

Primljeno: 28.11.2021.  
Odobreno: 31.01.2022.

DOI: 10.5937/bankarstvo2104060S

# PRIMENA 5S ALATA U BANKARSKOM SEKTORU REPUBLIKE SRBIJE

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## Rezime

Svaka organizacija teži ostvarivanju efikasnog poslovanja. Radi poboljšanja efikasnosti u jednoj organizaciji u praksi se koriste razne tehnike, metode i alati. Jedan od tih alata jeste i 5S alat koji omogućava organizovanje radnog mesta u cilju obavljanja posla na efikasan, efektivan i siguran način. Primena alata podrazumeva da se određena stvar stavlja na određeno mesto radi lakšeg identifikovanja kada dođe vreme za njenu upotrebu. 5S alat se odnosi na 5 reči koje su izvedene iz japanske terminologije, koje počinju slovom S, i kojima se opisuju prakse na radnom mestu koje vode ka vizuelnoj kontroli i lean proizvodnji: seiri (sortirati), seiton (srediti), seiso (ocistiti), seiketsu (standardizovati) i shitsuke (sprovoditi). Cilj ovog rada jeste sagledavanje primene 5S alata u bankarskom sektoru Republike Srbije, na nivou odabranih bankarskih filijala. Rezultati istraživanja su pokazali da ukupna prosečna primena ovog alata u analiziranim filijala iznosi 48,6%.

**Ključne reči:** 5S alat, lean proizvodnja, bankarstvo

**JEL klasifikacija:** M11, L15, D24, G21

## Uvod

Poslovanje u savremenim uslovima zahteva stalno učenje i poboljšanje performansi zaposlenih, ali takođe podrazumeva i unapređenje radnog prostora. 5S alat je alat koji se koristi kako bi se na najbolji mogući način organizovao radni prostor. Ovaj alat se razvio u japanskoj kompaniji Tojota, kao deo njenog lean proizvodnog sistema. U Tojoti su verovali da neuredan prostor može dovesti do problema, zastoja u radu, pa čak i do nesreće, što na nepovoljan način utiče na poslovanje kompanije (Marshettiwar & Sangode, 2018). U cilju izbegavanja navedenih problema koji se mogu javiti u svakodnevnom poslovanju, praksa nalaže primenu pet koraka organizacije radnog prostora prema 5S alatu (Joksimović et al., 2009):

1. seiri – sortirati – oslobođiti se svega što nije potrebno,
2. seiton – srediti – uredno rasporediti potrebne stvari kako bi one bile lako dostupne,
3. seiso – sijati – očistiti sve,
4. seiketsu – standardizovati – definisati pravila za održavanje prva 3S koraka i
5. shitsuke – sprovoditi – obezbediti poštovanje pravila.

U raznovrsnim okolnostima kako u proizvodnji, tako i u uslužnim delatnostima, pa sve do organizacije radnog prostora, kancelarija, prodavnica i slično, moguća je i poželjna primena ovog alata. Praksa je pokazala da primena vodi: boljoj organizaciji prostora, smanjenju troškova, smanjenju količine otpada, smanjenju nepotrebnih radnih zadatka, eliminisanju praznog hoda i prevelike potrošnje materijala, kao i povećanju produktivnosti zaposlenih i sigurnijem radnom okruženju (Krajewski et al., 2013; Marshettiwar & Sangode, 2018). Stoga je osnovni cilj istraživanja ovog rada sagledavanje primene 5S alata u bankarskom sektoru Republike Srbije, odnosno na nivou odabranih bankarskih filijala.

## Primena 5S alata u bankarskom sektoru

Ne postoji organizacija niti delatnosti koja ne bi mogla primenjivati 5S alat u svakodnevnom poslovanju (Marshettiwar & Sangode, 2018). 5S alat je deo lean koncepta poslovanja. Lean koncept poslovanja podrazumeva eliminisanje gubitaka koji mogu nastati prilikom obavljanja poslovnih procesa. Cilj koncepta je uspostavljanje kontinuiranog poslovanja bez zastoja, kako bi troškovi poslovanja bili niži. Adekvatna implementacija koncepta utiče na: povećanje efektivnosti i efikasnosti u radu, smanjenje otpada, smanjenje grešaka, povećanje kvaliteta poslovnih procesa koji uslovljavaju niže operativne troškove i veće satisfakcije korisnika (Novićević-Čečević & Jemović, 2018; Chourasia & Nema, 2016; Gupta, 2021; Liker, 2004; Ahlstrom, 2004). Studija Chourasia & Nema (2016) je pokazala da razne uslužne industrije poput bolnica, hotela, banaka i institucija visokog obrazovanja koriste principe i alate lean metode da bi povećale svoju konkurentnost. Ikatrinasari & Hryanto (2014) takođe navode da je lean uspešno implementiran i u sektoru transporta, administracije i osiguranja.

Primena 5S alata u sektoru usluga donosi sledeće prednosti: smanjuje vreme izvođenja procesa, olakšava organizaciju radnog mesta, standardizuje operativne procedure, poboljšava vreme odaziva kupaca, instalira smernice koje pokreću radno mesto, doprinosi troškovnoj efikasnosti, pomaže u identifikovanju otpada, gradi kulturu stalnog usavršavanja, uklanja nered na radnom mestu, smanjuje otpad na radnom mestu i poboljšava izgled radnog mesta (Sarkar, 2009).

U sektoru usluga, između ostalog i u bankarskom sektoru, najčešća je primena 5S alata koji podrazumeva sledeće prakse (Gerhard, 2007, 249):

1. sortirati (Sorting – Seiri) – razdvajanje potrebnog od nepotrebnog,
2. urediti (Set in Order – Seiton) – organizacija radnog mesta,
3. očistiti (Schine, Scrub – Seiso) – očistiti i pomeriti sve ono što može da stvara problema u radu,
4. standardizovati (Standardize – Seiketsu) – primeniti procedure i obezbediti njihovo razumevanje od strane zaposlenih, i
5. održavati (Sustain – Shitsuke) – podešiti sistem da funkcioniše uz potpunu komunikaciju i po principu neprekidnog toka.

Seiri (sortirati) se odnosi na izdvajanje nepotrebnih stvari i eliminisanje istih iz radnog okruženja, odnosno zadržavaju se samo one stvari koje su potrebne za rad. Zaposleni su odgovorni za sortiranje kancelarijskog materijala, fajlova, mejlova kako bi se u pružanju bankarskih usluga fokusirali isključivo na bitne informacije i aktivnost koje dodaju vrednost sa stanovišta klijenta (Novičević-Čečević & Jemović, 2018). Seiton (urediti) obuhvata postupak urednog raspoređivanja i klasifikovanja bitnih stvari i to prema nameni, kako bi one bile lako dostupne u trenutku kada postoji potreba za njihovom upotrebom. U banci se ovo postiže definisanjem standardnih lokacija za pristup bazama podataka, operativnim procedurama, izveštajima. Seiso (očistiti) se odnosi na čišćenje radnog mesta dok ono ne dobije „sjaj“. S tim u vezi, svako u organizaciji ima svoja zaduženja vezana za čišćenje, od najnižih do najviših nivoa (<http://tqmkonsalting.com/usluge/tehnike-metode-i-alati/5s-metoda/>). Čist radni prostor omogućava da se lako uoče problemi, zbog toga sređivanje i čišćenje radnog mesta mora da postane navika i da prodre u svest svih zaposlenih. Seiketsu (standardizovati) podrazumeva uvođenje standarda. U pitanju je korak kojim se definišu pravila za održavanje prva tri koraka i koji predstavlja stub primene 5S alata. Shitsuke (sprovoditi) predstavlja nastavak prethodnog koraka. Cilj ovog koraka je da se primena 5S alata uvuče u kulturu kompanije, odnosno kompanija mora težiti ka tome da 5S postane način života u njoj (<https://quality-one.com/5s/>). Ipak, održivost ovakvog koncepta poslovanja zahteva motivisane zaposlene, njihovu snažnu saradnju i aktivno učešće svih članova organizacije (Novičević-Čečević & Jemović, 2018).

U bankarstvu, kao i u drugim oblastima, glavni fokus poslovanja jeste profitabilnost i zadovoljenje očekivanja potrošača, kroz pružanje efikasne, pouzdane i pristupačne usluge (Marjanović & Vrećo, 2019). Banke stalno inoviraju svoje bankarske usluge kako bi udovoljile promenljivim zahtevima klijenata. Složenija bankarska struktura kakva prati univerzalne finansijske posrednike povećava rizik, troškove i vreme pružanja bankarske usluge. U takvim uslovima, primena različitih tehnika lean koncepta poslovanja, među kojima je i 5S alat, omogućuje pružanje kvalitetnije bankarske usluge po ekonomskim principima - što jeftinije i što brže (Novičević-Čečević & Jemović, 2018), kao i uspostavljanje dugoročnih odnosa sa klijentima i ostvarivanje lojalnosti (Barjaktarović & Ječmenica, 2011).

## Primena 5S alata u bankarskom sektoru Republike Srbije

Za sagledavanje primene 5S alata u bankarskom sektoru Republike Srbije, sprovedeno je empirijsko istraživanje. Za prikupljanje primarnih podataka korišćen je anketni metod u formi upitnika, koji se sastoji od 18 konstatacija koje predstavlja prakse u primeni 5S alata. Podaci su prikupljeni iz filijala odabranih banaka (Credit Agricole, Eurobanke, Raiffeisen banke i OTP banke) koje posluju na teritoriji Republike Srbije. Anketiranje je sprovedeno indirektnim putem slanjem upitnika na i-mejl adrese ispitanika. Stepen slaganja ispitanika sa navedenim konstatacijama iskazan je putem Likertove skale. Analiza primene 5S alata u bankarstvu Republike Srbije je sprovedena na uzorku od 80 ispitanika. Ispitanici su bili grupisani na osnovu pola, starosti i mesta rada. Obrada prikupljenih podataka je sprovedena u statističkom paketu za društvene mreže, IBM SPSS Statistics Version 20.

**Tabela 1:** Struktura uzorka: sumaran pregled

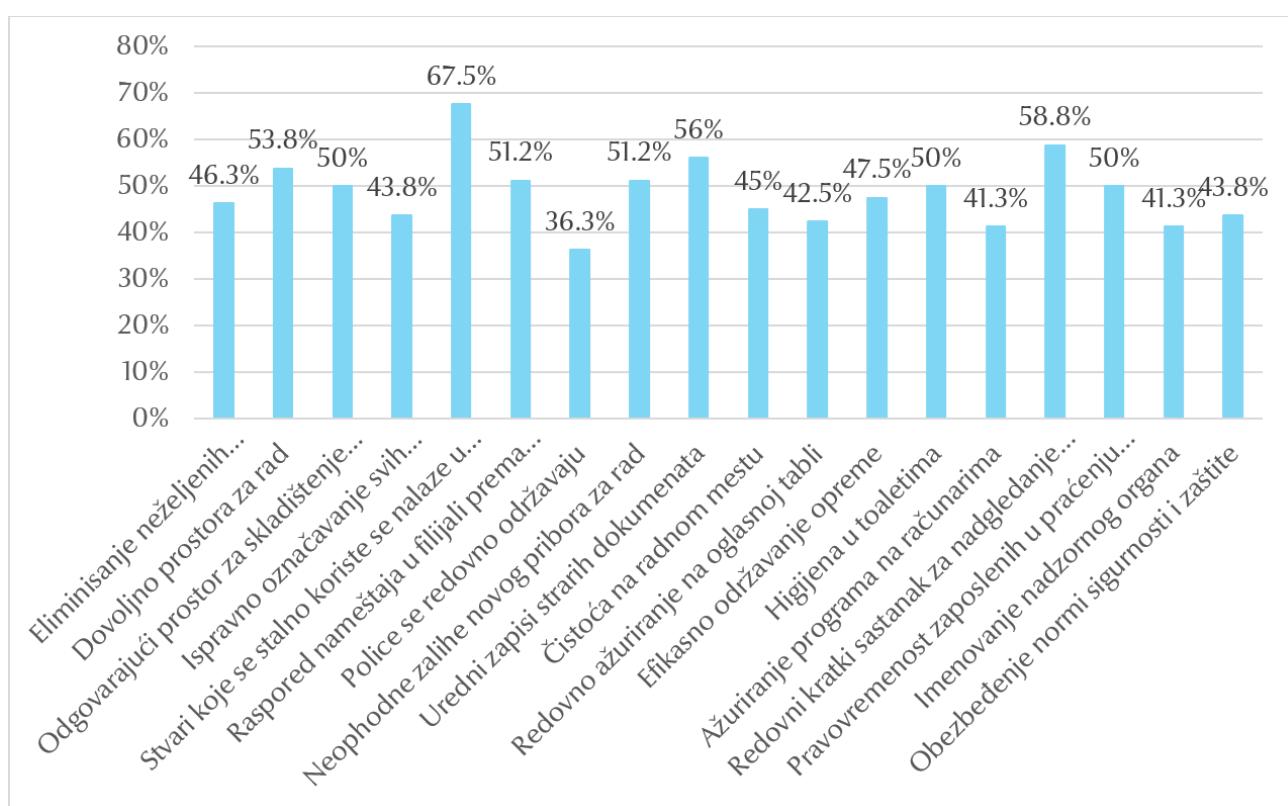
		Broj ispitanika	% ispitanika
POL	Žensko	57	71,3%
	Muško	23	28,7%
	Ukupno:	80	100%
STAROST	Do 30 godina	4	5%
	31 – 50 godina	58	72,5%
	51 godina i više	18	22,5%
	Ukupno:	80	100%
MESTO RADA	Leskovac	7	8,8%
	Niš	15	18,9%
	Vranje	22	27,5%
	Ćuprija	2	2,5%
	Svilajnac	4	5%
	Prokuplje	5	6,3%
	Pirot	6	7,5%
	Kruševac	7	8,8%
	Jagodina	5	6,3%
	Bor	7	8,8%
	Ukupno:	80	100%

Izvor: kalkulacija autora

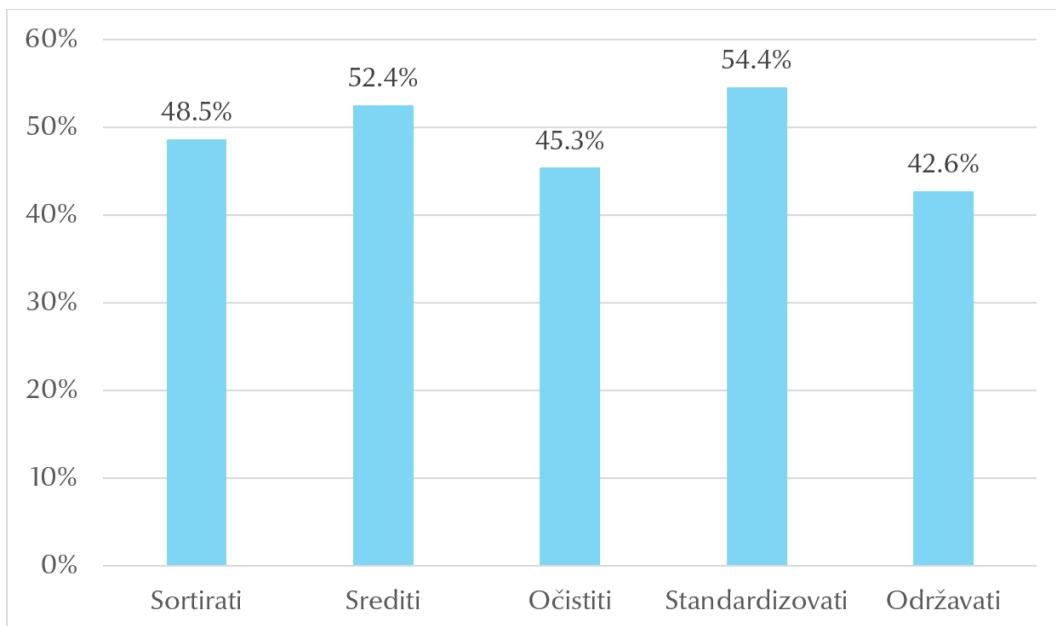
Na osnovu podataka iz Tabele 1 zaključuje se da u uzorku ima više žena nego muškaraca, 57 ispitanika je ženskog pola (71,3%), dok je 23 ispitanika muškog pola (28,7%). Najveći deo uzorka čine ispitanici od 31 – 50 godina (72,5%). Najveći broj ispitanika je iz banaka koje posluju na teritoriji grada Vranja (27,5%).

Grafikon 1 prikazuje u kojoj meri banke sprovode prakse 5S alata. Može se videti da se banke najmanje bave redovnim održavanjem polica. Ovo se može pripisati velikom obimu posla koji bankarski službenici moraju da obave u toku dana i nedostatku vremena za obavljanje ove aktivnosti. Drugi aspekt 5S alata koji se najmanje praktikuje je ažuriranje programa na računarima i imenovanje nadzornog organa za nadgledanje primene prva tri koraka 5S alata. Primena, evaluacija i kontrola sprovođenja 5S alata smatra se obavezom svakog zaposlenog, pa se ne pridaje veliki značaj prilikom identifikovanja posebnog organa čiji bi posao bio praćenje, odnosno nadgledanje primene. Neredovno ažuriranje programa na računarima najmanje zavisi od zaposlenih. Stvari koje se stalno koriste se nalaze u blizini radnog mesta, dovoljno prostora za rad, uredni zapisi starih dokumenata i redovni kratki sastanci za nadgledanje primene prva tri koraka iz 5S alata su aktivnosti koje se uveliko praktikuju. Pravilna organizacija predmeta, nameštaja i dokumenata rezultiralo je slobodnjim prostorom koji osoblje koristi za efikasniji rad. Održavanje adekvatnog rasporeda nameštaja u filijali i čišćenje toaleta i drugih prostorija su aktivnosti koje banke redovno praktikuju.

**Grafikon 1:** Procenat implementacije aktivnosti iz 5S alata



Izvor: kalkulacija autora

**Grafikon 2:** Procenat primene 5S alata u bankarskom sektoru Republike Srbije

Izvor: kalkulacija autora

Na osnovu podataka iz Grafikona 2 može se zaključiti da je primena 5S alata u posmatranim filijalama banaka koje posluju na teritoriji Republike Srbije na srednjem nivou i iznosi 54,4%, ali se takođe primećuje i da je održivost ovakvog koncepta na nezadovoljavajućem nivou i iznosi 42,6%.

## Zaključak

5S alat je alat za poboljšanje efikasnosti na radnom mestu. Iako se najviše primjenjuje u proizvodnim sistemima, uslužna industrija se takođe fokusirala na alate za poboljšanje produktivnosti kroz upravljanje radnim mestom. Ova studija je pokazala da bankarski sektor takođe primeni 5S alat, međutim ta primena je na nezadovoljavajućem nivou. Ukupna prosečna primena 5S alata u posmatranim filijala iznosi 48,6%. Ovakav rezultat se može pripisati nedovoljnim poznavanjem primene 5S alata u bankarstvu, finansijskim i resursnim ograničenjima, nedostatku motivacije za učešće u primeni od strane zaposlenih, nedostatkom obuka (Singh & Ahuja, 2015), ali i specifičnim obeležjima bankarskih usluga, među kojima spadaju: nematerijalnost, heterogenost i slično.

Najviši organi banke bi u budućnosti trebalo da se fokusiraju na donošenje smernica za povećanje primene 5S alata, jer će veća primena uticati na povećanje efikasnosti zaposlenih na radnom mestu, a time i na efikasnost celokupne organizacije. Takođe, buduća istraživanja se mogu sprovesti kako bi se identifikovao uticaj primene 5S alata na efikasnost i produktivnosti zaposlenih u bankarskom sektoru. Ovo istraživanje je sprovedeno u okviru odabralih banaka iz privatnog sektora, dok bi buduće istraživanje moglo da obuhvati i banke koje posluju u državnom sektoru i ostale banke iz privatnog bankarskog sektora Republike Srbije.

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## Upitnik

Cilj istraživanja je da se sagleda primena 5S alata u bankarskom sektoru Republike Srbije. U skladu sa ciljem istraživanja formulisan je upitnik koji obuhvata 5S prakse koje kompanije prate.

Molim Vas da na petostepenoj numeričkoj skali od 1 (nikada se nije praktikovalo) od 5 (redovno se praktikuje), iskažete Vaš stav o uticaju primene 5S alata na povećanje produktivnosti zaposlenih u bankarskom sektoru.

Rezultati istraživanja neće biti korišćeni u komercijalne svrhe, već isključivo upotrebljeni za naučno-istraživački rad. Anketiranje je anonimno, a odgovori dobijeni iz upitnika biće sumirani na kraju i svi rezultati zbirno prikazani. Molim Vas da date iskrene odgovore. Hvala.

1. Pol

Ženski

Muški

2. Starost

Do 30 godina

31 – 50 godina

51 godina i više

3. Mesto rada

4. Stvari koje se stalno koriste se nalaze u blizini radnog mesta.

1      2      3      4      5

5. Eliminisanje neželjenih datoteka/dokumenta.

1      2      3      4      5

6. Dovoljno prostora za rad.

1      2      3      4      5

7. Odgovarajući prostor za skladištenje dokumenata.

1      2      3      4      5

8. Ispravno označavanje svih datoteka/direktorijuma.

1      2      3      4      5

9. Raspored nameštaja u filijali prema njegovoj nameni.

1      2      3      4      5

10. Police se pravilno održavaju.

1      2      3      4      5

11. Uredni zapisi starih dokumenta.

1      2      3      4      5

12. Čistoća na radnom mestu.

1      2      3      4      5

13. Redovno ažuriranje na oglasnoj tabli.

1      2      3      4      5

14. Efikasno održavanje opreme.

1      2      3      4      5

15. Higijena u toaletima.

1      2      3      4      5

16. Neophodne zalihe novog pribora za rad.

1      2      3      4      5

17. Ažuriranje programa na računarima.

1      2      3      4      5

18. Obezbeđenje normi sigurnosti i zaštite.

1      2      3      4      5

19. Imenovanje nadzornog organa.

1      2      3      4      5

20. Redovni kratki sastanak za nadgledanje primene prva tri koraka iz 5S metodologiju. (1. korak - Sortirati; 2. korak - Srediti; 3. korak - Očistiti; 4. korak - Standardizovati; 5. korak - Sprovoditi)

1      2      3      4      5

21. Pravovremenost zaposlenih u praćenju prva tri koraka iz 5S metodologiju. (1. korak - Sortirati; 2. korak - Srediti; 3. korak - Očistiti; 4. korak - Standardizovati; 5. korak - Sprovoditi)

1      2      3      4      5

Received: 28.11.2021

Accepted: 31.01.2022

DOI: 10.5937/bankarstvo2104060S

# APPLICATION OF 5S TOOL IN THE BANKING SECTOR OF THE REPUBLIC OF SERBIA

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## Summary

Every organization strives to achieve efficient business. In order to improve efficiency in one organization, various techniques, methods and tools are used in practice. One of these tools is the 5S tool, which enables the organization of the workplace in such a way so as to perform work in an efficient, effective and safe way. The application of a tool implies that a certain thing is placed in a certain place for easier identification when the time comes for its use. The 5S tool refers to 5 words derived from Japanese terminology that begin with the letter S, and which describe workplace practices that lead to visual control and lean production: seiri (sort), seiton (set in order), seiso (clean), seiketsu (standardize) and shitsuke (implement). The aim of this paper is to consider the application of the 5S tool in the banking sector of the Republic of Serbia, at the level of selected banking branches. The results of the research showed that the total average application of this tool in the analyzed branches is 48.6%.

**Keywords:** 5S tool, lean manufacturing, banking

**JEL classification:** M11, L15, D24, G21

## Introduction

Doing business in modern conditions requires constant learning and improving employee performance, but it also means improving the workspace. The 5S tool is a tool used to organize workspace in the best possible way. This tool was developed by the Japanese company Toyota, as part of its lean production system. At Toyota, they believed that untidy space could lead to problems, downtime, and even accidents, which adversely affects the company's business (Marshettiwar & Sangode, 2018). In order to avoid these problems that may occur in everyday business, the practice requires the application of five steps to organize the workspace according to the 5S tool (Joksimović et al., 2009):

1. seiri - sort - to get rid of everything that is not necessary,
2. seiton – set in order - neatly arrange the necessary things so that they are easily accessible,
3. seiso - shine - to cleanse everything,
4. seiketsu - standardize - define rules for maintaining the first 3S steps and
5. shitsuke - implement - ensure compliance with the rules.

In various circumstances, both in production and in service activities, all the way to the organization of workspace, offices, shops, etc., it is possible and desirable to use this tool. Practice has shown that the application leads to: better organization of space, reduction of costs, reduction of waste, reduction of unnecessary work tasks, elimination of idling and excessive consumption of materials, as well as increasing employee productivity and safer working environment (Krajewski et al., 2013; Marshettiwar & Sangode, 2018). Therefore, the main goal of the research of this paper is to consider the application of the 5S tool in the banking sector of the Republic of Serbia, i.e., at the level of selected bank branches.

## Application of 5C Tool in the Banking Sector

There is no organization or activity that could not apply the 5S tool in everyday business (Marshettiwar & Sangode, 2018). The 5S tool is part of the lean business concept. A lean business concept means eliminating losses that may occur when performing business processes. The goal of the concept is to establish continuous business without downtime, so that business costs are lower. Adequate implementation of the concept affects: increasing efficiency and effectiveness in work, reducing waste, reducing errors, increasing the quality of business processes which lead to lower operating costs and higher satisfaction of users (Novičević-Čečević & Jemović, 2018; Chourasia & Nema, 2016; Gupta, 2021; Liker, 2004; Ahlstrom, 2004). The study of Chourasia & Nema (2016) showed that various service industries such as hospitals, hotels, banks, and higher education institutions use the principles and tools of the lean method to increase their competitiveness. Ikatrinasari & Hryanto (2014) also state that lean has been successfully implemented in the transport, administration and insurance sectors as well.

The application of the 5S tool in the service sector brings the following advantages: reduces process execution time, facilitates workplace organization, standardizes operational procedures, improves customer response time, installs guidelines that drive the workplace, contributes to cost efficiency,

helps identify waste, builds a culture of continuous improvement, removes clutter in the workplace, reduces waste in the workplace and improves the appearance of the workplace (Sarkar, 2009).

In the services sector, among others in the banking sector, the most common application is the 5S tool, which includes the following practices (Gerhard, 2007, 249):

1. sort (Sorting - Seiri) - separating the necessary from the unnecessary;
2. set in Order (Seiton) - organization of the workplace;
3. shine (Scrub - Seiso) - clean and move everything that can create problems in work;
4. standardize (Seiketsu) - apply procedures and ensure their understanding by employees, and
5. sustain (Maintain - Shitsuke) - set the system to function with full communication and on the principle of continuous flow.

Seiri (sort) refers to the separation of unnecessary things and their elimination from the work environment, i.e., only those things that are necessary for work are retained. Employees are responsible for sorting office supplies, files, emails in order to focus exclusively on relevant information and activities that add value from the client's point of view, when providing banking services (Novičević-Čečević & Jemović, 2018). Seiton (set in order) includes the process of orderly arrangement and classification of important things according to their purpose, so that they are easily accessible at a time when there is a need for their use. In the bank, this is achieved by defining standard locations for access to databases, operating procedures, reports. Seiso (clean) refers to cleaning the workplace until it gets a "shine". In this regard, everyone in the organization has their own responsibilities related to cleaning, from the lowest to the highest levels (<http://tqmkonsalting.com/usluge/tehnike-metode-i-alati/5s-metoda/>). A clean workspace makes it easy to spot problems, which is why tidying up and cleaning the workplace must become a habit and reach the conscious awareness of all employees. Seiketsu (standardize) implies the introduction of standards. It is a step that defines the rules for maintaining the first three steps and which is a pillar of the application of the 5S tool. Shitsuke (sustain) is the continuation of the previous step. The goal of this step is to introduce the application of the 5S tool into the company's culture, i.e., the company must strive to make 5S its way of life (<https://quality-one.com/5s/>). However, the sustainability of this business concept requires motivated employees, their strong cooperation and active participation of all members of the organization (Novičević-Čečević & Jemović, 2018).

In banking, as in other areas, the main focus of business is profitability and meeting consumer expectations, through the provision of efficient, reliable and affordable services (Marjanović & Vrećo, 2019). Banks are constantly innovating their banking services to meet the changing demands of customers. The more complex banking structure that accompanies universal financial intermediaries increases the risk, costs and time of providing banking services. In such conditions, the application of different techniques of the lean business concept, including the 5S tool, enables the provision of better banking services according to economic principles - as cheaply and as quickly as possible (Novičević-Čečević & Jemović, 2018), as well as establishing long-term relationships with clients and gaining loyalty (Barjaktarović & Ječmenica, 2011).

## Application of the 5S Tool in the Banking Sector of the Republic of Serbia

Empirical research was conducted to consider the application of the 5C tool in the banking sector of the Republic of Serbia. For the collection of primary data, a survey method in the form of a reference was used, which consists of 18 statements that represent practices in the application of the 5S tool. Data were collected from branches of selected banks (Credit Agricole, Eurobank, Raiffeisen bank and OTP bank) operating in the territory of the Republic of Serbia. The survey was conducted indirectly, by sending a questionnaire to the e-mail addresses of respondents. The degree of agreement of the respondents with the stated statements was expressed through the Likert scale. The analysis of the application of the 5S tool in the banking of the Republic of Serbia was conducted on a sample of 80 respondents. Respondents were grouped based on gender, age, and place of work. The processing of the collected data was carried out in the statistical package for social networks, IBM SPSS Statistics Version 20.

**Table 1:** Sample Structure: Summary Overview

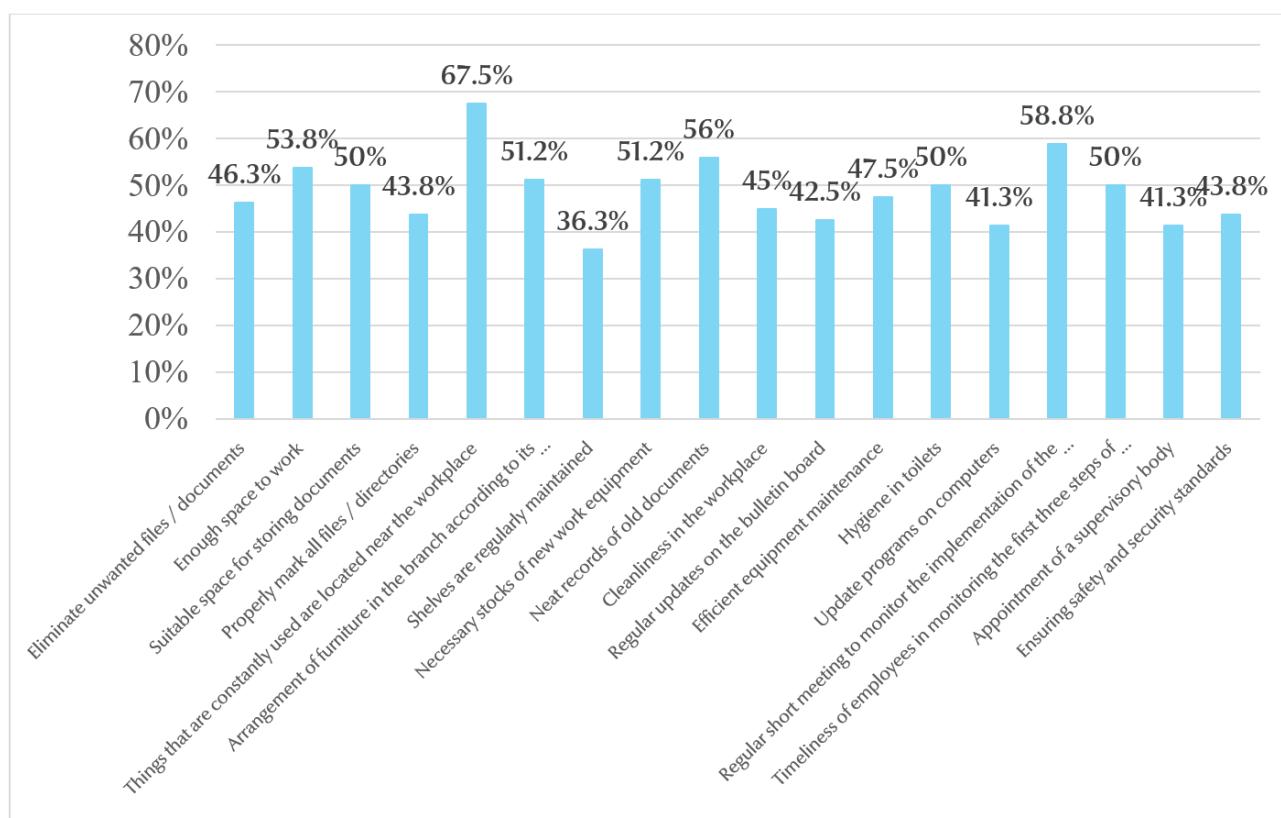
		Number of respondents	% of respondents
GENDER	Female	57	71.3%
	Male	23	28.7%
	Summary:	80	100%
AGE	Up to 30 years of age	4	5%
	31 – 50 years of age	58	72.5%
	51 years and older	18	22.5%
	Summary:	80	100%
WORKPLACE	Leskovac	7	8.8%
	Niš	15	18.9%
	Vranje	22	27.5%
	Čuprija	2	2.5%
	Svilajnac	4	5%
	Prokuplje	5	6.3%
	Pirot	6	7.5%
	Kruševac	7	8.8%
	Jagodina	5	6.3%
	Bor	7	8.8%
	Summary:	80	100%

*Source: author's calculation*

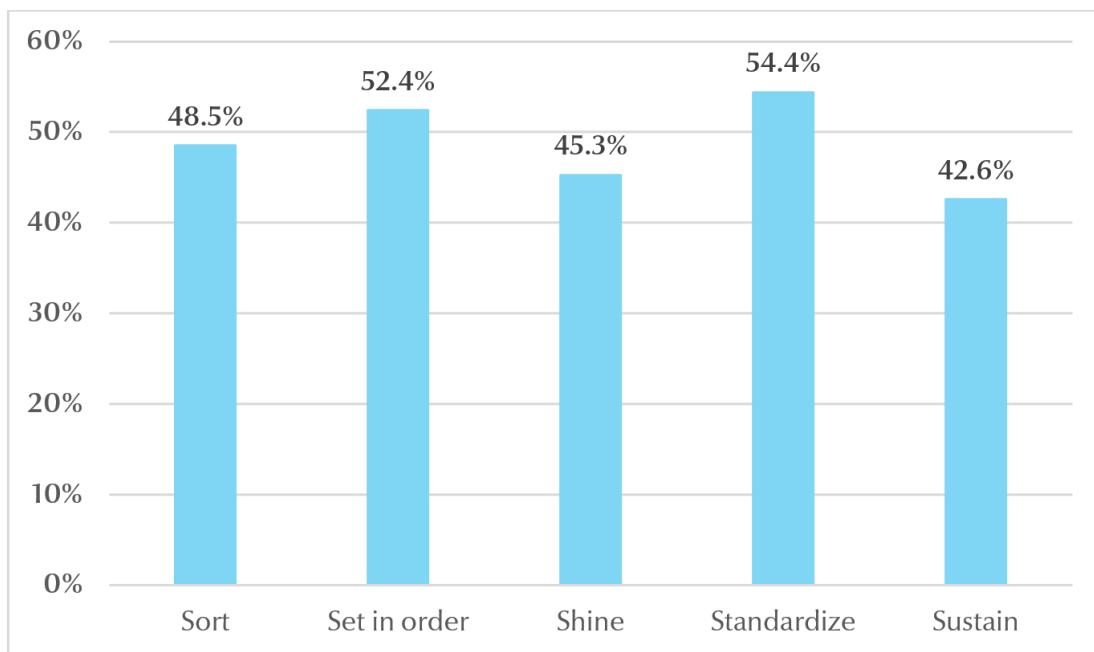
Based on the data from Table 1, it is concluded that there are more women than men in the sample, 57 respondents are female (71.3%), while 23 respondents are male (28.7%). The largest part of the sample consists of respondents aged 31-50 (72.5%). The largest number of respondents are from banks operating in the city of Vranje (27.5%).

Graph 1 shows the extent to which banks implement the 5S tool practices. It can be seen that banks are the least involved in regular policy maintenance. This can be attributed to the large amount of work that bank employees must do during the day and the lack of time to perform this activity. Another aspect of the least practiced 5S tool is updating software on computers and appointing a supervisory body to oversee the implementation of the first three steps of the 5S tool. The application, evaluation, and control of the implementation of the 5S tool is considered the obligation of every employee, so no great importance is attached when identifying a special body whose job would be to monitor, i.e., supervise the implementation. Irregular updating of software on computers is the least dependent on employees. Things that are constantly used are close to the workplace, enough work space, neat records of old documents and regular short meetings to monitor the implementation of the first three steps of the 5S tool are activities that are widely practiced. Proper organization of objects, furniture and documents has resulted in free space that staff use for more efficient work. Maintaining an adequate arrangement of furniture in the branch and cleaning toilets and other premises are activities that banks regularly practice.

**Graph 1:** *Percentage of Implementation of Activities from the 5S Tool*



*Graph 1 - Source: author's calculation*

**Graph 2:** Percentage of 5S Tool Application in the Banking Sector of the Republic of Serbia

*Graph 1 - Source: author's calculation*

Based on the data from Graph 2, it can be concluded that the application of 5S tools in the observed branches of banks operating in the Republic of Serbia is at the middle level and amounts to 54.4%, but it is also noted that the sustainability of this concept is unsatisfactory and amounts to 42.6%.

## Conclusion

The 5S tool is a tool for improving workplace efficiency. Although most widely used in manufacturing systems, the service industry has also focused on tools to improve productivity through workplace management. This study showed that the banking sector also applies the 5S tool, however this application is at an unsatisfactory level. The total average application of the 5S tool in the observed branches is 48.6%. This result can be attributed to insufficient knowledge of the application of the 5S tool in banking, financial and resource constraints, lack of motivation to participate in the application by employees, lack of training (Singh & Ahuja, 2015), but also specific features of banking services, including: intangibility, heterogeneity and the like.

In the future, the highest bodies of the bank should focus on adopting guidelines for increasing the application of 5S tools, because greater application will increase the efficiency of employees in the workplace, and thus the efficiency of the entire organization. Also, future research can be conducted to identify the impact of the application of 5S tool on the efficiency and productivity of employees in the banking sector. This research was conducted within selected banks from the private sector, while future research could include banks operating in the public sector and other banks from the private banking sector of the Republic of Serbia.

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## Questionnaire

The aim of the research is to consider the application of 5S tool in the banking sector of the Republic of Serbia. In accordance with the aim of the research, a questionnaire was formulated that includes 5S practices that companies follow.

Please express your position on the impact of the application of 5S tool on increasing the productivity of employees in the banking sector on a five-point numerical scale of 1 (never practiced) out of 5 (regularly practiced).

The research results will not be used for commercial purposes, but exclusively used for scientific research. The survey is anonymous, and the answers obtained from the referral will be summarized at the end and all results will be summarized. Please give honest answers. Thanks.

### 1. Gender

Ladies

Male

### 2. Age

Up to 30 years

31 - 50 years

51 years and older

### 3. Work place

### 4. Things that are constantly used are located near the workplace.

1      2      3      4      5

### 5. Eliminate unwanted files / documents.

1      2      3      4      5

### 6. Enough space to work.

1      2      3      4      5

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7. Adequate storage space for documents.

1      2      3      4      5

8. Properly mark all files / directories.

1      2      3      4      5

9. Arrangement of furniture in the branch according to its purpose.

1      2      3      4      5

10. Shelves are properly maintained.

1      2      3      4      5

11. Neat records of old documents.

1      2      3      4      5

12. Cleanliness in the workplace.

1      2      3      4      5

13. Regular updates on the bulletin board.

1      2      3      4      5

14. Efficient equipment maintenance.

1      2      3      4      5

15. Hygiene in toilets.

1      2      3      4      5

16. Necessary stocks of new work equipment.

1      2      3      4      5

17. Updating programs on computers.

1      2      3      4      5

18. Ensuring safety and security standards.

1      2      3      4      5

19. Appointment of the supervisory body.

1      2      3      4      5

20. Regular short meeting to monitor the implementation of the first three steps of the 5S methodology.  
(Step 1 - Sort; Step 2 - Sort; Step 3 - Clean; Step 4 - Standardize; Step 5 - Implement)

1      2      3      4      5

21. Timeliness of employees in monitoring the first three steps of the 5S methodology. (Step 1 - Sort;  
Step 2 - Sort; Step 3 - Clean; Step 4 - Standardize; Step 5 - Implement)

1      2      3      4      5

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