

TIMSKA EFIKASNOST, PSIHOLOŠKA SIGURNOST I PERFORMANSE: PERSPEKTIVA ZAPOSLENIH U BANKARSKOM SEKTORU SRBIJE

Bojana Ostojić, vanredni profesor, Fakultet za projektni i inovacioni menadžment, EDUKONS Univerzitet

imejl: bojanaostojic85@gmail.com

ORCID: 0000-0001-6731-431X

Prof. Ana Gavrilović, redovni profesor, Fakultet za sport, Univerzitet Union – Nikola Tesla, Beograd

imejl: ana.gavrilovic@fzs.edu.rs

ORCID: 0000-0001-6942-0255

Rezime: Cilj ovog rada bio je da se ispita funkcionisanje timova u bankarskom sektoru kroz dimenzije jasno definisanih ciljeva, efikasnosti, psihološke sigurnosti i timskih performansi. Istraživanje je sprovedeno tokom maja i juna 2026. godine, a u njemu je učestvovalo 225 zaposlenih u bankama u Srbiji, koji su članovi različitih timova. Rezultati pokazuju da jasni ciljevi značajno doprinose timskoj efikasnosti, dok psihološka sigurnost ima značajan uticaj na performanse. Pored toga, efikasnost i performanse su međusobno značajno povezane, što ukazuje da racionalno korišćenje resursa vodi ka višem kvalitetu timskog rada. Deskriptivna statistika potvrđuje da ispitanici u velikoj meri pozitivno ocenjuju sve analizirane aspekte timskog funkcionisanja. Rezultati pokazuju da uspešno funkcionisanje timova u bankama zavisi od kombinacije jasne strukture, sigurnog i podsticajnog okruženja, kao i sposobnosti da se ciljevi ostvaruju efikasno i kvalitetno. Time se naglašava značaj timske dinamike za postizanje organizacionih ciljeva.

Ključne reči: banke, bankarsko poslovanje, timovi, timski rad, efikasnost, performanse.

JEL klasifikacija: D23, M54, G21

Uvod

Savremeno okruženje obeleženo je dinamičnim promenama i neizvesnim uslovima poslovanja. Globalizacija tržišta, ubrzani tehnološki razvoj, ekonomske krize, recesija, pad privrednog rasta, pandemije i drugi izazovi nametnuli su organizacijama potrebu za stalnim prilagođavanjem (Hart i sar., 1993; Wang, 2008). Kao odgovor na takve izazove, počeo je da se primenjuje timski rad, kao poseban model organizovanja koji odbacuje rigidnu, vertikalnu hijerarhiju i teži horizontalnim, agilnim i fleksibilnim formama, sposobnim da brzo reaguju na promene (Berber i sar., 2020; Lazarević i Lukić Nikolić, 2024; West, 2012). Tim predstavlja manju grupu ljudi sa različitim, ali međusobno dopunjujućim veštinama, koja se okuplja oko zajedničke svrhe i ciljeva, uz deljenje odgovornosti za postignute rezultate (Katzenbach i Smith, 1993). To je skup od dve ili više osoba koje međusobno komuniciraju, utiču jedni na druge i zajedno snose odgovornost za ostvarenje ciljeva (Cohen i Bailey, 1997).

Afirmacija timova i timskog rada danas je u punom zamahu ne samo u teoriji menadžmenta, već i u praksi. Ipak, formiranje i vođenje timova zahteva specifična znanja, veštine i iskustva, kao i značajna ulaganja vremena i energije, budući da se ponašanje pojedinaca u timu bitno razlikuje od ponašanja pojedinca koji radi samostalno mimo tima (George i Jones, 2012). Potrebno je učiniti veliki napor prilikom procesa izgradnje tima i konstantno pratiti način na koji tim funkcioniše. Takođe, neophodno je stalno otkrivati nove prakse upravljanja timom, imajući u vidu da se timovi razlikuju po svrsi postojanja, zadacima koje obavljaju i okruženju u kojem funkcionišu. Posebnu pažnju treba usmeriti na obuku i razvoj članova tima (Ehigie i sar., 2023).

Danas timovi funkcionišu kao samostalne organizacione jedinice koje upravljaju procesima i zadacima, obučavaju zaposlene, sprovode samokontrolu i snažno se usmeravaju ka ostvarivanju ciljeva (West, 2012). U ekonomiji znanja timovi nisu opcija, već imperativ jer formalna nadogradnja osnovne organizacione strukture timovima donosi brojne prednosti (Senge, 2003). Te prednosti se direktno odražavaju na strateški razvoj, operativnu efikasnost i inovativni kapacitet organizacije (West, 2012). Pre svega, oni doprinose realizaciji organizacione strategije i njenom usklađivanju sa zahtevima okruženja. U organizacijama koje se oslanjaju na timski rad eliminiše se hijerarhija koja usporava donošenje odluka, pa timovi mogu brzo i efikasno da reaguju na promene i događaje iz spolnog okruženja. Pored strateške usklađenosti, timovi omogućavaju brzu proizvodnju i isporuku proizvoda i usluga uz smanjene troškove. Njihova kolektivna dinamika doprinosi većoj efikasnosti u poređenju sa radom pojedinaca, jer se zadaci obavljaju koordinisano i sinhronizovano (Kozlowski i Ilgen, 2006).

Istovremeno, timovi podstiču organizaciono učenje. Znanje se ne gubi odlaskom pojedinca, već se prenosi među članovima kroz kontinuiranu razmenu iskustava i veština. Kombinacija različitih perspektiva i pristupa rešavanju problema dovodi do unapređenja kvaliteta proizvoda i usluga (Argyris i Schon, 1978). U timovima se nalaze stručnjaci različitih profila, znanja, veština i stavova. Upravo ta raznolikost omogućava brzu razmenu informacija, efikasno učenje i neposrednu komunikaciju. Na taj način, timovi postaju nosioci produktivnosti, efektivnosti i konkurentnosti na globalnom tržištu (Serinkan i Kiziloglu, 2015). Članovi timova zajednički dolaze do rešenja koja su inovativna i prilagođena potrebama tržišta. Različiti načini razmišljanja omogućavaju pokretanje radikalnih promena u organizaciji, jer timovi preispituju osnovne pretpostavke i uvode značajne inovacije u procese, proizvode i usluge (Edmondson i sar., 2001).

Timovi visokih performansi takođe predstavljaju ključni izvor inovacija. Zahvaljujući različitim znanjima, veštinama i sposobnostima članova, oni generišu nove ideje i pronalaze efikasnije načine obavljanja zadataka (Lazarević i Lukić, 2018). Pored toga, timska struktura olakšava koordinaciju i integraciju, jer je osnovna jedinica organizacije tim, a ne pojedinac. Na taj način postavljanje ciljeva i njihovo usklađivanje sa organizacionim prioritetima postaje jednostavnije i efikasnije. Sve navedene prednosti ukazuju na to da timovi visokih performansi nisu samo operativni instrument, već strateški resurs organizacije. Oni omogućavaju brže donošenje odluka, efikasniju proizvodnju, kvalitetniju isporuku, kontinuirano učenje, inovacije i lakšu koordinaciju, čime se obezbeđuje dugoročna konkurentska prednost i održivost poslovanja (Lukić i sar., 2020).

Zbog svih navedenih karakteristika i prednosti, banke su se takođe okrenule timovima i timskom radu u nastojanju da ostvare što bolje rezultate rada (Khan i Mashikhi, 2017; Soomro i sar., 2024; Uzor i Onyemere, 2024). Cilj ovog rada je da se ispita povezanost između jasnoće timskih ciljeva, psihološke sigurnosti i timske efikasnosti, kao i njihov uticaj na performanse timova u savremenom poslovnom okruženju. Poseban akcenat stavljen je na bankarski sektor, gde timski rad postaje od presudne važnosti za unapređenje produktivnosti, inovativnosti i zadovoljstva zaposlenih. Bankarski sektor karakterišu visoki zahtevi u pogledu kvaliteta usluga, brzine donošenja odluka i efikasnog upravljanja ljudskim resursima. Iako brojna istraživanja ukazuju na značaj timskog rada za organizacione rezultate, relativno je mali broj radova koji istovremeno analiziraju povezanost jasnoće timskih ciljeva, psihološke sigurnosti, timske efikasnosti i performansi u kontekstu banaka u Srbiji. Svrha ovog rada je da doprinese boljem razumevanju mehanizama koji određuju uspešnost timova i da pruži empirijske dokaze koji mogu poslužiti menadžerima i donosiocima odluka u kreiranju organizacionog okruženja koje podstiče saradnju, produktivnost i dugoročne poslovne rezultate.

Pregled literature

Proučavanje timova, kao i procesa njihovog formiranja i razvoja, omogućava da se identifikuju ključne karakteristike koje predstavljaju faktore uspešnosti tima. Efikasni timovi se prepoznaju kroz sposobnost ostvarivanja zajedničkih ciljeva i postizanja rezultata. Prema Harvard Business Press (2006), osnovne karakteristike produktivnih timova mogu se sistematizovati na sledeći način:

- **Jasni i nedvosmisleni ciljevi** – Tim mora imati jasno definisane, realne i motivišuće ciljeve, uz punu posvećenost članova njihovoj realizaciji. Poželjno je da članovi učestvuju u procesu definisanja ciljeva, čime se povećava njihova relevantnost i prihvaćenost.
- **Definisane uloge i odgovornost** – Uloge članova i stepen odgovornosti moraju biti precizno utvrđeni, kako bi se obezbedila transparentnost i efikasnost u radu.
- **Kompetentnost članova** – Članovi tima treba da doprinose u skladu sa svojim znanjem, veštinama, iskustvom i kreativnošću. Pretpostavka uspešnog rada jeste da tim okuplja kompetentne pojedince sa relevantnim stručnim sposobnostima.
- **Tolerantnost na greške** – Efikasne timove karakteriše visok nivo tolerancije na sopstvene i tuđe greške, što podstiče učenje i razvoj.
- **Otvorenost za različite ideje** – Neophodna je spremnost na prihvatanje novih stavova, različitih perspektiva i mišljenja.
- **Motivisanost i spremnost na rizik** – Članovi tima treba da budu motivisani i spremni da preuzmu rizik u kreiranju budućih rešenja.

- **Objektivno donošenje odluka** – Odluke se donose na osnovu suštine problema, a ne na osnovu statusa ili uticaja pojedinaca.
- **Poverenje i lojalnost** – Poverenje među članovima, verovanje u njihove sposobnosti, odanost i posvećenost, kao i razvijena empatija, predstavljaju temelj opstanka i uspeha timskog rada.

Brojna istraživanja timova i timskog rada u bankama, potvrdila su da prisustvo navedenih faktora u velikoj meri utiče na timske performanse (Nwatu i Arinze, 2025). Isto tako, istraživanja su potvrdila da zaposleni imaju ključnu ulogu u postizanju uspeha organizacije jer njihovo zadovoljstvo direktno utiče na nivo performansi (Mishra i sar., 2025). Samim tim, jako je važno voditi računa o iscrpljenosti zaposlenih, jer su istraživanja pokazala da je emocionalna iscrpljenost u velikoj meri prisutna u bankarskom sektoru, posebno kod zaposlenih koji rade duže od 10 godina i imaju direktan kontakt sa klijentima (Lukić Nikolić i Mirković, 2024).

U savremenim organizacijama primena timskog rada donosi brojne prednosti. Prema Harvard Business Press (2006), Parker (2008) i Tannenbaum i sar. (2012), ključne prednosti timskog rada mogu se sistematizovati na sledeći način:

- **Bolje organizacione performanse** – Timovi doprinose smanjenju troškova rada, ubrzanom učenju i proširivanju baze znanja, veština i iskustva, što vodi ka unapređenju performansi i jačanju konkurentske prednosti.
- **Veće zadovoljstvo kupaca** – Kroz angažovanje timova na specifičnim zadacima, organizacije obezbeđuju viši kvalitet proizvoda i usluga, kontinuirano prate lojalnost kupaca i identifikuju mogućnosti za unapređenje.
- **Organizaciona fleksibilnost** – Timovi, kao adaptivne jedinice, omogućavaju brže učenje i prilagođavanje promenama iz okruženja, čime se povećava responzivnost i proaktivnost organizacije.
- **Efikasna raspodela zadataka** – Ciljevi i poslovi se mogu raščlaniti na manje segmente i dodeliti timovima, čime se postiže veća efikasnost u realizaciji organizacionih zadataka.
- **Zajednička odgovornost** – Članovi timova kolektivno preuzimaju odgovornost za ostvarene rezultate, uz visok stepen posvećenosti zajedničkim ciljevima.
- **Kreativnost i inovativnost** – Timovi podstiču generisanje novih ideja i pronalaženje praktičnih rešenja, čime se povećava inovativni kapacitet organizacije.
- **Motivisanost i zadovoljstvo poslom** – Rad u timu doprinosi većoj motivaciji i zadovoljstvu zaposlenih, jer omogućava primenu i razvoj novih veština, razmenu informacija i zajedničko donošenje odluka.
- **Brza razmena znanja** – Timovi olakšavaju protok informacija i spremnost članova da reaguju na promene i izazove, što povećava agilnost i otpornost organizacije.

Svaki tim, da bi mogao da funkcioniše na održiv i produktivan način, mora da poseduje određeni stepen kohezije. U timovima sa visokim nivoom kohezivnosti članovi pokazuju snažnu motivaciju da ostanu deo grupe, razvijaju privrženost zajedničkim ciljevima i usmeravaju svoje aktivnosti ka postizanju efikasnosti i produktivnosti (Lazarević i Lukić Nikolić, 2024). Takvi timovi se odlikuju kvalitetnijim međuljudskim odnosima, intenzivnijim interakcijama i spremnošću da provode više vremena zajedno (Al-Rawi, 2008). Članovi nesebično razmenjuju informacije i znanja, pokazuju osetljivost na potrebe drugih, pružaju podršku i razumevanje, čime se smanjuje verovatnoća nastanka konflikata (Ejaz i sar., 2024). Visoko kohezivne grupe karakteriše timski duh, prijateljstvo, za-

jedništvo, saradnja, razumevanje, lojalnost, sigurnost i međusobno poštovanje (Lee i sar., 2025). Kohezija je naročito izražena kada tim ima manji broj članova, kada su članovi relativno homogeni u pogledu potreba, obrazovanja, ponašanja, starosti i porekla, kada su zajednički fokusirani na ciljeve i zadatke, i kada dosledno poštuju uspostavljene norme. Prema Northouse (2012), pozitivni ishodi visoke kohezije ogledaju se u povećanom učešću članova u timskim aktivnostima, boljoj interakciji i komunikaciji, kao i u snažnijem međusobnom uticaju. Članovi razmenjuju pozitivne emocije, razvijaju konzistentnost i lojalnost, prihvataju timske norme i konformiraju se prema njima. Oni rado učestvuju na sastancima, pokazuju viši nivo zadovoljstva i motivisanosti, a njihovo ponašanje postaje jasno usmereno ka ciljevima. Kao rezultat, timovi sa visokim stepenom kohezije postižu veću produktivnost i dugoročno doprinose organizacionom uspehu (Lazarević i Lukić Nikolić, 2024).

Psihološka sigurnost se može definisati kao uverenje da u timu postoji klima koju odlikuju međusobno poverenje i poštovanje članova, kao i osećaj slobode da se ponašaju autentično i otvoreno (Edmondson, 1999). Psihološka sigurnost se posebno ogleda u spremnosti članova da preuzmu lični rizik - da traže povratne informacije, priznaju greške ili zatraže pomoć. U takvom okruženju prisutne su pozitivne namere, međusobna podrška, poštovanje kompetencija i otvoreno priznavanje grešaka, što stvara osećaj poverenja da slabosti neće biti zloupotrebene niti kažnjene (Newman i sar., 2017). Nasuprot tome, u timovima gde vlada nesigurnost i nedostatak poštovanja, članovi izbegavaju da pokažu ranjivost jer to doživljavaju kao pretnju sopstvenom ugledu i kompetentnosti (Edmondson, 1999; Edmondson i Lei, 2014).

Tokom poslednjih nekoliko decenija brojni autori su nastojali da identifikuju faktore koji doprinose efikasnom i efektivnom funkcionisanju timova. Jedan od pionira u ovom polju, McGregor (1960), u svojoj knjizi *The Human Side of Enterprise* istakao je niz principa koji se mogu smatrati osnovom za izgradnju uspešnih timova i danas. Prema njegovom pristupu, članovi tima moraju jasno da razumeju dodeljene zadatke i ciljeve, kao i da odgovorno preuzmu svoje uloge i obaveze. Kompatibilnost različitih veština i znanja među članovima predstavlja ključnu pretpostavku za sinergiju, dok neformalna i prijatna atmosfera podstiče otvorenu komunikaciju i aktivno učešće u diskusijama. Odluke se najčešće donose konsenzusom, čime se podstiče sistemsko i kritičko razmišljanje, dok se pojedinci ohrabruju da slobodno iznose svoja mišljenja i ideje. Pored ovih pravila, neophodno je da budu ispunjeni i osnovni uslovi za postojanje tima visokih performansi. To podrazumeva adekvatnu veličinu tima, kao i postojanje zadataka čije obavljanje zahteva timski rad. Tek kombinacijom ovih principa i uslova može da se stvori okruženje u kojem timovi postižu visoke performanse, doprinoseći dugoročnoj održivosti i konkurentnosti organizacije. Na osnovu ovih teorijskih utemeljenja, u radu su postavljene tri hipoteze koje će biti predmet empirijske provere:

Hipoteza 1: Postoji pozitivna povezanost između jasnoće timskih ciljeva i timske efikasnosti. Timovi koji imaju jasno definisane ciljeve pokazuju viši nivo efikasnosti u realizaciji zadataka.

Hipoteza 2: Viši nivo psihološke sigurnosti u timu povezan je sa boljim timskim performansama. Članovi timova koji se osećaju bezbedno da izraze mišljenje, postavljaju pitanja i preuzimaju rizik ostvaruju bolje rezultate i viši nivo produktivnosti.

Hipoteza 3: Postoji značajna povezanost između timske efikasnosti i timskih performansi. Timovi koji efikasno koriste resurse i vreme ostvaruju bolje performanse.

Metodologija istraživanja

U radu je sprovedeno empirijsko istraživanje primenom posebno dizajniranog upitnika, strukturiranog u dva osnovna dela. Prvi deo obuhvata demografske podatke ispitanika (pol, starost, obrazovanje), kao i karakteristike zaposlenja i timova u kojima ispitanici rade. Ovaj deo obuhvata podatke o dužini radnog iskustva u bankarskom sektoru, poziciji u organizacionoj hijerarhiji, načinu rada (iz kancelarije, na daljinu ili hibridno), veličini tima i dužini članstva u trenutnom timu.

Drugi deo upitnika čine merne skale usmerene na četiri ključne dimenzije timskog funkcionisanja: timske ciljeve, timsku efikasnost, psihološku sigurnost i timske performanse. Merne skale su zasnovane na radu Amy Edmondson iz 1999. godine (Edmondson, 1999). Svaka skala sadrži od tri do sedam tvrdnji koje su ocenjene na Likertovoj skali od 1 do 5, čime se omogućava kvantitativna analiza stavova ispitanika i precizno merenje njihovih percepcija. Pouzdanost skala potvrđena je na pilot uzorku od 30 ispitanika primenom Kronbah alfa koeficijenta.

Istraživanje je sprovedeno u onlajn formatu, korišćenjem elektronskog upitnika. Link ka upitniku distribuiran je zaposlenima u bankarskom sektoru u Srbiji, koji su ujedno članovi nekog tima. Distribucija je realizovana putem direktnog slanja upitnika zaposlenima u bankama, uz molbu da upitnik proslede kolegama i drugim članovima timova. Na taj način primenjen je metod lančane distribucije (tzv. „snowball sampling”), koji omogućava širenje uzorka kroz mrežu profesionalnih kontakata. Tokom maja i juna 2026. godine prikupljeno je ukupno 225 odgovora.

Za obradu prikupljenih podataka korišćen je Microsoft® Excel® 2019 i IBM SPSS Statistics, verzija 26. Statistička obrada podataka zasnovana je na primeni korelacione i regresione analize radi utvrđivanja povezanosti između mernih skala. Tabela 1 prikazuje rezultate Kronbahovog koeficijenta alfa za sve skale korišćene u istraživanju. Sve vrednosti prelaze preporučeni prag od 0,7, što ukazuje da skale poseduju visoku internu pouzdanost.

Tabela 1 - Vrednosti Kronbahovog koeficijenta alfa za merne skale

Br.	Skale	N	Kronbah Alfa
1.	Jasnoća timskih ciljeva	3	0,946
2	Timska efikasnost	3	0,931
3	Psihološka sigurnost u timu	7	0,965
4	Timske performanse	4	0,946

Izvor: Autori

Rezultati istraživanja i diskusija

Tabela 2 prikazuje demografske karakteristike ispitanika. U uzorku je nešto veći udeo muškaraca (53,33%) u odnosu na udeo žena (46,67%). Kada je reč o starosnoj strukturi, najveći udeo ispitanika pripada starijim kategorijama: 24,44% je starije od 54 godine, dok je 22,67% ispitanika starosti od 45 do 54 godine, što znači da skoro polovinu uzorka čine ispitanici stariji od 45 godina. U pogledu obrazovanja, najviše ispitanika ima završen fakultet (36,89%), dok značajan procenat poseduje višu ili visoku školu (31,56%).

Tabela 2 - Demografske karakteristike ispitanika

		N	%
Pol			
Muški		120	53,33
Ženski		105	46,67
Starost			
Od 18 do 24		30	13,33
Od 25 do 34		40	17,78
Od 35 do 44		49	21,78
Od 45 do 54		51	22,67
Preko 54 godine		55	24,44
Obrazovanje			
Srednja škola		49	21,78
Viša/visoka škola		71	31,56
Fakultet (osnovne, master i magistarske studije)		83	36,89
Fakultet (doktorske studije)		22	9,78

Izvor: Autori

Tabela 3 prikazuje karakteristike zaposlenja i timova. Najveći broj ispitanika ima preko 10 godina radnog iskustva u bankama (29,33%), što ukazuje na značajnu zastupljenost iskusnih zaposlenih u uzorku. Kada je reč o poziciji, najviše ispitanika pripada srednjem menadžmentu (36,89%), dok su niži menadžment i zaposleni bez menadžerske pozicije zastupljeni u približno jednakom udelu (po 23%). U pogledu načina rada, većina ispitanika radi iz kancelarije (51,11%), dok trećina radi u hibridnom režimu (33,33%). Veličina timova je najčešće srednja (6–10 članova), sa udelom od 37,78%, dok su mali i veliki timovi zastupljeni oko 30%. Kada se posmatra dužina članstva u sadašnjem timu, najviše ispitanika je u timu od 1 do 3 godine (32,00%), dok je značajan procenat ispitanika član tima između 3 i 5 godina (28,44%).

Tabela 3 - Karakteristike zaposlenja i tima

Dužina radnog iskustva u bankama		
Manje od 1 godine	41	18,22
Od 1 do 3 godine	39	17,33
Od 3 do 5 godina	40	17,78
Od 5 do 10 godina	39	17,33
Preko 10 godina	66	29,33
Pozicija		
Top menadžment	37	16,44
Srednji menadžment	83	36,89
Niži menadžment	53	23,56
Zaposleni bez menadžerske pozicije	52	23,11
Način rada		
Iz kancelarije	115	51,11
Na daljinu	35	15,56
Hibridno	75	33,33
Veličina tima		
Mali tim (do 5 članova)	72	32,00
Srednji tim (6 do 10 članova)	85	37,78
Veliki tim (više od 10 članova)	68	30,22
Koliko dugo ste član sadašnjeg tima?		
Manje od 1 godine	52	23,11
Od 1 do 3 godine	72	32,00
Od 3 do 5 godina	64	28,44
Preko 5 godina	37	16,44

Izvor: Autori

Tabela 4 pokazuje da ispitanici u velikoj meri pozitivno ocenjuju jasnoću timskih ciljeva. Srednje vrednosti svih tvrdnji su visoke ($M \approx 4,4-4,5$), uz relativno niske standardne devijacije, što ukazuje na saglasnost među ispitanicima. Najveći procenat odgovora nalazi se na najvišim ocenama (4 i 5), što sugerise da timovi posvećuju značajnu pažnju definisanju i razjašnjavanju ciljeva, a članovi ih doživljavaju kao jasne i dobro komunicirane. Najviše vrednosti za ocene 4 i 5 zabeležene su kod tvrdnje da je tim uložio dosta vremena kako bi razjasnio svima svoje ciljeve, gde je 34,22% ispitanika dalo ocenu 4, a čak 57,78% ocenu 5. Ovi rezultati potvrđuju da jasnoća ciljeva predstavlja važan element timskog funkcionisanja i da ispitanici percipiraju da se u njihovim timovima ulaže vreme i trud kako bi svi članovi bili upoznati sa zajedničkim ciljevima.

Tabela 4 - Deskriptivna statistika za tvrdnje vezane za timske ciljeve

Br.	Tvrdnje	M	SD	Ocene	N	%
1.	Ciljevi ovog tima su jasni	4,43	0,754	1	1	0,44
				2	5	2,22
				3	15	6,67
				4	79	35,11
				5	125	55,56
2.	Tim je posvetio vreme kako bi se svaki član tima upoznao sa ciljevima	4,49	0,669	1	0	0,00
				2	3	1,33
				3	13	5,78
				4	80	35,56
				5	129	57,33
3.	Tim je uložio dosta vremena kako bi razjasnio svima svoje ciljeve	4,46	0,750	1	1	0,44
				2	6	2,67
				3	11	4,89
				4	77	34,22
				5	130	57,78

Izvor: Autori

Tabela 5 pokazuje da ispitanici visoko ocenjuju timsku efikasnost. Sve tvrdnje imaju prosečne vrednosti iznad 4,3, uz niske standardne devijacije, što ukazuje na saglasnost među učesnicima. Najveći procenat odgovora nalazi se na najvišim ocenama (4 i 5), posebno kod tvrdnje da tim uz rad i trud može da postigne sve što odluči, gde je 39,56% ispitanika dalo ocenu 4, a čak 54,67% ocenu 5. Ovi rezultati sugerišu da ispitanici percipiraju ciljeve kao dostižne, ostvarive bez prekomernog napora i da veruju u sposobnost svog tima da postigne zadate ciljeve.

Tabela 5 - Deskriptivna statistika za tvrdnje vezane za timsku efikasnost

Br.	Tvrdnje	M	SD	Ocene	N	%
1.	Postavljeni ciljevi su dostižni za tim	4,39	0,699	1	1	0,44
				2	1	0,44
				3	19	8,44
				4	92	40,89
				5	112	49,78
2.	Tim može da ostvari svoje ciljeve, bez potrebe da ulaže nerazumno mnogo vremena ili napora	4,37	0,728	1	1	0,44
				2	5	2,22
				3	12	5,33
				4	98	43,56
				5	109	48,44
3.	Uz rad i trud, tim može da postigne sve što odluči	4,49	0,606	1	0	0,00
				2	0	0,00
				3	13	5,78
				4	89	39,56
				5	123	54,67

Izvor: Autori

Tabela 6 pokazuje da ispitanici visoko ocenjuju psihološku sigurnost u timu. Sve tvrdnje imaju prosečne vrednosti iznad 4,4, uz niske standardne devijacije, što ukazuje na saglasnost među učesnicima. Najveći procenat odgovora nalazi se na najvišim ocenama (4 i 5). Najviše vrednosti za ocene 4 i 5 zabeležene su kod tvrdnji da članovi tima ne odbacuju jedni druge zato što su drugačiji (40,44% za ocenu 4 i 54,67% za ocenu 5) i da se tokom rada cene i primenjuju veštine i talenti članova (39,56% za ocenu 4 i 54,67% za ocenu 5). Ovi rezultati sugerišu da timovi funkcionišu u okruženju u kojem vlada poverenje, gde greške nisu predmet osude, gde se različitosti prihvataju, a saradnja i međusobna podrška su u značajnoj meri prisutne.

Tabela 6 - Deskriptivna statistika za tvrdnje vezane za psihološku sigurnost u timu

Br.	Tvrdnje	M	SD	Ocene	N	%
1.	Ako neko napravi grešku tokom rada u timu, niko mu to neće zameriti	4,44	0,686	1	1	0,44
				2	1	0,44
				3	16	7,11
				4	88	39,11
				5	119	52,89
2.	Članovi ovog tima mogu da postave teška pitanja i da pričaju o problemima	4,46	0,597	1	0	0,00
				2	1	0,44
				3	9	4,00
				4	100	44,44
				5	115	51,11
3.	Članovi tima ne odbacuju jedni druge zato što su drugačiji	4,50	0,591	1	0	0,00
				2	0	0,00
				3	11	4,89
				4	91	40,44
				5	123	54,67
4.	U timu se svi članovi osećaju bezbedno da preuzmu rizik	4,46	0,668	1	1	0,44
				2	2	0,89
				3	10	4,44
				4	91	40,44
				5	121	53,78
5.	Nije teško tražiti pomoć od drugih članova ovog tima	4,46	0,654	1	0	0,00
				2	2	0,89
				3	14	6,22
				4	88	39,11
				5	121	53,78

Br.	Tvrdnje	M	SD	Ocene	N	%
6.	Niko u ovom timu ne bi namerno potkopavao napore drugih članova tima	4,43	0,658	1	0	0,00
				2	3	1,33
				3	12	5,33
				4	96	42,67
				5	114	50,67
7.	Tokom rada u ovom timu, moje veštine i talenti se cene i primenjuju	4,48	0,648	1	0	0,00
				2	3	1,33
				3	10	4,44
				4	89	39,56
				5	123	54,67

Izvor: Autori

Tabela 7 pokazuje da ispitanici visoko ocenjuju timske performanse. Sve tvrdnje imaju prosečne vrednosti iznad 4,4, uz niske standardne devijacije, što ukazuje na saglasnost među ispitanicima. Najveći procenat odgovora nalazi se na najvišim ocenama (4 i 5). Najviše vrednosti za ocene 4 i 5 zabeležene su kod tvrdnje da u radu tima nikada ne dolazi do krucijalnih grešaka, gde je 37,33% ispitanika dalo ocenu 4, a čak 55,11% ocenu 5. Ovi rezultati sugerišu da ispitanici percipiraju svoje timove kao pouzdane, kvalitetne i orijentisane na kontinuirano unapređenje, što potvrđuje visok nivo performansi i sposobnost da ispune ili prevaziđu očekivanja klijenata.

Tabela 7 - Deskriptivna statistika za tvrdnje vezane za timske performanse

Br.	Tvrdnje	M	SD	Ocene	N	%
1.	Ovaj tim ispunjava ili prevazilazi očekivanja svojih klijenata	4,42	0,671	1	0	0,00
				2	1	0,44
				3	20	8,89
				4	88	39,11
				5	116	51,56
2.	Ovaj tim kvalitetno radi svoj posao	4,45	0,640	1	0	0,00
				2	2	0,89
				3	12	5,33
				4	93	41,33
				5	118	52,44

Br.	Tvrdnje	M	SD	Ocene	N	%
3.	U radu ovog tima nikada ne dolazi do krucijalnih grešaka	4,47	0,661	1	0	0,00
				2	2	0,89
				3	15	6,67
				4	84	37,33
				5	124	55,11
4.	Ovaj tim postaje sve bolji i bolji	4,44	0,625	1	0	0,00
				2	1	0,44
				3	13	5,78
				4	97	43,11
				5	114	50,67

Izvor: Autori

Na osnovu Tabele 8 može se zaključiti da su prosečne vrednosti kompozitnih varijabli za sve merne skale vrlo visoke (od 4,42 do 4,46 na skali od 1 do 5), uz relativno niske standardne devijacije (od 0,585 do 0,689). Samim tim, prosečne vrednosti kompozitnih varijabli ukazuju na visok nivo saglasnosti ispitanika da tim funkcioniše efikasno, sa jasnim ciljevima, psihološkom sigurnošću i timskim performansama.

Tabela 8 - Prosečne vrednosti i standardne devijacije za kompozitne varijable

Br.	Skala	M	SD
1.	Jasnoća timskih ciljeva	4,46	0,689
2	Timska efikasnost	4,42	0,637
3	Psihološka sigurnost u timu	4,46	0,585
4	Timske performanse	4,44	0,602

Izvor: Autori

Rezultati statističkih testova i diskusija

Tabela 9 pokazuje da su svi konstrukti međusobno snažno i statistički značajno povezani, što ukazuje da jasni ciljevi, timska efikasnost, psihološka sigurnost i timske performanse zajedno doprinose koheziji i uspešnosti timskog rada.

Tabela 9 - Matrica korelacija konstrukata

Konstrukt	1	2	3	4
Jasnoća timskih ciljeva	-	0,684**	0,795**	0,712**
Timska efikasnost		-	0,690**	0,755**
Psihološka sigurnost u timu			-	0,739**
Timske performanse				-

$p < 0,01$ (dvostrani test)

Izvor: Autori

Rezultati u Tabeli 10 pokazuju da postoji značajna pozitivna korelacija između jasnoće timskih ciljeva i timske efikasnosti ($r = 0,684$, $p < 0,01$), što znači da timovi sa jasnije definisanim ciljevima postižu viši nivo efikasnosti. Ova povezanost je statistički značajna i potvrđuje hipotezu o njihovoj međusobnoj vezi. Koeficijent determinacije (R^2) iznosi 0,47, što znači jasnoća timskih ciljeva objašnjava oko 47% varijanse timske efikasnosti. Drugim rečima, skoro polovina razlika u percepciji timske efikasnosti može se statistički povezati sa razlikama u jasnoći ciljeva.

Tabela 10 - Rezultati Pirsonovog koeficijenta za Hipotezu 1

Varijabla	Timski ciljevi	Timska efikasnost
Timski ciljevi	1,00	0,684**
Sig. (2-tailed)	-	0,000
N	225	225
Timska efikasnost	0,684**	1,00
Sig. (2-tailed)	0,000	-
N	225	225

**Korelacija je značajna na nivou 0,01

Izvor: Autori

Rezultati u Tabeli 11 pokazuju da postoji značajna pozitivna korelacija između psihološke sigurnosti i timskih performansi ($r = 0,739$, $p < 0,01$), što znači da timovi sa višim nivoom psihološke sigurnosti ostvaruju bolje rezultate i viši nivo produktivnosti. Ova povezanost je statistički značajna i potvrđuje hipotezu o njihovoj međusobnoj vezi. Koeficijent determinacije (R^2) iznosi 0,55, što znači da psihološka sigurnost u timu objašnjava oko 55% varijanse timskih performansi. Drugim rečima, više od polovine razlika u percepciji performansi može se statistički povezati sa razlikama u nivou psihološke sigurnosti.

Tabela 11 - Rezultati Pirsonovog koeficijenta za Hipotezu 2

Varijabla	Psihološka sigurnost	Timske performanse
Psihološka sigurnost	1,00	0,739**
Sig. (2-tailed)	-	0,000
N	225	225
Timske performanse	0,739**	1,00
Sig. (2-tailed)	0,000	-
N	225	225

**Korelacija je značajna na nivou 0,01
Izvor: Autori

Rezultati u Tabeli 12 pokazuju da postoji značajna pozitivna korelacija između timske efikasnosti i timskih performansi ($r = 0,755$, $p < 0,01$), što znači da timovi koji efikasno koriste resurse i vreme ostvaruju bolje performanse. Ova povezanost je statistički značajna i potvrđuje hipotezu o njihovoj međusobnoj vezi. Koeficijent determinacije (R^2) iznosi 0,57, što znači da timska efikasnost objašnjava oko 57% varijanse timskih performansi. Drugim rečima, više od polovine razlika u percepciji performansi može se statistički povezati sa razlikama u nivou efikasnosti tima.

Tabela 12 - Rezultati Pirsonovog koeficijenta za Hipotezu 3

Varijabla	Psihološka sigurnost	Timske performanse
Timske performanse	1,00	0,755**
Sig. (2-tailed)	-	0,000
N	225	225
Timska efikasnost	0,755**	1,00
Sig. (2-tailed)	0,000	-
N	225	225

**Korelacija je značajna na nivou 0,01
Izvor: Autori

Dobijeni rezultati jasno ukazuju na postojanje statistički značajnih pozitivnih veza između ključnih dimenzija timskog funkcionisanja. Prvo, korelacija između jasnoće timskih ciljeva i timske efikasnosti ($r = 0,684$, $p < 0,01$) pokazuje da timovi sa jasno definisanim ciljevima imaju tendenciju da budu efikasniji u realizaciji zadataka. Zatim, psihološka sigurnost u timu je značajno povezana sa timskim performansama ($r = 0,739$, $p < 0,01$), što znači da članovi timova koji se osećaju slobodno da izraze mišljenje, postavljaju pitanja i preuzimaju rizik ostvaruju bolje rezultate i viši nivo produktivnosti. Na kraju, korelacija između timske efikasnosti i timskih performansi ($r = 0,755$, $p < 0,01$) ukazuje da timovi koji efikasno koriste raspoložive resurse i vreme postižu bolje performanse. Sve tri korelacije su visoke, pozitivne i statistički značajne, što potvrđuje da jasnoća ciljeva, psihološka sigurnost i efikasnost predstavljaju ključne faktore koji doprinose kvalitetu timskog rada. Ovi rezultati zajedno daju empirijsku podršku postavljenim hipotezama i ukazuju da se uspešno funkcionisanje tima zasniva na kombinaciji jasne strukture, sigurnog okruženja i racionalnog korišćenja resursa.

Višestruka regresiona analiza prikazana u Tabeli 13 pokazuje da kombinacija jasnoće ciljeva, timske efikasnosti i psihološke sigurnosti objašnjava 67% varijanse timskih performansi ($R^2 = 0,672$), što ukazuje na snažnu prediktivnu moć konstrukata.

Tabela 12 - Rezultati Pirsonovog koeficijenta za Hipotezu 3

Model	R	R ²	Adjusted R ²	Std. Error of Estimate	R ² Change	F Change	df1	df2	Sig. F Change
1.	0,820	0,672	0,667	0,348	0,672	150,72	3	221	0,000

Izvor: Autori

ANOVA rezultati prikazani u Tabeli 14 pokazuju da je regresioni model statistički značajan ($F(3, 221) = 150,72$, $p < 0,001$), što znači da kombinacija korišćenih prediktora značajno objašnjava varijansu timskih performansi.

Tabela 14 - Rezultati višestruke regresione analize - ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	54,61	3	18,2	150,72	0
Residual	26,69	221	0,12		
Total	81,31	224			

Izvor: Autori

Rezultati u Tabeli 15 pokazuju da su timska efikasnost ($\beta = 0,419$, $p < 0,001$) i psihološka sigurnost ($\beta = 0,305$, $p < 0,001$) najsnažniji prediktori timskih performansi, ali i da jasnoća ciljeva ($\beta = 0,183$, $p < 0,01$) značajno doprinosi objašnjenju. Svi prediktori su statistički značajni, što potvrđuje da zajedno snažno utiču na percepciju timskih performansi.

Tabela 15 - Rezultati višestruke regresione analize - koeficijenti

Prediktor	B	SE	β	t	Sig.	Tolerance	VIF
(Konstanta)	0,582	0,186	-	3,13	0,002	-	-
Jasnoća timskih ciljeva	0,160	0,058	0,183	2,73	0,007	0,333	3,01
Timska efikasnost	0,397	0,053	0,419	7,49	0	0,474	2,11
Psihološka sigurnost	0,314	0,069	0,305	4,52	0	0,327	3,06

Izvor: Autori

Rezultati kolinearnosti prikazani u Tabeli 16 pokazuju da su vrednosti uslovnog indeksa (Condition Index) ispod kritične granice od 30, što ukazuje da su ispunjeni svi uslovi vezani za multikolinearnost. To znači da jasnoća ciljeva, timska efikasnost i psihološka sigurnost mogu zajedno da se koriste u regresionom modelu bez značajnog rizika od multikolinearnosti.

Tabela 16 - Rezultati višestruke regresione analize - kolinearnost

Varijabla	Eigen value	Condition Index	Varijance Proportions (Konstanta)	Jasnoća ciljeva	Timska efikasnost	Psihološka sigurnost
1	3,976	1	0	0	0	0
2	0,013	17,67	0,87	0,13	0,03	0,01
3	0,007	23,68	0,02	0,24	0,95	0,05
4	0,004	29,13	0,11	0,63	0,02	0,93

Izvor: Autori

Dobijeni rezultati su u skladu sa prethodnim istraživanjima koja su ukazala na značaj jasno definisanih ciljeva, psihološke sigurnosti i timske efikasnosti za uspješno funkcionisanje timova. Locke i Latham (2002) pokazali su da jasni i specifični ciljevi usmeravaju ponašanje članova tima, povećavaju motivaciju i doprinose efikasnijem izvršavanju zadataka. Meta-analiza koju je sproveo Stewart (2006) potvrdila je da koordinacija i strukturne karakteristike tima imaju pozitivan uticaj na timske rezultate. Takođe, Richter, Dawson i West (2011) ustanovili su da timski rad i efektivnost timova pozitivno utiču na celokupne organizacione performanse. Edmondson i Lei (2014) pokazali su da psihološka sigurnost predstavlja važan preduslov za timsko učenje, inovativnost i organizacionu efikasnost. Slično tome, Park, Kim i Gully (2017) utvrdili su postojanje pozitivne veze između timske efikasnosti i performansi timova, dok su Grossman, Nolan, Rosch, Mazer i Salas (2022) istakli da kvalitet timske saradnje značajno doprinosi uspešnosti timova. Najnovija istraživanja dodatno potvrđuju ove rezultate. Fyhn, Egeland i Schei (2025) pokazali su da razvoj i održavanje psihološke sigurnosti predstavljaju ključne procese za postizanje visokih timskih performansi, dok su Sommet, Rudmann, Pillaud i Butera (2026) potvrdili da jasno definisani timski ciljevi imaju značajan pozitivan uticaj na ostvarene rezultate tima. Iz navedenih rezultata je jasno da se uspješno funkcionisanje timova zasniva na kombinaciji jasno definisanih ciljeva, psihološki sigurnog okruženja i efikasnog korišćenja raspoloživih resursa.

Zaključak

Rezultati istraživanja u kojem je učestvovalo 225 ispitanika u Srbiji pokazali su da timovi u bankarskom sektoru funkcionišu u okruženju koje karakterišu jasno definisani ciljevi, visoka efikasnost, psihološka sigurnost i značajne timske performanse. Rezultati statističkih analiza potvrđuju da jasnoća timskih ciljeva značajno doprinosi efikasnosti, dok psihološka sigurnost ima značajan uticaj na timske performanse. Takođe, efikasnost i performanse su međusobno značajno povezane, što ukazuje da racionalno korišćenje resursa vodi ka boljem kvalitetu rada.

Deskriptivna statistika dodatno osnažuje ove nalaze, jer pokazuje da ispitanici u velikoj meri pozitivno ocenjuju sve analizirane dimenzije, uz visoke prosečne vrednosti i niske standardne devijacije, što ukazuje na visok stepen saglasnosti među zaposlenima. Ovi rezultati ne samo da potvrđuju teorijske pretpostavke o važnosti jasnoće ciljeva i psihološke sigurnosti, već pružaju empirijsku osnovu za dalja istraživanja u oblasti timskog menadžmenta.

Dobijeni rezultati imaju značajne implikacije kako za teoriju, tako i za praksu. Sa teorijskog aspekta, rad doprinosi razumevanju odnosa između jasnoće timskih ciljeva, efikasnosti i performansi, kao i značaja psihološke sigurnosti u timskom radu u bankama. Sa praktičnog aspekta, menadžeri banaka imaju jasne smernice da kreiranje timskih ciljeva povećava produktivnost i usklađenost sa strategijom organizacije, dok podsticanje psihološke sigurnosti u timu doprinosi kvalitetnijem radu, većoj motivaciji zaposlenih i dugoročnoj održivosti timova.

Sprovedeno istraživanje ima određene nedostatke. Prvo, izbor uzorka putem snowball metode nosi određena ograničenja. Ova tehnika se oslanja na postojeće profesionalne mreže i lične kontakte, što može dovesti do pristrasnosti u uzorku jer su učesnici verovatno međusobno povezani i dele slične karakteristike, pa uzorak nije u potpunosti reprezentativan za celokupnu populaciju zaposlenih u bankarskom sektoru. Pored toga, ovakav pristup otežava kontrolu nad strukturom uzorka (npr. ravnomerna zastupljenost različitih banaka, timova ili hijerarhijskih nivoa), što može uticati na generalizaciju rezultata. Drugo, uzorak je ograničen na bankarski sektor u Srbiji, pa se dobijeni rezultati ne mogu u

potpunosti generalizovati na druge industrije ili međunarodni kontekst. Treće, u procesu istraživanja je primenjen kvantitativni pristup, bez kvalitativnih metoda (intervjui, fokusne grupe, opservacije) koje bi omogućile dublje razumevanje iskustava članova tima.

Samim tim, preporuka za buduća istraživanja je da se primeni rigorozniji pristup uzorkovanju kako bi se smanjila pristrasnost i povećala reprezentativnost uzorka. Na taj način bi se obezbedila veća pouzdanost i validnost rezultata. Pored toga, u budućim istraživanjima bi trebalo obuhvatiti i druge industrije i zemlje. Takođe, poželjno je da se primene i kvalitativne metode poput intervju, fokus grupa i opservacija, kako bi se omogućilo dublje razumevanje iskustava članova tima. Korisno bi bilo da buduća istraživanja sagledaju i uticaj veštačke inteligencije i drugih tehnologija za automatizaciju na timove i timski rad, jer prodor ovih tehnologija menja dinamiku timske efikasnosti, psihološke sigurnosti i performansi. Na taj način bi se obezbedila sveobuhvatnija slika faktora koji oblikuju savremeno funkcionisanje timova u bankarskom sektoru.

Ipak, i pored navedenih nedostataka, dobijeni rezultati predstavljaju polaznu osnovu za dalji razvoj teorije timskog menadžmenta i praktične primene u bankarskom sektoru, ali i šire, u organizacijama koje teže visokoj efikasnosti i održivim timskim performansama.

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TEAM EFFECTIVENESS, PSYCHOLOGICAL SAFETY AND PERFORMANCE: EMPLOYEES' PERSPECTIVE IN THE BANKING SECTOR OF SERBIA

Bojana Ostojić, associate professor, Faculty of Project and Innovation Management, EDUKONS University

Email: bojanaostojic85@gmail.com

ORCID: 0000-0001-6731-431X

Prof. Ana Gavrilović, tenured professor, Faculty of Sport, Union University – Nikola Tesla, Belgrade

Email: ana.gavrilovic@fzs.edu.rs

ORCID: 0000-0001-6942-0255

Abstract: *The aim of this paper was to examine team functioning in the banking sector through the dimensions of clearly defined goals, effectiveness, psychological safety, and team performance. The research was conducted in May and June 2026 with a sample of 225 employees from banks in Serbia, all of whom were members of various teams. The findings indicate that goal clarity significantly contributes to team effectiveness, while psychological safety exerts a strong influence on performance. Moreover, effectiveness and performance are closely interrelated, suggesting that rational use of resources leads to higher work quality. Descriptive statistics further confirm that respondents largely evaluated all aspects of team functioning positively. Overall, the results highlight that successful team functioning in banks depends on a combination of clear structure, a safe and supportive environment, and the capacity to achieve goals effectively and with quality, underscoring the importance of team dynamics in achieving organizational objectives.*

Keywords: banks, banking business, teams, teamwork, effectiveness, performance.

JEL classification: D23, M54, G21

Introduction

The contemporary environment is characterized by dynamic changes and uncertain business conditions. Globalization of the market, accelerated technological development, economic crises, recession, economic growth decline, pandemics and other challenges imposed on organizations the necessity for continuous adaptation (Hart et al., 1993; Wang, 2008). In response to such challenges, teamwork began to be applied, as a special model of organizing that rejects rigid, vertical hierarchy and strives for horizontal, agile and flexible forms, capable of quickly reacting to changes (Berber et al., 2020; Lazarevic and Lukić Nikolić, 2024; West, 2012). A team represents a small group of people with different but complementary skills, who gather around a common purpose and objectives, while sharing responsibility for the results achieved (Katzenbach and Smith, 1993). It is a group of two or more people who communicate mutually, influence each other and are jointly responsible for the achievement of goals (Cohen and Bailey, 1997).

The affirmation of teams and teamwork has become increasingly prominent, not only within contemporary management theory but also across organizational practice. However, the formation and management of teams require specific knowledge, skills and experiences, as well as significant investments of time and energy, since the behavior of individuals in a team is significantly different from the behavior of an individual working independently outside the team (George and Jones, 2012). It is necessary to put a lot of effort into the team building process and constantly monitor the way the team operates. Also, it is necessary to constantly discover new team management practices, bearing in mind that teams differ in their purpose of existence, the tasks they perform and the environment in which they operate. Special attention should be focused on the training and development of team members (Ehigie et al., 2023).

Nowadays, teams function as independent organizational units that manage processes and tasks, train employees, exercise self-control, and are strongly oriented toward achieving goals (West, 2012). In the knowledge economy, teams are not an option, but an imperative because the formal upgrading of the basic organizational structure brings numerous advantages to teams (Senge, 2003). Those advantages are directly reflected in the strategic development, operational effectiveness and innovative capacity of the organization (West, 2012). First of all, they contribute to the realization of the organizational strategy and its alignment with the requirements of the environment. In organizations that rely on teamwork, the hierarchy that slows down decision-making is eliminated, so teams could quickly and efficiently react to changes and events from the external environment. In addition to strategic alignment, teams enable rapid production and delivery of products and services at reduced costs. Their collective dynamics contribute to greater effectiveness compared to the work of individuals, because tasks are performed in a coordinated and synchronized manner (Kozlowski and Ilgen, 2006).

Simultaneously, teams encourage organizational learning. Knowledge is not lost when an individual leaves, but is transferred among members through the continuous exchange of experiences and skills. The mix of different perspectives and approaches to problem solving leads to the improvement of the quality of products and services (Argyris and Schon, 1978). The teams include experts of different profiles, knowledge, skills and attitudes. It is precisely this diversity that enables rapid exchange of information, effective learning and immediate communication. In this way, teams become carriers

of productivity, effectiveness and competitiveness in the global market (Serinkan and Kiziloglu, 2015). Team members jointly come up with solutions that are innovative and adapted to the needs of the market. It is this diversity that enables the initiation of radical changes in the organization, as teams reexamine basic assumptions and introduce significant innovations in processes, products and services (Edmondson et al., 2001).

High performance teams are also a key source of innovation. Due to the various knowledge, skills and abilities of the members, they generate new ideas and find more efficient ways of performing tasks (Lazarević and Lukić, 2018). Furthermore, the team structure facilitates coordination and integration, because the basic unit of the organization is the team, not the individual. In this manner, setting goals and aligning them with organizational priorities becomes simpler and more efficient. All the mentioned advantages indicate that high-performance teams are not only an operational instrument, but already a strategic resource of the organization. They enable faster decision-making, more efficient production, better delivery, continuous learning, innovation and easier coordination, thus ensuring long-term competitive advantage and business sustainability (Lukić et al., 2020).

Due to the numerous advantages and characteristics associated with teamwork, banks have also increasingly adopted teams and team-based work systems in their efforts to achieve superior performance outcomes (Khan and Mashikhi, 2017; Soomro et al., 2024; Uzor and Onyemere, 2024). The aim of this paper is to examine the relationships among team goal clarity, psychological safety, and team effectiveness, as well as their impact on team performance in the contemporary business environment. Particular emphasis is placed on the banking sector, where teamwork has become essential for enhancing productivity, innovation, and employee satisfaction. The banking sector is characterized by high demands regarding service quality, rapid decision-making, and effective human resource management. Although numerous studies have highlighted the importance of teamwork for organizational outcomes, relatively few have simultaneously investigated the relationships among team goal clarity, psychological safety, team effectiveness, and team performance in the context of banks in Serbia. Therefore, the purpose of this paper is to contribute to a better understanding of the mechanisms underlying team success and to provide empirical evidence that may assist managers and decision-makers in creating organizational environments that foster collaboration, productivity, and long-term business performance.

Literature Review

The study of teams, as well as the process of their formation and development, makes it possible to identify the key characteristics that represent the team's success factors. Effective teams are recognized through the ability to achieve common goals and results. According to Harvard Business Press (2006), the basic characteristics of productive teams can be systematized as follows:

- **Clear and unambiguous goals** – The team must have clearly defined, realistic and motivating goals, with the full commitment of the members to their realization. It is desirable that members participate in the process of defining goals, which increases their relevance and acceptance.
- **Defined roles and responsibilities** – The roles of the members and the degree of responsibility must be precisely determined, in order to ensure transparency and efficiency in the work.
- **Member competence** – Team members should contribute according to their knowledge, skills, experience and creativity. The assumption of successful work is that the team gathers competent individuals with relevant professional skills.

- **Tolerance for errors** – Effective teams are characterized by a high level of tolerance for their own and others' errors, which encourages learning and development.
- **Openness to different ideas** – It is necessary to be ready to accept new attitudes, different perspectives and opinions.
- **Motivation and willingness to take risks** – Team members should be motivated and ready to take risks in creating future solutions.
- **Objective decision-making** – Decisions are made based on the essence of the problem, not on the status or influence of individuals.
- **Trust and loyalty** – Trust among members, belief in their abilities, loyalty and commitment, as well as developed empathy, are the foundation for the survival and success of teamwork.

Numerous studies of teams and teamwork in banks have confirmed that the presence of the aforementioned factors greatly affects team performance (Nwatu and Arinze, 2025). Likewise, research has confirmed that employees play a key role in achieving organizational success because their satisfaction directly affects the level of performance (Mishra et al., 2025). Therefore, it is very important to take care of employee exhaustion, because research has shown that emotional exhaustion is largely present in the banking sector, especially among employees who have been working for more than 10 years and have direct contact with clients (Lukić Nikolić and Mirković, 2024).

In contemporary organizations, the implementation of teamwork brings numerous advantages. According to Harvard Business Press (2006), Parker (2008) and Tannenbaum et al. (2012), the key benefits of teamwork could be systematized as follows:

- **Better organizational performance** – Teams contribute to reducing labor costs, accelerating learning and expanding the base of knowledge, skills and experience, which leads to upgraded performance and strengthened competitive advantage.
- **Greater customer satisfaction** – By engaging teams on specific tasks, organizations ensure higher quality products and services, continuously monitor customer loyalty and identify opportunities for improvement.
- **Organizational flexibility** – Teams, as adaptive units, enable faster learning and adaptation to changes in the environment, thus increasing the responsiveness and proactivity of the organization.
- **Efficient distribution of tasks** – Objectives and tasks can be broken down into smaller segments and assigned to teams, which achieves greater efficiency in the implementation of organizational tasks.
- **Shared responsibility** – Team members collectively take responsibility for the results achieved, with a high degree of commitment to common goals.
- **Creativity and innovation** – Teams encourage the generation of new ideas and finding practical solutions, thus increasing the organization's innovative capacity.
- **Motivation and job satisfaction** – Working in a team contributes to greater motivation and employee satisfaction, as it enables the implementation and development of new skills, information exchange and joint decision-making.
- **Rapid exchange of knowledge** – Teams facilitate the flow of information and the readiness of members to respond to changes and challenges, which increases the agility and resilience of the organization.

Every team, in order to be able to function in a sustainable and productive way, must possess a certain degree of cohesion. In teams with a high level of cohesiveness, members show a strong motivation

to remain part of the group, develop commitment to common goals and direct their activities towards achieving effectiveness and productivity (Lazarević and Lukić Nikolić, 2024). Such teams are characterized by better interpersonal relationships, more intensive interactions and willingness to spend more time together (Al-Rawi, 2008). Members selflessly exchange information and knowledge, show sensitivity to the needs of others, provide support and understanding, which reduces the likelihood of conflicts (Ejaz et al., 2024). Highly cohesive groups are characterized by team spirit, friendship, togetherness, cooperation, understanding, loyalty, security and mutual respect (Lee et al., 2025). Cohesion is particularly pronounced when the team has a smaller number of members, when members are relatively homogeneous in terms of needs, education, behavior, age and background, when they are jointly focused on goals and tasks, and when they consistently respect established norms. According to Northouse (2012), the positive outcomes of high cohesion are reflected in the increased participation of members in team activities, better interaction and communication, as well as in stronger mutual influence. Members exchange positive emotions, develop consistency and loyalty, accept team norms and conform to them. They happily participate in meetings, show higher levels of satisfaction and motivation, and their behavior becomes clearly goal-oriented. As a result, teams with a high degree of cohesion achieve higher productivity and contribute to organizational success in the long term (Lazarević and Lukić Nikolić, 2024).

Psychological safety could be defined as the belief that there is a climate in the team characterized by mutual trust and respect among members, as well as a sense of freedom to behave authentically and openly (Edmondson, 1999). Psychological safety is particularly reflected in the willingness of members to take personal risks - to ask for feedback, admit mistakes or ask for help. In such an environment, there are positive intentions, mutual support, respect for competence and open admission of mistakes, which creates a sense of trust that weaknesses will not be abused or punished (Newman et al., 2017). Conversely, in teams where there are insecurity and a lack of respect, members avoid showing vulnerability because they perceive it as a threat to their own reputation and competence (Edmondson, 1999; Edmondson and Lei, 2014).

During the last few decades, numerous authors have tried to identify the factors that contribute to the efficient and effective functioning of teams. One of the pioneers in this field, McGregor (1960), in his book *The Human Side of Enterprise* highlighted a number of principles that can be considered the basis for building successful teams even today. According to his approach, team members must clearly understand assigned tasks and goals, as well as responsibly assume their roles and responsibilities. The compatibility of different skills and knowledge among members is a key assumption for synergy, while the informal and pleasant atmosphere encourages open communication and active participation in discussions. Decisions are most often made by consensus, which encourages systemic and critical thinking, while individuals are encouraged to express their opinions and ideas freely. Aside from these rules, it is necessary to meet the basic conditions for the existence of a high-performance team. This implies an adequate size of the team, as well as the existence of tasks, the performance of which requires teamwork. Only by combining these principles and conditions can an environment be created in which teams achieve high performance, contributing to the long-term sustainability and competitiveness of the organization. Based on these theoretical foundations, three hypotheses are set in the paper, which will be subject to empirical verification:

Hypothesis 1: There is a positive relationship between team goal clarity and team effectiveness. Teams that have clearly defined goals show a higher level of efficiency in the realization of tasks.

Hypothesis 2: A higher level of psychological safety in a team is associated with better team

performance. Team members, who feel safe to express opinions, ask questions, take risks, and achieve better results and higher levels of productivity.

Hypothesis 3: There is a significant relationship between team effectiveness and team performance. Teams that use resources and time efficiently achieve better performance.

Research Methodology

Empirical research was conducted in the paper using a specially designed questionnaire, structured in two basic parts. The first part includes the respondents' demographic data (gender, age, education), as well as the characteristics of employment and the teams in which the respondents work. This section includes data on the length of work experience in the banking sector, position in the organizational hierarchy, mode of work (from office, remote or hybrid), team size and length of membership in the current team.

The second part of the questionnaire consists of measuring scales aimed at four key dimensions of team functioning: team goals, team effectiveness, psychological safety and team performance. The scales are based on the work of Amy Edmondson in 1999 (Edmondson, 1999). Each scale contains from three to seven statements that are rated on a Likert scale from 1 to 5, which enables quantitative analysis of respondents' attitudes and precise measurement of their perceptions. The reliability of the scales was verified on a pilot sample of 30 respondents using Cronbach's alpha coefficient.

The research was conducted in an online format, using an electronic questionnaire. The link to the questionnaire was distributed to employees in the banking sector in Serbia, who are also team members. The distribution was carried out by directly sending the questionnaire to bank employees, with the request that they forward the questionnaire to their colleagues and other team members. In this way, the method of chain distribution (so-called "snowball sampling") was applied, which enables the spread of the sample through a network of professional contacts. A total of 225 responses were collected during May and June 2026.

Microsoft® Excel® 2019 and IBM SPSS Statistics, version 26 were used to process the collected data. Statistical analysis was based on the application of correlation and regression analysis to determine the relationship between measurement scales. Table 1 shows the results of Cronbach's alpha coefficient for all scales used in the research. All values exceed the recommended threshold of 0.7, indicating that the scales possess high internal reliability.

Table 1 - Values of Cronbach's Alpha Coefficient for Measurement Scales

Number	Scale	N	Cronbach's alfa
1.	Team clear direction	3	0.946
2	Team effectiveness	3	0.931
3	Team psychological safety	7	0.965
4	Team performance	4	0.946

Source: Authors

Research Results

Table 2 shows the demographic characteristics of the respondents. In the sample, there is a slightly higher proportion of men (53.33%) compared to the proportion of women (46.67%). In terms of the age structure, the largest share of respondents belongs to the older categories: 24.44% are over 54 years old, while 22.67% of respondents are between 45 and 54 years old, which means that almost half of the sample consists of respondents over 45 years old. In terms of education, most respondents have university degrees (undergraduate or master's studies) (36.89%), while a substantial proportion indicated that they had completed college-level education (31.56%).

Table 2 - Demographic Characteristics of Respondents

		N	%
Gender			
Male		120	53.33
Female		105	46.67
Age			
From 18 to 24		30	13.33
From 25 to 34		40	17.78
From 35 to 44		49	21.78
From 45 to 54		51	22.67
Above 54 years		55	24.44
Education			
Secondary school		49	21.78
College		71	31.56
University (undergraduate or master's studies)		83	36.89
University (doctoral studies)		22	9.78

Source: Authors

Table 3 shows employment and team characteristics. The largest proportion of respondents reported having more than 10 years of work experience in banking (29.33%), which indicates a substantial representation of experienced employees within the sample. When it comes to position, most respondents belong to middle management (36.89%), while lower management and employees without a managerial position are represented in an approximately equal share (23% each). Regarding the way of working, the majority of respondents work from the office (51.11%), while a third work in hybrid mode (33.33%). The size of the teams is usually medium (6–10 members), with a share of 37.78%, while small and large teams are represented by around 30%. When looking at the length of membership in the current team, most respondents have been in the team for 1 to 3 years (32.00%), while a significant percentage of respondents have been members of the team for 3 to 5 years (28.44%).

Table 3 - Employment and Team Characteristics

Working experience in banks		
Up to 1 year	41	18.22
From 1 to 3 years	39	17.33
From 3 to 5 years	40	17.78
From 5 to 10 years	39	17.33
More than 10 years	66	29.33
Organizational position		
Top management	37	16,4
Middle management	83	36.89
First line management	53	23.56
Employee without managerial position	52	23.11
The way of work		
From office	115	51.11
Remote	35	15,6
Hybrid	75	33.33
The size of the team		
Small team (up to 5 members)	72	32.00
Middle team (6 to 10 members)	85	37.78
Large team (more than 10 members)	68	30.22
Membership in current team		
Up to 1 year	52	23.11
From 1 to 3 years	72	32.00
More than 3 years	64	28.44
More than 5 years	37	16.44

Source: Authors

Table 4 shows that respondents rate the clarity of team goals positively to a large extent. The mean values (M) of all statements are high ($M \approx 4.4-4.5$), with relatively low standard deviations (SD), which indicates agreement among respondents. The highest percentage of answers is found in the highest grades (4 and 5), which suggests that teams pay considerable attention to defining and clarifying goals, and members perceive them as clear and well communicated. The highest values for grades 4 and 5 were recorded for the statement that the team invested a lot of time to clarify its goals to everyone, where 34.22% of the respondents gave a grade of 4, and even 57.78% gave a grade of 5. These results confirm that the clarity of goals is an important element of team functioning and that the respondents perceive that time and effort are invested in their teams so that all members are familiar with common goals.

Table 4 - Descriptive Statistics Regarding Team Goals Statements

No.	Statements	M	SD	Marks	N	%
1.	It is clear what this team is supposed to accomplish.	4.43	0.754	1	1	0.44
				2	5	2.22
				3	15	6.67
				4	79	35.11
				5	125	55.56
2.	This team spent time making sure every team member understands the team objectives.	4.49	0.669	1	0	0.00
				2	3	1.33
				3	13	5.78
				4	80	35.56
				5	129	57.33
3.	The team has invested plenty of time in clarifying our goals.	4.46	0.750	1	1	0.44
				2	6	2.67
				3	11	4.89
				4	77	34.22
				5	130	57.78

Source: Authors

Table 5 shows that the respondents rate team effectiveness highly. All statements have mean values above 4.3, with low standard deviations, indicating agreement among participants. The highest percentage of answers is found in the highest grades (4 and 5), especially in the statement that with work and effort, the team can achieve everything it decides, where 39.56% of the respondents gave a grade of 4, and even 54.67% gave a grade of 5. These results suggest that the respondents perceive the goals as attainable, achievable without excessive effort and that they believe in the ability of their team to achieve the set goals.

Table 5 - Descriptive Statistics Regarding Team Effectiveness

No.	Statements	M	SD	Marks	N	%
1.	Achieving this team's goals is well within our reach.	4.39	0.699	1	1	0.44
				2	1	0.44
				3	19	8.44
				4	92	40.89
				5	112	49.78
2.	This team can achieve its task without requiring us to put in unreasonable time or effort.	4.37	0.728	1	1	0.44
				2	5	2.22
				3	12	5.33
				4	98	43.56
				5	109	48.44
3.	With focus and effort, this team can do anything we set out to accomplish.	4.49	0.606	1	0	0.00
				2	0	0.00
				3	13	5.78
				4	89	39.56
				5	123	54.67

Source: Authors

Table 6 shows that respondents rate psychological safety in the team highly. All statements have mean values above 4.4, with low standard deviations, indicating agreement among participants. The highest percentage of answers is found in the highest grades (4 and 5). The highest values for grades 4 and 5 were recorded for the statements that team members do not reject each other because they are different (40.44% for grade 4 and 54.67% for grade 5) and that the skills and talents of members are valued and applied during work (39.56% for grade 4 and 54.67% for grade 5). These results suggest that teams operate within environments characterized by trust, where mistakes are not met with condemnation, differences are constructively embraced, and cooperation and mutual support are strongly present.

Table 6 - Descriptive Statistics Regarding Team Psychological Safety

No.	Statements	M	SD	Marks	N	%
1.	If you make a mistake on this team, it will never be held against you.	4.44	0.686	1	1	0.44
				2	1	0.44
				3	16	7.11
				4	88	39.11
				5	119	52.89
2.	Members of this team are able to bring up problems and tough issues.	4.46	0.597	1	0	0.00
				2	1	0.44
				3	9	4.00
				4	100	44.44
				5	115	51.11
3.	People on this team never reject others for being different.	4.50	0.591	1	0	0.00
				2	0	0.00
				3	11	4.89
				4	91	40.44
				5	123	54.67
4.	It is safe to take a risk on this team.	4.46	0.668	1	1	0.44
				2	2	0.89
				3	10	4.44
				4	91	40.44
				5	121	53.78
5.	It is not difficult to ask other team members for help.	4.46	0.654	1	0	0.00
				2	2	0.89
				3	14	6.22
				4	88	39.11
				5	121	53.78

Br.	Tvrdnje	M	SD	Ocene	N	%
6.	No one on this team would deliberately act in a way that undermines my efforts.	4.43	0.658	1	0	0.00
				2	3	1.33
				3	12	5.33
				4	96	42.67
				5	114	50.67
7.	Working with members of this team, my unique skills and talents are valued and utilized.	4.48	0.648	1	0	0.00
				2	3	1.33
				3	10	4.44
				4	89	39.56
				5	123	54.67

Source: Authors

Table 7 shows that respondents rated team performance highly. All statements have average values above 4.4, with low standard deviations, indicating agreement among respondents. The highest percentage of answers is found in the highest grades (4 and 5). The highest values for grades 4 and 5 were recorded for the statement that crucial errors never occur in the team's work, where 37.33% of respondents gave a grade of 4, and even 55.11% gave a grade of 5. These results suggest that the respondents perceive their teams as reliable, quality and oriented towards continuous improvement, which confirms a high level of performance and the ability to meet or exceed client expectations.

Table 7 - Descriptive Statistics Regarding Team Performance

No.	Statements	M	SD	Marks	N	%
1.	This team meets or exceeds its customers' expectations.	4.42	0.671	1	0	0.00
				2	1	0.44
				3	20	8.89
				4	88	39.11
				5	116	51.56
2.	This team does superb work.	4.45	0.640	1	0	0.00
				2	2	0.89
				3	12	5.33
				4	93	41.33
				5	118	52.44

No	Statements	M	SD	Marks	N	%
3.	Critical quality errors never occur in this team's work.	4.47	0.661	1	0	0.00
				2	2	0.89
				3	15	6.67
				4	84	37.33
				5	124	55.11
4.	This team keeps getting better and better.	4.44	0.625	1	0	0.00
				2	1	0.44
				3	13	5.78
				4	97	43.11
				5	114	50.67

Source: Authors

Based on results presented in Table 8, it can be concluded that the mean values of the composite variables for all measurement scales are very high (ranging from 4.42 to 4.46 on a scale from 1 to 5), with relatively low standard deviations (ranging from 0.585 to 0.689). Accordingly, the mean values of the composite variables indicate a consistently high level of agreement among respondents that the team functions effectively, with clear goals, psychological safety, and strong team performance.

Table 8 - Mean Values and Standard Deviations for Composite Variables

No.	Scale	M	SD
1.	Team clear direction	4.46	0.689
2	Team effectiveness	4.42	0.637
3	Team psychological safety	4.46	0.585
4	Team performance	4.44	0.602

Source: Authors

Results of Statistical Tests and Discussion

Table 9 shows that all constructs are strongly and statistically significantly correlated, indicating that clear goals, team efficiency, psychological safety, and team performance jointly contribute to the cohesion and success of teamwork.

Table 9 - Correlation Matrix of Constructs

Construct	1	2	3	4
Team clear direction	-	0.684**	0.795**	0.712**
Team effectiveness		-	0.690**	0.755**
Team psychological safety			-	0.739**
Team performance				-

p < 0.01 (two-tailed)
Source: Authors

The results in Table 10 show that there is a significant positive correlation between the clarity of team goals and team effectiveness ($r = 0.684$, $p < 0.01$), which means that teams with more clearly defined goals achieve a higher level of effectiveness. This association is statistically significant and confirms the hypothesis 1 of their mutual relationship. The coefficient of determination is $R^2=0.47$, indicating that clarity of team goals accounts for 47% of the variance in team effectiveness. This suggests that almost half of the variability in perceived team effectiveness can be statistically explained by differences in team clear direction.

Table 10 - Results of Pearson's Coefficient for Hypothesis 1

Variable	Team clear direction	Team effectiveness
Team goals	1.00	0.684**
Sig. (2-tailed)	-	0.000
N	225	225
Team effectiveness	0.684**	1.00
Sig. (2-tailed)	0.000	-
N	225	225

**Correlation is significant at the 0.01 level
Source: Authors

The results in Table 11 show that there is a significant positive correlation between psychological safety and team performance ($r = 0.739$, $p < 0.01$), which means that teams with a higher level of psychological safety achieve better results and a higher level of productivity. This association is statistically significant and confirms the hypothesis 2 of their mutual relationship. The coefficient of determination is $R^2=0.55$, indicating that psychological safety accounts for 55% of the variance in team performance. This finding suggests that differences in perceived team performance are largely explained by variations in the level of psychological safety.

Table 11 - Results of Pearson's Coefficient for Hypothesis 2

Variable	Psychological safety	Team performance
Psychological safety	1.00	0.739**
Sig. (2-tailed)	-	0.000
N	225	225
Team performance	0.739**	1.00
Sig. (2-tailed)	0.000	-
N	225	225

**Correlation is significant at the 0.01 level
Source: Authors

The results in Table 12 show that there is a significant positive correlation between team effectiveness and team performance ($r = 0.755$, $p < 0.01$), which means that teams that use resources and time efficiently achieve better performance. This association is statistically significant and confirms the hypothesis 3 of their mutual relationship. The coefficient of determination is $R^2=0.57$, indicating that team effectiveness accounts for 57% of the variance in team performance. This suggests that differences in perceived team performance are largely explained by variations in team effectiveness.

Table 12 - Results of Pearson's Coefficient for Hypothesis 3

Variable	Team performance	Team effectiveness
Team performance	1.00	0.755**
Sig. (2-tailed)	-	0.000
N	225	225
Team effectiveness	0.755**	1.00
Sig. (2-tailed)	0.000	-
N	225	225

**Correlation is significant at the 0.01 level
Source: Authors

The results obtained clearly indicate the existence of statistically significant positive relationships between the key dimensions of team functioning. First, the correlation between the clarity of team goals and team effectiveness ($r = 0.684$, $p < 0.01$) shows that teams with clearly defined goals tend to be more effective in accomplishing tasks. Then, psychological safety in the team is significantly related to team performance ($r = 0.739$, $p < 0.01$), which means that team members who feel free to express their opinions, ask questions and take risks achieve better results and a higher level of productivity. Finally, the correlation between team effectiveness and team performance ($r = 0.755$, $p < 0.01$) indicates that teams which efficiently use available resources and time achieve better performance. All three correlations are high, positive and statistically significant, which confirms that clarity of goals, psychological safety and effectiveness are key factors that contribute to the quality of teamwork. Together, these results provide empirical support for the set hypotheses and indicate that successful team functioning is based on a combination of clear structure, safe environment and rational use of resources.

The multiple regression analysis presented in Table 13 shows that the combination of team clear direction, team effectiveness, and psychological safety explains 67% of the variance in team performance ($R^2=0.672$), indicating a strong predictive power of the constructs.

Table 13 - Results of Multiple Regression Analysis - Model

Model	R	R ²	Adjusted R ²	Std. Error of Estimate	R ² Change	F Change	df1	df2	Sig. F Change
1.	0.820	0.672	0.667	0.348	0.672	150.72	3	221	0.000

Source: Authors

The ANOVA results presented in Table 14 show that the regression model is statistically significant ($F(3, 221) = 150.72$, $p < 0.001$), meaning that the combination of predictors significantly explains the variance in team performance.

Table 14 - Results of Multiple Regression Analysis - ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	54.61	3	18.2	150.72	0
Residual	26.69	221	0.12		
Total	81.31	224			

Source: Authors

The results in Table 15 show that team effectiveness ($\beta = 0.419$, $p < 0.001$) and psychological safety ($\beta = 0.305$, $p < 0.001$) are the strongest predictors of team performance, while team clear direction ($\beta = 0.183$, $p < 0.01$) also makes a significant contribution. All predictors are statistically significant, confirming that together they exert a strong influence on the perception of team performance.

Table 15 - Results of Multiple Regression Analysis - Coefficients

Predictor	B	SE	β	t	Sig.	Tolerance	VIF
(Constant)	0.582	0.186	-	3.13	0.002	-	-
Team clear direction	0.160	0.058	0.183	2.73	0.007	0.333	3.01
Team effectiveness	0.397	0.053	0.419	7.49	0	0.474	2.11
Psychological safety	0.314	0.069	0.305	4.52	0	0.327	3.06

Source: Authors

The collinearity results presented in Table 16 show that the Condition Index values are below the critical threshold of 30, indicating that there are no serious problems with multicollinearity. This means that team clear direction, team effectiveness, and psychological safety can be jointly used in the regression model without a significant risk of multicollinearity.

Table 16 - Results of Multiple Regression Analysis - Collinearity

Variable	Eigen value	Condition Index	Variance Proportions (Konstanta)	Team clear direction	Team effectiveness	Psychological safety
1	3.976	1	0	0	0	0
2	0.013	17.67	0.87	0.13	0.03	0.01
3	0.007	23.68	0.02	0.24	0.95	0.05
4	0.004	29.13	0.11	0.63	0.02	0.93

Source: Authors

The results obtained align closely with previous research emphasizing the importance of clearly defined goals, psychological safety, and team efficiency for successful team functioning. Locke and Latham (2002) demonstrated that clear and specific goals guide team members' behavior, enhance motivation, and contribute to more efficient task performance. Supporting this, Stewart's meta-analysis (2006) confirmed that team coordination and structural characteristics exert a positive influence on overall team performance. Further evidence comes from Richter, Dawson, and West (2011), who found that teamwork and team effectiveness significantly enhance organizational performance. Similarly, Edmondson and Lei (2014) highlighted psychological safety as a critical prerequisite for team learning, innovation, and organizational effectiveness. In line with this, Park, Kim, and Gully (2017) identified a positive relationship between team effectiveness and team performance, while Grossman, Nolan, Rosch, Mazer, and Salas (2022) emphasized that the quality of team collaboration substantially contributes to team success. Recent studies further reinforce these findings. Fyhn, Egeland, and Schei (2025) demonstrated that the development and maintenance of psychological safety are essential processes for achieving high team performance. Likewise, Sommet, Rudmann, Pillaud, and Butera (2026) confirmed that clearly defined team goals exert a significant positive impact on team results. Taken together, these studies provide strong empirical support for the conclusion that successful team functioning rests on a combination of clearly defined goals, a psychologically safe environment, and efficient use of available resources.

Conclusion

The results of the research in which 225 respondents participated in Serbia showed that teams in the banking sector function in an environment characterized by clearly defined goals, high effectiveness, psychological safety and significant team performance. The results of the statistical analysis confirm that the clarity of team goals significantly contributes to effectiveness, while psychological safety has a significant impact on team performance. Also, effectiveness and performance are significantly related to each other, which indicates that rational use of resources leads to better quality of work.

Descriptive statistics further reinforce these findings, showing that respondents largely evaluated all analyzed dimensions positively, with high mean values and low standard deviations, indicating a strong level of agreement among employees. These results not only confirm theoretical assumptions regarding the importance of goal clarity and psychological safety, but also provide an empirical foundation for future research in the field of team management.

The results obtained have significant implications for both theoretical and practical point of view. From the theoretical aspect, the paper contributes to the understanding of the relationship between the clarity of team goals, effectiveness and performance, as well as the importance of psychological safety in teamwork in banks. From a practical aspect, bank managers receive guidance that creating clear team goals increases productivity and compliance with the organization's strategy, while encouraging psychological safety in the team contributes to better work, greater employee motivation and long-term sustainability of teams.

The conducted research has certain shortcomings. First, the choice of sample through the snowball method carries certain limitations. This technique relies on existing professional networks and personal contacts, which may lead to sampling bias, as participants are likely interconnected and share similar characteristics. Consequently, the sample is not fully representative of the entire population

of employees in the banking sector. In addition, such an approach makes it difficult to control the structure of the sample (e.g., balanced representation of different banks, teams, or hierarchical levels), which may affect the generalizability of the results. Second, the sample is limited to the banking sector in Serbia, so the obtained results could not be fully generalized to other industries or the international context. Third, a quantitative approach was applied in the research process, without qualitative methods (interviews, focus groups, observations) that would allow a deeper understanding of team members' experiences.

Accordingly, the recommendation for future research is to apply a more rigorous sampling approach in order to reduce bias and increase the representativeness of the sample. This would ensure greater reliability and validity of the results. Furthermore, future studies should encompass other industries and countries to allow for broader generalization. It is also advisable to employ qualitative methods such as interviews, focus groups, and observations, which would provide deeper insights into team members' experiences. In addition, future research should examine the impact of artificial intelligence and other automation technologies on teams and teamwork, as the penetration of these technologies is reshaping the dynamics of team effectiveness, psychological safety, and performance. In this way, a more comprehensive understanding of the factors shaping the contemporary functioning of teams in the banking sector would be achieved.

Nevertheless, despite the mentioned limitations, the obtained results are a starting point for the further development of team management theory and its practical application in the banking sector, as well as more broadly, in organizations striving for high efficiency and sustainable team performance.

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