-home interference. Employees who are engaged in working from home have not opportunity to socialize with coworkers and involve in physical movements that leads to health problems (Tavares, 2017). Furthermore, work home interference can be carried out by means of computer or other digital gadgets. Using these digital electronic devices have negative impacts on employee’s health. Poor health always reduces employee’s performance. In pandemic situation spending more time before screen using computer can cause exhaustion, drowsiness, headaches, and eye-related symptoms (Majumdar et al., 2020). Unclear work-life borders are not easy to remove emotionally from work which leads to stress and depression (Evanoff et al., 2021; Vander Elst et al., 2017). Working from home employee some time must alter their sleeping hours and try to engage in work at nights or early in the mornings when they are able to focus on work and escape from disruptions (Thompson, 2020).

V. MEDIATING VARIABLE “PERFORMANCE”

Performance of the employees is very important for organization. Performance of the employee is defined as what did an employee do and what did he not do (Shahzadi et al., 2014). Employee's performance can be defined as an action taken by employee which enable him to complete the task successfully gave to him under normally utilization of available resources. Organizational progress and success rely on the employee performance (Otley, 1999). Performance may be defined as the employee's ability to accomplish his goals and objectives set by management along with he tries to satisfy the management (Gloet, 2006; Lewis & Culture, 1999; Mathis et al., 2015). Due to employee performance organization can get competitive edge. But this performance may be affected by some stressors. According to Weiss stress are not always negative for performance of the employees. specifically, stresses are beneficial for the performance to some extent but longer stress may be harmful for the performance (Weiss, 1983). Performance of the employees always influenced by stress factors just like role-stress and work/non-work conflicts (Babin & Boles, 1998). To understand performance under stress, there are two models that gave us clear insight about this relationship. First modal named Yerkes-Dodson law (1908). As mentioned early in this chapter it is U-shaped relationship between stress and performance. When employees face low level of stress in the job, he may be not motivated. if the level of stress increase, then his performance increase to some extent. If the level of stress remains on increasing, then he must employ more energy and time to cover these stresses due to this job performance reduce. The model suggests that a moderate amount of stress good for employees because at this level, employees are not motivated but also able to utilize maximum level of his energies to enhance job performance. Other modal is challenge model presented by Meglino in 1977. According to this model there is positive relationship between job stress and performance. If employees face low level of stress, he does not consider this level as challenge. At the medium level of stress, employee takes this stress as challenge to some extent and show average level of performance. But at the highest level of stress, employees feel uncomfortable and take this optimal challenge and his performance would be consistent accordingly. Stresses and employees are negatively associated with each other.

VI. MODERATION VARIABLE “TRANSFORMATIONAL LEADERSHIP”

Transformational leaders are those who have charismatic ability to inspire employees of the organization to go beyond their own interests for the progress of the organization (Avolio, 1999). Leader is the person who are the responsible to drive employees in the favor of the organization despite of their interest. Bernard Bass (1999) was the first person who studied leadership and categorized leaders as transactional or transformational (Bass, 1999). Transformational leadership, defined as the process of influencing attitudes, opinions, and ideals of followers in the favor of the organization and the vision of the leader. As a result of this process followers try to attain performances beyond expectations (Bass, 1985; Yukl, 1999; Yukl, 1999). Bass (1985) suggests that there are four dimensions of transformational leadership. First dimension is *idealized influence* in this dimension followers understand their leader's' respect, faith, belief, power of inspiration, and moral preferences. After understanding these traits in their leaders' followers become ready to alter their interest to organizational goal (Antonakis & House, 2013). Second dimension is *inspirational motivation* in this dimension leaders communicate their visions to inspire and motivate followers to achieve organizational goals (Antonakis & House, 2013). Third dimension is *intellectual stimulation*, in this dimension leaders try to inspire followers mind and thinking to give up their own interest (Antonakis & House, 2013). The fourth and last dimension is *individualized consideration*. In this dimension leaders emotionally support the followers and consideration for each follower (Antonakis & House, 2013).

VII. DEPENDENT VARIABLE “EMPLOYEE'S WORKING MORALE”

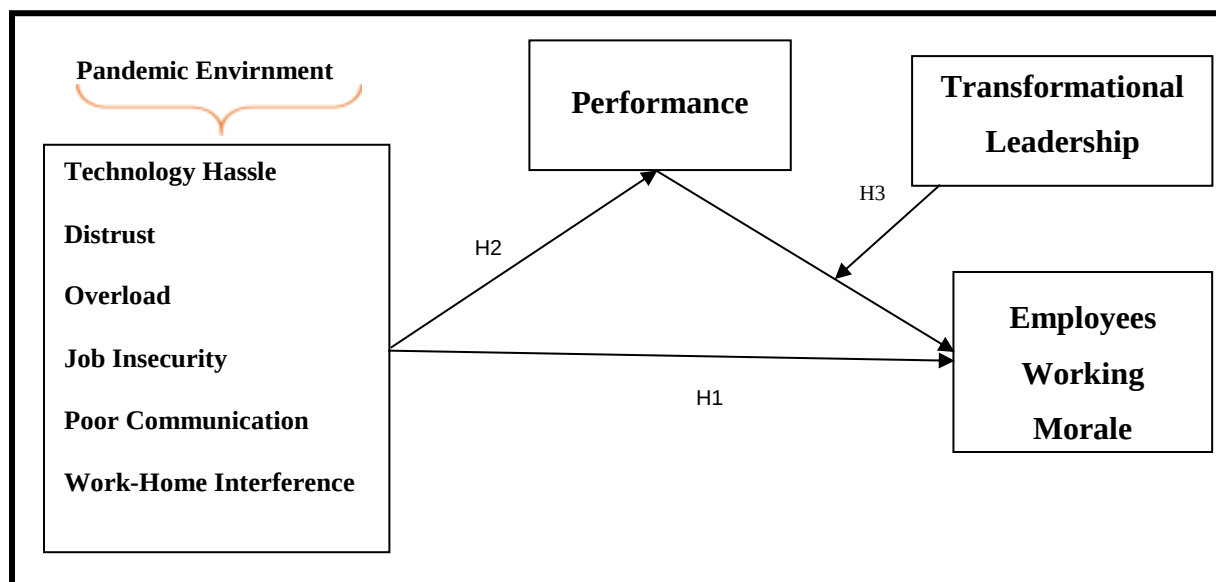
Employee working morale is the attitude and feelings of the employees in workplace. If employees feel happy and having positive attitude at workplace. Then the more beneficial and productive they will be. To keep employees happy is very important for all organization because the employees who are happy at work employees will be more productive than unhappy employees. Business dictionary defines employee working morale as the representation of employee's emotions, pleasure, positive attitude and feeling at workplace (Tresirichod, 2021). Employee working morale is mental state that have strong influences on motivation, discipline, and passion (Suksaranruedee & Sucaromana, 2013). Morale is employee's behavior that he exhibits at work. Morale is employee's psychological feeling of wellbeing. Confidence, effectiveness, and intention are the milestone of this feeling (Bowles & Cooper, 2009). So, we can say that morale is the only cause to create healthy and productive workplace. According to Fard employee working morale is the main component of creating healthy workplace (Fard et al., 2010). Employee's morale may vary from low to high because several reasons. If employees are working under stressful conditions, then their efficiency, job satisfaction, working performance and turnover may also suffer (Ganster & Schaubroeck, 1991; Jepson & Forrest, 2006) leads to employees working morale and loyalty and including further financial difficulties to organizations (Anastasiou & Papakonstantinou, 2014). Poor performance always creates negative emotions in employees. These negative emotions in employees leads to low working morale. According to Seo et al., 2004 negative emotion in employees is consequences when employees affect to become negative (poor performance) (Seo et al., 2004). These negative emotions effect attitudes and actions of the employees (George & Jones, 2001; Weiss, 1983)

that destroy loyalty and dedication of employees towards the organization, enhance turnover intentions among employees (this behavior collectively called low morale) (Kiefer et al., 2005; Paterson et al., 2002).

VIII. PROPOSED THEORETICAL AND CONCEPTUAL FRAMEWORK

The theoretical framework is important part of the research study because this framework supports the theory in research. The theoretical framework explains the cause of the theory and answer the question that why the problem exists which need to solve. Thus, the proposed research model is discussed in this chapter, as well as the theoretical underpinnings for the postulated connections, which are an important part of the study. Variables are constructed on basis of theories and arguments developed, and lastly, hypothesis statements are formed.

Figure 1: Research Model



The proposed mediating moderation research model is discussed with full justifications and theoretical foundations. Diagram of research model has been presented and elaborated. And hypotheses have been justified. The pandemic environment is an independent variable have six dimensions; technology hassle, distrust overload, job insecurity, poor communication, work-home interference. Mediating variable is performance, transofrmational leadership is moderating variable and employees working morale is dependent variable.

IX. HYPOTHESIS DEVELOPMENT

IX.I. PANDEMIC ENVIRONMENT AND EMPLOYEE WORKING MORALE

Employee morale can be defined as it is an emotion that echoes passion, intensity, pleasure, contentment and mind set at one's work (Pattnaik & Jena, 2020). Employee morale is confidence that an employee experienced particularly when it affects discipline and commitment (Seroka, 2009). Employee Morale is very important factor to keep performance at high level. According to Bowles and Cooper (2009) morale is the condition of employee's emotional wellbeing constructed on point of trust, efficacy, and cause (Bowles & Cooper, 2009). Morale directly links to emotions of the employees. Emotions in workplace play vital role in doing job. Employees having power to handle their emotions leads to strong mentality which enable them to defeat the problems in workplace. A strong mentality also enables them to reduce pressure of stressful working environment. On the other hand, employees having low mentality will not be able to overcome emotions and work pressures in work place. This low mentality leads to low working morale in employees. (Fard et al., 2010) argues that healthy workplace is caused by employee morale. It is morale which enable employees to work under stressful working environment. morale is an employee's emotion about their work, organization, and coworkers (Mallik et al., 2019). Level of morale vary in employees from low to high. High morale leads to high profitability and producibility on the other hand employees with low morale effects whole organization. High morale is very important to maintain high efficiency in organization (Kube et al., 2013). The COVID-19 pandemic has changed the workplaces which are sources of stress for employees. In this terrific time of COVID, employees must face emotional disturbances, some of them must face salary reduction and some experience workload all these factors deduce the working morale. downsizing causes workload and more responsibilities for employees that leads to impact negatively employee's morale and performance (Wandera & Studies, 2013). People are experiencing fear of losing their job and pay in pandemic environment (Debata et al., 2020). This fear of losing job and pay is the cause of the low working morale in employees. Job insecurity and workload negatively put effect on employees' morale in pandemic environment (Lazim et al., 2020).

H1. There is positive relationship between pandemic environment in workplace and Employees working morale

IX.II. MEDIATING EFFECTS OF PERFORMANCE

Performance of the employees has direct impact on organizations progress. That's way every organization focus specially on employee's performance. So organizations utilize various methods to be competitive and enhance performance (Alias et al., 2014). If the performance of the employees is at high level, then organization progress. On the other hand, if the performance of the employees effected by somehow then organization must suffer. Mathis and Jackson determine the factors that effects the performance. Those factors are ability, motivation, and environmental factors(Mathis et al., 2015). Accordingly, there are some factors that be a cause of the low performance. Performance of the employees is influenced by factor that is directly linked with work involving stress and work-related conflicts. In other words, performance of the employees is also affected by the complex working situation in the workplace. In this scenario performance may be defined as stages and complications of the job (June et al., 2011). According to Conservation of Resources (COR) theory environmental conditions can result reduction in a resource (Hobfoll, 1989). So COVID-19 pandemic is an environmental condition in which there is reduction of the resources for the following reasons. First, the economic slump caused by the pandemic situation in all over the world which forces many organizations to reduce work force or modify their working environment. Due to this downsizing or modification in working conditions make employees to feel nervous whether to continue or leave the job. this nervousness negatively effects employee performance (Filimonau et al., 2020; He et al., 2020). Secondly remote working and isolation in pandemic situation hurts employees feeling. Individuals feel lonely and isolated which destroy their concentration on their work that leads to low performance (Chong, 2020). Simultaneously performance affects employee working morale. If the performance of the employees goes down due to pandemic situations, then this destroys employee working morale of high achiever employees. Poor performance always creates negative emotions in employees. These negative emotions in employees leads to low working morale. According to Seo et al., 2004 negative emotion in employees is consequences when employees affect to become negative (poor performance) (Seo et al., 2004). These negative emotions effect attitudes and actions of the employees (George & Jones, 2001; Weiss, 1983) that destroy loyalty and dedication of employees towards the organization, enhance turnover intentions among employees (this behavior collectively called low morale) (Kiefer et al., 2005; Paterson et al., 2002; Audi et al., 2021; Audi and Ali, 2016; Audi et al., 2021; Audi et al., 2021; Audi et al., 2021; Haider and Ali, 2015; Kaseem et al., 2019; Roussel et al., 2021; Sajid and Ali, 2018; Senturk and Ali, 2021; Mehmood et al., 2022). Low productivity may be traceable to poor employee motivation.

H2. Performance mediates the relationship of pandemic environment and employees working morale

IX.III. MODERATION ROLE OF TRANSFORMATIONAL LEADERSHIP

Transformational leadership is unique concept in which we discuss who leaders enable their employees to realize organizational goals and how leaders motivate employees to perform beyond expectations. transformational leaders are those inspirational persons in the organizations who change organizational working environment with the help of their vision for the future. They also clarify their vision to the employees and motivate the employees to achieve that vision (Kim, 2014). According to Boss transformation leader exhibits four different behaviors. First is idealized influence may be called charisma," in this behavior the leader motivates their employees through demonstrating moral and ethical manner. They also behave like role models for employees, second is inspirational motivation in which leaders motivates employees by communicating their vision to them. They also enable them to achieve this vision, third is intellectual stimulation. In this behavior leaders that inspire employees in the way to innovation, facing challenging regarding new ideas and unique style to solve problems. fourth and last is individualized consideration requires coaching and mentoring of the employees for their achievement and career growth (Bass, 1985; Ali, 2015; Ali, 2018; Ali and Bibi, 2017; Ali and Ahmad, 2014; Ali and Audi, 2016; Ali and Audi, 2018; Ali and Rehman, 2015; Ali and Senturk, 2019; Ali and Zulfiqar, 2018; Ali et al., 2016; Ali et al., 2021; Ali et al., 2021; Ali et al., 2015; Arshad and Ali, 2016; Ashraf and Ali, 2018; Audi et al., 2022; Audi and Ali, 2017; Audi and Ali, 2017). These four behaviors enhance employee's performance. Transformational leadership is positively links with employee's performance (Avolio, 1999). On the other hand, transformational leadership effects employers working morale. According to (Rawat & Technology, 2015) transformational leadership is such leadership style in which leaders motivate employees and bring positive change in them which is full of passion and excitement that results good performance for the company(Rawat & Technology, 2015). Transformational leadership is only leadership style which bring positive and long-lasting change in behavior of the employees. Transformational leadership style should be adopted by a leader to enhance the employees' efforts. With the help of behavior leaders can motivate the employees and provides guidance to increase efficiency, organizational working environment and ultimately morale (Bell et al., 2016). A transformational leader always tries to support working conditions which is suitable to motivate employee and develop relationship between the leader and the employee (Mañas-Rodríguez et al., 2020).

H3. Transformational leadership moderates the relationship of performance and employees working morale.

H4. The indirect effect of pandemic environment on employees working morale through performance is meditated by transformational leadership.

X. METHODOLOGY

X.I. POPULATION, SAMPLING, AND SAMPLE SIZE

This research investigates the impact of the pandemic environment on the working morale of employees working in financial sector of Pakistan. Banking officers are chosen population for this study. Data were collected through structured questionnaires. The sample size is selected by employing Krejcie and Morgan's (1970) sampling technique. In the current situation, the population for the study is unknown so as per suggested by Krejcie and Morgan (1970), the sample size of 306 was considered for this research. All 306 questionnaires were disseminated among the officers of financial institutions. Out of a total of 306 questionnaires, just 300 returned those were responding properly, in which 8 questionnaires were not filled accurately so eliminate them from statistical analysis. Hence the response rate was 95%.

X.II. MEASUREMENT AND SCALES

The study had 4 variables in all; pandemic environment variable which has six dimensions like technology hassle, distrust, overload, job insecurity, poor communication, work-home interference, mediating variable is employee performance, moderator variable is transformational leadership, and the dependent variable is the employee working morale. A structured questionnaire was used to collect data and it's all measures were adopted from already published studies, detail sees (Table 4.1) Questionnaire was separated into two parts to collect the response of customers as section A and section B. Respondent information such as Age, Gender, Educational level, and banks name. In the B section, the information about all variables is given. Five points Likert scale was used for all items of the variables. The scale was referred 1 for strongly disagreed and 5 refers strongly agreed.

Table 1: Scale Information

Constructs	Items	Reference
Technological Hassle	5	MacKenzie, Podsakoff, & Jarvis, (2005)
Distrust	4	Kim et al., 2009; Mayer, Davis, & Schoorman, (1995)
Overload	4	Kuei et al., (2002)
Job Insecurity	4	Cavanaugh and Noe, (1999)
Poor Communication.	4	Pfaff et al., (2004)
Work-Home Interference	7	Fisher et al., (2009)
Working Morale	4	Schaufeli et al., (2002)
Transformational Leader	6	Carless et al.'s (2000)
Employee's Performance	3	Farh et al., (1991).

XI. EMPIRICAL RESULTS

The findings obtained from data analytics are reported in the chapter. SPSS was utilized for the demographic evaluation, whereas SmartPLS 3.3.5 software employed PLS-SEM to analyze two models, one measurement model, and another structural model. The PLS-algorithm is employed in the measurement model to test internal consistency, scale reliability, convergent validity, and discriminant validity. When we have met these requirements, the final step is the evaluation of the measurement and structural model.

XI.I. EVALUATION OF MEASUREMENT MODEL

XI.I.I. RELIABILITY AND VALIDITY

Table 2: Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
DT	0.839	0.846	0.892	0.674
EP	0.860	0.862	0.915	0.782
JI	0.875	0.896	0.913	0.725
OL	0.853	0.858	0.900	0.694
PC	0.843	0.845	0.895	0.681
PE	0.934	0.944	0.941	0.776
TH	0.842	0.843	0.888	0.613
TL	0.900	0.922	0.922	0.665
WHI	0.910	0.911	0.929	0.651
WM	0.892	0.910	0.924	0.754

There are some broad principles for evaluating the validity of the measurement model. The first step was to verify the construct's internal reliability using Cronbach's alpha and composite reliability. Alpha values greater than 0.70 indicate

stronger internal consistency, whereas values between 0.70 and 0.90 are considered appropriate for composite reliability (Nunnally and Bernstein, 1994; Hair et al., 2014). The second step is to ensure that convergent validity is achieved. "Convergent validity is the extent to which a measure correlates positively with alternative measures of the same construct" (Hair et al., 2014). The convergent validity is checked by the average variance extracted (AVE), an "AVE value of 0.50 or higher indicates that, on average, the construct explains more than half of the variance of its indicators" (Hair et al., 2014). For convergent validity, a value of AVE is 0.5 or above acceptable. Table 1 exhibits the values of Cronbach's alpha, composite reliability, and AVE. The outer loading of the items is another stage in determining convergent validity. For this, a value of 0.708 or greater is sufficient, indicating that the indicator is acceptable. Furthermore, factor loading flanked by 0.6 to 0.7 is sufficient (Hair et al., 2014). The outer-loadings findings are shown in Table 5.3, and all of the item loadings are substantially over 0.708, indicating good convergent validity between constructs and their associated items/indicators.

XI.I. DISCRIMINANT VALIDITY

Discriminant validity assesses how one construct's methods vary from those of other constructs (Ringle et al., 2010). It is usually examined using one of two methods: cross-loadings or the Fornell and Larcker Criterion. Cross loading is used to determine the construct validity of the model. "The indicators' cross-loadings are evaluated, revealing that no indicator loads greater on the opposing endogenous constructs," (Ringle et al., 2010). Table 5.4 depicts the measurement of construct validity in cross-loadings as follows:

The square roots of every construct AVEs higher than opposite constructs in their respective rows and columns. For example, in table 5.2 the AVE value of distrust is (0.652) and its square root is (0.807) given in table 5.5, which is greater than its correlations with employee's performance (0.884). Thus, Discriminant validity is established.

Table 3: Fornell & Larcker Criterion

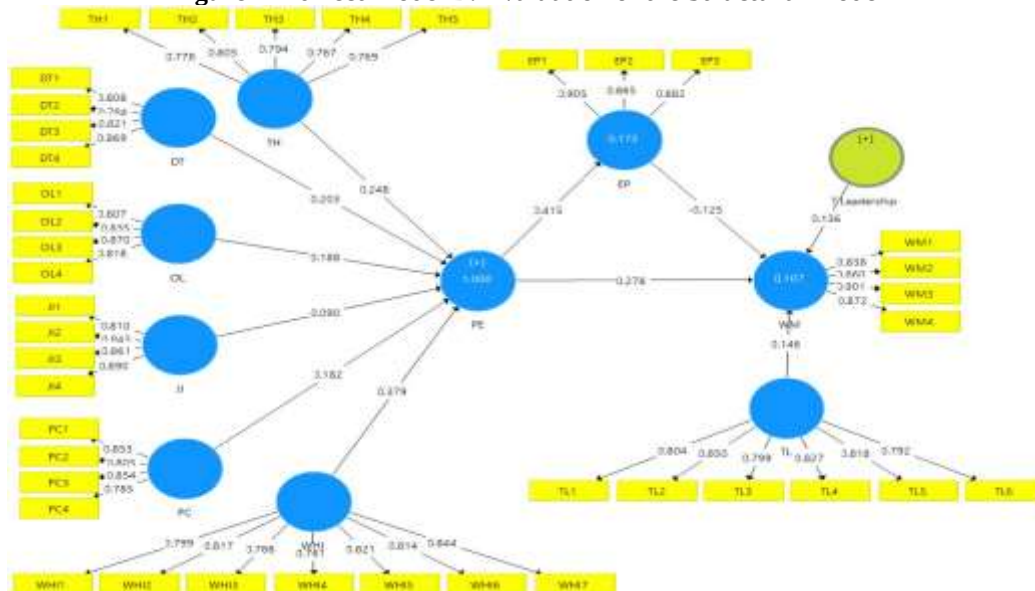
	DT	EP	JI	OL	PC	PE	TH	TL	WHI	WM
DT	0.821									
EP	0.338	0.884								
JI	0.285	0.141	0.852							
OL	0.487	0.335	0.223	0.833						
PC	0.504	0.280	0.140	0.519	0.825					
PE	0.790	0.415	0.330	0.700	0.718	0.881				
TH	0.586	0.316	0.156	0.515	0.604	0.871	0.783			
TL	0.186	0.091	0.293	0.195	0.069	0.171	0.077	0.815		
WHI	0.613	0.371	0.202	0.450	0.458	0.875	0.746	0.100	0.807	
WM	0.203	-0.011	0.075	0.160	0.152	0.228	0.199	0.196	0.191	0.868

Table 4: Heterotrait-Monotrait Ratio (HTMT)

	DT	EP	JI	OL	PC	PE	TH	TL	WHI	WM
DT										
EP	0.402									
JI	0.327	0.157								
OL	0.566	0.388	0.255							
PC	0.589	0.328	0.157	0.602						
PE	0.887	0.460	0.471	0.789	0.805					
TH	0.692	0.370	0.173	0.601	0.714	0.853				
TL	0.213	0.113	0.324	0.229	0.092	0.229	0.117			
WHI	0.699	0.418	0.213	0.504	0.519	0.815	0.849	0.118		
WM	0.231	0.051	0.113	0.177	0.177	0.251	0.231	0.206	0.207	

Another approach setting up discriminant validity is termed as Heterotrait-Monotrait Ratio of Correlations (HTMT). This approach is presented by Henseler, Ringle, & Sarsted (Henseler, Ringle, & Sarstedt, 2015). In this research, this criterion is used to determine discriminant validity between items. If values of Heterotrait-Monotrait Ratio of Correlations (HTMT) are below 0.90. It means that there is discriminant validity between two reflective constructs. Table 6 shows that all values are below .90, which means that there is discriminant validity between constructs used in this research.

Figure 2 Indirect Model B: Evaluation of the Structural Model



Collinearity must be checked between predictor variables, predictor variables also known as the independent variable; these variables are used to predict dependent variables. Variance inflation factor (VIF) is the tool that can be used for analyzing collinearity between constants. This statistical model is used when variance in regression coefficient increases because of collinearity. The values of the Variance Inflation Factor (VIF) are required below 5. Table 5.7 shows that the value of the VIF is below 5. It means that there is no collinearity between predictor variables.

Table 5: VIF Values

	EP	PE	WM
EP			1.212
PE	1.000		1.271
TL			1.052

In this research, we test the mediating moderating effect of employees' performance and transformational leadership in the relationship of pandemic environment and working morale.

H1 There is a positive relationship between the pandemic environment in the workplace and employees' working morale. The result shows that there is a positive relationship between the pandemic environment in the workplace and employee working morale ($\beta = 0.229$, $t = 2.971$, $p < .003$). H2 Performance mediates the relationship between pandemic environment and employees' working morale. The result shows that there is a positive relationship between the pandemic environment in the workplace and performance ($\beta = 0.415$, $t = 6.407$, $p < .000$). H3 Transformational leadership moderates the relationship between performance and employees' working morale. The result shows that there is a positive relationship between transformational leadership and employee working morale ($\beta = 0.136$, $t = 2.140$, $p < .033$). The indirect effect of pandemic environment on employees' working morale through performance is mediated. The results demonstrated that employees' performance has a mediating effect and transformational leadership has a positive moderating effect in the relationship between pandemic environment and employee working morale.

Once mediation was proved, the next questions were whether there was partial or full mediation and what its size was. One way to determine the extent of mediation is by looking at the effect of the independent variable on the dependent variable in direct and indirect models. Here, we see that the coefficient of the pandemic environment on the employees' working morale in the direct model was significant 0.229, which got reduced to 0.052 but significant. Such a situation indicates partial mediation. Another way of determining the size and extent of mediation is by calculating Variance Accounted for (VAF). VAF less than 20% means no mediation. VAF from 20% to 80% indicates partial mediation and VAF greater than 80% shows full mediation.

VAF is calculated as follows:

$$\text{VAF} = \frac{\text{indirect effect}}{\text{total effect}}$$

Whereas $\text{Total effect} = \text{indirect effect} + \text{direct effect}$

And $\text{Indirect effect} = (\text{Coefficient of the independent variable on the mediating variable} * \text{coefficient of mediating variable on the dependent variable})$.

Here,

$$\text{VAF} = \frac{(0.415 * 0.125)}{0.229}$$

VAF= 0.052/ 0.229

VAF= 0.24 => 24% Partial Mediation Model

Finally, R^2 in the direct model was 0.052, which means that 5.2 % variation in the pandemic environment is ascertained and elucidated by the working morale. R^2 in the indirect model are 0.107, which means that pandemic environment, employees' performance as mediator, and transformational leadership as a moderator mutually determines and elucidates 10.3% variation in the working morale. Therefore, an addition of mediating variable enhances the predictive power of the model.

XII. DISCUSSION

For the last 2 year we must face pandemic environment in our workplace. Covid-19 has mainly destroyed all economies of the world. Covid-19 brought positive as well as negative aspects that entirely changed the working environment. Same the case with banking sector in Pakistan. Because of Covid 19, companies might not be able to not provide their products and services through old and secure channels. This is all due to government requirement, shutdowns that resulted in employees being lay off or terminated (Donthu & Gustafsson, 2020). Pandemic environment in workplace is major source of stress in employees. pandemic situation in working environment associated with Covid-19 have decreased their performance (Prasad et al., 2020). Basically, in banking pandemic working environment produces stress in employees namely technology hassle, feeling distrusted, overload, Job insecurity, Poor communication, Work-home interference cause stress which in turns decreases employee performance. Job associated stress can be mainly restraining because of its threat to family working and individual performance (Figley & McCubbin, 1983). The low performance leads to low working morale of employee (Shaban et al., 2017b). In bank working morale of employees matters. We can say that working morale of financial sector is like a bridge that links employees with work and organizations. At this stage when employees losing their morale due to stressful working environment leaders might be played their role to boost employee's morale.

XIII. THEORETICAL CONTRIBUTIONS

Pandemic situation has hit working environment in all over the world. It may also lead to employees low working morale. Riley noticed that employees, who suffered exhausted, overloaded, and lack of appreciation, revealed low morale (Riley, 2004). But mediating role of performance that is affected by pandemic situation and led to low employee working morale was firstly observed in this research. Working stress accidentally leads to a little organizational responsibility by the employees and as a results in increased employees turnover (Elovainio et al., 2002). Dye and Garman suggested that distrust of management, lack of interpersonal affairs, and strict working environment collective affects performance of employee could also lead to low employee morale (Dye & Garman, 2014). low morale might also be result of departmental discharge, employee's negotiations and contract disputes, high rate of replacement, leadership change, and unclear opportunities and corporate direction (Organization, 2006). departmental discharge, employee's negotiations and contract disputes, high rate of replacement, leadership change, and unclear opportunities and corporate direction always hit employee's performance. Mackenzie assumed that workload of teaching and a restricted access to professional development influenced employees' morale (Mackenzie, 2007). According to Ngambi low morale might be cause of many factors along with not full use of employees (performing not their best) and not delivering satisfactory training programs (Ngambi, 2011). Moderation role of transformation leadership between performance and employees working morale.

XIV. PRACTICAL IMPLICATIONS

This study has a remarkable influence from organizational as well as academic viewpoints because this gives the answer. How does employees boost up? This question is the most important information in this study for most banks, and it also aids in making judgments regarding employee's perceptions of Excellency in transformational leadership. Continuous monitoring the employee's morale performance, as stated in the study, would aid in making the best management decisions and designing effective management strategies to help the banking industry flourish and grow.

XV. LIMITATIONS AND FUTURE DIRECTIONS

There are some limitations that every research study must face. Same the case in this research study. One limitation of this study is its scope. This study is conducted in one district of Punjab. Every district has its own working environment along with over all environment of the country. It may be difficult to implement the finding of this research to the whole Punjab or Pakistan. Other limitation is the fear to give response to the researcher. Respondent did not feel free because of restrictions imposed by bank upper management and state bank of Pakistan. Financial resources are also limitation to conduct this research. Shortage of Time is another limitation. Finding of this research may be helpful in enhance employee morale in workplace by using leadership technique. Leadership is the only way to mold employee feeling and emotions to creativity.

XVI. CONCLUSION

This research focuses on employee working morale. Employee morale is the key to innovation and competitive advantage. Is the morale of the employee remain at high level then organization progress steadily. Working morale can be define as characteristic of control, self-confident, caring on work (Shaban et al., 2017b). Morale is an opinion and comparative response of people to job fulfillment it belongs. Working morale also be defined by six reasons which are as fellow 1. Staff increases productivity 2. Improved performance and creativity 3. Reduced number of leave 4. Low absenteeism 5. Increase efficiency 6. More productive work force are the other resultant benefits of high working morale (Millet, 1999). High working morale is causes by high performance. High performers have high working morale. If performance of these high performers affects by somehow then working morale of employee also affected (Obeng et al., 2021). As mentioned earlier this study takes in to account the challenges of pandemic situation such as technology hassle, feeling distrusted, overloads, Job insecurity, Poor communication, Work-home interference caused by Covid-19 that effected the working environment. Due to these challenges' employee performance suffer and that leads to low working morale. At this stage leadership play an important role (Bell et al., 2016).

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