



JOURNAL OF SCIENTIFIC LETTERS
www.jslsci.com

**A STUDY OF PSYCHOLOGICAL CAPITAL, EMPLOYEE WELL-
BEING AND ORGANIZATIONAL CITIZENSHIP BEHAVIOR IN THE
INDIAN BANKING SECTOR**

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ABSTRACT

The present study examines the relationship between psychological capital, employee well-being, and organizational citizenship behavior in the Indian banking sector. Psychological capital, comprising hope, self-efficacy, resilience, and optimism, represents an important positive psychological resource that can influence employees' attitudes, motivation, and workplace behavior. Employee well-being reflects employees' psychological, emotional, and occupational experiences, while organizational citizenship behavior refers to voluntary actions that contribute positively to organizational effectiveness beyond formal job responsibilities. The study aims to assess the level of psychological capital and employee well-being among banking employees and to determine their influence on organizational citizenship behavior. A quantitative research approach will be adopted, using a structured questionnaire to collect data from employees working in selected Indian banks. Appropriate statistical techniques will be employed to examine relationships and identify significant predictors. The study is expected to demonstrate that higher psychological capital and better employee well-being are associated with stronger organizational citizenship behavior, providing useful implications for employee development, workplace well-being, and organizational performance in the banking sector.

Keywords: Psychological Capital, Employee Well-Being, Organizational Citizenship

Behavior, Indian Banking Sector, Hope, Self-Efficacy, Resilience.

INTRODUCTION

Working conditions in India's banking industry are notoriously difficult, and the industry as a whole is defined by fast technology advancements, rising client demands, fierce rivalry, and long hours. Employees' mental health and psychological resources are more vital in today's fast-paced workplace. Hope, self-efficacy, optimism, and resilience make up psychological capital, which equips workers with positive mental resources to deal with problems at work and stay motivated. How happy and fulfilled workers are in their work lives has a direct correlation to their level of dedication and output. Employees engage in organisational citizenship behaviour when they voluntarily and voluntarily help coworkers and contribute beyond the scope of their official job duties. Because of the critical importance of cooperation, service quality, flexibility, and customer orientation in banking, the interplay between these characteristics is very important. Consequently, the purpose of this research is to look at how Indian bank workers' psychological capital, happiness, and organisational citizenship behaviour relate to one another.

REVIEW OF LITERATURE

Kahtani, Nasser & M.M., Sulphay (2022) The purpose of this research was to look at how PsyCap, social capital, workplace wellness, and employee engagement all relate to one another in Saudi Arabia. There is a lack of data about the correlation between the concepts in Saudi Arabia. Five standardised and validated questionnaires were used to gather data from 395 samples of Saudis who were gainfully employed. Exploratory and Confirmatory Factor Analysis, as well as Structural Equation Modelling (SEM), were used to analyse the data. The R program was used to perform the SEM. According to the findings, there is a strong correlation between PsyCap, employee engagement with task performance, workplace wellness, and good outcomes. There was no discernible correlation between social capital and employee happiness on the job.

Widodo, Widodo & Gustari, Irvandi (2021) Affective commitment is a mediator between psychological capital (PsyCap) and organisational citizenship behaviour (OCB), which is the focus of this empirical investigation. Researchers used a Likert scale questionnaire to compile their findings. A total of 469 Indonesian high school teachers were randomly chosen to participate in this study. With the use of descriptive statistics and correlational matrices, data

analysis makes use of route analysis. Directly and indirectly, via emotional commitment, the research found that PsyCap had a substantial impact on instructors' OCB. Therefore, the use of PsyCap and emotional commitment may improve the OCB of instructors. So, it was determined that a novel model explaining how PsyCap influences instructors' OCB via affective commitment is correct. Therefore, in the future, academics and practitioners may boost teachers' OCB via PsyCap and emotional commitment by adopting or adapting a new empirical model.

Kumar, Rajendra & Arnav, Anni (2019) When a person has psychological capital, they are in a favourable mental state of growth and exhibit traits like hope, optimism, self-efficacy, and resilience. While OCB isn't absolutely necessary for the work at hand, it does help the company run more smoothly. Consequently, workers are expected to do more than just their assigned tasks; they must also exhibit other good behaviours that contribute to the success of the organization. It is believed that psychological capital will have a favourable impact on a company by lowering expenses and reducing negative affects. This study investigates the function of organisational commitment as a mediator between psychological capital (PsyCap) and organisational citizenship behaviour (OCB) toward workers.

Jain, Swati & Kumar, Surbhi (2017) The current study set out to compare and contrast the effects of public and private sector variations on organisational commitment in India's banking industry. Another goal of the research is to deduce how psychological capital relates to banking industry employee loyalty. Over 25 years old and employed by both public and private banks, 147 middle-level managers made up the sample. After giving out the organisational commitment and psychological capital surveys, researchers analysed the data using descriptive and inferential statistics. While there were no discernible variations in organisational commitment between the public and private sectors, there was a marked disparity in continuing commitment between the two groups. Psychological capital and loyalty to one's company are positively correlated. The findings might be useful in developing psychological therapies to boost employees' dedication to their companies.

K.K, Sofiah et al., (2014) An individual's OCB is described by Organ as actions that are discretionary, not explicitly or immediately recognised by the formal incentive system, but that, taken as a whole, contribute to the organization's successful functioning. Because it helps an organization run smoothly, "organization citizenship behaviour" has been the subject of a great deal of research, which has sought to identify its causes. Podsakoff and MacKenzie

(1994, 1997) and Podsakoff et al. (2000) are among the many sources that agree that OCB improves organisational performance. The service literature has defined this action as crucial for attaining exceptional results. Several government agencies have noted that the service sector has played a significant role in Malaysia's economic growth and development (Central Bank of Malaysia, 2007; Department of Statistics Malaysia, 2010; Malaysian Industrial Development Authority, 2010). Warrier (2010) estimates that by 2020, the services sector will account for 70% of Malaysia's GDP. Competency, work-life balance, and transformative leadership are all strongly correlated with organisational citizenship behaviour, according to the research. The study's overarching goal is to learn how these factors inspire OCB behaviour in bank customer care representatives. We shall test our hypotheses further to determine its effect on organisational citizenship behaviour when we have generated the appropriate hypotheses.

ROLE OF PSYCHOLOGICAL CAPITAL IN ENHANCING EMPLOYEE WELL-BEING IN THE INDIAN BANKING SECTOR

In the Indian banking industry, where workers sometimes face heavy workloads, performance challenges, client expectations, technology upgrades, and competitive work settings, psychological capital is crucial for improving employee well-being. Employees' positive psychological resources for coping with workplace issues come from psychological capital, which is often symbolised by optimism, hope, self-efficacy, and resilience. When it comes to solving issues, meeting goals, and dealing with challenging customers, employees who have a high level of self-efficacy are more likely to be confident in their abilities. Possessing this self-assurance helps alleviate stress and enhance contentment in one's work life. Hope promotes motivation and a good attitude toward work by helping people set meaningful work objectives and find alternate paths when problems emerge. Optimism also helps workers in keeping an optimistic outlook on their professional future and in seeing challenges at work as manageable challenges rather than insurmountable obstacles. Being resilient allows people to bounce back from challenges, disappointments, heavy workloads, and organisational changes without suffering from long-term negative impacts on their mental health. These traits have the potential to improve mental health, motivation, contentment on the job, and pride in one's career in the banking industry. Employees with high levels of psychological capital are more likely to interact positively, work together with coworkers, and handle workplace problems in a constructive manner, all of which may lead to improved interpersonal connections. Organisations may foster a more happy work environment by investing in their employees'

psychological capital via training, supportive leadership, recognition, career growth, and empowerment. Employees' dedication and enthusiasm may be boosted by such programs, which might lessen stress in the workplace. Consequently, psychological capital is more than just a personal trait; it's a great asset that may help your business thrive in the long run. Employee health, motivation, and output may all benefit from banking workers' increased optimism, self-efficacy, hope, and resilience.

IMPACT OF EMPLOYEE WELL-BEING ON ORGANIZATIONAL CITIZENSHIP BEHAVIOR AMONG BANKING EMPLOYEES

The banking industry demands constant client connection, cooperation, flexibility, and a great deal of responsibility, all of which have a positive impact on staff well-being and organisational citizenship behaviour (OCB). The mental, emotional, social, and physical components of a worker's work environment all contribute to their overall health and happiness. Positive behaviours beyond the call of duty are more common among workers who report high levels of job satisfaction, value, support, and psychological comfort on the job. Some examples of such actions include being of service to coworkers and customers, being open to organisational change, sharing what you know, keeping a happy attitude, and taking on more responsibility when asked. Employees who are under a lot of pressure, emotionally or physically, may not be very motivated to go above and beyond the call of duty if they are unhappy with their job or their work-life balance. Encouraging organisational citizenship behaviour (OCB) in the Indian banking industry is especially crucial due to the high workload constraints, demanding objectives, customer complaints, technological change, and performance expectations that workers may encounter. Motivating workers to positively contribute to organisational objectives, a friendly work environment may increase their emotional tie to the business and generate a feeling of reciprocity. Additional ways to improve health and promote civic engagement include leadership backing, public acknowledgement of achievements, equitable treatment, career advancement chances, reasonable workloads, and a healthy work-life balance. Workers who are happier and healthier are more likely to get along well with their superiors and coworkers, which boosts morale and productivity. Also, when people are happy and healthy, they are more likely to be committed to their jobs and the company as a whole, which may lead to them going above and beyond what is expected of them. Hence, a valuable organisational resource for enhancing OCB among banking staff is the well-being of employees. More collaboration,

loyalty, service quality, and organisational efficacy may result from banks that put money into their employees' well-being and make an effort to build psychologically friendly environments. Improvements in employee well-being have a multiplicative effect, helping both the workers themselves and the company as a whole foster an environment where accountability, camaraderie, and selflessness thrive.

CONCLUSION

Findings indicate a strong relationship between psychological capital, employee well-being, and organisational citizenship behaviour in India's banking industry. Hope, self-efficacy, optimism, and resilience are all forms of psychological capital that give workers a leg up when it comes to dealing with stress and being optimistic on the job. When workers are happy and healthy, they are more likely to voluntarily help out their coworkers, customers, and the company as a whole. Because of the substantial contributions that collaboration, cooperation, customer service, flexibility, and responsible behaviour make to organisational efficiency, organisational citizenship behaviour is of utmost importance in banking. Organisations may improve these outcomes, according to the report, by fostering growth opportunities, rewarding employees for their efforts, ensuring a healthy work-life balance, and supporting supportive leadership. Employee engagement, organisational citizenship behaviour, and performance may all benefit from investing in employees' psychological capital and fostering a healthier work environment. In sum, Indian banks may benefit from a more engaged, resilient, cooperative, and productive staff by taking a more holistic view of their employees' psychological resources and health.

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