

Improving Working Conditions in Retail During the COVID-19 Pandemic

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The COVID-19 pandemic has significantly changed the patterns of employees' behaviour, especially in the retail sector, which requires continuous contact with consumers. The anti-pandemic measures based on physical distance, wearing medical and protective equipment, application of barriers, frequent disinfection of work surfaces and space, use of strict protocols, and safety standards significantly complicate working conditions. This paper aims to analyse and define incentives for upgrading work and working conditions in retail during the COVID-19 pandemic. The scientific importance of the paper is reflected in the fact that analytically and systematically, it defines incentives that will support the behaviour of employees during crises affecting the retail sector. Unlike existing research in trade and retail, which indicated the importance of individual incentives for improving working conditions in periods of crisis, the contribution of this paper is in the comprehensive analysis, systematization, and definition of the importance of all incentives for improving the working conditions of employees in the retail sector. In this context, empirical research was conducted on a sample of 255 employees and it tested the importance of incentives to improve working conditions such as: maintaining a safe and healthy working environment, how to treat infected workers and workers in contact, the existence of detailed instructions for employees and consumers, organizing transportation for workers, financial incentives for employees, reduction of the scope of business activities, shortening of working hours of facilities, security protocols and digitalization of work processes. The survey was conducted among employees in SMEs and large retail chains. The set hypotheses were tested using the Path Analysis or Structural Modeling (SEM) method. The correlation between the retailer size and the differences in the incentives' impact was assessed by employing Multiple Regression Analysis. The research results showed significant deviations in the mentioned incentives depending on the size of the retailer. Based on the obtained results, a set of measures was proposed that social policymakers and

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retail facility management should implement to improve working conditions in retail and establish a social safety net that will support employees in times of crisis. Guidelines for future research are provided in the paper.

Keywords: working conditions, work incentives, position of workers, re-tailing, COVID-19 pandemic.

INTRODUCTION

Numerous academic studies in the field of social policy over the past year highlight the increasingly difficult working conditions of employees during the COVID-19 pandemic (Epifanio et al., 2021; Tovmasyan and Minasyan, 2020; Wolor, Susita, Martono, 2020). Quarantine, physical distance, self-isolation, mandatory medical and protective equipment make it difficult to perform everyday business tasks (Zhang, Wang, Rauch, Wei, 2020). In addition, the unpredictability of the pandemic increases employees' fear of contact with other people, infection, and disease, which causes resistance to work and leads to reduced motivation to work (Wolor et al., 2020). Consequently, an increasing number of employers decide to work from home, which, despite certain benefits, according to some research, leads to reduced productivity, alienation from work, antisocial behaviour, loss of focus from work tasks, et cetera (Galanti, Guidetti, Mazzei, Zappalà, Toscano, 2021).

The most affected are business sectors in which performing daily work tasks requires a large number of contacts. The retail sector is most sensitive due to employees' direct contact with consumers and working indoors (e.g., supermarkets, shopping malls, et cetera). An additional problem is the shortage of essential products that leads to panic shopping, causing difficult working conditions because there are crowds and waiting in lines, which directly reflects on the higher probability of infecting both consumers and employees (Li, J., Hallsworth, A., Coca - Stefaniak, J., 2020). At the same time, retail is such

an activity that sales facilities must remain open (e.g., supply of bread, milk, meat), and it is almost impossible to completely switch to working from home (Pantano, Pizzi, Scarpi, Dennis, 2020).

With the emergence of the pandemic, retail employees started being responsible for ensuring that certain rules were being followed, such as keeping physical distance, the use of sanitizing barriers and glass partitions, strict safety protocols, and directions of movement of consumers in stores. All this, combined with constant work under masks and protective equipment, made working conditions more complicated and caused reduced employee motivation (Pantano et al., 2020; Donthu, Gustafsson, 2020). Research (Aum, Lee, Shin, 2021; Luckstead, Nayga, Snell, 2021) shows that the employees in SMEs are particularly affected by the consequences of the pandemic, where due to employee infection, and quarantine there is a shortage of labour, which threatens market supply.

The specific working conditions during the COVID-19 pandemic faced by retail employees require a systematic approach to solving this problem. As a result, numerous studies have appeared in the last few years that have begun to emphasize the importance of certain incentives for improving work and working conditions of employees in crises. When it comes to the trade sector, especially retail, the following can be singled out in the literature as the most important incentives for better working conditions during the pandemic period: maintaining a safe and healthy working environment (Dennerlein et al.,

2020), the way of handling the infected workers and workers in contact (Tran et al., 2020), the existence of detailed instructions for employees and consumers (Voorhees, Fombelle, Bone, 2020), organizing own transportation for workers (Dave, 2020), financial incentives for employees (Lord, 2021), reducing the scope of business activities (Naseri, 2021), shortening the working hours of facilities (Pan et al., 2021; Pantano et al., 2020), security protocols (Quintero, Simeonova, Akee, 2021; Walters, Wade, Suttles, 2020) and digitalization of work processes (Nagel, 2020).

This paper aims to precisely define the importance of the mentioned incentives for work and to improve working conditions in retail during the COVID-19 pandemic. Given that previous research indicates significant differences in working conditions in terms of retail size (Končar, Marić, Vučenović, Vukmirović, 2020), the impact of incentives will be analysed separately in SMEs and large retail chains. *The scientific contribution of the paper* is multiple. Previous studies dealing with working conditions (Dennerlein et al., 2020; Tran et al., 2020; Voorhees et al., 2020; Dave, 2020; Lord, 2021; Naseri, 2021; Pan et al., 2021; Pantano et al., 2020; Quintero et al., 2021; Walters et al., 2020; Nagel, 2020) have not systematically covered all incentives and compared them during the COVID-19 pandemic. Thus, the paper fills a research gap in this area and analytically and systematically defines the incentives that will support the behaviour of employees during crises affecting the retail sector. Unlike previous research in trade and retail, which indicated the importance of individual incentives for improving working conditions in periods of crisis, the contribution of this work is in the comprehensive analysis, systematization, and definition of the importance of all incentives for improving the working conditions of

employees in the retail sector. In addition, since the research uses real data, a reliable picture of the impact of the COVID-19 pandemic on working conditions in the retail sector is obtained. *The practical significance of the work* lies in the fact that based on the obtained results, we propose a set of measures and incentives that social policymakers and retail facility management should implement to improve working conditions in retail.

The paper consists of seven parts. Following the *Introduction*, *Theoretical Background* analyses the working conditions in which retail employees perform regular business activities during a pandemic. The *Literature Review* in one place systematizes and explains in detail the most common work incentives. *The Methodology chapter* includes the aim of the research, the set hypotheses, the sample, the research procedure, and the selected statistical methods. The *Research Results* chapter presents the obtained results and their interpretation, and analyses the results of the tested hypotheses. *The Discussion* combines the comparison of the results with the results of previous research conducted regarding working conditions. The last part, the *Conclusion*, provides the research conclusions, the shortcomings of the conducted research, and guidelines for future studies.

THEORETICAL BACKGROUND

Working conditions have changed significantly under the influence of anti-pandemic measures as a form of combating the COVID-19 pandemic. Working with physical distance, working under masks, visors, protective gloves, et cetera, has become common work practice. Tourism, catering, and retail are sectors requiring continuous contact with consumers and as such are most affected by these measures.

Within retail, an emphasis is put on specific security protocols that include indicated directions of movement of consumers in retail outlets, avoiding crowds, and waiting in lines. Research shows that retail outlets belong to companies with a very high level of probability of spreading infection and infection in the workplace (Ceryes et al., 2021; Cirrincione et al., 2020). Hence, retail employees face specific working conditions. They work continuously under masks, behind glass partitions on counters and cash registers. Also, they should frequently disinfect work surfaces and workspace and especially practice a high level of hygiene when working with food and perishable products, to minimize the risk of virus contamination.

At the same time, work in retail implies a high work pace, emotional work related to consumers, irregular shifts, et cetera. These demands increased significantly during the COVID-19 pandemic (Ceryes et al., 2021). In addition, retail employees in the Western Balkans region are further discouraged from working as a result of the unattractiveness of the retail sector and the low-wage trap (Končar et al., 2020; Laporšek, Vodopivec, Vodopivec, 2019).

The results of some studies show that as many as 40.3% of retail workers do not feel safe in their workplace and believe that anti-pandemic measures are not sufficiently respected (Ceryes et al., 2021). The data showing a high rate of morbidity, mortality, and infection among retail workers are worrying (Bhattarai, 2020). As a result, many employers are choosing work-from-home instead of creating a socially responsible and safe workplace. On the one hand, this reduces the fear of employees from getting infected. On the other hand, it causes some social problems such as alienation from work, loss of focus from work tasks, mixing family and busi-

ness life, asociality, et cetera. (Galanti et al., 2021; Pantano et al., 2020).

It is necessary to provide a safe working environment and ensure safe working conditions, which will increase employees' satisfaction and show greater commitment to working. Studies (Ceryes et al., 2021; Monterrosa-Castro, Redondo-Mendoza, Mercado-Lara, 2020) confirm that improving actual safety performance at work and workers' sense of being protected by employers, the state, or governments are relevant to reduce dissatisfaction, stress, and to reduce the symptoms of general anxiety.

LITERATURE REVIEW

Three basic databases Scopus, WoS, and SpringerLink were searched with a systematic literature review based on keywords. In accordance with the research topic, the search was realized by using the following keywords: Working Conditions AND Retailing, Working Conditions AND Retailing AND COVID-19, Position of Workers AND COVID-19; Incentives to Improve Working Conditions AND Pandemic. The total number of hits was 82 papers, according to the databases: Scopus 34, WoS 26, and SpringerLink 22. By reviewing the titles of papers, keywords, and abstracts, we determined that a total of 36 papers fit into the research problem. Among them, a certain number of overlaps were observed, so the remaining 21 papers were read in detail. Nine papers do not contribute to achieving the research goal, while the remaining 12 papers are entirely on the line of research. In those papers, the authors suggest the following set of measures and incentives to improve working conditions in retail during crises, such as the COVID-19 pandemic:

Maintaining a safe and healthy work environment. To feel safe, retail workers

need protection, accurate information, and a work environment focusing on effective infection control (Dennerlein et al., 2020). To achieve such working conditions, Dennerlein et al. (2020) propose the following six measures: 1) more involvement from workers in identifying everyday challenges, 2) building an environment that supports increased psychological demands of employees, 3) higher commitment of leaders in supporting workers through continuous communication, 4) building safety and security protocols; 5) adherence to ethical and legal standards and 6) use of reliable data to conduct business activities under the pandemic. Such an approach emphasizes the safety, health, and well-being of workers and provides a framework that helps retail facility managers systematically organize and protect themselves, employees, and the public during the COVID-19 pandemic.

Treatment of infected workers and workers in contact. Managers must promote work in a healthy environment, which means prohibiting the self-medication of workers, the arrival of sick workers and workers who have been in contact with COVID-19 certified persons at work (Tran et al., 2020). Fear of pay cuts or layoffs can pressure retail employees to continue working despite infection, mild symptoms, and/or prescribed self-isolation. Therefore, management must create working conditions in which employees will not fear redundancy, salary reduction, or being degraded due to absence. Also, in cases when employees have the first symptoms at the workplace, some rooms must be designated for the isolation of such workers.

Detailed instructions for employees and consumers. Social distancing, the mandatory wearing of masks, frequent hand disinfection, mandatory directions of consumers' movement, et cetera, are

just some of the norms and guidelines that must be adhered to by all entities involved in sales transactions. A study (Voorhees et al., 2020) shows that the market shock caused by the COVID-19 pandemic has introduced some new rules that are not well-accepted by retail consumers. The authors noted that consumers are quick to ignore mandatory requirements. On the other hand, in addition to the challenges they face in educating consumers, employees experience increased stress levels because they often interact with consumers while managing their deviant behaviour. Consumers and employees must be aware of instructions on how to behave, which they must accept as generally binding norms during the COVID-19 pandemic.

Organizing transportation for workers. Studies (Tang, 2020) show that even where retailers have taken reasonable and practical steps to minimize the risk of exposure to the virus in the workplace, some workers may still be concerned about exposure, including exposure to public transport during commuting to and from work. Some studies (Ku et al., 2021) confirm the high rate of infection in public transport, especially when not following measures (e.g., inability to maintain distance, not wearing masks, et cetera). In this regard, the management of retail facilities should provide transportation exclusively for its employees, with maximum respect for epidemiological measures in the same way it does in the workplace. In case it is not possible to organize transport for workers due to high costs, retailers should opt for work-from-home for such employees or provide flexible working hours so that the beginning and end of working hours do not coincide with traffic jams.

Financial incentives for employees. Lord (2020) believes that financial incentives can reduce the total economic losses caused by the pandemic, encour-

age employment growth and thus enable assistance to economic entities. The COVID-19 pandemic imposed an accelerated pace of work for retail employees, irregular work, work in shifts, significantly increased workload, et cetera. Competent institutions and ministries, as well as the management of retail facilities, should direct their financial incentives towards this sector, in the form of tax incentives for employees, rewards for overwork, financial incentives for vaccinated workers (Carpio et al., 2021), exemptions from income tax, incentives for new employment, et cetera.

Reducing the scope of business activities. Naseri (2021) notes that retail is among the prominent victims of the COVID-19 pandemic, as consumers are adjusting to the new normality of online shopping and working from home, which has reduced demand and business volume in traditional stores in the short term. Due to online initiatives, retailers should consider redirecting part of their business activities to work from home and postponing those activities that are not crucial to the essential supply of the market.

Reducing the working hours of facilities. Reducing the working hours of facilities as a measure aims at reducing the duration of physical interaction between sellers and consumers. Retailers should reduce the risk of workers being exposed to the virus by changing the start and end of working hours, adapting to changes in demand, or aligning with government orders and recommendations (Tang, 2020). This measure implies limiting the work of stores during the pandemic peaks, especially those that do not offer essential food products. Restrictions would include shortening working hours during working days, split working hours, non-working weekends, a ban on working at night, et cetera.

Safety protocols. Researchers (Pantano et al., 2020) agree that retailers should make it obvious that consumer safety and health are their priority, and not profit exclusively. In this context, management must transparently present workplace safety protocols to employees and consumers. The protocols should include procedures that minimize physical interactions, for instance, moving to online meetings, working from home, adjusting working hours, reorganizing tasks, et cetera. They should also promote occupational hygiene and rules for shopping (e.g., labelling the directions for consumers inside retail facilities, and limiting the number of consumers in the facility).

Digitalization of work processes. According to Nagel (2020), workers believe that the digital transformation of work will play a more significant role as a secure source of income in the future. Other research confirms that digital forms of work as a steady source of income have increased due to the COVID-19 pandemic (Almeida, Santos, Monteiro, 2020). In addition to working from home, for retail that would mean a complete transition to electronic payments, increasing use of self-service digital cash registers, significantly higher representation of e-commerce compared to traditional retail, complete digitalization of the supply chain, etc.

Based on the presented incentives for improving working conditions and the position of employees during the pandemic, the first research question **RQ₁** arises: Do employees in the retail sector see the given indicators as incentives that improve their position and working conditions during the COVID-19 pandemic? The *originality of the paper* is reflected in classifying and precisely defining in one place the influences of all the mentioned incentives on the working conditions and the position of the workers in retail during crises. In

this way, it fills the research gap because almost no academic studies in the Western Balkans have addressed the working conditions in retail during the COVID-19 pandemic. Given that previous research (Končar et al., 2020) indicated substantial differences between SMEs and large retail chains in implementing these incentives, a particular emphasis in the research is put on the size of the retailer. Therefore, the second research question RQ_2 reads: Depending on the size of economic entities, do employees pay different attention to specific incentives to improve working conditions and their position during the pandemic? Defining the importance of incentives for working conditions in retail is important for taking adequate measures to minimize the negative effects of the pandemic, improve working conditions, and achieve a greater sense of security and job satisfaction of employees during the COVID-19 pandemic.

METHODOLOGY

Aim and hypotheses

The research aims to precisely define the impact of incentives for work and the improvement of working conditions in retail during the COVID-19 pandemic. The research goal set in this way will be especially operationalized through two strata: SMEs (small and independent retailers) and large retail chains.

Previous research (Quintero et al., 2021; Lord, 2021; Naseri, 2021; Pan et al., 2021; Dennerlein et al., 2020; Tran et al., 2020; Voorhees et al., 2020; Pantano et al., 2020; Walters et al., 2020; Nagel, 2020) analysed individual incentives, considering them crucial for improving working conditions and the position of workers in crises. To obtain a complete picture of the significance of working conditions incen-

tives implies measuring and defining their impact in mutual comparison. Therefore, based on the mentioned studies and the individual hypotheses that appear in those studies, in this research, the first group of research hypotheses $H_{1(a)} - H_{1(f)}$ was set, which test the combined impact of the following incentives on the improvement of working conditions in the retail sector during COVID-19 pandemic:

Hypothesis $H_{1(a)}$ states that a safe and healthy working environment is an incentive that has a statistically significant effect on the improvement of working conditions in retail during the COVID-19 pandemic.

Hypothesis $H_{1(b)}$ states that procedures used for the treatment of infected workers and workers in contact are an incentive that has a statistically significant effect on the improvement of working conditions in retail during the COVID-19 pandemic.

Hypothesis $H_{1(c)}$ states that detailed instructions for employees and consumers are an incentive that has a statistically significant effect on the improvement of working conditions in retail during the COVID-19 pandemic.

Hypothesis $H_{1(d)}$ states that the organization of transportation for workers is an incentive that has a statistically significant effect on the improvement of working conditions in retail during the COVID-19 pandemic.

Hypothesis $H_{1(e)}$ states that financial incentives for employees are an incentive that has a statistically significant effect on the improvement of working conditions in retail during the COVID-19 pandemic.

Hypothesis $H_{1(f)}$ states that the reduction of the scope of business activities is an incentive that has a statistically significant effect on the improvement of working conditions in retail during the COVID-19 pandemic.

Hypothesis H_{1(g)} states that shortening the working hours of facilities is an incentive that has a statistically significant effect on the improvement of working conditions in retail during the COVID-19 pandemic.

Hypothesis H_{1(h)} states that safety protocols are an incentive that has a statistically significant effect on the improvement of working conditions in retail during the COVID-19 pandemic.

Hypothesis H_{1(i)} states that digitalization of work processes is an incentive that has a statistically significant effect on the improvement of working conditions in retail during the COVID-19 pandemic.

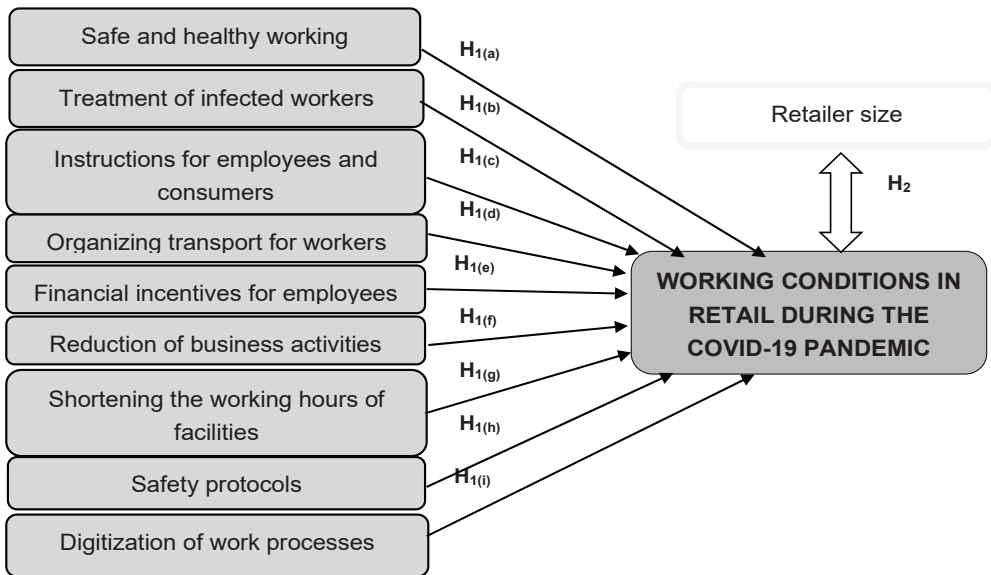
Given that previous studies have defined significant differences in working

conditions and the position of employees in businesses of different sizes (Končar et al., 2020), it is necessary to test whether differences in the impact of incentives on working conditions vary depending on the size of the retailer. The set hypotheses in the mentioned study served as the basis for defining the second research hypothesis **H₂**:

Hypothesis H₂ states that differences in the size of retailers are statistically significant to predict the differences that appear in the impact of incentives on the improvement of working conditions in retail during the COVID-19 pandemic.

The research model (Figure 1) presents the set research hypotheses and the goal of the research.

Figure 1
Review of the research model



Research variables

The research was conducted by using one dependent and several independent variables. Incentives appear as independent variables of the interval type of measure-

ment: safe and healthy working environment, treatment of infected workers and workers in contact, instructions for employees and consumers, organizing transport for workers, financial incentives for

employees, reduction of the scope of business activities, shortening working hours, workflow safety protocols and digitalization (Quintero et al., 2021; Lord, 2021; Naseri, 2021; Pan et al., 2021; Dennerlein et al., 2020; Tran et al., 2020; Voorhees et al., 2020; Pantano et al., 2020; Walters et al., 2020; Nagel, 2020). They were evaluated individually based on three Likert-type statements of measurement (scale 0 - 5). The grouping independent variables are the demographic characteristics of the respondents (gender and education) and the retailer size (SMEs vs. retail chains). The dependent variable is the working condi-

tions in retail during the COVID-19 pandemic, which was also rated by the Likert scale through three statements.

Research sample

The research was conducted electronically based on the Google form questionnaire in the period September-October 2021, on a sample of 255 employees in retail in the market of the Republic of Serbia and the Western Balkans. The sample was uniform in terms of demographic characteristics and retail size (Table 1), which enabled us to obtain as representative data as possible.

Table 1
Research sample

Gender	Number	Structure (%)	Retailer size	Number	Structure (%)
Male	112	43.9	SMEs	121	47.5
Female	143	56.1	Retail chains	134	52.5
Education level	Number	Structure (%)			
Elementary/High school	92	36.1			
College	75	29.4			
University education	88	34.5			

Source: author's calculations

The justification of the selected scales was confirmed utilizing the coefficients: Cronbach's alpha, Skewness, and Kurtosis (Table 2). The values of Cronbach's alpha coefficient for all variables are outside 0.700, while the Skewness and Kurtosis

coefficients do not show statistically significant deviations. That means that the selected questions describe an identical problem and can be used to examine the attitudes of retail employees regarding working conditions during the COVID-19 pandemic.

Table 2
Reliability of selected scales

Variables	Skew.	Kurt.	Cronbach's alpha
Safe and healthy working environment	-0.148	-1.040	0.740
Treatment of infected workers	-0.029	-1.138	0.881
Instructions for employees and consumers	0.461	-.995	0.702
Organizing transport for workers	-0.318	-1.173	0.744
Financial incentives for employees	-0.403	-1.148	0.910
Reduction of business activities	0.068	-.938	0.827
Shortening the working hours	-0.329	-1.471	0.719
Safety protocols	0.171	-1.134	0.800
Digitalization of work processes	0.312	-0.911	0.924
Working conditions in retail	0.122	-1.547	0.783

Source: author's calculations.

Research procedure and statistical methods

The created *online* questionnaire was forwarded to small and independent retailers and HR departments in the largest retail chains serving the regional market of the Western Balkans, such as Mercator, Lidl, Univerexport, Aroma, Idea, DIS, Metro, etc. The questionnaire was structured based on variables tested in related studies (Quintero et al., 2021; Lord, 2021; Naseri, 2021; Pan et al., 2021; Dennerlein et al., 2020; Tran et al., 2020; Voorhees et al., 2020; Pantano et al., 2020; Walters et al., 2020; Nagel, 2020). After general demographic data, using the standard Likert scale, employees assessed the importance of each incentive to improve working conditions in retail during the fourth peak of the pandemic (September-October 2021). The rate of return of duly completed questionnaires is 36.4% (255/700).

The SPSS 20 statistical package was used to process the collected data and test

the set hypotheses. The most significant characteristics of the sample are described using the Descriptive Statistics method. Research hypotheses on the impact of incentives on retail conditions during the COVID-19 pandemic were tested using the Path Analysis or Structural Modeling (SEM) method. The correlation between the retailer size and the differences in the incentives' impact was assessed by employing Multiple Regression Analysis.

RESEARCH RESULTS

Respondents' answers, that is, average assessments of employees' agreement with the statements that the analysed incentives affect the improvement of working conditions in retail during the COVID-19 pandemic, are presented in Table 3. In addition to the arithmetic mean (M), the table illustrates the most important features of descriptive statistics (SE, SD).

Table 3
Descriptive statistics for selected indicators

Order no.	Indicators	Min.	Max.	Mean (M)	Standard Error (SE)	Standard Deviation (SD)
1	2	3	4	5	6	7
1	Safe and healthy working environment	2.00	5.00	4.24	0.0916	1.0142
2	Treatment of infected workers	1.00	5.00	2.96	0.0938	1.0650
3	Instructions for employees and consumers	2.00	5.00	3.43	0.1105	1.2249
4	Organizing transport for workers	1.00	4.00	2.87	0.0651	0.9974
5	Financial incentives for employees	1.00	5.00	3.92	0.1220	0.7425
6	Reduction of business activities	2.00	4.00	3.28	0.0960	1.0519
7	Shortening the working hours	2.00	5.00	2.52	0.1425	1.1813
8	Security protocols	1.00	5.00	4.18	0.0850	0.8619
9	Digitalization of work processes	1.00	5.00	4.01	0.0740	1.2835

Source: Author's calculations.

From above Table 3, we conclude that the respondents give the highest average grades for having a safe and healthy working environment (M = 4.24). Along with safety protocols (M = 4.18) and digitaliza-

tion of work processes (M = 4.01), these are the three most important incentives that employees consider crucial for better working conditions during the pandemic period. The highest degree of agreement

(SD = 0.7425) is read in financial incentives (SD = 0.7425) and security protocols (SD = 0.8619), as well as in a safe and healthy working environment (SD = 1.0142). The obtained result suggests that, in general, employees agree about the importance of these incentives for better working conditions. Respondents (SD = 0.9974) also show a high degree of agreement with the organization of own transportation for workers. However, since this incentive is poorly rated (M = 2.87), we conclude that employees agree that it is not an incentive that would significantly improve the working environment during the COVID-19 pandemic. In addition to this incentive, shortening the work hours of facilities (M = 2.52) and dealing with infected workers (M = 2.96) were rated the lowest.

Before testing the first group of research hypotheses $H_{1(a)} - H_{1(f)}$, it is necessary to determine the existence of a correlation between the analysed incentives and working conditions. The statistical method of Multiple Regression Analysis was applied, more precisely the Enter method, which combines all independent variables (incentives) in predicting the dependent variable (working conditions in retail). The test results show that the model is statistically significant ($F(200; 8) = 2,511; p < 0.01$), which means that the set of mentioned incentives can give a statistically significant prediction of the working conditions and position of retail employees during the COVID-19 pandemic. The model defined in this way describes 63.7% of the variance of the criteria. Individual contributions are presented in Table 4.

Table 4
The individual contribution of independent variables

	Stand. coefficient			
	Beta	St. Error	t	Sig.
(const.)	0.959	1.291	3.537	0.000
Safe and healthy working environment	0.874**	0.812	1.334	0.000
Treatment of infected workers	0.415	0.784	0.963	0.089
Instructions for employees and consumers	0.657*	0.622	1.118	0.014
Organizing transport for workers	-0.785	0.793	1.217	0.120
Financial incentives for employees	0.835*	0.781	0.812	0.038
Reduction of business activities	0.788*	0.851	1.020	0.002
Shortening the working hours	0.136	0.740	0.378	0.079
Security protocols	0.913**	0.671	1.864	0.001
Digitalization of work processes	0.845**	0.682	0.557	0.000

* Correlation is significant at the level 5%, ** Correlation is significant at the level 1%.

Source: Author's calculations.

Safety protocols ($\beta = 0.913; p < 0.01$), safe and healthy working environment ($\beta = 0.8974; p < 0.01$), and digitalization of work processes ($\beta = 0.845; p < 0.01$) stand out as incentives that have a statistical significance in predicting the working conditions in retail in times of crisis. Significant correlation is also seen in financial incentives for employees ($\beta = 0.835; p < 0.05$),

reduction of the scope of business activities ($\beta = 0.788; p < 0.05$) and clear instructions for employees and consumers ($\beta = 0.657; p < 0.05$). The obtained results confirm related research that considers these variables to be most important for working conditions and employee positions during a pandemic (Carpio et al., 2021; Lord, 2021; Naseri, 2021; Dennerlein et al.,

2020; Voorhees et al., 2020; Pantano et al., 2020; Almeida, Santos, Monteiro, 2020; Nagel, 2020). The correlation is positive, implying that with the growth of the intensity of the impact of the given incentives, the position of workers and working conditions in retail is improving. No statistical significance is visible for the remaining incentives.

We can start testing the research hypotheses $H_{1(a)} - H_{1(i)}$ since a significant correlation between the independent variables and the dependent variable was es-

tablished through Path Analysis or the SEM method. The essence of the Path Analysis method is that the impact of each incentive on work conditions can be defined based on set paths (directions of impact). The obtained model is statistically significant (NFI = 0.974; RFI = 0.917; IFI = 0.977; TLI = 0.961; CFI = 0.977; RMSEA = 0.034, CMIN / DF = 1.386). The results of testing the set hypotheses and statistically significant mutual impacts between the analysed stimuli are presented in Table 5.

Table 5
Review of the path analysis results

Ord. no.	Path	Path coefficient	T value	Result
1	2	5	6	7
1	Safe and healthy working environment » work conditions	0.891	14.411	Support
2	Treatment of infected workers » work conditions	0.461	5.242	Reject
3	Instruction for employees and customers » work conditions	0.463	2.088	Reject
4	Organizing transport for workers » work conditions	0.331	11.05	Reject
5	Financial incentives for employees » work conditions	0.849	10.117	Support
6	Reduction of business activities » work conditions	0.582	1.3400	Reject
7	Shortening the working hours » work conditions	0.141	1.607	Reject
8	Security protocols » work conditions	0.661	15.001	Support
9	Digitalization of work processes » work conditions	0.558	3.337	Support
10	Instruction for employees and customers » safe and healthy working environment	0.537	9.022	Support
11	Instructions for employees and customers » security protocols	0.784	3.638	Support
12	Financial incentives for employees » digitalization of work processes	0.672	8.371	Support
13	Digitalization of work processes » safe and healthy working environment	0.843	10.611	Support
14	Decrease of business activities » safe and healthy working environment	0.744	4.668	Support
15	Safe and healthy working environment » security protocols	0.572	9.260	Support

Source: Author's calculations.

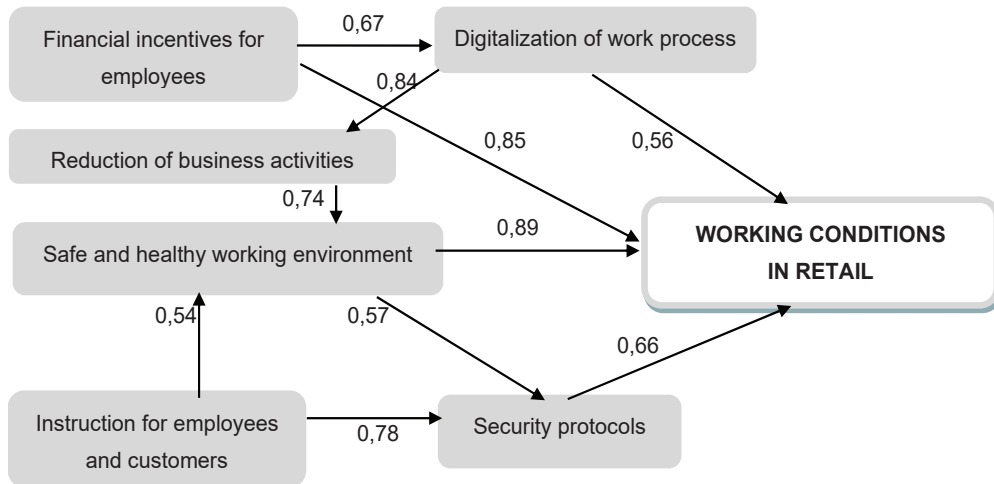
As the obtained results show, a safe and healthy working environment, digitalization of work processes, safety protocols, and financial incentives directly influence the working conditions of retail employees. The conclusion is that hypotheses $H_{1(a)}$, $H_{1(e)}$, $H_{1(h)}$ and $H_{1(i)}$ are accepted. There is a statistically significant impact

of incentives, detailed instructions for employees and consumers on safety protocols, and a safe and healthy work environment. Also, the incentives to reduce the scope of business activities have an impact on creating a safe and healthy work environment. Thus, these two incentives indirectly affect the working conditions, and

we conclude that hypotheses $H_{1(c)}$ and $H_{1(f)}$ are partially accepted. For other incentives, no statistically significant effect on working conditions was defined, which means that hypotheses $H_{1(b)}$, $H_{1(d)}$ and $H_{1(e)}$

are rejected. Figure 2 presents a structural model, that is, an illustration of the impact of these incentives on the improvement of working conditions of retail employees during the COVID-19 pandemic.

Figure 2
Presentation of the structural model



Given that working conditions for employees differ significantly depending on the size of the retailer (SMEs vs. retail chains), it is necessary to examine whether these differences in the size of economic entities in the retail sector statistically significantly predict differences in the impact of incentives to improve work conditions H_2 . Multiple regression analysis confirmed that the regression model was statistically significant for both strata. For SMEs, that is, small and independent retailers ($F(120; 8) = 2,663; p < 0.01$), the model predicts 62.5% variance of the criteria, while for large retail chains ($F(129; 8) = 2,663; p < 0.01$), the model describes 59.1% of the variance of the criteria.

Besides a safe and healthy working environment and security protocols, that are statistically significant for work conditions in both strata, with small and inde-

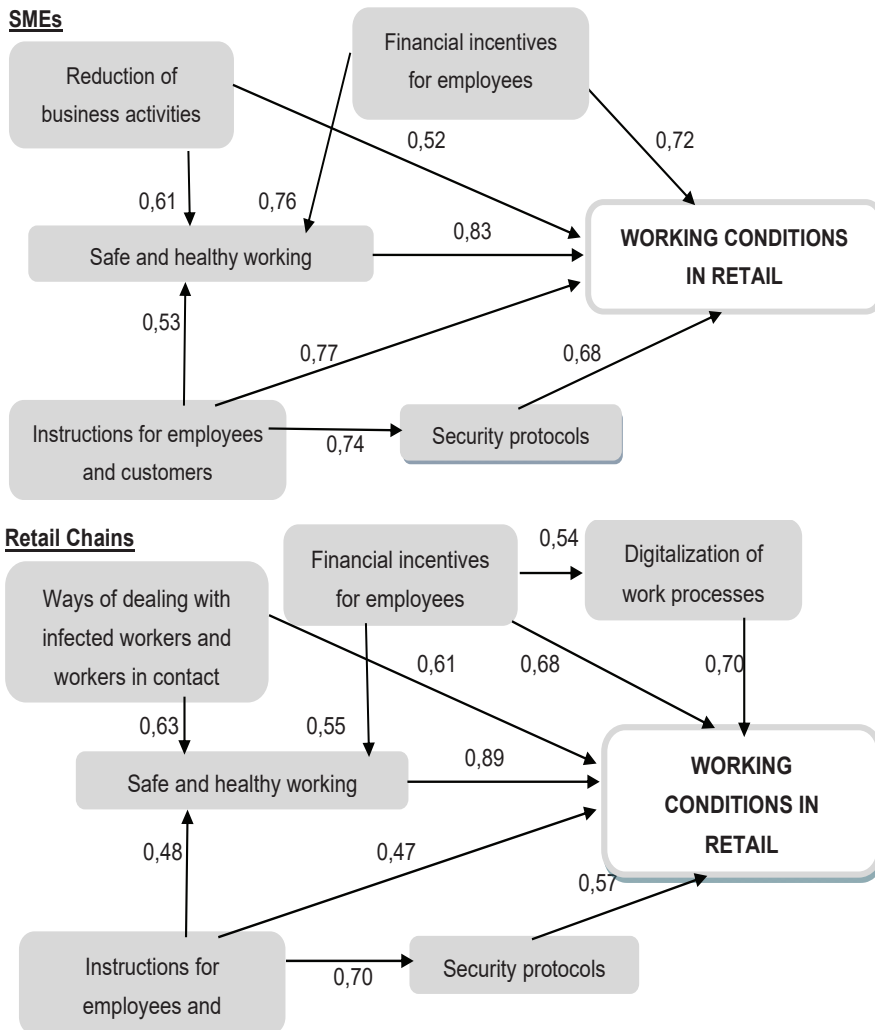
pendent retailers we observe a significant correlation with financial incentives ($\beta = 0.860; p < 0.01$), reducing the volume of business activities = 0.655; $p < 0.01$) and the existence of detailed instructions for employees and consumers ($\beta = 0.713; p < 0.05$). On the other hand, digitalization has no statistical significance on working conditions ($p > 0.01$). Large retail chains are characterized by digitalization of work processes ($\beta = 0.678; p < 0.01$), financial incentives ($\beta = 0.574; p < 0.05$) and ways of dealing with infected workers ($\beta = 0.844; p < 0.05$). Other incentives have no statistical significance. The obtained results confirmed the second research hypothesis H_2 . We conclude that the differences that exist in the size of economic entities in the retail sector are statistically significant in predicting the differences that appear in the impact of incentives to

improve working conditions. This conclusion also confirmed the results of previous studies (Končar et al., 2020).

The impact of incentives on working conditions in both strata will be defined on the basis of SEM method. Path analysis shows that the model fit is satisfactory (SMEs: NFI = 0.931; RFI = 0.904; IFI = 0.954; TLI = 0.972; CFI = 0.986; RM-

SEA = 0.034; CMIN / DF = 1.495; retail chains: NFI = 0.933; RFI = 0.950; IFI = 0.953; TLI = 0.937; CFI = 0.924; RMSEA = 0.036; CMIN / DF = 1.368). Figure 3 presents the ways of incentives' impact on improving the working conditions in retail sector, especially for small and independent retailers and large retail chains, during the COVID-19 pandemic.

Figure 3
Representation of structural models by strata



It is evident from the presented models that depending on the retailer size, certain incentives related to working conditions and the position of workers appear. For example, in retail chains, where there is a large fluctuation of employees and consumers and the danger of a large number of contacts, digitalization of work processes has a significant impact compared to small shops and facilities where it is not so necessary, and where at the same time its implementation is difficult to sustain economically. Also, employees in large retail outlets cite the existence of clearly defined procedures for dealing with infected workers, workers with symptoms, or those who have been in contact with such workers as an important measure of social security in the workplace. SMEs are also observed to be dominated by a decrease in the scope of business activities. Probably, as a consequence of avoiding the situation that one worker, due to the absence of the remaining employees, performs all the tasks required in one retail facility (e.g., receiving goods, working in a warehouse, working at the cash register, maintaining the hygiene of the facility, etc.). In addition, financial incentives are more present as a measure of social security for small retailers compared to employees in large retail chains.

DISCUSSION

This paper aimed to define precisely the importance of certain incentives for work and to improve working conditions in retail during the COVID-19 pandemic. Given that previous studies indicate significant differences in working conditions in terms of retailer size, the impact of incentives has been specifically analysed within small and independent retailers (SMEs) and large retail chains. In this context, research hypotheses were set up and tested through Multiple Regression analyses and SEM Method or

Path Analysis. Hypotheses have confirmed that maintaining a safe and healthy working environment $H_{1(a)}$, digitization of work processes $H_{1(e)}$, the existence of precise safety protocols $H_{1(h)}$, and financial incentives for employees $H_{1(i)}$ have a statistically significant impact on working conditions in retail during the COVID-19 pandemic. Somewhat less importance is attributed to the existence of precise instructions for employees and consumers $H_{1(e)}$, as well as to the reduction of the scope of business activities $H_{1(i)}$. The results obtained in this way answered the first research question RQ_1 affirmatively, and the conclusion is that employees in the retail sector see some indicators as incentives that improve their position and working conditions during the COVID-19 pandemic. This means above all, a safe and healthy working environment, digitization of work processes, the existence of precise safety protocols, financial incentives for employees, instructions for employees and consumers, and reduction of business activities.

In this way, the study systematized in one place all of the above individual incentives and confirmed the findings of previous studies that the largest impact on working conditions in times of crisis has been the maintenance of a safe and healthy working environment (Dennerlein et al., 2020), safety protocols (Pantano et al., 2020), digitalization of work processes (Nagel, 2020; Almeida, Santos, Monteiro, 2020), and financial incentives for employees (Lord, 2020; Carpio et al., 2021). It was also confirmed that the differences in terms of working conditions for retailers of different sizes (Končar et al., 2020) predict the differences that appear in the impact of some incentives. This answered the second research question RQ_2 that employees in different sized businesses pay different attention to certain incentives to improve their working conditions during the pandemic. That is, depending on

the size of retailers, the intensity and manner of the impact of these incentives change. In the case of small and independent business entities or SMEs, these are reductions in the scope of business activities, financial measures and incentives, and clear instructions for employees. On the other hand, in the case of large retail chains, it is the digitalization of work processes and clear safety protocols and ways of dealing with infected workers.

Based on the obtained results, a set of measures was proposed that social policymakers and retail management should implement to improve working conditions and the position of retail workers in order to build a social safety net during the COVID-19 pandemic, which also represents a key practical contribution of the research conducted.

Financial measures – competent institutions, ministries, chambers of commerce, etc., should help retailers feel economically secure while providing the necessary means to transform their business activities. That includes a whole range of financial incentives such as direct financial compensation for employees, tax relief, deductions from income tax, incentives for new employment, deferred payment opportunities, investments in the digitalization of work processes, investments in the introduction of new technologies for moving to work from home, etc. These measures apply in particular to small and independent retailers. In addition to the above, the retail management itself should provide increases for overwork and work in shifts, reward workers, pay for part of the costs of their medical treatment, provide all protective equipment, etc.

1. *Epidemiological measures* – employees in retail facilities must follow the recommendations and orders of the competent institutions and the Government. Working with masks is mandatory, and if neces-

sary, the use of visors and gloves, too. Some of the new rules say that employees have to work behind glass barriers, use disinfectant barriers, respect physical distance in buildings, indicate directions of the consumers' movement, and increase the use of payment cards and self-service digital cash registers. The allowed number of people in the facility and rules for shopping must be properly displayed.

2. *Organizational measures* – it is necessary to define new standards and protocols for safety in the workplace to minimize the risk of infecting people. Each retail facility must have internal safety protocols with clearly stated anti-pandemic measures against COVID-19 and generally binding patterns of workplace behaviour. Management must inform employees on time and encourage them to adhere to new protocols, especially employees who are in direct contact with consumers. Besides that, the management is responsible for organizing work and thus, for the health of employees. Within the mentioned measures, it is recommended to allocate workers to work in shifts, reduce the scope of business activities, redirect employees to work from home, and place the most responsible workers in critical places of infection (e.g., work at cash registers, work with food, meat, fruits, and vegetables).

Only by applying the recommended measures is possible to influence the improvement of working conditions and the position of employees in the retail sector. Retail in times of crisis must continue to perform its basic function of supplying the population with essential products. These

measures will make the retail sector more flexible, promptly meeting the basic needs of the market, while making final purchases, consumers, and employees themselves safe. At the same time, business activities should be directed more towards work from home, through the strengthening of electronic retail. Only those retailers who accept these recommendations, transform their business processes timely and adapt to the new business reality will succeed. Their employees will be satisfied and they will have a safe working environment in the conditions imposed by the COVID-19 pandemic.

CONCLUSION

The need for the research arose from the increasing pressure on retail employees caused by the last wave of the pandemic. Given that their jobs are on the front line, and that the employees face a high risk of infection due to numerous contacts, it was necessary to point out specific incentives to establish a social safety net and make retail jobs safe in the COVID-19 pandemic. The study systematized all of the above individual incentives and confirmed the findings of numerous studies (Carpio et al., 2021; Lord, 2021; Naseri, 2021; Dennerlein et al., 2020; Voorhees et al., 2020; Pantano et al., 2020; Almeida, Santos, Monteiro, 2020; Nagel, 2020) that the largest impact on working conditions in times of crisis has been the maintenance of a safe and healthy working environment, safety protocols, digitalization of work processes, and financial incentives for employees. Social distance at the workplace, mandatory wearing of masks and protective equipment, a high level of personal hygiene, and disinfection of facilities and work surfaces are a new reality and everyday life to which retail employees must adapt. Given the results obtained and the fact that the pandemic is

unpredictable and its completion cannot be determined with certainty, social policymakers and retail management should adopt the set of measures proposed in this paper to ensure social safety and security in the workplace.

The shortcoming of research is primarily the sample which is limited to the market of the Republic of Serbia and the large retail chains of the Western Balkans region. The reason for choosing such a sample is, on the one hand, the impossibility of researching outside the borders of the home country and the author's familiarity with working conditions and the position of workers in regional companies. The shortcoming may also be the questionnaire itself, which offered pre-prepared questions, which may lead to the conclusion that the respondents were led to choose some of the offered statements.

As part of *the proposal for future research*, it is necessary to conduct a comparative analysis with data obtained from EU member states, the USA, China, Japan, and other countries in the global market, whereby this study would represent a good starting point for such large global research. Certainly, in the research itself, a comparison of the working conditions of domestic vs. foreign employers should be performed, and anticipated working conditions and the position of employees in the post-COVID period. The structure of the sample should include middle and top-level management. The questionnaire itself should be structured in such a way that some "open questions" are asked which would allow the respondents to record their observations. This will complete the scientific and academic contribution to the issue of working conditions and the position of employees in times of crisis, such as the COVID-19 pandemic.

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Sažetak

UNAPREĐENJE UVJETA RADA U MALOPRODAJI TIJEKOM COVID-19 PANDEMIJE

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Pandemija COVID-19 značajno je promijenila obrasce ponašanja zaposlenika, posebice u maloprodajnom sektoru, koji zahtijeva kontinuirani kontakt s potrošačima. Provedba protupandemijskih mjera temeljenih na fizičkoj udaljenosti, nošenju medicinske i zaštitne opreme, postavljanju barijera, čestim dezinfekcijama radnih površina i prostora, primjeni strogih protokola i sigurnosnih standarda, značajno otežava radne uvjete. Cilj ovog rada je analizirati i definirati poticaje za rad i poboljšanje uvjeta rada u maloprodaji tijekom pandemije COVID-19. Empirijskim istraživanjem, na uzorku od 255 zaposlenika, ispitana je važnost poticaja za poboljšanje uvjeta rada kao što su: održavanje sigurnog i zdravog radnog okruženja, način postupanja sa zaraženim radnicima i radnicima u kontaktu, postojanje detaljnih uputa za zaposlenike i potrošače, organiziranje vlastitog prijevoza radnika, novčane poticaje za zaposlenike, smanjenje opsega poslovnih aktivnosti, skraćivanje radnog vremena objekata, sigurnosni protokoli i digitalizacija radnih procesa. Istraživanje je provedeno među zaposlenicima u malim i srednjim poduzećima i velikim trgovačkim lancima. Postavljene hipoteze testirane su metodom kritičkog puta i metodom strukturalnog modeliranja (SEM). Korelacija između veličine trgovačkog lanca i razlike u učinku poticaja procijenjene su korištenjem analize višestruke regresije. Rezultati istraživanja pokazali su značajna odstupanja u navedenim poticajima ovisno o veličini trgovca. Na temelju dobivenih rezultata predložen je niz mjera koje bi kreatori socijalne politike i menadžment maloprodajnih objekata trebali provesti u cilju poboljšanja uvjeta rada u maloprodaji i uspostavljanja mreže socijalne sigurnosti koja će pružati podršku zaposlenicima u kriznim vremenima. U radu su date smjernice za buduća istraživanja.

Ključne riječi: uvjeti rada, poticaji za rad, položaj radnika, maloprodaja, pandemija COVID-19.