

The Study on Role of Psychological Capital on work attitude of Bank Employees

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Abstract - The purpose of study is to know the 'Role of Psychological Capital on work attitude and commitment of Employees at the banking sector'. The need of the hour is to manage human resources properly and has to be inspired. Every individual is unique and their psychology and attitude differs a lot. To know, to understand and to manage human resource, it is important to know individual's psychology. Some of the individuals are having positive state of mind and some have negative state of mind. Individuals having positive state of mind are the asset and human capital to the organization. To increase this asset and capital of the organization, it is necessary to know the psychological capital of the individuals. The primary objective of the study is to know the relationship between psychological capitals, and to identify the impact of psychological capital on work attitude. During this survey convenience sampling method is used for data collection and the data is analyzed by SPSS software. 66% bank employees are having better Psychological Capital and are satisfied, happy, healthy and inspired. 34% bank employees are having poor Psychological Capital they are poor performers, not having job satisfaction, unhappy, unhealthy and de-motivated. Psychological Capital can be defined as positive situation for personal development with features of real HERO having the characters of better Hope, Self-Efficacy, Resilience and Optimism.

Index Terms - Psychological Capital, Self reliance, Self-efficacy, Optimism, Hope and Resilience.

INTRODUCTION

Human Psychology is one of the interesting and challenging areas of organizational behavior, 'Where there is will there is a way'. Always individuals 'Will' should be stronger than the 'Skills', If the employees are having willingness to do the work they will be stronger and better performers then the unwilling people. Unwilling people show weakness, Unhappiness to the work and they are always part of

the problems. Psychological Capital includes the positive approach which means will power, hope and patience towards work life and personal life. Positive psychology improves quality of work life and well being and many more positive results in personal life too. Today every organization needs good human resources to differentiate themselves from others to provide sustainable competitive advantage.

Positive Psychological capital is real capital to the every organization. In banking sector the real product of the banks are employees and their behavior in rendering the better service to the customers. If the bank is having happy employees the bank's growth is very high and progressive, if the bank employees are unhappy in rendering the services to the customers, even the financially strong bank will also become bankrupt within no time. So it is very important to known, that the role of Psychological capital on work attitude and commitment of the bank employees towards their job.

Psychological capital defined as studies and practices on the strength and emotional capacities of human resources to improve the performance of work environments. Psychological capital has four major components

1. Hope- determined to achieve the goals.
2. Self-Efficacy - to make necessary effort to succeed to challenging task with confident
3. Resiliency- flexible during difficult times and Capacity of something to last or to withstand wear and tear.
- 4 Optimism- making positive references to succeed now and also in future

Psychological capital has positive relationship with desire attitude and negative relationship with unwanted attitudes. Today the investment in human

resource is increasing to make human resource more ionized and having positive Psychological capital.

OBJECTIVES OF STUDY

- 1) To understand Psychological Capital factors that are effecting on work attitude.
- 2) To identify impact of Psychological Capital on work attitude.
- 3) To study job satisfaction level of Employees with reference to Psychological Capital.

RESEARCH METHODOLOGY.

In this work, The Primary source of data is collected through questionnaires, with the help of structured questionnaires. The primary data was collected through telephonic conversation and personal interviews and also from Google forms.

Conveniences sampling technique is used for the study from the North Karnataka region (Bagalkot, Bijapur, Gadag, Haveri, Dharwad, Belagavi, Ballari, Koppal, Raichur, Yadagiri, Gulabarga and Bidar)

The questionnaire was distributed to 400 bank employees, 370 Bank Employees responded and remaining 30 were incomplete, hence not considered for the study. The data was analyzed by SPSS software and spread sheet was used.

Sample Size: 370 Bank Employees.

Hypothesis:

H0- The work experience has no significant relationship between Psychological Capital (Hope, self-efficacy and optimism) on work attitude of Bank Employees.

H1- The work experience has significant relationship between Psychological Capital (Hope, self-efficacy and optimism) on work attitude of Bank Employees.

H0-The marital status has no significant relation between Psychological Capital (Hope, self-efficacy and optimism) and work attitude of Bank Employees.

H1-The marital status has significant relationship between Psychological Capital (Hope, self-efficacy and optimism) and work attitude of Bank Employees

H0-The designation has no significant relationship between Psychological Capital (Hope, self-efficacy and optimism) and work attitude of Bank Employees.

H1-The designation has significant relationship between Psychological Capital (Hope, self-efficacy and optimism) and work attitude of Bank Employees.

H0-The Government and Private Bank Employees has no significant relationship between Psychological Capital (Hope) on work attitude.

H1-The Government and Private Bank Employees has significant relationship between Psychological Capital (Hope) and work attitude of Bank Employees.

DATA ANALYSIS

During the analysis of the study it has been observed that among 370 respondents. Who were having 0 to 5 Years of work experience, 129(34.9%) Respondent who were having 5 to 10 Years of work experience, 166(44.9%) Respondent who were having 10 to 20 Years of work experience, 43(11.6%) Respondent who were having 20 Years and above 20 years of work experience, 329(88.9%) respondent who were married, 41(11.1%) Respondents who were unmarried, 52(14.1%) Respondents who were Clerk/Cashier, 106(28.6%) respondents who were Officer/Asst. Manager, 212 (57.3%) respondents who were Manager/Sr. Manager, 118(31.9%) Respondents who were government employed and 252(68.1%) Respondents who were privately employed.

Table 1

Analysis of job security and satisfaction among Bank employee		
	Frequency	Percentage
Strongly Disagree	56	15.2
Disagree	49	13.3
Somewhat Disagree	23	6.2
Somewhat Agree	82	22.1
Agree	60	16.2
Strongly Agree	100	27.0
Total	370	100.0

In this work 56 (15.2%) respondents strongly Disagreed and 49 (13.3%) Respondents Disagreed. 23(6.2%) Respondents somewhat disagreed. 82(22.1%) Respondents Somewhat agreed and 60(16.2%) Respondents Agreed and 100(27.0%) Respondents strongly agreed.

Table 2

Willingness to contribute the ideas to set target in their areas (Self-efficacy).		
	Frequency	Percentage
Strongly Disagree	20	5.4
Disagree	26	7.0
Somewhat Disagree	52	14.1
Somewhat Agree	48	13.0
Agree	120	32.4
Strongly Agree	104	28.1
Total	370	100.0

In this work 20 (5.4%) respondents strongly Disagreed and 26(7.0%) Respondents Disagreed. 52(14.1%) Respondents somewhat disagreed. 48(13.0%)

Respondents Somewhat agreed and 120(32.4%) Respondents Agreed an 104(28.1%) Respondents strongly agreed.

Table 3

Employees feeling happy to find solution to the long term problem.		
	Frequency	Percentage
Strongly Disagree	46	12.4
Disagree	68	18.4
Somewhat Disagree	8	2.2
Somewhat Agree	24	6.5
Agree	152	41.1
Strongly Agree	72	19.5
Total	370	100.0

In this work 46(12.4%) respondents strongly Disagreed and 68(18.4%) Respondents Disagreed. 8(2.2%) Respondents somewhat disagreed. 24(6.5%) Respondents Somewhat agreed and 152(41.1%) Respondents Agreed and 72(19.5%) Respondents strongly agreed.

Table 4

Consideration of employee's ideas in decision making and acceptance of their job transfer once in two years.		
	Frequency	Percentage
Strongly Disagree	63	17.0
Disagree	64	17.3
Somewhat Disagree	9	2.4
Somewhat Agree	54	14.6
Agree	91	24.6
Strongly Agree	89	24.1
Total	370	100.0

In this work 63(17.0%) respondents strongly Disagreed and 64(17.3%) Respondents Disagreed. 9(2.4%) Respondents somewhat disagreed. 54(14.6%) Respondents Somewhat agreed and 91(24.6%) Respondents Agreed an 89(24.1%) Respondents strongly agreed.

Table 5

Comfortability and having hope of getting business from new customers.		
	Frequency	Percentage
Strongly Disagree	26	7.0
Disagree	13	3.5
Somewhat Disagree	10	2.70
Somewhat Agree	77	20.8
Agree	176	47.6
Strongly Agree	68	18.4
Total	370	100.0

In this work 26(7.0%) respondents strongly Disagreed and 13(3.5%) Respondents Disagreed. 10(2.7%) Respondents somewhat disagreed. 77(20.8%) Respondents Somewhat agreed and 176(47.6%) Respondents Agreed an 68(18.4%) Respondents strongly agreed.

Table 6

Analysis of employees energetically pursuing their work goals and have many more ways to reach their current work goals.		
	Frequency	Percentage
Strongly Disagree	23	6.2
Disagree	31	8.4
Somewhat Disagree	10	2.7
Somewhat Agree	59	15.9
Agree	175	47.3
Strongly Agree	72	19.5
Total	370	100.0

In this work 23(6.2%) respondents strongly Disagreed and 31(8.4%) Respondents Disagreed. 10(2.7%) Respondents somewhat disagreed. 59(15.9%) Respondents Somewhat agreed and 175(47.3%) Respondents Agreed and 72(19.5%) Respondents strongly agreed.

Table 7

Employees Being setback at work and Having trouble in recovering from it(Resilience).		
	Frequency	Percentage
Strongly Disagree	21	5.7
Disagree	89	24.1
Somewhat Disagree	8	2.2
Somewhat Agree	93	25.1
Agree	108	29.2
Strongly Agree	51	13.8
Total	370	100.0

In this work 21(5.7%) respondents strongly Disagreed and 89(24.1%) Respondents Disagreed. 8(2.2%) Respondents somewhat disagreed. 93(25.1%) Respondents Somewhat agreed and 108(29.2%) Respondents Agreed and 51(13.8%) Respondents strongly agreed.

Table 8

Taking of extra work load assigned by the higher authority and getting through difficult times at work with help of past experience (Resilience and Hope).		
	Frequency	Percentage
Strongly Disagree	10	2.7
Disagree	31	8.4
Somewhat Disagree	16	4.3
Somewhat Agree	73	19.8
Agree	160	43.2
Strongly Agree	80	21.6
Total	370	100.0

In this work 10(2.7%) respondents strongly Disagreed and 31(8.4%) Respondents Disagreed. 16(4.3%) Respondents Somewhat Disagreed. 73(19.8%) Respondents Somewhat Agreed and 160(43.2%) Respondents Agreed and 80(21.6%) Respondents strongly agreed.

Table 9

Employees taking the responsibility of the mistake suppose something goes wrong at their work (Resilience).		
	Frequency	Percentage
Strongly Disagree	5	1.4
Disagree	19	5.1
Somewhat Disagree	14	3.8
Somewhat Agree	45	12.2
Agree	180	48.6
Strongly Agree	107	28.9
Total	370	100.0

In this work 5(1.4%) respondents strongly Disagreed and 19(5.1%) Respondents Disagreed. 14(3.8%) Respondents somewhat disagreed. 45(12.2%) Respondents Somewhat agreed and 180(48.6%) Respondents Agreed and 107(28.9%) Respondents strongly agreed.

Table 11a

			Employs feeling happy and confident in Analyzing a long term problems to find solutions.						Total
			Strongly Disagree	Disagree	Somewhat disagree	Somewhat Agree	Agree	Strongly Agree	
Work Experience	0-5 Yrs	Count	8	0	0	0	8	16	32
		Within 0-5 Work experience	25.0%	0.0%	0.0%	0.0%	25.0%	50.0%	100%
		Within work experience	17.4%	0.0%	0.0%	0.0%	5.3%	22.2%	8.6%
	5-10 Yrs	Count	20	21	8	8	32	40	129
		Within 5-10 Work experience	15.5%	16.3%	6.2%	6.2%	24.8%	31.0%	100.0%
		Within work experience	43.5%	30.9%	100.0%	33.3%	21.1%	55.6%	34.9%
	10-20 Yrs	Count	18	36	0	8	96	8	166
		Within 10-20 Yrs Work experience	10.8%	21.7%	0.0%	4.8%	57.8%	4.8%	100.0%
		Within work experience	39.1%	52.9%	0.0%	33.3%	63.2%	11.1%	44.9%
	20 and above	Count	0	11	0	8	16	8	43
		Within 20 and above Work experience	0.0%	25.6%	0.0%	18.6%	37.2%	18.6%	100.0%
		Within work experience	0.0%	16.2%	0.0%	33.3%	10.5%	11.1%	11.6%
Count			46	68	8	24	152	72	370
Within work experience			12.4%	18.4%	2.2%	6.5%	41.1%	19.5%	100.0%
Within work experience			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 11b

H0- The work experience has no significant relationship between Psychological Capital on work attitude of Bank Employees

Chi- Square Tests			
	Value	df	Asymp.Sig (2-Sided)
Pearson Chi- Square	110.909a	15	.000
Likelihood Ratio	124.111	15	.000
Linear-by-Linear Association	.457	1	.499
N of Valid Cases	370		

a. 7 cells (29.2%) have expected count less than 5. The minimum expected count is .69.

H1- The work experience has significant relationship between Psychological Capital and work attitude of Bank Employees.

Table 10

Optimistic about the job in future.		
	Frequency	Percentage
Strongly Disagree	8	2.2
Disagree	27	7.3
Somewhat Disagree	16	4.3
Somewhat Agree	80	21.6
Agree	192	51.9
Strongly Agree	47	12.7
Total	370	100.0

In this work 8(2.2%) respondents strongly Disagreed and 27(7.3%) Respondents Disagreed. 16 (4.3%) Respondents somewhat disagreed. 80(21.6%) Respondents Somewhat agreed and 192(51.9%) Respondents Agreed and 47(12.7%) Respondents strongly agreed.

The above table speaks about the association tests between work experience and work attitude of bank employees. Here the Pearson Chi square sig is 0.000 which is smaller than thresh hold value 0.05, therefore, the experience has significant relationship between Psychological Capital and work attitude of Bank Employees. It means there is significant association between work experience and Psychological Capital on work attitude of Bank Employees. So Ho rejected and H1 is accepted. Experienced Employees have better Psychological Capital and work attitude. The table shows that cross tabulation between bank employees and level of Psychological capital on work attitude. The above table explains Work experience and work attitude affect on 370 bank employees that

they are Feeling happy and confident in Analyzing a long term problems to find out solutions. For the experience of 0-5 years 08(25%) respondents were strongly disagreed, 08(25%) respondents were agreed. 16 (50%) respondents were strongly agreed.

In 5-10 Years of experience 129 responded, 20(15.5%) respondents who were strongly disagreed. 21(16.3%) respondents who were disagreed and 8(6.2%) respondents who were somewhat disagreed. 8(6.2%) respondent who were somewhat agreed. 32(24.8%) respondents who were agreed and 40(31%) respondents who were strongly agreed.

In 10-20 years of experience 166 responded. 18(10.8%) respondents who were strongly disagreed, 36(21.7%) respondents who were disagreed. 8 (4.8%)

respondents who were somewhat agreed, 96(57.8%) respondents who were agreed and 8(4.8%) respondents who were strongly agreed.

20 years and above 20 years experienced 43 responded. 11(25.6%) respondents who were disagreed. 8(18.6%) respondents who were somewhat agreed, 16(37.2%) respondents agreed and 8(18.6%) respondents who were strongly agreed.

Over all out of 370 respondents, 46(12.4%) respondents who were strongly disagreed. 68(18.4%) respondent who were disagreed. 8(2.2%) respondents who were somewhat disagreed. 24(6.5%) respondents who were somewhat agreed. 152(41.1%) respondents who were agreed. 72(19.5%) respondents who were strongly agreed.

Table 12a

			Employs feeling happy and confident in Analyzing a long term problems to find solutions.						Total
			Strongly Disagree	Disagree	Somewhat disagree	Somewhat Agree	Agree	Strongly Agree	
Marital Status	Married	Count	39	66	8	24	120	72	329
		% of Within Married	11.9%	20.1%	2.4%	7.3%	36.5%	21.9%	100.0%
		% of Within marital status	84.8%	97.1%	100.0%	100.0%	78.9%	100.0%	88.9%
	Unmarried	Count	7	2	0	0	32	0	41
		% of Within unmarried	17.1%	4.9%	0.0%	0.0%	78.0%	0.0%	100.0%
		% of Within marital status	15.2%	2.9%	0.0%	0.0%	21.1%	0.0%	11.1%
Total		Count	46	68	8	24	152	72	370
		% of Within marital status	12.4%	18.4%	2.2%	6.5%	41.1%	19.5%	100.0%
		% of Within marital status	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 12b

Chi- Square Tests			
	Value	df	Asymp.Sig (2-Sided)
Pearson Chi- Square	33.671a	5	.000
Likelihood Ratio	43.938	5	.000
Linear-by-Linear Association	0.265	1	0.607
N of Valid Cases	370		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 0.89.

H0-The marital status has no significant relation between Psychological Capital and work attitude of Bank Employees

H1-The marital status has significant relationship between Psychological Capital and work attitude of Bank Employees

The above table speaks about the association tests between Marital Status and work attitude of Bank employees. Here the Pearson Chi square sig is 0.000

which is smaller than thresh hold value 0.05 therefore there is significant relationship between marital status and psychological capital among work attitude of Bank employees. The table shows that cross tabulation between Psychological Capital and work attitude of Bank Employees. So Ho is rejected and H1 is accepted. The marital status has significance on Psychological Capital and work attitude.

The above table explains the relationship between Marital Status and psychological capital among work attitude of 370 Bank employees. Among 329(88.9%) responded who were married, 39(11.9%) Respondents who were strongly disagreed, 66 (20.1%) respondents who were disagreed and 8(2.4%) respondents who were somewhat disagreed. 24 (7.3%) respondents who were somewhat agreed, 120(36.5%) respondents

who were agreed and 72(21.9%) respondents who were strongly agreed.

41 (11.1%) responded who were unmarried, 07(17.1%) respondents who were strongly disagreed

Table 13a.

			Employs feeling happy and confident in Analyzing a long term problems to find solutions.						Total
			Strongly Disagree	Disagree	Somewhat disagree	Somewhat Agree	Agree	Strongly Agree	
Designation	Clerk/ Cashier	Count	16	4	0	0	16	16	52
		% of Within Clerk/Cashier	30.8%	7.7%	0.0%	0.0%	30.8%	30.8%	100.0%
		% of Within Designation	34.8%	5.9%	0.0%	0.0%	10.5%	22.2%	14.1%
	Officer / Asst. Manager	Count	11	15	0	8	48	24	106
		% of Within Officer/ Asst. Manager	10.4%	14.2%	0.0%	7.5%	45.3%	22.6%	100.0%
		% of Within Designation	23.9%	22.1%	0.0%	33.3%	31.6%	33.3%	28.6%
Manager/ Sr. Manager	Count	19	49	8	16	88	32	212	
	% of Within Manager/ Sr. Manager	9.0%	23.1%	3.8%	7.5%	41.5%	15.1%	100.0%	
	% of Within Designation	41.3%	72.1%	100.0%	66.7%	57.9%	44.4%	57.3%	
Total		Count	46	68	8	24	152	72	370
		% of Within Designation	12.4%	18.4%	2.2%	6.5%	41.1%	19.5%	100.0%
		% of Within Designation	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

and 02 (4.9%) respondents who were disagreed. 32(78.0%) respondents who were agreed.

Table 13b

Chi- Square Tests			
	Value	df	Asymp.Sig (2-Sided)
Pearson Chi- Square	41.068a	10	.000
Likelihood Ratio	44.022	10	.000
Linear-by—Linear Association	0.137	1	0.711
N of Valid Cases	370		

a. 4 cells (22.2%) have expected count less than 5. The minimum expected count is 1.12.

H0-The designation has no significant relationship between Psychological Capital and work attitude of Bank Employees.

H1-The designation has significant relationship between Psychological Capital and work attitude of Bank Employees.

The above table speaks about the association tests between Designation and work attitude of Bank employees. Here the Pearson Chi square sig is 0.000 which is significant. It means there is significant association between Designation Status and psychological capital among work attitude of Bank employees. The table shows that cross tabulation between Psychological Capital and work attitude of Bank Employees. So Ho rejected and H1 is accepted.

Table 14a

The designation has significant relationship between Psychological Capital and work attitude

The above table explains the relationship between Designation and psychological capital and work attitude of 370 Bank employees. Among 52(14.1%) Clerk/Cashier responded, 16(30.8%) Respondents who were strongly disagreed, 04(7.7%) respondents who were disagreed. 16(30.8%) respondents who were agreed and 16(30.8%) respondents who were strongly agreed.

Among Officer/ Asst. Manager responded 106(28.6%), 11(10.4%) respondents who were strongly disagreed and 15 (14.2%) respondents who were disagreed. 8(7.5%) respondents who were somewhat agreed, 48(45.3%) respondents who were agreed and 24(22.6%) respondents who were strongly agreed.

Among Manager/ Sr. Manager responded 212(57.3%), 19(9%) respondents who were strongly disagreed and 49(23.1%) respondents who were disagreed. 08(3.8%) respondents Somewhat Disagreed. 16(7.5%) respondents who were somewhat agreed, 88(41.5%) respondents who were agreed and 32(15.1%) respondents who were strongly agreed.

			Employs feeling happy and confident in Analyzing a long term problems to find solutions.					Total		
			Strongly Disagree	Disagree	Somewhat disagree	Somewhat Agree	Agree		Strongly Agree	
Type of institution nature of work	Government	Count	30	8	8	0	40	32	118	
		% of Within Government	25.4%	6.8%	6.8%	0.0%	33.9%	27.1%	100.0%	
		% of Within Type of institution	65.2%	11.8%	100.0%	0.0%	26.3%	44.4%	31.9%	
	Private	Count	16	60	0	24	112	40	252	
		% of Within Private	6.3%	23.8%	0.0%	9.5%	44.4%	15.9%	100.0%	
		% of Within Type of institution	34.8%	88.2%	0.0%	100.0%	73.7%	55.6%	68.1%	
Total			Count	46	68	8	24	152	72	370
			% of Within Type of institution	12.4%	18.4%	2.2%	6.5%	41.1%	19.5%	100.0%
			% of Within Type of institution	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 14b

Chi- Square Tests				
	Value	Df	Asymp.Sig (2-Sided)	
Pearson Chi-Square	71.924a	5	.000	
Likelihood Ratio	80.449	5	.000	
Linear-by-Linear Association	0.848	1	0.357	
N of Valid Cases	370			
a. 7 cells (29.2%) have expected count less than 5. The minimum expected count is .69.				

H0 - The Government and Private Bank Employees has no significant relationship between Psychological Capital (Hope) on work attitude.

H1 - The Government and Private Bank Employees has significant relationship between Psychological Capital (Hope) and work attitude of Bank Employees. The above table speaks about the association tests between Sector wise (Government and Private and work attitude of Bank employees. Here the Pearson Chi square value is 0.000 which is less the thresh hold frequency 0.05. It means there is significant association between Sector (Government and Private) and psychological capital among work attitude of Bank employees. The above table shows that cross tabulation between Psychological Capital and work attitude of Bank Employees. So Ho rejected and H1 is accepted, that is there significant relationship between psychological capital on work attitude of government and private bank employees.

The above table explains Sector (Government and Private) and psychological capital among work attitude of 370 Bank employees. Among 118(31.9%) Government responded, 30(25.4%) Respondents who

were strongly disagreed, 8 (6.8%) respondents who were disagreed and 8(6.8%) respondents who were somewhat disagreed. 40(33.9%) respondents who were agreed and 32(27.1%) respondents who were strongly agreed.

252(68.1%) Private Bank employees responded 16 (6.3%) respondents who were strongly disagreed and 60 (23.8%) respondents who were disagreed. 24(9.5%) respondents who were somewhat agreed, 112(44.4%) respondents who were agreed and 40(15.9%) respondents who were strongly agreed.

DISCUSSION AND RESULT

A research carried on 370 Bank employees about their Psychological capital and their work attitude with the help of 4 major components Self efficacy, Optimism, Hope, Resilience the results are as follow

Self efficacy: Self efficacy is how we think about our self, how we feel about our self and we are motivating our self. It is our belief system about our capability to produce effect.

In this study if we see 34.7% Respondents were feeling insecure, Less Effective and unsatisfied. And 65.3% Bank employees were having job security and satisfaction with psychological capital and work attitude.

26.5% respondents Are unwillingness to contribute their ideas to set the targets. And 73.5% respondents were willingness to contribute their ideas to set the targets in their own areas with psychological capital and work attitude.

10.3% Respondents were not taking responsibility of their mistakes. And 89.7% respondent bank

employees agreed to take the responsibility of their mistakes with psychological capital and work attitude. Optimism: Optimism is how we think and feel about our future that it will be successful or bright and seeing the good part in every situation.

In this study we see 33% Respondents were feeling unhappy and unsure analyzing long term problems to find a solution. 67% Respondents were feeling happy and confident analyzing long term problems to find a solution with psychological capital and work attitude. 13.8% Respondents were not optimistic about their job. And 86.2% Respondents were optimistic about their job.

Hope: Hope is feeling and thinking of an individual that something to happen in his own favor and thinking sure that will happen.

In this study we see 13.2% Respondents were uncomfortable and not having hope of getting business from new customers. And 86.8% Respondents were comfortable and having hope of getting business from new customers with psychological capital and work attitude.

17.3% Respondents were not energetically pursuing their work goals and not have many more ways to reach their current work goals. And 82.7% Respondents were energetically pursuing their work goals and have many more ways to reach their current work goals with psychological capital and work attitude.

Resilience: Resilience is individual's ability to be happy and successful by default. They return to their original state of mind after being bent, pressed and even stretched.

In this study we see 32% Respondents were not being setback at work and not having trouble in recovering from it. And 68% Respondents were being setback at work and having trouble in recovering from it with psychological capital and work attitude.

15.4% Respondents were not taking of extra work load assigned by the higher authority and not getting through difficult times at work with help of past experience. And 84.6% Respondents were Taking of extra work load assigned by the higher authority and getting through difficult times at work with help of past experience with psychological capital and work attitude.

As per the Pearson chi-square test,

1. The association tests between work experience and work attitude of bank employees. Here the

Pearson Chi square sig is 0.000 which is smaller than thresh hold value 0.05 therefore; the experience has significant relationship between Psychological Capital and work attitude of Bank Employees. It means there is significant association between work experience and Psychological Capital on work attitude of Bank Employees. So Ho rejected and H1 is accepted.

2. The association tests between Marital Status and work attitude of Bank employees. Here the Pearson Chi square sig is 0.000 which is smaller than thresh hold value 0.05. It means there is significant association between Marital Status and psychological capital among work attitude of Bank employees. The table shows that cross tabulation between Psychological Capital and work attitude of Bank Employees. So Ho rejected and H1 is accepted.
3. The association tests between Designation and work attitude of Bank employees. Here the Pearson Chi square sig is 0.000 which is significant. It means there is significant association between Designation Status and psychological capital among work attitude of Bank employees. The table shows the cross tabulation between Psychological Capital and work attitude of Bank Employees. So Ho rejected and H1 is accepted.
4. The association tests between Sector wise (Government and Private and work attitude of Bank employees. Here the Pearson Chi square value is 0.000 which is less the thresh hold frequency 0.05. It means there is significant association between Sector (Government and Private) and psychological capital among work attitude of Bank employees. The above table shows that cross tabulation between Psychological Capital and work attitude of Bank Employees. So Ho rejected and H1 is accepted.

CONCLUSION

In this research study the relationship between psychological capitals on work attitude of Bank employee is analyzed through a data obtained by the questionnaire method for the factors on work experience, marital status, designation and government and private bank employees. 66% of respondent bank employees are having better Hope, Efficacy, Resilience and Optimism (HERO), having

better Psychological Capital and better work attitude of the Banking Sector. And they are happy and healthy. Among these few employees, they have ignored their physical limitations and they are serving the customers beyond their office time and they are having good Psychological Capital (HERO).

34% respondent employees who are not having Hope, Efficacy, Resilience and Optimism (HERO) or not having better Psychological Capital, they are not having better work attitude and they are very unhappy and not having job satisfaction, hence they have become liability to the bank. The employees having poor Psychological Capital (Less HERO) are not interested in work and their performance is poor, and their productivity is low. Hence they are having poor health, poor self esteem and less interest in work life. Yes, as per the survey there exist significant relationship between psychological capital and work attitude of the individuals marital status, type of institution or nature of work(Government or Private), designation and work experience. Experienced people and highly designated job holders are feeling happy and confident in analyzing long term problems.

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