

Impact of Psychological Capital on Organisational Citizenship Behaviour: A Study of Select Banks in India

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ABSTRACT

The role of positive organizational behaviour in Indian banking sector has played critical role in the customer satisfaction and employee's behaviour in the organization. The psychological capital is an emerging concept of positive organizational behaviour is a higher order construct having four dimensions of hope, resiliency, self-efficacy and optimism. Organizational commitment as a psychological concept has been identified as an important factor, which plays a significant role in the relationship between individuals and organizations. The study aims at studying of psychological capital and organisational citizenship behaviour among the employees of select banks in north India. The data sample has been 474 employees in banking sector of the north-Indian region and questionnaire was distributed for the same in both physical copy and online form. The independent variable in this study is psychological capital which was measured using questionnaire developed by Luthans et al (2007) having 24-item questionnaire and the dependent variable in the study is organizational citizenship behaviour measured by means of a modified version of 24-item questionnaire which was adapted from Podsakoff et al., (1990). The analysis of the data collected through t-test, ANOVA, correlation and regression analysis have indicated significant correlation between the variables in the study.

Keywords

Positive Organizational Behaviour, Psychological Capital, Organizational Citizenship Behaviour, Indian Banking Sector

INTRODUCTION

India having a unique advantage of having the second most populous country, the growth of its economy will be affected by human capital. The changing work environment due to rapid growth of technology has impacted the human beings in a very significant way. The

overall sense of well being is impacted prominently in financial institutions in India due to work pressure and the routine work involved in these institutions. The employee's well being and organization's wellness is to be investigated to mitigate these impacts. The efficacy of the organization is affected by the employees who are stable and healthy both at mental and physical levels. The well being of the employee has been accepted since long past and more importance is now laid on the task of organization behaviour as it is more related to the strength and wellness of the employees in the organization.

PSYCHOLOGICAL CAPITAL

Luthans et al. (2007) defined psychological capital as "an individual's positive psychological state of development and is characterized by: having confidence (self-efficacy) to take on and put in the necessary effort to succeed at challenging tasks; making a positive attribution (optimism) about succeeding now and in the future; persevering toward goals and, when necessary, redirecting paths to goals (hope) in order to succeed; and when beset by problems and adversity, sustaining and bouncing back and even beyond (resilience) to attain success".

Avey et al. (2009) further asserted that psychological capital has developmental potential. Also, psychological capital as well as its component capacities is considered to be state-like as opposed to trait-like. (Luthans and Youssef, 2007a) described this distinction along a trait-state continuum whereas trait-like constructs refer to relatively stable psychological characteristics, at the other end of the continuum, Psychological Capital and its components tend to be malleable and open to development (Luthans et al., 2007; Avey et al. 2009).

According to Luthans and Youssef (2004), in positive psychological capital, to achieve individual's targets hope is the will power and pathways to achieve those targets. Further, Snyder et al. (1991) defined hope as "a positive Motivational state that is based on an interactively derived sense of successful (1) agency (goal-directed energy) and (2) Pathways (Planning to meet goals)."

The other dimension of psychological capital is efficacy that is founded on the extensive work of Bandura (1997) and is defined as an individual's conviction (or confidence) about his or her abilities to mobilize the motivation, cognitive resources, and courses of action needed to successfully execute a specific task within a given context. He further stated that it increases effort and motivation to complete a task and leads to perseverance in the face of obstacles. According to Maddux, (2002), having the self efficacy notions are the biggest factors in individual's psychological capacity to make a decision to keep on involved and make efforts when adversary occurs. In other words, efficacy offers a person beneficial cognitive process with determination against adversaries, and a readiness for applying to achieve the targets even though the person expects a positive return on that investment.

The other dimension of psychological capital is resilience, a person's ability to overcome and often flourish from some substantial life events. In psychological capital model developed by Luthans and Youssef (2004), resilience is defined as ability to bounce back from failure, adversaries also from positive but overpowering psychological changes for example higher level of accountability. In the research literature pertaining to organizational behaviour, the research on resilience has been given the slightest attention. Such events are often shocking -tragedy, disaster, accident, breakdown, failure, loss, or catastrophe causes an individual to confront and cope with a situation that often psychologically as well as negatively affects others.

The last dimension of psychological capital model is optimism, as defined by Luthans and Youssef, (2004), it is a positive attribution of internal permanency to various positive events and external transitory to various negative events in individual's life. The concept has been derived from Seligman (1990) who defined optimism as a style that is related to having internal positivity to various positive events and eternal temporary beliefs to negative events in individual's life. Individuals with optimistic explanatory style expect that the causes of the desirable events would continue to exist in future and would also be useful in handling other situations across life span. Thus, optimists positively view and internalize the good aspects of their lives not only to past and present, but also into future (Luthans et al 2007). On the other hand optimism is defined as the positive side of an emotional that is utilized to explain good and bad events (Seligman, 1998).

ORGANIZATIONAL CITIZENSHIP BEHAVIOUR

Organizational citizenship behaviour is defined as set of discretionary workplace behaviours that exceed one's basic job requirements. They are often called as behaviours that go beyond the call of duty. Organizational citizenship behaviours are more like psychological contracts and play very important role in improving the general health and well being of the organization thereby creating an impact on efficiency and effectiveness of work teams and organizations. Organ and Ryan (1995) referred to organizational citizenship behaviour as the individual contributions in the workplace that go beyond the role requirement and contractually rewarded job achievements.

Organisational citizenship behaviours are a special type of work behaviours that are defined as individual behaviours that are beneficial to the organisation and are discretionary, not directly or explicitly recognised by the formal reward system (Lo and Ramayah, 2009 and Organ, 1997). These behaviours are primarily matter of personnel choice as such their omission is not considered as punishable in the organisations. In other words, it is the extra role behaviour that is demonstrated by an individual, and is not a compulsory part of the job requirements but if existed boosts the organisational performance (Comeau and Griffith, 2005).

In attempting to further describe the organizational citizenship behaviour construct, Organ's (1987) classification of organizational citizenship behaviour has been widely used by researchers across the world in diverse perspective and is found a valid tool for measuring organizational citizenship behaviour construct. The dimensions are as follows: (a) altruism, (b) conscientiousness, (c) sportsmanship, (d) courtesy, and (e) civic virtue.

The various dimensions of organizational citizenship behaviour are altruism, conscientiousness, sportsmanship, courtesy and civic virtue (Bateman and Organ 1983) which are explained as follows:

Altruism referred to intentional measures that an individual take to help others in the organization. For example aiding the employee who is absent from the job or is not able to finish the assignment in time.

Conscientiousness referred to alacrity in obeying the rules and regulations, proper use of work time and regular attending to the job in the organization. In this type of behaviour an individual goes out the expected job requirements to help others.

Sportsmanship referred to standing up against the challenges and not always finding mistakes in others in the organization. Also, it involved not to criticize and protest for small problems in the organization, as regular criticizing and protests to undue matters can affect the efficacy of the organization.

Courtesy considered seeking others who are to be affected by decisions of the organization or informing people in advance of such decisions in the organization. It involves both politeness and showing consideration to others in the organization.

Civic virtue involved taking part actively in the political growth of the organization and having concern with the overall life of the organization. In this the individual participates and takes responsibility for various concerns that affect the growth of the organization.

PSYCHOLOGICAL CAPITAL AND ORGANIZATIONAL CITIZENSHIP BEHAVIOUR

Avey et al, (2009) suggested that individuals with elevated levels of psychological capital were more likely to engage in organizational citizenship behaviour than individuals with lower levels of psychological capital and employees who were positive seem to demonstrate more organizational citizenship behaviour than employees who are negative. Lifeng (2007) found that psychological capital had a positive impact on employee's organizational citizenship behaviour and that psychological capital is related to organizational citizenship behaviour. Isen and Daubmen (1984) found that organizational citizenship behaviour can be encouraged by positive emotions in individuals. Fredrickson's Broaden-and-Build theory of positive emotions (1998) provided support for the relationship between organizational citizenship behaviour and psychological capital.

Avey et al (2008) mentioned that the employees with excellence in psychological capital have a high possibility of helping co-workers or behaving favourably towards other people, thereby being excellent even in organizational citizenship behaviour. Also, Luthans et al (2008) claimed that a rise in employee's psychological capital led to the development of an environment where the organization is more supportive of employees, which in turn allows employees to have a positive image of the organization, resulting in a rise even in organizational citizenship behaviour. Avey et al (2011) found that the employees psychological capital have significant positive

effects on organizational citizenship behaviour. Alessandri et al (2012) categorized positive orientation in terms of self-esteem, life satisfaction and optimism, and examined how positive orientation significantly affected organizational citizenship behaviour. George and Brief (1992) mentioned that employees positive psychological status has a direct relationship with intention of helping co-workers or superiors.

Floman (2012) claimed in his study that employees hope significantly affects employees citizenship behaviours through employees job engagement. Youssef and Luthans (2006) found that resilience has great influence on employees devotion by inducing their positive behaviours in an organization. Also, Van Dyne et al. (2000) asserted that organizational-based self-esteem positively affected employees citizenship behaviours, and optimism had a positive relationship with Organizational Citizenship Behaviour. Lastly, Niranjana and Pattanayak (2005) and Tisak et al (2012) indicated that optimism has a significant effect on employee's citizenship behaviour.

NEED OF THE STUDY

Psychological capital and subjective well being have emerged a new concept in the field of human resource management. The organization's productivity and its efficacy is affected by organizational citizenship behaviour which is reflected in the behaviour of employees. In Indian context no major research has been done as compared to other countries especially in the field of organizational development and employee behaviour. Further, the studies which have been done are not related to Indian banking sector.

Psychological capital and organizational citizenship behaviours along with their impact have not been studied in Indian context. The rise and growth of banking sector has made it imperative now to study these positive psychological behaviours in the organization to increase efficacy among employees. As Indian banking sector is undergoing through dynamic changes to become a world leader, the need to study these concepts have become necessary. Thus, this study, intended to study the impact of these psychological determinants on banking sector in India.

SCOPE OF THE RESEARCH STUDY

The research study is on Indian banking sector and northern region banks are covered under its scope. In total

the research study has included seven banks i.e. SBI, two associate banks of SBI, three nationalized banks and three private sector banks. The various employees who are working at managerial position in the above banks would be sample frame for the research study. The various banks included in the study are majorly taken from the states of Punjab, Haryana, Chandigarh and Himachal Pradesh. The banks were selected according to their rank as per the list given in the RBI bulletin for the year 2015-16 according to their deposits.

RESEARCH OBJECTIVES

To study the relationship and impact of psychological capital on organizational citizenship behaviours among the employees in the select banks

HYPOTHESES

H1: There exists a significant relationship between psychological capital (along with its dimensions) and organizational citizenship behaviour (along with its dimensions).

H2: There exists a significant impact of psychological capital on organizational citizenship behaviour amongst the employees of the banks.

RESEARCH DESIGN

This research study is exploratory cum descriptive in nature. The variables which have been included in this research study are psychological capital and organizational citizenship behaviour. The psychological capital is taken as independent variable and the organizational citizenship behaviour is taken as dependent variable which is to be studied in the present research study.

POPULATION AND SAMPLE SIZE

The managers who are working at various managerial levels in the banks in the states of Punjab, Haryana, Chandigarh and Himachal Pradesh are taken as population of the study. A sample of 474 respondents working at various managerial levels in the banks is the sample size of the research study.

SOURCE OF THE DATA

The data collection has been done from the primary as well as secondary sources. A questionnaire was given to the employees of the banks and the responses become the

primary source of the study. The data collected from various books, journals, documented reports, online resources, researches done on the variables etc. become the secondary source of the data.

STATISTICAL TOOLS FOR DATA ANALYSIS

To collect the data a quantitative methodology has been adopted in the present study. In this approach statistics is used to analyze and infer the data collected. Further, to analyze and infer the quantitative data collected in the research study various statistical tools are used like multiple regression analysis, coefficient of correlation, descriptive analysis etc. The statistical analysis was carried out using IBM SPSS (Statistical Package for Social Sciences) statistical version 20. For reliability and validity use of Cronbach's alpha, exploratory factor analysis and confirmatory factor analysis were employed.

PSYCHOLOGICAL CAPITAL QUESTIONNAIRE

The psychological capital questionnaire, PCQ-24, as developed by Luthans et al, (2007) was utilised to measure PsyCap levels in customer service staff. The 24-item instrument uses a 6-point Likert response scale ranging from "1" being strongly disagree to "6" being strongly agree to determine PsyCap levels, measuring the four dimensions. The self-efficacy subscale was adapted from Parker's (1998, cited in Luthans et al. 2007b) work on confidence and formed items 1-6.

The self administered questionnaire is a modified version of PsyCap 24 on 7-point Likert scale is used to measure psychological capital in the present study. The table 1 below summarizes the reliability coefficients of psychological capital and its four dimensions:

Table 1: Cronbach's Alpha for psychological capital and its dimensions

Reliability Statistics		
Variables	Cronbach's Alpha	N of Items
Psychological capital	.912	24
Self-efficacy	.861	6
Hope	.855	6
Optimism	.702	6
Resiliency	.804	6

The Cronbach's Alpha for psychological capital is .912 which shows high internal consistency reliability for psychological capital. The dimensions of the psychological capital also shows high internal consistency reliability as for self-efficacy it is .861, for hope it is .855, for optimism it is .702 and for resiliency it is .804.

ORGANISATIONAL CITIZENSHIP BEHAVIOUR SCALE

The organizational citizenship behaviour was measured by means of a modified version of 24-item questionnaire which was adapted from Podsakoff et al., (1990). The original instrument is based on a conceptualisation of organizational citizenship behaviour as developed by Organ (1990) and measures altruism, conscientiousness, sportsmanship, courtesy and civic virtue.

The self administered questionnaire is a self designed modified version of Podsakoff et al. (1990) organisational citizenship behaviour scale (OCBS) having 24 items to measure organizational citizenship behaviours of the respondents working at managerial position in the banks on 7-point Likert scale in the present study. The table 2 below summarizes the reliability coefficients of organizational citizenship behaviour and its five dimensions:

Table 2: Cronbach's Alpha for organizational citizenship behaviour and its dimensions

Reliability Statistics		
Variables	Cronbach's Alpha	N of Items
Organizational citizenship behaviour	.862	24
Altruism	.706	5
Conscientiousness	.775	5
Sportsmanship	.834	5
Courtesy	.735	5
Civic virtue	.742	4

The Cronbach's Alpha for organizational citizenship behaviour .862 which shows high internal consistency reliability for organizational citizenship behaviour. The dimensions of the organizational citizenship behaviour also shows high internal consistency reliability as for altruism it is .706, for conscientiousness it is .775, for sportsmanship it is .834, for courtesy it is .735 and for civic virtue it is .742.

Correlation analysis of psychological capital along with its dimensions and organizational citizenship behaviour along with its dimensions

Pearson's correlation was employed to calculate the relationships between the total scores for the variables and the respective dimension scores for psychological capital and organizational citizenship behaviour.

Table 3: Correlations between the psychological capital and its dimensions with organizational citizenship behaviour and its dimensions

Correlations							
		Altruism	Conscientiousness	Sportsmanship	Courtesy	Civic virtue	Organizational citizenship behaviour
Self-efficacy	Pearson Correlation	.133**	.158**	.089	.120**	.071	.143**
	Sig. (2-tailed)	.004	.001	.054	.009	.121	.002
	N	474	474	474	474	474	474
Hope	Pearson Correlation	.608**	.652**	.263**	.531**	.468**	.663**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	474	474	474	474	474	474
Resiliency	Pearson Correlation	.491**	.555**	.503**	.461**	.403**	.649**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000

	N	474	474	474	474	474	474
Optimism	Pearson Correlation	.578**	.585**	.475**	.497**	.471**	.689**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	474	474	474	474	474	474
Psychological capital	Pearson Correlation	.662**	.704**	.440**	.558**	.518**	.760**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	474	474	474	474	474	474

**p<.05

The Table, represents the correlation values between the different variables. Correlation values measure the strength and direction of linear relationship between the two variables. Correlation value lies between +1 to -1. +1 indicates the perfect positive correlation while -1 indicates the perfect negative correlation. Any variable shows correlation with itself with the value of 1.

Self-efficacy has significant correlation with altruism, consciousness, courtesy and organizational citizenship behaviour, while shows insignificant correlation with sportsmanship and civic virtue. Hope has significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Resiliency has significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Optimism has significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Psychological capital also shows significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour.

As from the Table, the correlation between psychological capital and altruism dimension of organizational citizenship behaviour is $r=.662$, which is positively correlated having clear, discernible relationship with each other. Thus **hypothesis H1 is accepted** i.e., there is a

significant relationship between psychological capital and altruism dimension of organizational citizenship behaviour amongst the employees of the banks.

Regression analysis of psychological capital and organizational citizenship behaviour

The results of multiple regression analysis of psychological capital and organizational citizenship behaviour can be seen in Table 4:

Table 4: Regression analysis of psychological capital and organizational citizenship behaviour

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.760 ^a	.578	.577	11.35023
a. Predictors: (Constant), Psychological capital				

The Table exhibits the multiple linear regression model summary and overall fit statistics for the dependent variable organizational citizenship behaviour. The adjusted R² of model 1 is .577 with the R² = .578. This means that the linear regression explains 57.8% of the variance in of the model. Thus psychological capital is having 57.8% impact on organizational citizenship behaviour.

Table 5: ANOVA analysis of psychological capital and organizational citizenship behaviour

ANOVA						
	Model	Sum of Squares	df	Mean Square	F	p-value
1	Regression	83131.412	1	83131.412	645.291	.001**
	Residual	60806.674	472	128.828		
	Total	143938.086	473			
a. Dependent Variable: Organizational citizenship behaviour						
b. Predictors: (Constant), Psychological capital						

The *F*-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically predict

the dependent variable organizational citizenship behaviour with high significance, $F = 645.29, p < .01$ (i.e., the regression model is a good fit of the data).

Table 6: Coefficients analysis of psychological capital and organizational citizenship behaviour

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t-value	p-value
	B	Std. Error	Beta		
1	(Constant)	27.963	3.939	7.100	.000
	Psychological capital	.782	.031	.760	25.403
a. Dependent Variable: Organizational citizenship behaviour					

The unstandardized coefficients indicate that how much the dependent variable varies with an independent variable when all other independent variables are held constant. The unstandardized coefficient, B_1 , for psychological capital was found out to be 0.782 with high level of significance. This means that increase in psychological capital, there is an increase in organizational citizenship behaviour of .782. By consulting the p-value of the t-test for predictor psychological capital, we can say that psychological capital contributes to the model.

As the adjusted R^2 of model 1 is .577 with the $R^2 = .578$. This means that the linear regression explains 57.8% of the variance in of the model. Thus psychological capital is having 57.8% impact on organizational citizenship behaviour. **The hypothesis H2 is accepted i.e.,** there exists a significant impact of psychological capital on organizational citizenship behaviour amongst the employees of the banks.

CONCLUSION

In present study every effort has been made to make the research comprehensive and exclusive in nature. A few research issues have emanated from the present study. These issues require extensive considerations in order to increase both the understanding of psychological capital and organizational citizenship behaviour and the usefulness of these concepts. The results of the Pearson's correlation coefficient concluded that there is significant relationship between psychological capital (along with its dimensions viz. hope, optimism, self-efficacy and resilience) and organizational citizenship behaviour (along with its dimensions viz. altruism, conscientiousness, sportsmanship, courtesy and civic virtue) amongst the employees of the banks. Psychological capital was found to be positively and significantly correlated with overall organizational citizenship behaviour. It means employees who are having high level of psychological capital tend to possess high organizational citizenship behaviour. The

research suggested a significant positive relationship between psychological capital and organizational citizenship behaviour (Avey et al., 2011; Walumbwa et al., 2009; Avey et al., 2010). This study also confirms that there is a positive relationship between psychological capital and organizational citizenship behaviour. For the employees in service sector like banking it is an important revelation, as employees with high psychological capital levels may display more citizenship behaviours. The results of the regression analysis concluded that there is significant impact of psychological capital (along with its dimensions viz. hope, optimism, self-efficacy and resilience) on organizational citizenship behaviour (along with its dimensions viz. altruism, conscientiousness, sportsmanship, courtesy and civic virtue) amongst the employees of the banks. The present effort is a successful step in the field of positive psychology as it validated the correlates of indicators of psychological capital subjective well being and organizational citizenship behaviour. The results are valuable source for psychologists, organisations, industrial psychologists and trainers for better understanding of the relationship of employee's psychological capital and organizational citizenship behaviour at workplace.

LIMITATIONS OF THE STUDY

In the research the researcher has to design the research in such a way that all the possibilities are taken into account so that the planned objectives are successfully attained with minimum error and better applicability. The intervening variables are controlled in the research by designing a research plan which minimizes the effect of intervening variables. However in every research there are some limitations which cannot be controlled. The research is done on the working population in banking sector only which limits its generalization on general population. The present study has dealt only with the effect of positive variables and ignores the effect of negative variables. The

understandings of psychological capital, subjective well being and organizational citizenship behaviour have a broader concept that deals with number of positive and negative variables.

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