

Inside Banking 2025: HeartCount Report Uncovers Hidden Workforce Trends

NY, UNITED STATES, December 1, 2025

/EINPresswire.com/ -- [HeartCount](#), an AI-powered employee intelligence platform used by organisations to enhance retention, job satisfaction, and performance, has released a new industry report offering one of the most detailed examinations to date of the Serbian banking workforce. Titled "[Inside Banking: What Drives Employee Engagement in 2025](#)," the report presents a rare, data-driven look at how employees across major financial institutions are experiencing work during a period of rapid operational and technological change.

Drawing on weekly data from more than 10,800 employees across six major banks, collected continuously over the past twelve months, the analysis provides a comprehensive view of workforce sentiment, engagement and organisational conditions inside Serbia's financial sector.

The findings are based on the same continuous pulse measurement model HeartCount deploys inside client organisations, aggregating weekly sentiment, engagement and risk indicators into a sector wide view. The results highlight a workforce that remains highly committed and professionally stable, while also revealing emerging internal pressures that leaders will need to monitor closely to maintain efficiency and long term organisational health.

A Sector Balancing Stability and Strain

Serbia's banking workforce is widely recognised as one of the most resilient and professional in the region. The report highlights several positive forces, including strong team cohesion, high levels of trust in direct managers, and a sense of pride that continues to anchor organisational culture.



Inside Banking Industry report cover

At the same time, the findings point to subtle but meaningful shifts in employee experience. These changes are not immediately visible in traditional HR metrics, yet they influence how teams sustain momentum, adapt to growing workloads, and navigate increasingly complex decision environments.

The research team at HeartCount describes this moment as a “resilience crossroads,” where the sector’s strong cultural foundations coexist with emerging signs of pressure that could shape future performance if left unaddressed.

Key Themes Emerging From the Analysis

The following themes emerged:

1. An Evolving Engagement Landscape

The report notes a widening gap between how committed employees feel and how energised they are in their roles. Many continue to show strong loyalty to their organisations and teams, but the intensity of day-to-day engagement is shifting. This pattern suggests that while employees are staying, their available capacity for discretionary effort may be changing.


2. The Rising Importance of Autonomy

One of the clearest themes surfacing across the data is the need for greater autonomy in how employees execute their work. Many banking professionals emphasise the impact of complex approval chains, slower decision cycles, and a growing dependence on top-down structures. The report identifies autonomy as a central leadership challenge for 2025, particularly in roles that carry high operational weight.


3. Emotional Energy Under Pressure

Employee comments collected throughout the year point to increasing emotional strain. This strain does


Three Signals: What Banking Leaders Should Pay Attention To

**1**
Engagement is steady, but emotional fatigue is rising


Banking professionals remain engaged and loyal, yet emotional exhaustion has increased compared to the previous year. This suggests that employees are managing through pressure rather than growing through it. While teamwork and belonging remain strong, the sustained intensity of work, regulatory demands, and transformation projects are starting to take their toll.

**2**
Trust in managers is strong, but growth feels blocked


Trust and communication with direct managers continue to score high, reflecting the strength of leadership in Serbian banks. However, employees express frustration with limited advancement opportunities and unclear promotion criteria. This tension between respect for leadership and lack of visible mobility risks disengaging mid-career professionals, the very group driving everyday banking operations.

**3**
Employees speak up, but doubt their voice leads to change


Feedback culture has improved with more employees reporting they are asked for input. Yet many doubt that their opinions translate into action. This gap between being heard and seeing impact reduces emotional ownership and weakens long-term engagement.



To sustain performance, banks must shift from resilience management to energy renewal by designing work rhythms that allow recovery and focus.



The next challenge for leadership is not to maintain trust, but to translate it into visible fairness, recognition, and career movement.





Listening is no longer enough. Leaders must close the loop between feedback and visible decisions, showing employees how their voice shapes the future of their organization.


What This Means for the Banking Sector

The Serbian banking workforce continues to be one of the most resilient and professional talent pools in the region. But maintaining high performance in the coming years will require a new leadership mindset — one focused not just on stability and control, but on renewal, recognition, and trust-driven growth.

To thrive in 2025 and beyond, banks should:

**Reignite Energy**
Move from workload management to energy design, balancing focus, rest, and recovery cycles.

**Rebuild Fairness**
Create transparent pathways for growth and recognition.

**Reinforce Purpose**
Connect everyday tasks to meaningful progress and customer impact.

The Future of Banking Is Human

Serbian banks have proven they can stay strong through uncertainty. The next challenge is to stay human through transformation. Those who invest in understanding their employees' needs and emotional sustainability, not just digital systems, will unlock the next true competitive advantage.

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Three signals what banking leaders should pay attention to


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Important information for banking sector

not stem solely from workload volume, but from friction, bottlenecks, unclear processes, and uneven task distribution.

While employees continue to demonstrate remarkable professionalism, the report notes that their resilience is being sustained more through effort than through organisational support systems.

4. Career Momentum and the “Frozen Middle”

Although the banking sector invests heavily in training and learning programs, many employees report uncertainty about career progression.

The analysis indicates that skill development alone is not enough without visible pathways for advancement, leaving parts of the workforce feeling professionally “stalled” even as they continue to grow their competencies.

5. Team Strength vs. Organisational Silos

Direct supervisors and immediate colleagues remain the strongest anchors of the banking employee experience. However, the report also highlights a contrast: while team cohesion is strong, collaboration across departments is often weaker, creating a silo effect that slows problem-solving and innovation.

Leaders who want the complete analysis, including indicator trends over 12 months, breakdowns by role and institution, and visual benchmarks against sector norms, can [access the full report here](#).

A Strategic Wake-Up Call for Banking Leaders

The findings point to a clear conclusion: managing for stability will not be enough in 2025. Banks will need to manage for energy, clarity, and autonomy to maintain high performance in an environment of constant operational evolution.

The report calls on executives to prioritise three shifts:

- Re-building autonomy by simplifying approval layers
- Creating transparent and fair career pathways
- Designing work environments that support recovery, not just resilience

These recommendations aim to help banks preserve their cultural strengths while reducing the internal friction that limits performance.

About HeartCount

HeartCount is an AI-powered employee intelligence platform used by organisations to enhance retention, job satisfaction, and performance. Through real-time pulse checks, scientifically grounded analytics, and actionable insights, HeartCount enables leaders to understand how

their teams feel and what actions drive healthier, more productive cultures.

To explore the full dataset, visual breakdowns and leadership recommendations, download the complete industry report at heartcount.com.

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