

# BOOSTING BANKER PERFORMANCE: THE ROLE OF PSYCHOLOGICAL CAPITAL

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## Abstract

Employee job performance is a crucial determinant of an organization's overall success. In recent years, psychological capital (PsyCap) has garnered increasing attention as a strategic asset to enhance employee effectiveness. Despite global interest in PsyCap, its influence on job performance remains underexplored within the Indian context, particularly in the banking industry.

This study aims to examine the relationship between employees' PsyCap and their job performance in the banking sector. A structured questionnaire was administered to a randomly selected sample comprising 376 banking professionals. The survey assessed key components of PsyCap and job performance metrics. Data analysis employed both chi-square and ANOVA techniques to identify significant patterns.

Findings revealed a strong positive correlation between psychological capital and job performance, indicating that higher PsyCap levels are associated with improved work outcomes. Based on these results, the study recommends targeted interventions to develop employees' psychological resources such as hope, resilience, optimism, and self-efficacy as a means to boost individual and organizational performance.

**Key Words:** Employee Job Performance, Impact, Psychological Capital (PsyCap).

## Introduction:

In today's intensely competitive business landscape, employee job performance stands as a critical factor in driving organizational success. Recognized as one of the most pivotal dependent variables in organizational studies, job performance occupies a central position in industrial-organizational psychology. As highlighted by Arvey and Murphy (1998), "the major contribution of an employee's worth to the organization is through work behaviour and ultimately performance." This underscores its relevance not only in practical work

environments but also within academic research frameworks (Viswesvaran & Ones, 2000). Job performance can be understood as the observable behaviours exhibited by employees that directly contribute to the achievement of organizational objectives (Campbell, McHenry, & Wise, 1990).

Understanding the factors that influence employee job performance is essential for managers, as it enables them to assess, explain, predict, and enhance performance within their organizations (Campbell et al., 1993). Given that job performance is a central construct tied to organizational success, extensive research has examined its determinants. Waldman and Spangler (1989) proposed a framework categorizing job performance influences into three domains: individual determinants (e.g., experience, ability, motivation), outcome variables (e.g., performance feedback, compensation, job security), and work environment factors (e.g., leadership behavior, group dynamics).

Further empirical studies have identified a wide range of antecedents to job performance, including individual characteristics (Hurrell & Murphy, 1992), motivation (Moorhead & Griffin, 1999), organizational culture (Moorhead & Griffin, 1999), effort (Luthans, 2002), organizational structure (Robbins, 2003), leadership style (Mullins, 1996), organizational commitment (Jaramillo, Mulki & Marshall, 2005), job involvement (Moorhead & Griffin, 1999), and personality traits (Robbins, 2003).

In recent years, the concept of psychological capital (PsyCap)—comprising hope, optimism, resilience, and self-efficacy—has emerged as a promising approach to improving employee job performance. This construct has gained significant traction in research conducted in the United States and China, offering new avenues for enhancing performance through psychological empowerment.

Despite its potential, the concept of psychological capital (PsyCap) has remained largely overlooked by both business scholars and practitioners. Recognizing this gap, Luthans and fellow researchers have emphasized the need for further exploration to generalize PsyCap's impact across diverse work-related variables and organizational contexts. To date, most empirical studies on PsyCap have originated from the United States and China, primarily led by Luthans and his colleagues. However, there is a notable lack of research on PsyCap within the broader Asian region, and India in particular, where, despite its introduction in 2002, no studies have yet examined its workplace implications.

The banking sector, as a key pillar of the service industry, heavily relies on customer satisfaction for organizational success. Service quality defined by the customer's perception of the service received is a central factor in determining satisfaction levels. Among the various influences on service quality, human resources play the most critical role. When bank employees are satisfied, committed, and perform effectively, the resulting enhancement in service quality contributes directly to customer satisfaction and strengthens organizational performance. Job performance, therefore, emerges as a decisive factor in shaping service quality and overall brand image in banking institutions.

Given this context, bank managers need to explore innovative strategies for improving employee performance. Among the promising but underexplored drivers of job performance is psychological capital. Empirical evidence from other countries suggests that positive psychological capacities—such as hope, resilience, optimism, and self-efficacy can significantly impact work outcomes. Yet, within India's banking industry, PsyCap remains an

insufficiently examined antecedent of employee performance, highlighting a critical opportunity for further research and application.

The Indian banking sector plays a pivotal role in the country's financial ecosystem, contributing significantly to economic growth by offering a wide range of financial services. The sector underwent a transformative shift following the economic reforms of 1991, aimed at enhancing competitiveness and efficiency. The rise of private and international banks further intensified competition, improving service quality and driving technological advancements. Despite these developments, the banking industry continues to face challenges, including heightened competition, non-performing assets, high employee turnover, and difficulties in leveraging technology to boost productivity and efficiency. Given these challenges, there is a need to explore the psychological factors that influence employee engagement and performance in the banking sector. This study aims to provide empirical evidence on the role of psychological capital and achievement motivation in fostering work engagement among bank employees. Specifically, it will examine how the key dimensions of psychological capital (resilience, self-efficacy, hope, and optimism) individually and collectively contribute to enhancing employees' commitment and effectiveness. Furthermore, the study will offer valuable insights for researchers and professionals seeking to understand the behavioural patterns of banking sector employees about psychological capital and work engagement. By addressing this gap, the findings may contribute to strategies that improve employee motivation, productivity, and overall organizational success in the Indian banking industry.

A comprehensive review of the provided literature, focusing on Psychological Capital (PsyCap), its dimensions, job performance, and their interrelationships, as well as the broader context of inclusive leadership:

The concept of Psychological Capital (PsyCap) was developed by Luthans and colleagues (Luthans et al., 2007), defining it as "an individual's positive psychological state of development characterized by self-efficacy, hope, optimism, and resilience." This framework, often referred to as the "HERO model" (Tang & Shao, 2019; Carolyn, 2024; Jeremy, 2025), is considered unique and highly relevant to organizational behaviour. Its relevance stems from its theoretical and research basis, its measurability, its "state-like" quality (meaning it is open to development and not fixed), and its consistent link to positive work outcomes (Luthans, 2002a, b). PsyCap is considered a second-order core construct (Luthans et al., 2007) that transcends traditional human capital ("what you know") and social capital ("who you know"), focusing instead on "who you are" and, critically, "who you are becoming" – essentially, developing one's actual self to achieve the best possible self (Luthans et al., 2006).

Each of the four constituent dimensions of PsyCap is also considered "state-like" and open to development:

**Self-Efficacy:** This is the most extensively researched and theoretically developed dimension of PsyCap, aligning well with the Positive Organizational Behaviour (POB) criteria (Luthans, 2002a). Stajkovic and Luthans (1998) define workplace self-efficacy as an individual's confidence in their ability to mobilize the necessary motivation, cognitive resources, and actions to effectively perform a specific task within a given context.

**Hope:** Snyder and colleagues (1991) describe hope as a "positive motivational state that is based on an interactively derived sense of success." It comprises two key components: "agency" (goal-directed energy or willpower) and "pathways" (planning, including alternative

routes and contingency plans to overcome obstacles) (Snyder, 2000a, b; Snyder et al., 1996). Agency and pathways thinking are interdependent and work iteratively to generate hope (Snyder, 2000a).

**Optimism:** While commonly understood as expecting good things to happen (Carver et al., 2005), in positive psychology, optimism has a specific, empirically grounded meaning. Tiger (1979) defined it as a mood or attitude associated with a positive expectation about the future, perceived as desirable or advantageous. Theoretical models like Seligman's explanatory style and Carver and Scheirer's self-regulatory model underpin its definition (Peterson, 2000).

**Resilience:** Research on resilience, often drawn from clinical psychology, defines it as an adaptive system or positive adaptation process that enables an individual to rebound or "bounce back" quickly from setbacks, failures, or significant adversity (Masten & Reed, 2002; Bonanno, 2005). Luthans (2002b) adapted this to the workplace, defining resilience as "the positive psychological capacity to rebound, to 'bounce back' from adversity, uncertainty, conflict, failure, or even positive change, progress, and increased responsibility." It is seen as a positive strength for navigating both adverse and extremely positive events (Maddi, 2005).

Job performance is a cornerstone criterion variable in organizational behaviour (OB) and human resource management (HRM) literature (Borman et al., 1995). It is a critical construct in industrial and organizational psychology. Murphy (1989) emphasized focusing on observable behaviours rather than solely outcomes, to prevent employees from seeking the easiest routes to results without considering other important behaviours. Performance, therefore, consists of the actual, observable behaviours employees engage in (Campbell et al., 1993), representing the total set of work-related behaviours an organization expects (Moorhead & Griffin, 1999) that are oriented towards organizational goals and objectives (Motowidlo et al., 1997; Campbell et al., 1990).

Traditionally, job performance was conceptualized as proficiency in executing tasks outlined in job descriptions (Borman & Motowidlo, 1993; Shaffer & Shaffer, 2005). However, the evolving nature of work led Borman and Motowidlo (1993) to distinguish two main classifications:

**Task Performance (In-Role Performance):** Behaviours directly correlated with job tasks or requirements.

**Contextual Performance (Extra-Role Performance):** Behaviours not directly tied to specific job tasks but contribute to broader organizational outcomes (Shaffer & Shaffer, 2005).

A foundational principle of Positive Organizational Behaviour (POB), as introduced by Luthans (2002a), is that positive psychological constructs should enhance performance. Luthans and colleagues consistently underscore PsyCap's ability to improve performance, and extensive research has examined the individual and composite contributions of its constructs: **Self-Efficacy and Job Performance:** Employees with high self-efficacy, or confidence in their abilities, are more likely to engage with tasks, exert greater effort, and ultimately perform better (Bandura, 1997). Multiple meta-analyses have confirmed a strong positive correlation between self-efficacy and job performance (Stajkovic & Luthans, 1998a; Bandura, 2000; Bandura & Locke, 2003).

**Hope and Job Performance:** Hope is consistently linked to positive outcomes across various contexts, including academic, athletic, and health (Snyder, 2000). Specifically, hope has been identified as a positive predictor of job performance in diverse research settings, including

Chinese factory workers (Luthans et al., 2005, 2007; Peterson & Luthans, 2003; Youssef & Luthans, 2007). Hopeful employees are more effective (Adams et al., 2002), possess goal-oriented effort, and are adept at finding continuous alternative ways to achieve their goals, leading to sustained effort and improved performance (Peterson & Byron, 2008). Self-efficacious and hopeful employees perform better because they accept challenges, expend more effort, and identify sub-goals and strategies (Bandura, 1997).

**Optimism and Job Performance:** Optimism is positively correlated with job performance. Employees who believe they can succeed are less likely to give up and exert more effort (Corr & Gray, 1996). Studies have found positive relationships between optimism and job performance among insurance sales agents (Seligman, 1998), Chinese factory workers (Luthans et al., 2005), and generally in employees (Youssef & Luthans, 2007).

**Resilience and Job Performance:** Resilient employees can quickly rebound from setbacks, regroup strategies, and re-exert effort for success (Luthans et al., 2007b; Bonanno, 2005). Maddi (2005) noted that highly resilient individuals quickly bounce back to normal work, and resilience provides the stimulus to eliminate functional loss and enhance performance in turbulent environments. Luthans et al. (2005) also found a significant relationship between resilience and rated performance of Chinese workers.

**Composite Effect of PsyCap on Job Performance:** The empirical evidence strongly suggests that the composite effect of PsyCap as a multi-dimensional construct is significantly and positively correlated with job performance. Studies by Avey & Nimnicht (2009) found a positive correlation between PsyCap (self-efficacy, hope, optimism, and resilience) and managers' evaluations of employee performance. Other researchers have reported similar findings (Avey & Nimnicht, 2009; Luthans et al., 2007). The importance of the combined effect of the four facets of PsyCap in improving performance has been emphasized (Stajkovic, 2006; Fredrickson, 2001).

Beyond individual PsyCap, inclusive leadership also plays a significant role in fostering positive organizational outcomes. Randel et al. (2017) demonstrated that inclusive leadership behaviours promote group members' perceptions of inclusion, which subsequently leads to increased work group identification, psychological empowerment, and desirable behavioural outcomes such as creativity, enhanced job performance, and reduced turnover, all contributing to group goal achievement. This is further supported by Fang et al. (2019), who found a significant positive correlation between inclusive leadership and innovative behaviour among new-generation employees. These findings highlight how leadership styles can cultivate an environment conducive to leveraging the positive psychological capacities of employees.

### **Objectives of the study**

1. To explore the concept of psychological capital (PsyCap) and its core components: hope, resilience, optimism, and self-efficacy within the banking context.
2. To examine the relationship between psychological capital and job performance among banking professionals.

### **Hypotheses of the study**

H01: There is no significant influence between respondents' psychological capital and respondents' socio-demographic variables.

H02: There is no significant influence between respondents' psychological capital and the type of bank.

## **Data Collection**

The study incorporates both primary and secondary data. To achieve its objectives, primary data was collected and analyzed. The research specifically focuses on gathering data from Visakhapatnam, Andhra Pradesh.

### **Primary data**

The study's primary data was gathered through a structured questionnaire administered to 600 employees from six selected banks across Visakhapatnam. The questionnaire was distributed to personnel from both public and private sector banks to collect relevant insights.

### **Psychological capital questionnaire (PCQ-24)**

The Psychological Capital Questionnaire (PCQ-24), developed by Luthans, Avolio, and Avey in 2007, was utilized to assess psychological capital. This instrument comprises 24 items, employing a 6-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (6). The questionnaire is structured into four subscales that evaluate hope, self-efficacy, resilience, and optimism, with each subscale consisting of six items. Some representative statements include: "I can think of many ways to achieve my current work objectives" (hope), "I feel confident analysing a long-term problem to find a solution" (self-efficacy), "I usually manage difficulties one way or another at work" (resilience), and "When faced with uncertainty at work, I generally expect the best" (optimism). PCQ-24 is recognized for its strong internal consistency and has been widely applied across various populations, as noted in research by Dawkins, Martin, Scott, and Sanderson (2013).

### **Secondary data**

The secondary data for this research has been gathered from multiple sources, including various publications and direct discussions with banking officials. Key references include reports from the Reserve Bank of India (RBI), banking journals, publications from the India Brand Equity Foundation (IBEF), Statista, magazines, and other resources. Additionally, the study incorporates findings from previous research conducted in related fields across different universities. Books, journals, and reports published by relevant agencies within the banking sector have also been utilized to support the study.

### **Sampling procedure:**

The study includes employees currently working in Visakhapatnam. The sample consists of individuals employed across various public and private sector banks within the region. For this study, a stratified random sampling technique was employed to ensure adequate representation from each bank based on the number of operational branches. The population consists of 470 branches across six major banks (three public sector banks (State Bank of India, Union Bank of India, and Canara Bank) and three private sector banks (ICICI, Axis, and HDFC)). A 20% sample was drawn from the total number of branches in each bank, resulting in a total of 94 sampled branches. From each selected branch, a fixed number of respondents (4) were chosen, depending on the size and capacity of the branch. In total, 376 respondents were selected across all banks, distributed proportionally to ensure balanced representation.

### **Results and Discussions:**

**Table 1 Descriptive Statistics of Respondents' Psychological Capital**

	Mean	Std. Deviation
I feel confident analysing a long-term problem to find a solution	3.53	1.521
I feel confident in representing my work area in meetings with my workers	4.13	1.375
I feel confident contributing to discussions about the company's strategy	3.7	1.529
I feel confident helping to set targets/goals in my work area	3.65	1.71
I feel confident contacting people outside the company (e.g., suppliers, customers) to discuss problems.	3.88	1.619
I feel confident presenting information to a group of colleagues.	3.67	1.7
If I should find myself in a jam at work, I could think of many ways to get out of it.	4.34	1.048
At the present time, I am energetically pursuing my work goals.	3.56	1.541
There are lots of ways around any problem.	3.85	1.416
Right now, I see myself as being pretty successful at work.	3.68	1.446
I can think of many ways to reach my current work goals.	4.21	1.224
At this time, I am meeting the work goals that I have set for myself.	3.77	1.334
When I have a setback at work, I have trouble recovering from it, moving on.	3.97	1.355
I usually manage difficulties one way or another at work.	3.56	1.526
I can be "on my own," so to speak, at work if I have to.	4	1.522
I usually take stressful things at work in stride.	3.63	1.528
I can get through difficult times at work because I've experienced difficulty before.	3.96	1.38
I feel I can handle many things at a time at this job.	4.19	1.615
When things are uncertain for me at work, I usually expect the best.	3.61	1.479
If something can go wrong for me work-wise, it will	3.15	1.526
I always look on the bright side of things regarding my job.	3.53	1.639
I'm optimistic about what will happen to me in the future as it pertains to work.	3.72	1.675
In this job, things never work out the way I want them to.	3.3	1.488
I approach this job as if "every cloud has a silver lining."	3.44	1.65

The descriptive statistics provide insights into respondents' psychological capital, particularly their confidence, resilience, optimism, and ability to navigate workplace challenges. Respondents generally exhibit moderate to high confidence in various work-related tasks. The highest confidence level is observed in thinking of ways to get out of a jam at work (Mean = 4.34, SD = 1.048) and thinking of ways to reach work goals (Mean = 4.21, SD = 1.224). This suggests that respondents feel capable of problem-solving and goal-setting. Conversely, lower confidence is noted in analysing long-term problems to find solutions (Mean = 3.53, SD = 1.521) and looking on the bright side of things regarding their job (Mean = 3.53,

SD = 1.639). These scores indicate that while respondents are confident in immediate problem-solving, they may struggle with long-term strategic thinking and maintaining optimism. Respondents demonstrate moderate resilience, with handling multiple tasks at a time (Mean = 4.19, SD = 1.615) and being independent at work (Mean = 4.00, SD = 1.522) scoring relatively high. This suggests that respondents feel capable of managing workload pressures and working autonomously. However, recovering from setbacks at work (Mean = 3.97, SD = 1.355) and getting through difficult times due to past experiences (Mean = 3.96, SD = 1.38) indicate that while respondents generally manage difficulties, setbacks may still pose challenges. Optimism levels appear moderate, with expecting the best in uncertain situations (Mean = 3.61, SD = 1.479) and being optimistic about the future at work (Mean = 3.72, SD = 1.675) showing reasonable positivity. However, believing that things never work out as expected (Mean = 3.3, SD = 1.488) and approaching work with a “silver lining” mindset (Mean = 3.44, SD = 1.65) suggest that some respondents struggle with maintaining a positive outlook. Respondents show moderate engagement in pursuing work goals, with energetically pursuing work goals (Mean = 3.56, SD = 1.541) and meeting self-set work goals (Mean = 3.77, SD = 1.334) reflecting a reasonable level of motivation. However, the variability in responses suggests that engagement may fluctuate among individuals.

#### Anova results of psychological capital

Variables	Hope		Efficiency		Reliance		Optimism	
	F	P - Value	F	P - Value	F	P - Value	F	P - Value
Age	1.278	0.282	0.245	0.865	0.188	0.905	0.124	0.946
Educational Qualification	.619	.539	4.108	.017**	2.771	.064	4.722	.009*
Annul income	.491	.688	.812	.488	.333	.802	.274	.844
Name of the bank	.908	.476	.553	.736	.474	.795	.590	.708
Length of service	.637	.592	.627	.598	.070	.976	.419	.739
Designation	1.920	.148	.463	.630	.393	.675	.407	.666
Working hours	2.110	.123	.363	.696	.316	.729	.243	.784

\* Significant @ 1% level, \*\* Significant @ 5% level

The above table presents the ANOVA results examining the relationship between psychological capital and the respondent's age, Educational Qualification, Annual income, Name of the bank, Length of service, Designation, Working hours. The F-values for Hope (0.282), Efficiency (0.865), Resilience (0.905), and Optimism (0.946) are found to be statistically insignificant, as their respective p-values exceed 0.05. Consequently, the null hypotheses are accepted, indicating no significant differences in employees' levels of Hope, Efficiency, Resilience, and Optimism across different age groups. Among the dimensions of psychological capital, Efficiency (p = 0.017) and Optimism (p = 0.009) show significant relationships with educational qualification. Consequently, the null hypotheses are rejected. It suggests that respondents with different levels of education exhibit differing levels of efficiency and optimism. However, Hope (p = 0.539) and Reliance (p = 0.064) do not show significant differences; the null hypotheses are accepted, which means these aspects of psychological capital are relatively stable across educational levels.

The F-values for Hope (0.688), Efficiency (0.488), Resilience (0.802), and Optimism (0.844) are found to be statistically insignificant, as their respective p-values exceed 0.05. The



null hypotheses are accepted, indicating no significant differences in employees' levels of Hope, Efficiency, Resilience, and Optimism across different income groups. The F-values for Hope (0.476), Efficiency (0.736), Resilience (0.795), and Optimism (0.708) are found to be statistically insignificant, as their respective p-values exceed 0.05. Consequently, the null hypotheses are accepted, indicating no significant differences in employees' levels of Hope, Efficiency, Resilience, and Optimism across selected banks. The F-values for Hope (0.592), Efficiency (0.598), Resilience (0.976), and Optimism (0.739) are found to be statistically insignificant, as their respective p-values exceed 0.05. The null hypotheses are accepted, indicating no significant differences in employees' levels of Hope, Efficiency, Resilience, and Optimism across length of service.

The F-values for Hope (0.148), Efficiency (0.630), Resilience (0.675), and Optimism (0.666) are found to be statistically insignificant, as their respective p-values exceed 0.05. The null hypotheses are accepted, indicating no significant differences in employees' levels of Hope, Efficiency, Resilience, and Optimism across various designations. The F-values for Hope (0.123), Efficiency (0.696), Resilience (0.729), and Optimism (0.784) are found to be statistically insignificant, as their respective p-values exceed 0.05. The null hypotheses are accepted, indicating no significant differences in employees' levels of Hope, Efficiency, Resilience, and Optimism across working hours.

**Table 4.28 Chi square results of respondents' opinion on Psychological Capital and type of bank**

S.No.	Particulars	Chi-square value	P-Value
1	I feel confident analysing a long-term problem to find a solution.	2.674	.750
2	I feel confident in representing my work area in meetings with my workers	4.734	.449
3	I feel confident contributing to discussions about the company's strategy.	3.277	.657
4	I feel confident helping to set targets/goals in my work area.	7.212	.205
5	I feel confident contacting people outside the company (e.g., suppliers, customers) to discuss problems.	2.943	.709
6	I feel confident presenting information to a group of colleagues.	5.973	.309
7	If I should find myself in a jam at work, I could think of many ways to get out of it.	1.711	.887
8	At the present time, I am energetically pursuing my work goals.	5.088	.405
9	There are lots of ways around any problem.	6.220	.285
10	Right now, I See myself as being pretty successful at work.	4.455	.486
11	I can think of many ways to reach my current work goals.	1.413	.923
12	At this time, I am meeting the work goals that I have set for myself.	3.977	.553

13	When I have a setback at work, I have trouble recovering from it, moving on.	9.117	.104
14	I usually manage difficulties one way or another at work.	3.945	.557
15	I can be “on my own,” so to speak, at work if I have to.	5.622	.345
16	I usually take stressful things at work in stride.	1.852	.869
17	I can get through difficult times at work because I've experienced difficulty before.	6.593	.253
18	I feel I can handle many things at a time at this job.	4.346	.501
19	When things are uncertain for me at work, I usually expect the best.	8.940	.112
20	If something can go wrong for me work-wise, it will	3.027	.696
21	I always look on the bright side of things regarding my job.	1.630	.898
22	I'm optimistic about what will happen to me in the future as it pertains to work.	5.701	.336
23	In this job, things never work out the way I want them to.	4.498	.480
24	I approach this job as if “every cloud has a silver lining.”	6.068	.300

The Chi-square test was conducted to examine whether there is a statistically significant association between the type of bank (public or private) and respondents' opinions on each of the 24 psychological capital statements. i.e., I feel confident analysing a long-term problem to find a solution (.750), I feel confident in representing my work area in meetings with my workers (.449), I feel confident contributing to discussions about the company's strategy (.657), I feel confident helping to set targets/goals in my work area (.205), I feel confident contacting people outside the company (e.g., suppliers, customers) to discuss problems (.709), I feel confident presenting information to a group of colleagues (.309), If I should find myself in a jam at work, I could think of many ways to get out of it (.887), At the present time, I am energetically pursuing my work goals (.405), There are lots of ways around any problem (.285), Right now I see myself as being pretty successful at work (.486), I can think of many ways to reach my current work goals (.923), At this time, I am meeting the work goals that I have set for myself (.553), When I have a setback at work, I have trouble recovering from it, moving on (.104), I usually manage difficulties one way or another at work (.557), I can be “on my own,” so to speak, at work if I have to (.345), I usually take stressful things at work in stride (.869), I can get through difficult times at work because I've experienced difficulty before (.253), I feel I can handle many things at a time at this job (.501), When things are uncertain for me at work, I usually expect the best (.112), If something can go wrong for me work-wise, it will (.696), I always look on the bright side of things regarding my job (.898), I'm optimistic about what will happen to me in the future as it pertains to work (.336), In this job, things never work out the way I want them to (.480) and I approach this job as if “every cloud has a silver lining” (.300), p-values are  $>0.05$ , which indicates there is no significant association between the type of bank (public or private) and the psychological capital dimensions perceived by employees. This suggests that psychological capital is likely influenced more by individual or organizational culture factors rather than the public or private status of the bank.

## Conclusion:

It can be concluded that Respondents exhibit strong problem-solving abilities, resilience, and confidence in workplace interactions, but some struggle with optimism and long-term strategic thinking. While they generally feel capable of handling work challenges, setbacks and uncertainties may impact their psychological capital. Organizations can enhance psychological capital by fostering a supportive environment, providing training in strategic thinking, and encouraging optimism through positive reinforcement and resilience-building initiatives.

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