CHAPTER I
INTRODUCTION

Banking has always been in existence in India in one form or another, however, it was over a century ago that proper banking surfaced. The first bank in India, General Bank of India, though conservative, was established in 1786 (Investment Information and Credit Rating Agency of India Limited [ICRA], 2012). From 1786 till today, the journey of Indian Banking System can be segregated into three distinct phases as elucidated by ICRA (2012):

- Early phase from 1786 to 1969 of Indian Banks.
- Nationalization of Indian Banks and up to 1991 prior to Indian Banking Sector Reforms.
- New phase of Indian Banking System with the advent of Indian Financial & Banking Sector Reforms after 1991.

Presently India is one of the world’s fastest growing economies with the banking and financial service companies experiencing significant growth both in size and profitability (Deloitte, 2012). According to Subbarao (2013), “The Indian banking system has expanded rapidly since the nationalisation of 14 major commercial banks in 1969, followed by nationalisation of another 6 banks in 1980 and is dominated by the Public Banking Sector with a total number of 26 Public Sector Banks holding 73% of market share of assets and 83% of the branches.”

WORK-RELATED CHALLENGES IN PUBLIC SECTOR BANKS

Rapid transformation in the banking sector during the past decade arising mainly due the entry of private banks, policies led by globalization and privatization, advent of technology, unprecedented work load, lack of role clarity, changing demographics of customer behaviour, consumer pressure for wider choice and cheaper service has affected the social, economic, and psychological domains of Public Sector Bank managers. Managers are expected to not only monitor, administer, and manage the clerical staff but to also be the spokesperson of the management. They look into the efforts of the sales team in the branch, resolve customer complaints, manage risk, and evaluate the performance of deposit, lending, and other
teams at the branch (Bhati & Zoysa, 2011). The increasing work pressure due to fierce competition, lesser opportunities for career growth, frequent transfers over a larger geographical region, relatively lower pay, perquisites and incentives, etc. tends to leave several managers in Public Sector banks dissatisfied and willing to shift to private and foreign banks whenever possible (Subudhi, 2013). The Indian banking industry suffers from a very high attrition rate, averaging between 17-25%, as against the average 8% of all the industries considered together (Sandhu & Prabhakar, 2012). Research has also shown that managers are at a relatively high risk for burnout because they face considerable demands, frequently encounter challenging social interactions, and spend long durations of time at their workplace (Cordes & Dougherty, 1993; Cote & Golden, 2006; Khattak, Khan, Haw, Arif, & Minhas, 2011).

Organizational factors such as organizational structure and culture, management style, complexity of the work, pay, perks, incentives and personal factors namely character strengths, commitment, personality hardiness play a major role in work-related outcomes (Meena & Dangayach, 2012; Mousavi, Yarmohammadi, Nosrat, & Tarasi, 2012). By and large personal factors fall under the domain of psychology, can be controlled, and are open to development through intervention programmes, therefore, although both organizational and personal factors are equally important in a work setup, the emphasis of the present study is on personal factors. The exponential increase in the range, intensity, and variety of the challenges faced by organizations has compelled organizations to not only rely more heavily on work attitudes and behaviour but to also capitalize on the unique intellectual and personal strengths of their employees. While much research has focused on the role of social factors in work-related outcomes (Sinokki, 2011), such research does not explain why in the same environment there are differences in the burnout and job satisfaction experiences of employees (Herbert, 2011; Vallerand, Paquet, Philippe, & Charest, 2010). In order to provide an answer to this rising question it is imperative that individual or personal factors be looked into.

**ROLE OF POSITIVE PSYCHOLOGY IN ORGANIZATIONS**

Positivity in the workplace is not a new idea, the field of organizational behaviour, since its inception, has not been as negatively oriented as psychology in
general (Luthans & Avolio, 2009). The recent Positive Psychology movement has focused on the need to focus on strengths of individuals and has broadened the perspective beyond what is wrong with people towards optimal functioning, flourishing, and reaching human potential. Following the lead of Positive Psychology, the last decade has seen two major parallel yet complementary developments that have attempted to reemphasis upon the importance of a positive approach and applied strength based management to the workplace – Positive Organizational Scholarship (Cameron & Caza, 2004; Cameron, Dutton & Quinn, 2003) and Positive Organizational Behaviour (Luthans, 2002a, 2002b, 2003; Luthans & Youssef, 2007; Nelson & Cooper; 2007; Wright, 2003). Positive Organizational Scholarship (POS) and Positive Organizational Behaviour (POB) categorize previous research and provide an organizing frame for current and future research on positive states outcomes and generative mechanisms (Roberts, 2006). While Positive Organizational Behaviour advocates that positive behaviour characteristics should be seen firstly as a consequence of positive psychological states (Luthans, 2002; Luthans & Youssef, 2004), Positive Organizational Scholarship defends that these behaviours result from relatively more stable and consistent psychological traits, like positive virtues (Cameron, 2003). Over the years, empirical evidence has supported that positive states, positive traits, and state-like, trait-like constructs have a relationship with and impact on organizational behaviours and outcomes (Luthans & Youssef, 2007; Stajkovic & Luthans, 1998).

The current study, based on the theoretical foundation of Positive Organizational Behaviour and Positive Organizational Scholarship would look into the effect of passion for work, psychological capital, and emotional intelligence on work-related outcomes. These constructs not only make the best fit for the inclusion in Positive Organizational Scholarship and Positive Organizational Behaviour, but are also believed to be important factors influencing psychological wellbeing, managerial effectiveness, performance and other work-related outcomes (Avey, Reichard, Luthans, & Mhatre, 2011; Khanifar, Emami, Maleki, Abdolhosseini, & Rezalou, 2012; Lavigne, Forest, & Crevier-Braud, 2011). Passion for work falls under the domain of Positive Organizational Scholarship, while Psychological Capital and Emotional Intelligence fall under Positive Organizational Behaviour.
UNDERSTANDING PASSION FOR WORK, PSYCHOLOGICAL CAPITAL, EMOTIONAL INTELLIGENCE, AND WORK-RELATED OUTCOMES

The motivational perspective of passion for work can shed light on the mechanisms through which different patterns of time and energy investment in work impact managers’ affect, cognition, behaviours, and are linked to outcomes at work (Forest, Mageau, Sarrazin, & Morin, 2011). Research on the affective, behavioural, and cognitive consequences of passion has generally shown that harmonious passion is linked to positive consequences and that obsessive passion is related to less positive or negative consequences (Carbonneau, Vallerand, Fernet, & Guay, 2008; Caudroit, Boiche, Stephan, Le Scanff, & Trouilloud, 2011; Forest et al., 2011; Ho, Wong, & Lee., 2011; Houlfort Philippe, Vallerand, & Ménard, 2013), implying that the type (or quality) of engagement one holds towards work matters greatly (Vallerand et al., 2010). This is because with obsessive passion one displays rigid persistence towards work and cannot let go of his work involvement which may lead to conflict between work and other life activities and consequently to burnout. While, in the case of harmonious passion, one maintains control over one’s work, can physically, mentally disengage from work when needed and is thus protected from the experience of conflict between work and other life activities and consequently from burnout (Vallerand et al., 2010). Engaging in an activity out of harmonious passion additionally leads to the cumulative experience of positive affect, which over time translates into increased satisfaction at work as well (Carbonneau et al., 2008).

Some employees, regardless of high job demands and long working hours, may report job satisfaction and do not develop burnout (Herbert, 2011). A positive psychological perspective would attribute this phenomenon to the fact that certain psychological strengths and characteristics could buffer the adverse effect of burnout, enhance employees’ well-being, promote productivity and work satisfaction. Psychological capital (PsyCap) is one such construct of the second order (comprised of self-efficacy, optimism, hope, and resiliency) which gives people more confidence, stimulates positive thinking and improves their ability to bounce back from adversities, which results in better performance, higher job satisfaction, and lower possibility of leaving the job (Abbas, Raja, Darr, & Bouckenooghe., 2012). A simple
explanation can be that individuals who believe they can find pathways to their goals and are motivated to utilize those pathways are more satisfied at work and can protect themselves from burning out. Self-efficacious workers are less likely to expect failures or loss of confidence when faced with negative feedback, setbacks, uncertainties, and difficulties (Abbas et al., 2012; Bandura & Locke, 2003) which results in decreased levels of burnout (Salanova, 2004). Resilience lessens the effects of stressful events on the individuals and over time enhances job satisfaction and decreases the propensity to develop burnout. Optimists use better coping strategies and it is these strategies that contribute to the positive associations between optimism and better adjustment, performance, satisfaction at work and well-being (e.g. less burnout) (Carver, Scheier, & Weintraub, 1989).

The demands and expectations from employees working in organizations have transformed drastically as a result of the changes that have come about due to the new economic world. In growing organizations such as the bank, managers’ who know their emotions; have a better capacity for accepting the realities of life, the ability to solve emotional problems, and to cope with stress, impulses, challenging situations and are good at reading others’ emotions; may exhibit more favourable work attitudes (Afolabi & Adesina, 2006; Mousavi et al., 2012; Sridevi & Srinivasan, 2012). Work in any given organization comes with its own set of difficulties such as an aggressive superior, laid back subordinates, meeting unrealistic deadlines, ensuring efficient and highly satisfactory customer dealing which may result in a multitude of negative feelings. However, according to Carmeli (2003) emotionally intelligent individuals are better equipped at avoiding dysfunctional emotions and using them in adaptive ways so as to alleviate feelings of frustration, emotional depletion, indifferent attitude towards work, and discontentment with ones’ achievement at work. Interpersonally, use of emotions and being aware of one’s own emotions can lead to regulating stress and negative emotions so that one may perform effectively at work (Kafetsios & Zampetakis, 2008) and protect themselves from burning out. This awareness also ensures that the individual has a better performance in their job; better performance in turn sets the foundation for job satisfaction (Mousavi et al., 2012). Further, managers who are high on emotional intelligence are conscious of the important responsibilities at both work and home, sensitive to what they feel when they are consumed with
work all the time which also helps them balance work and family to a healthy midpoint thereby resulting in increased satisfaction with work and life in general.

Increasingly competitive and challenging work environment along with growing aspirations, and ambitions have plagued the work scenario in Indian Public Sector Banks with falling job satisfaction, increasing dissatisfaction, attrition rate, and burnout symptoms. Looking at the challenges in the present day Public Banking Sector the researcher aims to study the positive personal factors that may act as an antidote against fatigue, depletion of emotions, indifferent attitude towards work, and dwindling faith in effectiveness at work while simultaneously elevating levels of job satisfaction. The present investigation therefore examines the effect of passion for work, psychological capital, and emotional intelligence on work-related outcomes of job satisfaction and burnout.

**KEY CONSTRUCTS**

In the present study, one Positive Scholarship Behaviour and two Positive Organizational Behaviour variables namely passion for work, psychological capital, emotional intelligence respectively and two work-related outcomes viz. job satisfaction and burnout are the key constructs being examined. The study focuses solely on individual factors affecting work-related outcomes. Before probing into the review of literature, it is essential to look at the conceptual framework of the key constructs to gain a better understanding of the constructs.

**1.1 WORK-RELATED OUTCOMES**

Many researchers have indicated the need for investigating the relative effect of state and trait variables, particularly in relation to work-related outcomes such as psychological distress symptoms, affective commitment, burnout, contextual performance, task performance, and job satisfaction (Kluemper, Little, & DeGroot., 2009; Luthans, 2002a; Wright, Cropanzano, & Meyer, 2004). However, the focus of the current study is on two of the most popular work-related outcomes (job satisfaction, burnout) which in the recent times of work pressure and competition have become increasingly significant because of the favourable and unfavourable
effects they may have on the performance, productivity, work efficacy, decision making ability, absenteeism, turnover intentions, health and wellbeing of employees and organizations as a whole.

1.1.1 JOB SATISFACTION

1.1.1.1 DEFINING JOB SATISFACTION

Job satisfaction has been an important focal point for organisational and industrial psychology. During the last decades, there have been countless studies on job satisfaction, which have generated a number of definitions by experts in the area (Solis, 2013) but most versions share the belief that job satisfaction is a work-related positive affective reaction (Worrell, 2004). Research has suggested that when employees are satisfied they tend to care more about the quality of their work, they are more committed to the organisation, they have higher retention rates and they are generally more productive (Bravendam Research Incorporated, 2002).

According to the earliest definition of job satisfaction by Hoppock (1935), “Job satisfaction is the combination of any psychological, physiological, and environmental circumstances that cause a person to truthfully say - I am satisfied with my job”.

Locke (1976) defined job satisfaction as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences”. The appraisal involves various elements related to the job such as salary, working conditions, colleagues and boss, career prospects and, of course, the intrinsic aspects of the job itself (Arnold, Cooper, & Robertson, 1998).

Vroom (1964) defines job satisfaction as “affective orientations on the part of individuals towards work roles which they are presently occupying”.

Solly and Hohenshil (1986) defined job satisfaction “as an attitude individuals hold about their work consisting of a general or global factor of satisfaction as well as a collection of specific factors related to sources of work reinforcement”.

Spector (1997) defines it as “how people feel about their jobs and different aspects of their jobs.”
Mullins (2002) states that, “Job satisfaction is an attitude and an internal state that can be associated with personal feelings of achievement, either quantitative or qualitative”.

Job satisfaction may be described as an affective or emotional reaction to a job resulting from the incumbent’s comparison of actual outcomes with the required outcomes (Cranny, Smith, & Stone; 1992; Hirschfeld, 2000; Locke, 1976).

According to Mosadegh Rad and Yarmohammadian (2006), job satisfaction refers to the attitude of employees towards their jobs and the organization which employs them.

Chimanikire, Mutandwa, Gadzirayi, Muzondo and Mutandwa (2007) reported that job satisfaction is the quality of life at work as experienced by the employee and the condition that could be promoted by social responsibility programs executed by the employer.

Job satisfaction implies enthusiasm and happiness with one’s work. Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfilment (Kaliski, 2007).

Job satisfaction represents a feeling that appears as a result of the perception that the job enables the material and psychological needs (Aziri, 2008).

Kreitner and Kinicki (2008) define job satisfaction as “an affective or emotional response towards various facets of one’s job”.

In addition to having attitudes about their jobs as a whole, people also can have attitudes about various aspects of their jobs such as the kind of work they do, their co-workers, supervisors or subordinates and their pay (George, Louw, & Badenhorst, 2008).

The academic definitions of job satisfaction can be divided into three types (Munshi, 2010).
(1) **Integral definition** – This definition emphasizes workers’ job attitude toward environment with focal attention on the mental change for individual job satisfaction of employee (Fogarty, 1994; Locke, 1976; Robbins, 1996).

(2) **Differential definition** – It emphasizes job satisfaction and the difference between the actually deserved reward and the expected reward from employees; the larger difference means the lower satisfaction (Hodson, 1991; Smith, Kendall, & Hulin, 1969).

(3) **Reference structure theory** – It emphasizes the fact that the objective characteristics of organizations or jobs are the important factors to influence employees’ working attitude and behaviours but the subjective sensibility and explanation of working employees about these objective characteristics; the said sensibility and explanation are also affected by self-reference structures of individual employee (Homans, 1961; Morse, 1953).

### 1.1.1.2 THEORIES OF JOB SATISFACTION

A survey of literature about the theories of job satisfaction suggests that theories are now commonly grouped either according to the nature of theories or their chronological appearance (Saif et al., 2012). Shajahan & Shajahan (2004) have noted that there are **Content theories** (Maslow’s Needs Hierarchy, Herzberg’s Two Factor theory, Theory X and Theory Y, Alderfer’s ERG theory, and McClelland’s theory of Needs) and **Process theories** (Behaviour Modification, Cognitive Evaluation Theory, Goal Setting theory, Reinforcement theory, Expectancy theory, and Equity theory). This division of theories is acknowledged across the literature (Saif et al., 2012). Luthans (2005) suggested that there are ‘Content’ (Needs Hierarchy, Two Factor, and ERG theories); **Process** (Expectancy theory and Porter & Lawler model); and **Contemporary** (Equity, Control and Agency theories) theories. While, Robbins (2005) uses chronology and categorizes the theories into Early theories (Hierarchy of needs, Theory X & Y, Two-Factor theory) and Contemporary theories (McClelland’s theory of needs, Goal Setting theory, Reinforcement theory, Job Design Theory (Job Characteristics Model), Equity theory and Expectancy theory). Yet another conceptual group includes **Situational theories**, which proposes that job satisfaction is the product of how well an individual’s personal characteristics interact or mesh
with the organizational characteristics (Worrell, 2004). It is however, notable that Content and Process theories have become the ‘standard classification’ (Saif et al., 2012).

**CONTENT THEORIES**

Luthans (2008) states that the ‘Content Theories’ are concerned with the types of incentives or goals that an employee strives to attain in order to be satisfied and perform well. Hellriegel, Slocum, and Woodman (1998) state that because these theories focus on an employee’s personal needs and motives, they are often referred to as ‘Needs Theories’. The Content Theories include the Scientific Management Approach, The Human Relations Approach, Maslow’s Hierarchy of Needs Theory, Herzberg’s Two-Factor Theory, McGregor’s Theory X & Y, McClelland’s Theory of Needs Achievement, and Alderfer’s ERG Theory.

1.1.1.2 (i) The Scientific Management Approach (1911)

The theories on job satisfaction begin with the idea of Taylor’s (1911) ‘Scientific Movement’ which proposed that money is the biggest motivator for job-satisfaction (Saif et al., 2012). Frederick Winslow Taylor in his book, Principles of Scientific Management, argued that there existed a single best way to perform any given work task. This book laid the foundation for shifting focus from piecework and skilled labour to a more modern approach of hourly wages and assembly lines, thus bringing about a change in industrial production philosophies. In its initial stage, the use of scientific management by industries exponentially increased productivity as workers were forced to work faster. However, with time workers were not only exhausted but also dissatisfied, thus leaving researchers with mind boggling questions to answer about job satisfaction.

1.1.1.2 (ii) The Human Relations Approach (1924-1933)

One of the biggest preludes to the study of job satisfaction was the Hawthorne Studies (Munshi, 2010). Elton Mayo of Harvard Business School in these studies (1924-1933) wished to explore the effects of various conditions (such as illumination) on workers’ productivity. The Human Relations approach differs from Scientific Management mainly because it focuses on the employee performing the job rather
than the task to be performed. According to Robbins, Odendaal, and Roodt (2006) the essence of human relations was the belief that the key to higher employee performance in an organization is to increase employee job satisfaction. This approach assumed that employees wanted to feel useful and important (Moorhead & Griffins, 2010). Finally, these studies showed that changes in work conditions did temporarily increase productivity (called the Hawthorne Effect); however this increase was not due to the new conditions but from the knowledge of being observed. This finding provided strong evidence that pay was not the only reason why people worked and thus paved the way for investigators to look for other factors that affect job satisfaction.

1.1.1.2 (iii) Maslow’s Hierarchy of Needs Theory (1943)

Maslow’s Hierarchy of Needs is “the most widely mentioned theory of motivation and satisfaction (Weihrich & Koontz, 1999)”. Maslow’s theory of hierarchy of needs laid the foundation for the theories of job satisfaction. All theories that have so far been suggested in the area of job satisfaction begin with Maslow’s ideas. Maslow’s theory (1943) is based on two assumptions: a) people always want more and b) people arranged their needs in order of importance (Smith & Cronje, 1992). Maslow (1970) identified five levels of need hierarchy, i) Physiological needs (food, clothing, shelter, sex), ii) Safety needs (physical protection), iii) Social needs (develop close associations with others), iv) Ego and esteem needs (prestige given by others) and v) Self-actualization needs (self-fulfilment and accomplishment through personal growth). In terms of applying this theory to organizations, the theory proposes that the lower-order needs must be gratified before the higher-order needs are activated. For example to help them gratify their physiological and safety needs, employers can increase the salary of employees. The satisfaction of these needs would strengthen the relationship between the employee, their supervisors, and co-workers. This process if continued until the employees have gratified all of the lower-order needs, would lead the worker to the path of self-actualization, should the nature of the job permit this level to be attained. Individual needs are influenced both by the importance attached to various needs and the level to which an individual wants to fulfil these needs (Karimi, 2007).
1.1.1.2 (iv) Herzberg et al.’s Two-Factor Theory (1959)

In terms of Herzberg, Mausner, Peterson, and Capwell’s motivation-hygiene theory (1959, 1993), factors that make workers feel good about their work, are different from factors that make them feel bad about their work. According to Herzberg et al. (1959) employees attribute satisfaction with work to internal and dissatisfaction to external factors. Factors that lead to the satisfaction of employees are called motivators, while hygiene factors lead to job dissatisfaction. Motivators include achievement, advancement, recognition, responsibility, work itself, and advancement. The hygiene factors do not motivate/satisfy rather these contextual factors (administration, company policy, supervision, salary, interpersonal relations, supervisor, and working conditions) prevent dissatisfaction (Herzberg et al., 1959). The performance of a worker is equally affected by both hygiene factors and motivators. Herzberg et al., (1959) posited that although paying attention to motivators would increase satisfaction with work yet it would not affect job dissatisfaction. Alternatively, focusing on hygiene factors would decrease dissatisfaction but would not increase satisfaction with work. According to Kim (2004) Herzberg’s theory is the most useful model to study job satisfaction.

Figure 1: Comparison of the Ideas of Maslow and Herzberg (Baghaei, 2011)
1.1.1.2 (v) Theory X & Y (McGregor, 1960)

A theory of motivation and job satisfaction was established by McGregor after observing and understanding the manner in which managers handle the employees. McGregor classified people by two theories he called X and Y and founded on a group of assumptions and that managers change their behaviour towards their subordinates according to these ‘assumptions’ about different employees (Robbins, 1998; Saif et al., 2012).

Assumptions of Theory X by McGregor (1960) (Negative view of Human being)

- Human beings have an inherent dislike of work and avoid it if possible.
- Therefore, to make people work they must be coerced, controlled, directed, and threatened with punishment to make them work.
- People avoid responsibility, have little ambition, prefer to be directed, and want security (Weihrich & Koontz, 1999).

Assumptions of Theory Y by McGregor (1960) (Positive view of Human being)

- Physical and mental efforts in work come as naturally to people as play and rest.
- People are capable of practicing self-direction and self-control for achieving objectives.
- The size of rewards attached with achievement determines the degree of commitment too.
- Under proper conditions, human beings not only accept responsibility but also seek it (Weihrich & Koontz, 1999).

According to McGregor (1960) managers must determine the best way to develop all employees into group Y employees.

1.1.1.2 (vi) Needs-Achievement Theory (McClelland, 1961)

McClelland and Associates proposed that some individuals have an extremely strong drive to achieve and therefore have a tendency to strive for personal achievement rather than just the reward of success. They are desirous of improved
performance on each given challenge and have an inclination towards challenging jobs. This theory focuses on the achievement motive but it includes on achievement, power, and affiliation motives:

- **Achievement** – This is the drive to excel at everything one does and to achieve the highest standards of success.

- **Power** – It refers to the desire to be influential, and to control others (Robbins, 2005; Shajahan & Shajahan, 2004).

- **Affiliation** – It is the desire for having friendly and close interpersonal relationships (Shajahan & Shajahan, 2004). Those with high affiliation prefer cooperative rather than competitive situations (Robbins, 2005).

### 1.1.1.2 (vii) ERG Theory (Alderfer, 1969)

Clayton Alderfer (1969) explored Maslow’s theory and substantiated it with practical research. He regrouped Maslow’s list of needs into three classes of needs: *existence*, *relatedness*, and *growth*, thereby calling it the ERG theory. His classification absorbs the Maslow’s division of needs into: *existence* (physiological and security needs), *relatedness* (social and esteem needs) and *growth* i.e. *self-actualization* (Shajahan & Shajahan, 2004). Alderfer suggested a continuum of needs rather than hierarchical levels or two factors of needs (Saif et al., 2012). Unlike Maslow and Herzberg, Alderfer does not suggest that a lower-level need must be fulfilled before a higher level need becomes motivating or that deprivation is the only way to activate a need (Luthans, 2005).

**PROCESS THEORIES**

Process theories are viewed as a group of cognitive motivational theories that aim to understand the processes of thought individuals employ in order to decide how to act in the work environment (Strydom, 2012). The major focus of process theories is on ‘how motivation takes place’. Similarly, the concept of expectancy borrowed from the cognitive theory also plays a significant role in the process theories of job satisfaction. Thus, these explain how needs and goals are accepted and fulfilled on the cognitive level. The well-known theoretical models for process motivation are:
1.1.1.2 (viii) Equity Theory (Adams, 1963)

This theory suggests that employees appraise what they put into a job (input) against what they get from it (outcome) and then compare this input-output ratio with that of other workers. A state of equity is said to exist if employees discover that the ratio is equal to that of relevant others (Robbins, 2005). Over the past few decades the equity theory has been studied extensively under the title of distributive justice (Yusof & Shamsuri, 2006). It has been found that rewards increase employee satisfaction only when these rewards are valued and perceived as equitable by the employees (Perry et al., 2006).

1.1.1.2 (ix) Vroom’s Expectancy Theory (1964)

Victor H. Vroom asserts that people are motivated to work to achieve a goal if they believe that a goal is worthy and there is a good chance that what they do will help them in achieving their goals (Weihrich & Koontz, 1999). Vroom’s theory is based on three major variables: valence, expectancy, and instrumentality. Valence is the strength of a person’s preference (value, incentive, attitude, and expected utility) for a particular output. Expectancy is the probability that a particular effort will lead to a particular first-level outcome while instrumentality is the degree to which a first-level outcome will lead to a desired second-level outcome (Saif et al., 2012). For example, a person can be motivated towards better performance (first-level output) to realize promotion (second-level output) (Luthans, 2005). Expectancy theory recognizes the importance of various individual needs and motivations (Weihrich & Koontz, 1999). It suggests that rewards used to influence employee behaviour must be valued by individuals (Perry et al., 2006). According to Robbins (2005) “Vroom’s Expectancy Theory is the most comprehensive theory of motivation and job satisfaction.” The expectancy theory explains that motivation is a product of three factors: how much reward is wanted (valence), an estimate of the probability that effort will lead to the successful performance (expectancy), and the estimate that performance will result in getting the reward (instrumentality) – explained as ‘Valence × Expectancy × Instrumentality = Motivation’ (Newstrom, 2007).
1.1.1.2 (x) Goal Setting Theory (Locke, 1968)

Edwin Locke (in late 1960s) asserted that intentions can be a major source of satisfaction. Some specific goals (intentions) lead to increased performance. For example, undertaking difficult goals leads to higher performance in comparison accepting easy goals. Feedback triggers higher performance than no feedback. People are known to do better when they get feedback on how well they are progressing towards their goals. This is because feedback helps identify discrepancies between what they have accomplished and what they wish to accomplish. Clearly defined difficult goals produce a higher level of output than ‘generalized’ goals of ‘do your best’. All those studies, which tested goal-setting theory, demonstrate that challenging goals along with feedback on performance work as motivating forces.

❖ SITUATIONAL THEORIES

Situational theorists assume that the interaction of variables such as task characteristics, organizational characteristics, and individual characteristics influences job satisfaction (Hoy & Miskel, 1996). Examples of models are the situational occurrences theory of job satisfaction (Quarstein, McAfee, & Glassman, 1992).

1.1.1.2 (xi) Situational Occurrences Theory (Quarstein, McAfee, & Glassman, 1992)

The situational occurrences theory emerged in 1992, when Quarstein, McAfee, and Glassman stated that job satisfaction is determined by two factors: situational characteristics and situational occurrences (Worrell, 2004). Pay, promotional opportunities, working conditions, company policies, and supervision are examples of situational characteristics. Individuals tend to evaluate situational characteristics before they accept a job, while situational occurrences which may either be positive or negative tend to be evaluated after accepting a job (Daneshfard & Ekvaniyan, 2012). Positive occurrences might include extra vacation time, while negative occurrences might imply faulty equipment or strained relationship with co-worker (Worrell, 2004). Quarstein et al. (1992) hypothesized that overall job satisfaction is a function of the
combination of both situational characteristics and occurrences. According to researchers, a combination of situational characteristics and situational occurrences can be a stronger predictor of overall job satisfaction than each factor by itself (Daneshfard & Ekvaniyan, 2012).

1.1.1.3 MODELS OF JOB SATISFACTION

1.1.1.3 (i) Lawler and Porter Expectancy Model (1967)

Porter-Lawler (1967) recognized that job satisfaction is more dependent upon performance, than performance is upon satisfaction. In fact, it is performance that leads to job satisfaction. Extrinsic and intrinsic rewards are desirable outcomes. Intrinsic rewards come from within an individual and include a sense of achievement, recognition, and a feeling of responsibility (e.g., Herzberg’s motivators). Extrinsic rewards come from the organization and the actions of others and include salary, working conditions and supervision (e.g., Herzberg’s hygiene factors). The relationship between performance and extrinsic and intrinsic rewards is shown as a jagged line (in Figure-2). This is because the extent of the relationship depends upon the nature of the job. The intrinsic and extrinsic rewards are not directly connected with job satisfaction because of the worker’s perceptions of the deserved level of pay (Lawler & Porter, 1967). If the design of the job permits variety and challenge, thereby enabling the people to reward them for good performance, there is a direct relationship.

When the job design is not challenging and does not involve variety the relationship between good performance and intrinsic rewards does not remain direct. Perceived equitable rewards refer to the level of rewards people feel they should fairly receive for a given quality of performance. Often people believe that the level of rewards they receive should be comparable to the requirements and demands of the job, and the contribution expected from them. Higher levels of self-rated performance are linked to higher levels of expected equitable rewards. Job satisfaction is determined by the perceived level of rewards from the organization and the actual
rewards received for a given quality of performance. The person experiences dissatisfaction if perceived equitable rewards are more than actual rewards received. The experience of satisfaction flows from actual rewards that meet or are greater than the perceived equitable rewards.

**Figure 2: Lawler and Porter Expectancy Model (1967-68)**

1.1.1.3 (ii) **Job Characteristics Model (Hackman & Oldham, 1975)**

Job characteristics are aspects of a person’s job and tasks that shape how the individual perceives his role in the organization. Hackman and Oldham’s (1980) original idea of job characteristics theory argued that several moderators influence the outcomes of job redesign. These moderators include differences in the extent to which various employees desire personal or psychological progress. Role clarity leads to higher satisfaction with work because greater role clarity creates such workforce, which is more satisfied with, committed to, and involved in work (Moynihan & Pandey, 2007). The model states that there are five core job characteristics (autonomy, feedback, skill variety, task identity, and task significance) which impact three critical psychological states namely experienced meaningfulness, experienced responsibility for outcomes, and knowledge of the actual results, in turn influencing work outcomes i.e. job satisfaction, absenteeism, work motivation, etc. (Louca et al, 2013).
1.1.1.3 (iii) Locke and Latham’s Model of Job Satisfaction (1990)

Locke and Latham’s (1990) model of job satisfaction is also known as the Goal Setting Theory. Locke and Latham (2006) begin with the assumption that the setting high objectives and expectations of success at work do indeed provide achievement and success in performing tasks. Success is studied as a factor that creates job satisfaction. The feelings of success in the workplace are of the nature that people see that they are able to grow and meet job challenges by pursuing and attaining significant and meaningful goals. The Goal-setting theory (Locke & Latham, 1990, 2002) was developed within industrial/organizational psychology over a 25-year period, based on 400 laboratory and field studies. Goals are related to affect because they set the basic standard for satisfaction with oneself and performance. High, or hard, goals are motivating because they require one to attain more in order to be satisfied than do low, or easy, goals (Locke & Latham, 2006).

There are four mediators of the relationship between goals and performance. High goals need greater effort and persistence than do moderately difficult, easy, or vague goals. Goals direct action, attention, and effort towards goal-relevant actions at the expense of non-relevant actions. Because performance is a function of ability and
motivation, effects of goal also depend upon having the requisite task knowledge and skills. Goals may just motivate an individual to use his existing ability, may involuntary bring accumulated task-relevant knowledge into awareness, and may further motivate to search for new knowledge.

Goals, along with self-efficacy (Bandura, 1997), often mediates or partially mediates the effects of other potentially motivating variables, such as feedback, job autonomy, monetary activities, and participation in decision. The main moderators of goal setting are feedback (needed to track progress); commitment (enhanced by self-efficacy and viewing the goal as important); task complexity (to the degree that task knowledge is tougher to acquire on complex tasks); and situational constraints. With regard to the latter, Brown, Jones, and Leigh (2005) found that role overload (excess work without the necessary resources to accomplish a task) moderates goal effects; goals affected performance only when overload was low.

Figure 4: Locke and Latham’s Model of Job Satisfaction (1990)
1.1.1.3 (iv) Christen, Iyer and Soberman (2006) provide a model of job satisfaction in which the following factors are included:

- Job-related factors
- Role perceptions
- Job performance
- Firm performance

**Figure 5: Christen, Iyer and Soberman’s Model of Job Satisfaction (2006)**

1.1.1.3 (v) Job Satisfaction Model (Field, 2008)

According to Field (2008) there are numerous factors that can lead to the satisfaction or dissatisfaction of employees. In order for an employee to be fulfilled, committed, and balanced within his place of employment; certain factors such as the benefits, remuneration, job security, management practices, recognition, and support have a role to play (Strydom, 2012). It is therefore imperative that the human resources management of an organization, together with the management of the organization, take these factors into consideration when planning the policies, procedures, and strategies that influence job satisfaction and dissatisfaction.
1.1.1.4 DETERMINANTS OF JOB SATISFACTION (WORRELL, 2004)

A review of literature suggests that there are numerous variables that have been investigated in their relationship to job satisfaction viz. demographic data (e.g., age, gender, and race), intrinsic features of the job (e.g., advancement, recognition, and responsibility), and extrinsic variables namely salary, supervision and working conditions (Willdridge, 2013). Even though there exist a number of conceptualizations of job satisfaction, it can be said that the researchers have a considerable consensus on the characteristics of job satisfaction including pay, promotion, working conditions, relationships with peers and supervisors (MacDonald & MacIntyre, 1997).
1.1.1.4 (i) Demographic Variables

- **Age**

Age has often been focused upon as a factor influencing job satisfaction. Available literature is inconclusive. Some studies show no significant effect (Brown, 1992; Brown, Hohenshil, & Brown, 1998; Miller, 1985) of age on job satisfaction, some show a gradual linear increase of satisfaction as age increases (Anderson, Hohenshil, & Brown, 1984; Hulin, 1963; Sutter 1994; Weaver, 1980), and some suggest that satisfaction changes throughout the lifespan of the worker (Herzberg et al., 1957). Generally speaking, job satisfaction tends to increase gradually with age (Spector, 1997). Herzberg et al. (1957) attributed this trend to the fact that job expectations tend to become more realistic as employees age and mature. Quinn, Staines, and McCullough (1974) reported that older workers remain satisfied because of promotions and after having acquired more desirable positions in organizations. Others justify the findings by noting that people often change jobs 6-7 times in a lifetime, and as they get older, they become more aware of their needs and make better choices (Worrell, 2004). This incongruence of literature is likely due to situational job variances (Worrell, 2004) and Zeitz’s (1990) research backed this logic by demonstrating significant differences between satisfaction levels of federal employees based on their positions as elite or non-elite professionals and non-professionals.

- **Gender**

Gender has also received a great deal of attention in job satisfaction studies, but again the research is inconclusive (Worrell, 2004). A large body of research has showed no significant difference between male and female satisfaction levels (Thompson & McNamara, 1997; Iiacqua, Schumacher, & Li, 1995; D’Arcy, Syrotuik, & Siddique, 1984; Barbash, 1976). Smith, Smits, and Hoy, (1998) found that males were significantly more satisfied in larger companies with male supervisors while women were significantly more satisfied than men in small companies with female supervision. A body of literature suggesting that gender does affect job satisfaction is available, and data can be found to suggest that either men are more satisfied (Black
& Holden, 1998, Weaver, 1977; Locke, Fitzpatrick & White, 1983) or that women are generally more satisfied (Chapman & Lower, 1982; Kramen-Kahn & Hansen, 1998). The inconsistencies, according to Gruneberg (1979), are closely linked to differences in coping, expectations, respect, promotional prospects, salary, and social interactions of males and females and the jobs they hold. Others suggest that women are less satisfied with their jobs in comparison to men because of the unequal treatment meted out to women in the workplace, and that under equal work conditions; women are more satisfied with their jobs than men (Worrell, 2004).

❖ **Race**

Brush, Moch, and Pooyan (1987) found no significant racial differences; however, Weaver (1980) reports that non-whites are less satisfied than Caucasian employees. Some researchers agree that a racial difference does exist, but that whites are more satisfied with their jobs primarily because of the unequal treatment in workplace. Landy and Trumbo (1980) suggest that job satisfaction variances may exist, regardless of the specific demographic variable, be it age, gender, or race but these variances are very small (2-5%). Weaver (1977) further suggested that these differences that do exist seem to disappear when certain factors such as education, salary, and status are controlled.

❖ **Salary**

Many researchers have identified salary as the most basic variable in the study of job satisfaction (Derlin & Schnieder, 1994; Miller, 1985). Although the earliest research suggested that salary was not a significant predictor of job satisfaction (Herzberg et al., 1957; Hoppock, 1935), later studies began to suggest that salary was a factor up to a certain point in an individual’s career (Herzberg, 1966). Studies have generally shown a positive relationship between pay and job satisfaction (Babakus, & Rhodes, 1983; Ingram, 1990; Lee & Wilbur, 1985), but the relationship seems to be linked more to perceptions of equity and fairness than the actual amount of currency (Hulin & Smith, 1965; Spector, 1997).
**Rural vs. Urban Work Site**

In urban areas workers generally have more job opportunities, better schools, medical facility, better connectivity, better salary, greater opportunities for spousal employment which is why there is evidence that job satisfaction is higher in urban educational professionals when compared to those in rural (Arnold, Seekins, & Nelson, 1997; Finley’s, 1991). On the other hand, rural settings and smaller communities can provide family-oriented settings, lower crime rates, recreational access and overall enhanced “quality of life” (Worrell, 2004). Professional isolation and lack of opportunity for professional development are the two of the most commonly mentioned disadvantages of rural.

1.1.1.4 (ii) Interpersonal Factors

Under job satisfaction research, interpersonal relationships make up the social support network of the employee (Worrell, 2004). These elements include the relationship with one’s senior, subordinates, the social interaction with co-workers, and even the interactions with clients and customers. According to Brown et al (1998), employee supervision and interaction have been found to be the two most significant interpersonal factors when looking at job satisfaction.

As far back as the Hawthorne Studies of the 1920’s, research has shown that workers who belong to a social group and have friendships at work tend to be more satisfied (Maynard, 1986). Maynard further suggested that employees who lack social support at work experience more stress, have fewer coping techniques, and are consequently less satisfied (Worrell, 2004). Fellow employees can satisfy many social needs, and sympathetic and supportive co-workers can increase job satisfaction (Green, 2000). Co-workers are also vital for evaluating the equity and fairness of one’s pay and work requirements, and social needs studies have shown that co-worker job satisfaction can influence one’s own job satisfaction (Brown et al, 1998). The nature of supervision provided can also have a significant impact on job satisfaction. Studies have shown that employees who have positive interactions with supervisors are generally more satisfied at work (Bruce & Blackburn, 1992; Vroom, 1982).
**Intrinsic vs. Extrinsic Factors**

Intrinsic factors are employees' affective reactions to the job, such as their satisfaction with the freedom they have to choose their own methods of working, the recognition that they receive for good work, and the opportunity they have to use their ability. Intrinsic factors may also include perceived respect and responsibility, task variety, and meaningful work. These personally rewarding intrinsic factors have demonstrated a significant impact on job satisfaction in many studies (O’Driscoll & Randall, 1999; Valentine, Valentine, & Dick, 1988). Dodd-McCue and Wright (1996) found that job satisfaction is enhanced by the value placed on one's professional role and identification with that role, but negatively affected by choosing the job because rewards are extrinsic (external to the work itself, such as fellow workers, salary, or promotion opportunities). Martinez-Ponz (1990) found that intrinsic rewards were more effective in increasing job satisfaction and commitment among teachers than were financial incentives. Similarly, Reyes, Madsen, and Taylor (1989) found that intrinsic rewards had more influence on educators than any organizational rewards.

1.1.1.5 **RELEVANCE OF JOB SATISFACTION IN PUBLIC SECTOR BANKS**

The sea-change that the Indian banking sector has undergone over the years is more evident in the case of Public Sector Banks which are now forced to match steps with Private Sector banks to cope up with the emerging competition and customer expectations (Kamal & Sengupta, 2009). While the customers demand better and latest state-of-the-art banking, the employees are burdened with the same working environment and technology to cope up with the competition from the Private and Foreign banks (Kamal & Sengupta, 2009). Customer dissatisfaction may mean depleted customer service meaning – less business for the bank translating into job dissatisfaction and even career threats for the employees (Kamal & Sengupta, 2009). Results of a study carried out by Bajpai & Srivastava (2004) on the level of satisfaction of employees of two Public Sector and two Private Sector banks in India indicated that layoff threats, quick turnover, less welfare schemes and less scope for vertical growth increased job dissatisfaction. In contrast, secure job environment welfare policies and job stability increased the degree of job satisfaction (Shrivastava
Kumudha & Abraham (2008) compared 100 managers from 13 Public and Private Sector banks and found that the programs related to the self-development, information about job opening, opportunities to learn new skills and retirement preparation programs greatly influence the feelings of career satisfaction.

The literature shows that organizational contextual factors such as pay, growth, opportunities, job security, among others, influence an employee’s perception of job satisfaction (Bajpai & Srivastava, 2004; D’ Souza, 2002; Jha, Gupta, & Yadav, 2008; Singh & Kohli, 2006; Thakur, 2007). Results of a study by Shrivastava & Purang (2009) indicated that Private Sector Bank employees report greater satisfaction with the pay and benefits aspects of the job as compared to Public Sector Bank employees and further suggested that 80% of private employees find good pay and benefits to be one of the greatest satisfiers, whereas 75% of Public Sector employees regard low pay as one of the main dissatisfiers. However, Jain, Sharma, and Jain (2012) concluded that Public Sector employees are happier and more satisfied with their pay and promotion potential due to job security despite having less salary. Due to the lack of an opportunity to learn new skills and no proper training 20% Public Sector Employees were dissatisfied and 30% were neutral (Jain, Sharma, & Jain, 2012). In a report on job satisfaction by, it was observed that compensation may not be the main motivation for the employees but remains one of the most fundamental and valued motivation (Shrivastava & Purang, 2009).

The job satisfaction of the managers in a bank is of prime importance because only a satisfied and happy worker will be able to achieve such synergy in the bank (Kamal & Sengupta, 2009). Employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment and more likely to be satisfied with their lives (Lease, 1998). For the success and sustained growth of Indian banks, it is imperative to create a pool of committed employees by determining whether they are satisfied at work; this satisfaction would in turn affect their performance and commitment which would eventually influence the banks growth and profitability (Shrivastava & Purang, 2009).
1.1.2 BURNOUT

1.1.2.1 DEFINING BURNOUT

Most researchers who study burnout acknowledge that it includes both cognitive and emotional dimensions. Emotional exhaustion is most often included into basic definitions of burnout pointing towards the importance of acknowledging the emotive component of the construct (Brand, 2007).

Cherniss (1980) defines burnout as a transactional process that begins with job stress.

Edelwich and Brodsky (1980) call burnout the progressive loss of idealism, energy, and purpose experienced by people in the helping professions as a result of the conditions of their work.

Freudenberger and Richelson (1980) describe burnout as a state of fatigue or frustration brought about by devotion to a cause, way of life or relationship that failed to produce the expected reward.

According to Pines and Aronson (1988), burnout refers to the progressive loss of meaning, enthusiasm, energy, idealism, and goal oriented behaviour experienced by persons in the helping professions.

The experience of too much pressure and too few sources of satisfaction can develop into a feeling of exhaustion leading to burnout (Golembiewski & Munzenrider, 1988).

Cordes and Dougherty (1993) described burnout as a specific type of stress which is commonly experienced by professionals employed in occupations which require a great deal of interpersonal contact.

One of the most prominent definitions describes burnout “as a syndrome of emotional exhaustion, depersonalization, and reduced personal accomplishment that can occur among individuals who work with people in some capacity” (Maslach, Jackson, & Leiter, 1996).

While one of the most radical definitions representing the general nature of burnout is provided by Maslach and Leiter (1997): “Burnout is the index of the dislocation between what people are and what they have to do. It represents an erosion in value, dignity, spirit, and will – an erosion of the human soul. It is a malady
that spreads gradually and continuously over time, putting people into a downward spiral from which it’s hard to recover.”

According to Schaufeli and Enzman (1998) burnout can be defined as a persistent, negative, work-related state of mind in normal individuals that is primarily characterized by exhaustion, which is accompanied by distress, a sense of reduced effectiveness, decreased motivation and the development of dysfunctional attitudes and behaviours at home.

Burnout is a multidimensional and chronic stress reaction that goes beyond the experience of mere exhaustion, and is seen as the final step in a progression of unsuccessful attempts to cope with a variety of negative stress conditions (Bosman, Rothmann, & Buitendach, 2005).

Burnout refers to exhaustion of the body and the mind because of continued work stress (Karodia, 2007).

According to Sharma (2007) “Burnout is described as a state of depletion of a person’s resources and energy resulting in apathetic and impasse behaviour towards others, having dysfunctional repercussions on the individual and adverse effects on organizations”.

The “burn-out” metaphor implies not only that somebody had to be “burning” (i.e. strongly liked his/her job, was strongly committed, etc.) before he or she would be able to “burn-out”, but also that once a fire is burning, it cannot continue to burn unless resources are provided to keep it on burning (Korunka, Tement, Zdrehus, Borza, Blache, De Angelis,…Vestergaard, 2011).

1.1.2.2 MODELS AND THEORIES OF BURNOUT

1.1.2.2 (i) Process Model of Burnout (Cherniss, 1980)

In one of the earliest theories about how burnout develops, Cherniss’ (1980) suggested that aspects of the work environment and the characteristics of the individual could both function as a source of strain (Gachutha, 2006). Bureaucratic interference with task completion on goal achievement and lack of collegial relationships for instance may create doubts in the person about his/her competencies. Individuals then try to cope with these stressors in many ways, such as: reducing work goals, taking less responsibility for work outcomes, becoming less idealistic in
approach to the job and becoming detached from the clients or the job itself. Cherniss (1980) calls these management strategies negative attitudes and reports that they constitute the definition of burnout phenomenon (Gachutha, 2006). Burke and Greenglass (1995) provided support to Cherniss’s view of burnout when they found that work setting characteristics such as inadequate induction, lack of autonomy, work overload, unclear goals, poor leadership and supervision contributed to negative attitude changes among a sample of teachers, school departmental heads and principals. A potential limitation of Cherniss’s theory is it’s over inclusiveness; by equating burnout with attitude changes it incorporates a wide range of potential variables under burnout (Gachutha, 2006).

**Figure 7: Process Model of Burnout (Cherniss, 1980)**

<table>
<thead>
<tr>
<th>Work Setting Characteristics</th>
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<tbody>
<tr>
<td>Orientation</td>
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<td>Workload</td>
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<tr>
<td>Stimulation</td>
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<tr>
<td>Scope of Client Contact</td>
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<tr>
<td>Autonomy</td>
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<tr>
<td>Institutional Goals</td>
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<tr>
<td>Leadership/Supervision</td>
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<td>Social Isolation</td>
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</tbody>
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<tr>
<th>Sources of Stress</th>
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</thead>
<tbody>
<tr>
<td>Doubts about Competence</td>
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<tr>
<td>Problems with Clients</td>
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<tr>
<td>Bureaucratic Interference</td>
</tr>
<tr>
<td>Lack of Stimulation and Fulfillment</td>
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<tr>
<td>Lack of Collegiality</td>
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<tr>
<th>Attitude Changes</th>
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<tr>
<td>Work Goals</td>
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<tr>
<td>Personal Responsibility</td>
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<tr>
<td>Idealism/Realism</td>
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<tr>
<td>Emotional Detachment</td>
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<tr>
<td>Work Alienation</td>
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<tr>
<td>Self Interest</td>
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<thead>
<tr>
<th>Person</th>
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<tbody>
<tr>
<td>Career Orientation</td>
</tr>
<tr>
<td>Support/Demands outside Work</td>
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</table>
1.1.2.2 (ii) Veninga and Spradley’s Stage Model (1981)

Veninga and Spradley (1981) believed that burnout occurred in the form of five distinct stages:

- **Honeymoon stage** – This stage is characterized by the feelings of challenge, enthusiasm, excitement, and pride arising out of the happiness about the new job. In this initial stage this euphoria gives rise to coping mechanisms and strategies, which prove to be dysfunctional later because this euphoria also marks the beginning of the depletion of energy.

- **Fuel shortage stage** – The undefined feelings of fatigue, sleep disturbance, inefficiency, and job dissatisfaction are harbingers of the difficulties ahead (increased eating, drinking, and smoking).

- **Chronic symptom stage** – The physiological manifestation that appeared in the fuel shortage stage becomes more pronounced in this stage and might even lead to the symptoms like physical illnesses, anger, irritation, and depression.

- **Crisis stage** – Over a period of time, the symptoms may develop into acute psychosomatic disorders like chronic backache, high blood pressure, migraine, peptic ulcer, and sleep disturbance along with the development of mechanisms to deal with the tendency of self-doubt, a negative view of life, and a feeling of being constantly burdened.

- **Hitting the wall stage** – This stage is marked with a total maladaptation as a result of the failure of the individual’s coping mechanisms to deal with work stress. The model proposed by Veninga and Spradley (1981) is evocative in imagery and could help a person recognize the warning signals and take preventative measures but the descriptive evocativeness comes at the cost of analytical rigour in modelling.

1.1.2.2 (iii) Multidimensional Model of Burnout (Maslach, 1982a)

The Multidimensional Model of Burnout was given by Maslach in 1982. Maslach (1982a) describes emotional exhaustion as “the first stage where stress arises as an outcome from the social interaction between helper and recipient”. An individual will initially get emotionally involved; extend himself beyond what is usual for him and then end up feeling overwhelmed by the emotional demands imposed by
other people. This is known as emotional exhaustion where people feel emotionally drained and fatigued, their emotional resources are depleted and there are no available sources of replenishment. An individual’s response to this is adopting a self-protective position of detachment as they avoid having to get to know others and becoming emotionally involved (Maslach, 1982b). Maslach (1982a) maintains that when detachment occurs, the latter signals the second stage which is known as depersonalization. This stage is characterized by the previously exhausted individual adopting a tendency to objectify people and having a distant, cynical, and negative attitude towards clients, co-workers, and the organization. The individual is troubled by feelings of guilt or distress during this stage. In the last stage, reduced personal accomplishment, the individual begins to feel inadequate and incompetent at work. In addition Maslach (2003) suggests that the way in which these dimensions will relate to workplace variables such as lack of resources will differ. This also implies that the difference in the manifestation of these dimensions will result in varying burnout patterns.

1.1.2.2 (iv) Meier’s Model of Burnout (1983)

Meier (1983) presented a framework patterned on the work of Bandura (1977), which viewed burnout from the perspective of an interactionist, positing that burnout is a consequence of the interplay between environment and individual factors. Burnout is defined as “a state in which individuals expect little reward and considerable punishment from work because of the lack of valued reinforcement, controllable outcomes, or personal competence” (Meier, 1983). The four elements of burnout are – contextual processing, efficacy expectations, outcome expectations reinforcement expectations. Burnout occurs when an individual, due to his repeated work experience, has very little hope of receiving positive rewards. Further, the person also feels a lack of control over the existing reinforcers. This is usually because he is unable to exert control over reinforcement and there exists a high expectation of punishment in the work environment.

1.1.2.2 (v) Smith’s Cognitive-Affective Stress Model (1986)

A four-stage model of burnout presented by Smith (1986) for athletes looks at the behavioural, physiological, and psychological aspects of the stress-burnout
process and how these components are continuously affected by the individual’s personality and his motivation level. The four stages are as follows:

- **Situational demands** – In a situation where there is a discrepancy between an individual’s resources and the demands made on him, initially he experiences stress which with time turns into burnout.

- **Cognitive appraisal** – The individual cognitively appraises the situation and makes an assessment on his own.

- **Physiological responses** – When the person’s perception of the situation is threatening and could possibly bring him harm, it can lead to a series of physiological effects such as anger, anxiety, depression, fatigue, increased tension, and sleep disturbance along with an increased susceptibility to diseases.

- **Behavioural responses** – In an attempt to deal with the sudden stress many coping and task behaviours are set in motion. Many forms of rigid and inappropriate behaviour may be exhibited along with falling performance and interpersonal problems which eventually lead to a withdrawal from all related activities.

As this model is based on a research on athletes, it may not be relevant for the executives.

1.1.2.2 (vi) Phase Model of Burnout (Golembiewski, 1984)

A more widely known theory on how burnout develops is the Phase Model of Burnout proposed by Golembiewski and colleagues (Golembiewski & Munzenrider, 1984; Golembiewski, Munzenrider, & Stevenson, 1986). They adapted Maslach’s three component model of burnout but argued that depersonalization is the aspect that is experienced first in the sequence. Golembiewski and his associates developed the ‘Phase Model of Burnout’ with eight phases of burnout. The phase model proposes that as the person progresses through depersonalization to reduced personal accomplishment to emotional exhaustion burnout gets more and more intense. People in more advanced phases are assumed to experience more serious consequences than those in initial phases. Golembiewski, Munzenrider, and Stevenson (1986) indicate
that a person would not necessarily proceed through all the eight stages. Leiter (1993) noted that although the eight phases of the model simplify the process of categorizing individuals as high or low in burnout, this perspective reduces the role of depersonalization and personal accomplishment because the critical element is emotional exhaustion. Despite some reservations about the utility of the eight phase model, Burke (1989) has cited evidence in support of the phase model. Golembiewski’s phase model presents a sequential picture of the process of burnout development and a simple procedure for categorizing people along the burnout continuum.

Table 1: Phase Model of Burnout (Golembiewski, 1984)

<table>
<thead>
<tr>
<th>Phase</th>
<th>Depersonalization</th>
<th>Personal Accomplishment</th>
<th>Emotional Exhaustion</th>
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</thead>
<tbody>
<tr>
<td>I</td>
<td>Low</td>
<td>Low</td>
<td>Low</td>
</tr>
<tr>
<td>II</td>
<td>High</td>
<td>Low</td>
<td>Low</td>
</tr>
<tr>
<td>III</td>
<td>Low</td>
<td>High</td>
<td>Low</td>
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<tr>
<td>IV</td>
<td>High</td>
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<td>V</td>
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<td>VI</td>
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<tr>
<td>VII</td>
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<tr>
<td>VIII</td>
<td>High</td>
<td>High</td>
<td>High</td>
</tr>
</tbody>
</table>

1.1.2.2 (vii) Leiter and Maslach’s Burnout Model (1988)

Leiter and Maslach (1988) proposed a conceptualization of burnout development different from Golembiewski’s. It was later modified by Leiter (1993). Leiter and Maslach (1988) considered emotional exhaustion to be the critical element in the process of burnout. Stressors from jobs that have more dealing with people lead to emotional exhaustion. These aspects contribute to increased depersonalization, while the presence of resources (social support and opportunities for skill enhancement) influences personal accomplishment (Gachutha, 2006). Mostly, these two aspects of burnout have distinct predictors, such as coping styles, that contribute to both exhaustion and diminished accomplishment (Leiter, 1993). The reduced
personal accomplishment was believed to develop alongside emotional exhaustion and not through depersonalization in a particular sequence. Based upon a structural equation modelling of the burnout process Leiter (1993) later generated a modified version. Leiter (1993) portrays depersonalization as a direct function of emotional exhaustion and posits that reduced personal accomplishment may develop independently of both emotional exhaustion and depersonalization.

Figure 8: Leiter and Maslach’s Model of Burnout (1988)

1.1.2.2 (viii) Pines and Aronson’s Existential Model (1988)

According to Pines and Aronson’s (1988) burnout is the severe affects one’s coping ability as a consequence of the chronic presence of situational stress and extremely high expectations. On the basis of their clinical and research experience, Pines and Aronson (1988) conceptualized burnout as an experience of emotional, physical, and mental fatigue marked by disillusionment from work, disenchantment, low energy, helplessness, hopelessness, negative self-concept, and a negative view of others when excessive demands are made on the individual and he finds himself caught between high expectations and chronic stress. Pines and Aronson developed a one-dimensional measure called Burnout Measure which yields a single burnout score. While developing the Burnout Measure, Pines and Aronson moved away from their operational definition of burnout (Shirom, 2003).
1.1.2.2 (ix) The Conservation of Resources Model (COR; Hobfoll, 1988)

This model of burnout posits that stress and burnout occur when individuals perceive a threat to that which they value i.e. resources (Halbesleben & Buckley, 2004). Work-related demands, the insufficient return of resources following an investment of resources, or the loss of work-related resources (e.g., unemployment), are potential threats. The initial threat to resources is seen as a stressor; however, the continued loss or threat to resources, particularly after a great deal of resource investment in work, is said to lead to burnout (Hobfoll, 2001). Key to the COR model is the notion that job demands and job resources can differentially predict burnout and its individual dimensions (Leiter, 1993; Leiter, 1991). This notion found support in Lee and Ashforth’s (1996) meta-analysis of burnout wherein they found that variables labelled job demands (for e.g., work overload) were more strongly related to the emotional exhaustion component of burnout than resource variables (for e.g., social support). Lee and Ashforth (1996) further found that demand variables have a higher tendency to be less related to depersonalization and personal accomplishment components of burnout, while resource variables were more strongly related to them. Hobfoll’s (1988) COR theory therefore provides a streamlined model that accounts for both the causes and consequences of burnout.

1.1.2.2 (x) The Job Demands—Resources Model (JD-R; Demerouti, Bakker, Nachreiner, & Schaufeli, 2001)

The job demands-resources (JD-R) model of burnout was built by Demerouti et al. (2001) on the foundation of COR theory. Demerouti et al. (2001) proposed that burnout is the result of two different types of work characteristics. Job demands are the aspects of job that require effort and are thus associated with psychological costs (e.g., burnout). On the contrary, job resources are features of the job that aid in achieving work goals. Demerouti et al. (2001) further posited that that job demands can predict emotional exhaustion while job resources can predict depersonalization (renamed as disengagement). In predicting burnout, rather than depending on the interaction of demands and resources, the JD-R model focuses on the additive main effects of resources and demands. Demerouti et al. (2001) also suggest that two different work characteristics viz. resources and demands lead to different components of burnout as outcomes. Specifically, while resources are have an inverse
relationship with depersonalization (disengagement) demands are directly associated with exhaustion. Despite its relatively recent development as a burnout model, the JD-R model has seen initial empirical support (Bakker, Demerouti, & Verbeke, 2004; Schaufeli & Bakker, 2004).

1.1.2.2 (xi) Indian Model of Executive Burnout (Sharma, 2007)

Although there exists a body of research on burnout in both Western and Indian contexts, there is very little research on ‘burnout’ in the Indian workplace. According to Sharma (2005), “Executive burnout is marked by persistent feelings of inadequacy, ambiguity, dissatisfaction and powerlessness accompanied by behavioural manifestation of apathy and indifference (depersonalization) and physical and emotional exhaustion.”

Sharma (2007) tested the Maslach Burnout Inventory on an Indian sample of executives and concluded that:

- The dimension of diminished personal accomplishment was not valid for the Indian population.
- It was not necessary for individuals suffering from burnout to also have low personal accomplishment.
- Executives who were high achievers were usually found to be suffering from burnout. A few dimensions namely ambiguity, inadequacy and physical exhaustion, dissatisfaction and powerlessness, were found to be vital for Indian executives. However these dimensions were not covered in the Maslach Burnout Inventory.

After identifying the determinants of burnout among Indian executives, Sharma (2007) put forth an Indian model of executive burnout to facilitate executives and organizations in taking preventive measures to nip this problem in its bud. The following were Sharma’s (2007) revelations:

- Emotional intelligence mediates and leads to personal effectiveness which moderates the onset of burnout.
- Stress personality and personal inadequacy are personality related predictors.
Role expectation conflict, role stagnation, self-role distance, role overload, role erosion, resource inadequacy, inter-role distance and role ambiguity are role-related predictors of burnout among executives in India.

In an earlier investigation Sharma (2005) found that ill effects of burnout can be prevented with three basic steps early detection, timely intervention, and enhancement of emotional intelligence.

According to the Sharma (2007) there are five determinants of executive burnout in India namely emotional competence, personal inadequacy, stress personality, role expectation conflict, and role stagnation. Stress personality is the most significant predictor of burnout. However, role expectation conflict, role stagnation are other relevant predictors of burnout. Sharma’s (2007) findings garner support in a study by Hallsten (1993) who concluded that Type A behaviour leads to despair, helplessness, hopelessness (which are some of the characteristics of burnout). This model also finds support from Pines and Aronson (1988).

**Figure 9: Indian Model of Executive Burnout (Sharma, 2007)**
1.1.2.3 DETERMINANTS OF BURNOUT

The factors affecting burnout have been broadly classified into two categories–individual factors and occupational factors.

1.1.2.3 (i) Individual Factors

According to Maslach, Schaufeli, and Leiter (2001) “People do not simply respond to the work setting rather, they bring unique qualities to the relationship.” Personal factors include demographic variables, enduring personality characteristics, and work-related attitudes. Several of these individual characteristics have been found to be related to burnout. The relationship between burnout and individual characteristics is not as significant as the one between burnout and situational factors, indicating that burnout is a social phenomenon mostly.

- **Demographic Characteristics**

  - **Age, Experience, and Education**

    Bakker, Demerouti, and Schaufeli (2002) found that age had a significant effect on burnout. Burnout is observed more often among those aged over 30-40 years. However, other research studies suggest that burnout occurs in younger professionals (Gold, 1984; Maslach & Jackson, 1981) and is termed as ‘early career burnout’ caused by ‘reality shocks’ in the work place (Cherniss, 1980). Several studies have shown that burnout exists in younger employees, later in their career the employees adjust to the working conditions and they shift their job expectations and at that stage burnout ceases but later around the age of 35-40 employees become susceptible to burnout again (Aloha, Honkonen, Isometsä, Kalimo, Nykyri, Koskinen, S., ... & Lönnqvist, 2006; Bakker et al., 2002). Some researchers have suggested that older employee burnout could be promoted by midlife crisis (Cordes & Dougherty, 1993). Schaufeli, Dierendonck, & Gorp (1996) found positive results between experience and cynicism while other studies have also confirmed the relationship of burnout to be negatively related to work experience (Bakker et al., 2002; Lieter, 2005; Masalch et al., 2001; Poulin & Walter, 1993; Schaufeli & Enzman, 1998; Vredenburgh, Carlozzi, & Stein, 1999) but one research found that older employees scored lower on emotional exhaustion and depersonalization (Anderson & Iwanicki, 1984). MBI manual shows decline of burnout levels with growing age or increased working experience for all three dimensions of burnout (Maslach, Jackson, & Leiter, 1996).
The level of burnout increases with the level of education (Haque & Aslam, 2011; Soares, Grossi, & Sundin, 2007). Higher education is associated with higher responsibilities as well as greater expectations (Maslach et al., 2001).

- **Gender**

  The relationship of burnout with gender is not as clear as that with age, education, and experience. Some studies have shown burnout occurs more often among females than among males (Bakker et al., 2002; Poulin & Walter, 1993) while the opposite results were also found (Haque & Aslam, 2011; Price & Spence, 1994). However some consistent results on gender and burnout show that females score more on emotional exhaustion whereas males score more on depersonalization (Haque & Aslam, 2011; Soares et al., 2007; Bakker et al., 2002; Cordes & Dougherty, 1993; Lieter & Maslach, 2004; Masalch et al, 2001; Schaufeli & Enzmann, 1998). Pretty, McCarthy, & Catano (1992) found that males scored more on emotional exhaustion and depersonalization if they were in managerial positions while females experience more exhaustion and depersonalization in non-managerial positions.

- **Marital Status**

  A higher burnout risk was found among the unmarried employees (Haque & Aslam, 2011; Maslach et al., 2001; Schaufeli & Enzmann, 1998; Soares et al., 2007). Within the married group, childless employees were more susceptible to burnout. Single employees scored more on burnout than divorced employees (Maslach & Jackson, 1985; Masalch et al., 2001). Even in the married group, the spillover between work life and family life exists and thus can cause burnout (Cherniss, 1980).

- **Type and Sector of Organization**

  Presence of burnout was found in bank employees (Khattak et al., 2011; Schnorpfeil, Noll, Wirtz, Schulze, Ehlerot, Frey, & Fischer, 2002; Tripathy, 2002) as well as those working in manufacturing firms (Kitaoka-Higashiguchi, Morikawa, Miura, Sakurai, Ishizaki, Kido,...Nakagawa, 2009). Organizations operate in either public or private sector. Schaufeli and Bakker (2004) found incidence of burnout to be higher in public sector than comparison to the private sector. The possible explanation may be that limited resources are available to government organization employees however they are still accountable to their seniors and the customers which results in increased work pressured and increased susceptibility to burnout.
Level of Hierarchy and Department

According to the body of empirical research on burnout as workers gradually go up the organizational hierarchy the chance of burning out increases. Cordes and Dougherty (1993) have suggested that as employees move to higher management their responsibility and experience increase which may lead to burnout. Anand, Ward, Tatikonda, & Schilling (2009) studied the top management and CEO’s and found higher level of burnout. The incidence of burnout has been observed in all kinds of occupations. Marketing and sales include customer services department in which there is high customer interaction, which leads to high burnout (Maslach et al., 2001). Finance and accounting and personnel departments also report having moderate burnout (Cordes & Dougherty, 1993).

Personality Characteristics

Research indicates that burnout is higher among people who display low levels of hardiness (involvement in daily activities, a sense of control over events and openness to change), have an external locus of control (attributing events and achievements and achievements to powerful others or to chance) rather than an internal locus of control i.e. attributions to one’s own ability and effort (Maslach, Schaufeli, & Leiter, 2001). Defensive and passive ways of coping are linked to higher burnout whereas confrontational and active coping is related to less burnout. Confrontational coping has been associated with efficacy while lower self-esteem has been related to exhaustion, depersonalization, and reduced personal accomplishment. The results from the burnout research confirm that low levels of hardiness, poor self-esteem, an external locus of control, and an avoidant coping style typically constitute the profile of a stress-prone individual (Maslach, Schaufeli, & Leiter, 2001).

Burnout has been linked to depression, emotional instability, hostility, self-consciousness, trait anxiety, and vulnerability. This implies that neurotic people are more likely to be emotionally unstable and therefore susceptible to psychological distress. Type-A behaviour which includes competition, excessive need to control, hostility, and a lifestyle marked by stress and work pressure has also been found to be related to the exhaustion component of burnout. There are also indications that individuals who are “feeling types” rather than “thinking types” (in terms of a Jungian
analysis) are more prone to burnout, especially to cynicism (Maslach, Schaufeli, & leiter, 2001).

- **Job Attitudes**

  A fundamental difference between people at work lies in the kind of expectation they have from themselves, from work, from their colleagues, and from the organization. Expectations may differ in terms of the probability of achieving consistent success or in relation to the characteristics of work profile i.e. challenging, engaging, fun. It is debatable if high expectations are desirable or unrealistic. However, high expectations are indeed a risk factor for burnout. It is expected that people with high expectations work too much and beyond their natural capacity putting in extra effort to achieve success or accolades at work. In the process they not only end up emotionally and physically depleted but may also develop a distant attitude to work and an indifferent attitude towards people if their high efforts do not eventually lead to success.

1.1.2.3 (ii) Organizational Factors

- **Workload**

  Workload is a relevant aspect of any occupation. The workplace is linked to increased work load with work roles that get monotonous and less challenging. Even outside the workplace people are getting more and more occupied with their families, aging parents, and social life. Cordes and Dougherty, (1993) and Schaufeli and Enzmann (1998) have suggested that continuous workload is highly related with emotional exhaustion. Lee and Ashforth (1996) have reported exhaustion relates to the mediating nature of workload; they further reported that exhaustion causes cynicism and low self-efficacy. On the other hand, it was found that sustainable workload provides opportunities to improve existing skills (Landsbergis, 1988). Higher workload was found to be strongly related to exhaustion as reported by Lasalvia, Bonetto, Bertani, Bissoli, Cristofalo, Marrella,...Ruggeri (2009).

- **Control**

  An employee’s ability to exercise professional autonomy, influence decisions and gain resources to do his/her job well contributes to the feeling of control (Leiter, Gascon, & Martinez-Jarreta, 2010). Employees who do not have sufficient control
over their work and work role are incapable effective disposal of work-related challenges. Since employees in an organization have to share and collaborate resources with each other therefore ability to control one’s job is vital in order to carry out the task (Maslach & Lieter, 1997). In a study by Lasalvia et al. (2009) lower control was found to result in lower personal efficacy (Lasalvia et al., 2009). Lower level of control was found to be related to higher cynicism, higher exhaustion, and lower personal accomplishment (Rafferty, Friend, and Landsbergis, 2001). Role ambiguity and role conflict were found to influence problems related to control (Cordes and Dougherty, 1993). Lee and Ashforth (1993) found that low level of autonomy leads to higher role ambiguity. Maslach et al. (1996) found role conflict and role ambiguity to be strongly and positively related to high exhaustion. Employees who had more control over their work reported greater satisfaction and increased commitment with their jobs (Leiter & Maslach, 2009).

- **Rewards**

  Rewards comprise of intrinsic rewards (pride in doing one’s work), monetary rewards (salary increment), and social rewards (recognition. Lack of recognition from colleagues, managers, and supervisor who devalue work was found to promote the feeling of inefficacy in employees (Cordes & Dougherty, 1993; Maslach et al., 1996). High level of burnout was found in government employees who perceived existence of a poor rewards system (Gabris & Ihrke, 2001). Reward mismatch is associated with a feeling of deprivation, and was found predictive of burnout (Lieter & Masalch, 1999). When employees do not receive what they consider important in the work life, it causes burnout (Lieter & Maslach, 2011).

- **Community**

  Burnout research has focused on social support from co-workers and supervisors and has shown negative relationship of community with burnout (Cordes & Dougherty, 1993, Maslach & Leiter, 1997). Schnorpeil et al. (2002) have found that more social support led to reduced burnout. Many empirical studies have analyzed significant relationship of burnout and social support (Baruch-Feldman, Brondolo, Ben-Dayan, & Schwarz, 2002; Schaufeli & Greenglass, 2001). Several
studies have confirmed the presence of social support to help reduce level of burnout (Sand & Miyazaki, 2000; Houkes, Janssen, de Jonge, & Nijhuis, 2001).

- **Fairness**

  Fairness is the degree to which an organization has equitable rules for everyone which are also consistent. Lack of fairness indicates confusion in the value system of the organization (Leiter, 2005). Bakker, Schaufeli, Sixma, Bosveld, and van Dierendonck (2000) researched that lack of imbalance in the social exchange process led to high level of burnout (Leiter & Maslach, 1988). When employees were going through difficult times they look up to the administrative leaders for optimism, fairness and expectations (Leiter & Maslach, 2009). Burnout is likely to be high if there exists an effort-reward imbalance as shown by Bakker et al. (2000) and Schaufeli, van Dierendonck, and Gorp (1996). Less susceptibility to burnout was a result of fair and supportive supervisors (Lieter & Harvie, 1997). Bakker et al. (2000) and Riolli and Savicki (2006) found significant effects of lack of fairness in organization in predicting burnout.

- **Values**

  Value focuses on the ethical relationship that people have with their work. Lieter and Maslach (1999) found that some jobs required full engagement of employees and being committed to such jobs required alignment of priority and values between the individual and the organization. A mutual balance of values is like a psychological contract that acts as a basis of a long-term relationship between an employee and the organization he works for (Lieter & Maslach, 1999). Congruence in value of the worker and the organization enables workers to use company time, recourses, and organizational reputation to pursue work that is important for the organization. It also permits a worker to build on job expertise (Lieter & Maslach, 1999). Further, the employee starts looking beyond the utilitarian exchange of money or promotion. Work becomes meaningful to them and they are willing to put in more effort and time (Lieter & Maslach, 2011). Leiter, Jackson, and Shaughnessy (2008) found that value congruence could reduce burnout phenomenon. Several studies have reported value incongruence as a cause of burnout (Siegall & McDonald, 2004; Lieter & Maslach, 2004; Leiter, Jackson, & Shaughnessy, 2008).
1.1.2.4 RELEVANCE OF STUDYING BURNOUT IN PUBLIC SECTOR BANKS

Workplace has the potential to be a major source of stress for bank managers because of the amount of time they spend in their respective banks, increased competition, technological advancement, growing customer demands, prompt customer services, target and role conflicts, lack of administrative support from boss, work overload, time pressure, riskiness of job, poor relationship with customers and co-workers and work-family balance (Khattak et al., 2011; Subramaniam & Vadivel, 2013). Stress not only decreases managers’ performance but chronic stress can eventually lead to employee burnout which involves emotional exhaustion, depersonalization, and reduced personal accomplishment (Patric, 2013). A number of studies have indicated that there a direct relationship between stress and anger. Stress is a phenomenon that can take us from feeling peaceful to sudden discomfort with our surrounding. NIOSH (National Institute of Occupational Safety and Health) explains that 40% of workers reported their job was very or extremely stressful, 25% view their jobs as the number one stressor in their lives; three fourths of employees believe that workers have more on-the-job stress than a generation ago, 29% of workers felt quite a bit or extremely stressed at work, 26% of the workers observed they were often or very often burnt out or stressed by their work (Patric, 2013).

Burnout is not just a problem arisen from weakness or disability of employees; it is rather related to the work environment and lack of co-ordination between the intrinsic properties of individuals and the nature of their occupation (Maslach & Leiter, 2005), hence this can lead into decreasing of values and spirit die down (Soares & Jablonska, 2004). Today, there is a belief that, burnout may occur in every job (Seppa, 2003). Burnout is considered to be a potential problem in all the occupations especially those involving services such that the employees are busy with clients, customers and strict official rules. Sometimes burnout causes the absence of employees, decreasing of work quality, conflict between colleagues, mental – physical problems, changing job and eventually leads to deserting which can cost a lot to the organization (Cheraghi, Hamidi Zadeh, & Hossein Pour, 2013).
1.2 PASSION FOR WORK

1.2.1 Defining Passion for Work

Most of the writings under philosophy, theology, political science, social psychology and psychology argue that passion is an intense emotion that interacts with cognition (some say it impairs while others argue it empowers reason) and has a motivating impact on individual behaviours (Perttula & Cardon, 2011).

Vallerand and his colleagues (2003) define passion as a strong inclination or desire toward a self-defining activity that one likes (or loves), finds important, and in which one invests time and energy.

In the work domain, the theory of passion contributes to the general positive organizational scholarship (Cameron, Dutton, & Quinn, 2003) approach, which aims at studying the “positive outcomes, processes and attributes of organizations and their members (Forest, Mageau, Sarrazin, & Morin, 2011).

According to Perttula’s research on passion (Lam & Perttula, 2008; McDaniel, Harrison, Perttula, Corley, Lam, Spreitzer, & Quinn, 2009; Perttula, 2003; Perttula, 2004; Perttula, 2010) passion for work is defined as a psychological state characterized by the experience of intense positive emotions, an internal drive to do your work, and a sense of meaningful connection towards one’s work.

Cardon, Wincent, Singh, & Drnovsek (2009) defined passion as “consciously accessible intense positive feelings experienced by engagement in entrepreneurial activities associated with roles that are meaningful and salient to the self-identity of the entrepreneur.”

According to Ho, Wong, and Lee (2011) “job passion is a job attitude comprising of both affective and cognitive elements that embody the strong inclination that one has towards his or her job.”

1.2.2 MODELS OF PASSION

Passion is believed to be one of the most important factors in the success of a manager and leader (Bass, 1990; House & Howell, 1992; Locke, 2000), however, systematic attempts to conceptualize passion are rare (Perttula & Cardon, 2011). In attempting to reconcile the considerable variation in conceptualizations, Perttula and Cardon (2011) noted that one significant variation between the various
conceptualizations of passion is in the level of abstraction or specificity they provide. Over the decade there have been researches on passion in terms of passion experienced in activities such as gambling, dance, sports or bike riding and work. Research has additionally conceptualized passion in terms of entrepreneurship. Each perspective is of value and provides unique insights into the concept of passion. The following section provides an overview of research on passion.

1.2.2.1 Dualistic Model of Passion (Vallerand et al., 2003)

Vallerand and his colleagues (2003) introduced the dualistic model of passion which includes two types of passion: harmonious and obsessive. Harmonious passion is a strong desire to engage in a passionate activity which remains under the person’s control. In line with Self-Determination Theory (Deci & Ryan, 2000), it is proposed that this type of passion owes its existence to an autonomous internalization of the activity into the individual’s identity (Vallerand et al., 2003). Such an autonomous internalization occurs when individuals have voluntarily accepted the activity as important without any contingencies associated with it (Sheldon, 2002; Vallerand, 1997). Engagement in the passionate activity is flexible. Obsessive passion, however, concerns a controlled internalization of the activity into one’s identity (Vallerand et al., 2003). In obsessive passion, the desire to engage in an activity is not under the person’s control and certain contingencies (e.g., self-esteem, social acceptance) are attached to the activity. Behavioural engagement in the passionate activity is rigid.

Research by Vallerand and colleagues (2003) suggests that harmonious passion is related to positive outcomes (e.g., positive affect, flow, positive emotions, vitality, life satisfaction, good physical health, and good performance) and obsessive passion is usually linked with negative outcomes (e.g., shame, rumination). While an increasing amount of research has looked at the two types of passion and their association with a variety of outcomes, very little research has studied the variables (i.e., antecedents) involved in the development of passion (Perttula & Cardon, 2011). However, a recent three part study by Mageau, Vallerand, Charest, Salvy, Lacaille, Bouffard, and Koestner (2009) involving novice, intermediate, and expert participants, indicated that identification with the activity, activity specialization, parental activity valuation, and autonomy support predict the development of passion.

In terms of direct applicability to positive organizational scholarship concepts, it should be noted that Vallerand and colleagues conducted a limited number of
studies regarding passion in an organizational context. Results from these series of experiments (Houlfort, Koestner, & Vallerand, 2003b; Houlfort, Koestner, Vallerand, & Blanchard, 2003a) demonstrated the applicability of the passion concept in the workplace (Perttula & Cardon, 2011). Specifically, it appears that having harmonious passion for work is related to feelings of autonomy, competence, and relatedness in organizations. Further, psychological adjustment at the workplace and need satisfaction was found to mediate the relationship between harmonious passion and global psychological adjustment. Liu, Chen, and Yao (2011) recently studied harmonious passion as a mediator between autonomy and creativity in two organizational contexts, indicating that passion may have a mediating role in the workplace as well. Summing up, harmonious and obsessive passion have opposite effects on workers’ psychological adjustment.

1.2.2.2 Perttula and Colleagues’ Model of Passion for Work

While Vallerand and colleagues research on individual passion focused on a wide variety of activities (ranging from sports, dance, music, gambling, online gaming to work), the focus of Perttula’s research on passion (Lam & Perttula, 2008; McDaniel, Harrison, Perttula, Corley, Lam, Spreitzer, & Quinn, 2009; Perttula, 2003; Perttula, 2004; Perttula, 2010) is wholly on the domain of work. In this model, passion for work is defined as a psychological state characterized by the experience of intense positive emotions, an internal drive to do one’s work, and a sense of meaningful connection towards one’s work (Perttula & Cardon, 2011). Passion for work as proposed by Perttula (2010) comprises of two aspects viz. a cognitive aspect and an emotional aspect. The cognitive aspect includes two dimensions namely meaningful connection and internal drive and the emotional aspect encompasses two more dimensions viz. joy and subjective vitality. The meaningful connection dimension refers to how a person finds meaning in his existence from work and how his identity is intertwined with their work. A strong inner drive that propels people forward in their work reflects the second dimension of the cognitive aspect of passion for work. Under the emotional aspect the dimension of joy is described as a feeling of enjoyment, happiness, and love towards one’s work. The subjective vitality dimension refers to a feeling of energy and aliveness at work (Ryan & Frederick, 1997). In this model, passion is seen as a phenomenon that can be influenced by the context in which one exists. It is not assumed to be a stable trait or personality attribute. While the general impression may be that passion is dispositional in nature, all the three
models discussed under this section suggest that passion is indeed state-like and pertains to specific aspects of work and work role. Perttula (2010) insisted that people are passionate about a particular set of work activities – ones that evoke meaning and identification not just any work.

There exists a body of empirical research that supports concept of passion for work. Results from confirmatory and exploratory factor analyses support the four-dimensional second order factor structure of the Passion for Work Scale (Perttula, 2010). The Passion for Work Scale (PWS) has exhibited good internal consistency as well as criterion-related, discriminant, and initial convergent validity. This measure of passion for work captures affective and cognitive aspects of the work experience and thus offers a unique contribution to the prevalent view on workers’ experiences at work. The personally meaningful aspect has always been considered a relevant part of experiencing passion but was not adequately assessed in prior conceptualizations of this construct.

Passion for work is associated with a spectrum of outcomes. Perttula (2010) found that passion for work resulted in lower levels of job burnout. However, importantly results indicate that how passion is viewed and understood varies across organizational contexts. In some environments, such as a retail outdoor company, greater passion led to greater employee creativity and effectiveness. Supervisors viewed those employees who are passionate to be exhibiting innovative behaviours and to be performing at high levels (Perttula, 2010). However, in environments, where work is more bureaucratic and technical, higher levels of passion in employees did not lead to greater creativity. In this context when passion was high supervisors labelled employees as less creative. Despite the increasing amount of interest in passion for work, surprisingly very few studies have empirically investigated what leads to passion. However, a study by Perttula (2004) revealed that autonomy, self-esteem, and perceived organizational support were found to be positively related to passion for work.

1.2.2.3 Model of Entrepreneurial Passion (Cardon et al., 2009)

Cardon et al. (2009) explored passion in the entrepreneurial context. Cardon et al. (2009) focused their conceptualization of passion on the unique activities involved in the work role of entrepreneurs work role. Passion in this context is defined as “consciously accessible intense positive feelings experienced by engagement in
entrepreneurial activities associated with roles that are meaningful and salient to the self-identity of the entrepreneur” (Cardon et al., 2009). Two primary dimensions are apparent in this definition. Firstly, passion involves intense yet positive feelings. Secondly, these feelings are directed towards roles and activities and roles that hold meaning for the self-identity of the entrepreneur. These dimensions are in sync with Perttula’s and Vallerand’s ideas of passion.

The primary distinction in conceptualization lies in the specificity of Cardon et al.’s (2009) definition of passion which focuses only on specific types of activities and roles in the entrepreneurial work context. Cardon observed that there is a chance that entrepreneurial passion may be experienced for activities associated with inventing new services and products and labelled it passion for inventing. He further proposed passion for founding that is passion for activities associated with establishing and founding. Finally, activities related to growing and developing fledgling firms was tagged passion for developing. The emphasis of this model is on different levels of passion for specific activity sets related to significant roles that are all contained in one specific work context. Cardon et al. (2009) with their conceptualization of passion went beyond the definition of passion to developing a model of what exactly passion does in entrepreneurship. Specifically, they posit that passion plays a role in coordinating behaviours, cognitions, and emotions in the pursuit of goals which falls in line Perttula’s idea of passion which also included affective and cognitive components.

A three dimension model of entrepreneurial passion has been supported by several studies (Cardon, 2010; Cardon & Kirk, 2010; Drnovsek, Cardon, & Patel, 2010). In particular, Cardon, Gregoire, Stevens, and Patel (2013) conducted a series of validation studies to demonstrate and assess the convergent, content, criterion, discriminant, and test-retest validity of the Entrepreneurial Passion Scale across a number of different samples. While empirical support for the importance of passion in entrepreneurship is still in its infancy, as is empirical work on passion for work more broadly defined (Perttula, 2010), this empirical evidence is steadily growing. Evidence suggests that entrepreneurial passion interacts with the experience of positive and negative affect, an idea first hinted at by Wincent and colleagues (2008). Entrepreneurs who experience both positive affect and passion have the highest levels of venture growth, while entrepreneurs who experience negative affect and low passion have the lowest levels of venture growth (often decline in sales rather than
growth) (Drnovsek, Cardon, & Patel, 2010). Interestingly, the antecedents of entrepreneurial passion lack work to date.

**Table 2: Comparison of Passion across Conceptualizations and Measurements** (Perttula & Cardon, 2011)

<table>
<thead>
<tr>
<th>Level of Abstraction</th>
<th>Passion (Vallerand &amp; Colleagues)</th>
<th>Passion for Work (Perttula &amp; Colleagues)</th>
<th>Entrepreneurial Passion (Cardon &amp; Colleagues)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very general; focused on any activity.</td>
<td>Focused on work.</td>
<td>Very specific; focused on 3 specific sets of activities/roles in entrepreneurship.</td>
</tr>
<tr>
<td>Definition - Dimension</td>
<td>- Like/love for an activity. - Activity is important. - Time and energy spent.</td>
<td>- Intense positive emotions (joy, subjectivity, vitality). - Meaningful connection towards one’s work (tasks, responsibilities, activities). - Internal drive</td>
<td>- Positive and intense feelings. - For activities associated with roles that are identity meaningful.</td>
</tr>
<tr>
<td>Types</td>
<td>- Harmonious - Obsessive</td>
<td></td>
<td>- Passion for inventing - Passion for founding - Passion for developing</td>
</tr>
<tr>
<td>Outcomes</td>
<td>- Flow, positive affect, life satisfaction, physical and mental health, affective commitment, performance. <em>(harmonious)</em> - Shame, interference with social relationships. <em>(obsessive)</em></td>
<td>- Lower job burnout, effectiveness, creativity in some work contexts.</td>
<td>- Persistence, creativity, venture growth.</td>
</tr>
<tr>
<td>Antecedents</td>
<td>- Identification with an activity. - Activity specialization. - Parental activity valuation. - Autonomy</td>
<td>- Autonomy (related) - Self-esteem (related) - Positive organizational support (related)</td>
<td>- Self efficacy (related)</td>
</tr>
<tr>
<td>Measurement</td>
<td>Two scales - Harmonious and obsessive passion - Focused on how passion fits with the rest of the life.</td>
<td>PWS with four dimensions - Joy, subjective vitality, meaningful connection, internal drive - Focused on components of passion experience</td>
<td>EPS with 3 dimensions - Passion for inventing, founding, developing - Focused on different sets of activities/roles entrepreneurs could be passionate about.</td>
</tr>
</tbody>
</table>
1.2.3 DETERMINANTS OF PASSION FOR WORK

The determinants of passion are divided into two categories - social and personal determinants.

1.2.3.1 Social Determinants

Once passion has initially developed, social factors can affect the on-going development of passion.

❖ Organizational Support

Organizational support refers to the degree to which workers perceive that the organization values their contribution and cares about their well-being (Eisenberger, Huntington, Hutchinson, & Sowa, 1986). Organizational support is on the same lines as autonomy support given to the person by the organization. Results from a study on organizational support by Houlfort, Vallerand, Forest, Lavigne, & Koestner (2009a) revealed that work valuation and organizational support both positively predicted harmonious passion while organizational support was found to be unrelated to obsessive passion. Therefore, organizational support, a social factor at the organizational level can positively influence harmonious passion for work.

❖ Organizational Culture

Two specific types of cultures were assumed to be relevant, namely the clan and market cultures, based on the research by Cameron and Quinn (2006). An environment that encourages positive relationships among worker and exhibits care and concern for each employee is referred to as the clan culture. In stark contrast is the market culture which puts forth a cut-throat setting where competition is promoted rather than cooperation. It is therefore expected that a clan culture would promote harmonious passion, whereas a market culture should facilitate obsessive passion (Vallerand, 2010).

❖ Leadership

Vallerand (2010) focuses on two leadership types, namely transformational and transactional leadership. Transformational leadership (Bass, 1985) implies providing subordinates with consideration at individual level, intellectual stimulation, and a lot
of motivation in a charismatic way. It is expected that transformational leadership would facilitate harmonious passion because it makes work more interesting and cherished while also providing autonomy support through individualized consideration. Transactional leadership (Bass, 1985), on the other hand refers to using resources to make subordinates act as per the whims and fancies of the leader by using techniques such as, monitoring of behaviour, use of contingent rewards. The leader seeks to obtain from subordinates what he or she feels is equitable. Set up in a work environment that is conducive to a controlling climate, transactional leadership is likely to promote obsessive passion. Vallerand (2010) carried out a study on 150 regular workers to examine the organizational culture (clan vs. market) prevalent in their organization, leadership perceptions of their immediate supervisor (transformational vs. transactional leadership), and passion for their work. Results indicated that clan culture and transformational leadership were positive predictors of harmonious passion for work; while, market culture and transactional leadership were positive predictors of obsessive passion. These empirical conclusions provide support for the dualistic model of passion in relation to the significance of social factors in the on-going development of harmonious and obsessive. In a study, Donahue, Jowett, Lafrenière, & Vallerand (2009a) came to the conclusion that a supervisor’s autonomy support and controlling behaviour are not simply present in the passionate individual’s mind but rather come from the supervisors themselves and are easily observable by individuals in contact with them. It is in this way that people in the position of authority influence the nature of work environment and therefore contribute in instilling either a harmonious or obsessive passion in subordinates.

1.2.3.2 Personal Determinants

Vallerand (2010) assessed the role of personal factors in the on-going development of passion.

Values

People may possess at least two types of values: intrinsic and extrinsic as suggested by past research (e.g., Kasser, 2002; Kasser & Ryan, 1993). Values which are in line with one’s psychological needs of autonomy, competence, and relatedness are known as intrinsic values and are nature satisfying to pursue. Intrinsic values of
affiliation, community feeling, and self-acceptance are particularly more important. The values that reflect the importance of social praise and rewards are known as extrinsic values. Typical extrinsic values are financial success, image, and popularity. These different types of values are believed to orient individuals towards one of the two types of passion (Vallerand, 2010). Owing to its roots in the authentic self (Kasser, 2002) intrinsic values are expected to promote harmonious passion. Extrinsic values reflect controlled and ego-invested self-structures (Vallerand, 2010) and therefore should facilitate obsessive passion because they reflect controlled and ego-invested self-structures.

- Perfectionism

Passion for an activity entails not only caring a lot about the activity, but passionate individuals typically desire to do it perfectly, to excel at it. Perfectionism is therefore a relevant personal determinant of passion. Perfectionism refers to holding extremely high standards of achievement (Hewitt & Flett, 2002). Although the multidimensional model of perfectionism includes three types of perfectionism, however two of them are particularly important in the area of passion for work. The first type of perfectionism, self-oriented perfectionism refers to holding too high standards for oneself but not for others. Because this type of perfectionism is mostly under the person’s control, it involves standards that can be proactively changed by the individual. It leads to positive outcomes and has been labelled as positive perfectionism (Miquelon Vallerand, Grouzet, & Cardinal, 2005). Self-oriented perfectionism is believed to predict harmonious passion because it is rooted in the autonomous self. Socially prescribed perfectionism is the second type of perfectionism and it refers to the perception that very high standards are being imposed on the individual by significant others and that the individual must meet these standard in orders to please others. Socially prescribed perfectionism is linked to negative outcomes (Miquelon et al., 2005). Socially prescribed perfectionism is believed to lead to obsessive passion because it is rooted in external control. Results of studies conducted with people who indulged in a variety of physical activities and sports (Schiphof, Brunel, & Vallerand, 2009) rendered support to these hypotheses.
1.2.4 MODELS EXPLAINING THE RELATIONSHIP BETWEEN PASSION FOR WORK AND WORK-RELATED OUTCOMES

1.2.4.1 The Burnout Process Model (Vallerand et al., 2010)

In their Burnout Process Model, Vallerand, Paquet, Philippe, and Charest (2010) posited that engagement for one’s work encompasses both quantity (high vs. low engagement) and also the type (or quality) of engagement one holds towards work. They further explained the mechanism how obsessively passionate people are more susceptible to burnout, while harmoniously passionate people instead of experiencing burnout actually come to thrive at work. Rigid engagement towards one’s work as a result of obsessive passion not only prevents one from experiencing any work satisfaction but additionally also leads to conflict between work and other life activities. The affective rewards from one’s work are no longer forthcoming and the individual is unable to disengage from work commitment because of the rigid engagement towards it which eventually leads to burnout (Vallerand et al., 2010). Harmonious passion, on the other hand facilitates flexible task engagement. One can enjoy one’s experience at work and derive satisfaction from it. At the end of the day such flexible engagement allows one to let go of work. Rather than experiencing conflict between work and life activities harmoniously passionate people can completely enjoy life outside of work with friends and family and still return to work refreshed the next day.

1.2.4.2 The Rumination and Recovery Experiences Model (Donahue et al., 2012)

The Rumination and Recovery Experiences Model by Donahue, Forest, Vallerand, Lemyre, Crevier-Braud, & Bergeron (2012) posited that obsessive passion is more likely to facilitate emotional exhaustion while harmonious passion is more likely to prevent its occurrence because of their differential relationships with recovery experiences and rumination. While rumination is a term primarily used to describe repetitive and unintentional perseverative thoughts in the absence of obvious external cues (Martin & Tessier, 1996) recovery experiences are defined as a process during which individual functional systems have been called upon during a stressful work situation return to their baseline level when stressors are absent (Craig & Cooper, 1992; Meijman & Mulder, 1998). Rigid engagement in work induced by
obsessive passion for work does not permit one to disengage from work at will. Even when not at work obsessively passionate people are preoccupied with thoughts about work. This prevents one from recovering completely after work resulting in a decline in one’s energy levels. Day after day the individual returns to work with less and less energy than the previous day and consequently symptoms of emotional exhaustion are likely to appear. Harmoniously passionate people, however, instead of experiencing emotional exhaustion come to thrive at and outside work (Donahue et al., 2012). Harmonious passion leads to a more flexible task engagement wherein one can let go off work at the end of the day. Rather than experiencing ruminative thoughts harmoniously passionate individuals can therefore fully enjoy life outside of work and return to work refreshed the next day which acts an antidote against burnout.

1.2.4.3. The Motivational Model (2014)

Fernet, Lavigne, Vallerand, and Austin (2014) in their Motivational Model asserted that in order to burn out, one must first be on fire, or psychologically invested in the job. The model also highlighted the need to consider the qualitative aspects of psychological investment, such as the type of passion for work. According to Fernet et al. (2014) harmonious passion produces a motivational drive to willingly and effectively invest efforts in one’s work whereas obsessive passion produces a motivational drive that drains emotional energy at work leading initially to emotional exhaustion and eventually to cynicism and professional inefficacy. Therefore, when faced with the loss (or threatened loss) of a resource under circumstances of heavy-work load, instead of minimizing losses by adopting defensive or self-protective strategies obsessively passionate people have a tendency to turn to suboptimal accommodation strategies such as obsessive investment in their work. The motivation to use accommodation strategies sets in because the job represents an important aspect of their identity. However, gradually, this motivational drive saps energy and contributes to exhaustion and ultimately leads to burnout.

1.2.5 RELEVANCE OF PASSION FOR WORK IN PUBLIC SECTOR BANKS

Past research on social and organizational factors (Brun & Cooper, 2009; Schaufeli & Salanova, 2007; Fernet, Guay, & Senecal, 2004; Maslach, Schaufeli, & Leiter, 2001) influencing burnout does not help understand why two highly invested
individuals working in the same environment have different levels of psychological wellbeing (Lavigne et al., 2011). It is believed that passion for work; a variable under positive organizational scholarship (Forest et al., 2011) could be an important individual factor which may possibly explain the person-to-person difference in the psychological wellbeing (Lavigne et al., 2011). Instead of recruiting typical skill sets which may become outdated within five years (Deloitte, 2013), organizations such as the bank would be better served by not only recruiting managers who bring passion to their jobs but also by creating work environments that foster this elusive characteristic. This may facilitate bank managers in responding effectively to the diverse challenges of a globalized market place and enable them in seeing new opportunities for success (Deloitte, 2013). The motivational perspective of passion for work can further shed light on the mechanisms through which different patterns of time and energy investment in work impact managers’ affect, cognition, behaviours and is linked to outcomes at work (Forest et al., 2011).

Several authors have emphasized the importance of passion for work (among teachers, nurses, insurance sales agents and employees in a metal company, commercial bank, service company and public services), in the West, yet the construct has not yet been the subject of extensive empirical research. There is, however a dearth of empirical research on passion for work in the Indian work scenario.

In a study on 200 Public Sector Bank managers Banth and Mohil (2013) found that task engagement, as reflected by higher harmonious passion in comparison to obsessive passion for work, seems to be mostly flexible i.e. managers have a greater tendency to feel a balanced control over work.

1.3 PSYCHOLOGICAL CAPITAL

1.3.1 DEFINING PSYCHOLOGICAL CAPITAL

Psychological capital or ‘PsyCap’ comes from Positive Organizational Behaviour. Based on the positive psychology movement (Peterson, 2006; Peterson & Seligman, 2004; Snyder & Lopez, 2002) and to differentiate from the positive organizational scholarship (Cameron & Caza, 2004; Cameron et al., 2003; Spreitzer & Sonenshein, 2004), Luthans (2002b) defined positive organizational behaviour as “the
study and application of positively oriented human resource strengths and psychological capacities that can be measured, developed, and effectively managed for performance improvement in today’s workplace.” When the first version of Positive Organizational Behaviour was laid down by Luthans (2002a) the psychological resources of self-efficacy (confidence), hope, optimism, subjective well-being, and emotional intelligence (represented by the acronym CHOSE) were presented as meeting the definitional criteria (Luthans, 2002a; Luthans & Youssef, 2007; Luthans, Youssef, & Avolio, 2007). However, self-efficacy, hope, resiliency, and optimism are the positive psychological constructs that are believed to best meet the Positive Organizational Behaviour criteria (Luthans, 2002a; Luthans, Youssef, & Avolio, 2007).

Over the last few years, the process of development of psychological capital theory (Luthans & Avolio, 2008; Luthans & Youssef, 2004; Luthans & Youssef, 2007; Luthans, Youssef, & Avolio, 2007) and empirical research that has been pouring in (Avey, Wernsing, & Luthans, 2008; Avey, Patera, & West, 2006; Luthans, Avolio, Avey, & Norman, 2007; Luthans, Avey, Clapp-Smith, & Li, 2008; Luthans, Avolio, Walumbwa, & Li, 2005) revealed that the positive organizational behaviour states of self-efficacy, hope, resiliency, and optimism may represent a single latent, core factor termed psychological capital, or simply PsyCap (Luthans et al., 2008). Psychological capital goes beyond human capital (what you know) and social capital (who you know), and emphasizes on – who you are (Luthans, Luthans, & Luthans, 2004; Luthans & Avolio, 2003). Psychological capital is a psychological resource, at the individual level which has the potential to facilitate growth and performance. At the organizational level, psychological capital may provide leverage, return on investment, and competitive advantage through improved employee performance (Luthans et al., 2005).

Psychological capital has been broadly defined as “one’s positive appraisal of circumstances and probability for success based on motivated effort and perseverance” (Luthans, Avolio, Avey, & Norman, 2007).

Luthans and Youssef (2004) defined psychological capital as “a core psychological factor of positivity in general, and positive organizational behaviour
criteria meeting states in particular, that go beyond human and social capital to gain a competitive advantage through investment/development of ‘who you are’.”

Psychological capital has been broadly defined as “one’s positive appraisal of circumstances and probability for success based on motivated effort and perseverance” (Luthans, Avolio, Avey, & Norman, 2007) and reflects growing interest in the study of positive phenomena in organizations (Madden, 2013; Cameron, Dutton, & Quinn, 2003; Luthans, 2002a).

According to Luthans, Youssef, and Avolio (2007) “Psychological Capital is defined 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 towards 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 (resiliency) to attain success.

1.3.2 FOUNDATION OF PSYCHOLOGICAL CAPITAL

Seligman laid the foundation of psychological capital in his book, Authentic Happiness in 2002 when he stated “when we are engaged perhaps we are investing, building psychological capital for our future.” The four psychological constructs namely self-efficacy, hope, resiliency, and optimism that have a commonality of being inherently positive were combined and labelled as Psychological Capital (Avey, Wernsing, & Luthans, 2008). Psychological Capital was empirically validated as a core construct (Luthans, Avolio, Avey, & Norman, 2007).

Positive psychologist Csikszentmihalyi noted that psychological capital “is developed through a pattern of investment of psychic resources that results in
obtaining experiential rewards from the present moment while also increasing the likelihood of future benefits (Kersting, 2003). It’s about the state of the components of your inner life. When you add up the components, experiences and capital, it makes up the value.” The components here are self-efficacy, hope, resiliency, and optimism (Luthans, Youssef, & Avolio, 2007). Luthans, Youssef et al. (2007) believe that psychological capital represents “one’s positive appraisal of circumstances and probability for success based on motivated effort and perseverance.”

According to Luthans, Luthans, & Luthans (2004), Psychological Capital is beyond human and social capital. While economic capital focuses on ‘what you have?’ human capital emphasizes on ‘what you know?’ and social capital throws light on ‘whom you know?’, psychological capital focuses on ‘Who you are and what you can become?’ (Luthans & Avolio, 2003; Luthans, Avey, Avolio, Norman, & Combs, 2006). This implies that its focus wholly on the inherent positive resources that make up the individual and on further enhancing those positive psychological resources. The emphasis laid on theory development, validation through empirical research, and a valid instrument of measurement distinguished psychological capital constructs from other positive constructs that existed in the popular literature related to personal and organizational development.

**Figure 10:** Expanding Capital for Competitive Edge (Luthans, Luthans, & Luthans, 2004)
1.3.3 THE COMPONENTS OF PSYCHOLOGICAL CAPITAL

1.3.3.1 SELF-EFFICACY

Self-efficacy was borrowed by Luthans, Youssef, & Avolio (2007) from Bandura’s (1997) work referring to an individual’s confidence in his ability to perform and execute all kinds of tasks. Self-efficacy, the dimension of psychological capital, is synonymous with the concept of confidence, and involves five behaviours: high goal setting, openness to challenging tasks, high self-motivation, application of the necessary effort for goal accomplishment, and perseverance through adversity (Luthans, Youssef, & Avolio, 2007). Self-efficacy has three dimensions: magnitude, the level of task difficulty a person believes she can attain; strength, the conviction regarding magnitude as strong or weak; and generality, the degree to which the expectation is generalized across situations (Lunenberg, 2011).

❖ Social Cognitive or Learning Theory (Bandura, 1997)

There is a precise mechanism which explains how self-efficacy beliefs influence self-motivation. Specifically, it is the impact of self-efficacy beliefs on aspirations and goals that affect self-motivation. The decision on the kind of goals to pursue, the magnitude of effort to be put into the pursuit of goals, and how long to keep at the process despite of challenges is partly affected by people’s efficacy beliefs. According to Bandura (2009) in the face of challenges, setbacks, and eventual failures those who are low on self-efficacy either give up easily or make their peace with poorer solutions whereas individuals high on self-efficacy increase their efforts in an attempt to master the challenges posed by life.

Self-efficacy affects learning and performance in three ways (Bandura, 1982):

- Self-efficacy influences the goals that employees choose for themselves. Individuals with low on self-efficacy have an inherent tendency to set low goals for themselves. However, a highly self-efficacious person is more likely to aspire for more challenging and difficult goals. People are known to not only learn but also perform at levels in sync with their self-efficacy beliefs.
Self-efficacy influences learning as well as the effort that people exert on the job. Individual with high self-efficacy challenge themselves with new puzzles and problems and have the general tendency to work hard in the process. They are willing to put more in more efforts into their work because they have a firm belief that they would succeed in their endeavour. Workers who are low on self-efficacy are unwilling to put in too much effort in performing complex tasks because they are not sure if their efforts will be successful.

Self-efficacy influences the persistence with which people attempt new and difficult tasks. The confidence with which highly self-efficacious people approach new tasks influences their tendency to persist in their efforts at challenging goals. On the other hand, individuals with low self-efficacy have very low confidence and believe they are incapable of learning anything new. Therefore, such people are likely to give up when problems surface.

Sources of Self-Efficacy

Bandura (1997) has identified four principal sources of self-efficacy: past performance, vicarious experience, verbal persuasion, and emotional cues.

Past Performance

According to Bandura (1997), past performance is the most significant source of self-efficacy. Workers who have a track record of succeeding at most undertaken tasks irrespective of the level of difficulty are likely to be more confidence to do exceedingly well at similar tasks in the future. However, employees who have mostly experienced failures would be low on self-efficacy. Organizations can boost the level of self-efficacy in employees by firstly, at the very initial stage hiring confident workers. Secondly, employees must be engaged in challenging and new assignments to keep them interested and involved in work. Thirdly, the work roles must be precisely defined and there must be clarity while setting goals at work. Fourthly, in addition to the aforementioned points rewards and supportive leadership also have an important role to play in boosting self-efficacy.

Vicarious Experience

One important source of self-efficacy is vicarious experience. It implies that a worker’s confidence is also affected by vicarious experience or learning through
observation, also known as modelling. When a worker observes a co-worker at work accomplish the confidence of the worker to undertake the task increases. The impact of such modelling is directly related to the extent of similarity that the worker sees in the co-worker who succeeded at the task. The greater the similarity the more effective the efficacy development process becomes (Bandura, 1997).

- **Verbal Persuasion**

  The third source of self-efficacy is verbal persuasion which entails convincing people that they have what it takes to succeed at a particular task. *Pygmalion effect* has proved to be the best strategy used by leaders. Pygmalion effect is a subset of self-fulfilling prophecy in which believing something to be true can make it true. When managers are confident about their subordinates’ ability to successfully perform a task, the subordinates actually perform better. However, the power of the persuasion would be contingent on the leader’s credibility, previous relationship with the employees, and the leader’s influence in the organization (Eden, 2003).

- **Emotional Cues**

  Finally, Bandura further argued that emotional cues too govern self-efficacy. An individual who expects to do hopelessly at a task or to make a fool of himself is more likely to experience physiological symptoms like feeling flushed, headaches, pounding heart, and so on. These symptoms may vary from one individual to another however if they persist they may become associated with poor performance.

**Figure 11:** *Sources of Self-Efficacy (Bandura, 1997); Source: Lunenberg (2011)*
**Self-Efficacy in the Workplace**

Bandura devoted considerable attention to the workplace in his groundbreaking book, *Self-Efficacy: The Exercise of Control* (Lunenberg, 2011). More recently, he provided an extensive review of the growing body of research dealing with the direct and indirect influence of self-efficacy on work-related personal and organizational effectiveness (Bandura, 2004). His research review of the influence of self-efficacy encompasses a spectrum of areas ranging from training and development, innovation, team work (collective efficacy), to change, leadership, and stress.

From this considerable body of theory and research on self-efficacy, the following managerial and organizational implications are provided (Ivancevich, Konopaske, & Matteson, 2011; Luthans, Youssef, & Avolio, 2007):

- **Selection/Promotion Decisions**

  Hiring workers who are high on self-efficacy would ensure that the performance and profit of the organization would increase. This is because self-efficacious people are motivated to engage in the challenging tasks and have a tendency to indulge in behaviours that would facilitate improved performance. A measure of self-efficacy can be administered during the hiring/promotion process (Lunenberg, 2011).

- **Training and Development**

  Organizations must take into consideration the self-efficacy levels of workers when selecting candidates for not only training and development programs but also certain kind of work roles. If the training budget is limited, then greater return (i.e., job performance) on training investment can be realized by sending only those employees high in self-efficacy (Lunenberg, 2011). The training program must be designed in such a manner that it meets the needs of the group it is meant for and only those trainees who meet the criteria are able to participate in the training. When such conditions are met then workers would have a better chance of learning more from the training and ultimately converting such training to enhanced job performance.

- **Goal Setting and Performance**

  Organizations can motivate self-efficacious employees to set higher goals which would result in more persistence and effort and ultimately to improved job performance.
Self-efficacious people thrive independently and have the capacity to still perform well. They need little external input, are on the lookout for challenging higher goals, voluntarily opt for difficult tasks, and think of complex ways to overcome the problems. Over an extended period of time this leads to improved satisfaction with work. Self-doubt, scepticism, negative feedback, social criticism, obstacles and setbacks, and even repeated failure (which can be devastating for people with low efficacy) have little impact on efficacious individuals (Bandura & Locke, 2003). However, weak self-efficacy beliefs result in increased levels of emotional depletion and cynicism and lowered professional efficacy over a period of time (Salanova, 2004).

1.3.3.2 HOPE

Snyder, Harris, Anderson, Holleran, Irving, Sigmon,...& Harney (1991) described hope as the capacity to: (1) clearly conceptualize goals viz. goals thinking, (2) develop the specific strategies to reach those goals i.e. pathways thinking, and (3) initiate and sustain the motivation for using those strategies (agency thinking) (Marques, Lopez, & Pais-Ribeiro, 2011). Hope tends to be considered a dispositional individual characteristic that can be moderately increased through training interventions over time (Valle, Huebner, & Suldo, 2006).

Hope Theory (Snyder et al., 1991; Snyder, 2002)

In Snyder’s hope theory, hope has ventured beyond wishful thinking to a comprehensive understanding of how intentional thought leads to adaptive action (Marques et al., 2011). Hope theory posits that individuals are constantly engaged in goal-oriented and goal-pursuant behaviours (Garcia & Sison, 2013). According to Snyder (2002) hopeful people are more successful in reaching their goals as a consequence of the cognitive interplay between pathways thinking (which involves developing specific strategies to reach the goals) and agency thinking (which entails initiating and sustaining the motivation needed to execute those strategies) or the ability to formulate the alternative routes to a goal and to also actively pursue the routes created (Garcia & Sisson, 2012; Marques et al., 2009).

Hope consists of both willpower i.e. individuals’ agency, or determination to achieve their goals and way power thinking i.e. being able to devise alternative pathways and contingency plans to achieve a goal in the face of obstacles (Avey,
Luthans, & Jensen, 2009). Hopeful thinking, therefore, always includes three components:

- **Goals**

  In simple words, goals are ends that have been hoped-for. A goal can be anything that a person desires to be, create, do, get, or experience. Goals may be extremely big, running into months or even years to achieve, or extremely small which might need only minutes or seconds to accomplish. Goals may further vary in the probability if they would be attained or not. Highly hopeful people appear to infuse a certain amount of uncertainty into their goal pursuits and set goals with moderate levels of difficulty that appear to maximize the pathways and agency components of hope more enthusiastically than easier goals (Marques et al., 2009). Before initiating a sequence of behaviour sequence an individual must engage in two other types of cognitions: pathways and agency thinking.

- **Pathways Thinking**

  Pathways’ thinking refers to a person’s perceived ability to generate workable routes to desired goals (Snyder, Rand, & Sigmon, 2002b). It is crucial that an individual has a blueprint of several pathways in his mind when encountering impediments. This probability of a blueprint of multiple pathways at the onset of a challenge is higher in hopeful individuals. It is characterized by affirming internal messages, such as ‘I’ll find a way to get this done’ (Marques et al., 2009).

- **Agency Thinking**

  The motivational component in hope theory is agency which is the perceived capacity to use one’s pathways so as to reach desired goals’ the thoughts that people have regarding their ability to begin and continue movement on selected pathways towards those goals (Snyder, Michael, & Cheavens, 1999). Results of Snyder, LaPointe, Jeffrey Crowson, & Early’s (1998) studies revealed that highly hopeful people embrace such self-talk phrases as ‘I can do this’ and ‘I am not going to be stopped’. Agentic thinking is crucial for all goal directed thought, but it assumes special significance when people encounter impediments (Snyder, 2002). During such instances of blockage, agency helps the person to apply the requisite motivation to the best alternate pathway (Snyder, 1994).
Together pathways and agency thinking are necessary but by itself neither is sufficient to sustain meaningful goal pursuit. As such, pathways and agency thoughts are additive, positively related, and reciprocal but they are not synonymous (Snyder et al. 1991). Both components are needed for hopeful thinking.

Figure 12: Snyder’s Framework for the Hope Theory (2002)

**Hope in the Workplace**

Most work under hope has been done in hospitals and sports. Results from the relatively recent efforts to relate hope in the workplace focus on goal design, pathways generation, and overcoming obstacles are encouraging and could help human resource managers to influence employees’ perceptions of challenges versus hindrances in stress management (Luthans, Avey et al., 2006; Luthans, Norman et al., 2008). The agency mechanism workers to be more motivated towards work-goal accomplishment which positively affects their performance. In addition, pathways
thinking provides managers with the ability to think of multiple ways to attain a specific goal, especially when some pathways are blocked. However, research suggests that managers with higher levels of hope have correspondingly higher rates of work unit performance as well as increased retention rates and more satisfied employees (Peterson & Luthans, 2003). There also appears to be a connection between hope and job satisfaction and organizational commitment (Luthans & Jensen, 2002; Youssef & Luthans, 2007).

Hope has been found to be positively related to life satisfaction (Valle, Huebner, & Suldo, 2004) and to be a buffer against psychological distress (Horton & Wallander, 2001; Ong, Edwards, & Bergeman, 2006). Highly hopeful people have a tendency to be more successful in their goal pursuits. They experience more positive emotions at work such as satisfaction with work and overall well-being. People who are low hope encounter a lot of difficulty in overcoming the barriers to goal attainment. They, therefore, have a greater tendency to experience negative emotions such as fatigue, emotional depletion, detached attitude towards work and lowered expectation of success at work (Marques et al., 2009; Lopez, Snyder, & Teramoto-Pedrotti, 2003; Snyder 2002). In the face of challenging work and never ending obstacles a high hope individual shows the capacity to launch into predetermined alternative pathways to continue towards goal accomplishment when a given pathway becomes blocked (e.g., a technical breakdown). High-hope people are sustained by their agency thinking when confronted with challenging situations or impediments (Snyder, 1994, 1999). Thus, high-hope more than low-hope people exhort themselves to “take the next step” or to take a long-range goal and separate it into steps (i.e., “stepping”).

1.3.3.3 RESILIENCY

Resilience is a class of phenomena characterized by patterns of positive adaptation in the context of significant adversity or risk which enables individuals to bounce back quickly and effectively from adverse events (Masten & Reed, 2002). According to Luthans (2002), resiliency is the capacity to rebound or bounce back from adversity, conflict, failure or even positive events, progress and increased responsibility. Richardson (2002) argues that those higher in resilience bounce back
psychologically (emotionally and cognitively as well) to levels at, or even beyond, previous levels of homeostasis or equilibrium (Bonanno, 2004).

Research on resilience has stemmed largely from clinical psychology where therapists focus interventions on one’s levels of both assets and risk factors (Masten, 2001). Personal assets are those measurable characteristics that predict positive outcomes and ability to adapt to adverse circumstances. These assets are referred to as resources and in work settings may take the form of a promotion or mentorship program (Masten & Reed, 2002). On the contrary, risk factors are those characteristics that predict negative outcomes and poor adaptation and in the work settings may be threats. Considerable work in clinical and positive psychology (e.g., see Bonanno, 2005; Garmenzy, 1974), as well as human resource development (Luthans, Vogelgesang, & Lester, 2006), suggests that resilience can be developed through training interventions and lends support to the state-like nature of this important positive resource in today’s turbulent environment.

❖ Kumpfer’s Model of Resilience (1999)

Kumpfer (1999) described a model that facilitated the identification and management of factors influencing resilience. According to Kumpfer (1999) the model has the following six main components:

❖ Stressors – Stress stems from an individual’s perceptions that he is incapable of dealing with the situation he encounters in a satisfactory way. When people encounter a demanding situation they simultaneously appraise the nature and intensity of the demand, the resources available for dealing with the demand, and the most likely consequences if the demand is not dealt with properly. When the person’s appraisal reveals a discrepancy between the demands (is higher) and available coping resources stress sets in.

❖ Environmental Contexts – The three categories of situations in which people predictably feel overtaxed according to Wolpe (1969) are extremely unpleasant events, situations with an underlying ambiguity about what is expected, and situations where the results are uncertain. Typically, individuals do not develop extensive coping repertoires for dealing with these types of
situations, and therefore often experience stress when engaged in these three types of environments (Malik, 2013).

- **Person-Environment Transactional Process** – Occupational stress experienced by two individuals working in the same environment may vary because they have differing skills and resources for dealing with those particular demands. In cases where there is a good match between a person’s knowledge and skills, and the demands of the workplace they are in, stress levels likely will be low and vice-versa (Malik, 2013).

- **Internal Resiliency Factors** – Personal agency is related to a number of constructs such as internal locus of control, self-confidence, self-directedness, self-efficacy, hopefulness, internal locus of control, and optimism. According to Kumpfer (1999) people who possess these qualities tend to be more persistent and determined both of which influence resiliency.

- **Resilience Process** – People who take charge of their experiences and believe that they can influence their world have greater ability to bounce back from unexpected adversity.

- **Adaptation and Reintegration** – Individuals with adequate reserve for dealing with work demands and an ability to bounce back from the challenges are more flexible and adaptable.

**Resiliency in the Workplace**

Employees at managerial positions in organizations are responsible for creating a work environment that fosters well-being and facilitates resilience. Intense and unpleasant demands tend to overload people, especially when the demands are unrelenting and there is insufficient time to regain balance (Malik, 2013). Even when people are coping well and stress levels are low, a prolonged demand at work can lead employees to burn out (Hiebert, 2006). Resilience lessens the effects of stressful events on the individuals and over time decreases the propensity to develop burnout and promotes job satisfaction. Higher resilience seems to lessen the effects of stressful events on bank managers and over time decreases the propensity to withdraw emotionally and cognitively from work, thereby, minimizing the feeling of being drained of emotional resources which help in coping with continuing demand at
work. Resilient managers are more flexible to changing demands, bounce back from setbacks, adapt to changing and stressful life demands and are satisfied with their past and present achievement at work (Banth & Mohil, 2013).

1.3.3.4 OPTIMISM

Carver and Scheier (2002) describe optimists as people who expect good things to happen to them, pessimists as people who expect bad things to happen to them and the difference between optimists and pessimists is not trivial.

There are two major complementary theoretical streams in Positive Psychology which explain optimism. Seligman (1998) uses an attribution framework i.e., explanatory style wherein optimists have a tendency to make internal, stable, and global causal attributions of positive events and external, unstable, and specific attributions of negative events. Carver and Scheier (2002), however, adopt an expectancy perspective for their theoretical framework.

❖ Scheier and Carver’s Theory of Optimism (1985)

Scheier and Carver’s (1985) theory of optimism is based on the expectancy-value models of motivation (Carver & Scheier, 1999). In line with Snyder’s (1994) model, the expectancy-value models start with the assumption that human behaviour is focussed on the pursuit of goals. Goals vary in value and expectancy. This implies that goals may be relevant, highly relevant, or totally unnecessary and an individual may be confident or doubt the likelihood of achieving a goal. Goals which are perceived to be easier to attain garner more effort than those considered less likely to be achieved. Scheier and Carver’s theory focuses on the expectancy aspect of the expectancy value model (Rand, 2009). Although expectancies vary from one goal to another, Scheier and Carver (1985) hypothesized that people have a broader and diffused sense of confidence about goals across their entire life space and have labelled this expectancy as optimism.

Optimism affects the situation related thoughts that people have when they are pursuing a goal. This indicates that optimists have a tendency to expect a positive outcome in any given goal pursuit while pessimists have a tendency to expect negative outcomes. Positive expectations give rise to a generally positive set of
emotions, whereas negative expectations give rise to a generally negative set of emotions (Carver & Scheier, 1998, 1999; Scheier & Carver, 1992). The positive emotions that develop as a result of optimistic expectancies facilitate active engagement in goal pursuits, even when the goals are difficult and stressful. Pessimists, on the other hand have greater tendency to use avoidant coping behaviours to manage the negative emotions that develop due to their negative expectancies. Research has shown that high optimism predicts greater use of active, problem-focused coping, and less use of avoidance and goal disengagement (Carver, Scheier, & Weintraub, 1989; Scheier, Weintraub, & Carver, 1986). As a result of these dispositional coping differences, optimists are thought to be more likely to achieve desired goals than pessimists (Rand, 2009).

Although optimism has been portrayed as dispositional in the early work of Scheier and Carver (1985), Seligman (1998) later suggested that it can be developed, which he termed as learned optimism. In support of Seligman’s arguments, Carver and Scheier (2002) concluded that change in an optimistic direction is indeed possible through developmental interventions. Although individuals may be more or less optimistic, there is potential to develop optimism, which provides theoretical support for being a positive state-like capacity that can be enhanced through intervention (Rand, 2009).

**Optimism in the Workplace**

Optimism is a significant contributor to employee well-being (Gavin & Mason, 2004; Harter, Schmidt, & Keyes, 2003). It affects not only our personal growth but also our sense of purpose in work, our relations with others, our pride in our accomplishments, and our general level of happiness in work (Chiok Foong Lok, 2001). These attitudes further affect fulfilment at work, satisfaction, and good health, and work fulfilment. Optimistic individuals in workplaces may therefore be more motivated to work harder; be more satisfied and have high morale; have high levels of aspiration and set stretch goals; persevere in the face of obstacles and difficulties and make attributions of personal failures and setbacks as temporary, not as personal inadequacy (Malik, 2013). Employees high on optimism are known to use better coping strategies and it is these strategies that contribute to the positive associations
between optimism and better adjustment and well-being (e.g. less burnout) (Carver, Scheier, & Weintraub, 1989).

1.3.4 FEATURES OF PSYCHOLOGICAL CAPITAL

Psychological capital has been described as state-like and open to measurement, development and performance improvement in the workplace. It is this nature of psychological capital that sets it apart from other constructs. Trait-like constructs such as big five personality, core self-evaluations and character strengths and virtues (CSVs) being trait like, are not open to development (Luthans, 2002b). They can only be measured but cannot be developed. Hence they are used in the workplace only as a tool for employee selection but not for improving one’s work outcomes. However, psychological capital is not a pure state construct like moods which are momentary and change by the hour. They are more stable than the positive emotions and moods but less stable than core self-evaluations and the two personality traits (Luthans, Avolio, Avey, & Norman, 2007). Psychological capital is open to development by using interventions as shown by research. Psychological capital interventions are known to improve performance. Therefore, improving employee’s psychological capital would enable organizations to improve their employee’s performance which makes psychological capital unique.

1.3.5 PSYCHOLOGICAL CAPITAL AND VARIOUS WORK OUTCOMES

- Psychological Capital and Performance

In two separate studies that were conducted in China, factory worker’s psychological capital was found to be a significant predictor of objective performance (Luthans et al., 2005; Luthans, Avey, Clapp-Smith, & Li, 2008). Luthans, Avolio, Avey, & Norman (2007) also found that psychological capital related significantly to objective performance. In addition it was also found that psychological capital had a relatively stronger relationship with performance than its individual components of self-efficacy, hope, resiliency and optimism, meaning that an individual who is higher on all the four psychological capacities would perform better than the one who is higher on only one or two of these psychological capacities. Abbas and Raja (2015)
found that those higher on psychological capital exhibited more innovative behaviours, as rated by their supervisors, than those who were lower on psychological capital. Psychological capital was found to mediate the relationship between supportive organizational climate and performance (Luthans, Norman, Avolio, & Avey, 2008). It implies that, it is through the employee’s positive psychological states that the perception of supportive organizational climate translated into higher performance.

**Psychological Capital, Job Satisfaction, and Organizational Commitment**

Psychological capital has been researched to find out if it’s a predictor of desirable work attitudes such as job satisfaction and organizational commitment. Larson and Luthans (2006) found that psychological capital significantly increased the amount of variance in satisfaction and commitment, beyond human and social capital. A similar result was found by Luthans, Avolio, Avey, & Norman (2007) but the control variables in this research were two personality traits of conscientiousness and extraversion and core self-evaluations. This was done to find the effect of psychological capital on satisfaction and commitment over and above the positive traits.

**Psychological Capital, Cynicism, Intentions to Quit, Citizenship and Deviance Behaviours**

Research in psychological capital has attempted to find out if those higher in positive psychological capital exhibit more citizenship behaviours and less deviance behaviours. Avey, Wernsing, and Luthans (2008) found that positive employees (psychological capital and positive emotions) help positive organizational change by exhibiting lesser deviance and more citizenship behaviours and by being less cynical. In another study, psychological study was found to be a significant predictor of citizenship behaviour directed towards the organization (OCBO). Also, it was found to be negatively related to deviance (Norman, Avey, Nimnicht, & Pigeon, 2010). Similarly, Avey, Luthans, and Youssef (2010) found that psychological capital was negatively related to cynicism, intentions to quit and counterproductive work behaviour, whereas it was found to be positively related to both organizationally
focused behaviours and individually focused behaviours. The most important contribution of the study was that they found that psychological capital predicted unique variance in organizationally focused behaviours, cynicism, intentions to quit and counterproductive work behaviour over and above the positive traits, P-O and P-J fit. Shahnawaz and Jafri (2009) provided initial support that psychological capital differently influences organizational commitment in public and private organizations.

心理学 Capital and Engagement

Employee’s psychological capital was found to be significantly related to engagement through their positive emotions (Avey, Wernsing, & Luthans, 2008), meaning that the positive resources of employees (psychological capital and positive emotions) are associated with desired attitude of engagement.

1.3.6 MODELS AND THEORIES EXPLAINING THE RELATIONSHIP BETWEEN PSYCHOLOGICAL CAPITAL AND WORK-RELATED OUTCOMES

1.3.6.1 Robbins, Judge, Odendaal, and Roodt (2009)

Robbins et al. (2009) in their book Organizational Behaviour: Global and Southern African Perspectives have discussed that employees who hold jobs that provide challenging work, favourable working conditions, control, and autonomy, are overall more satisfied with their jobs. However Robbins et al. (2009) also argue that an individual’s satisfaction with their work is not merely determined by job conditions; personality also has an important role to play in this regard. They suggest that individuals with positive core-self evaluations tend to be more satisfied with their jobs as opposed to individuals with negative core self-evaluations, as they believe in their self-worth and competence and are more confident as a result. People high on psychological capital are more satisfied with their jobs because their satisfaction may be governed more by how much they grow and develop at work rather than solely by pay, perks, salary, and incentives. Thus, they experience intrinsic motivation because they are motivated to perform well because of some subjective rewards or feelings.
that they expect to receive or experience as a result of performing well (Warr, Cook, & Wall, 1979).

1.3.6.2 Laschinger and Fida’s Model (2014)

Laschinger and Fida’s Model (2014) proposed that personal and organizational resources protect individuals from burnout and its negative health and work related outcomes. They floated the idea that possessing certain protective personal resources may help in mitigating the damaging effects of workplace burnout. Individuals with high psychological capital tend to focus on the positive aspects of their surroundings and view problems as solvable (Luthans, Avolio, Avey, & James, 2007; Luthans, Avolio, Avey et al., 2007). These personal strengths further enable individuals to respond proactively when confronted with stressful workplace events. The model further implies that systematic efforts to build psychological capital work settings would be valuable and that leaders should ensure that opportunities to develop this personal strength through proper training programs are in place (Luthans, Norman, Avolio, & Avey, 2008). Luthans, Avey, Avolio, Norman, & Combs (2006) suggested implementing human resource development strategies that increase psychological assets while decreasing risk factors.

1.3.7 RELEVANCE OF PSYCHOLOGICAL CAPITAL IN PUBLIC SECTOR BANKS

Some employees, regardless of high job demands and long working hours, do not develop burnout (Herbert, 2011). A Positive Psychological perspective would attribute this phenomenon to the fact that some psychosocial variables could buffer the adverse effect of burnout, enhance employees’ well-being and promote productivity. Also certain factors, such as an individual’s characteristics of being hopeful, optimistic, self-efficient, and resilient, may possibly decrease the risk of burnout (Frederickson, Tugade, Waugh, & Larkin, 2003; Avey, Luthans, & Jensen, 2009). Therefore, the four constructs of self-efficacy, hope, resiliency, and optimism, as well as a combination of them into a second order factor, psychological capital, can potentially moderate the effect of burnout.
Studies have shown that hope (Gustafsson, Hassmen, & Podlog, 2010; Herbert, 2011; Sherwin, Elliott, Rybarczyk, Frank, & Hanson., 1992), self-efficacy (Schwarzer & Hallum, 2008; Skaalvik & Skaalvik, 2010; Herbert, 2011), resilience (Herbert, 2011; Kotze & Lamb, 2012; Mostafa, Moumeni, & Shourideh, 2010) and optimism (Chan, 2010; Herbert, 2011; Salmela-Aro, Tolvanen, & Nurmi, 2009) have a negative relationship with burnout. A simple explanation can be that individuals who believe they can find pathways to their goals and are motivated to utilize those pathways experience less burnout. Also weak self-efficacy beliefs result in increased levels of burnout (Salanova, 2004). Resilience lessens the effects of stressful events on the individuals and over time decreases the propensity to develop burnout. Optimists use better coping strategies and it is these strategies that contribute to the positive associations between optimism and better adjustment and well-being (e.g. less burnout) (Carver, Scheier, & Weintraub, 1989).

A few studies in the West (Abdullah, 2009) and in India (Choubisa, 2009; Deepti, 2011) have investigated psychological capital with variables like performance, leadership and commitment in banks. In a study carried out by Banth and Mohil (2013) hope, self-efficacy, resilience, and optimism were negatively related to exhaustion and cynicism, while, significant positive relationships emerged between hope, self-efficacy, resilience, optimism, and professional efficacy.

1.4 EMOTIONAL INTELLIGENCE

1.4.1 DEFINING EMOTIONAL INTELLIGENCE

Emotional intelligence (EI) as a concept emerged largely because a lot of attention has been paid to the relationship between emotion and cognition (on how emotion interacts with cognition and vice versa) in psychology, organizational behaviour, philosophy, sociology, and other related disciplines as well (Mayer, Roberts, & Barsade, 2008; Matthews, Zeidner, & Roberts, 2002; Mayer, Salovey, & Caruso, 2000). Mayer et al. (2000) and Afolabi (2004) contend that emotional intelligence is not a single trait or ability rather, a composite of distinct emotion reasoning abilities.
At the theoretical level, emotional intelligence reflects the extent to which an individual person attends to, processes, and acts upon emotional information at both intrapersonal and interpersonal levels. However, there are ensuing debates at the operational level mainly, that have led to two distinct models: the ability and mixed or trait emotional intelligence (Kafetsios & Zampetakis, 2008; Mayer et al., 2000). Advocates of the ability model criticize mixed models with the argument that their dimensions largely overlap with existing personality traits (for instance, Mayer et al., 2000), while researchers following the mixed or trait models claim that it is natural that emotional intelligence, as a lower order personality trait, should relate to higher order personality traits in hierarchical trait taxonomies (Lee, 2010). Although definitions within the field of emotional intelligence vary, they tend to be complementary rather than contradictory (Ciarrochi, Chan, & Caputi, 2000).

According to Ealias and George (2012) “Emotional Intelligence (EI) describes the ability, capacity, skill or, in the case of the trait emotional intelligence model, a self-perceived grand ability to identify, assess, manage and control the emotions of one's self, of others, and of groups.

The following definitions of emotional intelligence are based on the ‘Ability’ approach:

Emotional Intelligence is defined as individuals’ abilities “to monitor one’s own and others’ emotions, to discriminate among them, and to use the information to guide one’s thinking and actions” (Salovey & Mayer, 1990).

Mayer and Salovey (1997) define emotional intelligence as “the capacity to reason about emotions to enhance thinking. It includes the abilities to accurately perceive emotions to assess and generate emotions so as to assist thought to understand emotions and emotional knowledge and to reflectively regulate emotions so as to promote emotional and intellectual growth.”

Emotional intelligence is a measure of emotional and social competencies or one’s ability to identify emotional expressions in oneself and others (Goleman, 2001; Hettich, 2000).
Palmer and Stough (2001) define emotional intelligence as “the capacity to deal effectively with one’s own and others emotions which involve the capacity to perceive, express, understand and manage emotions in a professional and effective manner at work.”

Emotional intelligence is a set of non-cognitive skills, enhancing the individual's ability to encounter environmental pressures and demands (Mandell & Pherwani, 2003).

The definition of emotional intelligence was further refined by Caruso and Salovey (2004) as “the ability to perceive and express emotion, assimilate emotion in thought, understand and reason with emotion, as well as regulate emotion in the self and others.”

Emotional intelligence is typically defined as the ability to recognize and regulate emotion in oneself and others (Spector, 2005).

According to Bradberry and Greaves (2005) emotional intelligence consists of four branches, which are self-awareness, self-management, social awareness, and relationship management where each branch represents different abilities associated with emotions.

Singh (2006) defines emotional intelligence as “the ability of an individual to appropriately and successfully respond to a vast variety of emotional stimuli being elicited from the inner self and immediate environment”.

Hein (2007) described emotional intelligence as the ability, capacity, skill, or potential to feel, use, communicate, recognize, remember, describe identify, learn from, manage, understand and explain emotions.

Emotional intelligence is the individual’s ability to understand his/ her own emotions and to express them; to understand the emotions of others; to control the emotions; to reveal problem-solving skills in relationships and to be self-motivating (Maree & Finestone, 2007).

Emotional intelligence is one’s ability to recognize and understand emotions in oneself and others, and one’s ability to use this awareness to manage one’s behaviour and relationships (Bradberry & Greaves, 2009).
Emotional intelligence can be understood as the ability to be self aware (to recognize his/her own emotions when experiencing them), to detect emotions in others and to manage emotional cues and information (Robbins & Judge, 2009).

The following definitions of emotional intelligence are based on the ‘Mixed’ and ‘Trait’ approaches:

**Bar-On (1997)** defined emotional intelligence as “a multi-factorial range of interrelated emotional, personal and social abilities that influence our overall ability to actively and effectively cope with demands and pressures.”

**Martinez-Pons (1997)** considered emotional intelligence as “an array of non-cognitive skills, capabilities and competencies and pressures”.

**Goleman (1998)** defined emotional intelligence as “the capacity for organizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and in our relationship.”

Emotional intelligence is a composition of self-perceived abilities and personality traits that are related to emotional recognition and regulation, such as empathy, sensitivity to emotions, and motivation (Petrides & Furnham, 2000, 2001).

**Zeidner, Matthews, and Roberts (2004)** summarized emotional intelligence as “a melange of competencies and general dispositions for adaptive personal functioning and coping with environmental demand.” Emotional intelligence is related to “emotion, motivation, personality traits, temperament, character, and social skills” (Zeidner, Matthews, & Roberts, 2004).

**Bar-On (2006)** defines emotional intelligence in terms of such emotional and social skills that influence our understanding and expression of ourselves, our understanding for others and interaction with them, and the ability to deal with everyday demands.

Emotional quotient refers to abilities of sound perception of environment, self-motivation, cognition, and perception control of yourself and others i.e. so that these processes are able to facilitate thought and communication process (Zarean, Asadollah-pour, & Roodsari, 2007).
Emotional intelligence is a constellation of emotion-related self-perceptions located at the lower levels of personality hierarchies (Petrides, 2009).

Emotional intelligence is the innate potential to feel, use, communicate, recognize, remember, describe, identify, learn from, manage, understand, and explain emotions (McPheat, 2010).

According to Olatoye, Akintude, and Yakasi (2010) emotional intelligence can be conceptualized as a set of acquired skills and competencies that predict positive outcomes at home with one’s family, in school and at work.

All theories within the emotional intelligence paradigm seek to understand how individuals perceive, understand, utilize, and manage emotions in an effort to predict and foster personal effectiveness (Ruestow, 2008; Ciarrochi et al., 2000).

1.4.2 MODELS OF EMOTIONAL INTELLIGENCE

Theories within the emotional intelligence paradigm seek to understand how individuals perceive, understand, utilize, and manage emotions in an effort to predict and foster personal effectiveness (Ruestow, 2008; Ciarrochi et al., 2000). There is a significant debate in the academic and professional communities over which model of emotional intelligence is most comprehensive (McPheat, 2010). Currently, there are three main models: the Ability Emotional Intelligence model, the Trait Emotional Intelligence model and the Mixed Emotional Intelligence model (McPheat, 2010). Ability models conceptualize emotional intelligence as a set of abilities to comprehend and reason with emotional aspects and to solve emotional problems. In direct contrast, mixed models lump together abilities, personality traits, and various other concepts (e.g., Bar-On, 2001; Goleman, 1998). Mixed models, however, do not fit prevailing definitions of intelligence because they combine abilities with constructs that fall outside of the domain of abilities (Cote & Miners, 2006). Moreover, ability models of emotional intelligence also differ from personality traits models because abilities and traits represent fundamentally distinct constructs. Abilities represent what a person can do in situations in which conditions are favourable (Cote & Golden,
In contrast, personality traits reflect what a person typically does across many situations (Goldberg, 1993; McCrae & John, 1992).

1. Ability Models

2. Mixed Models

3. Trait Model
   - Petrides’ Trait Emotional Intelligence Model (2009)


5. Other Relevant Models of Emotional Intelligence
   - The Four Cornerstone Model (Cooper & Sawaf, 1996)
   - The Six Seconds Model (Freedman, Rideout, Jensen, & Freedman, 1997/98)
   - Dalip Singh’s Model of Emotional Intelligence (2003, 2006)
   - Cascading Model of Emotional Intelligence (Joseph & Newman, 2010)

### 1.4.2.1 ABILITY MODEL

#### 1.4.2.1 (i) Mayer, Salovey, and Caruso Model of Emotional Intelligence (2000, 2002)

Peter Salovey and John Mayer first coined the term “emotional intelligence” in 1990 (Salovey & Mayer, 1990) Their theory of emotional intelligence integrates key ideas from the fields of intelligence (intelligence involves the capacity to carry out abstract reasoning) and emotion i.e. emotions are signals that convey regular and discernible meanings about relationships and that a number of basic emotions are universal (Mayer, Salovey, & Caruso, 2002). They proposed that individuals vary in their ability to process information of an emotional nature and in their ability to relate
emotional processing to a wider cognition. They then posited that this ability is seen to manifest itself in certain adaptive behaviours (Mayer, Salovey, & Caruso, 2000).

Mayer and Salovey’s conception of emotional intelligence is based within a model of intelligence, which proposes that emotional intelligence is comprised of two areas: experiential (ability to perceive, respond, and manipulate emotional information without necessarily understanding it) and strategic i.e. the ability to understand and manage emotions without necessarily perceiving feelings well or fully experiencing feelings (Stys & Brown, 2004). Each area is further divided into two branches that range from basic psychological processes to more complex processes integrating emotion and cognition.

- The first branch, emotional perception, is the ability to be self-aware of emotions, to understand emotions expressed in faces, voices, pictures and to further express emotions and emotional needs accurately to others (Stys & Brown, 2004; McPheat, 2010). Emotional perception also includes the ability to distinguish between honest and dishonest expressions of emotion. This is the most fundamental skill involved in emotional intelligence because unless one can perceive emotions one cannot manage them (McPheat, 2010).

- The second branch, emotional assimilation, is the ability to distinguish among the different emotions one is feeling and to identify those that are influencing their thought processes.

- The third branch, emotional understanding, is the ability to understand complex emotions (such as feeling two emotions at once) and the ability to recognize transitions from one to the other.

- Lastly, the fourth branch, emotion management, is the ability to connect or disconnect from an emotion depending on its usefulness in a given situation (Mayer & Salovey, 1997).

The 16-item self-report Wong and Law Emotional Intelligence Scale, based on the Mayer and Salovey (1997) emotional intelligence model, assesses four dimensions: Self Emotional Appraisal or SEA measures the individual’s ability to understand their emotions; Others’ Emotional Appraisal or OEA measures the ability to recognize and understand other people’s emotions; Use of Emotion or UOE
measures the tendency to motivate oneself to enhance performance; and Regulation of Emotion or ROE measures the ability to regulate emotions (Fukuda, Saklofske, Tamaoka, Fung, Miyaoka, & Kiyama, 2011).

1.4.2.2. MIXED MODELS


Reuven Bar-On developed one of the first measures of emotional intelligence that used the term “Emotion Quotient”. Bar-On’s model of emotional intelligence focuses on emotional intelligence’s potential for performance and success rather than either performance or success. This model is considered process-oriented rather than outcome-oriented (Bar-On, 2002). It focuses mainly on an array of emotional and social abilities, including the ability to be aware, express oneself, understand and relate to others, the ability to deal with strong emotions, and the ability to adapt to change and solve problems of a social or personal nature (Bar-On, 1997).

According to this model, emotional-social intelligence is a cross-section of interrelated emotional and social competencies, skills and facilitators that determine how effectively we understand and express ourselves, understand others and relate with them, and cope with daily demands (Ayiro & Sang, 2012). The emotional and social competencies, facilitators, and skill referred to in this conceptualization include the five components that are intrapersonal, interpersonal, adaptability, stress management, and general mood. Each of these components comprise of a number of closely related competencies, skills, and facilitators.

On an interpersonal level, being emotionally and socially intelligent includes the ability to not only be aware of others’ emotions, feelings and needs but to also establish and maintain cooperative, constructive and mutually satisfying relationships with others. Ultimately, being emotionally and socially intelligent means to successfully manage personal, social, and environmental change by flexible and realistic coping present situation and to further solve problems meaningfully and make decisions. People, therefore need to manage emotions in such a manner that they work for the individual and not against them, and one needs to be reasonably optimistic, positive, and motivated. Bar-On further posited that emotional intelligence develops over time and that it can be improved through training, programming, and therapy (Bar-On, 2002). Bar-On considered emotional intelligence and cognitive
intelligence to contribute equally to a person’s general intelligence, which then offers an indication of one’s potential to succeed in life (Bar-On, 2002).


<table>
<thead>
<tr>
<th>EQ-I</th>
<th>Competencies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Intrapersonal</strong></td>
<td><strong>Self awareness and self expression</strong></td>
</tr>
<tr>
<td>- Emotional Self Awareness</td>
<td>- The ability to be awareness and understand one’s own feelings.</td>
</tr>
<tr>
<td>- Self Regard</td>
<td>- The ability to understand, accept and respect oneself.</td>
</tr>
<tr>
<td>- Self-Actualization</td>
<td>- The ability to strive for personal goals and actualize one’s potentials.</td>
</tr>
<tr>
<td>- Assertiveness</td>
<td>- The ability to effectively express and defend one’s beliefs and thoughts.</td>
</tr>
<tr>
<td>- Independence</td>
<td>- The ability to be self-directed and self controlled.</td>
</tr>
<tr>
<td><strong>Interpersonal</strong></td>
<td><strong>Social awareness and interpersonal interactions</strong></td>
</tr>
<tr>
<td>- Empathy</td>
<td>- The ability to be aware of and understand how others feel.</td>
</tr>
<tr>
<td>- Social Responsibility</td>
<td>- The ability to be a cooperative, constructive and responsible member of the society.</td>
</tr>
<tr>
<td>- Interpersonal</td>
<td>- The ability to establish pleasant relationships and healthy interactions with others.</td>
</tr>
<tr>
<td>Relationships</td>
<td></td>
</tr>
<tr>
<td><strong>Stress Management</strong></td>
<td><strong>Emotional management and regulation</strong></td>
</tr>
<tr>
<td>- Stress Tolerance</td>
<td>- The ability to manage emotions effectively and constructively.</td>
</tr>
<tr>
<td>- Impulse Control</td>
<td>- The ability to control emotions effectively and constructively.</td>
</tr>
<tr>
<td><strong>Adaptability</strong></td>
<td><strong>Change Management</strong></td>
</tr>
<tr>
<td>- Reality Testing</td>
<td>- The ability to objectively judge the external reality and the internal feelings.</td>
</tr>
<tr>
<td>- Flexibility</td>
<td>- The ability to adapt one’s thoughts and emotions according to changing situations.</td>
</tr>
<tr>
<td>- Problem Solving</td>
<td>- The ability to solve problems effectively.</td>
</tr>
<tr>
<td><strong>Moods in general</strong></td>
<td><strong>Self-Motivation</strong></td>
</tr>
<tr>
<td>- Happiness</td>
<td>- The ability to express positive feelings and to be at peace with life in general.]</td>
</tr>
<tr>
<td>- Optimism</td>
<td>- The ability to think positively and seeing the good aspects of life.</td>
</tr>
</tbody>
</table>
1.4.2.2 (ii) Goleman’s Model of Emotional Competence (1998, 2000)

This mixed model was most famously described by Daniel Goleman and is today the most widely accepted and used model of emotional intelligence (McPhear, 2010). Inspired by the findings of Mayer and Salovey, Goleman began to conduct his own research in the area and eventually wrote Emotional Intelligence (1995), the book which introduced both the public and private sectors to the idea of emotional intelligence.

Goleman’s (1998) model outlines four main emotional intelligence constructs. Goleman included a set of emotional competencies within each construct of emotional intelligence.

- **Self-awareness**, the first construct is defined by Goleman (1998) as “knowing what we are feeling in the moment, and using those preferences to guide our decision making; having a realistic assessment of our own abilities and a well-grounded sense of self-confidence.” In other words it is the ability to read one’s emotions and recognize their impact while using gut feelings to guide decisions. It also involves having a realistic understanding of our own abilities and a strong sense of self-confidence. Self-awareness includes three competencies viz. Accurate Self-Assessment, Emotional Self Awareness, and Self-Confidence (Nasir & Masrur, 2010).

- **Self-management**, the second construct, involves controlling emotions and impulses and the ability to adapt to changing environments. Goleman (1998) defined it as “handling our emotions so that they facilitate rather than interfere with the task at hand; being conscientious and delaying gratification to pursue goals; recovering well from emotional stress.” Self-management involves six competences. These are namely Self-Control, Trustworthiness, Conscientiousness, Adaptability, Achievement Drive and Initiative (Nasir & Masrur, 2010).

- **The third construct**, social awareness, includes the ability to sense, understand, and react to other’s emotions while comprehending social networks. It is defined as “sensing what people are feeling, being able to take their...”
perspective, and cultivating rapport and attunement with a broad diversity of people” (Goleman, 1998). Social awareness includes three competencies: Empathy, Service Orientation and Organizational Awareness (Nasir & Masrur, 2010).

Finally, relationship management, the fourth construct, entails the ability to inspire, lead, influence, negotiate, persuade and develop others while managing conflict (Goleman, 1998; McPheat, 2010). Handling emotions in respect to relationships with other people; being able to read the intricacies of social interactions; being able to interact in social situations well are other aspects of this construct. Relationship management includes eight competences: Developing Others, Influence, Communication, Conflict Management, Leadership, Change Catalyst, Building Bonds and Teamwork & Collaboration (Nasir & Masrur, 2010).

Emotional competencies are not innate talents, but rather learned capabilities that must be worked on and developed to achieve outstanding performance. Goleman posits that individuals are born with a general emotional intelligence that determines their potential for learning emotional competencies. The organization of the competencies under the various constructs is not random; they appear in synergistic clusters or groupings that support and facilitate each other (Boyatzis, Goleman, & Rhee, 1999).

Figure-13 illustrates Goleman's conceptual model of emotional intelligence and corresponding emotional competencies. The constructs and competencies fall under one of four categories: the recognition of emotions in oneself or others and the regulation of emotion in oneself or others. In an analysis of data on workplace effectiveness, Boyatzis, Jacobs and Goleman found that the four clusters are related hierarchically (Goleman, 2001). According to these authors, emotional self-awareness is a prerequisite for effective self-management, which in turn predicts greater social skills. A secondary pathway runs from self-awareness to social awareness to social skill. Managing relationships depends on a foundation of self-management and empathy, each of which in turn requires self-awareness. Goleman believes this
evidence that empathy and self-management are foundations for social effectiveness finds support at the neurological level (Prentice, 2008).

**Figure 13: Goleman’s Emotional Competencies (Source: Assanova & McGuire, 2009)**

1.4.2.2 (iii) Dulewicz and Higgs Model (2000, 2003)

A major theoretical framework of emotional intelligence was developed by Dulewicz and Higgs’ (2000). Dulewicz and Higgs defined emotional intelligence as “a) being aware of and managing one’s own feelings and emotions; b) being sensitive to and influencing others; c) sustaining one’s motivation; and d) balancing one’s motivation and drive with intuitive, conscientious, and ethical behaviour” (2003). Dulewicz and Higgs’ emotional intelligence framework is a mixed model consisting of seven dimensions described as follows (Dulewicz, Higgs & Slaski, 2003; McLaughlin, 2012).
Self-Awareness – Self-awareness is being aware of one’s feelings and managing them.

Emotional Resilience – Emotional resilience is being able to maintain one’s performance when under pressure.

Motivation – It is the drive and energy to attain challenging goals or targets.

Interpersonal Sensitivity – The dimension of interpersonal sensitivity is showing sensitivity and empathy towards others.

Influence – Influence is persuading others to accept one’s views or proposals.

Intuitiveness – Intuitiveness is making decisions using reason and intuition when appropriate.

Conscientiousness – Conscientiousness is being consistent in one’s works and actions while behaving according to ethical standards.

Dulewicz and Higgs’ (2000) study included an elaborate review of the emotional intelligence literature to date, a longitudinal study of the personality characteristics, and personal competencies of a group of managers over seven-years, and a content analysis to identify related traits based on the Job Competencies Survey (McLaughlin, 2012). After conducting these studies, Dulewicz and colleagues (2003) proceeded to develop the Emotional Intelligence Questionnaire (EIQ). This questionnaire was developed with the purpose to measure emotional intelligence directly through a 360-degree format. The Dulewicz and Higgs’ theoretical framework has primarily revolved around the correlation of individual success and advancement, as well as leadership effectiveness (Dulewicz & Higgs, 2002).

1.4.2.3 TRAIT MODEL

1.4.2.3 (i) Petrides’ Trait Emotional Intelligence Model (2009)

The latest model of emotional intelligence was published by Petrides in 2009. According to the model, the trait emotional intelligence is “a constellation of emotional self-perceptions located at the lower levels of personality” (Sindhuja, Shrivastava, Gambhir, & Chaturvedula, 2013). This definition of emotional intelligence include a number of components such as behavioural dispositions, self-perceived abilities, and the aspect that it is measured by self-report as opposed to the ability based model. Trait emotional intelligence is investigated within a personality framework. Trait emotional intelligence is the only operational definition
in the field that recognizes the inherent subjectivity of emotional experience (Petrides, 2010). Research has corroborated that trait emotional intelligence facets are personality traits, as opposed to competencies or mental abilities or facilitators, revealing that the same genes that are implicated in the development of individual differences in the Big Five personality traits are also implicated in the development of individual differences in trait EI (Vernon, Villani, Schermer, & Petrides, 2008).

Trait emotional intelligence does not assume that there is some archetypal emotionally intelligent individual whom all leaders, managers, and employees should strive to emulate in order to succeed (Petrides, 2010). Emotion based thinking tends to be intuitive and automatic, with low scientific rigor and low detail in judgment, in contrast with a more consciously analytic, low in emotional valence, thinking (Croskerry & Norman, 2008). Therefore, certain emotion profiles might be advantageous in one context but not in others. Assessment in the field of emotional intelligence will not be dramatically different from assessment in the field of personality, in which individuals’ profiles have to be matched to specific job descriptions, with different job descriptions calling for different personality profiles (Pervin, 1968). Therefore, according to Petrides (2010) “no magic profile of the emotionally intelligent individual who will excel in all aspects of work life exists.”

**Table 4: The Domain of Trait Emotional Intelligence (Source: Petrides, 2010)**

<table>
<thead>
<tr>
<th>FACETS</th>
<th>HIGH SCORERS VIEW THEMSELVES AS…</th>
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<tbody>
<tr>
<td>Adaptability</td>
<td>flexible and willing to adapt to new conditions</td>
</tr>
<tr>
<td>Assertiveness</td>
<td>forthright, frank, and willing to stand up for their rights</td>
</tr>
<tr>
<td>Emotion Expression</td>
<td>capable of communicating their feelings to others</td>
</tr>
<tr>
<td>Emotion Management (Others)</td>
<td>capable of influencing other people’s feelings</td>
</tr>
<tr>
<td>Emotional Perception (Self &amp; Others)</td>
<td>clear about their own and other people’s feelings</td>
</tr>
<tr>
<td>Emotion Regulation</td>
<td></td>
</tr>
<tr>
<td>Impulsiveness (Low)</td>
<td></td>
</tr>
<tr>
<td>Relationships</td>
<td></td>
</tr>
<tr>
<td>Self-Esteem</td>
<td></td>
</tr>
<tr>
<td>Self-Motivation</td>
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<tr>
<td>Social Awareness</td>
<td></td>
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<tr>
<td>Stress Management</td>
<td></td>
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<tr>
<td>Trait Empathy</td>
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<td>Trait Happiness</td>
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<td>Trait Optimism</td>
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<tr>
<td></td>
<td>capable of controlling their emotions</td>
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<tr>
<td></td>
<td>reflective and less likely to give in to their urges</td>
</tr>
<tr>
<td></td>
<td>capable of maintaining fulfilling personal relationships</td>
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<tr>
<td></td>
<td>successful and self-confident</td>
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<tr>
<td></td>
<td>driven and unlikely to give up in the face of adversity</td>
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<tr>
<td></td>
<td>accomplished networkers with superior social skills</td>
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<tr>
<td></td>
<td>capable of withstanding pressure and regulating stress</td>
</tr>
<tr>
<td></td>
<td>capable of taking someone else’s perspective</td>
</tr>
<tr>
<td></td>
<td>cheerful and satisfied with their lives</td>
</tr>
<tr>
<td></td>
<td>confident and likely to “look on the bright side” of life</td>
</tr>
</tbody>
</table>
1.4.2.4 Multilevel Investment Model (Zeidner, Matthews, Roberts, & MacCann, 2003)

Zeidner, Matthews, Roberts, and MacCann (2003) proposed a multilevel investment model in which various concepts of emotional intelligence were located on a developmental continuum. Zeidner et al. (2003) presented three concepts of emotional intelligence as competencies associated with qualitatively different levels of processing emotional events. The three levels of emotional intelligence are *biological temperament*, *learned rule-based skills*, and *self-aware emotional regulation*. Zeidner et al. (2003) emphasized that these processing levels do not constitute developmental stages. This is because at any stage of emotional development processes will operate at multiple levels.

According to Zeidner et al.’s (2003) model, infants are born with different temperamental factors affect not only perception but also the expression of basic emotions and primitive control strategies i.e. the first level of emotional intelligence. The ease with which preschool children learn simple regulative strategies that often have a rule-based nature make up the second level of emotional intelligence. Finally, children of school going age acquire a more sophisticated understanding of the self as a social being, and use this knowledge to guide emotional regulation (third level of emotional intelligence).

Zeidner et al. (2003) pointed out the limitations of Mayer et al.’s (2000) model of emotional intelligence arguing that the four branches in the model do not correspond to a coherent set of abilities and have a parallel relationship. They argued that the emotional regulation branch of the ability model refers to a wide variety of different strategies from thumb-sucking to insightful coping, and the primitive forms of emotional regulation do not depend on explicitly understanding emotions, as the ability model indicates (Zeidner et al., 2003). However, the branches of Mayer et al.’s (2000) model refer to mental abilities that require interaction between emotions and cognition. Therefore, for instance, the emotional regulation branch cannot be viewed as including primitive forms of emotional regulation, such as thumb-sucking. The scope of the branch is confined to abilities that require explicit understanding of
emotions, which is the third branch of the ability model. Mayer et al. (2000) thought that the abilities of emotional intelligence can be viewed as a form of intelligence in this way.

The strength of the multi-level investment model lies in the fact it can be connected with both ability and mixed models of emotional intelligence. More specifically, the aspect of emotional intelligence as learned rule-based skills appears to be associated with the experiential branches viz. perception and facilitation (Mayer et al., 2003) while emotional intelligence as self-aware emotional regulation seems to be related to the strategic branches namely understanding and regulation (Mayer et al., 2000). This is explainable with the help of Zeidner et al.’s (2003) model who proposed that as a child matures, the nature of processing emotions becomes more declarative. Emotional intelligence as a positive temperament, the other level of emotional intelligence, appears to be associated with emotional dispositions that are related to trait or mixed models of emotional intelligence. Both personal dispositions and temperaments are largely influenced by biological factors and provide a foundation for an individual’s emotional development.

Because the levels in Zeidner et al.’s (2003) model correspond to the concepts of emotional intelligence in mixed or trait models, as well as ability models, the investment model can be considered as a framework that can integrate different models of emotional intelligence. Moreover, the model suggests that ability and mixed models of emotional intelligence are not mutually exclusive (Lee, 2010).

1.4.2.5 OTHER RELEVANT MODELS OF EMOTIONAL INTELLIGENCE

1.4.2.5 (i) The Four Cornerstone Model (Cooper & Sawaf, 1996)

Cooper and Sawaf (1996) introduced the Four Cornerstone Model which provides a framework to develop emotional intelligence in one’s work and life and “moves emotional intelligence out of the realm of psychological analysis and into the realm of direct knowing, exploration and application” in their book *Executive EQ. Emotional Intelligence in Leadership and Organisations* introduced the Four
Cornerstone Model (Quintave Managerial Leadership System, 2013). The four key ‘Cornerstones’ of the model as described by the Quintave Managerial Leadership System (2013) are as follows:

- **Emotional literacy** – Emotional literacy is being real and true to oneself. It builds personal power - including self-awareness, inner guidance, respect, responsibility and connection by developing emotional honesty, energy, awareness, feedback and intuition (Cooper & Sawaf, 1996).

- **Emotional Fitness** – Emotional fitness builds authenticity, credibility, expanding your circle of trust and your capacity for listening, managing conflict, resilience, and making the most of constructive discontent. Emotional intelligence enables people to put the skills of emotional literacy into practice facilitating the development of authenticity and credibility. Emotional fitness helps an individual stretch his capabilities and when one makes mistakes to forgive oneself and others.

- **Emotional Depth** – This aspect explores ways to align one’s life and work with one’s specific potential and purpose, and to back all this up with integrity, commitment and accountability. Emotional intelligence cannot expand without emotional depth, the third cornerstone of Emotion Quotient. When one lives from the depths of one’s heart, one walks one’s talk, heeds one’s conscience and doesn't hesitate to take a stand one’s voice rings true and gets heard. It is through the development of emotional depth that an individual begins to discover and commit to the unique potential that fulfils one’s larger purpose in life.

- **Emotional Alchemy** – Emotional alchemy extends a person’s creative instincts and capacity to flow with problems and pressures and to compete for the future by building one’s capabilities to access the widest range of possible solutions to challenges and find the opportunities in them. Jean-Paul Sartre tells says that emotions are the “source of magical transformations of the world” (Quintave Managerial Leadership System, 2013). It further explores how an individual can bring about such transformations in work and life.
Alchemy is defined as “any power or process of transmuting a common substance with little or no value into something that has value”.

**Figure 14: The Four Cornerstone Model (Source: Sawaf, 2011)**

1.4.2.5 (ii) The Six Seconds Model (Freedman, 1997/98)

Six Seconds developed a three-part model that borrowed concepts from the Salovey and Mayer’s work; and also aligned with the model popularized by Goleman, to provide a practical and simple way to learn and practice emotional intelligence.
According to the Six Seconds’ Model (Freedman & Jensen, 2003) “to be emotionally intelligent means to know yourself, choose yourself, and give yourself.” This model also known as EQ-in-Action begins with three important pursuits: to become more aware (noticing what you do), more intentional (doing what you mean), and more purposeful i.e. doing it for a reason (Freedman, 2010). Eight key fundamentals of emotional intelligence were identified and are divided into three parts of the model. Coincidentally, the Six Seconds emotional intelligence model aligns with the 15 competencies defined by Bar-On. The three parts of the model are:

❖ **Know Yourself** – It refers to ‘Clearly seeing what you feel and do’ and is based on understanding. Emotions are data, and these competencies allow you to accurately collect that information. It has two subcomponents:
  - *Enhance Emotional Literacy* – Accurately identifying and interpreting both simple and compound feelings (Freedman, 2010).
  - *Recognize Patterns* – Acknowledging frequently recurring reactions and behaviours (Freedman, 2010).

❖ **Choose Yourself** – This component of the model emphasizes ‘Doing what you mean to do.’ Instead of reacting “on autopilot,” these competencies allow an individual to proactively respond. It has the following four subcomponents:
  - *Apply Consequential Thinking* – Evaluating the costs and benefits of one’s choices (Freedman, 2010).
  - *Navigate Emotions* – Assessing, harnessing, and transforming emotions as a strategic resource (Freedman, 2010)
  - *Engage Intrinsic Motivation* – Gaining energy from personal values & commitments vs. being driven by external forces (Freedman, 2010)
  - *Exercise Optimism* – Taking a proactive perspective of hope and possibility (Freedman, 2010).

❖ **Give Yourself** – It involves ‘Doing it yourself’. It comes from using empathy and principled decision making to increase wisdom and to create a more compassionate, healthy world. It consists of the following subcomponents:
• **Increase Empathy** – Recognizing and appropriately responding to others’ emotions (Freedman, 2010).

• **Pursue Noble Goals** – Connecting your daily choices with your overarching sense of purpose (Freedman, 2010).

The model is presented in a circular form and not as a list because it is a process and the process works when an individual spins it, like a propeller moving a ship also as one moves through these three pursuits one gains positive momentum (Freedman, 2010).

**Figure 15: Six Seconds’ Model (Source: Freedman, 2010)**

1.4.2.5 (iii) **Dalip Singh’s Model of Emotional Intelligence (2003, 2006):**

According to Singh (2003), “Emotional intelligence is the ability of an individual to appropriately and successfully respond to a vast variety of emotional stimuli being elicited from the inner self and the immediate environment.” Emotional intelligence constitutes three psychological dimensions. These are emotional
competency, emotional maturity and emotional sensitivity which motivate an individual to recognize truthfully, interpret honestly and handle tactfully the dynamics of human behaviour (Soosai Michael Raj, 2012). The three dimensions of Emotional Intelligence as given by Singh (2003, 2006) are described below.

- **Emotional Competency** – It constitutes the capacity to respond to emotional stimuli elicited by various situations, having high self-esteem, communication, optimism, tackling emotionally upsetting circumstances such as conflicts, frustrations, and inferiority complexes, enjoying emotions, doing what works, the ability to relate to others, emotional self-control, capacity to avoid stress, burnout, learning to avoid negativity of emotions, handling egoism (Singh, 2006; Soosai Michael Raj, 2012).

- **Emotional Maturity** – It constitutes evaluating one’s own and others emotions of oneself along with identifying and expressing feelings balancing state of heart and mind, adaptability and flexibility appreciating other’s point of view, developing others, delaying gratification of immediate psychological satisfaction (Singh, 2006; Soosai Michael Raj, 2012; Singh, 2006).

- **Emotional sensitivity** – Constitutes understanding threshold of emotional arousal, managing the immediate environment, maintaining rapport, harmony, and comfort with others, letting others feel comfortable in your company. It also involves being honest in interpersonal dealings, interpreting emotional cues truthfully, realizing communicability of emotions, moods and feelings, and having an insight into how others evaluate and relate to you (Singh, 2006; Soosai Michael Raj, 2012; Singh, 2006).

1.4.2.5 (iv) Cascading Model of Emotional Intelligence (Joseph & Newman, 2010)

Joseph and Newman introduced the Cascading Model of Emotional Intelligence that emphasizes on a sequential (causal chain) relationship among the three sub-dimensions of emotional intelligence (emotion perception, emotional understanding, emotional regulation) and job performance. The third dimension of
emotional intelligence, emotion facilitation, was not included in the Cascading Model of Emotional Intelligence due to its increasingly well-known conceptual redundancy with other emotional intelligence dimensions and its lack of empirical support (Joseph & Newman, 2010). Additionally, the model answered long-standing questions about the overlaps of emotional intelligence with cognitive ability, conscientiousness, neuroticism, and job performance by incorporating aspects of personality traits and cognitive ability as relevant antecedents of the emotional intelligence processes. The Cascading Model of Emotional Intelligence further clearly illustrated that relationships are dependent upon different facets of emotional intelligence – cognitive ability plays a role in emotional understanding, conscientiousness is involved in emotion perception, and emotional stability is a basis for emotion regulation.

Figure 16: Cascading Model of Emotional Intelligence (Source: Joseph & Newman, 2010)

- According to Donald Phin (2009), an employment consultant and a contemporary emotional intelligence researcher, emotional intelligence can also be viewed as a self-oriented ability and as a people skill in the following way:
- **Personal Competencies:**
  - Self-awareness (knowing one’s internal states, presences, resources, and intuitions)
  - Self-regulation (managing one’s internal states, impulses, and resources)
  - Motivation (emotional tendencies that guide or facilitate reaching goals)

- **Social Competencies:**
  - Empathy (awareness of others’ feelings, needs, and concerns)
  - Social skills (adeptness at inducing “desirable responses”)

In the context of the emerging ‘affective revolution’ in social and organizational psychology (Barsade & Gibson, 2007) emotional intelligence is proposed as an important predictor of key organizational outcomes such as job satisfaction (Daus & Ashkanasy, 2005; Van Rooy & Viswesvaran, 2004) and burnout. A growing body of research (Goleman, 1999; Nikolaou & Tsaousis, 2002; Oginska-Bulik, 2005; Slaski & Cartwright, 2003) suggests that a person’s ability to perceive, identify and manage emotions provides the basis for the kinds of social and emotional competencies that might be a critical factor in contributing to success (Brand, 2007) and ultimately to satisfaction with life and work in most jobs (Brand, 2007). Oginska-Bulik (2005) postulated that individuals with a high level of emotional intelligence would perceive their environment as less stressful and that they would experience less negative health consequences. An individual can use such competencies (such as the ability to perceive the environment as less stressful) to protect or buffer against the negative effects of workplace stressors (Dette, 2008) and therefore keep emotional depletion, fatigue, indifferent attitude towards work in check. Such an individual, moreover, would have a greater tendency to feel more effective and productive at work. A large body of research indicates that emotional intelligence is positively related to job satisfaction (El Khouly, Ghoniem, Ghadami, & Ibrahim, 2011; Kafetsios & Zampetakis, 2008; Mousavi et al., 2012; Ozer, Dede, & Yildirim, 2010;) and negatively related to burnout (Findlay et al., 2007; Dette, 2008; Vaezi & fallah, 2011; Ahmadzadeh & Alavinia, 2012).
1.4.3 MODELS EXPLAINING THE RELATIONSHIP BETWEEN EMOTIONAL INTELLIGENCE AND WORK-RELATED OUTCOMES

1.4.3.1 Lee & Ok’s Model (2012)

According to Lee and Ok (2012) emotionally intelligent individuals are more likely to try to make their true emotions congruent to the emotions required by display rules and are less likely to merely manage observable expressions in performing their jobs and thus suffer less emotional dissonance. They further postulated that emotionally intelligent people are better equipped to empathize and recognize and manage their own emotions, so they have a reservoir of strategies at their disposal to regulate emotion that may serve as emotional resources. These emotional resources do not allow emotionally intelligent individuals to feel emotionally depleted despite challenging situations. Thus, employees with high emotional intelligence have a lower tendency to reduce or avoid emotional involvement with work by dealing with customers in an impersonal manner i.e., (depersonalization) or to negatively evaluate their accomplishments – reduced personal accomplishment. People with high levels of emotional intelligence spontaneously show positive genuine emotions to customers with little prompting, they are more likely to have satisfied customers. Through seeing customers satisfied with their service, employees may experience a feeling of enjoyment and excitement that may in turn bring about personal accomplishment (Lee & Ok, 2012).

1.4.4 RELEVANCE OF EMOTIONAL INTELLIGENCE IN PUBLIC SECTOR BANKS

The arising need to bridge the gap between a customer’s expectations and experience has made the banking sector change its approach from a transaction based marketing approach to a relationship based approach that has at its core - customer satisfaction, patronage, loyalty, and business growth (Ghalandari, Ghorbani, Jogh, Imani, & Nia, 2012; Kernbach & Schutte, 2005; Manisha, 2012). Effective and qualitative performance in service occupations such as banking is therefore not all about ability today but it involves emotions and assessing other’s behaviour.
Employees who enjoy a high level of emotional intelligence tend to be more skilled at appraising, regulating and directing their own emotions in contrast to those with a lower overall emotional intelligence (Trivellas, Gerogiannis, & Svarna, 2013). Managers high on emotional intelligence are also expected to be more efficient at identifying feelings of disappointment and frustration as well as their root causes in themselves, their colleagues and customers; subsequently they may regulate their emotions and develop strategies and perseverance to deal with their negative effects. A high emotional intelligence therefore enhances an individual’s ability to work effectively in a team and facilitates smooth transactions and customer satisfaction. In ensuring maximum growth in the banking sector, banks must be able to leverage on emotional intelligence in improving or sustaining desired customer patronage (Manisha, 2012; Pahuja & Sahi, 2012).

Managers who can utilize their emotions to produce multiple and flexible plans for their future that facilitates better decision making, cultivates creative thinking, and improves persistence against challenging tasks are more adaptive and effective in dealing with positive and negative emotions thereby inducing higher levels of satisfaction. According to Goleman (1995) and Fisher (2006), rational intelligence is not enough to succeed in life. In fact, it is emotional intelligence rather than intelligence quotient which has recently captured the public’s attention (Alam, 2009). Despite this, managers in workplaces tend to steer away from dealing with emotional issues. The adoption of practices of emotional intelligence by banks can be carried out with confidence, success and ease when research has established ample evidence about the impact of emotional intelligence on business performance. Unfortunately, the number of researches available on this subject is limited (Danquah, 2014; Shahhosseini, Silong, Ismaill, & Uli, 2012), possibly due to the fact that it is relatively new. There is a generally low level of public knowledge about the role of emotional intelligence in the productive management of banks (Manisha, 2012; Shahhosseini et al. 2012). Therefore, it is important to examine and educate managers about the significance of emotional intelligence in relation to crucial work-related outcomes like job satisfaction and burnout in the Indian banking scenario.
### Table 5: Operational Definitions of the Study Variables

<table>
<thead>
<tr>
<th>VARIABLES</th>
<th>OPERATIONAL DEFINITIONS</th>
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<tbody>
<tr>
<td><strong>Job Satisfaction</strong></td>
<td>Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences. The appraisal involves various elements related to the job such as salary, working conditions, colleagues and boss, career prospects and, of course, the intrinsic aspects of the job itself (Arnold et al., 1998; Locke, 1976).</td>
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<tr>
<td><strong>Burnout</strong></td>
<td>Burnout is a three-dimensional syndrome, characterized by exhaustion (the draining of energy), cynicism (the development of negative, cynical attitudes towards one’s work), and reduced professional efficacy (the belief that one is no longer effective in fulfilling one’s job responsibilities) (Maslach et al., 2001).</td>
</tr>
<tr>
<td><strong>Passion for Work</strong></td>
<td>Passion for work is a strong inclination or desire towards a self-defining activity that one likes (or loves), finds important, and in which one invests time and energy (Vallerand et al., 2003).</td>
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<tr>
<td><strong>Psychological Capital</strong></td>
<td>Psychological Capital is an individual’s positive psychological state of development and is characterized by: (a) having confidence (self-efficacy) to take on and put in the necessary effort to succeed at challenging tasks; (b) making a positive attribution (optimism) about succeeding now and in the future; (c) persevering towards goals and, when necessary, redirecting paths to goals (hope) in order to succeed; and (d) when beset by problems and adversity, sustaining and bouncing back and even beyond (resiliency) to attain success (Luthans, Youssef, &amp; Avolio, 2007).</td>
</tr>
<tr>
<td><strong>Emotional Intelligence</strong></td>
<td>Emotional intelligence is an elusive construct. It is the appraisal and expression of emotion in oneself, appraisal and perception of emotion in others, regulation of emotion in oneself, and use of emotion to facilitate performance (Davies, Stankov, &amp; Roberts, 1998).</td>
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