Abstract

This research was conducted to study the relationship between Psychological Capital (PsyCap) and Organizational Citizenship Behavior (OCB) towards employees in Bank Syariah X. Psychological capital is an individual’s positive psychological state of development and is characterized by having self-efficacy, optimism, hope, and resiliency. Although OCB is not critical to the task or job, it serves to facilitate the organizational functioning. Therefore, not only employees are expected to fulfill their work obligations, they are also required to demonstrate the other positive behaviors that could promote the company to success. Psychological Capital (PsyCap) is one of the vital internal factors in regards to the Organizational Citizenship Behavior (OCB) emerging. Psychological Capital (PsyCap) is measured with Psychological Capital Questionnaire (PCQ) (2007), while organizational citizenship behavior (OCB) is measured by using Organizational Citizenship Behavior Scale (2002). Through Pearson Correlation statistic technique, it was found that from 135 survey participants, which are employees of Bank Syariah X’s main office, there is a positive and significant relationship between Psychological Capital (PsyCap) and Organizational Citizenship Behavior (OCB) (r=.53, p<.01, two-tailed). The results indicate a correlation between PsyCap and OCB, thus, the higher the employees’ PsyCap, the higher their OCB.

Keywords—Bank Syariah; Organizational Citizenship Behavior (OCB); Psychological Capital (PsyCap)

1. Introduction

Organizations are encouraged to implement strategies that promote a culture of openness, cooperation, trust and collaboration, centered on mutual trust, empowerment, responsibility and the common good among their employees (Zayas-Ortiz et al., 2014). As a result of this vision, it is essential to focus on strengthening the employees’ citizenship behavior, as a priority to achieve the organizational goals. Employee who behaves like a good citizen within the organization goes beyond ordinary expectations and finds ways to solve client problems. Furthermore, when facing the competitions and environmental changes, employees are expected not only to perform their obligation but also can do other positive behaviors that can boost the success of the organization where they work (Cohen & Vigoda, 2000; Naifei, 2015). For example, by doing voluntary behavior and contribute more beyond his formal jobs. This voluntary behavior is known as organizational citizenship behavior (OCB).

OCB is now a very popular construct in organizational behavior. It was first introduced over 25 years ago, by a cognitive based theoretical foundation (Luthans, 2011). Organ defined OCB as “Individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and in the aggregate, promotes the efficient and effective functioning of the organization” (Organ, 1988, p. 4; Organ, Podsakoff, & MacKenzie, 2006). Employees who engage in OCB are motivated to help the organization and their co-workers by doing “little things” that are not required to do (Aamodt, 2010). Aamodt (2010) added the examples of OCBs include staying late to get a project done, helping a coworker who is behind in his/her job, mentoring new employee, volunteering for committees, and flying in coach when the employee might be entitled to first class. There is evidence that individuals who exhibit OCB perform better and receive a higher result of performance evaluations (Luthans, 2011).

Williams and Anderson (1991) conducted a literature review of studies of OCB in which they revealed the existence of two kinds of OCBs: (1) OCB-O, is the behavior that benefits the organization in general (giving advance notice when unable to come to work and
adhering to informal rules devised to maintain order), while (2) OCB-I, is the behavior that immediately benefits specific individuals and indirectly contributes to the organization (helping others who have been absent and taking a personal interest in other employees).

OCB is required to grow a successful business. OCB is considered important because it can improve the efficiency and effectiveness of the organization by contributing in the transformation of resources, increase the innovation, and adjustment (Organ, 1988; Williams & Anderson, 1991). Organization would gladly hire employees who have the skills and qualities required of the working groups and who are expected to demonstrate OCB. Smith et al. (1983) found that organizations receive some benefits where employees demonstrate OCB. They constitute means for maintaining the social machinery and in fact, it has already been established the effect of organizational citizenship on the efficiency, effectiveness, innovation, and adaptability within various organizations (Organ, 1988; Zayas-Ortis et al., 2014).

One of the things that can predict the emergence of OCB is psychological capital or simply called as PsyCap (Avey, Wernsing, & Luthans, 2008). PsyCap is rooted from positive psychology and positive organizational behavior (POB) (Larson & Luthans, 2006). PsyCap is defined as “an individual’s positive psychological state of development that is characterized by (1) having confidence (self-efficacy) to take on and put in the necessary effort to succeed at challenging tasks, (2) making a positive attribution (optimism) about succeeding now and in the future, (3) persevering toward goals and, when necessary, redirecting paths to goals (hope) in order to succeed, and (4) when beset by problems and adversity, sustaining, and bouncing back and even beyond (resiliency) to attain success” (Luthans, Youssef, & Avolio, 2007, p. 3).

Avey et al. (2008) explained that employee who has a high level of PsyCap will show a higher positive emotion and will involve in the organization as well as have higher levels of OCB. Hence, there is a likelihood that positive psychological capital (PsyCap) may lead to a desirable work behaviors, not as part of the employee’s job description, but are offered voluntarily by the individual employee in support to the organization itself (Norman, Avey, Nimmricht, & Pigeon, 2010). Thus, OCB may contribute to organizational success by enhancing coworker and managerial productivity, freeing up resources so they can be used for more productive purposes, reducing the need to devote scarce resources to purely maintenance functions, helping to coordinate the activities both within and across work groups, strengthening the organization’s ability to attract and retain the best employees, increasing the stability of the organization’s performance, and enabling the organization to adapt more effectively to environmental changes (Podsakoff & MacKenzie, 1997). Moreover, an employee who demonstrates OCB displays self-confidence (self-efficacy), optimism, persistence in achieving goals (hope), and survive when having problems (resiliency).

Employees who have a high level of PsyCap have the possibility to help their co-workers or behave positively to others, thus will have a high level of OCB too (Avey et al., 2008). PsyCap may lead to a desirable work behavior which is not considered as part of the employee job description but offered voluntarily by the individual employee in support of the organization itself (Norman et al., 2010). Employees’ positive psychological status has a direct relationship with intention of helping coworkers or superiors (George & Brief, 1992; Jung & Yoon, 2014). Moreover, a high employees’ PsyCap it will lead to the development of the environment in which the organization will provide a better support for the employees. This will allow employees to have a positive image about the organization, which eventually will lead to increase the OCB (Luthans et al., 2008).

A. H1. PsyCap is positively related to OCB.

PsyCap consists of four components: self-efficacy, hope, resilience, and optimism. Self-efficacy is defined as one’s conviction (or confidence) about his or her abilities to mobilize the motivation, cognitive resources, and courses of action needed to successfully execute a specific task within a given context (Luthans et al., 2007; Stajkovic & Luthans, 1998). The self-efficacy theory posits that individuals judge their ability to cope successfully with challenges when encountered with environmental demands, and based on this judgement, individuals initiate and persist with behavioral strategies to manage challenges effectively and attain desired outcomes (Bandura, 1997; Beauregard, 2012). Among various individual-level attributes, self-efficacy is found to be the significant predictor of OCB (Bogler & Somech, 2004). Earlier studies have shown that people with higher levels of self-efficacy show interest and commitment towards their job (Paramasivam, 2015). Individual who have high self-efficacy may be more likely to volunteer to help coworkers with work-related problems or to attend voluntarily meetings because they are able to proactively plan for these activities and organize the workday to accommodate them (Beauregard, 2012).

B. H2. Self-efficacy as one of the components of PsyCap is positively related to OCB.

The second component of PsyCap is hope. Hope is defined as a positive motivational state based on an interactively derived sense of successful agency (goal-directed energy) and pathways (planning to meet goals) (Luthans et al., 2007; Snyder, Irving, & Anderson, 1991). Snyder added that hope is a cognitive or “thinking” state in which an individual is capable of setting realistic but challenging goals and expectations and then reaching out for those targets through self-directed determination, energy, and perception of internalized control (agency or Willpower). Another necessary and integral component of hope is what is referred to as the “pathways” or “way power”. Hope contributes to performance because hopeful employees have the will to accomplish their goals and the ability to find alternative ways to reach the goals (Choi & Lee, 2014; Peterson & Luthans, 2003; Snyder, 2002). In this component of hope, people are capable of generating alternative paths to their desired destinations should the
C. **H3. Hope as one of the components of PsyCap is positively related to OCB.**

The third component of PsyCap is resilience. Resilience is defined as the capacity to rebound or bounce back from adversity, conflict, failure, or even positive events, progress, and increased responsibility (Luthans, 2002; Luthans et al., 2007). Thus, the definition was expanded to not only the ability to bounce back from failure, but more positive, exciting events, or beyond normal to reach the equilibrium point. This perspective also suggests that individuals who are more motivated to develop and learn will likely sustain the effort to achieve challenging goals and expectations (Luthans et al., 2007). An employee who has a high level of resiliency can adapt flexibly to unexpected problems or setbacks and bounce back more readily (Choi & Lee, 2014; Maston & Reed, 2002). The concept of resiliency has considerably appeal in today’s workplace, which is characterized as increasingly competitive and, changing at a dizzying rate when it comes to value systems and standards for ethical behavior (Luthans et al., 2007), which can lead to OCB.

D. **H4. Resiliency as one of the components of PsyCap is positively related to OCB.**

The last component of PsyCap is optimism. Optimism is defined not just about predicting the good thing that will happen in the future but also depends on the reasons and attributions someone used to explain why certain events occurred, whether positive or negative, past, present, or future (Luthans et al., 2007). Luthans added that employees who received positive feedbacks and recognition from their supervisor will attribute this positive event to their work ethic, and they will assure themselves that they will always be able to work hard and be successful not only in this job, but in any endeavor, they choose. Those with high PsyCap optimism are also able to express their gratitude and appreciation to relevant events and factors that may have contributed to their success. In an organization, employees who accept responsibility to a task create an expectation to deal with hardships and challenges.

E. **H5. Optimism as one of the components of PsyCap is positively related to OCB.**

Research on the topic OCB and PsyCap has been done several times in different countries, such as United States, South Korea, and India. Research conducted by Ill, Stavros, and Cole (2013) on 97 employees who work at government agencies in the United States showed that PsyCap was correlated with OCB. Jung and Yoon (2014) who conducted a research towards employees in 10 luxury hotels in South Korea showed that PsyCap is also correlated with OCB. In contrast with the two previous researchers, Shahnavaz and Jafari (2009) found that there was no significant correlation between PsyCap and OCB among 160 employees who work in IT major (private sector) and oil major (public sector).

Previous studies showed a different result of correlation. Differences in the research results on PsyCap and OCB may be affected by the differences in organizational sectors. Therefore, this research conducted to study the relationship between PsyCap and OCB in Syariah Banking industry.

Every banking industry is expected to compete and strengthen its business so that it remains sustainable. Every bank should begin to prepare themselves to face tight competition with other banks that offer products and services. One industry that experienced intense competition is Islamic Banking or also known as Syariah Banking. Syariah banking is the banking system that is based on the concept of Islamic economics. Syariah banking is a financial business that emphasizes morals, ethics, honesty, justice, and goodness when compared with financial benefits (Model Bisnis Perbankan Syariah, 2012).

Syariah banking is still tackling many challenges. For example, the market share is still far behind the conventional banks and a crisis of quality on their human resources (Peluang dan Tantangan Ekonomi, 2016). Most human resources or existing employees in Syariah Bank are graduated from non-Islamic education. The provision of competent human resources with sufficient amounts become an absolute demand for Syariah bank. Therefore, management of Syariah banking should prioritize on creating a competent and qualified human resources.

Accordingly, this study was a replication. It was conducted to study the relationship between PsyCap and OCB in one of Syariah banks in Jakarta, Indonesia. No study was taken in Syariah Banking sector yet and employees in Syariah Bank are considered to have a big influence in the organization because they deal directly with clients. Thus, the researcher is interested in taking Syariah Banking as a sample. Furthermore, after receiving the results of this study, the manager of the Syariah bank can create an intervention towards their employees to improve the PsyCap and OCB, which can help them to continue providing the best services in order to win the competition in the banking industry.

2. **Method**

A. **Sample and Procedure**

This study was conducted in one of the well-known Syariah Banks in Indonesia, Bank Syariah X. A total of 135 permanent employees who work in 6 different units were surveyed. Permanent employees are assumed to have a deeper understanding of the organization compared to the internship, part-time, outsource, and others types of employees. Out of 135 total participants, 82 were male (61.48%) with an average age of 32.15 years (SD = 7.77). Most had a bachelor degree (84.44 %) and 57.04% had worked for the organization 5 – 10 years.

The researcher contacted the human capital unit to ask for participation in the data collection. The researcher explained that the purpose of this study is to examine...
employees’ behavior and psychological capital. Researcher explicitly noted that the study is purely academic and that there is no material compensation for participation. All respondents in this study were selected using accidental sampling technique, by giving questionnaires to respondents who were already set by the researcher. In accidental sampling, researcher engages with individuals who are easy to get (Gravetter & Forzano, 2009). People are selected on the basis of their availability and willingness to respond. The questionnaire was administered in Indonesian. The researcher used the back-translation method to check consistency between the English and Indonesian versions of the questionnaire.

B. Measures

This study used two questionnaires to measure OCB and PsyCap. OCB was measured using Organizational Citizenship Behavior Scale (OCB Scale) which is developed by Lee and Allen (2002). This instrument consists of 16 items that measure OCB-I dimension and OCB-O dimension, in which each dimension consists of 8 items. The OCB-I items are: “I help others who have been absent” and “I adjust my work schedule to accommodate other employees’ request for time off”. While the OCB-O items were: “I attend functions that are not required but that help the organizational image” and “I express loyalty toward the organization”. Respondents were asked to respond how often the show the behavior by using a seven-point scale. However, the researcher decided to modify the scoring method to a six-point scale ranging from “never” to “always”, in order to avoid the effects of the tendency to select the answer choice that is in the middle. This study measured the OCB as a whole concept. Cronbach’s alpha for the scale was .91.

Researcher measured PsyCap using the Psychological Capital Questionnaire (PCQ) which is adopted from Luthans et al. (2007). This instrument consists of 24 items that measured 4 components of PsyCap and each component consists of 6 items. An example of self-efficacy item is “I feel confident analyzing a long-term problem to find a solution”.

An example of hope item is “There are a lot of ways around any problem”. The example of optimism item is “I always look on the bright side of things regarding my job”. While for resilience, an example of the item is “I can get through difficult times at work because I’ve experienced difficulty before”. All items were measured on a six-point scale ranging from “strongly disagree” to “strongly agree”. Cronbach’s alpha for the scale was .90.

3. Results

The researcher used Pearson correlation to determine the relationship between OCB and PsyCap. In Table 1, it can be seen that there is a significant and positive correlation between OCB and PsyCap ($r = .53$, $p < .01$) because the value of correlation coefficient is greater than .20 and have a significance value of less than .01. Therefore, H1 was accepted. The coefficient correlation is positive so the higher PsyCap that employee had, the more likely to display OCB.

In this study, the researcher also analyzed the relationship between each component of PsyCap toward OCB. This is done because PsyCap is a multidimensional variable. Based on table 1, it showed that there was a significant and positive correlation between self-efficacy and OCB ($r = .52$, $p < .01$). Therefore, H2 was accepted. Hope had a positive and significant correlation to OCB ($r = .46$, $p < .01$), hence, H3 was accepted. Resiliency was also found to be positive and significant to OCB ($r = .45$, $p < .01$), therefore, H4 was accepted. The last component of PsyCap, optimism, was also found to be positive and significant to OCB ($r = .28$, $p < .01$), so H5 was also accepted. Moreover, self-efficacy had the biggest correlation compared to the other components of PsyCap.

Table 1. Means, Standard Deviation, Coefficient Alphas, and Inter-correlations between Variables

<table>
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<tr>
<th>No</th>
<th>Variable</th>
<th>M</th>
<th>SD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<td>PsyCap</td>
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<td>12.46</td>
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<td></td>
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<tr>
<td>3</td>
<td>Self-Efficacy</td>
<td>28.01</td>
<td>4.42</td>
<td>.52**</td>
<td>.84**</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Hope</td>
<td>28.27</td>
<td>3.83</td>
<td>.46**</td>
<td>.84**</td>
<td>.62**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Resilience</td>
<td>27.18</td>
<td>3.77</td>
<td>.45**</td>
<td>.84**</td>
<td>.64**</td>
<td>.60**</td>
<td></td>
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</tr>
<tr>
<td>6</td>
<td>Optimism</td>
<td>27.02</td>
<td>3.40</td>
<td>.28**</td>
<td>.74**</td>
<td>.45**</td>
<td>.51**</td>
<td>.52**</td>
<td></td>
</tr>
</tbody>
</table>

Note. N = 135. Alphas are shown in the diagonal. OCB = Organizational Citizenship Behavior, PsyCap = Psychological Capital. ** $p < .01$.

4. Discussion

The main purpose of this study is to examine the correlation between OCB and PsyCap among employees in Bank Syariah X.

This study showed that by using Pearson Correlation analysis technique, there is a positive and significant relationship between OCB and PsyCap. Based on this result, it can be concluded that the higher PsyCap that employees had, the higher OCB that they would demonstrate. Vice versa, the lower PsyCap that employees had, the lower OCB that they would demonstrate. In consequence, organizations should concern about the employees’ PsyCap in order to enhance OCB levels among employees.

This study is in line with the previous research about PsyCap and OCB. Avey et al. (2008) explained that the employees with excellent PsyCap have a high possibility to help their coworkers or to behave favorably towards the other people. This type of displayed behavior is known as OCB. Employees with a high level of PsyCap will lead to the development of a more supportive environment in the organization for the employee. In turn, it allows employees to have a positive image of the organization, resulting in a rise even in OCB (Luthans et al., 2008). The positive atmosphere of employees’ working places or employees’ positive feelings also increased their OCB (Hurtz & Donovan, 2000; Jung & Yoon, 2014).
This study is also analyzing the relationship between each component of PsyCap, which are self-efficacy, hope, resiliency, and optimism, toward OCB. This can be done because PsyCap is a multidimensional construct that can be break down by its individual components. By increasing PsyCap and its components, OCB also increases (Golestaneh, 2014).

The result showed that the largest correlation between PsyCap’s component and OCB is found in the correlation between self-efficacy and OCB. Self-efficacy and OCB has a significant and positive relationship toward OCB at L.o.S. .01(r = .52, p < .01). Based on this, it can be said that the higher self-efficacy that owned by employees in Bank Syariah X, the higher OCB that they showed. This can be proven by the previous study conducted by Golestaneh (2014). The study explained that people with high levels of self-efficacy believe that they are capable of performing the assigned tasks and succeed. He added that employees are also more committed and feel more satisfied with their job. These people believed that stressed and task are challenges that must be overcome to achieve success. Instead of considering problems as isolated and scattered, people with high self-efficacy are trying to act more efficiently and feel more satisfied with his/her job to confront it (Luthans, 2002).

This study also found that one of PsyCap’s components, hope, has the second greatest relationship when correlated with OCB (r = .46, p < .01). Based on this, it can be said that the higher hope owned by employees in Bank Syariah X, the higher OCB that they showed. This can be proven too by the previous study conducted by Golestaneh (2014). He said that hope forces people to strive in improving behavioral function and cause them to be more responsible in their works. In other words, individuals who have a high level of hope believe that they can adapt to the challenges that they may encounter, which can increase the display of OCB.

Based on this study, OCB also has a significant and positive correlation with resiliency (r = .45, p < .01). The higher resiliency level owned by employees in Bank Syariah X, the higher OCB that they showed. Resiliency is not only the ability to bounce back from adversity but also very positive, challenging events and the will to go beyond the normal, to go beyond the equilibrium point (Avolio & Luthans, 2006; Luthans, 2002; Luthans et al., 2007; Youssef & Luthans, 2005). OCB can also be referred as behaviors that is outside normal limits or in other words beyond the job description of employees. If employees only perform the tasks related to their job description, then the likelihood of OCB will be smaller too.

In addition, this study also found that optimism has a significant and positive relationship to OCB (r = .28, p < .01) even though it has the smallest correlation compared to the other components of PsyCap, suggesting that the higher optimism level will also increase the possibility of OCB. Luthans et al. (2007) stated that optimism represents self-discipline, analysis of events in the past, interrelated plans, and also preventive actions. People who have a high level of optimism will be able to enjoy and take lessons from the events in their life and also the events that happen at the workplace. Hence, employees who take lessons from the past will bring a higher level of OCB.

As discussed above, PsyCap is very important for every individual in an organization. Managers must help their employees to nurture their PsyCap through various training interventions and by providing vocational and psychosocial support (Shukla & Singh, 2013). Some interventions not only can improve PsyCap but also had a favorable impact on employees’ job performance (Luthans et al., 2010).

This current study is not without limitations. Due to the small sample size, the generalizability of its findings and implications to other contexts may be questionable. This study was only conducted in one of Syariah Banks in Indonesia. Further research is required to investigate similar constructs on a larger sample. Since findings of this study are limited to Bank Syariah X, future research should involve the other Syariah Banks in Indonesia.

5. Conclusion

The main objective of this study is to identify the relationship between OCB and PsyCap in the Islamic banking industry, specifically Bank Syariah X. Based on the result that described in the previous chapter, it can be concluded that OCB has a positive and significant correlation with the PsyCap of employees in Bank Syariah X. This relationship showed that the higher PsyCap owned by employees in Bank Syariah X, the higher their OCB. Vice versa, the lower PsyCap owned by employees in Bank Syariah X, the lower their OCB too.

This study also analyzed the relationship PsyCap’s each with OCB in Bank Syariah X. Based on this research’s result, it can be seen that all components of PsyCap have a positive and significant relationship with OCB. From the four components of PsyCap, it is known that the component that has the biggest correlation to the OCB among employees in Bank Syariah X is self-efficacy.

References


