

## Organizational Citizenship Behaviours in Bank Employees: The Relevance of Positive Psychological Capital

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### ABSTRACT

The study aimed to investigate the effects of Positive Psychological Capital (PsyCap), type of bank and gender on organizational citizenship behaviours (OCBs) in bank employees. A 2x2x2 factorial design with two type of bank (public & private) x gender (male & female) x two levels of Positive Psychological Capital (high & low) was used and a total of 240 bank personnel participated in the study. Positive Psychological Capital (PsyCap) in employees was determined by using Positive Psychological Capital Scale (Luthans, et.al, 2007) and Organizational Citizenship Behaviours Scale (Podsakoff & Mackenzie,1989) was used to measure organizational citizenship behaviours in employees. Data analysis was done using univariate analysis technique. ANOVA results proved the significant effect of positive psychological capital (PsyCap) in organizational citizenship behaviour (as a whole) and its dimensions. Specifically, employees with high positive psychological capital (PsyCap) exhibited greater level of Altruism, Civic virtue, Courtesy, Conscientiousness and Sportsmanship as compared to low-PsyCap group. Furthermore, results indicate that type of bank exerted influence on all the dimensions of OCB and OCB as a whole as well. Public bank employees showed more OCBs than private bank counterparts. Despite this, gender too played significant role in all dimensions of OCB and OCB as a whole, where female employees exhibited higher OCBs than male employees. Findings of the study have proved the practical relevance that employees with high-PsyCap could contribute to the development of higher level of cooperative and productive behaviours like OCBs which in turn, resulted in effective functioning of the banking management. Findings are discussed.

**Keywords:** *Organizational Citizenship Behaviour, Positive Psychological Capital, Type of Bank, Gender*

In the present era, business establishments have realized that to excel in today's competitive world, they need people who are not only academically sound but also psychologically or emotionally attached to their organizations. In current years, the banking industry has made a quantum increase into a new and unpredictable environment, categorized by deregulation, product innovation, globalization, expansion in technology and concentrated competition. This modification has shaped the potential for increase in productivity in banking sector.

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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. Begum (2005) highlighted that people are employees who represent a key facilitator in implementing the banking strategy.

In today's global competitive world, every organization including banking sector 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 organizational goals. Therefore, in successful functioning of any organization, it is necessary for the employees who are working in those organizations to be psychologically attached to it. Otherwise, the immense competition doesn't allow them to be successful. To ensure organizational efficiency, employees' need to display extra cooperation, benevolence, and self-sacrifice. Thus, voluntary work by employees is important for organizations (Jain & Jain, 2015). In this respect, Organizational Citizenship Behaviour can play a significant role in attaining these goals and organizations are encouraging their employees to engage in Organization Citizenship Behaviours (OCB).

Organizational Citizenships Behaviours (OCBs) refer to employee behaviors that are not part of an individual job description, are not included in an employee contract, however are beneficial to organizational performance. Employees conduct them without expecting rewards, motivated by willingness to support their workmates and the organization. Organ (1988) defines Organizational Citizenship Behaviours as, **“an individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization”**. Thus, OCB aims to increase the efficiency of the organization by protecting the organization from destructive and undesirable behavior, improving the talent and skills of employees and creating effective coordination (Çetin, 2004). Further, Organ (1988) proposed five dimensions of OCB i.e. **Altruism, Conscientiousness, Sportsmanship, Courtesy and Civic Virtue**. **Altruism** refers to helping behaviour aimed at specific individuals, and **Conscientiousness** denotes to helping behaviours aimed at the organization. Whereas, **Sportsmanship** is defined as willingness on the part of the employee to tolerate less than ideal circumstances without complaining. Moreover, **Courtesy** refers to actions aimed at the prevention of future problems and **Civic Virtue** refers to a behaviour of concern for the life of the organization.

Organizational Citizenship Behaviours (OCB) are particularly important in the service sectors and also have been implemented in many other organizations. In educational institution, OCBs significantly and positively predict both in-role and extra-role performance of teachers (Cezmi & Mehmet; 2012; Pandey & Rai, 2014). An open and healthy school climate was also found to have a significant effect on employees' performance at work (Raza, 2010). Teachers working in government schools, exhibited higher levels of OCBs, as compared to private school counterparts (Pandey & Rai, 2014). Jafari and Bidarian (2012) showed that components of organizational justice (procedural, distributive, and interactional), as predictive variables, had significant positive relationship with OCBs.

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Organizational Citizenship Behaviours are determined by numerous personal (age, gender, and education level) and organizational factors (organizational culture, justice, trust, and leadership). Therefore, scientific world has devoted much attention to antecedents of OCB. A bulk of studies has evinced crucial roles of job satisfaction, organizational health, work stress, organizational commitment, leadership behaviours, emotional labour, and organizational climate in increasing employees' extra-role or OCBs (Bateman & Organ, 1983; Gholami et al. 2015; Mishra & Srivastava, 1997; Pandey & Rai, 2014; Pandey & Singh, 2013a; Pandey & Singh, 2013b; Pandey & Singh, 2025; Tiwari, 2006; Tiwari, 2008; Tiwari & Mishra, 2008; Singh, 2013; Singh, 2017; Smith et al., 1983 ). However, there are still less studies which have shown the positive psychological state of employees. Positive psychology is a concept which at the same time cures the negativities for individuals, focuses on their happiness and contributes to their development. Therefore, it is important to find the association between positive psychological capital (PsyCap) and organizational citizenship behaviours (OCBs), because this relationship will show how individuals can be happier, more successful and better in their business life and profession, so that they can achieve greater organizational effectiveness. The psychological capital (PsyCap) of employees plays an important role in being peaceful, happy and active in their professional lives. In short, PsyCap refers to the positive psychological condition of the individuals (Kaya and Zerenler, 2014).

Positive Psychological Capital (PsyCap) is defined as, **“the positive and developmental state of an individual as characterized by self-efficacy, optimism, hope, and resilience”**, consisting of four dimensions: **self-efficacy, hope, optimism, and resilience** (Luthans, Avolio & Norman, 2007). More specifically, **Self-efficacy** is defined as the people's confidence to achieve a specific goal in a specific situation. Whereas, **Hope** according to Snyder et al., (1991) is defined as a positive motivational state that is based on an interactively derived sense of successful (a) agency (goal-oriented energy) and (b) pathways (planning to meet goals). **Optimism** is a mental attitude reflecting a belief or hope that the outcome of some specific endeavor, or outcomes in general, will be positive, favorable, and desirable. Moreover, **Resilience** is the ability to mentally or emotionally cope with a crisis or to return to pre-crisis status quickly. In organizational aspect, it is defined as an ability to recuperate from stress, conflict, failure, change or increase in responsibility.

The positive mood of employees in the business environment has many positive effects on personal and organizational levels. The high level of psychological capital of employees in the work environment has a very important role in demonstrating organizational citizenship behaviours. In this context, positive psychological capital can be seen as a precursor of organizational citizenship behaviours.

There are limited studies in the literature that examine the relationship between psychological capital and organizational citizenship behaviour in the field of banking sector. The concept of positive PsyCap emphasizes “the positive aspects of its employees rather than the personality traits, and with regard to developing these aspects, it is assumed that it will provide a competitive advantage over its rivals” (Luthans, Youssef, & Avolio, 2007). This assumption demonstrates that PsyCap is one of the main antecedents of employee attitudes, therefore, it has a significant impact on organizational outcomes (S. Lewis, 2011; Youssef & Luthans, 2010). For this reason, understanding the relationships between PsyCap and organizational citizenship behaviours (OCB) becomes an important research topic and there are limited number of studies in the literature regarding the interactive effects of positive PsyCap on OCB have been directly tested (Cheung, Tang, & Tang, 2011; Görgens-Ekermans & Herbert, 2013;

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Norman, Avey, Nimmicht, & Pigeon, 2010; Roberts et al., 2011). Against this backdrop, present study aimed to examine the influence of positive psychological capital (PsyCap) on organizational citizenship behaviours (OCBs).

### *Objectives*

This research was conducted with following objectives-

- To investigate the role of type of banks and gender in organizational citizenship behaviours (OCB) of bank employees.
- To examine the impact of positive psychological capital (PsyCap) on organizational citizenship behaviours (OCB) of bank employees.

### *Hypotheses*

Based on above objectives following hypotheses were formulated:

1. Previous researches on OCB evinced that the extent of organizational citizenship behaviours of employees in public sector and private sector organizations differs (Boyne & Walker, 2004; Goulet & Frank, 2002). Therefore, it was hypothesized that the level of OCBs would vary between public and private bank employees.
2. Prior research denotes that the level of organizational citizenship behaviours differs between male and female employees (Aftab et al. 2020). Therefore, it was hypothesized that OCBs would be exhibited at greater extent by females as compared to their male counterparts.
3. Earlier studies have proved the role of positive psychological capital in organizational citizenship behaviours (OCBs) (Bergeron et al., 2014). Therefore, it was assumed that organizational citizenship behaviours (OCBs) would be significantly influenced by level of positive psychological capital (PsyCap) in banks employees. More specifically, employees with high positive psychological capital (PsyCap) would exhibit greater citizenship behaviours as compared to employees with low psychological capital (PsyCap).

## **METHOD**

**Participants:** A total of 240 bank employees, age ranged 23-59yrs. (Mean age=34.73), from public and private banks participated in this research. Stratified random sampling technique was exercised for sample selection. The study is based on a 2x2x2 factorial design with two types of banks (Public & Private) X gender (Male & Female) X two levels of Positive Psychological Capital (High & Low). Based on responses by employees on Positive Psychological Capital Scale, Median score (mdn=86.5) was calculated and on the basis of median score, high and low psychological capital groups were made.

### *Measures*

Following measures were used in the present study:

**1. Positive Psychological Capital Scale:** The level of psychological capital of bank employees were measured with the help of “Positive Psychological Capital Scale (PPCS)”. This scale was originally developed by Luthans, Youssef, and Avolio (2007) and empirically validated by Luthans et. al., (2007). For the present study this scale was modified by Pandey and Singh (2020) in Indian context. This scale contains four components that is hope, self-efficacy, resilience and optimism. The revised scale comprises 6 items on each of the four dimensions and hence, consists of 24 items.

- **Scoring:** The scale is based on 5-point scale with anchors labelled (5=strongly agree to 1=strongly disagree). There are 3 negative worded items, one in resilience and two

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in optimism sub-scales. The negatively worded items are to be scored in reverse order i.e. 5,4,3,2,1 order. The responses of the identified items were added to generate dimension-wise and overall psychological capital. High scores indicate high level of psychological capital.

**2. Organizational Citizenship Behaviour Scale:** To measure organizational citizenship behavior in participants, Organizational Citizenship Behaviour Scale was used. This scale was originally developed by Podsakoff and Mackenzie (1989) and for the purpose of present study this scale was modified by Pandey and Rai (2010). It has 22 items related to five dimensions of OCB i.e. Altruism, Courtesy, Sportsmanship, Conscientiousness and Civic Virtue.

- **Scoring:** The scale consists of Five-points with anchor label (5= strongly agree to 1=strongly disagree). Responses given by participants on organizational citizenship behavior scale were scored following 1,2,3,4 and 5 orders. Also, there were some negatively worded items in different subscales and those items were scored in reverse order i.e. 5,4,3,2 and 1. The responses of the identified items were added to generate dimension-wise OCB and overall organizational citizenship behavior. Higher score denoted the higher level of OCB and lower score indicates lower level of organizational citizenship behavior in employees.

### *Procedure*

At the outset, various banks situated in Gorakhpur area were approached and approval was taken from authority of the banks to conduct the study. Afterwards, employees were contacted in the branches and briefed about purpose of the study. After establishing proper rapport, participants were given a booklet containing Personal Data Sheet (PDS), Positive Psychological Capital Scale (PPCS) and Organizational Citizenship Behaviour Scale (OCBS) and they were requested to respond on each measure one by one carefully. As they completed responses on given measures, data were collected and participants were thanked for cooperation.

**Analysis Plan:** Data obtained from bank employees were scored according to prescribed rules given in manuals. Scores were subjected to descriptive and univariate analysis by using SPSS, 21<sup>st</sup> version.

## **RESULTS**

First of all, the level and forms of Positive Psychological Capital (PsyCap) was determined on the basis of scores obtained on Positive Psychological Capital Scale. Further, the extent and forms of OCB were identified on the basis of scores found on Organizational Citizenship Behaviour scale. Then, Organizational Citizenship Behaviours were categorized as per five sub-scales i.e., Altruism, Conscientiousness, Sportsmanship, Courtesy and Civic Virtue. Moreover, overall OCB was determined based on grand total scores. To determine the effect of type of bank, gender, and level of psychological capital (PsyCap) on OCBs in employees, ANOVA analysis was done for OCB and its domains.

### **I. Organizational Citizenship Behaviours (OCB) as a whole**

To examine the impact of type of bank, gender, and positive psychological capital (PsyCap) on overall OCB of employees, Mean and S.D were calculated. Results presented in Table 1. indicates that level of OCB varied across type of bank, gender, and positive psychological capital (PsyCap).

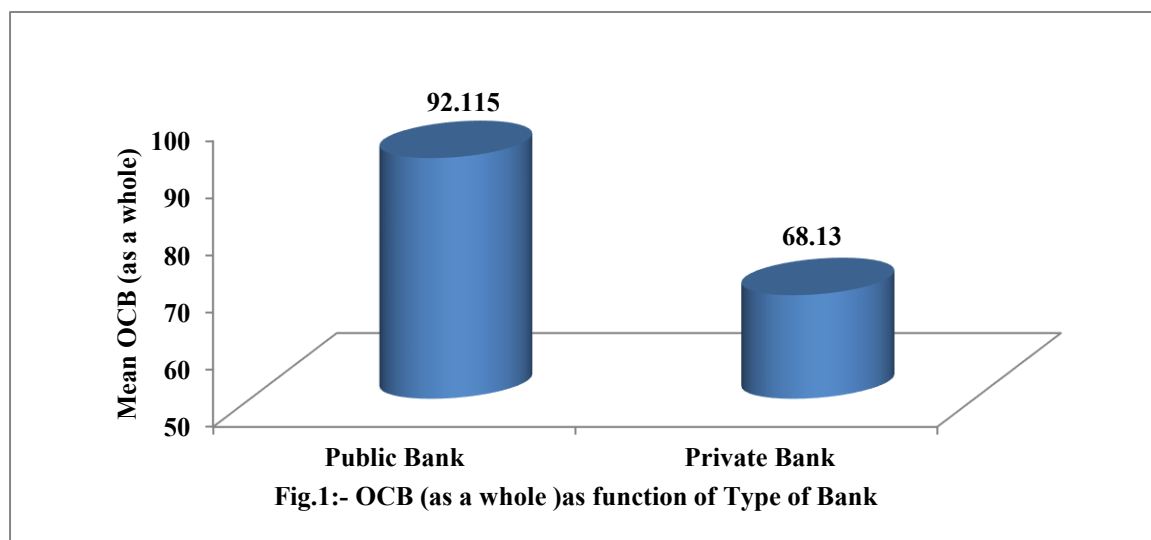
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**Table 1: Mean, S.D. and Significant F values of OCB (as a whole) as a function of Type of Bank, Gender, and Positive Psychological Capital (PsyCap)**

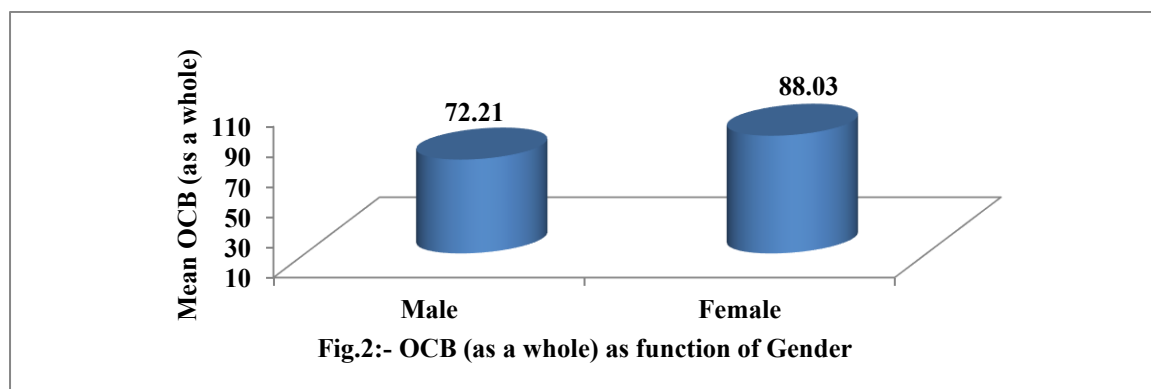
Gender ↓		Public Bank		Private Bank		F-Value A=Type of Bank B=Gender C=PsyCap
		High PsyCap	Low PsyCap	High PsyCap	Low PsyCap	
Male	Mean	88.50	80.40	63.82	56.15	A=4697.01** B=2042.24** C=560.45** AxC=8.92** AxBxC=5.62**
	(S. D)	3.16	2.06	2.59	2.05	
Female	Mean	105.06	94.50	79.69	72.88	
	(S. D)	3.61	2.34	2.37	2.50	

N=240, \*\*=P<.01

Furthermore, to determine the significant influence of type of bank, gender and psychological capital, ANOVA analysis was done. Results are displayed in Table-1 and figures (1,2,3,4 &5).

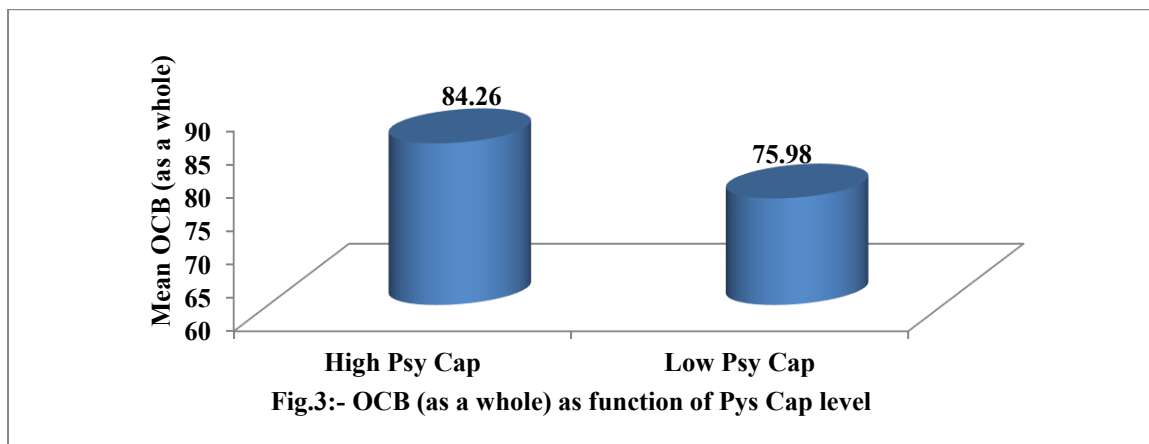


ANOVA results displayed in Table- 1 indicate that main effect of type of bank on OCB was found significant [F (1, 232) = 4697.01, P<.01]. As Figure-1 suggests that public bank employees exhibited more OCB (M = 92.115) in comparison to those employees who are working in private banks (M = 68.13).

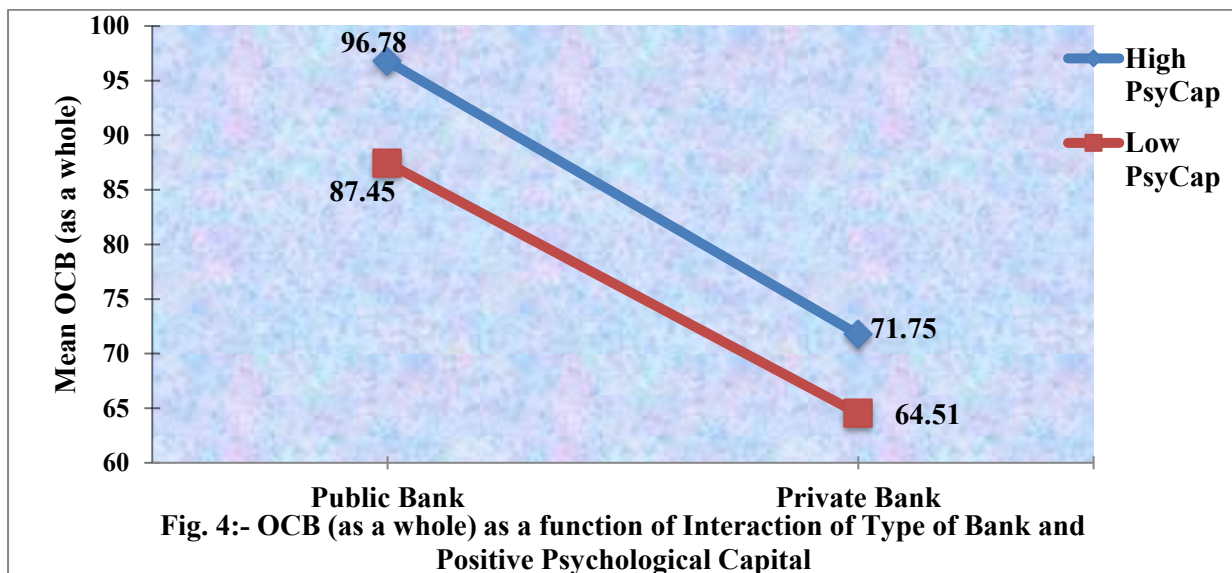


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Likewise, the main effect of gender was found significant [ $F(1, 232) = 2042.24, P < .01$ ], which showed that female employees exhibited greater level of OCB ( $M = 88.03$ ) in comparison to male employees ( $M = 72.21$ ), (Table- 1, Fig- 2).

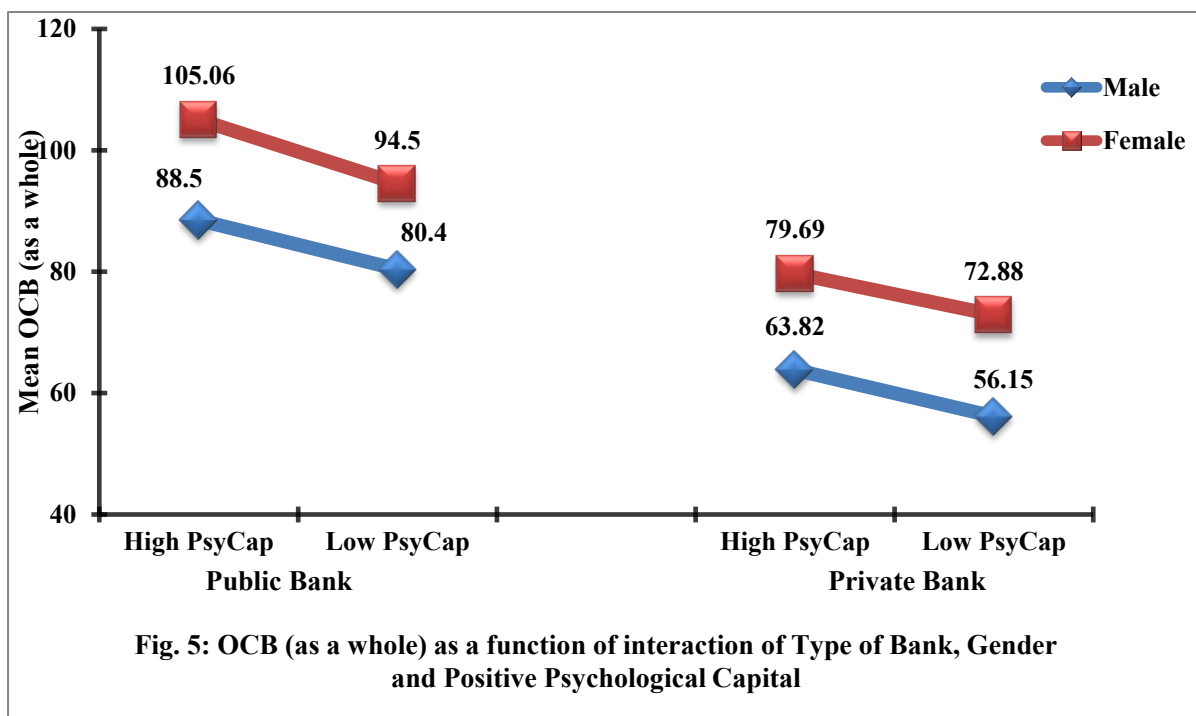


Similarly, the main effect of psychological capital was found highly significant [ $F(1, 232) = 560.45, P < .01$ ] (Table-1). As Figure- 3, suggests that employees who showed high psychological capital level reflected more OCB ( $M = 84.26$ ) in comparison to employees with low psychological capital ( $M = 75.98$ ).



Moreover, significant Type of banks x Positive psychological capital interaction effect [ $F(1, 232) = 8.92, P < .01$ ] revealed that in case of public banks, high- PsyCap employees displayed far superior level of OCB ( $M = 96.78$ ) as compared low- PsyCap counterparts ( $M = 87.45$ ). Whereas, in case of private banks OCB was found low and difference between high and low PsyCap groups was also found lesser, yet high- PsyCap employees have shown little more OCB ( $M = 71.75$ ) as compared to low- PsyCap group ( $M = 64.51$ ) (Fig.4)

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Moreover, Type of Banks x Gender x Positive Psychological Capital (PsyCap) interaction effect was also found significant [ $F(1, 232) = 5.62, P < .01$ ]. As Figure- 5 indicates, in case of public bank employees, maximum OCB was shown by high-PsyCap females ( $M=105.06$ ) than low-PsyCap females ( $M=94.50$ ) and male counterparts. In similar pattern, high-PsyCap males exhibited greater OCB ( $M=88.50$ ) than low-PsyCap counterparts ( $M=80.40$ ) though, level of OCB was found lesser than females. Furthermore, in case of private bank employees, high-PsyCap females have shown greater OCB ( $M=79.69$ ) than low-PsyCap group ( $M=72.88$ ). But difference between both groups was found lesser. Whereas, in case of male employees' high-PsyCap employees have shown greater OCB ( $M=63.82$ ) as compared to low-PsyCap group ( $M=56.15$ ).

### II. Organizational Citizenship Behaviours (Domain Wise)

Further, Organizational Citizenship Behaviour scores related to Conscientiousness, Sportsmanship, Civic Virtue, Courtesy, and Altruism were analyzed as a function of type of bank, gender, and psychological capital. ANOVA analysis was computed and obtained results related to each domain are displayed in table-2 and figures in the following section.

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**Table 2: Mean, S.D. and Significant F value of various dimensions of OCB as Function of Type of Bank, Gender, and Positive Psychological Capital (PsyCap)**

Dimensions of Organizational Citizenship Behaviour		Public Bank				Private Bank				F Value
		High Psy Cap		Low Psy Cap		High Psy Cap		Low Psy Cap		
		Male	Female	Male	Female	Male	Female	Male	Female	
Conscientiousness	Mean	20.10	24.00	17.93	21.50	17.03	18.89	14.65	16.76	A=1366.82** B=679.94** C=437.51** AxB=63.91*
	(S.D)	.92	.82	.78	.51	.87	.68	1.02	.87	
Sportsmanship	Mean	20.73	23.50	20.27	23.50	14.65	17.83	14.31	17.04	A=1739.83** B=422.49** C=7.56**
	(S.D)	1.14	1.13	1.08	1.14	1.12	1.07	1.12	1.06	
Civic Virtue	Mean	21.13	24.00	18.87	21.50	15.03	18.83	12.65	18.04	A=2125.70** B=1044.66** C=304.68** AxB=65.79* * AxC=12.44* * BxC=8.87** AxBxC=16.05**
	(S.D)	.93	.82	.77	.511	.87	1.07	.68	1.06	
Courtesy	Mean	16.13	19.00	13.87	16.50	10.03	13.89	7.65	11.76	A=2552.98** B=941.29** C=446.11** AxB=31.49* *
	(S.D)	.93	.82	.77	.51	.87	1.02	.68	.87	
Altruism	Mean	10.40	14.00	9.47	11.50	7.09	10.26	6.88	9.72	A=533.95** B=554.82** C=71.37** AxC=29.70* * BxC=14.79* * AxBxC=6.22**
	(S.D)	.89	.82	1.65	.51	.83	.78	.81	.79	

N=240, \*\*=P<.01, \*=P<.05

It is clear from Table-2 that Mean values of OCB varied across type of bank, gender, and psychological capital for various types of organizational citizenship behavior. Results are interpreted in the following section.

**1. Conscientiousness as a function of Type of Bank, Gender, and Positive Psychological Capital (PsyCap)**

ANOVA results (table-2) denote that main effect of type of bank was found significant [F (1, 232) = 1366.82, P<.01] on conscientiousness. Public bank employees reflected more conscientiousness (M =20.88) in comparison to those employees who are working in private banks (M = 16.83). Similarly, the main effect of gender was also found significant [F (1, 232) = 679.94, P<.01]. Where female employees exhibited greater level of conscientiousness (M=20.28) in comparison to male employees (M=17.42). Likewise, the main effect of PsyCap was found significant [F (1, 232) =437.51, P<.01]. Results (Table-2) indicate that employees who showed high-PsyCap level reflected more conscientiousness (M=20.005) in comparison to those employees who showed low-PsyCap level (M=17.71).

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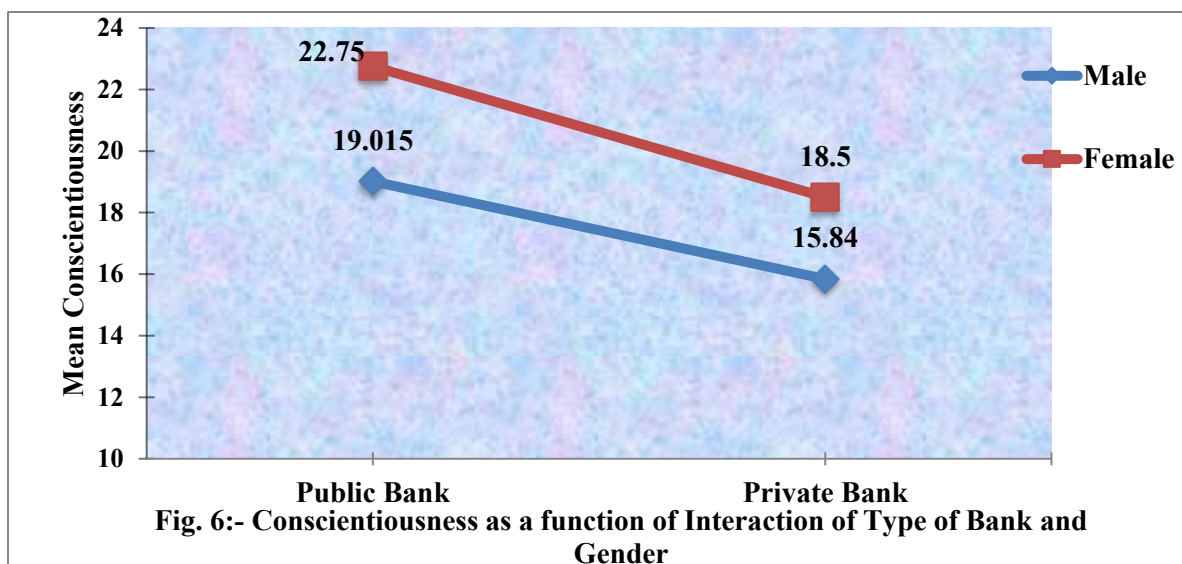


Fig. 6:- Conscientiousness as a function of Interaction of Type of Bank and Gender

Type of bank x gender was also found significant [ $F(1, 232) = 63.91, P < .01$ ] (Fig-6), which indicates that conscientiousness was jointly influenced by the type of bank and gender of employees. Interaction graph depicted that in case of public bank female employees were found far superior on conscientiousness ( $M = 22.75$ ) than male employees ( $M = 19.015$ ). Whereas, in case of private bank, female employees exhibited a greater extent of conscientiousness ( $M = 18.5$ ) than male employees ( $M = 15.84$ ), yet difference was lesser as compared to public bank counterparts.

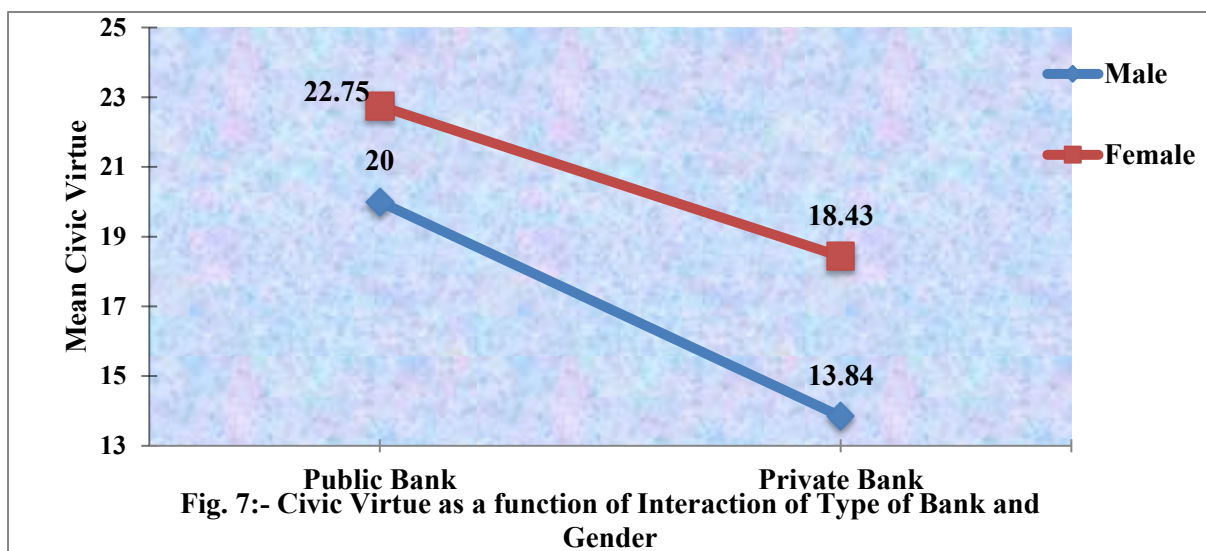
### 2. Sportsmanship as a function of Type of Bank, Gender, and Positive Psychological Capital (PsyCap)

Results (table-2) indicate that sportsmanship was significantly influenced by type of bank, gender, and psychological capital levels. Moreover, the significant main effect of type of bank was found significant [ $F(1, 232) = 1739.83, P < .01$ ]. Where, public bank employees reflected more sportsmanship ( $M = 22$ ) in comparison to those employees who are working in private banks ( $M = 15.95$ ). Likewise, the main effect of gender was also found significant [ $F(1, 232) = 422.49, P < .01$ ]. Female employees exhibited greater level of sportsmanship ( $M = 20.46$ ) in comparison to male employees ( $M = 17.49$ ). The main effect of PsyCap level was also found significant [ $F(1, 232) = 7.56, P < .01$ ]. ANOVA results suggest that employees who showed high-PsyCap level reflected more sportsmanship ( $M = 19.17$ ) in comparison to those employees who showed low- PsyCap level ( $M = 18.78$ ).

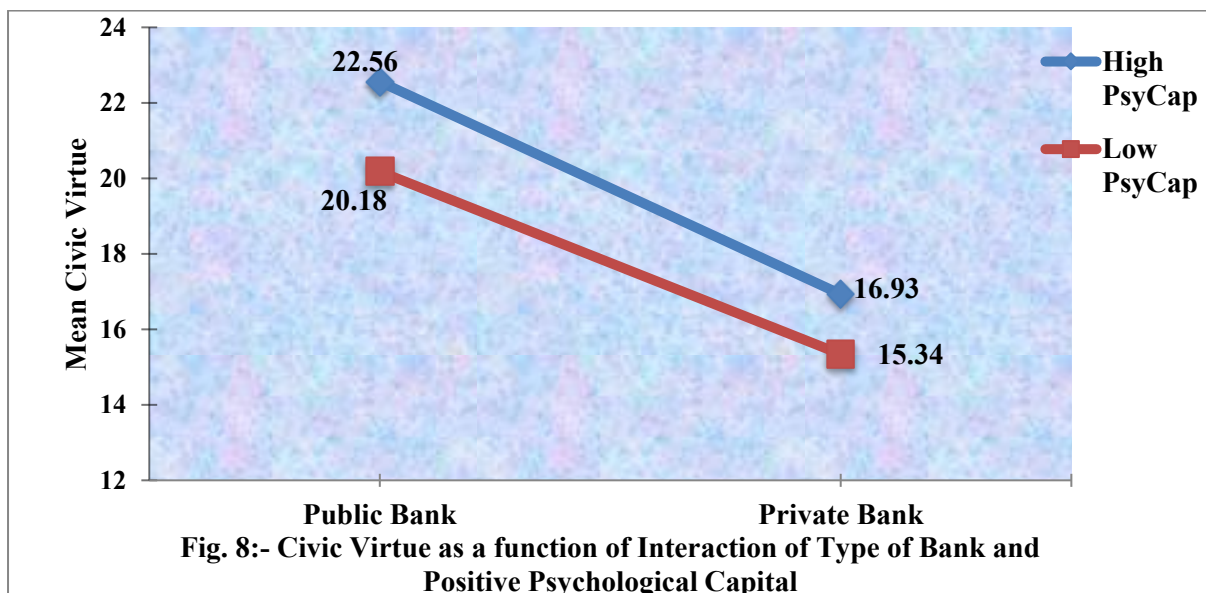
### 3. Civic Virtue as a function of Type of Bank, Gender, and Positive Psychological Capital (PsyCap)

Further, ANOVA results (Table-2) denote that main effect of type of bank on OCB was found significant [ $F(1, 232) = 2125.70, P < .01$ ] which indicates that public bank employees reflected more civic virtue ( $M = 21.37$ ) in comparison to those employees who are working in private banks ( $M = 16.13$ ). Likewise, the main effect of gender was also found significant [ $F(1, 232) = 1044.66, P < .01$ ]. As Table-2 reflects, female employees exhibited greater level of civic virtue ( $M = 20.59$ ) in comparison to male employees ( $M = 16.92$ ). The main effect of PsyCap levels was found significant [ $F(1, 232) = 304.68, P < .01$ ]. Employees who showed high-PsyCap level expressed more civic virtue ( $M = 19.74$ ) in comparison to low- PsyCap counterparts ( $M = 17.76$ ). Interaction effect was also found significant.

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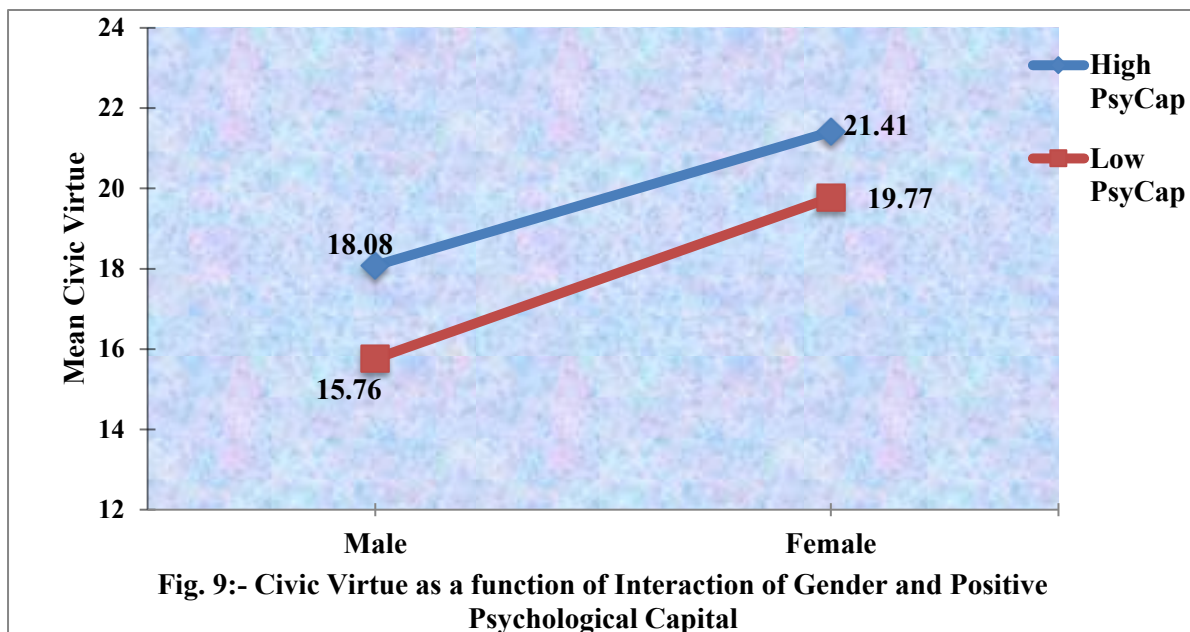


The type of bank x gender interaction effect was found significant [ $F(1, 232) = 65.79, P < .01$ ], (Table-2). Interaction graph (Fig.7) indicates that civic virtue was jointly influenced by the type of bank and gender of employees. Interaction graph displays that in case of public bank, female employees have shown more civic virtue ( $M=22.75$ ) than male employees ( $M=20$ ). Whereas, in case of private bank a sharp variation was identified between female employees ( $M=18.43$ ) and male employees ( $M=13.84$ ). Female employees exhibited far high level of civic virtue than male counterparts.

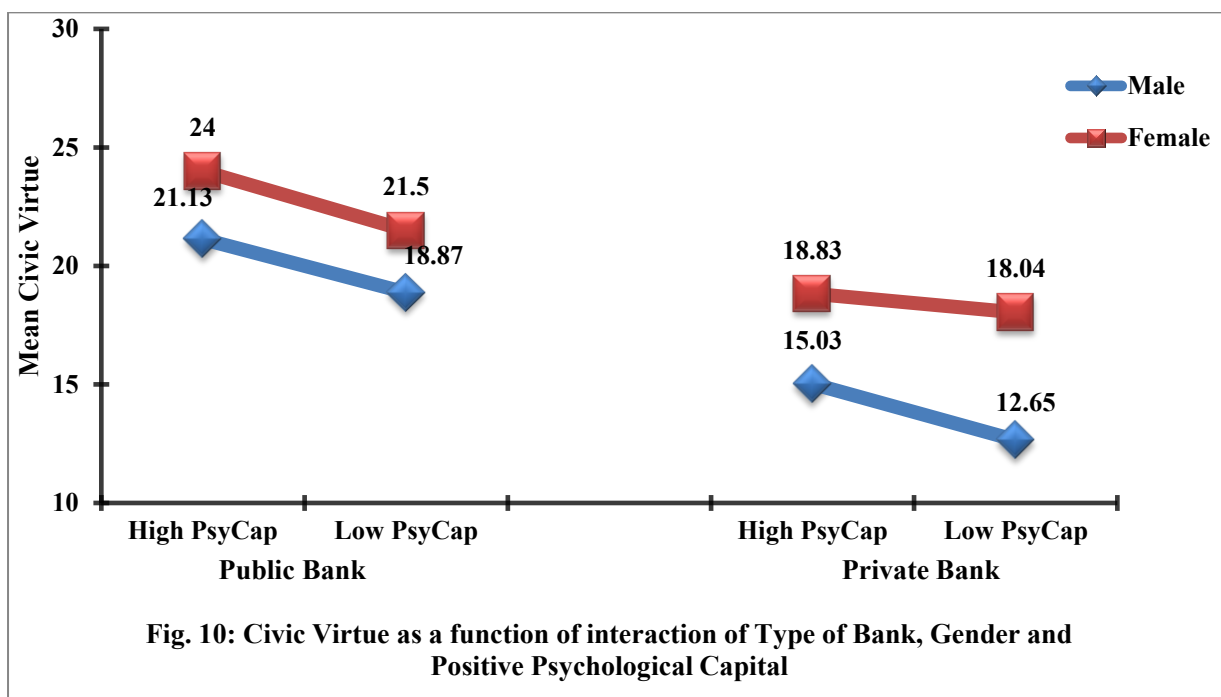


Moreover, type of banks x positive psychological capital (PsyCap) was found significant [ $F(1, 232) = 12.44, P < .01$ ]. As interaction graph (Fig.8) denotes that in case of public banks, high-PsyCap employees displayed greater civic virtue ( $M=22.56$ ) than low-PsyCap employees ( $M=20.18$ ). Similarly, in the case of private banks, high- PsyCap group exhibited superior level of civic virtue ( $M=16.93$ ) than low-PsyCap group ( $M=15.34$ ). Though difference was found lesser in both PsyCap groups. Overall, public bank employees have shown greater civic virtue than private bank employees.

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Moreover, the gender x level of PsyCap interaction effect was found significant [ $F(1, 232) = 8.87, P < .01$ ]. As interaction graph (Figure.9) reveals that in case of male employees a sharp variation was found between high-PsyCap group ( $M=18.08$ ) and low-PsyCap group ( $M=15.76$ ) on civic virtue. Specifically, high-PsyCap group has shown more civic virtue than low-PsyCap counterparts. Whereas, female employees have shown far greater civic virtue than male employees, high-PsyCap females expressed far high civic virtue ( $M= 21.41$ ) than low-PsyCap females ( $M=19.77$ ).



Further, type of Banks x Gender x Positive Psychological Capital (PsyCap) interaction effect was found significant [ $F(1, 232) = 16.05, P < .01$ ]. As Figure.10 denotes, in the case of public bank employees, maximum civic virtue was shown by high-PsyCap females than rest of the

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groups. Specifically, high-PsyCap females expressed far high civic virtue ( $M=24.00$ ) than low-PsyCap females ( $M=21.5$ ). In similar pattern, high-PsyCap males exhibited greater civic virtue ( $M=21.13$ ) than low-PsyCap counterparts ( $M=18.87$ ) though, civic virtue in males was found lesser than females. Furthermore, in case of private bank, high-PsyCap females have shown greater civic virtue ( $M=18.83$ ) than low-PsyCap group ( $M=18.04$ ). Whereas, in case of male employee's high-PsyCap employees have shown far better civic virtue ( $M=15.03$ ) as compared to low-PsyCap group ( $M=12.65$ ). Overall, civic virtue was shown greater by high-PsyCap females than rest of the groups.

### 4. Courtesy as a function of Type of Bank, Gender, and Positive Psychological Capital (PsyCap)

Results displayed in Table- 2 reveals that main effect of type of bank was found significant [ $F(1, 232) = 2552.98, P<.01$ ], which denotes that public bank employees exhibited more courtesy ( $M = 16.37$ ) in comparison to those employees who are working in private banks ( $M = 10.83$ ). Similarly, significant main effect of gender [ $F(1, 232) = 941.29, P<.01$ ], indicates that female employees exhibited greater courtesy ( $M=15.28$ ) in comparison to male counterparts ( $M=11.92$ ). Moreover, the main effect of PsyCap levels was found significant [ $F(1, 232) = 446.11, P<.01$ ], which denotes that high-PsyCap employees reflected more courtesy ( $M=14.76$ ) in comparison to low-PsyCap counterparts ( $M=12.44$ ). Type of bank and gender interaction effect was also found significant (Fig-11).

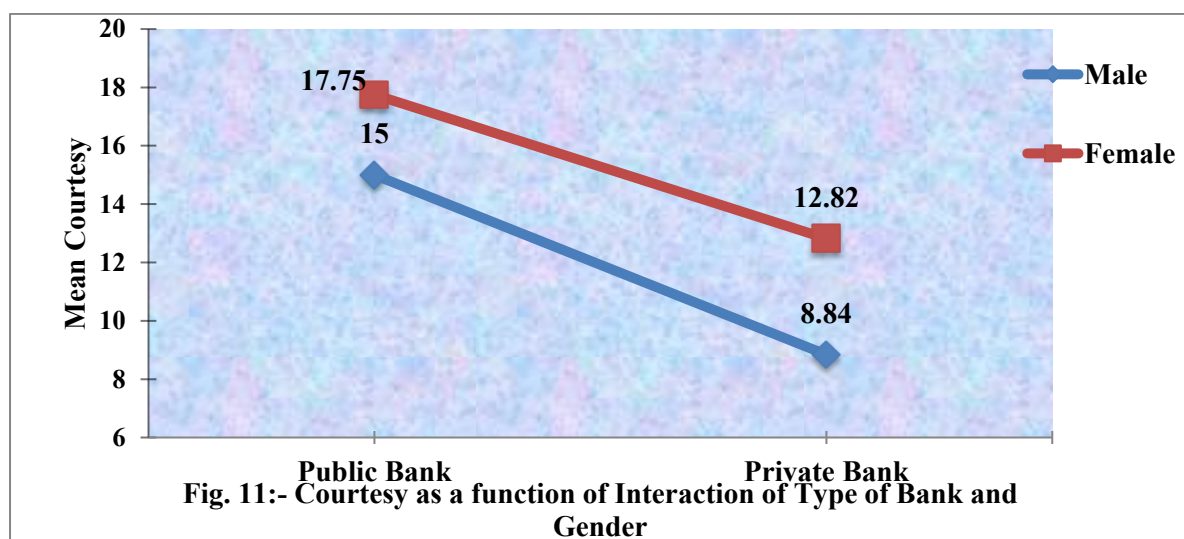


Fig. 11:- Courtesy as a function of Interaction of Type of Bank and Gender

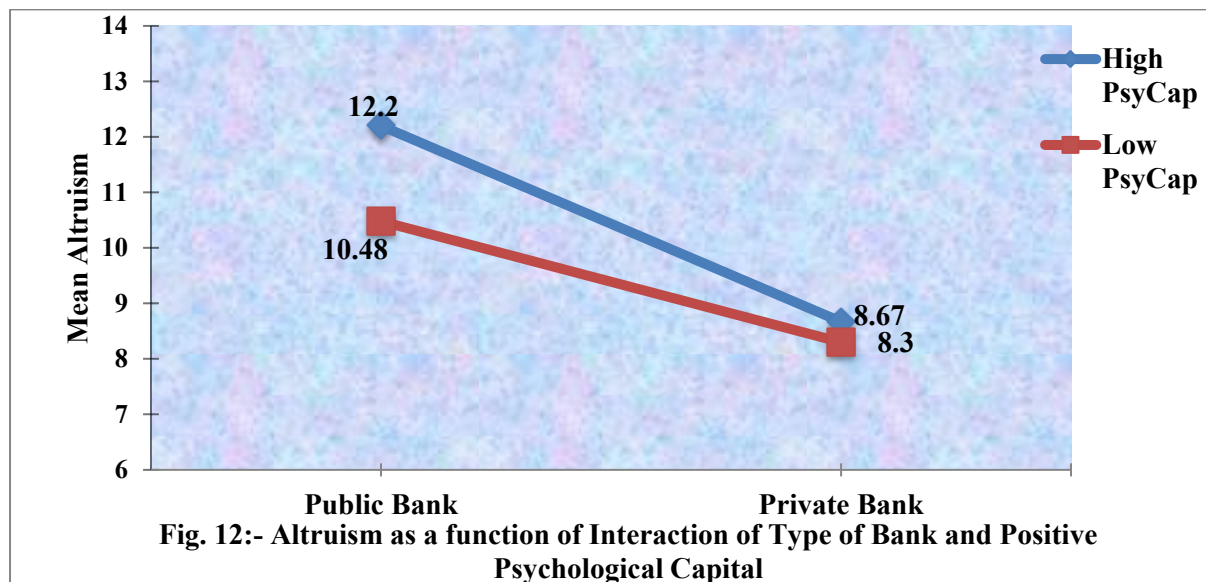
The significant type of bank x gender interaction effect [ $F(1, 232) = 31.49, P<.01$ ] indicates that courtesy was jointly influenced by the type of bank and gender of employees. Interaction graph (Fig.11) shows that in case of public banks, female employees exhibited superior courtesy ( $M=17.75$ ) than male employees ( $M=15$ ). Similarly, female employees of private bank exhibited a greater extent of courtesy ( $M=12.82$ ) than male employees ( $M=8.84$ ). Overall, courtesy domain of OCB was displayed greater by public bank employees than their private bank counterparts.

### 5. Altruism as a function of Type of Bank, Gender, and Positive Psychological Capital (PsyCap)

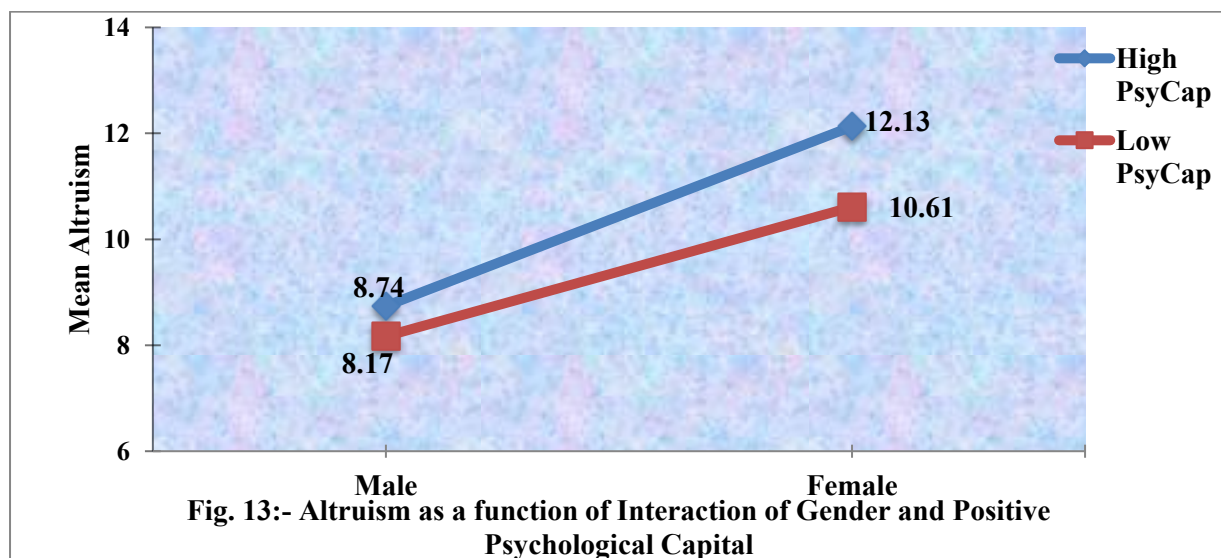
It is clear from results (Table- 2), the main effect of type of bank was found significant [ $F(1, 232) = 533.95, P<.01$ ], which suggests that public bank employees expressed more altruism

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( $M = 11.34$ ) in comparison to those employees who are working in private banks ( $M = 8.48$ ). Likewise, the main effect of gender was found significant [ $F(1, 232) = 554.82, P < .01$ ], which denotes that female employee exhibited greater level of altruism ( $M = 11.37$ ) in comparison to male employees ( $M = 8.46$ ). Moreover, the main effect of PsyCap levels was also found significant [ $F(1, 232) = 71.37, P < .01$ ]. The results indicate that employees who showed high-PsyCap level reflected more altruism ( $M = 10.43$ ) in comparison to those employees who showed low-PsyCap level ( $M = 9.39$ ). Interaction effect on altruism was also found significant.



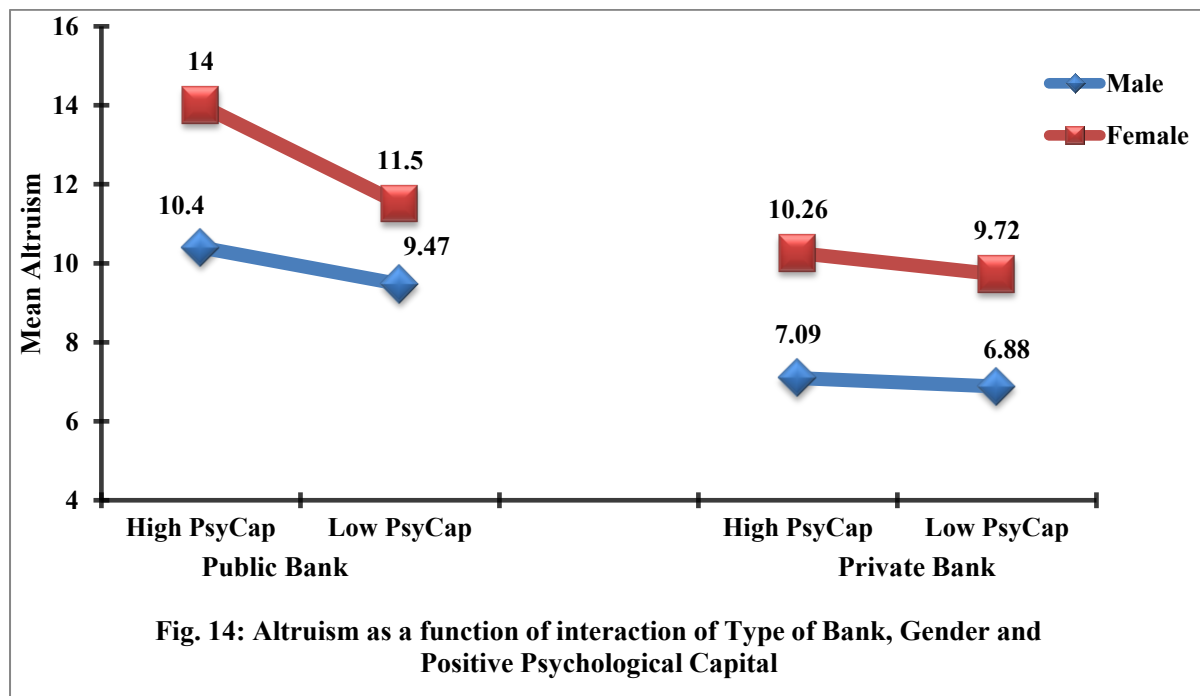
The significant type of banks  $\times$  PsyCap interaction effect [ $F(1, 232) = 29.70, P < .01$ ] explains that in case of public banks, high difference was found between high-PsyCap group ( $M = 12.2$ ) and low-PsyCap group of employees ( $M = 10.48$ ) on altruism. Whereas, in the case of private banks, both high-PsyCap group ( $M = 8.67$ ) and low-PsyCap group ( $M = 8.3$ ) group have shown equally lesser altruism. Overall, highly psychological capital employees exhibited a far higher level of altruism, than low psychological capital employees of both type of banks.



The interaction effect of gender  $\times$  PsyCap levels was also found significant [ $F(1, 232) = 14.79, P < .01$ ] which indicates that altruism was jointly influenced by the gender of employees and

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PsyCap level. As interaction graph (Fig.13) depicts that in case of male employees very little difference was found between high-PsyCap group (M=8.74) and low-PsyCap group (M=8.17). Whereas, females have shown greater altruism than male counterparts. Specifically, females of high-PsyCap displayed far high altruism (M= 12.13) than low-PsyCap counterparts (M=10.61).



Further, Type of Bank x Gender x Positive Psychological Capital (PsyCap) interaction effect was found significant [ $F(1, 232) = 6.22, P < .01$ ]. Interaction graph (Fig.14) revealed, that in case of public banks, maximum altruism was shown by high-PsyCap females than rest of the groups. More specifically, high-PsyCap females have shown greater altruism (M=14.00) than low-PsyCap females (M=11.50). In similar pattern, high-PsyCap group of males exhibited greater altruism (M=10.40) than low-PsyCap group of females (M=9.47) though, altruism was found lesser in males than females. Furthermore, in case of private bank employees, high-PsyCap group of females have shown greater altruism (M=10.26) than low-PsyCap group (M=9.72). But difference between both groups was found lesser. Similarly, in case of male employees, high-PsyCap employees have shown greater altruism (M=7.09) as compared to low-PsyCap group (M=6.88), but difference was found minimum.

An overview of ANOVA results clearly revealed that type of bank (public and private), gender of employees (male & female) and psychological capital level (high & low) have exerted significant impact on the OCB and its various domains. Significant effect of Type of Bank suggested that public bank employees exhibited greater OCBs than their private bank counterparts. Furthermore, significant role of Gender evinced that female employees have displayed more OCBs than male employees. ANOVA results have further proved the positive impact of PsyCap on OCBs. Significant effect of PsyCap on OCB and its domains revealed that, employees with high-PsyCap level exhibited far greater extent of OCB than low-PsyCap group of employees. Moreover, interaction results have proved the joint impacts of Type of bank, Gender, and Positive Psychological Capital on Organizational Citizenship Behaviour and its all domains.

## **DISCUSSION**

The study intended to examine the effect of positive psychological capital (PsyCap), type of bank and gender on organizational citizenship behaviours (OCBs) of employees. Present findings evinced the positive impact of psychological capital on organizational citizenship behaviors. Furthermore, OCBs were found greater in public bank employees as compared with private bank counterparts. Likewise, female employees exhibited higher level of OCBs than male counterparts. Interaction results have also proved that both male and female employees of public as well as private banks, working with high-PsyCap showed more organizational citizenship behaviour as compared to employees working with low-PsyCap. Results have been strongly supported by ample empirical and theoretical evidences.

Findings of the study have strongly proved the positive impact of Psychological Capital (PsyCap) on Organizational Citizenship Behaviours (OCBs) in bank employees. This result is supported by several researches. Occupational psychologists believe that high-PsyCap employees demonstrate more OCB because they can put more physical and cognitive energy into their work (Pradhan et.al., 2016). High-PsyCap employees are found full of hope even under adverse circumstances and try to focus on the positive aspects when they find themselves working in unfavorable environments and conditions. They are optimistic about the future, believing that they can overcome situations and recover from negative emotional experiences (Nawaz et.at., 2020). In most studies the relationship between psychological capital and organizational citizenship behavior was found to be positive (Bergeron, 2014; Gupta et al., 2017; Lather and Kaur, 2015; Pradhan et al., 2016; Yıldız, 2015;).

In fact, Positive Psychological Capital helps employees extend their efforts to support their colleagues in achieving their goals. This will strengthen the interpersonal relationships between colleagues and encourage employees to thrive (Bergeron et.al.,2014). Newman, Ucbasaran, Zhu, and Hirts (2014) found that employees with higher levels of PsyCap have a more positive outlook on people and events, and they participate more in helpful behavior toward their coworkers. According to Karatepe and Karadas (2015), employees with solid PsyCap are more satisfied with their jobs and engage in high-level extra-role behaviors and develop a more positive perspective towards the job and the organization, prevent conflicts that may be experienced with other employees, and engage in more active activities for the benefit of the organization. Thus, PsyCap can help people preserve and develop their resources, motivating them to demonstrate OCB to increase other work resources (e.g., good interpersonal relationships) and satisfy basic psychological needs (e.g., relatedness), (Wortler et.al., 2020). Therefore, high-PsyCap is a resource to help employees practice more OCB (Xu et.al., 2019). It can be concluded that employees with a high level of psychological capital and OCBs feel competent to achieve the job by being aware of their skills in the work to be done, they are more hopeful without having anxiety for the future, they are more optimistic about the negative situations that have happened to them or will be more resistant to the obstacles and problems they face. This explanation has supported the present results that why employees with high psychological capital exhibited more OCB. The findings can also be supported by many theories like Social Exchange Theory and Psychological Resource Theory.

Another finding of the present study indicated that employees working in public banks exhibited higher levels of organizational citizenship behaviours (OCBs) as compared to private bank counterparts. This result is also supported by several studies. Earlier, Jacobs and Jacques (1992) suggested that the cause of the divergent behavior patterns as being based on divergent values and morals in the public and private sectors, which are visible in the aims,

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orientations and values prevailing in public and private organizations. In a study, Sharma, Bajpai and Holani (2011) found that employees in public sector exhibited greater degree of OCBs in comparison to private sector employees. In another study Pandey and Rai (2014) found that teachers working in government schools exhibited higher levels of OCBs as compared to private schools. In private setting, teachers feel a strict supervision and getting less chance to work according to individual wishes.

In a recent study, Pandey and Singh (2025) evinced that employees working in public bank exhibited superior levels of OCBs as compared to private bank employees. Personnel working in private banks are having more work and they are not getting sufficient time to complete even whatever expected of them. Other study showed that people from public organization satisfied with their work tend to frequently adopt organizational citizenship behaviors (Pavalache-Illie, 2014). These behaviors are associated with the self-efficacy, the internality, and length in service within the organization. In public organizations, the availability to contributing with extra-role behaviors in the work place is more intensive than in the private ones. People having higher education levels get more involved in volunteer behaviors. Grego-Planer, (2019), identified and assessed the level of correlation between individual dimensions of organizational commitment and organizational citizenship behaviours in public and private organizations in Poland. The results of the study carried out by Grego-Planer, (2019), revealed that in public institutions, however, OCBs in the interpersonal dimension are more frequent, while in private institutions they occur more commonly in the organizational dimension. Public bank employees may display more OCB than private bank employees due to a combination of factors, including a greater sense of public service, a more established and secure work environment, and potentially higher levels of job satisfaction or belonging. These factors contribute to employees going above and beyond their job requirements to benefit the organization.

Another important finding of the present study indicated that female employees exhibited more OCBs in comparison to male employees. Recent research has discovered that women are more likely to engage in OCB in all dimensions including altruism, conscientiousness, civic virtue, courtesy, and sportsmanship (Pandey & Rai, 2014; Pandey & Singh, 2025). Another study indicates that there are significant differences between gender and the employees' OCB (Mirković & Cizmic, 2019). The study concludes that women show a higher level of citizenship behaviour since they are more empathetic and caring for others. A similar study by Bhatla (2016) concludes that female employees have a positive opinion towards OCBs, which is supported by Crawley et al. (2015) who proposed that female employees only engage in certain types of OCBs. Further, some of the earlier researches concerning OCB noted that empathetic concern and perspective taking should influence both helping behavior and courtesy, and both traits are associated with females. According to Beutel and Kirkpatrick, 2004; Beutel and Marini, 1995, females generally show high degree of courtesy and altruism as compared to males. In a recent study by Aftab et al. (2020), indicated that organizational commitment affects OCBs of teacher, and faculties who were women had more robust impact on this relationship than male teachers. This represented the importance of how gender differences impact the development of OCBs among university faculty members. Hence, several studies suggested that females express concern and responsibility for the well-being of others and place more importance to pro-social values and it is also evident in present study.

## CONCLUSION

Present study proved that positive psychological capital exerted strong favorable positive impact on organizational citizenship behaviour of bank employees. Type of bank and gender also significantly influenced OCBs of employees. Hence, there is a strong conceptual support for the notion that psychological capital increases organizational citizenship behaviour of employees. This is also evinced in present research when bank employees showed high level of positive psychological capital then they exhibited more organizational citizenship behaviours.

Present results are supported by many organizational and social theories (Social Exchange Theory, and Psychological Resource Theory). Apart from this, the study has established a framework which is found to be associated with existing literature in the pertinent area. Present study provides valuable data, which focus on some of the unexplored areas of organizational citizenship behaviours in banking sector. On the basis of present findings, some methodological and practical recommendations can be made to scholars and professionals working in the field of organizational behaviour. Based on findings of the present study it is recommended to bank authority that they can develop positive environment in their organizations so that bank employees would feel attached to their work. Through which they can feel that they are positively attached towards organization and this exhibit organizational citizenship behaviours.

### *Limitations*

There are few limitations of this study. First, generalization of the results from this study is limited as the sample size is small and limited to one region of Uttar Pradesh. Secondly, researchers should implement some situational test in addition and exercise other Qualitative analysis to support present findings.

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### ***Conflict of Interest***

The author(s) declared no conflict of interest.

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