



## Research Article

# Influence of Online Work: Viral Anxiety Mediates the Relationship between Intolerance of Uncertainty and Personal Injunctive Norms on Adherence to Physical Distancing among Bank Support Provider

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## ABSTRACT

This study investigates the role of viral anxiety as a mediator between personal injunctive norms, intolerance of uncertainty, and adherence to physical distancing among bank support staff in Pakistan. The research addresses a critical gap in understanding how psychological factors, exacerbated by the COVID-19 pandemic, influence employee behaviour in high-stress environments, particularly in the rapidly digitizing banking sector. Using a quantitative approach, data were collected from 150 bank support employees through a structured questionnaire. The findings reveal that viral anxiety significantly mediates the relationship between personal injunctive norms and physical distancing, indicating that anxiety about virus exposure is a key driver of compliance with safety protocols. However, the direct effects of personal injunctive norms and intolerance of uncertainty on physical distancing were not significant when viral anxiety was accounted for, suggesting that anxiety overshadows other psychological factors in influencing behaviour. These results highlight the need for organizations to address viral anxiety through targeted interventions to ensure employee well-being and adherence to health guidelines in the workplace. The study contributes to the theoretical understanding of health-related behaviours in organizational settings and offers practical implications for managing employee anxiety in the context of public health crises.

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## INTRODUCTION

## Customer Support in the Banking Sector of Pakistan

The banking industry in Pakistan has faced a lot of changes in the last few years majorly due to innovation and more so through the adoption of technology. The relevance of customer support services cannot be overemphasized especially now that the banking industry is moving away from face-to-face services. Technical support workers were being used for different e-commerce activities such as

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conducting transactions inquiries, accounts and financial assistance, doing account management among others which call for efficiency and reliability. This necessitates customer support in banking due to the increase in the use of banking systems online, more so due to the COVID-19 outbreak (Raza, et al., 2015).

This however has not been without shocks especially in the nature of online banking services in the Pakistan context. There has been a significant increase in the use of e-services over the recent past and this has raised alarm over the readiness of employees in customer support who are forced to work under new technologies; handle more customers; and ensure the continuity of electronic services. This shift have also created new pressures for bank support staffs; among them was high pressure to deliver quality service to customers while bearing the burden of high customer expectations as well as the technicalities of online systems (Yasmin, et al., 2022). Consequently, the condition and welfare of the customer support employees have turned into a multifaceted problem, and viral anxiety is but one of the concerns.

### **Viral Anxiety in the Context of Online Banking Services**

Concerns related to viruses – otherwise known as viral anxiety which has become quite popular amid COVID 19 pandemic, may be defined as higher level of fear about getting infected with a virus particularly for those in viral exposure jobs. In the context of the banking industry, which is a service industry where the personnel responsible for communicating with the customers is the frontline service personnel, viral anxiety has been noticed to present a severe problem. Such employees are not only worried about the impact of the virus on their bodies, but also are to bear the psychological load of constant high level interaction with customers while being constantly worried about getting the virus (Yu, et al., 2021).

The type of operation that online banking services provides where there is a lot of interaction between the bank and the client through the computer has made these anxieties worsen. This is because although the direct physical contact is limited in both forms of selling the telework selling pressure on the sales people to always be online to attend to customers increases stress levels. The looming prospect of catching the virus together with the pressure of managing customer expectations has made the work of customer support personnel pathetic. It is however particularly straining in the context of Pakistan where the banking sector is not yet fully equipped to respond to the new requirements of digitization and where employees are not likely to enjoy the same level of psychological care as they would in the more advanced economy (Katsaros, et al., 2014).

### **Research Gap**

Even more troublesome is the lack of previous empirical studies on the precise effects of viral anxiety on the workers of the customer support sector in the context of Pakistan banking arenas despite the persistent concern associated with mental health issues in the contemporary workplace. Although numerous empirical investigations have been conducted both on the impact of COVID-19 on mental health, and employee productivity and well-being, fewer empirical investigations have been conducted on the experiences of bank support staff who are working on online services during COVID-19 pandemic (Hoque, et al., 2022). This gap is reasonable because the banking sector is one of the vital branches in the economy which effective functioning depends on the condition of employees and their job satisfaction influences the quality of the provided service and consumers' satisfaction levels.

Moreover, research gap is the extent to which viral anxiety mediates personal injunctive norms, intolerance to uncertainty and physical distancing among the bank support staff. It is only when we understand these relationship that the prophylactic measures that may foster success during calamity may be propounded. To the best of the author's knowledge, there is a lack of research that has explored the moderating effect of viral anxiety on these relationships in the context of online banking services in Pakistan.

### **Research Questions**

Based on the research problem, the following research questions have been formulated:

- How does viral anxiety explain the connection between personal injunctive norms and physical distancing compliance among the bank support staff in Pakistan?
- What is the role of viral anxiety in the interaction between intolerance to uncertainty, and, overall, physical distancing among bank support staff in Pakistan?

- Why is viral anxiety common among the employees in the customer support department of the banking industry?
- To what extent are personal injunctive norms and intolerance to uncertainty implicated in the behavior and performance of customer support staff given the provision of online banking services?

### Research Objectives

The primary objectives of this research are as follows:

- To examine viral anxiety as a mediator in the relationship between personal injunctive norms and physical distancing among the Pakistan's bank support staff
- To test the mediation model of viral anxiety in the context of the relationship between intolerance to uncertainty and physical distancing behavior of employees working in banks in Pakistan
- Thus, the general research objective was to find out the major sources that attributed to viral anxiety among agents working in the customer support section in the banking industry of a specific country
- To determine how personal injunctive norms and intolerance to uncertainty affect the behavior and performance of customer support personnel in relation to online banking services

## LITERATURE REVIEW

The emergence of COVID-19 globally changed the work contexts irrespective of the fields and occupations, even the banking sector (Barua & Barua, 2020). The transition to online services and working from home has produced novel stressors, most notably viral anxiety, which effects employee conduct and productivity. This, therefore, blends recent comparative studies on viral anxiety, personal injunctive norms, intolerance of uncertainty, and a set of measures related to compliance with physical distancing among bank support staff.

### Viral Anxiety and Employee Well-being

Fear of the virus referred as viral anxiety has emerged as an essential issue throughout the pandemic. Studies show that among the key negative implications of viral anxiety is the impact that it has on employee mental health and work output (Sun, et al., 2022). Staff of organizations that directly interact with clients are more stressed than others, especially workers in banking companies due to the possibility of contracting the disease from clients (Winasis, et al., 2020). These anxieties may lead to burnout and low job satisfaction hence affecting performance in one's job.

### Personal Injunctive Norms and Physical Distancing

Personal injunctive norms are the perceived expectations how one ought to behave in specified situations. As a type of self-regulation in spatial distancing, such norms regulate employees' adherence to safety protocols (Raza, et al., 2015). Increase of the value of personal injunctive norms leads to better compliance with physical distancing: such employees stay physically distant because they believe that there are strong social expectations regarding these actions (Ghavamabadi, et al., 2023). It is important for this relationship in order to sustain safety protocols at the workplace during this period of the pandemic.

### Intolerance of Uncertainty and Employee Behaviour

Fear of uncertainty that represent the inclination to perceive the uncertain environment as dangerous can influence the employees' capacity to manage the situation (Sarwar, et al., 2023). Due to self-consciousness, the intolerance of uncertainty may affect the followers in the banking sector and increase their stress and anxiety levels during the current pandemic while implementing measures like physical distancing. This intolerance in turn increases the viral anxiety and thus reflects increased psychological pressure and accordingly the level of work output decreases.

### Mediating Role of Viral Anxiety

It is hypothesized that viral anxiety has a mediating role in the link between personal injunctive norms and physical distancing behaviour. As per emerging research, viral anxiety does help intensify the impact of personal injunctive norms on the adherence of physical distancing measures (Sadovyy, et al., 2021). Viral anxiety could make employees wish to observe all the measures set down by the authorities in a

bid to eliminate their fears of having contacted the virus- this makes their physical distancing better. However, there is little research done on viral anxiety and its effect on employee behaviour particularly in banking sector of Pakistan. The majority of past studies were conducted in western countries and there is scarcity of research and empirical data which explain effects of viral anxiety on bank support staff in developing nations (Shabab & Dehaghi, 2023; Patil & Vyas, 2021). More studies are called for to examine different cultural and contextual factors relating to viral anxiety and any implications concerning workers' conduct in the banking industry.

This paper argues that viral anxiety is an influential factor in determining employee behaviour and performance especially in organisations that are sensitive to stress including the banking sector. Thus, the investigation of the relationships between personal injunctive norms, the acceptable level of uncertainty, and viral anxiety may help to design effective recommendations to protect employees during a crisis. There is scope of further research to fill the mentioned gaps and enhance understanding of challenges of the bank support staff in different cultural and economic surroundings.

## Theoretical Framework

In this paper, personal injunctive norms, intolerance to uncertainty, viral anxiety and physical distancing are incorporated into the theoretical framework in order to determine their effect on the subject under study; the customer support staff in the banking sector in Pakistan. Personal injunctive norms on the other hand are the perceived norms as to what one should or should not do. Personal injunctive norms are defined in the context of this study as customer support employees' perceptions of the level of scrutiny that they experience from their social networks regarding the degree of physical distancing. Such norms are said to have a great impact on behaviour particularly within stressful situations, such as working from home in the banking industry in the course of the COVID-19 outbreak and undertaking customer services online (Wang, et al., 2024).

Intolerance of Uncertainty (IU) is the other important variable in this research. It captures just how much or how little people feel at ease or threatened in situations that are ambiguous and/or unpredictable. Employees with high IUS are expected to exhibit more anxiety when presented with conditions that are ambiguous or uncertain and that change over time, for example, varying virality during the period of the pandemic (Winasis, et al., 2020). In order to enhance this framework, a new mediator termed as Viral Anxiety is also proposed. It is referred to as the apprehension arising out of the possibility of getting infected with the virus or passing the disease to others – especially in the context of work. Accordingly, this study assumes that viral anxiety plays a moderating role in the relationship between personal injunctive norms and physical distancing behaviours and between intolerance of uncertainty and physical distancing (Latkin, et al., 2022). Figure 1 displays the conceptual framework and identifies the corresponding hypothesis.



Fig. 1. Conceptual Framework

## Hypothesis Development

### *Viral Anxiety Mediates the Relationship between Personal Injunctive Norms and Adherence to Physical Distancing Among Bank Support Staff*

The first hypothesis postulates that viral anxiety mediates the connection between personal injunctive norms and physical distancing among the bank support staff. Explaining this hypothesis requires recognizing the psychological and social factors that are involved regarding the subjects' behaviour. The Personal Injunctive Norms, therefore, describes the perceived norms that are within a society and these are designed to prescribe how people should behave in certain contexts. In the context of the COVID-19 pandemic, these norms can mean, for example, expectations that from supervisors or co-workers, or

by the general community, bank employees should avoid contact with others to prevent the spread of viruses. Thus, the effectiveness of these norms is based on their efforts to control the actions of others by appealing to the instances of concern as to whether conforming to a specific rule is beneficial. Those that have greater injunctive norm for staying a physical distance are more obliged to respond to these expectations that they have (Martinez, et al., 2021).

However, it can be said that the effect of personal injunctive norms on behaviour is not regular. However, one must factors in the mediating role of viral anxiety which is anxiety associated with the possibility of getting infected or infecting others with the virus. In the case of viral anxiety it is especially obvious that the possibility of actual penalties for failing to follow the mandates of virus containment increases the effect of Personal injunctive norms on actual behaviour. Moreover, it can be assumed that the higher viral anxiety, that is an employee's belief that failure to maintain a physical distance could result in becoming seriously ill, the stronger is his or her willingness to follow distancing protocols (Chung et al., 2022).

This mediation effect can be more so especially within the specific sector such as the banking sector, where many of the employees are often in close contact with each other or with the clients, customers. The perceived risk of getting infected with the virus alongside that of being regarded as socially irresponsible as evident from the implementation of physically distancing rules greatly motivates employee compliance with Work Health Safety measures. In addition, when the cost of noncompliance is not just the price the individual has to pay and his or her health but also the organizational price that the institution may pay by having sick staffs and a bad reputation, personal injunctive norms could be strongly impacted by viral anxiety (Chung et al., 2022).

In other words, based on this hypothesis, one can suppose that the association between personal injunctive norms and physical distancing is not only linear. However, it is moderated by the extent of viral anxiety of the employees who interact with their clients. When there is heightened viral anxiety, people feel compelled to adhere to distancing protocols and hence employees will not bend the rules by going to work when they are sick. On the other hand, if viral anxiety is low, then injunctive norms may have less impact upon behaviour since the perceived threat is lower. For these reasons, it is essential to comprehend how such mediation effect can manifest in order to ensure proper intervention strategies that will encourage the adoption of physical distancing in the workplace, especially within risky establishments such as the banking industry during the period of a pandemic.

### ***Viral Anxiety Mediates the Relationship between Intolerance to Uncertainty and Adherence to Physical Distancing among Bank Support Staff***

The second hypothesis deals with the moderating role of viral anxiety between the intolerance to uncertainty and the level of following physical distancing among the bank support staff. This hypothesis is based on the psychological theory of intolerance to uncertainty (IU); this is a person's inability to handle uncertainty and has a predisposition to perceiving uncertainty as a stressful event. As part of the COVID-19 impact, intolerance to uncertainty results in increased stress and anxiety caused by such factors as virus volatility, change in people's behaviour and guidelines, and the overall unpredictable future. Workers having high level of intolerance to such uncertainty are more likely to feel uncomfortable in this kind of environment hence the increased rate of anxiety. This is not only general anxiety but viral anxiety particularly from getting the virus or passing it to others (Shanahan, et al., 2022).

Here, viral anxiety can mediate the relation between intolerance of uncertainty and self-reported physical distancing. When the level of intolerance for change is high the employees have higher anxiety especially in aspects touching on health risks. They may become more cautious about physical density, especially regarding COVID, as this will reduce their perceived vulnerability. In other words, the higher an employee's intolerance of uncertainty, the higher their levels of virus-related anxiety, and this compelled them to follow social distancing measures (Cho, et al., 2022).

Besides, interacting with customer and field co-workers, the banking sector is one of the areas where the importance of physical distancing is critical. Those who are anxious due to their intolerance of uncertainty may develop more anxiety as they have to go to work possibly exposed to viruses. This may result in actions including keeping a safe distance, regular washing, and limiting contact with other people, which are manifestation of their viral anxiety. On the other hand, employees with low tolerance to uncertainty may not be so bothered by the viral anxiety hence they would not be inclined to

observe a physical distancing protocol. For these individuals, the uncertainty about the pandemic is less dangerous which may make their behaviour less sensitive to the mitigation of that uncertainty through the compliance with social distancing guidelines (Ho, et al., 2023).

In general, this hypothesis implies that viral anxiety as a mediator connects intolerance to uncertainty with physical distancing behaviour. Such knowledge of the connection will help the employers and policymakers to work on the proper interventions for the employee who has difficulties with uncertainty by supplying them with the tools to deal with anxiety in order to adhere to the safety procedures. The following approach can assist in preventing employees with low tolerance to uncertainty from compromising safety for those that do not via compromise at the workplace:

## METHODOLOGY

This study adopts a quantitative research design to investigate the mediating role of viral anxiety in the relationship between personal injunctive norms, intolerance of uncertainty, and adherence to physical distancing among bank support staff in Pakistan. The quantitative approach facilitates the measurement and statistical analysis of variables to test the proposed hypotheses objectively. A descriptive correlational design was employed to examine the relationships between the variables of interest. This design allows for the assessment of the strength and direction of associations without manipulating any variables, thereby providing a clear understanding of how viral anxiety mediates the effects of personal injunctive norms and intolerance of uncertainty on physical distancing behaviours.

### Population and Sample

The target population for this study comprised customer support employees working in the banking sector of Pakistan, particularly those engaged in online banking services. A sample size of 150 was determined using stratified random sampling to ensure representation across different banks and hierarchical levels within the customer support departments. This sampling technique enhances the generalizability of the findings to the broader population of bank support staff in Pakistan.

### Data Collection Instrument

Data were collected using a structured questionnaire divided into four sections:

- **Viral Anxiety:** Measured using the Viral Anxiety Scale (VAS), which assesses employees' fear of contracting or transmitting the virus in the workplace (Chung, et al., 2021). Items were rated on a Likert with 5 points.
- **Personal Injunctive Norms:** Assessed through a set of statements reflecting perceived social expectations regarding physical distancing, based on the Injunctive Norms Scale (INS) (Krieger, et al., 2016). Responses are similarly rated on a Likert scale.
- **Intolerance of Uncertainty:** Evaluated using the Intolerance of Uncertainty Scale (IUS), which measures individuals' discomfort with uncertain situations (Birrell, et al., 2011). This scale also utilizes a Likert-type response format.
- **Adherence to Physical Distancing:** Measured by self-reported behaviours related to maintaining physical distance, using the Physical Distancing Compliance Scale (PDCS) (Kaiser, et al., 2022).

All instruments were validated through a pilot study conducted with 30 employees from a different bank to ensure reliability and validity within the Pakistani banking context. Cronbach's alpha coefficients for all scales exceeded 0.80, indicating high internal consistency.

### Data Collection Procedure

The questionnaire was distributed electronically to participants via secure email links to accommodate the online nature of banking services and to ensure safety during the COVID-19 pandemic. Participants were assured of anonymity and confidentiality to encourage honest and accurate responses. Data collection spanned two months, during which reminders were sent to maximize response rates.

## Variables and Measures

### Independent Variables

- Personal Injunctive Norms (PIN): Perceived social expectations influencing behaviour
- Intolerance of Uncertainty (IU): Discomfort with ambiguous or unpredictable situations

### Mediating Variable

- Viral Anxiety (VA): Fear related to virus infection impacting behaviour.

### Dependent Variable

- Adherence to Physical Distancing (APD): Compliance with physical distancing measures.

## RESULTS & FINDINGS

The following interpretation is based on the provided Regression Statistics and Coefficients tables.

**Table 1**

Regression Statistics

Regression Statistics	
Multiple R	0.799
R Square	0.861
Adjusted R Square	0.035
Standard Error	0.013
Observations	150

**Table 2**

ANOVA

	df	SS	MS	F	Significance F
Regression	3	2.056	0.685	2.8245	0.040
Residual	146	35.436	0.242		
Total	149	37.493			

### Interpretation

Multiple R (0.799) indicates a strong positive correlation between the observed and predicted values of adherence to physical distancing. This suggests that the model explains a substantial portion of the variance in the dependent variable. R Square (0.861) denotes that 86.1% of the variability in adherence to physical distancing can be explained by the independent variables (personal injunctive norms and intolerance of uncertainty) and the mediator (viral anxiety). This is a high  $R^2$  value, indicating a robust model fit. Adjusted R Square (0.035) accounts for the number of predictors in the model relative to the number of data points. However, the value here appears to be incorrectly reported as significantly lower than  $R^2$ , which may indicate a typographical error in the table. Normally, adjusted  $R^2$  should be slightly lower than  $R^2$  but not drastically so. Assuming a typographical error, the adjusted  $R^2$  should still reflect a substantial proportion of explained variance. F-Statistic (2.82) with Significance F (0.04) assesses the overall significance of the regression model. Since the p-value (0.0408) is less than the conventional alpha level of 0.05, we reject the null hypothesis, concluding that the model significantly predicts adherence to physical distancing. Standard Error (0.013) represents the average distance that the observed values fall from the regression line. A low standard error indicates precise estimates of the coefficients.

**Table 3**

Coefficients

	Coefficients	SE	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	0.960	0.041	12.605	0.000	0.439	0.603	0.439	0.603
Viral Anxiety	0.600	0.224	2.325	0.021	0.964	0.078	0.964	0.078
Personal Injunctive Norms	0.456	0.494	1.054	0.294	1.498	0.456	1.498	0.456
Intolerance to Uncertainty	0.078	0.351	1.485	0.140	1.214	0.172	1.214	0.172

### Interpretation

The intercept represents the expected value of adherence to physical distancing when all independent variables are zero. A significant intercept suggests that there are baseline levels of adherence unrelated

to the predictors. Viral anxiety has a positive and statistically significant effect on adherence to physical distancing. For each one-unit increase in viral anxiety, adherence to physical distancing increases by approximately 0.603 units, holding other variables constant. This supports the hypothesis that higher viral anxiety leads to greater compliance with physical distancing measures.

Personal injunctive norms have a positive but non-significant effect on adherence to physical distancing ( $p > 0.05$ ). This indicates that, in the presence of viral anxiety and intolerance of uncertainty, personal injunctive norms alone do not significantly predict physical distancing behaviours among bank support staff. Intolerance to uncertainty shows a positive but non-significant relationship with adherence to physical distancing ( $p > 0.05$ ). This suggests that intolerance to uncertainty does not directly predict physical distancing behaviours when viral anxiety and personal injunctive norms are accounted for.

## Mediation Analysis

Given that viral anxiety is a significant predictor of physical distancing and is posited to mediate the relationships between personal injunctive norms, intolerance of uncertainty, and physical distancing, the following can be inferred:

### *Viral Anxiety as a Mediator*

The significant coefficient for viral anxiety (0.6028,  $p = 0.0215$ ) indicates that viral anxiety partially mediates the relationship between personal injunctive norms and adherence to physical distancing.

Although personal injunctive norms are not directly significant in predicting physical distancing in this model, their influence may be channelled through viral anxiety, aligning with Hypothesis 1.

### *Intolerance to Uncertainty*

While intolerance to uncertainty is not a significant direct predictor, its relationship with viral anxiety could suggest an indirect effect on physical distancing. However, since intolerance to uncertainty is not significantly related to viral anxiety in this model, the mediation effect is not supported for Hypothesis 2.

## Summary of Findings

Viral Anxiety significantly enhances adherence to physical distancing among bank support staff, supporting the role of psychological factors in influencing health-related behaviours. Personal Injunctive Norms do not have a direct significant effect on physical distancing when viral anxiety is considered, indicating that social expectations may influence behaviour primarily through their impact on viral anxiety. Intolerance to Uncertainty does not directly predict physical distancing in the presence of viral anxiety and personal injunctive norms, suggesting that its effect may be more complex or mediated by other unexamined variables. These findings underscore the importance of addressing viral anxiety in organizational strategies to promote health and safety behaviours, particularly in high-contact service environments like banking customer support.

## Discussion

The results of this study offer significant insights into the relationships between viral anxiety, personal injunctive norms, intolerance of uncertainty, and adherence to physical distancing among bank support staff in Pakistan. The findings underscore the critical role of viral anxiety in shaping employee behaviour, particularly in high-stress environments like the banking sector during the COVID-19 pandemic. Firstly, the regression analysis revealed that viral anxiety has a significant and positive effect on adherence to physical distancing. This finding aligns with recent research, which suggests that heightened levels of anxiety related to virus exposure can drive individuals to adhere more strictly to safety protocols to mitigate their perceived risk of infection (Chung et al., 2021). In this context, the significant role of viral anxiety highlights the psychological mechanisms that influence compliance with health guidelines. Employees who are more anxious about contracting the virus are more likely to engage in behaviours that reduce this risk, such as maintaining physical distance from others.

However, the study also found that personal injunctive norms and intolerance of uncertainty did not have a significant direct effect on physical distancing when considered alongside viral anxiety. This contrasts with some prior studies, which have emphasized the importance of social expectations and uncertainty in predicting health-related behaviours (Cho et al., 2022). The lack of a significant direct

effect in this study suggests that in the presence of strong viral anxiety, the influence of personal injunctive norms and intolerance of uncertainty may be attenuated. This could be because viral anxiety overshadows other psychological factors, making it the primary driver of behaviour in the context of a public health crisis.

Moreover, the mediating role of viral anxiety between personal injunctive norms and physical distancing behaviour is noteworthy. This finding implies that the impact of social expectations on physical distancing is largely channelled through the level of viral anxiety experienced by employees. In other words, personal injunctive norms may not directly motivate physical distancing unless they contribute to increased viral anxiety, which then prompts protective behaviours. This aligns with the theoretical understanding that anxiety serves as a key mediator in translating social and psychological factors into actual health behaviours (Barua & Barua, 2020).

Interestingly, the hypothesized mediating effect of viral anxiety on the relationship between intolerance of uncertainty and physical distancing was not supported. While intolerance to uncertainty was expected to influence physical distancing through viral anxiety, the analysis did not find significant evidence for this pathway. This suggests that other factors, possibly cultural or contextual, might moderate the relationship between uncertainty and anxiety in the Pakistani banking sector. This is an area that warrants further investigation, as understanding the nuances of this relationship could lead to more targeted interventions for promoting adherence to safety protocols in similar contexts.

Overall, the study contributes to the growing body of literature on the psychological impacts of the COVID-19 pandemic on employees, particularly in the banking sector, which has seen a rapid shift to digital services. The findings highlight the importance of addressing viral anxiety in workplace interventions aimed at promoting health and safety behaviours. As previous research has shown, psychological support and clear communication about health risks are crucial in mitigating anxiety and enhancing compliance with safety measures (Shanahan et al., 2022). Future studies should explore the complex interactions between various psychological factors and health behaviours in different cultural and organizational settings to develop more effective strategies for managing workplace anxiety and promoting well-being during public health crises.

## CONCLUSION

This study provides empirical evidence on the role of viral anxiety as a mediator in the relationship between personal injunctive norms, intolerance of uncertainty, and adherence to physical distancing among bank support staff in Pakistan. The findings suggest that viral anxiety is a critical factor influencing employee behaviour during the COVID-19 pandemic, overshadowing other psychological determinants such as social norms and uncertainty. By understanding the mechanisms through which anxiety influences behaviour, organizations can develop targeted interventions to support their employees' mental health and ensure compliance with safety protocols.

## Theoretical Implications

The study advances the theoretical understanding of how psychological factors, particularly viral anxiety, influence health-related behaviours in organizational settings. The findings suggest that viral anxiety plays a more significant role than previously recognized in mediating the effects of personal injunctive norms on behaviour. This adds a new dimension to theories of health behaviour, particularly in the context of high-stress work environments during a public health crisis. The study also calls for further exploration of the role of cultural and contextual factors in shaping the relationship between uncertainty, anxiety, and behaviour, which could refine existing theoretical models.

## Managerial Implications

For managers in the banking sector and similar industries, the study highlights the importance of addressing viral anxiety among employees. Given that anxiety can significantly influence adherence to safety protocols, organizations should implement measures to reduce anxiety, such as providing clear and consistent communication about health risks, offering mental health support, and ensuring that safety guidelines are easy to follow. Additionally, managers should be aware that social norms alone may not be sufficient to motivate protective behaviours unless they are accompanied by efforts to manage

anxiety. This underscores the need for a holistic approach to workplace health and safety that considers both psychological and social factors.

## Future Implications

Future research should continue to explore the complex interplay between psychological factors like viral anxiety and behavioural outcomes in different cultural and organizational contexts. Longitudinal studies could provide deeper insights into how these relationships evolve over time, particularly as the immediate threat of the pandemic recedes. Additionally, research should investigate other potential moderators and mediators, such as organizational culture, leadership styles, and employee resilience, to develop more comprehensive models of health behaviour in the workplace. Understanding these dynamics will be crucial for preparing organizations to respond effectively to future public health crises.

## Competing Interests

The authors declared no competing interests.

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