Chapter 7

Discussion of Results, Conclusion and Suggestions

It is believed that an employee who is happy and well is a healthy employee. The term employee wellness has broader meaning and is defined as a varying construct depending on the context. When the growth and development of the employee is to be considered the employee wellness should be the focused. The employee wellness in the organizations has become emerging field in psychology, human resource management, sociology and those researching and applying wellness in the workplace to conceptualize employee wellness having holistic approach. One of the practical implications of psychological capital is identifying the employee’s strengths and use them to increase and sustain their respective wellness levels in the organization. A better healthy work environment in the terms of effectiveness and efficiency can be achieved when psychological capital is applied accurately where the employees get an opportunity to use their skills in the organization. By changing the working conditions the organization may increase the stress level of its employees if there is lack of support by the organization in achieving goals by the employee.

Today, in the competitive world employees in most of the business organization are quite disturbed and dissatisfied both in their professional and personal lives. With the increase in work pressure and demands has led to lower down in the overall life satisfaction of the employees which resulted into decrease in organizational efficiency. This has led to research the new aspects in behavioural sciences to redefine the positive domains of the employee with respect to his job. It has become a challenge for the modern psychologists and researchers to define the determinants for a well being and organizational behaviour of the employee. As both well being of an employee and organizational behaviour are the harmonizing factors between the different components of life of an employee both at personal and professional level. The psychological capital is an emerging psychological concept having its conception based on four of its determinants viz., self-efficacy, hope, resiliency and optimism. The subjective well being is subjective evaluation of an individual by judging his life in terms of various positive and negative events which contributes to his/her overall life satisfaction. The organizational citizenship
behaviour is one of the psychological concept that measures the employee’s behaviour in the organization in terms of altruism, consciousness, sportsmanship, courtesy and civic virtue.

7.1 Discussion and Results of the Study

The key objective of the present study was to find the relationship between psychological capital, subjective well being and organizational citizenship behaviours. The study has been divided into three major sections for its comprehensive elaboration. The first section of the study was designed to find out the relationship of psychological capital measures, subjective well being and organizational citizenship measures with demographic variables of the employees of the banks taken under the study. This section included the descriptive statistics (mean and standard deviation) followed by t-test and ANOVA tests for the comparison and evaluation of the respondents across their demographic variables viz. age, gender, marital status, educational qualification and level of management.

The second section of the study was aimed to find the effect of psychological capital measures on organizational citizenship behaviours. The third section of the study included the effect of subjective well being measures on organizational citizenship behaviours.

The results show that there exists a significant relationship between psychological capital with regard to gender, academic qualification and level of management of employees in the selected banks under study. Thus, hypotheses H1.2, H1.4 and H1.5 are accepted. However no significant relationship existed between psychological capital across age and marital status of the employees in the selected banks under study. Thus, hypotheses H1.1 and H1.3 are rejected.

The results show that there exists a significant relationship between subjective well being with regard to gender of employees in the selected banks under study. Thus, hypothesis H2.2 is accepted. The research from number of studies found females experience greater degree of happiness and more positive emotions in comparison to males (Cameron, 1975; Diener, Sandvik, and Larsen, 1985; Fujita, Diener, Sandvik, 1991; Grossman and Wood, 1993; Wood, Rhodes, and Whelan,
The results of the current study concur with those found by the aforementioned researchers. However no significant relationship existed between subjective well being across age, gender, marital status, academic qualification and level of management of the employees in the selected banks under study. Thus, hypotheses H2.1, H2.3, H2.4 and H2.5 are rejected. The research from the studies found that there is no significant difference of subjective well being with age (Kunzmann, Little, and Smith, 2000; Lang and Heckhausen, 2001; Staudinger, 2000). Life satisfaction was long thought to be robust, even in the face of unpleasant life events or age-related losses (Brickman, Coates, and Janoff-Bulman, 1978; Headey and Wearing, 1989). The results of the current study concur with those found by the aforementioned researchers. The results show that there exists no significant relationship existed between organizational citizenship behaviour with regard to age of employees in the selected banks under study.

The results show that exists a significant relationship existed between organizational citizenship behaviour with regard to level of management of employees in the selected banks under study. Thus, hypothesis H3.5 is accepted. However no significant relationship existed between organizational citizenship behaviour across the age, gender, marital status, academic qualification and level of management of the employees in the selected banks under study. Thus, hypothesis H3.1, H3.2, H3.3 and H3.4 are rejected.

Psychological capital was found to be positively and significantly correlated with overall organizational citizenship behaviour. It means employees who are having high level of psychological capital tend to possess high organizational citizenship behaviour. The research suggested a significant positive relationship between psychological capital and organizational citizenship behaviour (Avey et al., 2011; Walumbwa et al., 2009; Avey et al., 2006). This study also confirms that there is a positive relationship between psychological capital and organizational citizenship behaviour. For the employees in service sector like banking it is an important revelation, as employees with high psychological capital levels may display more citizenship behaviours. Thus hypothesis H4 is accepted i.e., there exists a significant relationship between psychological capital and organizational citizenship behaviour amongst the employees of the banks.
Self-efficacy has significant correlation with altruism, consciousness, courtesy and organizational citizenship behaviour, while shows insignificant correlation with sportsmanship and civic virtue. Hope has significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Resiliency has significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Optimism has significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Psychological capital also shows significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour.

Further, the results show that there is a significant relationship between dimensions of psychological capital and dimensions of organizational citizenship behaviour amongst the employees of the banks. Thus hypotheses H4.1, H4.2, H4.3, H4.4 and H4.5 are accepted. The results of the present research meet with the findings of Zhong (2007) and Norman, Avey, Nimnicht, and Pigeon (2010) suggesting that psychological capital acts as a precursor to organizational citizenship behaviour. The results are in line with the study carried out by (Alessandri et al., 2012), Van Dyne, Vandewalle, Kostova, Latham, and Cummings,(2000) stating that positive orientation like hope, optimism significantly influences altruism and sportsmanship behaviour. The results of the research conducted by George and Brief (1992) found that employees positive psychological status has a direct relationship for helping co-workers and accomplishing the task jointly. Indian researchers by Niranjana and Pattanayak (2005), stated that optimism about one’s job and life has a significant impact on organizational citizenship behaviour. A study carried out by Bhatnagar and Sandhu, (2005) with Indian IT employees indicated that employees having psychological empowerment demonstrate organizational citizenship behaviour citizenship behaviour. The self-efficacy dimension of psychological capital is not having significant relationship with sportsmanship and civic virtue dimension of organizational citizenship behaviour. Thus hypotheses H4.3a and H4.5a are rejected.
Subjective well being was found to be positively and significantly correlated with organizational citizenship behaviour. It means employees who are having high level of subjective well being tend to possess high organizational citizenship behaviour. The life satisfaction has significant correlations with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Happiness conditions have significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Happiness evaluation has significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Subjective well being has significant correlation with altruism, consciousness, sportsmanship, courtesy, civic virtue and organizational citizenship behaviour. Thus hypothesis H5 is accepted i.e., there exists a significant relationship between subjective well being and organizational citizenship behaviour amongst the employees of the banks. The results shows that subjective well being and its three dimensions are positively and significantly correlated with five dimensions of organizational citizenship behaviour (altruism, consciousness, sportsmanship, courtesy and civic virtue) of employees. Thus hypotheses H5.1, H5.2, H5.3, H5.4 and H5.5 are accepted.

Psychological capital was found to have significant impact on organizational citizenship behaviour. It means by changing level of psychological capital of employees tend to change the level of organizational citizenship behaviour. Thus hypothesis H6 is accepted. The results show there is significant impact of psychological capital is having significant impact on all the dimensions of organizational citizenship behaviour. Thus, the hypotheses H6.1, H6.2, H6.3, H6.4 and H6.5 are accepted. However, self-efficacy dimension of psychological capital is having no impact on the altruism, consciousness, sportsmanship, courtesy and civic virtue dimensions of organizational citizenship behaviour. Thus, hypothesis H6.1a, H6.2a, H6.3a, H6.4a and H6.5a are rejected.

Subjective well being was found to have significant impact on organizational citizenship behaviour. It means by changing level of subjective well being of employees tend to change the level of organizational citizenship behaviour. Thus hypothesis H7 is accepted. The results show there is significant impact of subjective
well being is having significant impact on all the dimensions of organizational citizenship behaviour. Thus, the hypotheses H7.1, H7.2, H7.3, H7.4 and H7.5 are accepted. However, happiness conditions dimension of subjective well being is having no impact on the altruism, consciousness, courtesy and civic virtue dimensions of organizational citizenship behaviour. Thus, hypotheses H7.1b, H7.2b, H7.4b and H7.5b are rejected. The life satisfaction dimension of subjective well being is having no impact on the altruism dimension of organizational citizenship behaviour amongst the employees of the banks. Thus, hypothesis H7.3a is rejected. Further, there is no significant impact of happiness evaluation dimension subjective well being on the civic virtue dimension of organizational citizenship behaviour. Thus, hypothesis H7.5c is rejected.

The Results of the study can further be summarized as follows:

The present study has given an orientation/direction about relationship between psychological capital and subjective wellbeing and organizational citizenship behaviour. The present research also revealed that gender is impacting almost all dimensions of psychological capital, subjective well being and organizational citizenship behaviour.

- The results of the study concluded that there is significant difference among the psychological capital across gender, academic qualification and level of management of employees but no significant difference exist across age and marital status of employees.

- The results of the study concluded that that there is significant difference among the subjective well being across gender only of employees but no significant difference exist age, marital status, academic qualification and level of management of employees.

- The results of the study concluded that that there is significant difference among the organizational citizenship behaviour across level of management only of employees but no significant difference exist across age, gender, marital status and academic qualification of employees.

- The results of mean score for the psychological capital, subjective well being and organizational citizenship behaviour falls into the high range suggesting that, on average, the employees score high on psychological capital, subjective well being and organizational citizenship behaviour.
The results of the Pearson’s correlation coefficient concluded that there is significant relationship between psychological capital (along with its dimensions viz. hope, optimism, self-efficacy and resilience) and organizational citizenship behaviour (along with its dimensions viz. altruism, conscientiousness, sportsmanship, courtesy and civic virtue) amongst the employees of the banks.

The results of the regression analysis concluded that there is significant impact of psychological capital (along with its dimensions viz. hope, optimism, self-efficacy and resilience) on organizational citizenship behaviour (along with its dimensions viz. altruism, conscientiousness, sportsmanship, courtesy and civic virtue) amongst the employees of the banks.

The results of the Pearson’s correlation coefficient concluded that there is significant relationship between subjective well being (along with its dimensions viz. life satisfaction, happiness conditions and happiness evaluation) and organizational citizenship behaviour (along with its dimensions viz. altruism, conscientiousness, sportsmanship, courtesy and civic virtue) amongst the employees of the banks.

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The results of the confirmatory factor analysis (CFA) and structural equation modelling (SEM) has shown Goodness-of-fit measures of the model found to be quite satisfactory, thus concluding that subjective well being was found to influence organizational citizenship behaviour through psychological capital.

7.2 Conclusion and Suggestions

In present study every effort has been made to make the research comprehensive and exclusive in nature. A few research issues have emanated from
the present study. These issues require extensive considerations in order to increase both the understanding of psychological capital, subjective well being and organizational citizenship behaviour and the usefulness of these concepts. There are some suggestions that emerged from the study for the methodological enhancement and parameters to be considered in the future research in the area:

- The results of the present study suggested that psychological capital states are the source of employee’s subjective well being and enhances organizational citizenship behaviour. Thus, more efforts should be made to use to improve the psychological capital to improve wellness in particular.

- The present investigation suggested that psychological interventions should be designed to reduce workplace negative emotions in the organization. The psychological capital intervention can be a good source to develop more job satisfaction, wellbeing, hope, optimism, efficacy and resilience. These interventions can reduce employee’s burnout, stress, anxiety, ill-being, absenteeism and psychological problems in the organization.

- The results of present study indicate that subjective well being programs could become a good intervention of improving hope, efficacy, resilience and optimism.

- In the banking sector there is a great need to apply psychological intervention on employees to increase their positivity in banks. High psychological capital and subjective well being improve organizational citizenship behaviour along with performance, involvement and energy level in the organizations.

- The present effort is a successful step in the field of positive psychology as it validated the correlates of indicators of psychological capital subjective well being and organizational citizenship behaviour. The results are valuable source for psychologists, organisations, industrial psychologists and trainers for better understanding of the relationship of employees psychological capital subjective well being and organizational citizenship behaviour at workplace.
The results of this study revealed a large number of positives for the organisations which participated. The organizations would greatly thrive from fostering psychological capital and subjective well being in their employees, which could ultimately lead to higher organizational citizenship behaviour.

The employees who show more involvement in organizational citizenship behaviour show higher customer satisfaction when compared to those who are not involved in organizational citizenship behaviour.

The organisations may include measures of psychological capital and subjective well being in their human resource practices. Psychological capital can be taken into account in the selection process which gives better understanding of the candidate for the job. As the results show the candidate who has higher score in psychological capital will be having higher engagement in organizational citizenship behaviour. Also psychological capital interventions along with subjective well being programs be included by human resource department as training programs for the new and existent employees in the banking sector in India. The psychological capital interventions and subjective well being programs have positive impact on organizational citizenship behaviour which ultimately affect the organizational effectiveness and efficiency.

By finding and evaluating the relationships between psychological capital, subjective well being and organizational citizenship behaviour, it is concluded that measuring high psychological capital and subjective well being levels in employees may signify higher level of organizational citizenship behaviour thus leading to greater efforts and performance in the workplace. It is expected that employees who exemplify these constructs, will probably achieve better results and by doing so have a beneficial impact on profitability of the organization.

The results have given interesting conclusions in relation to the relationships between the three main variables viz. psychological capital, subjective well being and organizational citizenship behaviours. It is expected that organisations and their human resource departments will take notice of this valuable information.
• By utilising psychological capital as a tool in the selection and development of banking employees, the banks may benefit by possibly having employees who are more engaged and therefore more likely to display organizational citizenship behaviours.

• By giving work environment that increases hope, optimism, resilience and self-efficacy, employees can be encouraged to work with passion.

• Organisations may benefit by finding ways of increasing well being of employees in their work. This will increase both psychological capital and organizational citizenship behaviour of the employees.

• Banks and other organisations should not only conventional methods of increasing performance and should employ psychological capital and subjective well being interventions as way of enhancing organizational citizenship behaviour, which will yield organizational performance and profitability.

7.3 Limitations of the Study

In the research the researcher has to design the research in such a way that all the possibilities are taken into account so that the planned objectives are successfully attained with minimum error and better applicability. The intervening variables are controlled in the research by designing a research plan which minimizes the effect of intervening variables. However in every research there are some limitations which cannot be controlled. This research too has some limitations which are as follows:

• The research is done on the working population in banking sector only which limits its generalization on general population.

• The present study has dealt only with the effect of positive variables and ignores the effect of negative variables. The understandings of psychological capital, subjective well being and organizational citizenship behaviour have a broader concept that deals with number of positive and negative variables.
• The sample size of the research study is taken only from the banking sector in Northern India and an effort to study psychological capital and subjective well being in relation to organizational citizenship behaviours of employees were made. The variables should be studied on larger sample for better generalization and applicability.

7.4 Suggestions for future research

The direction for the future exploration is provided by the research. It not only provides directions but the orientation of doing future research as well:

• The present investigation was a cross-sectional one, suggesting it took only a one time effort of what was taking place between psychological capital, subjective well being and organizational citizenship behaviour. It is recommended that a longitudinal research should be done over the period of few months or years.

• As various psychological development techniques have been developed to improve psychological capital (Luthans et al., 2006a), it would be recommended to conduct a research, involving the constructs of the present study, where an intervention is given.

• A definitive construct of customer satisfaction should be taken by the researchers measuring the three constructs in this present study as customer satisfaction is one of the measures of efficiency in banking sector. It would be quite interesting to see if these constructs have any relationship with customer satisfaction.

• The cross-validation of the present study in India and other countries can be done. These variables can be studied on population that is not working, a further comparison and understanding can be made between measures psychological capital, subjective well being and organizational citizenship behaviour of working and non working population.

• A reliable, equivalent and valid measure of perceived understanding of psychological capital, subjective well being and organizational citizenship
behaviour could help to evaluate the prevalence of wellness among employees in India. Therefore, a survey of Indian working population is needed to get better measures and of understanding of psychological capital, subjective well being and organizational citizenship behaviour. This can be achieved through longitudinal research and trend studies which are proposed to establish this evaluation. More research is also needed regarding the dimensions of perceived psychological capital, subjective well being and organizational citizenship behaviour in different language groups.