

Personality And Psychological Capital as Predictors of Organizational Citizenship Behaviour Among Bank Employees

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ABSTRACT

This study examined the role of personality traits and psychological capital in predicting organizational citizenship behaviour (OCB) among employees of private and government sector banks. HEXACO short form for measuring personality traits, PCQ questionnaire was used to assess psychological capital and Sharma & Jain's scale was used for measuring organizational citizenship behaviour was used for collecting data which was analysed by using SPSS and Ms-excel. For the purpose of this study data of 120 participants were used Data from whom 60 were males and 60 were females, working in private and government banks of Delhi at different levels. Results indicated significant positive correlation between personality traits Honesty-Humility ($r=.303$, $p<0.01$), Extraversion ($r=.290$, $p<0.01$), conscientiousness ($r=.270$, $P<0.01$) and Openness to experience ($r=.186$, $p<0.05$) with organizational citizenship behaviour while emotionality, and agreeableness did not show significant correlation with organizational citizenship behaviour. Results also showed positive correlation between the dimensions of psychological capital, hope($r=.438$, $p<0.01$), resilience($r=.571$, $p<0.01$), self-efficacy($r=.521$, $p<0.01$) and optimism($r=.503$, $p<0.01$) and total psycap($r=.600$, $P<0.01$) with Organizational citizenship behaviour. In regression analysis it was found that psychological capital, extraversion, conscientiousness and openness to experience predict organizational citizenship behaviour among bank employees. 2X2 ANOVA of gender and sector effect on OCB was found to be insignificant suggesting that OCB is not significantly different across gender and public and private banks. The results are discussed in light of existing research.

Keywords: *Personality traits, psychological capital, organizational citizenship behaviour, Bank employees, private and government sector*

Banking Sector plays a crucial role in the economic growth of any country. They are the centre to the nation's economy as they cater the requirement of credits for all citizens in society related to different-different sector. India is not only the largest democratic country in the world but it is also emerging as a global economic giant. In such fast changing external business scenario, the rules are also becoming more flexible and internal boundaries are getting blurred. Due to which jobs are becoming more uncertain and demanding more skills and qualities. In today's global competitive world, every organisation

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wants to have excellent employees those who do not only put their hard work but also display good qualities, traits, helping nature, tendency to work well in team to achieve organisational goals. Organisations are encouraging their employees to engage in Organisation Citizenship Behaviour. Employees are the backbone of any organisation. In this era of uncertainty and malleability, Organisations need certain Employees who are supportive, discretionary, altruism, loyal, have civic virtue and go beyond to their normal job requirement etc. Organisation Citizenship Behaviour is studied in many disciplines like Economics, Health Care, Human Resource Management and Marketing.

Organisation Citizenship Behaviour is shown to improve customer satisfaction, efficiency, and productivity and reduce the rates of turnover, costs and absenteeism (Podsakoff. et. al ,2009, 1997). A workforce that possess positive attitudes, behaviours and go beyond the demands of the duty is a key asset of the organizations in today's world of competition where survival of the organizations itself is a big challenge. Organizations could not survive or prosper without their members behaving as good citizens by engaging in all sorts of positive organization-relevant behaviour. Extensive research has not been done in understanding the relationships among personality traits, psychological capital and the organizational citizenship behaviour of public and private sector banking employees, through this study we try to fill that gap and study the relation of organisational citizenship behaviour with the personality traits and psychological capital and study whether personality traits and psychological capital predict organisation citizenship behaviour or not.

Personality refers to the way individuals differ from each other on the basis of their thinking, feeling and behaviour. It is a dynamic and organized set of characteristics possessed by an individual that is affected by their environment, cognition, emotions, behaviours, genes and motivations in various situations. "Personality is the dynamic organization within the individual of those psychophysical systems that determine his characteristics behaviour and thought" (Allport, 1937). Many researchers believed that there are five core personality traits like D.W. Fiske (1949) and then in 1987 McCrae and Costa gave the concept of Big five factor theory and these five broad personality traits includes extraversion, agreeableness, openness, conscientiousness and neuroticism and these personality factors represents a range between two extremes like if someone is extrovert in most of the situation or introvert in most of the situation. In researches it is found that certain personality traits can predict the Organisation Citizenship Behaviour. According to a study by Kumar et. al (2009) Personality traits (extraversion, agreeableness, conscientiousness and neuroticism) would significantly predict the Organisation Citizenship Behaviour.

Meta-analysis has showed that psychological capital is positively related to desirable employees' attitude like organizational commitment, job satisfaction, psychological well-being, desirable employees' behaviour and employee's performance (Avey et al., 2011). According to Campell, McCloy, Oppler and Sager (1993) Individual performance is dependent on many factors like quantum of effort, task proficiency, conducive environment that promotes cooperation among team members, quality of supervision with able leadership, personal discipline and effective management. For example, when employees work hard to succeed, they are likely to be motivated and give continuous effort to attain goals set by them. Individuals higher in psycap usually enthusiastic and give effort which gave higher performance over a period of time (Campbell et. all.,1993). Psychological capital is not only concerned with "who you are" but it is also concerned with "what are you becoming", your best self(Luthans, Youssef *et al*,2007). Psycap is significantly related to

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desired attitude (e.g, satisfaction and commitment), behaviour (negatively related to undesired behaviour) and performance and recent researches also shows that it has implications in combat stress, enhances positive organizational change and enhances positive organizational climate through the performance of employees (Luthans, Youssef et.al,2007).

REVIEW OF LITERATURE

On the basis of researches we can conclude that personality traits and Organisational citizenship behaviour have significant positive relationship with extraversion, agreeableness, conscientiousness and openness to experience and neuroticism have significant relationship with OCB (Organ and Ryan, 1995; Konovsky and Organ, 1996; Chiaburu et.al, 2011; Milind & Sharma, 2021). The dimensions of personality traits may also significantly predict the organisational citizenship behaviour. In the researches neuroticism was found to be negatively correlated (Mosalei et. al ,2014) with the organisation citizenship behaviour where as other dimensions like extroversion was positively associated with OCB (Purba et.al,2015, Chwalibog,2014, Singh & Singh 2009 and Malik et. al, 2012). Openness to experience was found to have significant relationship with OCB even in one research by Elanain et. al (2007) openness to experience was found as the strongest predictor of OCB among all. In the research by Elanain et,al(2007) all the dimensions of personality were correlated with the OCB. In a study by Singh & Singh (2009) conscientiousness was correlating with all the dimensions of OCB and the agreeableness was showing significant positive correlation with OCB in many researches. In another research by Mosalaei et. al OCB was positively related with agreeableness, conscientiousness, openness to experience. In a research by Chwalibog, 2014) found that agreeableness, extraversion, conscientiousness, openness to experience were correlating with OCB and were also predicting OCB and whereas neuroticism was negatively correlating with OCB. Purba et. al also found that extraversion was predicting OCB.

On the basis of researches we can conclude that Psychological capital would significantly positively correlates with organisational citizenship behaviour (Ramalu & Janadari, 2022; Azim & Dora, 2016; Gupta.et. al 2017 and Su & Hahn, 2023). The dimensions of psychological capital would also correlates with Organisational citizenship behaviour and the psychological capital would also predict the organisational citizenship behaviour. Research on the positive organisational behaviour has shown that employee's psychological capital plays a crucial role in successful completion of work (Luthans, 2002). In the present world of work, companies are competing at global level and for competing effectively companies not only must recruit the top talent or those who are best suitable for job or have suitable competencies but inspire and make them able to utilise their full potential at work (Bakker, Albrecht and Leither, 2011). Present day organisations required employees who are fully dedicated to their work, who are able to invest fully to their jobs, who are willing to work and proactive, are able to work beyond their job description (Podsakoff and Mackenzie,1996). This knowledge would be helpful for the managers and would also help them to enhance the psychological capital in order to enhance the organisational citizenship behaviour of the employees.

On the basis of researches we can say that gender may or may not affect the organisation citizenship behaviour between males and females as there are researches which shows that there are difference between males and females in terms of organisation citizenship behaviour (Keplinger et. al ,2016). There are few researches that show that there are gender

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differences between organisation citizenship behaviour (Lin 2008). According to Lin (2008) females are more altruistic than males and he said that women tend to have higher scores on altruism than males while men tend to have higher scores on the other dimensions of the organisational citizenship behaviour than women. There are also researches which shows no difference between males and females in terms of organisation citizenship behaviour (Uzonwanne, 2014). Sharma et.al (2011) and Agarwal (2016) found that there are significant difference in organisational citizenship behaviour between private and public sector in their researches.

METHODOLOGY

Aim of the Study

To study Personality traits and Psychological capital as predictors of Organisational citizenship behaviour among Bank employees of private and government sector.

Objectives

1. To assess the Personality traits, Psychological capital and Organization citizenship Behaviour among Bank Employees
2. To study correlation between Personality traits and Organization citizenship Behaviour.
3. To study correlation between psychological capital and Organization citizenship Behaviour.
4. 4. To identify significant predictors of Organization citizenship Behaviour among personality traits and psychological capital.
5. To identify significant difference in Organization citizenship Behaviour between males and females bank employees.
6. To identify significant difference in Organization citizenship Behaviour between Government and Private Sector bank employees.

Hypotheses

Following hypotheses were phrased for the present study.

1. H1. There will be significant negative correlation between Emotionality/Neuroticism and Organization citizenship Behaviour.
2. H2. There will be significant positive correlation between Extraversion and Organization citizenship Behaviour.
3. H3. There will be significant positive correlation between Agreeableness and Organization citizenship Behaviour.
4. H4. There will be significant positive correlation between Conscientiousness and Organization citizenship Behaviour.
5. H5. There will be significant positive correlation between Openness to experience and Organization citizenship Behaviour.
6. H6. There will be significant positive correlation between Honesty-Humility and Organization citizenship Behaviour.
7. H7. There will be significant positive correlation between dimension of Psychological capital and Organization citizenship Behaviour.
8. H8. Psychological capital and Personality traits will predict Organization citizenship Behaviour.
9. H9. There will be no significant difference in Organization citizenship Behaviour between males and females bank employees.

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10. H10. There will be no significant difference in Organization citizenship Behaviour between Government and Private Sector bank employees.

Design of the Study

This study adopted a survey research design through the use of psychological scale. Three questionnaires were used for the study, 60-items short form of HEXACO scale for measuring personality traits by Ashton & Lee and 24-items PCQ scale for measuring psychological capital by Luthans et. al. and Sharma & Jain's Organisational citizenship behaviour scale.

Measures Used

- **HEXACO-60 (Short Form):** A short personality inventory named HEXACO-60 evaluates six dimensions which are honesty, emotionality, extraversion, agreeableness, conscientiousness, openness to experience given in HEXACO model of personality structure. 10 items are selected for each of the six dimensions and these are taken from the longer form HEXACO PI-R. (Ashton & Lee, 2008; Lee & Ashton, 2004, 2006). The Cronbach Alpha (Internal consistency) for this scale is 0.78.
- **Psychological Capital Questionnaire:** The PCQ -24, a measure of psychological capital and it was given by Fred Luthans, Bruce J. Avolio and James B. Avey (2007) Four component of psychological capital are hope, self-efficacy, optimism and resilience. Good internal consistency for the respective subscales (hope: 0.72, 0.75, 0.80, 0.76; optimism: 0.74, 0.69, 0.76, 0.79; self-efficacy: 0.75, 0.84, 0.85, 0.75; and resilience: 0.71, 0.71, 0.66, 0.72) on the four samples utilised in the Luthans, Avolio, Avey, & Norman (2007) study were reported.
- **Sharma and Jain's Organisational Citizenship Scale:** Sharma and Jain scale is used for measuring organizational citizenship behaviour among employees in Indian context. For the present study we used the total score of Organisation Citizenship scale. Although this scale consists of four dimensions namely- Altruism, Sportsmanship, organisational compliance and loyalty. There are total 36 items in the scale. The reliability of the scale is +0.89 and validity of the scale is +0.94.

Sample and Procedure

All the participants in this study were selected using accidental sampling technique and those who are available and willing to respond are contacted for data collection. The data was collected from public and private sector banks of Delhi. For the permission of data collection from the staff, managers of the banks were contacted. The employees were contacted separately and then the questionnaires were given to them. All the participants were assured for the confidentiality and their data were solely utilised for the reason of this research only. Average time for filling the questionnaire was 25minutes. A total of 180 questionnaires were distributed in the banks out of which 130 were returned and from them 120 were used for the study. The response rate was 72.3%. The participants comprised of 120 (60 males, 60 females) employees out of which 30 males and 30 females were working in private banks and 30 males and 30 females were working in government banks.

The majority of employees are from 20-30 years old, 74 employees which comprises 61.6% of our sample. 29.6% were in an age group of 30-40 years only and only 9.1% were above 40%. This indicated that banking sector of India attracts young and energetic people and in India youth are very interested in getting jobs in banking sector. Majority of the employees

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have experience between 1-5 years, 67 employees have experience between 1-5 years who comprises 51.6% of our sample.

Treatment of the Data

For the purpose of data analysis Ms-Excel and SPSS were used. SPSS version 16 was used for Pearson Product Moment correlation which was done to test the relationship between the variables and Regression analyses was performed to determine the role of various variables on organisation citizenship behaviour whether they predict the organisation citizenship behaviour among employees or not. Two-way ANOVA was performed to test the effect of demographic variables; gender and sector on organisation citizenship behaviour.

RESULT

Correlation Analyses

Table 1. Showing the Correlation of Organization citizenship behaviour (OCB) with the dimensions of personality (N=120).

Variables	Organization Citizenship Behavior
Honesty-Humility	.303**
Emotionality	.032
Extraversion	.290**
Agreeableness	.118
Conscientiousness	.270**
Openness to Experience	.186*

* $p < .05$ ** $p < .01$

Pearson Product Moment Correlation was computed to measure the direction and degree of the relationship between personality (its six dimensions) and Organization Citizenship Behaviour. The result shows that Organization Citizenship Behaviour has a significant positive correlation with Extraversion ($r=.290$, $p<0.01$), Openness to experience ($r=.186$, $p<0.05$), honesty-humility ($r=.303$, $p<0.01$) and conscientiousness ($r=.200$, $p<0.01$). Honesty-humility correlated with Organization Citizenship Behaviour most followed by openness to experience, conscientiousness and extroversion. Other two dimensions did not significantly correlate with Organization Citizenship Behaviour.

Table 2. Showing the correlation between Organization Citizenship Behaviour (OCB) and psychological capital (N=120)

Variables	OCB
1.Self-efficacy	.521**
2.Hope	.438**
3. Resilience	.571**
4.Optimism	.503**
5.Total Psycap	.600**

* $p < .05$ ** $p < .01$

Pearson Product Moment Correlation was computed to measure the direction and degree of the relationship between Psychological Capital (its four dimensions) and Organization citizenship behavior. The result shows that Organization citizenship behavior has a significant positive correlation with Self-efficacy ($r=.521$, $p<0.01$) and Hope ($r=.438$, $p<0.01$) and Resilience($r=.571$, $p<0.01$) and Optimism ($r=.503$, $p<0.01$).All dimensions of

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psychological capital are significantly positively correlated with Organization citizenship behavior and organization citizenship behaviour also correlates with the total psychological capital(=.600, $p < 0.01$) Self-Efficacy, Hope, Resilience and Optimism correlate significantly with Organization citizenship behaviour.

Regression Analyses

The assumptions of regression are being checked like Dubin-Watson test is used to test the nature of correlation, whether it is positive autocorrelation, negative autocorrelation and zero autocorrelation. Since the value of dubin-watson is almost equal to 2 which shows that there is zero autocorrelation. Tolerance value and VIF values are being checked which are found to be satisfactory and showed no multi-coillinearity. Mahalonabis and Cook's distance results are also being checked. Residual is normally distributed as all the dots falling on the line of best fit. Shapiro-wilk test for residual was found to be insignificant. The assumption of normality was met. The assumption of homeoscedasticity and linearity was also meet.

Table 3 is showing the enter method multiple regression summary of personality traits and psychological capital as the predictor and OCB through Enter method (N=120)

Criterion-Variable	R	R ²	Adjusted R square	F	Sig.
OCB	.678	.459	.435	19.353	.000

Predictors: (Constant), total psycap, extraversion, conscientiousness, honesty-humility, openness to experience.

We used the enter method multiple regression in which we enter all the personality and psychological capital dimensions at once and the results of the table 3 showed that the total psychological capital, extraversion, conscientiousness, honesty-humility and openness to experience predicting the organizational citizenship behaviour. The total psycap, extraversion, conscientiousness, honesty-humility and openness to experience are correlated and predicting the organizational citizenship behaviour {R²=.459(B=16.34), $p < 0.01$ } which means all these predictors will predicts the organizational citizenship behaviour up to almost 46% in a population.

Table 4 is showing the beta value and significance value of the predictor variables.

Model	Beta	Sig.
Constant	16.384	.294
Openness to experience	-.825	.018
Honesty-humility	.437	.081
Extraversion	.977	.003
Conscientiousness	.703	.049
Total psycap	.744	.000

Dependent variable: Organizational citizenship behaviour

As it can be seen from the Beta weights, Total psycap positively predicts the organizational citizenship behaviour among bank employees (B=.744, $p < 0.01$) and Personality traits (extraversion, conscientiousness and openness to experience) also significantly predict the organizational citizenship behaviour. Honesty-humility is not significantly predicting the organizational citizenship behaviour (B=, $p = .081$) whereas openness to experience is inversely (negatively) significantly predicting the organizational citizenship behaviour. Extraversion and conscientiousness are positively predicting the organizational citizenship behaviour.

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Analysis of Variance

Table 5 is showing the effect of sector and gender on the organizational citizenship behaviour (2x2), N=120.

Source	Sum of squares	df	Mean square	F ratio	Sig.
Gender	31.008	1	31.008	.085	.771
Sector	3.675	1	3.675	.010	.920
Gender*sector	95.408	1	95.408	.263	.609
Error	42156.900	116	363.422		

Dependent Variable: OCB

In this table, Gender { $F(1,116) = 0.085, p=0.771$ }, Sector { $F(1,116)=0.01, p=0.920$ } and Gender X Sector wise comparison { $F(1,116)0.263, p=0.609$ } shows no significant difference among the variables. This indicated that there is no significant difference in overall OCB between males and females and even no significant difference was found between the private and government sector banks. This table shows that gender and sector do not have an effect on the organization citizenship behaviour of the bank employees.

DISCUSSION

The hypothesis H1, which stated that there will be significant negative correlation between emotionality and organization citizenship Behaviour is rejected. Table 1 shows that emotionality($r=.032$) has an insignificant negative correlation with organization citizenship behaviour that results in the rejection of the H1. This result is inconsistent with the previous findings like Mosalaei et. al (2014), Chwailbog (2014), Singh & Singh (2009), Malik et al (2012) and Elanian et. al (2007) found that emotionality will have significant negative correlation with organizational citizenship behaviour but H1 hypothesis is supported by the study of Emmerik and Euwema (2007) who didn't find significant negative correlation between neuroticism and organizational citizenship behaviour. No significant correlation was found between neuroticism and organizational citizenship behaviour may be because of team leader "the buffering effects of team leader effectiveness for emotional instability and introversion". In the presence of effective team leader emotionally instable people can also indulge in OCB (Emmerik and Euwema, 2007). In the banking sector every branch has their own branch manager or assistance branch manager, significant negative correlation was not found between neuroticism and organizational citizenship behaviour may be cause of the leadership effectiveness of every branch manager which indirectly affects the organizational citizenship behaviour irrespective of neuroticism.

Furthermore, the hypothesis H2 which stated that will be significant positive correlation between extraversion and organization citizenship behaviour is accepted. Table 1 shows that extraversion has a positive correlation with organization citizenship behaviour ($r=.290, p<0.01$). The hypothesis H2 is accepted and also consistent with the previous findings like Milind & Sharma (2021), Purba et. al (2015), Chwailbog(2014),Singh & Singh (2009), Malik et al (2012) and Elanian et. al (2007) found that extraversion will have significant positive correlation with organizational citizenship behavior. According to the H2 those people who are high in extraversion will be more involved in organizational citizenship behaviour and this is may be because those who are extroverts are more likely to be fun-loving, assertive, outgoing and energetic in social situations. Extroverts people are less influenced by the team leader whereas introverts are more sensitive or concerned about their relation with their team leaders (Emmerik and Euwema,2007). In banking sector, employees

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has to interact with so many people every day and in such kind of job, where social skills are very important extroverts enjoys their works more and they are even not affected by the leaders whether they are effective or not. Extroverts just enjoy their task and fits best (putting the right person as right job may results in higher productivity and more helping behaviour) as they got the chance to interact with so many people (due to the job structure of banking sector) which may leads them towards organizational citizenship behaviour as they are more expressive and shows the interest for helping others.

The hypothesis H3, which stated that there will be significant positive correlation between agreeableness and organization citizenship behaviour is rejected. Table 1 shows that agreeableness ($r= 0.118$) has an insignificant positive correlation with organizational citizenship Behaviour. No significant relation was found between agreeableness and organizational citizenship behaviour and this finding of the study is also supported by Organ and Lingl (1995) and by another study done by Organ and Konovsky (1996) who also found no significant correlation between organizational citizenship behaviour and agreeableness.

Furthermore, the hypothesis H4, which stated that there will be significant positive correlation between conscientiousness and organization citizenship behaviour is accepted. Table 1 shows that conscientiousness has a significant positive correlation with organization citizenship behavior($r=.270$). The finding of the study is also supported by previous researches by Milind & Sharma, (2021), Mosalaei et. al (2014), Chwalibog (2014), Singh and Singh (2009), Malik et. al (2012) and Elanian. People who are high in conscientiousness pay attention to all the details of work, takes initiative in solving problems. It seems reasonable that this trait would result in higher organizational citizenship behavior. Careful and responsible people who score high in conscientiousness are more concerned about the people affected by their work (Emmerik and Euwema, 2007). People who score high in conscientiousness are more concerned about people which lead them towards organizational citizenship behaviour. Banking is a service sector where customers are main asset those are more conscientious engage in more organizational citizenship behaviours.

Furthermore, the hypothesis H5 which stated that will be significant positive correlation between openness to experience and organization citizenship behaviour is accepted. Table 1 shows that openness to experience has a positive correlation with organization citizenship behaviour ($r=.186$, $p<0.05$). Finding of the study are also supported by Mosalaei et. al (2014), Chwalibog(2014), Singh and Singh(2009) , Malik et. al (2012) and Elanian. Those people who are high in openness to experience also display more organizational behaviours and this is may be because those who are high in openness to experience take challenges in a more positive manner, they are more daring, imaginative and creative which helps them in handling the changing work environment of banking sector. They are more open to new ideas and experiences, means they are more accepting to new situations or changes at workplace or routine which doesn't create feeling of discomfort in them instead of that they enjoy tough situations which leads them to organizational citizenship behaviour. The hypothesis H6, which stated that there will be significant positive correlation between honesty-humility and Organizational citizenship behaviour is accepted. Table 1 shows that honesty-humility has a positive correlation with Organizational citizenship behaviour ($r=.303$, $p<0.01$). Honesty-humility is significantly positively correlated with organizational citizenship behaviour (Ashton & Lee, 2009). Those people who are high in honesty-humility are more involved in organizational citizenship behaviour and this is may be because people who are high in honesty-humility are not interested in luxuries and wealth or can say that

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don't like show off, feel no special desire to gain special entitlement to elevated social status. These people are honest about their organizations and towards others, people who are high in honesty-humility don't like manipulating others for their benefit or breaking rules which may leads to them towards organizational citizenship behaviour as in the banking sector they need employees who are high on honesty-humility because the matter of money is involved in it.

The hypothesis H7, which stated that there will be positive significant correlation between psychological capital and Organizational citizenship behaviour is accepted. All dimensions of psychological capital are significantly positively correlated with organizational citizenship behaviour as shown in Table 2 Among four dimensions of it, resilience correlated most with organizational citizenship behaviour ($r=.571$) followed by hope($r=.438$), self-efficacy($r=.521$) and optimism ($r=.503$). The finding of the study are also supported by previous researches by Su & Hahn (2023), Cintantya (2017), Golestaneh (2014), Qadeer and Jaffery (2014), Shaheen et. al (2016), Murthy (2014), Hatmi et. al (2017) and Lather & Kaur(2015).The relationship between psychological capital and organizational citizenship behaviour could also be attributed to the fact that psychological capital is more of a personal resource which can be implemented to enhance attitudinal outcomes such as organizational citizenship behaviour like optimistic people interpret bad events as temporary and keep on going and those people who are high in optimism are always very positive and they expects good only which may lower stress and other negative emotions in them which may leads them to more organizational citizenship behaviour. Research has also shown psychological resources capacities do have a positive impact on work-related outcomes such as work engagement, organizational citizenship behaviour, job commitment and job satisfaction.

The hypothesis H8 stated that Psychological capital and Personality would predict the organizational citizenship behaviour is accepted. Table 3 showed that personality traits and psychology capital would predict organizational citizenship behaviour. Psychological capital is significantly correlated and predicted organizational citizenship behavior ($B=.744$, $p<.01$). is supported by the finding of the studies done by, Pradhan et. al (2014), Golestaneh (2014), Shaheen et. al (2016), Murthy (2014), Hatmi et. al (2017) and Lather and Kaur (2015). Table 4 also showed that extraversion and conscientiousness would positively predict the organizational citizenship behaviour whereas openness to experience would negatively predict organizational citizenship. H8 is also supported by the findings of the researches done by Purba et. al (2015), Chwalibog (2014) found that personality traits would predict organizational citizenship organization. Elanian et. al (2007) found that conscientiousness is predictor of organizational citizenship behaviour in hierarchal regression analyses. Malik et. al (2012) also found that personality traits would predict the organizational citizenship behaviour. Singh and Singh (2009) found extraversion to be significantly positively associated with dimension of organizational citizenship behaviour.

The analysis of the 2X2 ANOVA shows that there is no significant effect of the genders and the sector on organizational citizenship behaviour as shown in table 5. This indicates that the employees of both the sectors (government and private), both the sexes (male and female) show no difference in their scores of organizational citizenship behaviour and even not interaction effect of gender and sector is found which results in rejection of H9 and H10. The result of the H9 hypothesis is also supported by previous research by Uzonwanne (2014).This shows that organizational citizenship behaviour is not dependent on the gender

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of the employees or their sectors and the reason of it is may be because the working conditions, pay, task ,perks ,impact of global environment and political influence or rules and regulations are same for both the genders and for both the sectors and it is may be due to job structure as these days the job structures are same for male and females and due to globalization also the working conditions are also same in all organizations and organizations also work in same manner whether they are private or government, both government and private banks had to face same problems and even uses same equipment's as now even government banks also use advanced equipment's in banks and provide services like private banks and digitalization movement in India also promote it ,at least in metropolitan city like Delhi or nearby Delhi.

CONCLUSION

In the present study we found the significant positive correlation between Personality traits (extraversion, honesty-humility, conscientiousness and openness to experience) and organizational citizenship behaviour. The finding of the study would also contribute in the understanding of the honesty-humility as not many researches are being done on this topic and its relationship with organizational citizenship behaviour. In the study we found the positively significant correlation of honesty-humility with organizational citizenship behaviour. Those people who are high in honesty-humility would also have higher organizational citizenship behaviour. In the study we find significant positive correlation between psychological capital and organizational citizenship behaviour so in order to enhance the organizational citizenship behaviour among bank employee they can be given training in order to enhance their organizational citizenship behaviour. Personality traits (extraversion, openness to experience and conscientiousness) and psychological capital are significantly predicting the organizational citizenship behaviour among bank employees.

Implications of the Research

In the present study we found the significant positive correlation between Personality traits (extraversion, honesty-humility, conscientiousness and openness to experience) and organizational citizenship behaviour. Higher score in these traits will relates positively with the organizational citizenship behaviour in the employees which means like if a person is high in honesty-humility will be show more organizational citizenship behaviour. In the banking sector where customer relations are very important, HR person can use this knowledge in recruitment. They can recruit the employees who are high in honesty-humility, extraversion, conscientiousness and openness to experience that would relate positively with OCB. The finding of the study would also contribute in the understanding of the concept in Indian population and banking sector as not many researches are being done on this topic in India.

In the study we find significant positive correlation between psychological capital and organizational citizenship behaviour so in order to enhance the organizational citizenship behaviour among bank employee. Managers or HR team can enhance the psychological capital of the employees in order to enhance their organizational citizenship behaviour through training. Personality traits (extraversion, openness to experience and conscientiousness) and psychological capital would predict the OCB among the employees so in the service sector like bank where OCB is very important , organizational can't change the personality of the individual through training as personality traits are stable but they can hire those employees who are high in extraversion and conscientiousness as these where

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positively predicting the OCB whereas psychological capital can be enhanced by the training.

Limitations and Recommendation for Future Researches

The present study has some potential limitations. First, the self-report method was used as main source for gathering data and this increases the chances of social desirability and there are chances that the participants might get bored and didn't fill true responses as the questionnaire was little lengthy for some participants and time consuming also. Second, limitation of the study was small sample size, our sample was small we just collected data from 120 participants from government and private banks, larger sample size would give more clear and enriched data. There can be numerous other personal and professional reasons also which may affect the Organization Citizenship behaviour of bank employees other than personality traits and psychological capital. A qualitative research along with quantitative methods can be a great source of information for finding out causes of Organization Citizenship behaviour other than personality traits and psychological capital.

As a future endeavour, more diverse sample can be taken in the study to find out the effects of personality traits and psychological capital on Organization Citizenship behaviour are similar or different across various kinds of professions. and Organization Citizenship behaviour can be studied in numerous other fields like sports, arts, academics etc. Finally, other related variables which may contribute to Organization Citizenship behaviour should be explored in order to understand this phenomenon better. Further researches on these phenomena will help in understanding of personality traits, psychological capital and Organization Citizenship behaviour and their concept and practical application in a more better way and will help in enhancing Organization Citizenship behaviour of the employees in order to gain higher job performance, job commitment and job satisfaction.

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Conflict of Interest

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