Psychological capital and the role of perceived organizational support in determining psychological wellbeing among the UK & the India Bank employees

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Abstract

Background: Over the last couple of decades, psychological wellbeing at work has increasingly received research attention, particularly in light of a rise in the prevalence of mental health issues in work sectors that present with high job demand levels. High levels of stress, anxiety and depression have been documented in the banking workforce too and have been associated with personal and organizational factors that can be detrimental to psychological wellbeing at work in various Western and Eastern countries. Within a positive psychology framework, the construct of Psychological Capital (PsyCap) has become pertinent to the study and reinforcement of mental wellbeing in the workplace in terms of its focus on the development of the four dimensions it comprises of, i.e., hope, optimism, resilience, and self-efficacy. While PsyCap as a personal resource has been found to improve psychological wellbeing at work, Perceived Organizational Support (POS) has also been shown to contribute to wellbeing at work as well as to work satisfaction and performance; however, the relationship among PsyCap, POS and psychological wellbeing in the banking sector in either Western or Eastern countries has been under-researched.

Aim: This is the first study aimed to investigate the role of psychological wellbeing in the banking workforce in relation to a PsyCap framework that also considers the contributing role of POS in the relationship between PsyCap and psychological wellbeing. The study will also adopt a comparative approach, aiming to explore any cultural and/or gender differences in the nature of the relationship among PsyCap, psychological wellbeing and POS in bank employees at a Western, i.e., U.K. and an eastern, i.e., India, organization site.

Method: Following a systematic narrative review into the literature on PsyCap, studied along with aspects of psychological wellbeing and POS in the occupational sector (inclusive of students) that informed the aims of the current investigation, a mixed methods approach was adopted to explore the nature of the relationship among PsyCap, psychological wellbeing and POS in the U.K. and the India banking sector. In the quantitative part, validated self-report scales were distributed through an online survey or manually for completion, i.e. psychological capital (PsyCap; Luthans, Avolio, Avey, & Norman, 2007), perceived organizational support (POS; Eisenberger, 1986) and psychological wellbeing (DASS; Lovibond & Lovibond, 1995); the qualitative exploration employed semi-structured interviews with a subsample of those who participated in the quantitative part to enquire in more depth into factors associated with PsyCap, wellbeing and POS as well as the nature of stressors at work and the coping strategies adopted to deal with these stressors.

Results: Quantitative data findings showed PsyCap -and its dimensions to be negatively correlated with (poor) psychological wellbeing. POS was negatively correlated with (poor) psychological wellbeing and positively correlated to PsyCap & its dimensions. POS moderated the relationship between PsyCap and psychological wellbeing in the total combined sample of U.K and India based bank employees (n=475) and in the U.K. bank employee sample (n=230) per se but did not serve as a moderator in this relationship for the India bank employee sample (n=245). Further, significant gender differences were seen on the domainsof hope and optimism of PsyCap as well as on POS and on the domains of stress and anxiety of psychological wellbeing, among the banking cohort at both sites.

Qualitatively, emerged themes derived from thematic analysis (Braun & Clarke, 2006) were common and/or site-specific and reflected: the importance of POS (e.g., support from colleagues/managers, recognition of work and well-defined work parameters) in effective work performance; the link between PsyCap (e.g., optimism) and work performance; the link between POS (e.g., recognition of work) and PsyCap (e.g., self-efficacy) in effective work performance; the link between POS (e.g., provision of wellbeing programs) and work performance as well as psychological wellbeing; the link between stressors and various coping strategies with psychological wellbeing; and the importance of positive psychology approaches in stress reduction and improved work performance. Notably, managerial support and wellbeing program provision were found lacking at the India bank site.

Conclusion: The combined pattern of findings suggest that PsyCap can be a vital personal resource for improving wellbeing at work as well as work performance that can be further developed, along with take-up of organizational support. Future research needs to further investigate the synergistic contribution of PsyCap and POS as personal and organizational sources for improving psychological wellbeing at work while Western practice can potentially inform India bank sites on the implementation of beneficial organizational support sources at work.

Structure of the thesis

Chapter 1- The introduction chapter introduces the constructs of PsyCap -and its dimensions of hope, optimism, self- efficacy, and resilience. Further, highlights links between psychological wellbeing and positive mental health; PsyCap and wellbeing; perceived organizational support, positive PsyCap and wellbeing, concluding with the purpose of the study.

Chapter 2- The systematic literature review comprises of a review focusing on the methods, results, and discussion on the key concepts of PsyCap, POS and psychological wellbeing overall and particularly among the U.K. and India banking sector, further concluding the chapter with the aims of the study.

Chapter 3- The methodology chapter establishes a link and rationale on using the mixed- methodology (i.e., quantitative, and qualitative) approach in the study inclusive of study design, ethical consideration, measures and participants employed in the study.

Chapter 4- This chapter focusses on the results and discussion of the quantitative study -analyses and compares the role of PsyCap, psychological wellbeing and POS by means of correlation, t-tests, ANOVA, *Post-hoc* t- tests (for gender differences) ; further inclusive of a moderation analysis.

Chapter 5- This chapter focusses on the results and discussion highlighting the qualitative part of the study conducted among (n=30) U.K. and India bank employees through semi-structured interviews analyzed using thematic analysis (Braun & Clarke, 2003).

Chapter 6- The general discussion chapter describes the integration of the quantitative and qualitative study with implications, strengths, and limitations of the study. Also includes a section on researcher's development along with final concluding remarks of the study.

List of abbreviations used in text

PsyCap - Positive psychological capital / psychological capital

SE – Self- efficacy

Opt- Optimism

Resi- Resilience

Ho - Hope

POS- Perceived organizational support

Pwb- Psychological wellbeing

ST- Stress

Anx- Anxiety

Dep- Depression

POSch- Positive organizational scholarship

POB – Positive organizational behavior

OCB- Organization citizenship behavior

OHP- Occupational health psychology

Chapter 1: Introduction

1.1   Background:

It is increasingly being recognized that the mental health of employees is a crucial element of their overall health and that poor wellbeing and stressors at the workplace can be a contributing factor to a range of physical and mental health illnesses that may affect employees at both a personal and professional level (Rajgopal, 2010). Over the past few years, wellbeing at work has gained considerable attention in light of a rise in the prevalence of mental illness in the workforce while economic outputs have nearly doubled in the last 30 years (Marks & Shah, 2007). In a wider context, wellbeing is becoming a central focus of international policy worldwide, e.g., in Canada (Mental health commission of Canada, 2009) and the United Kingdom (Department of Health, 2009), with the World Health Organization (WHO; 2017) stressing the need to promote positive mental wellbeing in the workplace.

Due to a rise in mental health issues in the workplace, the positive psychology movement got reinforced more than a decade ago by Martin Seligman and colleagues proposing that its implementation in the workforce would help shift the focus from what is wrong and dysfunctional with employees to what is right and good about them that would enhance their performance (Seligman, 1998a, 1998b; Seligman & Csikszentmihalyi, 2000). Positive psychologists have been keen on studying mental health since it has been shown to have a positive relationship with several domains including physical health and productivity at work (WHO 2004b; Barry and Jenkins

2007; Jane-Llopis et al., 2004). Thus, with the emergence of the scientific field of positive psychology (Seligman & Csikszentmihalyi, 2000; Seligman, Steen, Park, & Peterson, 2005), and its applied specialty in studying positive organizational behavior (POB) (Luthans, 2002a, 2002b; Wright, 2003), the interest in understanding individuals from a positive psychological perspective became a current focus of attention in the organizational sector (Jafri, 2013; Luthans, Luthans, & Jensen, 2012; Riolli, Savicki, & Richards, 2012). This focus of attention was captured under the construct labelled psychological capital (PsyCap) which refers to an individual's positive psychological state of development defined by high levels of its four key elements, i.e., self-efficacy, optimism, hope and resilience; and crucially extends beyond work to an individual's life domains (Luthans, Youssef, & Avolio, 2007).

Recently, besides other occupational groups, the mental health of bankers has become a focus of research due to the rapid rise in the last few years in mental health issues in the banking sector as compared to other organizations. High levels of stress, anxiety and depression in the banking workforce have been associated with personal and organizational factors (e.g., excessive work demands, low perceived work control, etc.) that have been found to have a detrimental impact on mental health (Dowell, Hamilton, & McLeod, 2000; Chienwattanasook & Jermsittiparsert, 2019). Notably, mental health issues have significantly impacted middle-level bankers as they struggle with more work Demands and less job security (Scahfer,2014). According to a WHO report (2017), workplace mental health issues have become one of the leading causes for absenteeism and early retirement in Europe , presumed to negatively impact employers and their businesses, affecting productivity and profits (European

Network for Workplace Health Promotion Newsletter, 09/2010); while increasing the prevalence of stress, anxiety, and depression in employees in the public service industries in Britain, including activities that involve public administration and social care (HSE statistics, 2018). According to recent U.K. survey findings, almost three out of four bank employees experience high levels of stress and depression (Cruise & Davies, 2016), with 15.4 million working days being lost due to mental health issues, also highlighting a need for better psychological support provision for bank employees (Perryer, 2019). This phenomenon has affected the eastern countries too, particularly India.

The banking sector in India has changed dramatically over the past couple of decadesdue to increased competition (Manukyan, 2014; Kamath, Kohli, Shenoy, Kumar, Nayak & Kuppuswamy, 2003) leading to employees experiencing high levels of stress, anxiety, and depression, with increased absenteeism and decreased productivity at work (Srivastava, 2009). Additionally, a rise in stress and depression levels has been observed among non-nationalized bank employees in India compared to nationalized bank employees (Katyal et al., 2011) mainly due to a presumed lack of support systems in the workplace (Verma, 2019) or, in other words, lack of perceived organizational support (POS). Despite the Indian banking profession being reportedly affected by significant mental health issues and support at work, there have been very few studies in the Indian context that have attempted to explore bank employees' psychological wellbeing (Jothilakshmi, 2020).

Furthermore, Karakus (2018) through a bibliographic account stated that most research on PsyCap has been conducted in the western sites of U.S.A. and Australia, and in the eastern country of China, with fewer studies having been carried out in the countries of England and India. Studies that have explored the positive influence of PsyCap on mental wellbeing in the countries of China and Iran have looked at its impact on wellbeing aspects in relation to stress (Nathawat & Dadarwal, 2014), anxiety (Munoz, 2018; Boman & Yates, 2001) and depression (Liu et al., 2012; Shen, 2014; Chang et al., 2003; Wong & Lim, 2009; Stanley et al., 2003). Importantly, POS has also been found to have beneficial effects on PsyCap given that it has been shown to act as a mediator between workers' mental health and symptoms of depression (Liu et al., 2012).

In light of the various patterns of research findings that have been observed across these sites, and taking into account the assumption that cross-cultural differences might play a role in our understanding of phenomena to be observed and/or assessed (Vaillant, 2012), an Eastern-Western comparative approach might help enrich our understanding of the relationship between PsyCap and wellbeing and the role of POS in banking sectors based in different sites and with different organizational structures. According to Hofstede (2006), the U.K. is considered to be an individualist country whereas India is seen as a collectivist country. Compared to the developed western countries, India has a conservative work culture too (Mishra & Budhwar, 2013). Interestingly, despite these presumed cultural differences, the Indian work culture features both individualistic and collective work attributes and shares common masculinity culture attributes with the U.K. (Hofstede, 2006).

Furthermore, considering a significant increase in terms of mental health problems among females at the workplace, there have been relatively few studies that have explored gender differences in the working sector in terms of the link between PsyCap and wellbeing (Davar, 1999). Jones et al. (1998) suggested that women face mental health problems more frequently at the workplace compared to men, with 26.6% of employees being reported to suffer from work-related issues leading to anxiety and depression. In a study by Emslie et al. (2002) with bank employees (n=2176), among other employees in the University (n=1641) and Civil Service (n=6171) in the U.K., females reported higher levels of minor psychiatric morbidity as compared to male bank employees. Significant gender differences, with males scoring higher on PsyCap as compared to their female counterparts in a population of 87 bank employees, were reported in a study conducted in India (Khera et al., 2016). Another study among 1739 Chinese bank employees also found that PsyCap is a potentially positive resource in reducing negative effects of occupational stress on job burnout in female bank employees (Li et al., 2015). Notably, hardly any studies have explored wellbeing issues in bank employees by looking at the role of PsyCap in a cross-cultural framework.

In light of the limited number of studies that have comparatively looked at aspects of PsyCap along with aspects of wellbeing (Mishra, 2016) and the role of POS in the U.K. and India (Bhatnagar, 2017), this is the first study –to the best of the author's knowledge- to investigate the role of wellbeing in the banking workforce in relation to a PsyCap framework, considering also the role of POS in the relationship between PsyCap and wellbeing. This study will also adopt a comparative approach, aiming to explore any differences in the link

between PsyCap and wellbeing and the moderating role of POS in this link between bank employees in an eastern site, i.e., India, and bank employees in a western site, i.e., the U.K, focusing on identifying commonalities or discrepancies, considering also cultural and gender attributes in the banking workforce.

The subsequent sections in this introductory chapter will provide an overview of the background theory and evidence concerning the role of positive psychology and psychological wellbeing in positive mental health and how PsyCap and POS have been linked with aspects of psychological wellbeing in the workforce.

1.2 Psychological wellbeing and positive mental health: A shift from dysfunction to flourishing

According to the World Health Organization, mental health is defined as "a state of psychological wellbeing in which the individual realizes his or her abilities, can cope with normal stresses of life, can work productively and fruitfully, and can make a contribution to his or her community" (WHO, 2005: pg.2). The three core components of this definition are (i) wellbeing; (ii) effective functioning of an individual; and (iii) effective functioning in one's community. Further, the proponents of positive psychology are centered around the concept of wellbeing, with empirical evidence having accumulated over the past 10 years demonstrating how positive psychology characteristics can influence mental health, productivity, and functional relationships (Sheldon, Kashdan & Steger, 2011). Thus, it is seen that a shift in the description of mental health is taking

place, from "a medical model that focuses on illness to a consideration of human wellbeing and flourishing" (Diehl, Hay & Berg, 2011: pg. 883). With this shift has come a focus on policy and science on positive mental health and wellbeing (Keyes & Simoes, 2012). Current conceptualizations of wellbeing can be distinguished between three broad domains of positive mental health (Keyes, 2005; 2007): subjective wellbeing, psychological wellbeing, and social wellbeing.

Positive mental health has been conceptualized as a positive emotion or affect such as a subjective sense of wellbeing and feelings of happiness, a personality trait encompassing concepts of self–esteem and sense of control, and resilience in the face of adversity as well as the capacity to cope with life stressors (WHO, 2004a). Positive mental health is a dynamic state of wellbeing in which the individual realizes their potential, with an underlying belief in the dignity and worth of self and others, can cope well with the normal stresses of life, can work productively, and can contribute to the community (Ganga & Kutty, 2012a). Thus, being a protective factor against mental ill-health (Herman, Saxena, & Moodie, 2005), positive mental health has been enshrined in the constitution of the World Health Organization (WHO, 1948) and indirectly contributes to a society's economy (Keyes, 2002; Llopis, 2005; Stakes, Finland, 2000).

Further, recent research on mental wellbeing has highlighted the need to distinguish amongst various approaches to improving psychological wellbeing based on the following criteria: (a) treating disorder when it is present; (b) preventing disorder from occurring; and (c) enhancing wellbeing (i.e., increasing flourishing). This line of argumentation assumes that many of the propagators of wellbeing are not the same as the propagators of ill-being, suggesting a strong possibility that by heightened flourishing a reduction can be seen in mental health issues (Huppert, 2009).

Research and application in the field of positive mental health have increased substantially over the past decade, making positive psychology one of the fastest growing areas in terms of the exploration of its link with positive mental health (Hart & Sasso, 2011; Schui & Krampen, 2010; Taylor, Kemeny, Reed, Bower & Gruenewald, 2000). For instance, research has shown that optimists possess extensive and supportive social networks that influence their psychological wellbeing by operating as a stress buffer (Cohen & Wills, 1985). Individuals who are high on self–efficacy experience lower clinical problems such as depression (Davis & Yates, 1982), and stress (Jerusalem & Mittag, 1995). There is also a rapidly increasing body of research that shows the significance of hope as a predictor of positive mental health (Halama & Dedova, 2007; Legace-Seguin & d' Entremont, 2010; Snyder 2004; Venning et al., 2011). Thus, there is some – albeit limited- research that has studied wellbeing within a positive mental health framework. This has been an integral element of the essence of the positive psychology movement which has been encompassed by the construct of positive psychological capital (PsyCap) (Seligman, 2012).

Positive Psychological Capital

While positive organizational behavior (POB) considers wellbeing as an important outcome, the nature, and theoretical mechanisms of the positive antecedents of wellbeing have been given little attention in the literature (Avey et al., 2010). Keeping this in mind, Luthans & Youssef (2004) expanded on POB to introduce the more overarching construct of positive psychological capital (PsyCap), highlighting its key contribution to the competitive advantage of the organizations. PsyCap refers to an individual's psychological state that reflects positive development and is characterized by: "self – efficacy" i.e., having the confidence to take on and put in the necessary effort to succeed at challenging tasks; "optimism" i.e., making a positive attribution about succeeding now and in the future; "hope" i.e., persevering towards goals and when necessary redirecting paths to goals to succeed; and "resilience" i.e., when beset by problems and adversity sustaining and bouncing back and even beyond to attain success" (Luthans, Youssef & Avolio, 2007: pg.3).

According to Csikszentmihalyi (2000), PsyCap is developed through a pattern of investment of psychological resources that result in obtaining experiential rewards from thepresent moment while also increasing the likelihood of future benefit. Specifically, PsyCap assumes the criterion of being "state-like", as opposed to signature character strengths and virtues (CSVs) that must meet the criterion ofbeing "trait-like", the latter encompassing individual attributes with demonstrable generality and stability (Peterson & Seligman, 2004). Theory building as well as prior research on all the components of PsyCap, i.e., hope, resilience, self- efficacy, and optimism, provide the support that these

components are developable (Luthans, Avey, et al., 2006; Luthans, Avey, & Patera, 2008; Luthans, Avolio et al., 2007). The four components of the PsyCap construct are collectively captured under the acronym HERO and are described below:

Hope

According to Snyder et al., (1991: pg.287), hope is "a positive motivational state that is based on an interactively derived sense of successful (a) agency (goal-oriented energy) and (b) pathways (planning to meet new goals)". In effect, it has been argued that hope consists of three major conceptual foundations: agency, pathways, and goals. The agency component of hope can be thought of as having the will to accomplish the intended or desired effect (Snyder, 2000, 2002; Snyder et al., 1996). Therefore, hope involves the agency or motivational energy to pursue a goal which, like efficacy, is a state. Also, hope involves the pathways that include not only identifying goals and subgoals but also proactively identifying multiple routes to attain the targeted goal. A meta-analytic review has demonstrated that hope is positively associated with improved outcomes across many life domains (Alarcon, Bowling & Khazon, 2013; Park, Peterson & Seligman, 2004), including wellbeing. Notably, individuals who have higher levels of hope report increased physical and psychological functioning compared to those having lower levels of hope (Snyder, 2000). Certain evidence also suggests that the factor hope can independently predict various outcomes of wellbeing even when controlling for related outcomes such as that of optimism (Gallagher & Lopez, 2009).

Optimism

As postulated by Scheier and Carver (1985), optimism is defined as a disposition to expect the best and view events and situations positively. Drawing from attribution theory, optimists are those who make internal, stable, and global attributions regarding positive events (e.g., task accomplishment) and those who attribute external, unstable, and specific reasons to negative events, such as missing a deadline (Seligman, 1998). As Peterson (2002) notes, optimism is very dynamic and changeable hence is considered to be a "state-like" attribute. According to Snyder (2002), also similar to hope, optimism is a goal-based cognitive process that operates whenever an outcome is perceived as having substantial value. Optimism benefits health by replacing a sense of helplessness with a feeling of control and by promoting active coping thus potentially leading to reduced stress levels (Scheier, Carver & Bridges, 2001).

Resilience

 In positive psychology, resilience is characterized by positive coping and adaptation in the face of significant risk or adversity (Masten, 2000; Masten & Reed, 2002); and is defined as the positive psychological capacity to "bounce back" from adversity, uncertainty, conflict, failure and to make a positive change and progress, as well as to increase one's responsibility towards their life (Luthans, 2002). Empirical studies have shown that positive emotions enhance resilience in the face of negative events, which also reflect its state-like quality (Tugade, Fredrickson & Barrett; 2004). Out of all the components of affect states

that comprise PsyCap, resilience has been given the least attention in the organizational literature (Bandura,1998). It has been suggested that three general patterns reflect resilience: 1) functioning well under adverse conditions; 2) a relatively quick recovery to normal functioning after facing adverse conditions; and 3) developing in the face of adversity (Bonanno, 2004, 2005; Masten, Best, & Garmezy, 1990). Therefore, resilient individuals are found to have high levels of ability to cope with adversity (Luthans, Cicchetti, & Becker, 2000; Windle, 2011; Becker & Ferry, 2016). It has been argued that higher levels of wellbeing serve as an antecedent of resilience (e.g., Kuntz, Naswall, & Malinen, 2016).

Self–Efficacy

The concept of self-efficacy in PsyCap is also closely relevant to POB; it is based on extensive theory and wide-ranging earlier research by Bandura (1997), followed by more recent research that has been linked with positive psychology (Bandura, 2007). Regarding self-efficacy, Bandura's (1998) contention is that self–efficacy beliefs touch virtually every aspect of people's lives: whether they think productively, pessimistically, or optimistically, or in a self-debilitating manner; how well they motivate themselves and persevere in the face of adversities; how vulnerable they are to stress and depression and how successful they are in the life choicesthey make. A strong sense of efficacy enhances human accomplishments as wellas personal wellbeing in numerous ways (Bandura, 1994). People with a strong sense of personal competence take difficult tasks as challenges to be mastered rather than as threats to be avoided (Bandura, 1994). According to Bandura (1994), one way to raise self–efficacy beliefs is to improve psychological wellbeing and to reduce negative emotional states.

The key points for summarizing the above are that PsyCap (1) is based on the positive psychology framework; (2) relates to positive organizational behavior POB criteria (i.e., unique construct, theory/research based, has valid measurement tools, is a state-like construct); (3) is seen as a protective factor against physical and mental illness (Taylor, Kemeny, Reed, Bower & Gruenewald, 2000).

1.3 PsyCap and its link with wellbeing (i.e., stress, anxiety and depression) and coping

Proponents of positive psychology are interested in the concept of positive mental health, with empirical evidence accumulating over the past 10 years having demonstrated how positive psychological states are linked with improved mental and physical wellbeing, enhanced productivity, and social relationships (Friedli, 2009; Sheldon, Kashdon & Steger, 2011). Considering the rise in mental health issues at the workplace, evidence-based mental health research that incorporates contextual determinants of positive mental health has become an immediate priority (Llopis, 2005). Notably, positive mental health appears to be positivelycorrelated with PsyCap and negatively correlated with perceived stress and negative mental health (e.g., Cassidy, 2012; Avey et al., 2010). Stress, anxiety, and depression have all been associated with negative mental health. These constructs have been treated in studies as indices of wellbeing –individually or incombination- and although they can be closely related, they are distinct entities emerging from varying theoretical models (Waterman, 1993).

According to Lazarus (1976), stress occurs when there are demands on the person, which tax or exceed their adjustability resources. Similarly, "work stress" is defined as "the emotional, cognitive, behavioral and physiological reaction to aversive and noxious aspects of work, work environments and work organizations; it is a state characterized by high levels of arousal and distress often by feelings of not coping'' (European Commission Directorate-General for Employment and Social Affairs, 2000: pg.2). According to Leka et al. (2004), people may feel stressed when their resources in the form of their comprehension and capabilities about the situation are found to be inadequate to cope with the hassles and difficulties in the environment. It follows that psychological resource theories, such as the conservation of resources (COR) theory (Hobfoll, 2002; Wright & Hobfoll, 2004), can also be drawn upon to explain how employees assume that stress occurs: when peopleexperience loss of resources, when resources are threatened, or when people invest their resources without subsequent gain. Further, Hobfoll (2002) stated that resource gain becomes more important under conditions of resource loss thus personal resources such as self-efficacy, optimism, hope, resilience, and social support may be desired since they contribute to the maintenance of these resource caravans.

Similarly, research has shown that every work opportunity tends to generate stress to some extent (Koeske & Koeske,1993). Specifically, work stressors are related to higher levels of perceived psychological stress (Bourbonnais et al., 1999; Vermeulen &Mustard, 2000), anxiety (Simsek & Celik, 2012) and depression (Rytwinski, 2014). The negative conditions have been of considerable theoretical and research interest, whether as clinical or non-clinical states, and have been regarded as two distinct states (Akiskal et al., 1985; Clark, 1989; Clark & Watson, 1990; Dobson, 1985; Stavrakaki & Vargo, 1986; Watson, Clark & Carey, 1988).

Importantly, research has postulated the role of PsyCap in reducing the negative impact of stress (Bradley, 2014), anxiety and depression (Liu et al., 2013). Optimism helps to reduce the effects of depression and anxiety, encouraging greater persistence when confronted with problems, turning obstacles into success (Scheier and Carver, 1985). Along similar lines, hope has been found to be negatively associated with stress (Jacobs, 2016), anxietyand depression (Arnau, 2007). Similarly, there are supporting arguments that show resilience and related constructs can serve as moderators between stressors and wellbeing outcomes (e.g., Flinchbaugh, Luth & Li, 2015; Min, Kim & Lee, 2015), suggesting a linear relationship between resilience and mental health (Cowen & Work, 1988; Masten et al., 1990). Similarly, efficacious individuals are also found to have lower vulnerability towards depression, have more personal accomplishments and be better able to reduce their stress levels (Bandura, 1994: pg.1).

Coping, and the mechanisms that refer to the ways it can be achieved, has been deemed to be highly associated with the way stress is managed. Most approaches in coping research follow Folkman and Lazarus' transactional model of stress (1980: pg. 223) which defines coping as `the cognitive and behavioral efforts made to master, tolerate, or reduce external and internal demands and conflicts among them'. Lazarus and Folkman (1984) also suggest an approach towards defining coping patterns 'in terms of the functional coping strategies that aid in terms of avoiding, confronting, or analyzing' a situation (pg. 178), reflecting the importance of cognitive appraisal in judging one's potential in coping in a given situation. They indicate that this approach would help an individual to examine the problem-solving aspect of coping as well as its emotion-regulating function.

Along the lines of Lazarus and Folkman (1984), approaches of escape-avoidance, distancing, self-control, positive appraisal and acceptive responsibility are viewed as emotion-focused whereas planned downside determination and resistance coping are problem-focused (Scheck & Kinicki, 2000, Forshaw, 2002). Either problem- or emotion- focused approaches can be effective in coping depending on the situation and how they are being implemented while seeking social support is often seen as emotion-focused (sharing of feelings) and problem-focused (getting recommendations to assist in addressing the problem). Lazarus and Folkman (1984) further argued that the ways people cope depend heavily on the resources available to them hence the pooling of such psychological resources enables them with the coping process (Westman, 2004). The concept of effort is seen central to both PsyCap (Avey et al., 2011) and coping (Lazarus & Folkman, 1984). While in PsyCap effort is seen in generic terms and is not focused on a specific situation, conversely in

coping, effort is seen as specific to the stressful situation. Westman (2004) argued that coping mechanisms are based on both acquiring new resources and preventing the loss of resources. This assumption further supports the idea that PsyCap can precede coping because general motivation is translated into specific efforts to cope with stress. Therefore, according to this assumption, a pool of resources enables the copying process while the latter affects the content and quantity of the pool of resources (Westman, 2004).

Moreover, considering the association between dimensions of PsyCap and coping, self- efficacy as a dimension of PsyCap has been found to be particularly important as a coping resource (Holahan, Moos, & Schaefer; 1996). In particular, it has been associated with an individual's confidence in their abilities to summon the cognitive resources, meaning that self-efficacious people are expected to set higher goals for themselves by thriving on challenges and persevering in the face of obstacles (Luthans et al., 2015). Furthermore, negative correlates between self-efficacy and stress have been observed in bank employees in Pakistan, suggesting that their high self-efficacy levels are linked with a better ability to deal with stress by utilizing various positive coping strategies (Sahibzada et al., 2016). To add to this, Optimism has been associated with greater use of problem-focused coping strategies and less use of emotion-focused strategies (e.g., Epstein-Mathias, 2003; Luthans et al., 2015) allowing for higher perceived control over handling one's situation. Accordingly, optimism has been positively associated with vigor and dedication (Wang, Liu, Zou, Hao, & Wu, 2017).

The link between hope and stress in the workplace has received little attention in research but there is compelling evidence from hope research in other contexts (e.g., clinical and sports psychology) which suggests that hope may be a positive resource in stressful situations (Avey, Luthans, & Jensen, 2009), leading to the appraisal of a situation as less threatening (Lazarus & Cohen-Charash, 2001). Individuals high on hope are likely to use more adaptive forms of emotion regulation strategies; one of which is cognitive reappraisal which has been consistently demonstrated to lead to resilience towards mental illness, among other benefits (Aldao et al., 2010; Gross, 2014).

Furthermore, given that resilience refers to people's ability to withstand the most negative consequences of stressful challenges and remain committed, and engaged in important life tasks, resilience can be seen as a resource or coping potential that allows individuals to withstand or recover from major stress (Hobfoll, 2011). Although coping and resilience have been explored as separate areas, coping can be confused with resilience since there is no general agreement about the definition of the concept of resilience (e.g., Rabenu et al., 2016). Firstly, resilience is frequently defined as obtaining good results following exposure to adversity (e.g., Carver, 1998). Secondly, according to Luthans et al., (2015) "PsyCap resilience is not just a minimal coping or neutralizing agent for difficult times" (pg.155); in other words, resilience is an extensive process and not specific and short-term as coping. Luthans et al., (2015) stipulated that approach-coping techniques would be more positively associated with resilience whereas avoidance-coping techniques would be associated with a negative impact on resilience (see also Holahan et al., 1996). Lastly, highly

resilient individuals experience more positive emotions and less negative ones (Smith, Tooley, Christopher, & Kay, 2010) and they can effectively engage in problem-focusedcoping (Folkman, 1984).

In sum, it is seen that despite a well-established theoretical and empirical foundation supporting the links between aspects of wellbeing and hope, optimism, self-efficacy, and resilience in positive psychology (see Snyder & Lopez, 2002), when it comes to the workplace both conceptual analysis and research on the links between wellbeing and PsyCap are scarce and fragmented (Sutcliffe & Vogus, 2003) hence warranting further research.

1.4   Perceived organizational support

Although perceived organizational support (POS) has been viewed as a buffer for the maintenance of wellbeing (Johnson & Hall, 1988) and has been positively associated with PsyCap (Karatepe, 2015), hardly any studies have been carried out to look at the link between POS and PsyCap in terms of their contribution to psychological wellbeing.

1.4.1   POS and its link with PsyCap and wellbeing

The positive association between social support and wellbeing is evident in various studies (Coffey et al., 2014; Siedlecki et al., 2014). While social support enhances our overall mental health (Anderson, 1991), the development of social skills and networks may promote recovery from mental illness (Dutt & Weber, 2010). Social support has been found to reduce the impact of job stress and depression (Chen, Siu, Lu, Cooper, & Phillips, 2009; Ganster, Fusilier, & Mayes, 1986; Holahan, Holahan, Moos, & Brennan, 1997) and has been seen as a coping mechanism in dealing with stressors that merge from co-workers or supervisors at work (Jacome, 2008; Singh, Srivastava, & Mandel, 1999; Srivastava, 1996). Further, workplace social support has been linked to stress reduction by directly reducing employees' strain (on health or wellbeing) or by moderating stressful working conditions and strain (Jacome, 2008; Singh, Srivastava & Mandal, 1999; Srivastava, 1996).

Workplace support can be divided into two parts: perceived organizational support (POS) and perceived supervisor support (PSS). POS refers to "employees' perceptions about the degree to which the organization cares about their wellbeing and values their contribution" (Eisenberger et al., 1986: pg.1). POS represents an indispensable part of the social exchange relationship between employees and the employer because it concerns what the organization has done for them, at least according to the employees' beliefs (Eisenberger et al., 1986). PSS is defined as the general view of employees of how much importance supervisors give to the employee's contribution, and how they take care of an employee's wellbeing and look after their interests and benefits (Kottke & Sharafinski, 1988). POS is a key concept of organizational support theory (Eisenberger, Huntington, Hutchison, & Sowa, 1986; Eisenberger, Cummings, Armeli, & Lynch, 1997; Rhoades & Eisenberger, 2002) which posits that "employees believe that the organization has a generally positive or negative orientation toward them that encompasses both recognition of their contributions and concern for their welfare" (Eisenberger, Stinglhamber, Vandenberghe, Sucharski, & Rhoades, 2002: pg. 565). Until the mid-1990s, relatively few studies looked at POS; however, recently POS has gained significant momentum as it has been found to have robust positive effects on various aspects relating to employees' wellbeing and work satisfaction (Avey et al., 2001: meta–analyticalreview), also suggesting a need to explore it further in consideration with other work-related factors too.

Research has indicated that organizational support has a positive impact on employees' PsyCap and specifically on its four components of hope, optimism, self-efficacy and resilience (Scheier, 1986; Eisenberger, 1997; Luthans, Norman, Avolio & Avery, 2008; Hui, 2009; Tian & Xie, 2010; Zhang & Hu, 2015). According to Snyder et al., (1997), those individuals who are high on the factor of hope tend to have positive interpersonal relationships and are found to perceive higher levels of social support for themselves. Also, these workers report low levels of burnout and depressive and anxious symptoms (Wang et al., 2012). Further, a positive association has been found between optimism and social support (e.g., Brissette, Scheier & Carver, 2002; Fontaine & Seal, 1997; Trunzo & Pinto, 2003) with mental and physical health, particularly when faced with stressful situations (for an overview, see Scheier, Carver, & Bridges, 2001).

According to organizational support theory, the development of POS is encouraged by employees' tendency to assign the organization human-like characteristics (Eisenberger et al., 1986). POS has been regarded as a contributing factor to levels of organizational commitment, job satisfaction, job engagement and performance, as well as to the reduction of occupational stress, burnout, depression, and anxiety (Riggle & Panaccio, 2009). Singh and colleagues (1995) suggest that greater support from supervisors and co-workers in the workplace is strongly associated with a greater feeling of wellbeing and reduced anxiety, depression, and somatic disorders. The theoretical models of work stress also emphasize a central role for social support. Demand-control theories propose that support interacts with the variables of demand and control at work (Karasek & Theorell, 1990) and demand and constraint (Payne, 1979)

in the development of stress. Essentially, these models suggest that jobs that are high in demands, low in control and low in social support are those that carry the highest risk of stress for staff. According to social exchange theory, employees who perceive higher support, care, and value from an organization, i.e., in the form of POS, are assumed to reciprocate more by showing positive behavior such as PsyCap and thus building higher levels of organization commitment behavior (e.g., Konovsky & Pugh, 1994; Spector & Che, 2014).

This social exchange relationship that provides a base for more research in POS, its antecedents and consequencesor its positive link with mental health more generally at the workplace is also described in equity theory (Adams, 1965). Equity theory, one of the most influential social exchange theories, suggests that people evaluate their relationships and that there is a tendency when in a relationship with another to seek equity. According to Adams (1965), individuals feel that a relationship is equitable if they perceive that the ratio between their outcomes and inputs is like the ratio of outcomes and inputs from the other party in the relationship. Lastly, the concept of equity applies both to interpersonal relationships and to those between the worker and the organization; and equity theory predicts distress where there is an inequitable relationship and suggests that this distress will be proportional to the degree of perceived inequity (Adams, 1965).

1.5   The present study

1.5.1   An investigation into the link among PsyCap, POS and wellbeing in bank employees in the U.K. and India

Research to date has indicated that there is a high prevalence of mental health issues in the banking sector as compared to other occupational sectors, and that bank employees present with low levels of wellbeing and are mostly stressed due to higher job demands, dissatisfaction with working conditions, lack of support from colleagues and unrealistic work targets (Belias et al., 2013; Blaug et al., 2007; Davis & Newstrom, 1988; Li et al., 2015; Mortlock, 2015; Niharika & Kiran, 2014) in comparison to other occupational sectors (Domenighetti and colleagues, 2004; Velden et al., 2013; Chatterjee, 2016). In particular, lack of support from supervisors and managers are evident in the banking sector in India (Ghosh & Singh, 2016; Jayashree, 2010, Shukla & Garg, 2013; Das &Srivastav, 2015; Kumari & Milan, 2018). High workload, lack of supervisory support, high role conflict and high ambiguity have been documented in India bank employees (Kumar, 2007). In the U.K. almost three out of four bank employees are found to experience high levels of stress and depression (Cruise & Davies, 2016), with 15.4 million working days being lost to poor mental health issues; further suggesting a need for improved organizational support for bank employees (Perryer, 2019) considering its presumed buffering effect (Karasek & Theorell, 1990).

As the world is rapidly transforming into a global economy, the disparity in terms of various methods used by developed countries can be learned and implemented by developing economies in order for them to transform into better organization cultures; however, this can only be possible by understanding effective organizational practices in various contexts. A cross-cultural Eastern-Western country comparison will also help in discerning how the banking sector compares in terms of the link between PsyCap, and wellbeing and the way support is perceived at work as indexed through POS. Cultural differences might help shed light onto the differences observed in the banking sector in an Eastern (India) and Western (U.K.) country. Additionally, there have been few studies that have examined gender differences in the role of PsyCap in the wellbeing (Rani, 2018; Caza, 2010; Singh & Garg, 2014; Parthi & Gupta, 2014) despite an observed increase in mental health problems in the female working population, further suggesting an imperative need to explore such differences among the banking population.

In short, psychological wellbeing issues among bank employees have been on a rise signifying an imperative need to explore factors associated with wellbeing in the banking sector; (i) although literature has shown the potential role of PsyCap in work-related outcomes, the link of PsyCap with psychological wellbeing -i.e., in terms of its impact on stress, anxiety and depression- has been hardly explored hence showing a considerable gap in research in this area; (ii) despite the prevalence of mental health issues in the banking sector, the impact of PsyCap on wellbeing has not gained much attention particularly in the context of the banking workforce sector; (iii) another relevant construct that has been under-investigated in the literature is POS, which has been thought to act as a

buffer in wellbeing insinuating a moderating effect in the relationship between PsyCap and wellbeing -with the exception of a few studies conducted in the country of China; (iv) there has been paucity of qualitative research exploring in depth the role of PsyCap in wellbeing and the potential role of POSin determining levels of wellbeing in the workforce; (v) to date, there is no cross-cultural study comparing the role of PsyCap and POS in psychological wellbeing among Western (e.g., U.K.) and Eastern (e.g., India) bank employees. Therefore, the current investigation will employ a cross-sectional mixed (incl. quantitative and qualitative methodology) design to explore the following research questions:

(1) How is PsyCap as a positive personal resource linked with the psychological wellbeing of bank employees?

(2) What is the role of POS in determining the relationship between PsyCap and psychological wellbeing in the banking workforce?

(3) Do bank employees in the U.K. and India show any cultural or gender differences quantitatively and/or qualitatively in aspects relating to PsyCap, psychological wellbeing and POS? How might these factors contribute synergistically to determining bank employees' mental health in the workforce?

The next chapter (2) will present a systematic narrative review intended to scope more closely the quantitative and qualitative studies into the relationship among PsyCap, POS and psychological wellbeing aspects, in the wider literature and funneling down to the banking sector.

Chapter 2: Systematic narrative review of the literature linking PsyCap, POS and psychological wellbeing

The introduction chapter of this thesis provided the foundation for the present study by defining the constructs of PsyCap and POS and presenting a background of the relevant literature in relation to their role and their link with psychological wellbeing. This chapter will present a narrative systematic review of the quantitative and qualitative studies that have been carried out exploring the association of PsyCap and POS with aspects of psychological wellbeing in the workforce; within a Job-Demand Resources framework, it will aim to 'funnel down' to the studies that have looked at the links among PsyCap, POS and psychological wellbeing in highly demanding job sectors and particularly the banking sector.

2.1 Introduction

Reported mental health issues at the workplace are presumed to impact not only employees but employers and businesses directly thereby affecting their productivity and profits (European network for workplace health promotions, Newsletter 09/2010). According to the National Institute for Occupational Safety and Health (NIOSH, 2001), the importance of wellbeing at the workplace is an issue that bears implications at all organizational levels of the banking industry, reaching from middle to higher-level personnel, with bankers found to be the most stressed sector as compared to 130 other occupations (Michailidis and Georgiou, 2005). The International Labor Organization (ILO) also reports several critical issues faced by financial services workers inclusive of work

deadlines, role conflict, excessive work demands and difficult client relationships (Gigal & Hoel, 2003). According to recent Health and Safety Executive (2020) statistics, jobs in the UK financial services have led to an increase in 0.8 million work – related stress, anxiety, and depression cases as compared to other jobs highlighting the need to take certain effective steps to reduce the cost of staff absenteeism at the workplace. Similarly, an increase in the number of private sector banks and introduction to new technologies has led in turn to an increase in experiencing high levels of stress among the Indian bank workers (Jayshree, 2010; Lopes et al., 2016); attributed mainly to experiencing lack of management and supervisor support, unrealistic deadlines, work pressure and a competitive and highly demanding work culture more generally (Pradhan & Tomar, 2013).

Given the rise in mental health issues in the workforce, research has shown that high levels of PsyCap and POS can lead to positive employee outcomes and this relationship has been further associated with optimal levels of psychological wellbeing (Avey et al., 2011b). Growing evidence suggests that support at work directs better development of PsyCap among employees as it provides them with a higher sense of hope to be able to achieve their goals and serves as a resource that allows them to bounce back when faced with any setbacks (Norman et al., 2008). Notably, there is relatively limited evidence highlighting the positive effects of PsyCap on wellbeing, despite the documented role of PsyCap as a potential mediator between mental health and depressive symptoms (Liu et al., 2012) as well as the role of support as a buffer mechanism in the high job demands - wellbeing relationship (Wood et al., 2011).

Moreover, empirical studies on the investigation of psychological resources in a cross-cultural context have only begun in recent years (Dollwet & Reichard, in press; Javidan & Teagarden, 2011). The scarce number of such cross-cultural studies have investigated the role of PsyCap cross-culturally across the USA and South Africa (Reichard et al., 2014); resilience and mental health as compared between Pakistan and Saudi Arabia (Asghar & Riaz, 2017); and hope, optimism, self-esteem and subjective wellbeing compared among Brazilians and Americans (Hutz et al., 2014). A commonly found pattern is that PsyCap appears to be more influential in studies conducted in the United States than in other countries, with robustly significant outcomes shown in the service sector as opposed to the industrial sector (Avey et al.,2010). Furthermore, cultural differences seem to exist in the type of coping strategies adopted to deal with various stressors faced by employees at work (McCarty et al., 1999). For instance, Americans have been found to adopt behavioral coping in dealing with stress while Asians have been found to adopt cognitive coping styles, e.g., putting problems into perspective rather than trying out different problem-solving strategies (Rokach, 1999). Taylor et al., (2004) noted that European, American and Asians under stress seek more support from their families and use as avoidance or repression (Bjorck, Cuthbertson, Thurman, and Lee, 2001; Leong & Lau, 2001; Smith & Khawaja, 2011). Also, the individualistic and collectivistic cultures are found to differ in their organizational practices (Bernardin & Russell, 1998; Gomez- Mejia & Welbourne, 1991; Sekaran & Snodgrass, 1986). For example, in a studyconducted among 822 managers of UK, USA, South Africa and Taiwan, the male employees working in the UK and South Africa exhibited better levels of mental and physical wellbeing than

females, with different stress-coping strategies seen among both male and female employees in the UK (Miller et al.,2000).

Despite higher levels of job demands exhibited among the banking population, the role of PsyCap as a personal resource and its link with organizational support and psychological wellbeing aspects has not been under-researched within a job-demand theoretical framework. To address the effects of work-related stress, Demerouti et al. (2001) introduced the Job Demands-Resources (JD-R) model which was later revised by Schaufeli and Bakker (2004) to highlight its key premises around four major constructs: (a) demands; (b) resources; (c) burnout; and (d) engagement. Job demands -such as physical, psychological, social, and organizational aspects- may not automatically lead to negative outcomes but may result in job stress and burnout if the workers do not have adequate job resources to draw upon such as that of social support and job control (Bakker & Demerouti, 2007). Role conflict and role ambiguity are two main components of role stress that may arise due to incompatible job demands seen especially among the frontline service jobs (Brown and Peterson, 1993; Jaramillo et al, 2006). Job resources such as social support have been found to be crucial determinants in reducing the physiological and psychological burdens of job demands (Bakker & Demerouti, 2007) thereby stimulating personal growth as well as professional development (Bakker and Demerouti, 2007, 2008; Bakker et al., 2004).

Supportive supervisors and co-workers meet the human need for security and belonging, and lead to positive psychological states which in the event of high job demand can protect the individual from perceiving the situation as highly stressful at initial encounter (Cohen & Wills, 1985; Vaux,1988). Additionally, along with job resources, personal resources at work help individuals overcome work challenges due to their uniqueness of being developable (Luthans & Youssef, 2007) and are found to promote employee wellbeing (Luthans & Youssef, 2004). Furthermore, optimism has been found to help in reducing cynicism and to increase dedication over job demands (Karasek, 1979) thereby allowing individuals to be more psychologically prepared to engage through the expectation of a positive outcome (Kahn, 1990). Resiliency has also been related to work engagement through increased personal resources that are found to undo the negative effects of past job demands (Bakker & Leiter, 2010). Previous studies have shown that both job and personal resources activate the motivational process in facilitating a psychological preparedness in individuals towards overcoming the effects of their job demands and stimulating personal growth (Halbesleben et al., 2014, Bakker and Demerouti, 2017). Conceptually, Sweetman and Luthans (2010) have put forward their theory that employee PsyCap, as an indicator of POB, can be thought of as a job resource that should help individual employees to obtain goals, buffer demands and facilitate personal growth.

The JD-R model has recently emerged as a contemporary model of workplace wellbeing particularly in Western Europe research (Kowalski, 2013) as a theoretical basis for a large body of research across various occupations,

focusing on both negative and positive indicators of employee wellbeing (Bakker & Demerouti, 2007; Demerouti, Bakker, Nachreiner, & Schaufeli, 2001). However, there is a paucity of quantitative and qualitative research in the banking field which would allow the applicability of such a model in exploring the association between high job demands and poor psychological wellbeing (Oliveria, 2017). Longitudinal research has been mainly conducted within Europe, China, and Australia, with findings showing main effects of job demands on stress and of job resources on motivation, whilst some studies found zero or reversed effects (Oliveira, 2017). In the highly demanding banking sector, the research within a JD-R model framework is sparse. In the Turkish Republic of Northern Cyprus, Yavas et al. (2013) found that burnout is significantly related to bankers' in-role and extra-role performance, with these relationships being moderated by hope. Ashill et al. (2015) looked at Russian banks to extend the largely Western research on workplace stress while trying to confirm the JDR model's assumption of the mediating role of burnout on the negative relationship between job demand stressors and job performance. With results contradicting this assumption, the authors argued that cultural differences across societies are important to understand such variations. Further, the relationship between job demand and job stress was also investigated by Schaubroeck, Lam & Xie (2000) who found a positive relationship between job demand and job stress in Hong Kong (n=207) and American (n=229) bank tellers. Also, low levels of job control and support were evidenced in conjunction with major depression manifested in bank employees in Brazil (Valente, 2016). In yet another investigation, Ahmed (2017) explored how job resources such as supervisor support, co-worker support and job demands wouldinfluence work

engagement among bank employees (n=227) in Pakistan and found no significant influence of supervisor support on job demands but highlighted the need for human resource initiatives to enhance workengagement. Along these lines, perceived support as a job resource in the banking sector has been found to fuel work engagement as seen in a study conducted among managers (n= 246) (Biswas et al., 2013) and banking professionals (n=218) (Ghosh, 2016) in India.

In sum, the literature suggests that personal resources are recognized as crucial for individuals' psychological wellbeing in general and work-related wellbeing (Hobfoll, 2002; Luthans & Youssef, 2007). While the link between personal resources and job demands remains unclear (Tan, 2018), the contributing role of organizational resources and support in employees' psychological wellbeing warrants further investigation. In light of the aforementioned evidence, and within a JD-R theoretical framework, it wouldbe of imperative need to explore the existing evidence that links PsyCap -as a personal resource- and POS –as an organizational means of support- with aspectsof psychological wellbeing in the workforce, with a particular interest in highlydemanding jobs that have been shown to be affected significantly by low levelsof psychological wellbeing such as that of the banking sector. In addition, the association among PsyCap, POS and psychological wellbeing should be looked at within a comparative perspective too, considering potential variances in terms of cultural (i.e., western vs. eastern) and gender differences in research findings.

2.2 Method

The current review adopts a systematic narrative approach to scope the scientific literature that has looked quantitatively and qualitatively at the association between PsyCap and POS with psychological wellbeing in the workforce. Due to the nature of the research question and the research design involved within this review, a statistical analysis of data was not meaningful therefore a narrative review approach was used to synthesize both quantitative and qualitative literature findings in order to draw conclusive inferences on how the variables of interest have been studied, what they have shown in terms of the nature of their relationship and what areas warrant further research to inform the present investigation. The review adopts a systematic search and analysis approach in line with PRISMA guidelines (See Appendix pg. 383-385)

2.2.1 The systematic narrative review method

Systematic reviews have been defined in terms of "a specific methodology that locates existing studies, selects and evaluates contributions, analyses and synthesizes data, and reports the evidence in such a way that allows reasonably clear conclusions to be reached about what is and is not known (Denyer & Tranfield, 2009, p. 671). Furthermore, systematic reviews differ from traditional narrative reviews by embracing a scientific, replicable, and transparent approach (Cook, Mulrow & Haynes, 1997). They minimize researcher bias and error through using rigorous search methods for published and unpublished sources while allowing the application of strict inclusion criteria to address a specific research question (Cook, Mulrow and Haynes, 1997; Tranfield, Denyer and Smart 2003; Aveyard, 2010; Mallett et al., 2012).

In light of the nature of the research question and given that the scope of the literature to be searched was wide and diverse, a traditional systematic review was not an appropriate approach; rather, the literature scoped was based on a systematic search and analysis approach and was presented by employing a narrative review approach to synthesize the quantitative and qualitative findings. Moreover, the current review is not merely presented to conceptualize and frame the rationale for the subsequent study chapters in this thesis but also serves as a discrete scientific study of value in its own right in conformity with the terms outlined by Kompier and Taris (2004). As Kompier and Taris (2004) have observed, "studies should build on previously gathered evidence when researching a particular topic; there is usually much more such historical evidence available than some of us acknowledge" and in that respect "review studies serve an important function in the advancement of science, showing us where we have already been and where we should go" (p.82). Furthermore, narrative synthesis as a form of storytelling is a highly appropriate method to collate disparate and large volumes of information across a wide range of sources and types of literature (Popay et. al., 2006; Ryan, 2013). Systematic searching and analysis of this heterogeneous literature permits conclusions to be drawn from across dissimilar study types, research methods, outcome measures, modes of analysis and types of data (Sally, 2020). This review conforms to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) (Moher et al., 2009).

2.2.2   Identification of the literature:

A search was conducted for peer-reviewed journal papers and reports published through appropriate scientific sources. A systematic literature search was carried out on Google Scholar, PsychInfo, Cochrane Library, PubMed, Web of Science and Scopus; Potentially relevant papers were identified through searches for abstracts of papers that included research on PsyCap, mental health and wellbeing; further narrowing the search to look for studies also including the third variable of interest, i.e., POS. A search of the Google Scholar database for articles yielded a total of 1301 papers. The search was replicated on PubMed, Scopus and Web of Science databases. This yielded an additional 17 (PubMed), 171 (Scopus) and 1075 (Web of Science) papers. In combination, the four database searches generated a total of 2564 non-duplicate papers. The search was further enhanced by cross-checking reference lists in the generated papers for any additional relevant papers and by asking colleagues and experts in the field to make suggestions on potential papers for consideration.

Planning phase

During the planning phase, the author and primary researcher (SA) worked alongside a colleague (CL) trained at conducting systematic reviews. The purposes of these consultation sessions were to carry out the following steps in a sequential order:

(1) Identify the literature exploring the role of PsyCap in psychological wellbeing in the workplace.

(2) Identify the literature on PsyCap and psychological wellbeing which also included the investigation of POS; hence highlighting the limited number of studies that have looked at all three key constructs in association with one another.

(3) Evaluate the occupational groups that needed exploration in consideration of the existence of limited studies looking at PsyCap and psychological wellbeing in those groups. The banking population emerged as an under-researched group. Student population studies were also included considering the existence of studies in this area and lack of substantial research in occupational sectors.

(4) Track the number of cross-cultural studies on PsyCap; the number of such studies was limited; banking population studies in the UK and India were included.

(5) To ascertain the appropriate keywords and search terms in light of the above observations.

(6) To review the research questions and identify appropriate articles that meet the search criteria terms.

These steps were iteratively developed to ensure that the systematic review search was rigorous, replicable, and reliable.

Search phase

On completion of the planning phase, the author (SA) embarked on the search phase. An initial broad search was conducted which included looking for studies in occupational psychology, occupational health psychology and behavioral sciences journals on the University-provided Browzine library. The Cochrane Library was considered in the initial stage of the review; however, during the planning phase it became apparent that the Cochrane database library did not match the needs of this review since it provided information on clinically based interventions, suggesting hardly any relevant studies on PsyCap.

The first step of searching articles was initiated in October 2015 and the database of findings was updated periodically until recently. Electronic databases of Google Scholar, Web of Science, Scopus, and Psych Info were searched till the end of the study project without any year restrictions. The databases, especially Google Scholar, were chosen because they cover a large and diversified volume of scientific publications representative of the diverse field of knowledge when it comes to non-clinical psychology-based studies. The keywords in the search were used in combinations, i.e., jointly with constructs related to the following: PsyCap, POS, psychological wellbeing (see table 1). The Boolean operator "and" was used to request combinations of the selected words to appear in those fields and "OR" was used to search for the different variants under which given constructs might have been labelled. The databases were screened for articles on PsyCap dated 2000 onwards consistent with the time that the positive psychology movement was launched. The reference lists of papers identified as

being relevant in the above electronic searches were also hand searched. These four bibliographic databases were chosen as being sufficient to provide the required breadth of relevant information without excessive duplication. To keep the review manageable, some inclusion and exclusion criteria were defined (see section 2.3).

Table 1: Keywords used in literature search

Positive psychological capital		Perceived organizational support		Mental health
"Positive psychological capital" OR "Psychological capital" * OR "Psychological capital UK" * OR "Psychological	AND	"Support" OR "Organizational support" Or "POS" OR "Perceived organizational support" * OR "Social support" *	AND	"Wellbeing" OR "Psychological wellbeing*" OR "Subjective wellbeing" OR "Mental health" * OR

capital India" * OR "positive organizational behavior" OR "Positive organizational scholarship" OR "resilience" OR "self-efficacy" OR "hope" OR "optimism"				"Mental wellness" OR "Positive mental health" * OR "depression" OR "stress" stress" OR "Work stress" "anxiety" OR "mood"

2.3   Inclusion and exclusion criteria

Inclusion criteria

The studies included in the literature search met the following criteria:

1. Only studies examining PsyCap in conjunction with mental health and or psychological wellbeing.

2. PsyCap studies that include the exploration of wellbeing aspects, i.e., inrelation to stress, anxiety and depression.

3. PsyCap studies in conjunction with support and POS.

4. All professions/industries/sectors that have studied PsyCap, POS along with mental health/psychological wellbeing.

5. Studies conducted in the UK, India, and other countries.

6. Cross-cultural and or comparative studies on PsyCap and POS.

7. Only articles in English to avoid translation issues.

Exclusion criteria

(1) Studies on PsyCap that include clinical patients.

(2) Wellbeing and support studies which do not include an exploration of PsyCap.

(3) Intervention-based studies on PsyCap.

2.4   Storing the results

The search results were exported into Endnote x7. At this stage, the duplication of articles was identified, and the existing search results were screened against the inclusion criteria. Studies that did not meet the eligibility criteria were excluded using the justification described above. Excluded data were transferred into several group headings within Endnote x7 to gain access and show evidence of the search results. To produce a reproducible and transparent procedure, all the searches were recorded and the exemplar of google scholar results tabulated (see Appendix p.g.386).

2.5   Quality appraisal of the studies

In maintaining rigor, the selected articles were appraised based on their validity and relevance to the review question using a generic critical appraisal tool composed by Woolliams et al., (2009), i.e., the Critical Appraisal Skills Programme (CASP) checklist, available online. The appraisal tool assisted in critically appraising the value of the literature by following validated evaluation checklists.

After identification of the relevant literature, two independent raters (CL & JY) * within the department were identified to help initiate further appraisal of the suitability of studies through the CASP checklist. To identify the very best studies among those that have fulfilled relevance and quality assessment criteria, systematic reviews have often applied quality ratings to each (usually low, medium and high or star ratings) (e.g., Lamontagne, Keegel, Louie, Ostry &

Landsbergis, 2007). Review criteria were developed to extract details from each paper and a proforma was developed for this purpose that addressed details of the study population. Based on the guidelines of CASP, a study was considered unsuitable for review on the grounds of poor quality and was dismissed if it did not include a clear statement referring to the aims of the research (items 1 and 2 in the CASP checklist). The remaining 8 items of the CASP checklist (items 3 to 10) were used for quality screening purposes only on the studies selected for a full review. Discrepancies between the two independent raters were resolved by consensus within the research team. The findings of the primary studies were then grouped in a table using a narrative summary (see Table. 2). The narrative summary technique was chosen over other forms of data synthesis as it enables a discussion of the evidence in a descriptive manner which can lead to higher levels of abstraction (Dixon-Woods et al., 2005). The primary studies were listed by tabulating key information on name of author and year, population, study variables, method/study design, and results of the study, further helps in providing a clear explanation of the study findings.

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Figure 1: Systematic search results flow diagram of included and excluded studies.

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┌─────────────────────────────┐      ┌─────────────────────────────┐
│  Records identified through │      │   Additional records        │
│    database searching       │      │  identified through other   │
│       (n = 2564)            │      │     sources (n= 10)         │
│  Google scholar (n = 1301); │      │                             │
│  PubMed (n = 17); Web of    │      │                             │
│  knowledge (n = 1075);      │      │                             │
│    Scopus (n =171 )         │      │                             │
└─────────────────────────────┘      └─────────────────────────────┘
                │                                    │
                ▼                                    ▼
        ┌───────────────────────────────────────────────────┐
        │       Records after duplicates removed            │
        │                 (n= 1021)                         │
        └───────────────────────────────────────────────────┘
                             │
                             ▼
        ┌──────────────────────┐        ┌──────────────────────────────┐
        │  Records screened    │        │  Records excluded (n= 55)    │
        │  against inclusion   │───────▶│                              │
        │  criteria (n= 180)   │        │  Reasons: abstract only      │
        └──────────────────────┘        │  with insufficient           │
                  │                      │  information, PsyCap         │
                  ▼                      │  intervention-based studies, │
        ┌──────────────────────┐        │  non- occupational           │
        │  Full text articles  │        │  population, not in English  │
        │    assessed for      │        │  language, PsyCap with       │
        │  eligibility (n=166) │        │  other outcomes, studies on  │
        └──────────────────────┘        │  wellbeing and support       │
                  │                      │  without PsyCap              │
                  ▼                      └──────────────────────────────┘
        ┌──────────────────────┐
        │    Final studies     │
        │  included in review  │
        │  both quantitative and│
        │  qualitative (n= 50) │
        └──────────────────────┘
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2.6   Study limitations

Literature in this review was synthesized narratively, which may introduce some bias if the findings of one study are given inappropriate weight compared to others (Deeks et al., 2008). However, efforts were made to avoid such biases through methodically identifying papers, data extraction, and quality assessments of studies informing the synthesis of findings. It is further acknowledged that besides another rater, only one author reviewed and extracted data from papers, since it was unlikely for another reviewer to be available all the time, therefore there could be a possibility of selection bias of studies. Previous research has reported single-reviewer data extraction to be at greater risk of error compared to multi-reviewer extraction (Buscemi et al., 2006). However, efforts were made to minimize errors by identifying all PsyCap studies across major search databases employing all relevant search parameters. Furthermore, the studies included in this review were carried out in a range of different countries and settings, and so there are likely to be cultural differences. These limitations may explain disparities in associations observed across studies and should be taken into consideration when interpreting the findings of this review by future studies.

Table 2: PsyCap, Wellbeing and POS studies

	Author	Population (n)	Variables	Method/ Design	Results
1	Denovan, 2017; UK	n=192, undergraduate students	Hope Optimism self-efficacy resilience stress subjective wellbeing	-LOT–R - H S - BSCS -RS - CSEI -SWLS	optimism mediated the relationship between stress & subjective wellbeing.
2	Cassidy et al., 2014; UK	n=2,068 employees from different organizations	PsyCap Stress social support bullying	-NAQ -22 -PCQ -24 -PSS	PsyCap & social support both variables separately mediated the impact of stress and bullying.

3	Murray et al., 2017; UK	n= 400 GP's	Psychological resources Mental wellbeing	-WEMWBS -Brief resilience scale -Life orientation test of optimism -General self-efficacy scale	Wellbeing and optimism found higher among female GP's as compared to male GP's
4	Higgins, 2016; UK	n=813, College student and law enforcement officers	Self-efficacy Optimism Stress Social support	-PSS -10 -General Self-Efficacy Scale (GSE; Schwarzer& Jerusalem, 1995) -LOT-R -SSQ6; Sarason, Sarason, Shearin, & Pierce, 1987	Female college students found high on stress and lower on self-efficacy and optimism compared to law enforcement officers

5	Mishra et al., 2015; India	n= 76 employees	PsyCap Social Support Pwb	-PCQ-24 - MSPSS -PWBS	Results indicated important contributors to the Psychological Wellbeing.
6	Nafees & Jahan, 2017; India	n=80 medical students	PsyCap Mental wellbeing	Warwick-Edinburgh Mental Well-being Scale (WEMWBS) -PCQ-24	Hopeful, optimistic, efficacious and resilient students perceive academic environment as less disturbing
7	Dewal, 2017; India	n= 124, entrepreneurs	PsyCap Psychological wellbeing	- PCQ-24 - PWB	PsyCap and wellbeing found to be positively correlated
8	Singh et al.,2014. India	n=100 (50 Male, 50 female) teachers	PsyCap wellbeing	-PCQ, -Personal wellbeing index	PsyCap Positively related with wellbeing among school teachers.
9	Kirmani,2015; India	n= 98, college girls	Hope Resilience	-ATHS -SWBS	Positive relationship between hope, resilience & subjective wellbeing.

			subjective wellbeing	-RS	
10	Barmola, 2013; India	n= 50 male and n=50 female adolescent students	PsyCap	PCQ-24 (Luthans et al., 2007)	Significant gender difference found on hope except for the dimensions of self-efficacy, optimism and resiliency.
11	Thomas & Tankha, 2018; India	n=150, Doctors	PsyCap	PCQ – 24 (Luthans, Avolio and Avey, 2007)	Doctors in Government hospital emerged to be higher on overall PsyCap as compared to Private sector doctors.
12	Khan,2013; India	n =464 (200 Male, 264 Female) employees	PsyCap subjective wellbeing	-PPSQ -SWL -MQ -EES	Significant relationship found between positive psychological strengths & subjective wellbeing.

13	Singh et al., 2009; India	n=250 students	PsyCap, psychological wellbeing	-PGI- H -OPAS -SES	Self- efficacy, optimistic attitude affects wellbeing in a meaningful way.
14	Karmakar, 2016 ; India	n = 310 bank employees	PsyCap Coping	-PCQ-24 -Occupational Stress Indicator Scale (Cooper, Sloan & Williams, 1998)	Significant differences found between senior and junior executives on PsyCap. PsyCap found positively correlated to functional coping.
15	Choubisa, 2009; India	n= 60, bank employees	PsyCap	-PCQ-24	Bank employees in private sector found high on PsyCap as compared to government sector employees.
16	Stanley, 2018; India	n=120, women social workers	Resilience Stress burnout	-DASS- 21 -QOL -RS	Resilience moderated between stress and burnout symptoms

17	Tania & Dahesihsari, 2018; Indonesia	n= 68, Honda sales employees	PsyCap	-PCQ-24	Results indicated high PsyCap levels
18	Konaszewski et al., 2019; Poland	n= 632 students	Stress coping Resilience Self-efficacy	-CISS -GSES -SOC	Positive relationship found between both self-efficacy & resilience with a task-oriented style of coping.
19	Chang,2011; Taiwan	n =314, nurses	Optimism self- efficacy depression	-OS -SES -CES-D	Self-efficacy and optimism significantly buffer against depression.
20	Arnau, 2006; USA	n=522, College students	Hope Depression Anxiety	-BDI-II -CES-D -DASS -SHS	neither depression nor anxiety demonstrated any longitudinal effects on either the Agency or Pathways components of hope.

21	Kato et al.,2005; USA	study 1=113 , study 2=550, study 3-175, Undergraduate students	Hope subjective wellbeing	-HS (Snyder) -STAI	Results revealed that hope has positive effects on subjective wellbeing
22	Bakker, 2017; USA	n= 84 Doctor of Veterinary Medicine (DVM) students	PsyCap Depression	-PCQ-24 -BDI	All four components of PsyCap positively associated with adaptive response to depression.
23	Riolli, 2012; USA	n=141 business students in university	PsyCap student stress wellbeing	PCQ – 24 -SS -SWLS -BSI -LQ	PsyCap mediated the relationship between satisfaction with Life and Health Problems; and partially mediated the relationship between student stress and psychological symptoms.

24	Mosher,2006; USA	n=133 Black college students	optimism, social support coping depression	-LOT- R -SPS -CES-D -COPE	Avoidant coping &social support mediated the relation between optimism and depressive symptoms, whereas active coping did not mediate this relationship.
25	Asghar et al.,2017 ; Pakistan	n =226, employees	state- trait resilience wellbeing	-RI, -WEMWS, -DASS-21	Trait, state & overall resilience had direct effect on depression, anxiety, and stress.
26	Shen et al., 2014; China	n=1210 Chinese university teachers	PsyCap occupational stress depressive symptoms	-CES-D -ERI -PCQ-24	Effort- reward ratio and over commitment were positively associated with depressive symptoms. PsyCap partially mediated between stress and depressive symptoms.

27	Cai, 2016; China	n=343 Telemarketing bank personnel	PsyCap Burnout	-PCQ-24 -(MBI-GS)	PsyCap has an evident negative correlation with job burnout.
28	Li et al., 2013; China	Employees with HIV/AIDS	PsyCap Functional social support Depressive & anxiety symptoms	-CES-DS-20 -SAS -FSSQ, -PCQ-24	Significant negative associations found between functional social support (FSS) and PsyCap with depressive and anxiety symptoms.
29	Kan, 2015; China	n=1239, (467 Men ,772 Women) Bank employees	PsyCap Stress work family conflict depression	-ERB scale -WFC scale -PCQ-24 -ESD scale	PsyCap partially mediated the effects of extrinsic effort and reward on depressive symptoms

30	Li et al., 2014; China	n=381, students	PsyCap POS subjective wellbeing	-Chinese SSRS -Chinese PPQ -SWLS-5	PsyCap mediated the relationship between social support and subjective wellbeing.
31	Liu, 2013; China	n=1428 Chinese male correctional officers	PsyCap POS Depressive symptoms	-Depressive symptoms, POS PCQ-24	Resilience and optimism significantly mediated between POS and depressive symptoms.
32	Liu, 2014; China	n=1925, Chinese coal miners	PsyCap Depression anxiety	CES-DS, SAS SPOS, PCQ-24	Optimism partially mediated between POS and depressive symptoms. PsyCap and resilience partially mediated between POS and anxious symptoms.

33	Liu, 2012; China	n=998 Chinese Physicians	PsyCap stress depression	-CES-D -ERIS -PCQ-24	PsyCap mediated between effort reward ratio & overcommitment with depressive symptoms.
34	Hao, 2015; China	n=824 female Chinese nurses	PsyCap POS Work family conflict Depression	-CES-DS -WFCS - FWCS - PCQ-24,	PsyCap moderated & mediated between work family conflict with depressive symptoms. Self-efficacy and hope moderated between work family conflict with depressive symptoms. Hope & optimism partially mediated between family work conflict with depressive symptoms.
35	Yu & Luo,2018; China	n = 2,578, college students	Optimism Wellbeing self- efficacy	-GSES, -LOT-R, -ROHS	Self-efficacy, dispositional optimism, and wellbeing were significantly positively correlated with one another.

36	Siu 2007; Hong Kong & Beijing	n=386, n=306 employees	self-efficacy stressors & wellbeing	-OSI-6 -PWS-6 -MWS-12 -GSS-10	General self-efficacy moderated between stress and mental wellbeing.
37	Munoz et al.,2018 ; Iran	n= 240, female hospital health workers	Self-efficacy anxiety	-STAI - SEQ	Negative relationship found between anxiety and self-efficacy
38	Rahimnia et al., 2013; Iran	n=296 Nurses	PsyCap Psy W.B, Stress Anxiety Depression	-PCQ-24 -PANAS -DASS-21 -GHQ-12	High PsyCap in nurses increases their constructive emotions, reduces destructive emotions and eventually enhances their wellbeing.
39	Azimi, 2014; Iran	n=280 female teachers	PsyCap mental health	-PCQ-24	A significant correlation was found between PsyCap and wellbeing.

			wellbeing	-MHQ -LSQ	negative correlation between positive PsyCap and Mental Health
40	Ghorbani et al., (2020); Iran	n= 150, students	PsyCap Social capital Social Health	-PCQ -Bullen & Onyx social capital scale (2005) -Phillips social support questionnaire (1986)	Social support did not mediate the relationship between PsyCap and social capital.
41	Souri, 2014; Tehran	n=414 students of medicine	Optimism resilience psychological wellbeing	-RS -OS -WS	Optimism partially mediated between resiliency and psychological wellbeing.
42	Ahmadi & Ramazani (2020); Iran	n= 324, students	Hope Psychological wellbeing	Hope scale Schneider (1991)	Positive relationship found between hope and psychological wellbeing

				Psychological wellbeing scale of Ryff (1989)	
43	Amini et al., (2020); Iran	n= 285 male and female students	PsyCap Psychological wellbeing Social capital Academic performance	PsyCap Questionnaire, Ryff Psychological Wellbeing Scale, Delaviz Social Capital Scale, and the grade point average of their performance	Direct paths of PsyCap to psychological wellbeing and social capital were significant
44	Nielsen, 2016; Australia	n=143 Postgraduate students	PsyCap Instructor support family support subjective wellbeing	-POSS -FSS -PCQ-24 -SWS	PsyCap mediated the instructor support - wellbeing relationship. Family support further moderated this mediated relationship.
45	Roemer et al., 2018;	n=159 Employees	PsyCap wellbeing	-SPOS -PCQ-24	PsyCap fully mediated between POS and wellbeing.

				-WEMWBS	
46	Sihag, 2012; India	n=420 IT professionals	PsyCap pos	PCQ-24 POS	Enhanced support and PsyCap can enhance employee commitment and performance
47	Hashemi, 2012; Iran	n= 200 males, n=200 female university students	PsyCap Social capital Wellbeing	Luthans Inventory capital Pcq-24 Delaviz scale social capital	Positive and significant relationship found between PsyCap and social capital
48	Purba & Abdullah, 2017; Indonesia	n= 20 factory workers	Social support Resilience	Semi- structured interviews	Thematic analysis findings revealed major themes of spiritual aspect, social support, personal competence and job environment as predictors of success at work
49	Maher & Hefny, 2017; Egypt	n=3 senior employees	PsyCap	Semi- structured interviews	Major theme suggested that PsyCap affects performance at workplace.

50	Kalman, 2017; Turkey	n=12 middle school teachers	PsyCap	Semi- structured interviews	Study revealed positive effects of PsyCap training interventions on teachers personal and professional development.

2.7   Results & Discussion

There were 2,564 papers identified through the systematic literature searches. After removal of duplicates, a further 1,021 articles were excluded based on title and abstract review. The excluded studies in their majority did not link PsyCap with psychological wellbeing or were PsyCap intervention-based studies or PsyCap model-based studies. 50 papers were considered as potentially eligible based on title and abstract review following the evaluation of full-texts, and these papers were included in the final review. The review comprised of 50 studies (mentioned in the review table 2) i.e. (47) quantitative (studies 1-47) and (3) qualitative studies (studies 48-50). For the systematization and analysis purposes, all the articles that met the inclusion criteria were read in full, and their key information was tabulated regarding authorship, year of publication, methodological outline, study focus, study variables (Independent variables- IV, Dependent variables – DV, moderating and mediating variables), and conclusions (correlations between variables, main predictors, etc.). The papers analyzed according to inclusion criteria are presented in table (2). The table lists 51 studies published between 2005 and 2020.

As per the geographical location, the included studies were conducted in the countries of U.K. (4), India (12), Poland (1), Iran (8), Pakistan (1), China (10), U.S.A. (5), Taiwan (1), Indonesia (2), Egypt (1), Turkey(1), Australia (1), South Africa (1), Hong Kong & Beijing (1); mostly conducted in occupational groups of students (19), employees (12), Doctors (3), Teachers (4), Entrepreneur (1), Social workers (1), Nurses (4), medical students (2), correctional officers (1), coal miner (1) and Bankers (4). The majority of studies on PsyCap,

psychological wellbeing and POS were carried out in the countries of China, U.S.A. and Iran.

The review highlights eleven studies (7, 8, 13, 16, 19, 20, 22, 23, 25, 27, 29) that specified a significant link between PsyCap and psychological wellbeing, with PsyCap found to be positively related to wellbeing. Further, four studies (1, 9, 12, 21) investigated the link between PsyCap and subjective wellbeing showing a positive relationship between hope, resilience, and subjective wellbeing. Furthermore, seven studies (28, 30, 31, 34, 43, 44, 47) i.e., 4 studies in China, 2 in Iran and 1 in Australia found a significant relationship between PsyCap, social support and psychological wellbeing among a sample of nurses and students. Limited studies have explored the relationship between PsyCap and social support, with two studies (2 & 4) conducted in the country of U.K. and studies (40,46&48) conducted in the countries of India, Iran and Indonesia, respectively.

Considering the relationship between PsyCap and psychological wellbeing, the studies that have investigated the relationship of PsyCap with stress (16) found resilience to moderate the link between stress and burnout in a sample of 120 women social workers. One study (37) found a negative relationship between anxiety and self-efficacy. Another study (15) demonstrated the buffering effect of self-efficacy and optimism in depression in a sample of 314 nurses in Taiwan. Further, neither depression nor anxiety demonstrated any longitudinal effects on either the Agency or Pathway components of hope among a sample of 522 college students in the U.S.A. (20). Limited studies have explored the role of POS as moderator (2) and or mediator (1) on the relationship between PsyCap and wellbeing. One study (26) specified the role of PsyCap as a mediator

between instructor support and wellbeing, while two studies (12 & 44) have found POS to act as a moderator between PsyCap and subjective wellbeing and one study (44) found family support to be a moderator of this relationship.

In the U.K. context, three studies (1, 2, 3 & 4) investigated the role of PsyCap with wellbeing. One study (1) investigated the role of PsyCap with stress and wellbeing in 192 students, showing that optimism mediates the relationship between stress and wellbeing. Another U.K. study (2) investigated the role of PsyCap, stress, social support and bullying in determining wellbeing, with PsyCap and social support variables as mediators in 2068 employees; the important contribution of stress and social support factors to wellbeing was highlighted. Study (3) found wellbeing and optimism to be high in female GPs as compared to male GPs, emphasizing the importance of implementing interventions for improving the mental wellbeing of GPs. Further, the role of PsyCap and social support was investigated in one study (4) that found female college students to be high on stress and lower on self-efficacy and optimism, compared to law enforcement officers. Besides a few studies conducted on PsyCap, psychological wellbeing and support in other occupational groups in the U.K., there is hardly any study conducted in the banking population per se given the mounting evidence of wellbeing issues seen among these workforces in the literature review.

In the India context, the relationship between PsyCap and wellbeing has been investigated mostly in teachers (8), college students (6, 9, 10, 13), employees working in various sectors (5, 12, 14, 46) doctors (11), entrepreneurs (7), social workers (16) and bankers (15); these studies have found PsyCap to be positively related to wellbeing. Further, a link between PsyCap and support is evident in two studies (5 & 46) carried out in the India working population. Further, three comparative studies have looked at the role of PsyCap in private and government doctors (11), one study in private and government bankers (15). One study found high PsyCap levels in 68 employees (13) while another study (10) found no significant gender differences on PsyCap in the student population. The instruments used in these studies to look at PsyCap and wellbeing or subjective wellbeing were PCQ-24 (Luthans et al., 2007), psychological wellbeing (Ryff et al., 2007) and the subjective wellbeing scale (Diener, 1985) respectively.

Few studies have investigated the link between PsyCap and wellbeing bylooking at stress, anxiety, and depression in the countries of the U.S.A. and Iran. However, most of the studies in the country of China have investigated the association between PsyCap, stress, anxiety, and depression with a social support variable. Two studies in China (22 & 25) investigated the link among PsyCap, stress and depression and found PsyCap to mediate the relationship between stress and depression. Two instruments were mostly used in these studies: the PCQ-24 (Luthans et al., 2007) and the Centre for epidemiologic studies depression scale (Radloff, 1977) to look at PsyCap and depression respectively. The samples of these studies included mostly teachers and bankers. Few studies in China have studied the link of support with PsyCap and wellbeing. Specifically, two studies (24 & 28) found negative associations of support and

PsyCap with depression and anxiety symptoms; one study (29) found PsyCap to mediate the link between stress and depression; two studies (27 &30) found a significant relationship of PsyCap with POS and depressive symptoms. Further, evidence for a link of PsyCap with mental wellbeing has been found in Iranian nurses and teachers: a study (34) conducted in 296 nurses found high PsyCap levels to increase their constructive emotions and enhance wellbeing whereas in another study (35) in 280 female teachers a positive correlation was shown between PsyCap and mental wellbeing. A negative association has also been found between self-efficacy and anxiety in 240 health workers (Munoz, 2018);. PsyCap has also been explored in relation to wellbeing and social capital (39 & 42). In the U.S.A., all the studies involved the student population with findings pointing to links between hope, depression and anxiety (20), hope and subjective wellbeing (21); PsyCap and depression (22); PsyCap, stress and wellbeing (23); optimism, social support, coping and depression (24).

Research into the role of coping mechanisms in PsyCap is limited in scope with hardly any studies into the role of support in PsyCap and coping studies. Only one study (9) explored the link of PsyCap with coping among bank employees and found PsyCap to be positively correlated with functional coping. Another study (18) found a positive relationship between stress, resilience and coping in a sample of 632 polish students. Similarly, another study (24) conducted among students in the U.S.A. found avoidant coping & social support to serve as mediators between optimism and depressive symptoms, whereas active coping was not found to mediate this relationship.

The aforementioned studies have adopted a quantitative approach using self-reported scales. Only (3) qualitative studies were found to explore PsyCap and its dimensions (48-50). Specifically, a study (48) in Indonesia explored the role of social support and resilience and thematic analysis findings revealed major themes pertinent to spiritual aspects, social support, personal competence and job environment as predictors of success at work. Study (49) investigated the role of PsyCap in 3 employees in Egypt. A semi-structured interview revealed a major theme that suggested that PsyCap affects performance at the workplace. Another study (50) with 12 school teachers revealed positive effects of PsyCap training interventions on teachers' personal and professional development.

The section below (2.8.1) focusses on the overall discussion of research findings on the link between PsyCap, wellbeing and POS, with section (2.8.2) reflecting on the relationships between PsyCap, wellbeing and POS in the banking sector and section (2.8.3) discussing the qualitative studies on the relationship between PsyCap and wellbeing.

2.8   Discussion of the literature in the wider context

2.8.1   PsyCap and its link with psychological wellbeing and perceived organizational support

Research evidence has demonstrated that wellbeing is impacted by hope (Snyder, Lehman, Klauck, & Monsson, 2006, for a review), resilience (Britt, Adler, & Bartone, 2001; Ferris, Sinclair, & Kline, 2005; Keyes, 2007 Williams & Cooper, 1998), self-efficacy (Axtell et al., 2000; Bandura, 1997; and Meier, Semmer, Elfering, & Jacobshagen, 2008), and optimism (Carver et al., 2005). Research has shown significant and positive links between PsyCap and wellbeing as evident in a study conducted in male rescue workers (n =502) in Pakistan, suggesting workers high on PsyCap seem to have better mental health, and that PsyCap development through various interventions could help enhance workers' wellbeing (Haleem et al., 2017). Optimism, as a PsyCap measure, has been found to mediate the relationship between stress and subjective wellbeing, further buffering the negative impact of stress on the wellbeing of students (Denovan, 2017).

Research in the field of mental health has revealed that stress at work significantly impacts employees' overall health as well as performance (Ahmed & Ramzan, 2013); The nature of work particularly when involving dealing with stressful tasks is found to be one of the leading causes of mental ill-health or a contributing factor to such illnesses (Gabriel & Liimatainew, 2000; Michie and Williams, 2003). Increased levels of stress along with anxiety issues have been reported to impact mental health significantly (e.g., Buchans, 2009; Cole, 2010; Mojoyinola). Further,

Avey et al. (2011) found PsyCap to be a source of positiveemotions to help combat stress and anxiety symptoms, while positive emotionswere found to mediate the relationship between PsyCap and wellbeing, in a sample of University staff. Despite a longitudinal analysis this research further suggested the need to study the variables of PsyCap and wellbeing together, as PsyCap is found to reduce the burden of stress and anxiety by improving the overall wellbeing of employees. Research evidence has further shown PsyCap to be negatively correlated with stress as seen in a sample of 300 police officersin India whereby high levels of PsyCap were found related to lower levels of jobstress (Nathawat & Dadarwal, 2014). The need for the development of PsyCapin student populations too, has also been identified in several studies, including also the one by Kaur (2016) which showed that high PsyCap leads tolower stress levels in university students in India.

Previous research has confirmed that a negative relationship exists between PsyCap (and its subdomains) with stress and anxiety (Avey et al., 2009), depression and burnout (Liu et al., 2012; Avey et al., 2012) . Further, the PsyCap subdomain of resilience has been found to moderate the link between stress and burnout in social workers (n =120) in India, highlighting, the need to compare these findings with other occupational groups (Stanley, 2018). The role of self-efficacy has additionally been linked to aspects of wellbeing. Self-efficacy has been shown to be positively related to mental and physical wellbeing and to actas a moderator between stress and wellbeing in employees working in various sectors in Hong Kong and Beijing (Siu, 2007). Negative correlates between self-efficacy and anxiety have also been reported in female healthcare workers (n=240) in Spain, indicating a further line of evidence for the link between self- efficacy and

psychological wellbeing. Further, the role of self- efficacy as a moderator between stress and professional burnout has also been pointed out in a study with 580 Polish firefighters (Studzinska, 2019). Furthermore, depression as a result of workplace stressor, has been found to affect employees functioning leading to a multitude of complex costs for the employer (Thomas & Hersen, 2000). Promisingly, PsyCap has been identified as having a positive role in alleviating depressive symptoms in veterinary doctors and having the capacity to be developed through positive intervention programmes (Bakker, 2017). PsyCap has also been found to be a moderator between work-family conflict and depressive symptoms and a positive resourceto combat depression in a sample of 824 female nurses in China (Hao, 2015). The PsyCap dimension of hope has been likewise found to act as a positive resource for anxiety and depression while protecting against perceptions of vulnerability, uncontrollability, and unpredictability (Avey, Luthans, Jensen, 2009; Snyder, 1999). Studies have also reported a negative relationship between states of hope (Gottschalk,1974; Snyder, Harris, Anderson, Holleran, Irving, Sigmon, Yoshinobu, Carver, 1987) or pessimism (Peterson & Seligman, 1987); in line with the direct effects of hope and optimismreported on subjective wellbeing (Werner,2012; Kato & Snyder, 2005). Also evidenced in a study conducted by Arnau et al. (2007) in college students (n=522) were the negative effects of hope on anxiety and depression. Additionally, Banerjee (2012) investigated the role of optimism as a moderatorbetween perceived psychological stress and depression variables in IndianUniversity students and found a mild moderating impact of optimism on the stress–depression relationship. Furthermore, self-efficacy and optimism have been found to act as significant buffers against depression in a sample of 314 nurses in Taiwan (Wang et al., 2012).

Notably, it can be deduced that the link between PsyCap and wellbeing aspects of stress, anxiety and depression have not gained much research attention among PsyCap researchers across various occupationalgroups in the countries of the U.K. and India. Hardly any studies have investigated the link of PsyCap with wellbeing in the U.K., except for a study by Murray et al. (2017) that found wellbeing and optimism to be higher amongfemales as compared to males in a population of GPs (n=400). This is also one of the few studies that has identified gender differences in a study of a PsyCap dimension (optimism) and aspects of wellbeing. Besides wellbeing, only a few other work outcomes in the U.K. An investigation conducted by Higgins (2016) demonstrated the beneficialrole of self-efficacy and optimism in perceived stress levels, social support, and satisfaction, in a combined sample of 813 college students and Irish Law enforcement officers. The study found female college students to besignificantly higher on the levels of perceived stress and lower on self-efficacy and optimism as compared to the law enforcement officers, suggesting recommendations to further enhance self-efficacy and optimism in light of viewing stress as a major risk for such vulnerable population.

In the Indian context, fewer studies have investigated the relationship between PsyCap and wellbeing and/or subjective wellbeing; however, stress, anxiety and depression are not studied as aspects of wellbeing in these studies. To exemplify, a study by Singh & Talwar (2009) examined the relationship between PsyCap and wellbeing in 293 female employees of a science and technology organization and found positive relationship among all the dimensions of PsyCap and subjective wellbeing; making recommendations to develop psychological strengths among the women employees. Similarly, another

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investigation by Gupta and colleagues (2018) also found PsyCap to be significantly positively correlated with subjective wellbeing among 30 female workers. PsyCap has been viewed as a predictor of wellbeing in a sample of male employees working in the insurance sector (Tripathi & Pankaj, 2011). Further, this relationship was also investigated by Dewal (2017) in 124 entrepreneurs working in India, and the study found PsyCap and psychological wellbeing to be positively correlated, in that developing PsyCap can enhance the level of psychological wellbeing of the entrepreneurs.

Additionally, several studies on PsyCap and wellbeing in India have been carried out in the student population due to stress being seen as a predominant factor affecting students' mental health. To elucidate, Nafees & Jahan (2017) investigated the relationship between PsyCap and mental wellbeing among undergraduate medical students (n= 80) in India and found hopeful, optimistic, efficacious, and resilient students who scored highly on these dimensions would perceive the academic environment as being less emotionally disturbing compared to students with lower PsyCap. Khan (2013) also explored the link of positive psychological strengths with subjective wellbeing in a sample of 464 Indian students and found psychological strengths to be positively correlated with subjective wellbeing. Likewise, Kirmani (2015) found a positive link between hope, resilience and subjective wellbeing among college students (n = 98) in India, further recommending the need to develop PsyCap for better wellbeing among students and hence supporting the positive link between PsyCap and wellbeing.

While studies in the country of China have shown a positive link between PsyCap, psychological wellbeing and POS (Li et al.,2014), little is known about the relationship of these variables in the context of U.K. and India countries; especially in looking at the role of PsyCap and organizational support in the workplace (Marashdah & Albdareen, 2020). Both PsyCap and POS constructs are found to be studied together in a limited number of studies, though they have been studied individually with other work outcomes (Sihag, 2015). Further, empirical research has also shown POS to have a positive impact on the four dimensions of PsyCap (Hui, 2014; Erdem, 2017). A positive relationship between POS and PsyCap, indicating that enhanced support and PsyCap can increase employees' commitment and performance at the workplace, has been shown in a study in India with IT professionals. Limited evidence exists in support of the link between PsyCap and POS concerning psychological wellbeing at the workplace; only one study in the U.K. has aimed to understand the role of PsyCap on stress, along with the potential effects of social support and bullying in a quantitative survey of 2068 employees of different organization. The study found PsyCap and social support to separately mediate the impact of bullying at the workplace, further suggesting the inclusion of PsyCap and social support in more comprehensive models of bullying at work (Cassidy et al.,2014). Similarly, research has shown POS, PsyCap and wellbeing to be positively related to one other in other cultural contexts. PsyCap is found to mediate the relationship between POS and wellbeing in South African employees (n=159), further implying that along with POS, organizations need to focus on employee PsyCap to enhance wellbeing at work (Roemer & Harris, 2018). In another investigation, PsyCap was shown to be a potential mediator between family support and wellbeing in 143 postgraduate students in Australia

(Nielsen, 2016). Furthermore, most research on PsyCap, POS and wellbeing as indexed by stress, anxiety, depression has been conducted in the country of China among different occupational sectors. Liu et al. (2013) found PsyCap to mediate the relationship between POS and depression among Chinese male correctional officers. In a similar study conducted by the same investigators among 1925Chinese coal miners' significant negative associations were found between POS, PsyCap and depressive symptoms while resilience and optimism were found to significantly mediate the association between POS and depressive symptoms. Liu (2012) conducted a study in 998 Chinese physicians but did not find PsyCap to be a mediator between stress and depression among the physicians. Shen (2014) also explored the role of PsyCap between stress and depression symptoms in 1210 Chinese University teachers and found PsyCap to be negatively associated with depressive symptom. Moreover, PsyCap has been shown to be a mediator between social inclusion and depression among (n=553) the Chinese college students (Li et.al., 2018). Finally, PsyCap has been shown to mediate the link between social support and subjective wellbeing in 381 Chinese students, highlighting the positive relationship between PsyCap, POS, and subjective wellbeing (Li et al., 2014).

2.8.2 The link between PsyCap, psychological wellbeing and the role of POS in the banking sector

Stress has emerged as one of the major issues faced by bank employees (George, 2015) in comparison to other occupational groups (Chienwattanasook & Jermsittiparsert 2019). Dealing with customers' complaints, use of advanced technology, and achieving sales targets are some of the factors that have been thought to lead to high levels of stress in this sector (Lau et al., 2018). High job demands along with reported reduced job satisfaction levels (Hoboubi et al., 2017) may further lead to depression, impacting wellbeing and productivity too (Rasool et al., 2019).

Links between PsyCap and wellbeing as indexed by stress, anxiety, and depression have been explored mainly in the banking sector of China. Kan et al. (2015) conducted a study in 1239 Chinese bank employees and found higher levels of depressive symptoms partially mediated by PsyCap; further recommending future research to provide new approaches to improve mental health among Chinese bank employees by investing in PsyCap. Fewer studies in the Chinese banking sector have investigated the role of PsyCap as a mediator with other wellbeing outcomes. For instance, Li et al. (2015) found mediating effects of PsyCap on occupational stress & job burnout in a sample of 1739 employees. Dan Kan et al., (2016) also provided evidence for the positive role of PsyCap as a mediator between stress and work-family conflict in 1239 Chinese bank employees.

Limited research evidence has shown a link between PsyCap and wellbeing in the Indian banking sector, notably with stress, anxiety and depression not having been studied as wellbeing measures in these studies. Singh (2015) found a positive link between PsyCap and wellbeing in 60 public and private sector bank employees in India, suggesting that PsyCap has positive implications for the development among bank employees. Banth and Mohil (2013) also examined the role of PsyCap as a positive resource for combating burnout (i.e., exhaustion, cynicism, and professional efficacy) among a sample of 85 male middle-level bank managers in India and the results of the study found exhaustion and cynicism to be negatively correlated with all dimensions of PsyCap. Moreover, PsyCap dimension of optimism has been linked to a greater sense of wellbeing in 426 bank employees in India (Mishra, 2013). Also, to highlight the relationship between PsyCap, coping, and stress, a study was conducted by Karmarkar (2016) on coping and PsyCap in India among public and private sector bank employees (n= 310). The study indicated that PsyCap has a significant positive correlation with the functional coping strategy of bank employees, and they differ in terms of functional and dysfunctional coping strategy when dealing with stress at the workplace.

Fewer studies have explored the role of PsyCap as the only specific factor studied in the Indian banking context. For instance, the role of PsyCap has been explored by Kirmani (2015) among 74 senior and junior bank employees in India finding no significant differences on PsyCap in the two groups of bank employees, except for a significant difference on the variable of optimism. Similarly, Choubisa (2009) also explored the role of PsyCap among government and private bank employees in India and found government bank employees to

be high on self-efficacy while private bank employees were found to be high on the dimensions of hope and optimism.

Similarly, there has been a limited research focus on examining the link between PsyCap and wellbeing along with the potential contribution of POS in the banking population. Further links between social capital and PsyCap as predictors of performance and wellbeing were explored by Shahnawaz and Colleagues (2018) among 101 Indian bank employees, pointing out the role of self -efficacy as the only significant predictor of both performance and wellbeing. Another study by Cooke et al. (2016) found supportive leadership and co-worker support in 2,025 employees in China to be positively associated with their resilience, moderating the effects of high work pressure, and suggesting implications for the theoretical development of employee resilience. Finally, research postulates that POS does dominate many aspects of the organization and therefore it would be beneficial to improve POS by investing in PsyCap at the workplace (Hui, 2014).

The aforementioned studies above have shown a positive association between PsyCap, support and wellbeing (Coffey et.al., 2014; Siedlecki et al., 2014), however, our study aims to understand this link in terms of taking into account the negative association between support and wellbeing in terms of higher POS and lower stress, anxiety, and depression with further drawing attention towards understanding the potential link between PsyCap and wellbeing with POS as a moderator among the UK-India banking population.

Next section acknowledges the limited role of PsyCap in qualitative studies thereby concluding the review by drawing a conclusion and providing the aims of the current study.

2.8.3   Qualitative studies

While much of the literature on the contributing factors relating to PsyCap has been drawn from quantitative research (e.g., Avey, 2014; Newman et al., 2014), a qualitative study is likely to give a deeper understanding of the subject (Neuman, 2006; Patton, 2002). Even though there are studies that emphasize the importance of using a qualitative approach to gaining insight into participants' experiences, a systematic look into the literature has shown that there are very few qualitative studies that have investigated PsyCap in relation to wellbeing or POS aspects in western or eastern countries, with hardly any qualitative study reported on PsyCap in the U.K. or India (James & Suresh, 2016).

A few qualitative studies have looked at PsyCap and its constructs in relation to other, work outcomes. Purba & Abdullah (2017) explored the role of resilience by interviewing 20 Indonesian factory workers and found through thematic analysis that spiritual beliefs, social support, personal competence and job environment were indicative of resilience and success at work. Additionally, the important role of PsyCap in a public organization of Egypt was highlighted by Maher & Hefny (2017) through in-depth interviews with 3 senior employees,

further specifying the need to give more importance to PsyCap as it may affect performance, satisfaction, and turnover rate at work. Kalman (2017) explored PsyCap in middle school teachers of Turkey through the development of a training intervention directed at enhancement of PsyCap capacities through one-on-one interviews. The study revealed positive effects of such interventions on teachers' personal and professional development. Another study in the literature by Kovacs & Martos (2018) looked at an optimistic mindset as an explanatory style of interpretation of positive and negative events considered to be an important aspect of employee wellbeing and found different types of explanatory styles among 992 Hungarian employees concerning their wellbeing. Such study findings when considering the quantitative data showing linksamong PsyCap and wellbeing and POS hint toward the assumption that PsyCapas a personal resource is an important determinant of wellbeing at work.

Limited qualitative studies have aimed at understanding the issues of mental health experienced by bank employees. An exploratory qualitative study by Dugdill (2000) in white-collar bank employees in the Northwest of England emphasized the important role that holistic approaches may play toward determining the health of bank employees at work; with psychosocial factors such as job design, ability to make decisions and control over work as positive contributors to health in the work setting. Another study by Oke & Dawson (2008) found out through the means of questionnaires and interviews that bank employees' experience of workplace stress reflects both individual characteristics as well as more collective qualities that are shaped by contextual factors. Work-related frustration, instability and concerns related to

psychological pressure resulting from the need to achieve goals have also been linked to increased incidence of mental suffering and a loss of professional identity (Silva et al., 2012).

 Further, it could be argued that the factors such as spiritual or religious beliefs and collectivist versus individualistic attitudes might reflect cultural differences in the way bank employees might attempt to cope with stressors in the workplace. It could be argued that conformity to religion and the collective 'whole' is a feature that is more representative of eastern countries while an individualistic, goal-driven approach defined by work parameters might be more characteristic of western cultures (Cohen, Shengtao & Miller ;2016; Sosik & 2002). Such assumptions though should be taken with caution though as the historical labelling of traits and attitudes based on eastern or western country of origin may not hold in contemporary times; work (and other) cohorts in each country may comprise of heterogeneous groups of people from various backgrounds and witha variety of beliefs and attitudes toward work or life more generally (Cohen et al., 2016).

Given the extent of wellbeing issues in the workplace and with hardly any qualitative research on exploring the relationship between PsyCap, wellbeing and support among bank employees, it does become imperative to explore these links qualitatively as well as quantitatively.

Conclusions:

Based on the reviewed literature, the following conclusions can be drawn:

- PsyCap and wellbeing studies have largely focused on assessing wellbeing through the Carol Ryff scale of psychological wellbeing; rather than using measures that tap on depression, anxiety and stress which have been found to be prevalent mental health problems in occupational sectors.

- Studies focusing on the relationship between PsyCap and wellbeing -as indexed by stress, anxiety, and depression dimensions- have been mainly conducted in the country of China in populations inclusive of banking and other sectors.

- Most of the studies on PsyCap have been explored in such occupational as teachers, healthcare workers, entrepreneurs, as well as in students; with very limited PsyCap studies in the banking population, especially when it comes to the study of PsyCap in relation to psychologicalwellbeing.

- Given the mounting evidence in the rise of mental health issues in bank employees, little is known about the potential role of both personal and organizational resources in determining wellbeing at work, especially when employees deal with stressors due to high job demands as in the banking sector.

- The link between PsyCap, wellbeing and POS has been hardly explored cross-culturally, with the exception of one study (Bhatnagar, 2016) that looked at the role of POS across the U.K. and India.

- A limited number of studies has explored gender differences on PsyCap in the Indian context in occupational groups other than the banking sector,

while hardly any studies have looked at gender differences on PsyCap in the U.K. context.

- Most of the studies have studied the role of PsyCap as a moderator in the relationship between support and wellbeing variables, while a limited number of studies have studied the moderating role of POS in this relationship.

- Hardly any qualitative study has explored the link between PsyCap and psychological wellbeing; notably, with no qualitative studies on PsyCap conducted in India.

Based on the conclusions stemming from this systematic narrative review, a number of areas have been highlighted as warranting investigation and have comprised the overarching aims of the present study that are outlined below:

i.   To explore qualitatively and quantitatively the relationship between PsyCap, POS and psychological wellbeing in U.K. and India based bank employees.

ii. To quantitatively investigate the role of POS role as a moderator of the relationship between PsyCap and psychological wellbeing in U.K. and India based bank employees.

iii. To explore any cultural and gender differences in the quantitative and qualitative responses of U.K. and India based bank employees on aspects of PsyCap, POS and psychological wellbeing.

iv.   To explore qualitatively the scope of coping strategies or approaches at work utilized by U.K. and India based bank employees and the extent to which they might differ between the two sites in terms of the resources used to deal with stressors at work at a personal and organizational level.

Next, Methodology Chapter (3), describes the quantitative and qualitative methods used in the study, further detailing sample requirement, data collection process and the instruments used to assess the constructs of PsyCap, wellbeing and POS.

Chapter 3: Methodology

Following Study 1 (Chapter 2) which provided findings on the literature consisting of quantitative and qualitative studies exploring the relationships that have been identified among PsyCap, POS and psychological wellbeing in the literature, the present chapter will provide an overview of the mixed methodological approach adopted in Studies 2 and 3 (Chapters 3 and 4). These studies present quantitative and qualitative findings respectively in relation to the role of PsyCap and POS in determining the psychological wellbeing of a banking population, also adopting a comparative perspective mainly into Western (U.K.) and Eastern (India) country differences. An overview of the methodological principles, design and procedures adopted in these studies is provided in the section that follows.

3.1   Overview

Given the nature of the research questions, Studies 2 and 3 were carried out following a mixed approach of quantitative and qualitative methods which was deemed as an appropriate methodological design for exploring aspects that have been under-investigated in the literature, as presented in the previous chapter(s).

Creswell, Plano & Clark (2009: pg.5) define mixed methods as: A research design with philosophical assumptions as well as methods of inquiry. As a methodology, it involves philosophical assumptions that guide the direction of the collection and analysis of data and the mixture of qualitative and quantitative data in a single study or series of studies. Its central premise is that the use of quantitative and qualitative approaches in combination provides a better understanding of research problems than either approach alone.

Combined quantitative and qualitative designs complement each other and boost findings by blending the strengths and positive points of each methodology (Greene & Caracelli, 1997; Greene, Caracelli, & Graham, 1989; Miles & Huberman, 1994; Tashakkori & Teddlie, 1998). Instead of simply validating findings, mixed designs are essential for deepening and widening the reader's understanding of the results of a given investigation (Massey, 2006). Pindek and Specter (2015) have also encouraged the use of more than one method of data collection in under-investigated areas. Qualitative research has acquired popularity in occupational psychology and relevant literature in recent years (Cassell, Bishop, Symon, Johnson & Buehring, 2006) has made it possible to explore explanatory processes and capture the detail of people's lived experience more fully than the limited interpretations that would have been yielded by self-report questionnaires alone(Grossman, 2011). One of the criticisms of quantitative research is that it is dependent on statistics and inflates the importance of mathematical averages and numbers. Therefore, it's likely that this mode of research may not capture the complexity associated with human behavior (Goertzel & Fashing, 1981). According to this viewpoint, there is a chance that profundity and details perceived by participants. may be missed by

focusing entirely on the availability of numeric information. To take into account the trends and depth of the phenomenon under study and to take advantage of the strengths of both, a qualitative study approach in combination with a quantitative study approach is used as common practice (Greene & Caracelli, 1997; Greene, Caracelli, & Graham 1989; Miles & Huberman, 1994; Tashakkori & Teddlie, 1998).

Furthermore, it has been argued that qualitative and quantitative research can be effectively combined in the same research project (Strauss and Corbin, 1990; Patton, 1990). The main objective of drawing upon a qualitative study along with a quantitative study approach in the present research project is to help explain, and elaborate on, the quantitative data obtained from participants to add value to the scant existing qualitative research on PsyCap and POS and other related outcomes in the relevant literature by inquiring into participants' views and experiences in the topics under question (James & Suresh, 2016); to explore subjective concepts of stress that are work-related or are derived from personal sources as well as effective coping strategies adopted by participants to deal with stressors.

3.2 Study design

Studies 2 and 3 employed a concurrent mixed methods design drawing upon both quantitative and qualitative data collection and analytical approaches. The quantitative part of this research drew upon self-report questionnaires to investigate the profile of PsyCap, POS and psychological wellbeing in U.K. and India based banking populations, looking also into the nature of the relationship among these variables. The qualitative part of the study used a semi-structured interview approach (see guide in appendices pg., 376) in order to collect qualitative data to provide depth and further meaning into the quantitative data and to provide additional information to help explain data further (e.g., information on coping resources and strategies). When considering the most appropriate qualitative method for a study of this nature, the following assertion from Silverman (2000) may be worth noting: '…of course, no research method is intrinsically better than any other; everything will depend upon one's research objectives (Silverman 2000, p.93). Despite the emergence of new and innovative ways of carrying out research, the face-to-face interview remains one of the most popular forms of data gathering, used in some form within 70-90% of social research projects (Gubrium and Holstein, 2002; Platt, 2002).

3.3 Sample size requirement

Before the commencement of the research, the sample size for the quantitative study was calculated using G*Power (version 3.1.9.7) to determine the minimum sample size required for the two independent groups of U.K. and India based bankers. Adequacy of the sample size was ascertained based on the guidelines given by Cohen (1992). One was to minimize the overlap between the distributions is to increase the effect size (Cohen, 1988); effect size represents the actual difference between the two populations; reported in some standard unit (Howell, 1997). For measuring group differences on e.g., through t-tests and ANOVA, considering a medium to a large effect size of 30 participants per cell should lead to about 80% power, the minimum suggested power for an ordinary study (Cohen, 1988). Cohen conventions suggest an effect size of .20 is small, .50 is medium, and .80 is large. For this research, a two-tailed directional test, with .50 as the medium effect size (Cohen, 1988) with a power of 0.80 indicated a minimum sample size requirement of 128. To determine the sample size required for the quantitative investigation, both the method of analysis and the desired level of statistical power were considered.

For a multiple regression analysis of 3 predictors (PsyCap, POS and an interaction term), a power analysis (cf. Soper, 2016) indicated that to detect an effect of moderate size ($f2 = .15$; Cohen, 1988), with a desired statistical power level of 0.8 (only allowing a 20% chance of committing a 'type 2' error) and the commonly utilized alpha level of .05, a minimum sample size of 76 would be required. A combined total sample of 475 bankers, i.e., 230 UK and 245 India based participants, was recruited in the quantitative part of the research.

Recruitment of participants stopped when the end of study stage was reached. Besides exceeding the minimum sample size required, large sample sizes achieved are more likely to represent the characteristics of the population from which they are derived (Cronbach, Gleser, Nanda & Rajaratnam, 1972; Marcoulides, 1993) and hence should be opted for (Cohen, 1990; 1992). Large sample sizes also result in increased power (Van Voorhis, & Morgan, 2007).

For the qualitative part of the study, the recruitment of participants would continue until thematic saturation would be reached in the banking populations at both sites (U.K. and India). This study aimed to reach thematic saturation as suggested by Glaser, (1965) hence interviews were conducted until no further themes could be identified. Data saturation was reached in the qualitative part of the present investigation at the completion of 15 interviews on the U.K. site and 15 interviews on the India site, providing a sufficient and pool of qualitative responses. In terms of the sample size consideration for thematic analysis, there is little guidance on the specific sample size requirement per given research questions (Guest, Bunce, & Johnson, 2006; Emmel, 2013; Onwuegbuzie & Leech, 2007); however, suggestions range from 6 to 400+ depending on the type of data collection and research project while, as for previous studies, for the nature of the present research around 15-20 participants (per site) would be deemed sufficient (Braun & Clarke, 2013; Fugard & Potts, 2015).

3.4 Pilot study

The managers at the respective banks requested the process of data collection to be the least time-consuming possible because of the busy timelines of the employees; therefore, a pilot study was conducted involving 15 participants to calculate the total time taken for the completion of the questionnaires. Extant literature suggests that a pilot study sample should be 10% of the sample projected for the larger parent study (e.g., Connely, 2008; Treece & Treece, 1982) while Isaac and Michael (1995) and Hill (1998) have suggested 10– 30 participants for pilots in survey research; and van Belle (2002) has suggested that 12 participants would be an adequate sample for a pilot Also, to reduce participants' time in filling in questionnaires, a shorter version of the POS questionnaire was used consisting of 8 items (shown to have high internal consistency, with a Cronbach's alpha of .97 and good construct validity; Shore & Tetrick, 1991) as well as of the DASS (a 21-item version of the Depression, Anxiety and Stress Scale; DASS-21, Lovibond, P. F., & Lovibond, S. H. (1995). Participants were asked to use their spare time at work at the UK bank to complete the questionnaires with no coercion or conditions imposed by the employer (or researcher) in filling up the questionnaires. For the pilot study, participants were selected using a convenience sampling technique which is fast and easy in terms of accessibility to the participants (Ackoff, 1953) and relies on data collection from people who are conveniently available to take part in a study (Saunders, Lewis & Thornhill, 2012). All these advantages make this method of data collection an attractive option for researchers (Taherdoost, 2016). Based on the present pilot, the total time estimated for each participant in filling up

questionnaires was 15 to 20 minutes and this time duration was foundt to be acceptable by all participants who offered to fill in the questionnaires. The questionnaires were also thought to be appropriate and the items easy to follow.

3.5   Ethical consideration of the study

The protocol for both the quantitative and qualitative study to follow was approved by the Division of Psychiatry and Applied Psychology, Faculty of Medicine and Health Sciences Research Ethics Committee. Since the research project involved human participants and access to sensitive and personal information, the research was carried out anonymously and more generally procedures and data management adhered to the University of Nottingham research and ethical guidelines. Participants signed consent forms before the study was conducted after having read and understood the participant information sheet. Respondents were assured of their right to confidentiality and were informed about their right to withdraw at any stage of the research study. As a further step to safeguard participants' identities, their institutions were not identified by name but as "banks". In total, 2 banks participated in the U.K. site and 3 banks in the India site. Once official permission from respective bank managers with ethical approval was obtained for both the quantitative and qualitative studies, the recruitment of participants at both the U.K. and India sites was commenced. A standardized process of participant recruitment and data collection was used at both U.K. and India sites to minimize biases and ensure accuracy and consistency. Data management abided by confidentiality procedures, ensuring that identifiable data (e.g., names and consent forms) were stored separately from research data and that any identifiable information on the interview transcripts was removed.

3.6   Measures - Quantitative study

The selection of measurement tools for research of this nature requires certain careful considerations including taking into account the psychometric requirements of measures to be used such as internal consistency, reliability and validity along with the length of questionnaires, administration aspects, and participants' level of understanding within the research (Tsang, 2017). The administration of scales using different methods, e.g., traditional paper/pen-based or internet-based-administration may affect the information obtained as well as the response rate (Bowling, 2005). The issue of data being biased because of common method variance also needs to be considered (Podsakoff, 2003). Lengthy questionnaires may also affect participants' attitudes and boredom and may lead to non-cooperative behavior (Bogen, 1996). In an attempt to address these issues, short and psychometrically validated versions ofscales were used (Schaufeli, Bakker & Salanova, 2006) after having. administered these as part of a pilot study, as previously outlined, to determine their acceptability.

Self-report questionnaires were selected to collect the numerical data (scores) on participants' PsyCap, POS and psychological wellbeing aspects (see questionnaires below). In a cross-sectional study design, data is collected at one point in time for all the variables, and this is generally done by using questionnaires. These factors make this design relatively popular among researchers. Pindek and Spector (2015) reviewed 283 papers published in two leading journals in occupational health psychology between 2010-2014 and found 41% of studies to be cross-sectional in their design. Information about

demographic and occupational characteristics, including age, gender, educational background, and work experience were also collected. All the scales were combined into a single survey (comprised of all questionnaires) that included at the beginning an information participant sheet followed by a consent form and subsequently items concerning demographic and occupational characteristics. The researcher, a native speaker of Hindi and a student at an English-spoken University did not find it difficult to explain the questionnaires to the participants at both U.K. and India sites. Moreover, the English language was not seen as an issue from the perspective of the India based participants since the work culture of India requires employees to speak in English at the workplace. The new policies in 1835 gave rise to the use of English as a medium of education of western science and the British education became solidified into colonial India as missionary schools were established during the 1920s (Blackwell, 2004). Research has shown that Indian graduates and professionals generally possess good levels of international exposure and English language skills. (Chatterjee, Nankervis, & Connell, 2014).

The questionnaires filled in by the participants at both the U.K. and India site banks are outlined below (please see also copies of the questionnaire templates in Appendices pg., 370, 373, 374 & 375).

- ***Demographic sheet***: Demographic and occupational information was collected on age, gender, education background, job title, banking tenure and ethnicity of participants (see attached in Appendix pg., 368).

- ***Psychological capital***: PsyCap was measured with the 24-item Psychological Capital Questionnaire (PCQ) developed by Luthans, Youssef, and Avolio (2007). This instrument has demonstrated strong psychometric properties in confirmatory factor analyses in several studies (e.g., Luthans et al., 2005; Luthans, Avolio, Avey, et al., 2007). PsyCap is a second-order factor comprised of the dimensions of self-efficacy, hope, resilience, and optimism that are indexed by 24 items (Luthans et al., 2007). The instrument includes 6 items for each of the four dimensions. Example items are: "I feel confident helping to set targets/goals in my work area" (efficacy); "If I should find myself in a jam at work, I could think of many ways to get out of it" (hope); "When I have a setback at work, I have trouble recovering from it and moving on" (reversed scored item; resilience); and "When things are uncertain for me at work, I usually expect the best" (optimism). All PCQ items are scored using a 6-point Likert scale. The PsyCap scale demonstrated adequate internal reliability of $\alpha = .87$. The next six items measured "resilience" adapted from Wagnild and Young (1993, as cited in Luthans et al., 2007). An example item was "I usually manage difficulties one way or another at work". The last six items, from 19 to 24, index "optimism" as adopted by Scheier and Carver (1985, as cited in Luthans et al., 2007). The model item for this sub-scale was "When things are uncertain for me at work, I usually expect the best". The score range for this scale is 24 to 144.

- *Perceived organizational support*: Eisenberger et al. (1986) designed a 36-question survey of Perceived Organizational Support (POS), to measure the various perceptions employees may have concerning the extent to which the organization values their contributions and cares about their wellbeing and supports them. In later research this survey was reduced to only 8 items, consisting of 8 questions that had the highest factor loading. Subsequent research has shown that the shortened version of the survey is a reliable measure of POS. The questionnaire has high internal consistency with a Cronbach's alpha of .97 and good construct validity (Shore & Tetrick, 1991).

- *Depression Anxiety Stress Scale (DASS)*: The short form of the DASS, the DASS – 21 (Lovibond, P. F., & Lovibond, S. H.,1995), is a tool used to screen individuals for depression, anxiety and stress. The DASS - 21 is stable and internally consistent with Cronbach's alpha = .85 (Henry & Crawford, 2005; Osman et al., 2012) and has shown reasonable levels of validity, in comparison to similar self-report tools, with a correlation of above 0.70 to the Beck Depression Inventory (P. Lovibond & S. Lovibond, 1995; Sahebi, Asghari, & Salari, 2005) and 0.49 for the Hospital Anxiety and Depression Scale (Musa, Ramli, Abdullah, & Sarkarsi, 2011).

3.7   Participant Recruitment and Study Procedure

The participants for the research consisted of employees working for a large public sector bank in the U.K. & India. After obtaining the ethical approval for this study, a survey link was created on Bristol Online Survey (now called JISC Online Surveys) which was included in the study flyer (see attached in Appendix pg., 378) that was circulated to bank employees at both U.K. and India sites. The study flyer was advertised via email circulation lists and posting it on noticeboard and other common areas in the bank buildings. The bank managers who had been identified in advance to obtain their agreement for circulating the study flyer to their personnel were asked to help with thecirculation of these flyers, but this was done in a process through intermediary human resources personnel to avoid unwanted coercion and pressure onto the employees for participation in the study. A number of advertisement waves(n=5) was employed throughout the duration of the data collection phase in order to enhance recruitment levels.

For the data collection from the India-based employees, the researcher had to be personally present at the India site to conduct the data collection face-to-face and returned to the U.K. once the recruitment was completed. This was deemed necessary as the India based employees were not keen on using technology and preferred a paper-and-pencil approach instead therefore most of the data collection from the India site employees was carried out face-to-face with 48 completed paper-based questionnaires. The survey link was kept open at all times for recruitment purposes for both the U.K. and India bank employees, with

most of the U.K. employees completing the questionnaires online. Previous literature has indicated that there is no significant difference in response rates based on paper-based administration versus internet administration (Raat, Mangunkusumo, Landgraf, Kloek, & Brug, 2007; Ritter, Lorig, Laurent, & Matthews, 2004). The remaining questionnaires were filled online. One possible drawback of self-administered questionnaires, however, is that these could be filled out carelessly, especially if online. This may affect the accuracy and quality of the answers recorded. Little or no interest in the research subject matter is associated with poor response (Oppenheim, 2000). The questionnaire items on the online survey were tabulated in such a manner that they would allow the participant to skip items that they did not wish to answer and to save their responses and return to the survey at a later stage thereby minimizing accumulated tiredness and potentially loss of interest.

3.8   Analytical approach

For the analysis of the quantitative data, the SPSS (Version 24) statistical tool was used. The entire data was screened for any missing values and outliers as these have the potential to distort results. Next, after determining the normality trend of the data through q-q plots, the normal distribution pattern of data allowed for parametric tests to be used. To investigate the patterns of association between the independent variables (PsyCap and POS) and the dependent variable (psychological wellbeing), Pearson's correlations were conducted for the U.K. (n=230) and India (n=245) bank employees. Correlations among PsyCap, POS and psychological wellbeing (DASS-21) were computed to check for multicollinearity, i.e., where two independent variables are highly correlated

with one another (more than or equals 0.9). The occurrence of this phenomenon results in the instability of regression analysis. However, correlation matrices indicated the absence of multicollinearity Independent t-tests were conducted to determine any significant group differences between U.K. and India based bank employees on the variables of PsyCap, POS and psychological wellbeing. ANOVA were used to investigate for group differences too between male and female U.K. employees and male and female India based employees. Furthermore, post-hoc comparison tests were applied to determine where the significant gender differences lie in relation to participants' scores on the variables of PsyCap and its dimensions (hope, self-efficacy, optimism, and resilience), psychological wellbeing and its dimensions (stress, anxiety and depression) and POS. Further, hierarchical regression was used to determine the role of POS as a moderator in the relationship between PsyCap and psychological wellbeing and its dimensions of (stress, anxiety, and depression) on the combined U.K and India sample (n=475); and separately for) the U.K. (n=230) and) India (n=245) bank employees.

3.9   Qualitative study

This study was also carried out in strict adherence with research and ethics University of Nottingham guidelines. As specified in the ethics protocol, participants were eligible to take part in the qualitative study only if they had first participated in the quantitative part of the study. These participants were recruited through a separate flyer that advertised the interview process for the qualitative study (see attached in Appendix p.g.,379). The Interested participants were directed through the flyer to contact the researcher by e-mail. All the participants were informed about the purpose of the study and the study procedures through the Participant Information Sheet (see attached in Appendix pg., 364). They were assured of confidentiality and anonymity and privacy in data storage management according to the guidelines on the Data Protection Act (1998), as per the British psychological society code of ethics (2009). Before they provided informed consent (see Appendix p.g.,367), they were reminded that they could withdraw from the study at any point and that they were free to decline answering any questions they did not wish to answer. Next, an appointment for an individual interview at the India site was fixed with the first 5 participants upon their availability in their private office for a face-to-face interview upon their preference; alternative options were online interview via teleconferencing (e.g., skype) or a phone interview. The next 10 participants were interviewed for the study until thematic saturation was reached. Similarly, participants were interviewed at the U.K. site by the researcher upon returning to the U.K. Upon preference for a skype interview over telephonic or face to face, 8 participants at the U.K. site who took part first in the quantitative study

were interviewed initially, followed by 7 participants when thematic saturation was reached.

A reflexive journal was kept throughout the entire process of the current study to encourage reflexivity in the researcher and to reduce the possibility of unconscious bias in the analysis process (see Reflexivity section below).

3.9.1   The structure of the Interview

A semi-structured interview guide (see attached in Appendix pg., 376) was prepared that comprised of 10 open-ended questions based on the questions from the respective questionnaires that covered aspects in relation to the variables of PsyCap, i.e., hope, optimism, self-efficacy, and resilience, along with aspects pertinent to POS and psychological wellbeing (stress, anxiety and depression) questions expanding from the DASS items. A sub-sample of 30 semi-structured interviews (15 from the U.K. site, 15 from the India site) sought to (i) explore the role of POS in participants' psychological wellbeing (ii) evaluate the PsyCap dimensions of hope, self-efficacy, resilience and optimism and their link with wellbeing at work, (iii) enquire into coping strategies for dealing with stressors and any wellbeing program initiatives drawn upon for the reduction of stress and/or for improved performance at work (iv) explore potential cultural differences between the U.K. and India banking populations.

A semi-structured interview guide was used since it constitutes a flexible and effective means of data collection in applied psychology research that allows for: (i) questions to be repeated and their meaning clarified, thus ensuring

respondents have correctly understood all questions; (ii) the interviewer to press for further information in response to incomplete or irrelevant answers; and (iii) the interviewer to observe non-verbal responses in interviewees which may yield further important information (Leka, 2003). The semi-structured interview is also advantageous for its capacity to reveal participants' differing perceptions of the topic of interest and to allow researchers to consider personal experiences (Mertens, 1998). The present study adopted the use of an open-to-close pyramid approach, starting with open questions as outlined in the interview guide, encouraging participants to 'open up' and express their views or concerns freely without imposing restrictions or a framed reference; the researcher then used a funneled sequence approach by gradually closing down from open questions to probing questions to direct the participant nearer the subject of interest is a commonly used structure for an effective interaction between the interviewee and the interviewer (Hargie, Saunders & Dickson, 1994). Thus, the interview protocol offered a starting point for responses without imposing a rigid structure. and hence ensuring that questions remained exploratory and non-directive while more closed questions would follow up to reach clarity and completeness (King, 1994; Kvale, 1996).

3.9.2 Duration of the Interview

All the interviews at both the U.K. and India bank sites lasted approximately 45 minutes (duration ranged from 45 minutes to 1.5 hours). All the participants who took part in the study were asked the same key question, starting with the open questions and following up with prompting questions, while they were encouraged to discuss in more detail those issues that they considered

particularly important themselves. Despite the challenges faced at the India bank, most of the respondents were happy to contribute to the study and to carry on the discussion of the interview perhaps because, as participants reported themselves, this was the first time they participated in a psychology-based research project that focused on wellbeing aspects at the workplace, something which had not been acknowledged as a priority in the India bank work culture.

3.9.3   Recording of the Interview

Before the commencement of the recording of the interviews, participants were assured of the confidentiality of their data. All the interviews were recorded with the help of a designated digital recorder. Also, a note was made of the demographic details of the participants (please see section 5.2). To ensure confidentiality, electronic data obtained (including audio recordings) were saved to password-protected folders on designated computers accessible only to the research team. Interview data were transcribed anonymously with an effort to avoid misinterpretation or missing data (Bryman, 2021) and the recordings were subsequently deleted as soon as possible after the interview had taken place. Transcripts remained anonymized and were allocated ID numbers and any identifiable information from the interview transcripts was removed while demographic information was saved on a separate spreadsheet –separate from the transcripts, on a restricted-access and password -protected research drive.

3.9.4   An analytical approach for the qualitative study

Thematic analysis was used for the analysis of the qualitative data of the present study since it is one of the most common forms of analysis (Guest; Greg, 2012) that helps in emphasizing, pinpointing, examining, and recording patterns or themes in the data (Braun and Clarke, 2006). After the initial reading and re-reading of the transcripts, it became evident to the researcher that the intended method of analysis was indeed the most appropriate one to be applied considering emerging common issues that were discussed among the participant samples. Themes are patterns across data sets that help describe a phenomenon and are linked to a specific research question (Daly, Kellehear & Gliksman 1997). Thematic analysis is also considered to be a very useful method by researchers in taking into account the intricacies of meaning within a data set in the best way possible (Guest; Greg, 2012). Data analysis was conducted manually. Although qualitative data analysis software packages, such as NVivo, can facilitate thematic template analysis by helping to organize data, such software may assist the organization of data but not its interpretation (King, 2004). Furthermore, the use of a data analysis software was not easy when the researcher was residing in the India site given problems with internet connection and signal power. Nonetheless, the manual coding was performed following the logic of hierarchical tree nodes and sub nodes that is adopted in such analytical software as NVivo. After the participant transcripts were read and re-read, codes and subcodes were generated and then collated into themes and subtheme, following the 6-step thematic analysis guidelines proposed by Braun and Clarke(2006).

Familiarizing yourself with your data

Generating initial codes

Searching for themes

Reviewing themes

Level 1: reviewing at the level of the coded data. level 2: reviewing at the level of the themes

Defining and naming themes

Producing the report
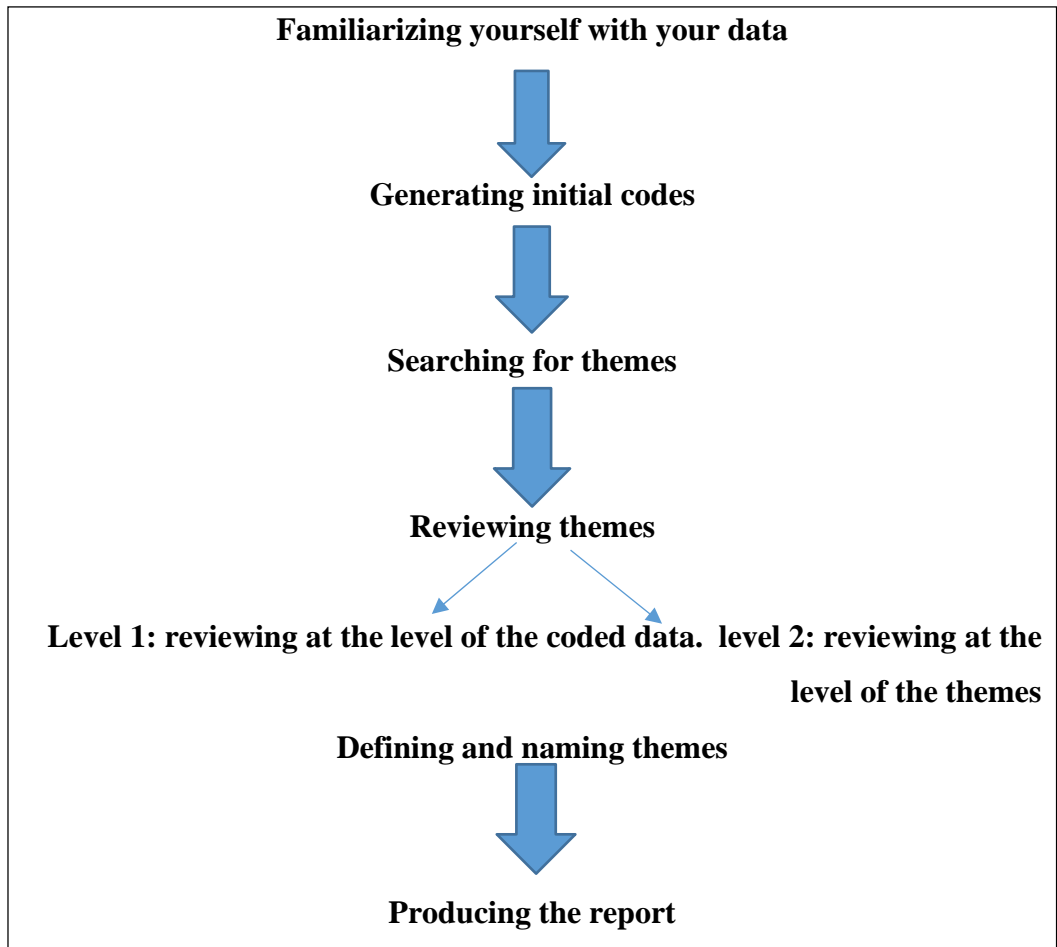
Figure 2:   Clarke and Braun 6 Steps of Thematic Analysis

3.9.5 Reflexivity in research

According to Wellington (2015) researchers need to be both reflective and reflexive. He clearly defines the former as 'thinking critically about the research process and the latter as 'reflecting on the self, the researcher' (pg. 42). Reflexivity is affected by the extent to which a researcher is 'part of the researched and shares the participants' experience' (Berger, 2013: pg.1). As Adkins (2003: pg.332) illustrates, reflexivity can serve as an index for judgements on 'good' and 'bad' social research and so researchers need to be open and transparent.

Being honest about how one approaches and finally interprets the data is described by Newby (2010: pg.47) as 'a moral duty'. Evolving primarily from feminist research, reflexivity has become a priority on the research agenda, focusing on the construction of knowledge and power as an inherently social process (Oakley, 1981; Wasserfall, 1993; Ramazanoglu and Holland, 2002), often leading to an 'epistemological stance' (Rouse, 2004: 361).Research that is positivist in nature attempts to 'eliminate' the researcher and their feelings and influences as much as possible (Morrison, 2007: pg.21-32). Yet can this be achieved? As Morrison (Ibid, p23) points out, every stage of the research process, even the choice of keywords in a literature search, can be affected by the researcher's position and their experiences. The researcher is not,and cannot be, objective and value-free i.e., he/she comes from a particular social, economic, and political context (Foote and Bartell, 2011: pg:46; Morrison, 2002: pg.32). The researchers' life-stories and their experience of emotional events can influence their view of the world, the choice of topic, how to research that topic

and even the impact they have on participants (Strauss & Corbin, 1990; Graneheim & Lundman, 2004).

Pezalla, Pettigrew and Miller-Day (2012) have revealed, for example, how an interviewer's gender or style of approach has an impact on both how participants speak as well as what they speak about. As aforementioned, it is also important to note that the researcher's reflexivity and transparency in the research is an important process that further demonstrates engagement and position in the research. There is a further benefit and purpose as it can also help the researcher to guard against potential problems. As an example, Milner (2007: pg.388) points out various dangers (seen, unseen and unforeseen) when researchers do not pay careful attention to their own and others' 'racialized and cultural systems' of experiencing the world. While our biases and subjective experiences can guide us, being aware of them can help researchers to 'manage' them, ensuring they are helpful rather than 'detrimental' to the research process (Smith, 2012, p501).

In light of the importance of reflective practice, it was pertinent for the researcher to be aware of the aforementioned issues whilst in the interview setting itself but also when analyzing the interview transcripts and when interpreting findings from the interview phases of the study, as highlighted by Riach (2009). The convenience of holding interviews i.e., face-to-face as in the case of India based bank employees and skype interviews as with the U.K. based bank employees was left to participants' discretion in choosing the best appropriate means for them as no coercion for any other mode for conducting interviews was adopted by the researcher that would in any way reflect

researcher's convenience. The support of the bank managers at both the UK-India sites was a key factor in helping the researcher efficiently conduct the study. The respondents at the India site despite their busy schedules due to the "demonetization" event showed their eagerness to take part in the study since it was one-of-a-kind psychology-based study that had taken place in their organization at a crucial financial time faced in their country. Their sharing of uninterrupted detailed information in the interview that lasted almost an hour-long, post-interview notes taking, helped the researcher get a good insight into the work culture of the organization. Long-lasting interviews, along with post-interview field notes and a research diary held by the researcher provided a multi-faceted means of researcher-centered techniques that are commonly viewed as reflexive (Hertz, 1997). Moreover, in listening to the voice recordings of the participants the researcher analyzed that some of the content of the interview was not related to the questions but was a personal reflection of their personal life which they were eager to share with the researcher. This helped the researcher reflect on the rapport formed with the participants along with a non - judgmental attitude and ease of the interview process that helped them share all the information.

As remarked by Mason (2002), sometimes upon analyzing the interview transcripts, possible reflexive moments are often signaled by participants 'stepping outside' the traditional interview protocol. Having undergone interviewing training and also having gained experience of history taking in a clinical psychology program in India, the researcher felt confident inconducting interviews but was aware of the importance of keeping an open mind frame to reduce potential biases in data collection or interpretation, as recommended by standard interview protocols (Marshall et al., 2010; Cresswell, 2005). The

researcher tried her best to be able to apply communication skills of active listening through non-verbal techniques, open-ended questions and a lack of leading questions during the interviews to enable a comprehensive exploration of participants' experiences. Instead probing questions were used following the open questions that helped the researcher 'drive' the conversation to the direction that the participant preferred whilst still staying on topic. Also, it was felt by the researcher that the participants were aware of the language constraints with the researcher being an international student but showed their utmost cooperation which did not serve as a barrier in conducting the interviews. The researcher also aimed at avoiding any cultural biases that could take place during the interviews and staying as open as possible to different organizational perspectives as disclosed by the U.K. and India participants. Finally, the researcher was mindful of the reflexive nature of this qualitative research (Macbeth, 2001) and tried to avoid any conclusion based on personal assumptions (Frith & Gleeson, 2004).

Section Summary: This chapter outlined and explained the method used in the quantitative and qualitative studies of the current research. This chapter described the rationale and importance of using a mixed methods approach and presented the recruitment procedure and data management considerations, inclusive of ethical considerations, the quantitative and qualitative measures and data collection procedures, as well as the study design and analytical design for both studies.

The next chapter (4) will present the quantitative study (Study 2) of the current research, focusing on the results and the discussion of results.

Chapter 4: Quantitative study: Results & Discussion

The previous chapter described the methodology that underpinned the quantitative and qualitative parts of the current research aiming to offer an account of the profile of participants' PsyCap, psychological wellbeing and POS perspectives and the relationship among these.

4.1   Overview:

PsyCap has been found to be positively related to (positive) psychological wellbeing or, likewise, negatively related to psychological wellbeing when the latter is indexed by negative or poor aspects of wellbeing such as anxiety and depression (Baron et al., 2016; Nathawat & Dadarwal, 2014; Rodrigues, 2017; Azimi, 2014), and positively related to POS (Sihag & Sarikwal, 2015; Hui et al., 2014; Matoori, 2017; Erdem, 2015). Furthermore, research has also indicated the positive impact of POS on employees' PsyCap and its dimensions (Scheier, 1986; Eisenberger, 1997; Luthans, Normal, Avolio & Avery, 2008). In light of the high documented prevalence of mental health problems in bank employees (Cruise & Davies, 2016; Jothilakshmi, 2020) and the apparent link between PsyCap and POS, there is an emerging need to study the role of PsyCap as a personal resource together with the role of POS as an organizational resource in determining bank employees' mental health and wellbeing.

While PsyCap has been investigated as a potential moderator or mediator of the relationshipbetween support resources and psychological wellbeing (Bin, 2014; Dan & Yu,2016; Liu et al., 2015), the likely role of POS as a moderator of the relationship between PsyCap and psychological wellbeing has been overlooked (Khan & Hussain, 2010; Nielsen, 2016).

Studies focusing on exploring the link between PsyCap and stress, anxiety and depression as facets of psychological wellbeing have been mainly conducted in the country of China and in their majority in other occupational groups (e.g., teachers, healthcare workers, entrepreneurs) other than bank employees. Also, the link among PsyCap, psychological wellbeing and POS has been hardly explored cross-culturally (Bhatnagar, 2016) or with gender differences in mind as far as the banking population is concerned (Li et al., 2015). Most studies have explored gender differences on PsyCap in the Indian context in other occupational groups other than the banking sector (Rani, 2018; Caza, 2010; Singh & Garg, 2014; Parthi & Gupta, 2014; Barmola, 2013; Khera & Singh 2010) while there is scant evidence for gender differences on PsyCap in the U.K. context (Emslie et al., 2002).

Aims and hypotheses of the present study

In light of the existing evidence and the identified areas that warrant further investigation, the present study aims to firstly look at the profile of PsyCap (including also its individual domains of self-efficacy, optimism, hope and resilience), psychological wellbeing (depression, stress and anxiety) and POS in bank employees in a western and eastern site, i.e. in the U.K. and India;

presenting descriptive statistics, and ANOVAs, t-test and post-hoc results comparing the patterns seen in the two sites as well as any gender differences within and between the two sites. Secondly, the direction and strength of the relationship among variables of PsyCap (and its dimensions), psychological wellbeing (i.e., depression, stress and anxiety) and POS in the U.K. and India sites will be looked at through the means of correlation analysis. The incremental contribution of PsyCap and POSto the variance in the three outcome measures (depression, anxiety and stress) will be explored through a hierarchical regression that will be conducted beforea moderation analytical model is applied to explore the role of POS in the relationship between PsyCap and psychological wellbeing (depression, anxiety and stress).

The *hypotheses* to be tested are the following:

H1. There will be a negative correlation between PsyCap and the outcome measures of psychological wellbeing (depression, anxiety, and stress) among bank employees in the U.K. (n=230) and India (n=245).

H2: There will be a negative correlation between the individual PsyCap dimensions of hope, optimism, self-efficacy and resilience and the psychological wellbeing dimensions (i.e., stress, anxiety, and depression) among the U.K. (n=230) and India (n=245) bank employees.

H3: POS will be positively correlated with PsyCap and its dimensions of hope, optimism, self-efficacy, and resilience; and will be negatively correlated with psychological wellbeing as indexed through its dimensions of depression, stress, and anxiety, among the U.K. (n=230) and India (n=245) bank samples.

H4: There will be mean difference among the two groups of U.K. (n=230) and India (n-=245) bank employees on the variables of PsyCap (self- efficacy, hope, optimism and resilience), psychological wellbeing (stress, anxiety, depression) and POS.

H5: There will be differences between male and female bank employees among the UK-India cohort (n= 475), and separately among the U.K. (n=230) and India (n=245) cohorts, on the measures of PsyCap, psychological wellbeing and POS.

H6: POS will moderate the relationship between PsyCap and psychological wellbeing (depression, stress, and anxiety) among the U.K. and India (n=475) bank employee cohort, as well as separately in the U.K. (n=230) and India (n=245) bank employees.

The following sections will present at the onset descriptive sample characteristics and explorations of the population distributions (e.g., normality tests), followed by the statistical analyses conducted to address the research aims and test the hypotheses set for this study.

4.2   Screening for missing data and outliers

Data were analyzed using SPSS Version (24). Data were initially screened for missing values; the missing value analysis showed that the data had less than 5% missing cases i.e., 18 on PsyCap, 20 on psychological wellbeing and 11 onthe POS variable. According to Enders (2003), a missing value rate of 15% to 20% is a common prevalence in psychological studies and does not pose any major

concerns to the subjection of data to analysis. Therefore, since the missingvalue rate was less than 5%, following the suggestions of Hair et al. (2010) the cases presenting the missing values were not removed from the analysis, but mean substitution was applied to replace missing values on a variable with the grand mean value of the observed values in the group. Mean substitution is oneof the two most practiced imputation approaches, along with regression-based methods (Rubin et al., 2007). Compared to the other methods for dealing with missing data, even though the mean substitution method is expected to be inferior to EM and regression imputation it is considered superiorto listwise deletion. It has also been reported that with 1 to 5% missing data, mean substitution, regression, and EM are considered efficient procedures as perthe frequentist approaches (Rubin et al., 2007).

Next, the data were screened for potential outliers. According to Barnett and Lewis (1994), an outlying observation or outlier can lead to model misspecification, biased parameter estimation and incorrect results; therefore, it does become of paramount necessity to identify them before modelling and analysis (Liu, Shah & Jiang, 2004; Williams, Baxter, He, Hawkins & Gu, 2002). Literature has reported several ways to deal with outliers, either through deletion (Field, 2009) or by the transformation of data (Osborne & Overbay, 2004). Following the suggestions of Tabachnick and Fidell (2007) and Hair et al., (2010), standardized scores are used to identify univariate outliers and Mahalanobis distance was used to identify the multivariate outliers. The z scores for each variable were computed to enable comparisons amongst all the different variables under study. As also shown in Mahalanobis distance, 1outlier on the India sample (case 291) variable of PsyCap and another outlier (case 374) on the

variable of POS was identified as extreme outliers, their SD from the mean being greater than ±3.29 and were therefore deleted as per guidelines by Field (2009) hence leading to the final total sample of n=475.

4.3   Normality of data

To analyze the distribution of the data, the Kolmogorov- Smirnov and Shapiro - Wilk test was used. The Kolmogorov-Smirnov results obtained on the variable of PsyCap was D (475) .101, $p < 0.001$, on psychological wellbeing was D (475) = .091, $p < 0.001$ and on POS was D (475) =.087, $p < 0.001$. Similar results were obtained on the Shapiro-Wilk test i.e., PsyCap was D (475) =.959, $p < 0.001$, psychological wellbeing was D (475) = .956, $p < 0.001$ and POS was D (475) = .970, $p < 0.001$. T Although these results seem to suggest that the data are not normally distributed, in consideration of the nature of variables tested and after inspection of the q-q plots and histograms (see appendices), it was reasonable to assume that the data obtained by the current sample is fairly normally distributed. The violation of the normality assumption is not seen as an issue with large enough sample sizes of > 30 or 40 (Pallant, 2007) hence allowing the use of parametric analytical procedures (Elliot & Woodward, 2007).

4.4   Demographic characteristics

The following table (3) highlights presents the descriptive statistics of the U.K. (n=230) and India (n= 245) bank employees in terms of their gender, age, marital status and education level. All employees were reported working full time at their bank at both sites. Ethnicity was recorded for the U.K. bank employees due

to their diverse background and work culture, in contrast to India based bank employees who were all of Indian ethnicity (please see table 3) below.

Table 3: Distribution of age, gender, marital status and education levels the U.K.(n=230) and India (n=245) bank employees

Age	UK bank employees (n-**230**)	India bank employees (n-**245**)
M (SD)	35.10 (7.291)	35.82 (9.027)
Gender	N %	N %
Males	151 (65.7%)	167 (68.2%)
Females	79 (34.3%)	78 (31.8%)
Marital Status	N (%)	N (%)
Single	47 (20.4)	54 (22)
Married	115 (50)	114 (46.5)
In a relationship	39 (17)	52(21.2)
Divorced	21(9.1)	15(6.1)

	N	%	N	%
Widowed	8(3.5)		10(4.1)	
Education	**N**	**%**	**N**	**%**
Graduate	146 (63.5)		131(53.5%)	
Post-Graduate or equivalent	66 (28.7)		95 (38.8)	
Above Post-graduation	18 (7.8)		19 (7.8)	

Table 4: Distribution of ethnicity among UK bank employees (n= 230)

The ethnicity of UK bank employees	N %
White or British	39.6%
Asian British	14.3%
Asian Indian	10.0%
Asian Pakistani	3.5%
Asian Bangladesh	4.8%
Asian Chinese	2.2%
Black British	7.4%
Black / Caribbean	3.9%

4.5 Descriptive statistics

Table (5& 6) show the mean scores (with standard deviations), minimum and maximum scores and skewness and kurtosis on the variables of PsyCap, POS and psychological wellbeing on the U.K. (n=230) and India (n=245) bank employees. Most of the variables follow a normal distribution withskewness and kurtosis lying within a range of +1 and -1. Skewness and kurtosisscores can be positive or negative and offer evidence of the distribution of scores, where the former indicates the distribution's symmetry, and the latter indicates the relative height of the distribution (Pallant, 2007).

Table 5: Mean, standard deviation, kurtosis, and skewness on the U.K. sample (n=230) of bank employees

Variables	M	SD	Skewness	Kurtosis
PsyCap	103.07	19.339	-0.704	0.112
self-efficacy	28.96	5.025	-0.745	0.388
Hope	25.68	6.976	-0.62	-0.492
Resilience	24.41	5.439	-0.512	-0.046
Optimism	24.19	4.89	-0.3	-0.197
Psy Wellbeing	16.6	12.082	0.865	0.617
Stress	7.07	4.592	0.653	0.015
Anxiety	3.59	3.6	0.993	0.799
Depression	5.97	4.886	0.841	0.314
POS	28.47	3.789	-0.245	0.078

Note: M = mean, SD = Standard deviation, PsyCap = Positive psychological capital, Psy wellbeing= Psychological wellbeing,

POS= Perceived organizational support

Table 6**:** Mean, standard deviation, kurtosis, and skewness on the India sample (n=245) of bank employees

Variables	M	SD	Skewness	Kurtosis
PsyCap	107.25	16.291	-0.779	1.092
self-efficacy	28.82	4.613	-0.942	1.74
Hope	27.54	5.561	-0.741	0.048
Resilience	25.21	4.175	-0.478	1.304
Optimism	25.75	4.897	-0.524	0.41
Psy Wellbeing	19	11.016	0.697	1.184
Stress	7.08	4.264	0.855	0.954
Anxiety	5.57	3.789	0.548	0.542
Depression	6.48	4.465	0.757	0.963
POS	26.15	4.469	0.075	1.387

Note: M= Mean, SD= standard deviation, PsyCap = Positive psychological capital, Psy wellbeing= Psychological wellbeing,

POS= Perceived organizational support

4.6   Results

4.6.1   Correlations

Correlations were conducted to support hypothesis (H1) i.e., there will be a negative correlation between PsyCap and the outcome measures of psychological wellbeing (depression, anxiety and stress) among the U.K. (n=230) and India bank employees (n=245) and hypothesis (H2) i.e. there will be a negative correlation between the individual PsyCap dimensions of hope, optimism, self-efficacy and resilience and the psychological wellbeing dimensions (i.e. stress, anxiety and depression) among the U.K. (n=230) and India (n=245) bank employees; lastly to support hypothesis (H3), i.e., POS will be positively correlated with PsyCap and its dimensions of hope, optimism, self-efficacy and resilience; and will be negatively correlated with psychological wellbeing as indexed through its dimensions of depression, stress and anxiety, among bank employees in the U.K. (n=230) and India (n=245) samples.

Bivariate scatterplots were assessed to determine whether a linear relationship exists among the independent variables of PsyCap and POS with the dependent variable of psychological wellbeing and the visual inspection of the graphs showed that the relationship was found to be linear. Next, a Pearson's product-moment correlation was computed to determine the strength of association among the variables of PsyCap and its dimensions of hope, optimism, self-efficacy, and resilience; psychological wellbeing and its dimensions of stress, anxiety and depression, POS, among the U.K. (n=230) and India (n=245)bank employees.

The correlation coefficients with their alpha values presented in the table (7) below support the hypothesis (1) i.e., there will be significant negative correlations between the variables of PsyCap and psychological wellbeing and hypothesis (2) i.e., there will be significant negative correlations between the dimensions of PsyCap i.e., hope, optimism, self-efficacy, and resilience with psychological wellbeing dimensions of stress, anxiety, and depression. Thereby, suggestive of negative moderate levels of correlation between PsyCap and psychological wellbeing (r = -.43, $p < .01$), and weak negative correlation between PsyCap dimensions of hope and stress (r = -.36, $p < .01$), hope and anxiety (r = -.25, $p < .01$), hope and depression (r = -.36, $p < .01$); optimism and stress (r = -.33, $p < .01$), optimism and anxiety (r = -.21, $p < .01$), optimism and depression (r = -.30, $p < .01$); self-efficacy and stress (r = -.32, $p < .01$), self- efficacy and anxiety (r = -.33, $p < .01$), self- efficacy and depression(r = -.29, $p < .01$); resilience and stress (r= -.47, $p < .01$), resilience and anxiety (r = -.40, $p < .01$), resilience and depression (r = -.45, $p < .01$), respectively.

Also, the findings indicate support for hypothesis (3) i.e. POS will be positively correlated with PsyCap , thereby indicating positive moderate correlation between POS and PsyCap (r = .44, $p < .01$) and positive weak correlation between POS and PsyCap dimensions of hope (r = .37, $p < .01$), optimism (r = .33, $p < .01$), self-efficacy (r = .45, $p < .01$) and resilience (r = .38, $p < .01$);further highlighting POS to be negatively moderately correlated with (poor) psychological wellbeing (r = -.43, $p < .01$) and its dimensions of stress (r = - .30, $p < .01$), anxiety (r = -.45, $p < .01$) and depression (r = -.38, $p < .01$), among the U.K. bank employees.

Table 7: Pearson correlation matrix on a sample of (n=230) UK bank employees

	Variables	Mean	SD	1	2	3	4	5	6	7	8	9	10
1	PsyCap	103.07	19.339	1									
2	Self-efficacy	28.96	5.025	.79**	1								
3	Hope	25.68	6.976	.89**	.63**	1							
4	Resilience	24.41	5.439	.85**	.61**	.69**	1						
5	Optimism	24.19	4.89	.79**	.47**	.66**	.63**	1					
6	PWB	16.6	12.082	-.43**	-.34**	-.36**	-.47**	-.31**	1				
7	Stress	7.07	4.592	-.43**	-.32**	-.36**	-.47**	-.33**	.92**	1			
8	Anxiety	3.59	3.6	-.34**	-.33**	-.25**	-.40**	-.21**	.88**	.71**	1		
9	Depression	5.97	4.886	-.40**	-.29**	-.36**	-.45**	-.30**	.96**	.86**	.80**	1	
10	POS	28.47	3.789	.44**	.45**	.37**	.38**	.33**	-.40**	-.30**	-.45**	-.38**	1

Note: PsyCap = Positive psychological capital, PWB= Psychological wellbeing, POS= Perceived organizational support

$p < .05$ *, $p < .01$**, $p < .001$ *** (2 -tailed)

The correlation coefficients with their alpha values presented in the table (8) below supporting the hypothesis (1) i.e., there will be significant negative correlations between the variables of PsyCap and psychological wellbeing and hypothesis (2) i.e., there will be significant negative correlations between the dimensions of PsyCap i.e., hope, optimism, self-efficacy, and resilience with psychological wellbeing dimensions of stress, anxiety, and depression. Thereby, suggestive of negative moderate levels of correlation between PsyCap and psychological wellbeing (r = -.44, $p < .01$),and moderate negative correlation between PsyCap dimensions of hope and stress (r = -.49, $p <.01$); with weak negative correlation found between hope and anxiety (r = -.25, $p <.01$), hope and depression (r = .-42, $p <.01$). Further, weak negative correlation is seen between PsyCap dimension of self-efficacy and stress (r = -.35, $p <.01$), self-efficacy and anxiety (r = -.32, $p <.01$), self- efficacy and depression (r = -.35, $p <.01$); furthermore negative weak relationship found between resilience and stress (r = -.39, $p <.01$), resilience and anxiety (r = -.33, $p <.01$), resilience and depression (r = -.43, $p <.01$), optimism and stress (r = -.36, $p <.01$), optimism and anxiety (r = -.29, $p <.01$), optimism and depression (r = -.22, $p <.01$).

The findings indicate support for hypothesis (3) i.e. POS will be positively correlated with PsyCap, thereby indicating positive weak correlation between POS and PsyCap (r = .32, $p < .01$) and its dimensions of hope (r = -.30, $p < .01$), optimism (r = .24, $p < .01$), self-efficacy (r = -.27, $p < .01$) and resilience (r = .33, $p < .01$); further highlighting POS to be negatively weakly correlated with (poor) psychological wellbeing (r = -.33, $p < .01$) and its dimensions of stress (r = -.33, $p < .01$), anxiety (r = -.33, $p < .01$) and depression (r = -.38, $p < .01$),among the India bank employees.

Table 8**:** Pearson correlation matrix on a sample of (n=245) India bank employees

	Variables	Mean	SD	1	2	3	4	5	6	7	8	9	10
1	PsyCap	107.25	16.291	1									
2	Self-efficacy	28.82	4.613	.83**	1								
3	Hope	27.54	5.561	.88**	.69**	1							
4	Resilience	25.21	4.175	.79**	.58**	.60**	1						
5	Optimism	25.75	4.897	.81**	.50**	.64**	.62**	1					
6	PWB	19	11.016	-.44**	-.38**	-.40**	-.41**	-.30**	1				
7	Stress	7.08	4.264	-.47**	-.35**	-.49**	-.39**	-.36**	.89**	1			
8	Anxiety	5.57	3.789	-.36**	-.32**	-.25**	-.33**	-.29**	.85**	.67**	1		
9	Depression	6.48	4.465	-.40**	-.35**	-.41**	-.43**	-.22**	.90**	.79**	.65**	1	
10	POS	26.15	4.469	.32**	.27**	.30**	.33**	.24**	-.33**	-.33**	-.26**	-.38**	1

Note: PsyCap = Positive psychological capital, PWB = Psychological wellbeing, POS= Perceived organizational support

p < .05 *, *p* < .01**, *p* < .001 *** (2 -tailed)

4.6.2 Independent samples t-test comparisons of the U.K and India bank employees on PsyCap, POS and psychological wellbeing

An independent samples t-test was conducted to address the hypothesis (H4) i.e., to compare the mean difference among the two groups of U.K. (n=230) and India (n-=245) bank employees on the variables of PsyCap (self- efficacy, hope, optimism, and resilience), psychological wellbeing (stress, anxiety, depression) and POS. The findings in (Table 9) present significant mean difference between the two groups with respect to most of the facets of PsyCap and psychological wellbeing while non-significant differences were found on the variable of POS.

PsyCap was seen high among the India bank employees (M = 105.59, SD= 107.25) as compared to the U.K. bank employees (M= 103.07, SD= 19.339) with a significant mean difference of -4.175, t (473) = -2.536, p< 0.05, representing a small effect size of 0.11. Further, on the dimensions of PsyCap, India bank employees scored high on self-efficacy (M = 29.61, $S.D$ = 28.82) as compared to the U.K. bank employees (M = 28.96, $S.D$ = 5.025). This mean difference of .135 was not significant t (473) = .306, p> 0.05, representing a small effect size of .014. India bank employees scored high on the dimension of hope (M = 26.59, $S.D$ = 27.54)as compared to the U.K. bank employees (M = 25.68, $S.D$ = 6.976). The mean difference of -.1856 was significant t (473) = -3.193, p< 0.05, representing a small effect size of .145. Regarding the measure of optimism, India bank employees scored high on optimism (M = 24.83, $S.D$ = 25.75) as compared to the U.K. bank employees (M = 24.19, $S.D$ = 4.890). The mean difference of -1.561 was not significant t (473) =. -3.475, p> 0.05, representing a small effect size of .15. On the measure of resilience, U.K. bank employees

scored high (*M*= 24.41, *S.D* = 5.439) as compared to the India bank employees (*M* = 24.12, *S.D* = 25.21). The mean difference of -.802 was significant *t* (473) =. -1.794, *p* <0.05,representing a small effect size of .082. Further, India bank employees scored high on psychological wellbeing (*M*= 18.17, *S.D* = 19.00) as compared to the U.K. bank employees (*M* = 16.60, *S.D* = 12.082). The mean difference of -2.396 was significant *t* (473) =. -2.254, *p*< 0.05, representing a small effect size of .103.Notably, India bank employees scored high on stress (*M*= 7.67, *S.D* = 7.08) as compared to the U.K. bank employees (*M* = 7.07, *S.D* = 4.592). The mean difference of .036 was significant *t* (473) = .089, *p*< 0.05, representing a small effect size of .007. On the dimension of anxiety India bank employees scored high (M= 4.06, *S.D* = 5.57) as compared to the U.K. bank employees (*M* = 3.59, *S.D* = 3.60). The mean difference of -1.932 was not significant *t* (473) =. -5.773, *p*> 0.05, representing a medium effect size of .256. On the measure of depression, India bank employees scored high (*M*= 6.61, *S.D* = 6.48) as compared to the UK bank employees (*M* = 5.97, *S.D* = 4.886). The mean difference of .445 was significant t (473) =. -1.047, *p* < 0.05, representing a smalleffect size of .048. Lastly, POS was found high among the India bank employees(*M*= 28.96, *S.D* = 26.15) as compared to the U.K. bank employees (*M* = 28.57, *S.D* = 3.789). This mean difference, -2.319 was not significant t (473) = 6.081, p< 0.05, representing a medium effect size of .269.

Table 9: T-test results along with Mean (SD) among the U.K. (n =230) and India (n = 245) bank employees

Variables	UK Bank employees (n= 230)		India Bank employees (n= 245)				
	M	SD	M	SD	Mean difference	Std. Error difference	*t* (473)
Age	35.15	7.308	35.83	9.080	-.686	.758	-.905*
Gender	1.34	.476	1.32	.466	.028	.043	.642
Education	1.49	.679	1.50	.597	-.007	.058	-.114*
Marital Status	2.55	1.084	1.96	.810	.588	.087	6.744
PsyCap	103.07	19.339	105.59	107.25	-4.175	1.646	-2.536*

Self- efficacy	28.96	5.025	29.61	28.82	.135	.442	.306
Hope	25.68	6.976	26.59	27.54	-1.856	.577	-3.193*
Optimism	24.19	4.890	24.83	25.75	-1.561	.449	-3.475
Resilience	24.41	5.439	24.12	25.21	-.802	.447	-1.794*
Psy WB	16.60	12.082	18.17	19.00	-2.396	1.063	-2.254*
Stress	7.07	4.592	7.67	7.08	.036	.404	.089*
Anxiety	3.59	3.600	4.06	5.57	-1.932	.335	-5.773
Depression	5.97	4.886	6.61	6.48	-.445	.425	-1.047*
POS	28.57	3.789	28.96	26.15	2.319	.381	6.081

Note: PsyCap = Psychological capital, Psy WB= Psychological wellbeing, POS= perceived organizational support,

$p < 0.05*$

4.6.3 ANOVA & *Post-hoc* test on site and gender differences on PsyCap, psychological wellbeing and POS

An ANOVA test was used to address the hypothesis (H5), i.e., to compare the means on the variables of PsyCap, psychological wellbeing and POS between the two groups of the U.K. and India bank employees, looking at site and gender differences. For the gender comparison, these two groups were divided into 4 groups of maleand female U.K. and male and female India bank employees, to test for any significant mean differences among all the four groups on the variables of PsyCap, psychological wellbeing and POS. To determine where the significant differences lie among the male and female population of the U.K. and India bank employees, *post-hoc* t-tests were conducted on the measures of PsyCap hope, optimism, self-efficacy and resilience), psychological wellbeing (stress, anxietyand depression) and the measure of POS.

Visual inspection of the means showed that the India male bank employees displayed a high mean score on the measure of PsyCap (*M*= 108.06, *SD*= 15.713) as compared to the female bank employees (*M*= 105.50, *SD*= 17.441); likewise, U.K. male bank employees scored highly (*M*= 103.6, *SD*= 18.369) ascompared to their female counterpart (M= 102.2, *SD*= 21.151) on the measure of PsyCap. On the measure of psychological wellbeing, India male bank employees obtained a high mean score (*M*= 19.30, *SD*= 10.976) as compared tothe female bank employees (*M*= 18.36, *SD*= 11.144) whereas UK female bank employees obtained a high mean score (*M* = 19.21, *SD*= 12.449) as compared totheir male counterpart (*M*= 15.24, *SD*= 11.697). Finally, on the measure of POSa small mean difference was observed between male (*M*=28.50, *SD* =3.844) andfemale

(*M*=28.41, *SD* =3.706) UK bank employees. A similar trend was seen among India male (*M*= 26.28, *SD* =4.398) and female (*M* =25.86, *SD* =4.635) bank employees but with lower mean scores overall than the UK bank employees.

ANOVA results revealed that there was a statistically significant mean difference between the U.K. India male and female bank employees on the measure of PsyCap F (1, 473) = 2.670, *p* = .011, ω =.048, η^2 = .017, psychological wellbeing *F* (1, 473) = 3.905, *p* = .024, ω = .011, η^2 =.011 and POS *F* (1, 473) = 12.477, *p* = .000, ω =.000, η^2 = .074.

Post hoc t-tests were conducted to determine where the significant gender differences resided in the U.K.-India bank employee cohort on the variables of PsyCap, psychological wellbeing and POS, using Bonferroni comparison at a significance level of 0.05. Bonferroni and Tukey's tests both control the type 1 error rate very well and out of the two tests Bonferroni has more power when the number of comparisons is small (Field, 2013).

Bonferroni comparisons are presented in the table (10). Results revealed non-significant differences in the measure of self-efficacy, resilience, and depression among male and female bank employees of the U.K. and India cohorts. Significant differences were found on the measure of PsyCap between U.K. males and U.K females (*p* =.005), and between India males (*p*=.000) and females (*p* =.000). Significant differences were seen on hope among male UK (*p* = .039), female UK (*p* =.003) and India male bank employees (*p* =.003) ; optimism among male UK(*p* = .001), female UK (*p*= .044) and India male (*p*= .001) bank employees. A significant difference was also seen in the measure of

Psychological wellbeing among the UK ($p=$ .009) and India ($p=$ .009) male employees as compared to their femalecounterparts. Furthermore, significant differences were seen in stress, among male UK ($p=$ .004) and female UK ($p=$ .004) bank employees as compared to male and female India bank employees. Significant differences on anxiety wereseen among male UK ($p=$ .000), female UK ($p=$ .002), male India ($p=$ .000) and female India ($p=$ .008) bank employees. Furthermore, POS was seen as a significant measure among both the male UK ($p=$ .000), female UK ($p=$ .001),male India($p=$ .000) and female India ($p=$ .000) bank employees.

Table 10: Means (and SD), F ratios along with 95% confidence interval for the male and female of the U.K. (n=230) and India

(n =245) bank employees

| Outcomes | Male (UK) | | Female (UK) | | Male (India) | | Female (India) | | F |
| | | | | | | | | | (3,471) |
	(n=151)		(n = 79)		(n = 167)		(n = 78)		
	(M)	(SD)	(M)	(SD)	(M)	(SD)	(M)	(SD)	
PsyCap	103.6	18.369	102.02	21.151	108.06	15.713	105.50	17.441	2.670*
Self- efficacy	28.92	4.877	29.02	5.328	28.91	4.645	28.64	4.570	.093
Hope	26.06	6.865	24.97	7.174	27.94	5.419	26.68	5.796	4.692*

	M	SD	M	SD	M	SD	M	SD	
Optimism	24.10	4.959	24.37	4.780	26.12	4.727	24.96	5.186	5.082*
Resilience	24.66	4.877	23.93	6.383	25.28	3.804	25.07	4.899	1.512
PWB	15.24	11.69	19.21	12.49	19.30	10.976	18.36	11.14	3.905*
Stress	6.36	4.332	8.43	4.792	6.94	4.056	7.24	4.504	4.033*
Anxiety	3.38	3.59	3.99	3.593	5.75	3.594	5.03	3.870	12.296*
Depression	5.46	4.717	6.95	5.081	6.41	4.374	6.44	4.380	2.177
POS	28.50	3.844	28.41	3.706	26.28	4.398	25.86	4.635	12.477*

Note: PsyCap= Positive psychological capital, PWB= psychological wellbeing, POS= Perceived organizational support

M = Mean, SD = Standard Deviation, LB = Lower Bound, UB = UpperBound

P<0.05*

Table 11: Summary of Bonferroni corrected *p*-values on the *post hoc* t-test
comparisons among males and females of the combined sample of the U.K.
and India bank employees (n-=475)

Variables	UK bank employees (n= 230)		India bank employees (n= 245)	
	Male	Female	Male	Female
			Bonferroni Comparisons	
PsyCap	.000*	.005*	.000*	.000*
Hope	.039*	.003*	.003*	.321*
Optimism	.001*	.044*	.001*	.584*
Self-efficacy	1.000	1.000	1.000	1.000
Resilience	.701	.701	.665	.929
Psy WB	.009*	1.000	.009*	.314*
Stress	.004*	.004*	.058*	.460*
Anxiety	.000*	.002*	.000*	.008*
Depression	.093	.122	.261	.426
POS	.000*	.001*	.000*	.000*

*Note: PsyCap = Positive psychological capital, psy WB= psychological
wellbeing, POS = perceived organizational support. p<0.05*

4.6.4 Moderation: Role of POS as a moderator in the relationship between PsyCap and psychological wellbeing.

Moderation or interaction is said to occur if a relationship between X and Y variables varies depending on the value of some other variable W. This variable W is said to be the moderator of the relationship between X and Y (Hayes, 2005). To determine the role of POS as a moderator between PsyCap and psychological wellbeing, multiple regression analysis was used because it permits the assessment of the relative contribution of several independent variables, i.e., PsyCap and POS, to the determination of the dependent variable, i.e., psychological wellbeing-and this was the main aim of this study. Secondly, this analytical model allows the calculation of the amount of variance in the dependent variable explained by an individual independent variable on its own (R2) and within the model along with other independent variables. Thirdly, it is easier than other methods to use, understand, and interpret and is widely used in literature.
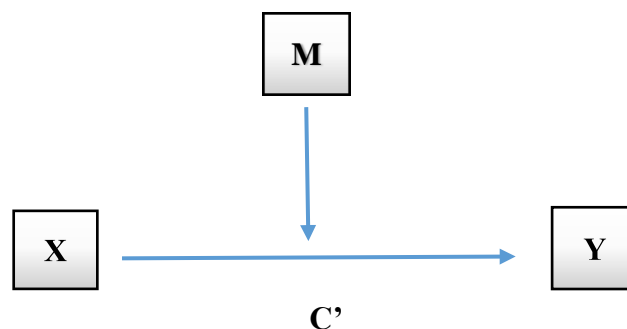
Figure 3: *Panel A* – Direct effect illustration (X affects Y)

(Preacher & Hayes, 2004)

4.6.4.1 Results of moderation Analyses

To test hypothesis (H6), moderation analyses were performed i.e., to examine the moderating effects of POS on the relationship between PsyCap and psychological wellbeing on the combined sample of U.K. and India (n=475) bank employees.

The incremental contribution of PsyCap and POS in explaining the variance of the outcome of psychological wellbeing was also investigated; to this aim, a hierarchical approach was followed, entering PsyCap in Step 1, PsyCap dimensions in the second step and POS in the final step. PsyCap and POS were entered in the finishing step to find out their contribution to banker's psychological wellbeing. Psychological wellbeing was used as the dependent variable. In these hierarchical multiple regression analyses, the continuous level predictor and moderator were centered, and the centered predictor and moderator terms were multiplied to form the interaction term. This procedure is recommended by Aiken & West (1991) to reduce problems with multicollinearity and to facilitate interpretation of significant interaction effects. Statistical analyses were performed in SPSS Version 24.

Perceived organizational support (m)

Positive psychological capital (x) ⟶ **Psychological wellbeing (y)**
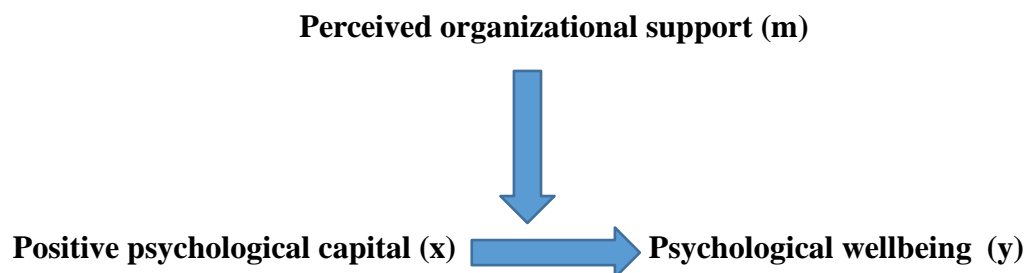
Figure 4: Moderation model illustration: POS (m) affects the relationship

between PsyCap (x) and Psychological wellbeing (y)

Table 12: Coefficients resulting from a moderated multiple regression analysis with PsyCap and POS hierarchically modelled as predictor variables and psychological wellbeing as a dependent variable, on the combined sample of U.K. and India (N=475) bank employees.

	Psychological wellbeing		Stress		Anxiety		Depression	
	β	$\triangle R^2$	β	$\triangle R^2$	β	$\triangle R^2$	β	$\triangle R^2$
Step 1 **PsyCap**	-.33	.26***						
Step 2								
Hope			-.25	.22***	.062	.33***	-.22	.19***
Self-efficacy			-.24	.75***	.17	.55***	-.21	.94***
Resilience			-.35	.89	.20	.41	.25	.17***
Optimism			-.26	.17***	-.21	.96***	-.16	.17***

Step 3

POS	-.29***			
Step 4				
Hope* POS		.22***	.14	.22***
Self-efficacy * POS		.18 ***	.13	.21***
Resilience* POS		.17	.12	.25***
Optimism * POS		.24***	.16***	.21***
PsyCap * POS	.12***			
Total R^2	.26	.28***	.23***	.16
R^2 change (overall)		.31***	.12	.24***

Note: PsyCap = Positive psychological capital, POS = Perceived organizational support, β = standardized path coefficient, 95% CI= confidence interval, p < .05 *, *p* < .01**, *p* < .001 ***

As shown in table 12, at step 1 of the regression equations PsyCap (b= -.33, t (471) = -7.7743 p<.001) is a significant predictor of psychological wellbeing. At Step 2, hope produced significant main effects with stress (b= -.25, t (471) = -3.143 p< .001), anxiety (b= -.062, t (471) = -2.3532 p < .001) and depression (b= -.22 t (471) = -6.8544 p < .001). Similarly, resilience produced significant main effects with stress (b= -.35, t (471) = -8.9048 p < .001), anxiety (b= -.20, t (471) = -5.3539 p < .001) and depression (b= -.25, t (471) = -8.4912, p< .001). Self-efficacy yielded significant main effects with stress (b= -.24, t (471) = -5.6221p < .001), anxiety (b= -.17, t (471) = - 4.5999 p < .001) and depression (b= -.21, t (471) = - 4.7188, p< .001). Optimism yielded significant main effects with stress (b= -.26, t (471) = - 6.7044, p< .001), anxiety (b= -.21, t (471) = - 2.6703, p< .001) and depression (b= -.16, t (471) = - 3.8448, p< .001). At step 3 POS (b= -.29, t (471) = -6.7078 , p <0.01) was found to be a significant predictor of psychological wellbeing, i.e. for every 1 unit increase in organizational support, psychological wellbeing decreases by -.29 units.

At step 4, only 9 out of the 13 interaction terms demonstrated significant unique variance. However, the accompanying $\triangle R^2$ statistics for this step were found to be significant for most of the outcome. The first interaction. (hope * POS) b= .22, t (471) = 3.6706, p < 0.01) demonstrated that POS served as a moderator between stress and depression (hope * POS) (b= .22, t (471)= 3.4099, p < 0.01) to reduce levels of stress and depression. The second interaction (self-efficacy * POS) (b=.18, t (471)= 2.0461, p <0.01) was significant i.e., POS served as a moderator between self- efficacy and stress and between self-efficacy and depression (b=.21, t (471)= 2.3410 , p <0.001). The third interaction (resilience* POS) (b= .25 , t (471)= 3.2162 , p <.001) was

significant i.e., POS was found to be a moderator between resilience and depression. The fourth interaction (optimism* POS) (b=.24, t (471)= 3.0797 , p <0.001, POS acted as a moderator between optimism and stress, optimism and anxiety (b=.16, t (471)= 2.3351 , p <0.001), and optimism and depression (b=.21, t (471)= 2.5876 , p <0.001). Lastly, hypothesis (6) was supported i.e., POS acted as a moderator between PsyCap and psychological wellbeing (PsyCap * POS) (b= .12 , t (471)= 2.9418 , p < 0.001).

Overall, the regression equation accounted for 26 % variance in psychological wellbeing F (3,471) = 53.3782, p<.001, 95% CI (.17, .22); 28 % variance in stress F (9,474) = 19.962, p<.001, R^2 = .28, 95% CI (.18, .23); 23 % F (3,471) = 30.2091, p<.001, R^2 = .23 in anxiety; and 16 % in depression F (3,471) = 48.4384, p>.001, R^2 = .16.

To clarify the nature of the moderating effect of POS on PsyCap and wellbeing, the interaction was plotted using the unstandardized regression coefficients of the regression lines for the participants high (1 SD above the mean) and low (1 SD below the mean) in the moderating variable. This methodis based on Aiken and West's (1999) approach. A graphical representation of these interactions is presented in figure (5).

Figure 5: Interaction slopes for PsyCap (x) and psychological wellbeing (y) with POS as moderator (m) among UK & India bank employees
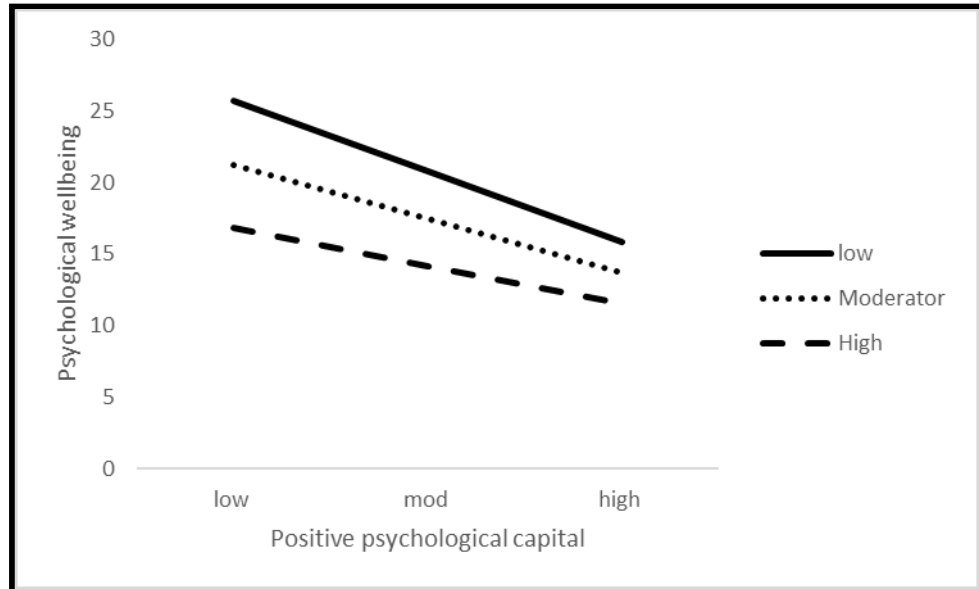
The resulting graph from the simple slope analysis above shows that when POS is low there is a higher degree of psychological wellbeing with a higher measure of PsyCap. At the mean level, a similar trend can be seen whereas there is a lower level of psychological wellbeing as compared to the previous psychological wellbeing level that is seen when the POS is low. Furthermore, with high organizational support, psychological wellbeing was seen at a lower level compared to previous trends, but as psychological wellbeing further reduced, PsyCap continued to remain high across the combined sample of bank employees (n=475).

Table 13**:** Coefficient of variables resulting from moderated multiple regression analysis with PsyCap and POS as predictor variables and psychological wellbeing as outcome variable on a sample of 230 UK bank employees

	Psychological wellbeing		*Stress*		*Anxiety*		*Depression*	
	β	$\triangle R^2$	β	$\triangle R^2$	β	$\triangle R^2$	β	$\triangle R^2$
Step 1	-.36	.0305***						
PsyCap								
Step 2								
Hope			-.20	.24	.52	.16	-.19	.23***
Self-efficacy			-.21	.20	-.11	.18	-.15	.11***
Resilience			-.36	.78	-.18	.27	-.32	.77***
Optimism			-.24	.28	-.40	.18	-.18	.17***

Step 3							
POS	-.25***						
Step 4							
Hope* POS		.27***		.17***		.28***	
Self-efficacy * POS		.34		.25***		.26	
Resilience* POS		.20		.28***		.21	
Optimism * POS		.35***		.24***		.26	
PsyCap * POS	.18***						
Total R²	.27		.30		.32		.29
R ² Change			.050***		.036**		.033**

Note: PsyCap = Positive psychological capital, POS = Perceived organizational support, β = standardized path coefficient, 95%

CI= confidence interval, *p* < .05 *, *p* < .01**, *p* < .001 ***

As shown in table (13) above, at step 1 of the regression equation PsyCap ($b = -.36$, t (471) = -4.328... p< .001 is a significant predictor of psychological wellbeing. At Step 2, Hope produced significant main effects with stress ($b= -.20$, t (226) = -4.5428, $p<$ .001) and depression ($b= -.19$, t (226) = -4.1395, $p<0.01$) and non- significant predictor of anxiety ($b= -.52$, t (226) = -1.5974, $p=.1116$). Similarly, resilience produced main effects on stress ($b= -.36$, t (226) = -6.7266, $p<0.001$) anxiety ($b = -.18$, t (226) = 4.3211, $p < 0.001$ and depression ($b= -.32$, t (226) = -4.1362, $p<0.001$). Self-efficacy ($b= -.2096$, t (226) = -3.3419, $p<0.01$) is a significant predictor of stress, anxiety b= -.1111, t (226) = -2.3859, $p<0.01$) and depression b= -.1427, t (226) = -2.1654, $p<0.01$). Optimism b= -.2305, t (226) = -3.8170, $p<0.001$) is also found to be significant predictor of stress and depression b= -.1787, t (226) = - 2.8103, $p<.01$), whilst non- significant predictor of anxiety b= -.0391, t (226) = -.8528, $p=.3947$). At step 3, POS (b=.-.8475, t (226) = -4.2090, $p <.001$) is a significant predictor of wellbeing i.e. for every 1 unit increase in support, psychological wellbeing decreases by .8475 units

At step 4, only 8 out of 13 interaction terms demonstrated significant unique variance. However, the accompanying $\triangle R^2$ statistic for this step were found to be significant for most of the outcome. First interaction demonstrated, (hope* POS) POS did serve as a moderator between hope and stress ($b=.27$, t (226)= 2.5744 , $p <0.001$), hope and anxiety ($b=.17$, t (226)= 2.1533 , $p <0.01$ and POS did serve as a moderator between hope and depression ($b=.28$, t (226)= 2.5782 , $p <0.001$). Second interaction showed (Self-efficacy * POS) POS did serve as a moderator between Self-efficacy and stress ($b= .34$, t (226) =2.3089,

$p <.001$) self-efficacy and anxiety ($b= .25$), t (226)=2.3153, $p <.001$), and POS did not serve as a moderator between self-efficacy and depression ($b= .26,t$ (226)=1.7213, $p =.0866$). Third interaction, (Resilience * POS) POS did not serve as a moderator between resilience and stress ($b=.19$, t (226)= 1,5346 , $p=.1263$) and between resilience and depression (Resilience * POS) ($b= . 21,t$ (226) = 1.5338, $p = .1265$). Resilience and anxiety ($b= . 28$, t (226) = 1.5444, $p = < .001$). In the fourth interaction i.e. (Optimism * POS) POS did serve asa moderator between Optimism and stress ($b= .34$, t (226)= 2.4953, $p <.001$), Optimism and anxiety ($b= . 24$, t (226) = 2.3175, $p <.001$), Optimism and depression ($b= .26$, t (226)= 1.8045, $p =.0725$). Lastly, Hypothesis ($H6_a$) was supported and POS did serve as a moderator between PsyCap and psychological wellbeing ($b= .27$, t (226)= 3.077 , $p<.001$) among the U.K. bank employees. Overall the regression equation accounted for 27 % variance in psychological wellbeing, 30 % variance in stress F (3,226) = 28.2059, $p<.001$, $R^2 = .30$, 32% variance in anxiety F (3,226)= 27.0124 , $p<.001$, $R^2 = .32$ and 29 % variance in depression F (3,226)= 28.1060 , $p<.001$, $R^2 = .29$

To clarify the nature of the moderating effect, the interactions wereplotted using the unstandardized regression coefficients of the regression lines for the participants high (1 SD above the mean) and low (1 SD below the mean)in the moderating variable. This method is based on the Aiken and West (1999) approach. A graphical representation of these interactions is presented in fig. (6)

Figure 6: Interaction slopes for PsyCap (x) and psychological wellbeing (y) with POS as moderator (m) among UK bank employees.
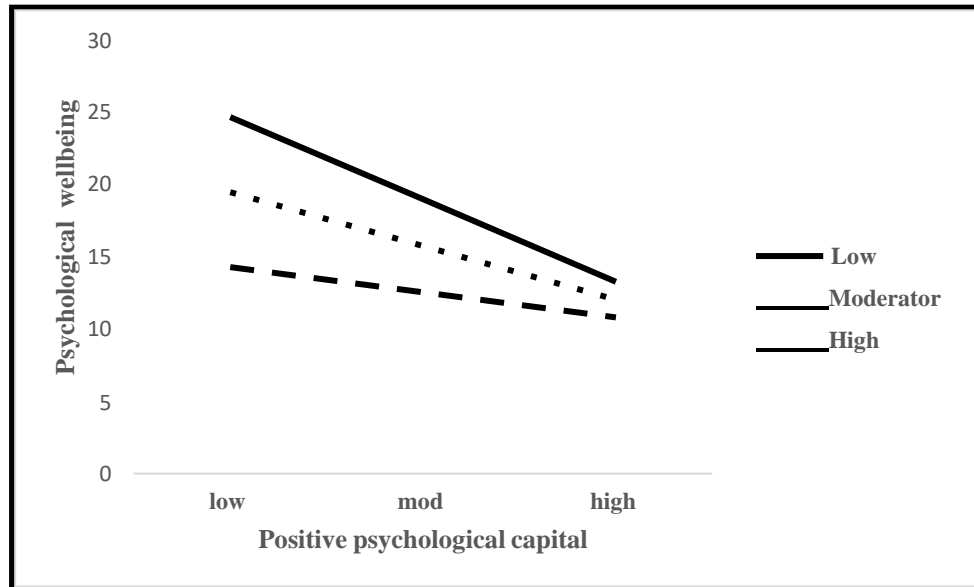
The resulting graph from simple slope analysis shows that when POS is low there is a higher degree of psychological wellbeing with higher PsyCap. At the mean level, a similar trend can be seen where there is a lower level of psychological wellbeing as compared to the previous psychological wellbeing level that is seen when the POS is low. Furthermore, with high organizational support, psychological wellbeing was seen at a lower level compared to previous trends, but as psychological wellbeing further reduced PsyCap continued to remain high as seen before on a sample of 230 UK bank employees.

Table 14**:** Coefficient o resulting from moderated regression analysis with PsyCap and POS as predictor variables and psychological wellbeing as outcome variable on the India bank employee sample (n=245)

	Psychological wellbeing		Stress		Anxiety		Depression	
	β	$\triangle R^2$	β	$\triangle R^2$	β	$\triangle R^2$	β	$\triangle R^2$
Step 1	-.36	.30						
PsyCap								
Step 2								
Hope			.32	.13	-.14	.17	-.25	.11***
Self-efficacy			-.25	.11	-.22	.15	-.25	.49***
Resilience			.31	.13	-.24	.15	-.35	.24***
Optimism			-.26	.13	-.18	.17	-.1250	.13***

Step 3

POS	-.23			
Step 4				
Hope* POS		.15***	-.28	.16***
Self-efficacy * POS		.60	.37	.13
Resilience* POS		.18***	-.31	.25***
Optimism * POS		.19***	.37	.19***
PsyCap * POS	.58			
Total R²	.24	.32	.18	.33
R² Change		.016	.007	.023

Note: PsyCap = Positive psychological capital, POS = Perceived organizational support, β = standardized path coefficient, 95%

CI= confidence interval, *p* < .05 *, *p* < .01**, *p* < .001 ***

As shown in table (14) above, at step 1 of the regression equation PsyCap $b=$-.36, t (241) = -6.2811, $p<.001$ is a significant predictor of psychological wellbeing. At Step 2, Hope produced significant main effects with stress ($b=$ -.32, t (241 = -7.6106, $p<0.001$), anxiety ($b=$ -.14, t (241 = -3.3110, $p<0.01$) and depression ($b=$ -.25, t (241) = -5.6188, $p<0.001$). Similarly, resilience produced significant main effects with stress ($b=$ -.31, t (241) = -5.1418, $p<0.01$) anxiety ($b=$ -.24, t (241 = -4.3156, $p<0.001$) and depression ($b=$ -.35, t (241 = -5.7803, $p<0.001$). Self-efficacy produced significant main effects with stress ($b=$ -.25, t (241 = -4.4945, $p<0.001$) anxiety ($b=$ -.22, t (241 = -4.2624, $p<0.01$) and depression ($b=$ -.25, t (241 = -4.3456, $p<0.01$). Optimism found significant predictor of stress ($b=$ -.26, t (241 = -5.1868, $p<0.01$) anxiety ($b=$ -.18, t (241 = -3.8958, $p<0.001$) and depression ($b=$ -.12, t (241 = -2.2709, $p<0.01$). At step 3, POS found to be significant predictor of psychological wellbeing $b=$ -.55, t (241) = -3.7340, $p<.001$ i.e. , for every 1 unit increase in support , wellbeing decreases by .-.55units. At step 4, only 6 out of 13 interaction terms demonstrated significant unique variance. However, the accompanying $\triangle R^2$ statistic for this step were found to be significant for most of the outcomes. First interaction demonstrated, (hope* POS) POS did not serve as a moderator between hope and stress ($b=$.15), t (241)= 2.0671 , p = .0398 , hope and anxiety ($b=$.28, t (241)= -.3853 , p =.7003 , however POS did serve as a moderator between hope and depression ($b=$.16, t (241)= 2.0881 , p *<.001*. Second interaction (resilience * POS) POS did serve as a moderator between resilience and stress ($b=$.18), t (241)= 2.0008 , p <.001, resilience and depression ($b=$.25), t (241)= -.2.8360, p <.001 and POS did not moderated between resilience and anxiety ($b=$.31), t (241)= -.3625 , p <.001. Third interaction (self-efficacy * POS), POS did not moderated between self-efficacyand stress ($b=$.60), t (241)

= .5715 *p* = *.5682;* self-efficacy and anxiety (*b*=.37) *t* (241) = .3780 *p* =. 7057

and depression (*b*=.13), *t* (241) = .1.2222 *p* =.2228. Fourth interaction,

(optimism * POS) POS did serve as a moderator between optimism and stress

(*b*=.19) *t* (241) = 2.0248, *p* *<.001;* optimism and depression(*b*=.19), *t* (241)=

1.9844, *p* *<.001,* however POS did not serve as a moderator between optimism

and anxiety (*b*=.37), *t* (241)= .4247, *p* =*6714*. Lastly, Hypothesis (H6) was not

supported, and POS did not serve as a moderator between PsyCap and

psychological wellbeing (PsyCap * POS) *b*= .63, t (241) = .9778, p <.001 among

India bank employees. Overall model, PsyCap accounted for 24% variance in

psychological wellbeing *F* (3,241) = 25.6689, *p*<.001, R^2 = .2422 (24 %), F

(3,241) = 24.6543 *p*<.001, R^2 = .31.90 i.e., 32 % in stress, *F* (3,241) = 21.2310,

p<.001, R^2 = 17.68 i.e., 18 % in anxiety and *F* (3,241) = 20.1011, *p*<.001, R^2 =

32.78 i.e., 33% in depression.

To clarify the nature of the moderating effect, the interactions were plotted using

the unstandardized regression coefficients of the regression lines for the

participants high (1 SD above the mean) and low (1 SD below the mean)in the

moderating variable. This method is based on the Aiken and West (1999)

approach. A graphical representation of these interactions is presented in fig. (7)

Figure 7: Interaction slopes for PsyCap (x) and psychological wellbeing (y) with POS (m) among India bank employees.
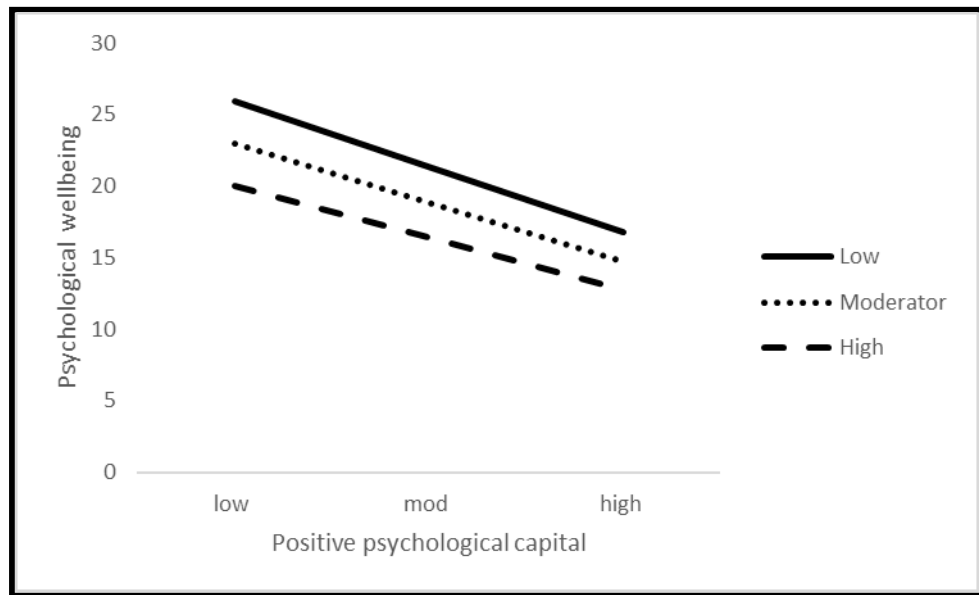
The resulting graph from simple slope analysis above shows that when POS is low there is a higher degree of psychological wellbeing with higher levels of PsyCap. At the mean level, a similar trend can be seen where there is a lower level of psychological wellbeing as compared to the psychological wellbeing level that is seen when the POS is low. Furthermore, with high POS, psychological wellbeing was seen at a lower level compared to previous trends, but as psychological wellbeing further reduced, PsyCap levels continued to remain high similar to the pattern seen in the sample of India (n=245) bank employees

4.7 Discussion

After the presentation of results of the quantitative study in section (4.6) above, this part of the thesis offers a discussion of the major findings and places them in the wider context of the literature.

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Key findings

- PsyCap and psychological wellbeing were negatively correlated among the U.K. (n=230) and the India (n=245) samples.

- PsyCap dimensions of hope, optimism, self-efficacy, and resilience were negatively correlated with the dimensions of (poor) psychological wellbeing (i.e., stress, anxiety, and depression) the U.K. (n=230) and the India (n=245) bank employee samples.

- POS was positively correlated with PsyCap and its dimensions of hope, optimism, self-efficacy, and resilience among the U.K. (n=230) and India (n=245) bank employee samples.

- POS was negatively correlated with psychological wellbeing and its dimensions of stress, anxiety, and depression among the U.K. (n=230) and India (n=245) bank employees.

- Statistically significant differences were seen among the groups of U.K. and India bank employees on the measures of PsyCap, psychological wellbeing and POS.

- Statistically significant gender differences were found among U.K. males and females and India males and females in the bank employee samples on

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the measures of PsyCap and its dimensions of hope and optimism. psychological wellbeing and its dimensions of stress and anxiety; and POS. Non- significant gender differences were seen on self-efficacy, resilience, and depression.

- Males at both the U.K. and India bank sites scored highly on the overall measure of PsyCap as compared to females.

- Male employees at both the U.K. and India bank sites scored highly on hope as compared to female bank employees.

- Optimism was found to be high among U.K. females and India males as compared to their bank employee counterparts.

- No significant gender differences were seen on self-efficacy and resilience among the U.K. and India bank employees.

- Significant gender differences were seen on the measure of psychological wellbeing, with higher means for female UK and male India bank employees.

- Female employees at both the U.K. and India were found to be high on the variable of stress.

- Anxiety was significantly high among female U.K. and male India bank employees.

- No statistically significant difference was seen among males and females at bank site on the measure of depression.

- In terms of gender difference in POS, male employees at both U.K. and India bank sites were seen as perceiving higher levels of organizational support as compared to their female counterparts.

- POS moderated the relationship between PsyCap and psychological wellbeing among the combined UK- India sample (n=475) and the UK bankemployee sample (n=230); did not moderate the relationship between PsyCap and psychological wellbeing among India bank employees (n=245).

4.7.1 The relationship among PsyCap, psychological wellbeing and POS in bank employees

Correlational analyses showed PsyCap to be negatively correlated with psychological wellbeing among both UK & India bank employees hence supporting hypothesis (H1). Further, Hypothesis (H2) was also supported, i.e., PsyCap dimensions of hope, optimism, self-efficacy, and resilience were found to be negatively correlated with the dimensions of psychological wellbeing i.e., stress, anxiety and depression among the U.K. and India banking employee samples. Our study finding is consistent with the previous research conducted by Baron et al., (2016) with 170 business founders in the U.S.A. that found that PsyCap was negatively related to stress and subjective wellbeing. Further, PsyCap was also shown to benegatively correlated with stress as evident in a study conducted among 300 police officers in India the findings of which revealed that. high levels of PsyCap were related to lower levels of job stress (Nathawat & Dadarwal, 2014). Optimism, as a dimension of PsyCap, was also found to be lowering negative effects of stress, anxiety, and depression among

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425 primary and secondary teachers of Portugal while it was found that optimistic teachers showed lower rates of stress, anxiety and depression (Rodrigues, 2017). Further, self-efficacy was also shown to be negatively correlated with anxiety in a study investigatedby Munoz et al., (2018) among female healthcare workers working in Spain, a finding that seems to suggest that female hospital workers who display higher levels of anxiety may perceive themselves as being ineffective. Azimi (2014) found a significant negative relationship between PsyCap and mental health in 280 female teachers in Iran, implying that high PsyCap levels promote enhancedlevels of wellbeing whilst reducing stress and depression. Correlation findings of a study by Kaur (2016) also demonstrated a negative relationship between PsyCap and stress showing that higher PsyCap levels can lead to lower stress levels among university students in India. These studies have been mainly conducted with teachers but, in line with our study findings, they indicate the important role of PsyCap in reducing levels of stress, anxiety and depression. Therefore, future research should focus on the development of PsyCap especially in the banking sector by implementing interventions at the workplacethat may help employees overcome stressors thereby leading to enhanced levels of psychological wellbeing (Hashemi et al., 2012).

Hypothesis (H3) i.e., that POS will be positively correlated with PsyCap and its dimensions among the combined sample and separately in the UK and India banking employee samples was also supported. This finding is corroborated by research that has shown a positive relationship between POS and PsyCap as

investigated in 420 IT professionals in India (Sihag & Sarikwal, 2015). Support is also seen to motivate individuals for their betterment and further helps employees to invest in their PsyCap (Sweet, 2012). Research has shown that POS has a positive impact on the component of PsyCap and its dimensions of hope, optimism, self-efficacy, resilience (Hui et al., 2014; Erdem, 2016). Besides, it is seen that if employees feel that the organization, they work for is supportive towards them for various work-related issues then they are most likely to set up clear and achievable work goals, take measures to achieve targets at work, be more hopeful whilst working positively, and being resilient in encountering difficulties and setbacks.

Further, in a study conducted by Matoori(2017) among 180 nurses in Tehran POS and PsyCap were found to be positively related, and it was therefore deduced that enhancing PsyCap and increasing organization support at the workplace can further improve andincrease work engagement of nurses. Overall, it can be argued that POS is linkedwith greater psychological wellbeing, leading to a more positive work approachin the organization and the development of behavioral outcomes by employeesthat are seen as helpful to the organization (Rhoades & Eisenberger, 2002). Another study by Ghaffaripor (2014) has also indicated a significant positive relationship between POS and PsyCap among 300 personnel working for an oilcompany in Iran, suggesting the importance of developing PsyCap as a personalresource, taking advantage of a positive and supportive work climate too that can build up the quality and outputs of work performance too.

Studies have shown a positive link between POS and PsyCap among other sectors; however, in our study findings, higher organization support was portrayed as more prevalent among U.K. bank employees as compared to India bank employees. Support from an organization has a positive impact on an individual's PsyCap levels and can further lead to enhanced psychological wellbeing among employees; thus, it does become imperative to explore this link in the context of the Indian banking sector to ascertain the issues behind a potential lack of organization support as compared to the U.K. based bank employees (an area which will be explored in more depth in the qualitative part of the study).

Next, our study aimed to test Hypothesis (H3), i.e., that there is a negative relationship between POS and psychological wellbeing among the combined U.K.-India sample and separately in the U.K. and India bank employee samples. Research has emphasized the important contribution of POS to positive mental health by reducing stress, anxiety, depression and burnout whilst improving employees' commitment towards the organization, job satisfaction and performance at the workplace (Riggle et al., 2009; Panaccio et al., 2009). Support is seen to act as a buffer against stress and depression (Chen et al., 2009; Ganster, Fusilier, & Mayes, 1986; Holahan et al., 1997), further enhancing and protecting mental health and wellbeing (Anderson,1991). In support of our study findings, a study was conducted by Boyas (2011) with 209 child protection workers in the USA showing that social capital dimensions are influential in safeguarding against job stress in older workers compared to younger workers.

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Therefore, the benefits of organizational support towards an employee's wellbeing cannot be easily disputed in light of the wider literature as well as the present study findings that suggest that higher POS leads to lower psychological wellbeing levels when the latter are indexed in terms of stress, anxiety and depression symptomatology.

4.7.2 Site (U.K., India) and gender differences in PsyCap, psychological wellbeing and POS

The present study aimed to shed light into the relationship among PsyCap, psychological wellbeing and POS in bank employees by also adopting a comparative 'lens' in the analytical approach looking into potential differences in relation to site (U.K. vs. India banks) and gender (male vs. female bank employees across the combined bank cohort and separately in the U.K. and India sites).

Gender can be confounded with many other factors, inclusive of occupations, culture-specific social roles, and expectations (Sulsky & Smith, 2005; Maslach & Leiter, 2008). Limited studies have explored gender differences on PsyCap (Rani, 2018; Caza, 2010; Singh & Garg, 2014; Parthi & Gupta, 2014; Barmola, 2013), with few studies highlighting the role of gender differences on resilience, for example showing that men are more resilient compared to women (Bonanno, 2004; Tantry & Singh, 2010). High PsyCap among males as compared to females was reported in a study by Khera & Singh (2010), a trend that was attributed to higher PsyCap values among males due to their cultural upbringing (i.e., raising males differently from females in the Indian context encourages a

sense of superiority in males). Despite several cross-cultural studies showing similar results on resilience in North American and European samples (Frydenberg & Lewis, 1993; Prelow, Weaver, & Swenson, 2006), cultural differences constitute also another factor that warrants further investigation of the impact of resilience on gender.

Research has postulated that in the experience of stressful events, hope has been found to act as a psychological buffer that promotes subjective wellbeing and decreases internalizing behavior (Valle, Huebner & Suldo,2006). High-hope individuals have been found to be less prone to anxiety and depression (Lopez et.al, 2004; Snyder & Lopez, 2006). Furthermore, individuals having low self-efficacy are more prone to negative events and perceive daily life challenges as more threatening and impossible to handle whereas those having high self-efficacy effectively deal with life challenges and solve problems with great competence and effort (Bandura, 2008). Apart from self-efficacy, some studies have also found significant gender differences in the dimension of optimism, e.g., males have come across as more optimistic as compared to females (Chang, Tsai, & Lee, 2010; Jacobsen, Lee, & Marquering, 2008). Patton, Bartrum, and Creed, (2004) have further indicated men and women to differ in optimism when it comes to pursuing career goals (Lai & Cheng 2004). However, while optimism has been found to reduce stress (Scheier, Carver, & Bridge, 2001) Song (2003) has reported no significant gender difference among university students on optimism in relation to mental health issues.

Following our study H4, overall significant differences were found on the variables of PsyCap (and its dimension of hope and optimism), psychological wellbeing (and its dimensions of stress and anxiety), and on POS between the bank employees based at the U.K. and India sites; while non-significant differences were found on the measures of self-efficacy, resilience and depression between U.K. and India bank employees.

Furthermore, H5 aimed to explore whether there will be statistically significant gender differences among males and females of U.K. and India bank employees on the measures of PsyCap, psychological wellbeing and POS. Our study found significant mean differences on the variable of PsyCap between the U.K. and India male employees; and males scored higher on PsyCap as compared to their female counterparts at either the U.K. or India sites. Our study finding is in line with the study of Xuan (2017) that documented 575 adolescent males to be high on the variable of PsyCap as compared to female. Similarly, Parthi & Gupta (2016) found male employees (n=50) to be higher on PsyCap than their female counterparts (n=50), attributing this gender difference to variances in occupational sector, (e.g., males and females may differ in PsyCap in terms of the occupation they are involved in) and providing a recommendation for future research to investigate potential gender difference about PsyCap. In contrast to our study finding that showed significant differences on PsyCap with higher means in males bank employees of U.K. and India sites, Kaur (2018) in their study with 200 Indian students showed female students to possess high PsyCap as compared to the male students. Additionally, Singh & Garg (2014) through their study investigated the role of PsyCap and wellbeing among 50 male and 50 female teachers in India and found both PsyCap and wellbeing had a

significant role to play, with PsyCap being higher in females as compared to males. It is hence presumed that the factors attributed to PsyCap and wellbeing may be differently expressed in males and females. However, most of these study findings are demonstrated in the population of teachers. Therefore, not being able to corroborate our study findings in the banking sector with findings from the wider literature, lays the foundation for further future investigations exploring gender differences and potentially idiosyncratic factors.

Further, significant gender differences were seen on the PsyCap of dimensions hope and optimism. Male employees at both UK and India sites scored highly on hope as compared to female bank employees. Optimism was found to be high among females at the U.K. bank site and males at the India bank site as compared to their counterparts. Interestingly, our study finding is contrary to existing research which suggested that males are considered more optimistic than females (Huan et al., 2006; Pushkar et al., 2010). Parthi (2016) in their study among 100 employees of the telecom sector in India showed that female employees scored higher on optimism while the male employees scored higher on resilience, therefore making it an interesting finding and a likely gap that can be investigated among the U.K. population in future research. Moreover, the present investigation could not provide a plausible reason as to why female employees scored higher on optimism than males; although this may be attributed to a western-specific culture of a female trajectory for increased economic confidence and hence optimism for the future, this trend would be worth exploring further and in relation to other positive psychology variables in future research.

As far as the PsyCap dimension of hope is concerned, the present study suggested that male employees at both bank sites scored significantly higher as compared to female bank employees. This finding contradicts the findings by Meng (2017) which indicated that males were significantly lower in hope levels than females in a Chinese sample of 880 medical students. Since our study has found female bank employees to be lower on the variable of hope across both U.K. and-India sites, it could be argued that there is an imperative need to further investigate why females in the banking sector are being less hopeful or goal-directed as compared to males, especially when in the present study levels of optimism were found to be higher in the U.K. female cohort than the male counterpart in the present study.

Mental health research that includes stress models and associations with prevalence of depression -particularly in bank employees- are scarce (Valente et al., 2015). So far, only one study has been carried out in a financial institution based in Brazil that assessed minor psychiatric disorders among 2337 employees and found a prevalence of minor psychiatric disorders seen higher among women than men (Silva, 2010). Also, workplace stress leading to distress has been found to have a differential impact on men and women, but surprisingly little attention has been paid towards gender in terms of psychological distress levels (Barnett et al., 1993). Most research has indicated that mental health difficulties including stress, anxiety, and depression, are seen much more prominently in females (Derogatis & Savitz, 1999; Kessler, McGonagle, Swartz, Blazer, & Nelson, 1993; Kessler et al., 1994; Weissman et al., 1996) and females are found to be more vulnerable to the effects of work stress as compared to male employees (Roxburgh, 1996). According to Necsoi (2011), women have

reported high levels of anxiety and depression in research aimed at investigating the relationship between job stress and job satisfaction among Romanian academicians. Further, a longitudinal study in the working population found that women perceive 75% higher psychological job demands compared to men; therefore, women are more likely to suffer from depression and generalized anxiety disorders (Melchior et al., 2007). To further support this our study finding showed significant gender difference on the measure of psychological wellbeing with higher means seen among U.K. based female and India based male bank employees. It can be deduced that female employees working at the U.K. bank scored higher on (poor) psychological wellbeing as compared to female employees working in India in our study, in line with similar findings by Kowalski (2013) in a large public sector organization.

Furthermore, significant gender differences were found on the variables of stress and anxiety, with female employees (UK – India) scoring higher on the stress than male bank employees. Macklin et al., (2006) conducted a survey with 84 public and 143 private-sector employees to assess any significant differences in their stress levels and found female bank employees to be subjected to greater stress levels than male bank employees. Also consistent with our findings is the study by Higgins (2016) with 516 college students and 297 law enforcement officers which revealed that females scored higher ion levels of perceived stress. Higher levels of stress are also perceived in female Norwegian police officers as compared to male police officers; with reasons reported being the lack of support and frequency of job pressure (Berg et al., 2006). Furthermore, anxiety had a significant prevalence among both the male and female bank employees at both U.K. and India banking sites in the present study, although, anxiety was higher

among U.K. female and India male bank employees. Anxiety was reported to be higher in female Norwegian police officers as compared to male police officers (Berg et al., 2006). No statistically significant difference was found in the domain of depression among males and females at either bank site. These findings are in line with the study of Valente (2016) that found no statistically significant difference in depression between male and female bank employees working in Brazil. The prevalence of stress and anxiety besides depression observed in our study due to high job demands and low organization support (mainly seen among India bank employees) is suggestive of a need for future research to investigate the likely risk and preventative factors associated with depression by potentially also promoting mental health awareness and wellbeing programs, especially in the Indian bank context.

Notably, significant differences were observed pertinent to the variable of POS among male and female bank employees at the UK and India sites. A similar trend has been noted in a study by Bhatnagar (2017) conducted with 110 participants working in organizations in India and UK which hardly found any significant differences on POS between the UK and India working population. Considering gender difference in organizational support, male employees at both UK-and India sites were found perceiving higher organizational support as compared to female counterparts. This is seen contrary to a study finding in which female employees of a large public sector organization in Scotland reported experiencing higher levels of support along with positive mental wellbeing as compared to male employees (Kowalski, 2013). This study further highlights that social support, and its effects are perceived differently by men and women. Furthermore, Shields & Wheatley (2005) also suggested that women

tend to perceive having greater support as compared to men because this support is largely derived from their friends and family (Lyons et al., 1988).

Non-significant gender differences were found in the dimension of resilience among the banking samples in the present study. In a study conducted by Parthi (2016) with 50 male and 50 female employees of the telecom sector in India found a significant superiority of male employees on the PsyCap dimension of resilience as compared to female telecom employees. Consistent with our study findings, there was no statistically significant difference in nationality in relation to the measure of resilience in the study carried out by Avci & Erdem (2017) with a sample of 336 security employees of the military organization of Turkey and European countries. It is also worth noting that no significant gender difference were found on the measure of self-efficacy in study conducted with 100 adolescent students in India (Barmola, 2013).

In light of the non-significant gender differences in our study on resilience and self-efficacy, which are both considered important developable traits that can benefit the individual and the organization (Luthans, Avey, & Patera, in press; Luthans, Avey, Avolio, Norman, & Combs, 2006), it could be argued that the consideration of such factors in terms of their effect on psychological wellbeing warrants further investigation.

4.7.3 Moderation

Our study findings confirmed the potential role of POS as a moderator between PsyCap and psychological wellbeing on the combined U.K.-India and UK bank employees, thus hypothesis (H6) was supported. Further, the present study findings are in line with a study conducted by Khan & Husain (2010) who explored the role of social support as a moderator between positivepsychological strengths and subjective wellbeing among men (116) and women (64) engineering students in India. Therefore, support along with psychological strengths seems to help students enhance their overall academic development and wellbeing. The findings of our study are also supported by the Nielsen et al. (2017) findings showing that family support acted as a moderator between PsyCap and wellbeing in 143 post-graduate students studying in Australia. Moreover, Hashemi et al. (2012) found a positive significant relationship between PsyCap and wellbeing -and social capital- in 200 males and 200 females in the workforce in Iran.

Considering the evidence in the wider literature pointing to the importance of othertypes of support too –besides POS-, i.e., social support and family support, it becomes fundamental for future research to investigate other sources of support that could be derived from personal sources rather than through organizational provision.

Next, our study findings also showed POS to act as a moderator between PsyCap and psychological wellbeing in the U.K. bank employee sample thereby supporting hypothesis (H6). However, our finding is not consistent with the wider literature findings. Mutkins (2011) addressed the role of organization support as a moderator between stress and burnout symptoms in 80 U.K. disability support staff members. This study further suggested that depression symptoms and low organization support are frequently concurrent with burnout symptoms therefore organization support may further help in bolstering personal accomplishments along with acting as a buffer against emotional exhaustion. Following on from this line of evidence, Devereux (2009) conducted a study in 96 staff members in the National Health Service sector in the U.K. and found a moderating role of support between the workers' demands and wellbeing while the role of social support as a moderator on the relationship between stress and psychological functioning has also been documented in another study (Frese, 1999).

POS did not moderate the relationship between PsyCap and psychological wellbeing in the India bank employee sample, thus hypothesis (H6) was not supported. Notably, lack of organizational support is a well evidenced factor seen in the research conducted among India bank employees (Jayashree, 2010; Shukla & Garg, 2013; Kumar, 2011). Also, limited research has highlighted the role of POS as a moderator between PsyCap and other workoutcomes, besides psychological wellbeing as investigated in our study. Naran (2013) explored the role of PsyCap and work-related attitudes with POS as moderator in a sample of 50 employees in South Africa. The potential role of POS as a moderator between PsyCap and employee outcomes was explored in insurance company employees

in India (Shaheen & Tiwari, 2015); this finding further supported the presence of POS as a moderator in research, but with PsyCap and other work outcomes and not wellbeing as explored in our study. However, there are hardly any studies that have explored the link between PsyCap and psychological wellbeing with POS as a moderator among India bankemployees that would help support the finding of this study.

Noteworthily, social support has been found to be a mediator of the link between optimism and depression in 133 among college students (Mosher, 2006). Taking the present quantitative findings into account and having considered these in the context of the wider literature on the links among PsyCap, POS and wellbeing in various occupational sectors (also including students) as well as in the banking sector, an in-depth qualitative approach to the profile and nature of relationships amongst these variables seems to be a 'natural' next step. The next chapter will thus present the findings of the qualitative part of this research casting light also into some factors associated with PsyCap and POS, such as coping strategies in response to personal or work-related stressors and take up of organizational sources of support respectively; that might also underlie any differences between the U.K. and India bank sites as well as any gender differences among the bank employee cohort.

Chapter 5: Qualitative study: Results & Discussion

In the previous chapter, the findings of the quantitative part of this research were presented in relation to the link among PsyCap, psychological wellbeing and POS and how it compares between the U.K. and India sites and by gender, in the banking sector. This chapter will provide the findings of the qualitative part of this research which was intended to look into more depth into the natureof the link among PsyCap, psychological wellbeing and POS, as well as into potential factors associated with the profile of these in the U.K and India banking populations.

5.1   Overview:

As it emerged from the systematic literature review and based on the wider literature in the field too, there is limited qualitative research looking at PsyCap and particularly in relation to its link with psychological wellbeing. Psychological wellbeing has been largely explored qualitatively in the index of subjective wellbeing (Werner, 2012), employee wellbeing (Ender-Buyukbay et al., 2017), mental health and wellbeing (Mc Clean, 2012); but not in terms of its relationship with PsyCap nor has been indexed in terms of stress, anxiety, and depressive symptomatology. Remarkably, there are also hardly any qualitative studies looking at PsyCap dimensions in India (James & Suresh, 2016) nor in the U.K.

Considering the absence of relevant literature in this area and the areas that have been identified through the findings of the systematic narrative review (see Chapter 2) to warrant further exploration, the current qualitative study aims to look in more depth into the link of PsyCap as a personal resource and POS as an organizational resource with psychological wellbeing in a sub-sample of the banking population which participated in the quantitative part of this research. It is also aimed to draw out any site or gender differences that may be observed between the U.K. and India banking groups and to explore the nature of coping strategies or sources that are drawn upon highlighting any potential cultural or gender differences.

To this aim, 30 semi-structured interviews with the U.K.(n=15) and the India (n=15) banking samples n=15, India) were conducted to explore commonalities or differences in the issues discussed that would lead to the generation of themes pertinent to the subject-matter that could inform the qualitative literature. The subsequent section sets out in detail the results obtained in the form of common, unique themes and sub-themes. For an account of the methodology adopted in this study please refer to the Methodology section of this thesis (Chapter 3). The chapter concludes with a discussion of the reported results and is followed by a General Discussion chapter which summarizes the key findings of the overall investigation and integrates the quantitative and qualitative results placing them in wider literature context.

5.2 Demographic details of participants

Thirty semi-structured interviews were conducted until thematic saturation was reached at both the UK & India banking sector sites with employees working full time in the bank at various levels and with several years of experience (please refer to Chapter 3 for details on the methodology). The participants at the India bank site comprised 11 male and 4 female bank employees in the age range of 30-55 in India (M= 44.07, SD= 8.11). 10 male participants and 5 female participants in the age range of 26-41 (M= 34.0, SD= 5.0) were interviewed at the UK bank site. The years of work experience in the sector ranged between 2 and 12 years for the U.K. and between 2 and 23 years for the India based bank employees indicating a longer period of experience in the India site sample that resided mostly with male employees.

Table 15: Demographic characteristics of (n = 15) UK bank employees

Participants	Gender	Age	Designation	Experience
Participant 1	Male	36 years	Branch customer advisor	5 years
Participant 2	Female	40 years	Loans Analyst	10 years
Participant 3	Male	29 years	Business Analyst	3 years
Participant 4	Male	32 years	Personal Banker	6 years
Participant 5	Male	26 years	Operations clerk	2 years
Participant 6	Male	33 years	Project Manager	8 years

Participant 7	Female	26 years	Accounts Assistant	2 years
Participant 8	Male	34 years	Financial controller	6 years
Participant 9	Female	31 years	Wealth consolidation analyst	5 years
Participant 10	Male	41 years	AVP	12 years
Participant 11	Female	35 years	Personal assistant	8 years
Participant 12	Male	40 years	Sales Director	10 years
Participant 13	Male	38 years	Investment banker	7 years
Participant 14	Male	39 years	Relationship director	11 years
Participant 15	Female	30 years	Personal banker	4 years

Table 16: **Demographic characteristics of (n= 15) India bank employees**

Participants	Gender	Age	Designation	Experience
Participant 1	Male	55 years	Branch Manager	22 years
Participant 2	Male	49 years	Manager	15 years
Participant 3	Female	30 years	Accounts Executive	6 years
Participant 4	Female	42 years	Deputy Manager	10 years
Participant 5	Male	33 years	Manager	9 years
Participant 6	Male	50 years	AGM	20 years
Participant 7	Male	51 years	General Manager	23 years
Participant 8	Female	47 years	Senior Manager	12 years
Participant 9	Male	55 years	AGM	20 years
Participant 10	Male	53 years	Deputy Manager	18 years
Participant 11	Male	40 years	Marketing Representative	5 years
Participant 12	Male	44 years	Loan Officer	10 years

Participant 13	Female	38 years	Sales Executive	7 years
Participant 14	Male	35 years	Auditor	5 years
Participant 15	Female	39 years	Manager	2 years

5.3 Inter-rater reliability

Inter-rater reliability is desired in qualitative research in order to provide more rigor to the data analysis (Carey et al., 2000; Roebuck et al., 2001). An inter-rater reliability test of the coding system was carried out on six randomly selected interview transcripts till saturation on the agreement of the rating part by the raters was reached. Two independent raters (C L & JY) from the same school of study, coded the transcripts according to established coding rules and suggested guidelines by Kolbe and Burnett (1991). The inter-reliability in our coding reached an agreements level of alpha > 0.80 which is considered to be a good inter-reliability rate (Krippendorff, 2009).

5.4   Results of Thematic Analysis

The themes were divided into broad categories that emerged from the interviews and related to the research questions; and were further divided into sub-themes, under the given umbrella category. Sub-themes were classified as common across the two countries (sites) and/or as country-specific (see Table 17). .

Outline of Themes (and Sub-themes)

Two broad categories were identified based on participants' responses at both the U.K. and India bank sites. The first category concerned any information reported that reflected the link between PsyCap and POS in affecting wellbeing and/or performance at work. The second category referred to reported information with regard to the role of PsyCap-related variables in coping with stressors at work. Four themes (and related sub-themes) were identified under Category 1 and 3 themes (and related sub-themes) under Category 2.

Table 17: Highlights a set of unique, common themes and sub-themes on a combined sample of 30 UK & India bank employees

	Themes	Common sub-themes (UK & India bank employees)	UK bank employees (Sub-Themes)	India bank employees (Sub-themes)
	Category 1: The Link between PsyCap and POS in affecting wellbeing and/or performance at work			
1	Support at work leads to more effective work performance	Colleagues as a source of support for various work-related or personal issues	Manager Support and the provision of training at work improves work performance Employee friendly environment fosters growth & work satisfaction	Management non-responsiveness to employees' complaints Lack of proper guidance/provision of training from seniors for better work performance
2	Well-defined work parameters lead to good levels of work satisfaction		New challenging job roles help enhance productivity	Lack of well-defined job responsibilities/ assignments affect work performance

	and performance			
3	Recognition at work reinforces motivation and feeling of being supported		-Recognition of work through positive feedback and reward enhances self-efficacy	Positive feedback and reward upon fulfilment of work targets increase satisfaction at work
4	Wellbeing programs help improve both wellbeing and performance at work		Wellbeing Initiatives at work increase a sense of organizational belongingness	Lack of wellbeing programs at work due to management's time constraints adversely affect wellbeing and work performance
Category 2: The role of PsyCap in coping with stressors at work				
5	Stressful situations experienced at work	Stress increases in trying to meet work/project deadlines	Stressors stem primarily from dealing with clients of different cultural groups	Increased Customer complaints due to demonetization is a source of stress

	impact wellbeing	Increased work pressure due to job demands leads to increased stress		Frequent job transfers between banks cause anxiety Staying away from the family whilst working is a personal source of stress carried over at work
6	Positive psychology approaches lead to a reduction in workplace stressors	Optimistic thinking results in the successful completion of demanding tasks at work	Being patient and hopeful of a good outcome aids ineffective dealing with client queries Diversion and engagement in relaxing activities reduce work stress	Analyzing strengths and capabilities improves resilience and helps achieve bank-set targets Preparing optimal goals for the future lowers the impact of financial and

				workplace insecurities
7	Different coping strategies are adopted for dealing with stress	Planning is an effective coping strategy for stress Being part of a team and seeking guidance and support from colleagues leads to effective coping with stressors at work Seeking help from friends, family, partner (in personal life) also helps alleviate work-related stressors Positive reappraisal results in seeing the positive side of things Problem-solving/ solution focused strategies support		Acceptance of stressful situations is the commonly used coping mechanism

		coping in stressful situations		
				195

5.4.1 Theme description

Common, unique themes across the two bank employee samples in the U.K. and India and common as well as country-specific sub-themes that emerged from the thematic analysis are described below. Anonymized quotes are also provided from participants from the U.K. and/or India sites in order to illustrate the subthemes that were derived for each theme where applicable (or to illustrate the themes when no sub-themes were identified). For further details regarding the procedures of data management and thematic analysis please refer to the Methods chapter (Chapter 3).

5.4.2 Themes and sub-themes on the link between PsyCap and organizational support in affecting wellbeing and or performance at work

Theme 1: Support at work leads to more effective work performance.

One of the common sub-themes seen in both the U.K. and India bank employees was that of receiving adequate support from colleagues for various work-related issues that helps them to perform effectively at work. This is evident in the following quotes by P1 and P3:

[UK employee P1, male] *Well as part of my job I have a lot of work to take care of and therefore it becomes really important to have good team support and my colleagues do help me with various technical and soft skills that I need at times… [Pause] absolutely, I can say...I do feel I have good and relevant support whenever I need it and it is always available from my manager, .my colleagues and their support encourages me to do well.*

[India employee, P3, female] *I'm thankful to God for giving me support in terms of colleagues here in the bank who are my good friends because I can share all my issues with them ... I'm new to the banking industry [pause] ... my main work here is to deal with Customer care and sometimes I don't understand what answers to give to the customers then I ask my colleagues for help so that I also don't feel much stressed, and I can handle customer queries effectively.*

Support at the organizational level from managers was predominantly reported by the U.K. bank employees –as indicated in the quote by P3-, as opposed to the India bank employees It was revealed that the employee-friendly working environment provides satisfaction at work since it makes employees feel their managers are flexible and the organization is easily approachable for any support they might need at any time; whereas this was not evident in the reports of the India bank employees:

[UK employee, P3, male] *I have got the requisite support from my subordinates and managers… Also, the policies of my organization are very much employee friendly thereby creating contributes to feeling satisfied working here... umm..otherwise the schedules are also flexible as they allow people to work shorter days which is a good thing…*

Another work-related sub-theme that emerged from the reports of the U.K. participants concerned the importance of the organization having various training and development programs in place to help employees improve their work performance leading to professional growth. This sub-theme is exemplified in the quote below by P15:

[UK employee, P15, Female] *but..we do work on some of the advanced technologies here so I can say there is a good opportunity for training that provides skills development and learning that goes at this place to better off our job and networking skills ... this is why this place is so different and innovative...*

On the contrary, a lack of management support, guidance and training from seniors for work-related issues was articulated by the bank employees in India, which reportedly affected their work performance, as reported by P15:

[India employee, P15, Female] *[Angry Tone] There is no support... no support either from colleagues or any training handover from senior managers in this bank…. [Pause] because most of them have reached their retirement and are not bothered to do something for young workers [pause] .all you have to do is come here every day, sit on your chair and simply work.. That's all and this is all I have been doing for all these years...*

Respondents at the India bank site also revealed that one of the major issues faced at the bank is the management's lack of attendance to employees' complaints. Moreover, the work environment was deemed not employee-friendly, and employees did not seem to be able to participate in any discussions and/or sharing of any issues with the manager or the management. The below quote by P3 is characteristic of this concern:

[India employee, P3, female] *It would be nice if management could be more supportive...There is no platform in this bank that would handle employee's complaints and grievances except the handling of customer complaints, all I feel and expect from this place is that we should be listened to from time to time... but the higher authorities don't listen to us or even talk to us...I can say that the whole atmosphere does not feel very approachable...*

Theme 2: Well-defined work parameters lead to good work performance and satisfaction:

Respondents at the U.K. site reported the need to have new challenging and varied job roles due to the monotony of carrying out the same tasks and claimed that new tasks or roles would help challenge them and enhance their productivity at work. Despite having the requisite organizational support, they reported that more managerial support and training especially in this regard will help them enhance their performance in a significant way, as per the quote below by P11:

[UK employee, P11, Female] *Definitely, I feel and I can perform much better than what I am doing right now here at work .. but sometimes there are these monotonous task routines that make me feel I am not learning anything new and also if I get better recognition and more motivation from my line manager then nothing can stop me from doing good work here and stay for a longer time...*

In contrast, the lack of well-defined job responsibilities or assignments affecting work performance was seen as a sub-theme among the India bank participants, as reported by P4 below

[India employee, P4, Male] *I feel that the work given to me in the bank in terms of job responsibilities, somebody 2 ranks below me can do very well and in this way, I don't feel I am being given work according to my capabilities. Leave aside capabilities I feel they should have some structure in place because the bank keeps changing my roles and I do not know what exactly I am supposed to do... [Pause] I can do better work than this if my duties are changed by the manager which will improve my performance and I will feel much happy doing my work*

Theme 3: Recognition received at work leads to feeling supported and motivated.

The sub-theme of the importance of recognition of work through positive feedback in enhancing self-efficacy was emerged from the transcripts of the U.K. bank employees. Moreover, the sub-theme denoting the importance of recognition of work through positive feedback and rewards upon fulfilment of targets also related to the India bank employees who also claimed that this would lead to increased work satisfaction and potentially work performance. Employees at both banks revealed that performance can be beneficially affected by positive feedback from managers and this positive approach helps in the successful completion of tasks. Good appraisal and recognition of work by the manager was also thought to be an important factor for better performance among Indian bank employees. The following quotes by P15 and P13 give an account reflecting this subtheme in the U.K. and India sites respectively:

[UK employee, P15, female] *Yes... this place does appreciate the work and the hard work put in by us [laugh]... I do get frequent well done and thank you notes at my desk for which surely does help me to finish my work deadlines on time and makes me feel very pleased..Confident and motivated working here..*

[India employee, P13, male] *The organization does appreciate our work and our effort...they do sometimes tell us that we have done our job well and gives us good feedback and sometimes I get emails from customers appreciating my work and thanking me in terms of resolving their issues. but overall, I can say that this makes me very satisfied considering the targets and pressures one gets to face daily...*

Theme 4: Wellbeing programs help improve wellbeing and performance at work.

Several wellbeing programs were reported by the U.K. bank employees such as networking or social outings for the team members, charity events, support group meetings to deal with sensitive issues, health awareness, check-up camps and flexi- days for employees to have flexible working schedules that aid in relaxation while creating a perceived sense of belongingness to the organization.

The majority [86%] of the U.K. respondents expressed a similar view to the one voiced by P3 below, i.e., that wellbeing program initiatives are part of an important determinant of wellbeing at work that leads to a sense of organizational belongingness:

[UK employee, P3, Male] *Yes, the organization does conduct activities such as health check-up camps, various social meetings, charity events that lead to a good amount of building networking skills. Also, facilitate relaxation and distressing [Pause] I would say they put the needs and wellbeing of employees as a priority here and give it fair importance and it feels great to be part of such a wonderful organization*

The majority [90 %] of the India respondents revealed a complete lack of wellbeing programs at the India bank sites that affects their wellbeing, as exemplified in the quote below by P4:

[India employee, P4, Male] *I am listening to this for the first time ... [pause] does any organization do such programs for the wellbeing of their employees? Well over here, they don't listen to us so thinking and doing something for our good is just not possible. But if something is done in the future it can help us relax and maybe reduce the strict work culture here...*

Themes and sub-themes on the role of PsyCap in coping with stressors atwork

Theme 5: Stressful events experienced at work impact wellbeing.

Stress was one of the major factors that affected bank employees not just at work but also in their personal lives. One of the common sub-theme reported at both country sites was pertinent to the stress experienced as a result of having to work toward meeting project deadlines along with increased work pressure due to job demands, as per quotes by P12 and P8 P below:

[UK employee, P12, Male] *Well... [pause] stress is a lot high these days because there are major work activities that are going on, as I told you that I work as a director here so for me [pause] my role is to manage business line within the bank and with this comes a lot of pressure because of managing regular timelines and so I feel stressed ... really stressed if I tell you mainly because I have business performance pressure all the time.*

[India employee, P8, Female] *I can say in my role duties I get critical work to focus on and for that matter, it is somewhat like making policies... preparing board meetings at times and other work-related duties that involve less time and for that, I need to follow deadlines which gets very stressful for me to manage and sometimes I don't get approvals on time when a deadline is approaching so to manage all this, I feel very stressed.*

Another sub-theme that was derived from the transcripts of the U.K. bank employees was pertinent to stress stemming from seeing regular clients and belonging to difficult cultural groups, as illustrated in the quote below by P13:

[UK employee, P13, Male] *I reckon I do feel happy meeting all sorts of clients from different cultures, and it has been the best thing about my banking career so far wherein I meet new people ... but yeah it does get stressful sometimes explaining policies and investment procedures.*

One of the very stressful situations faced by only India bank employees is frequent transfers at work that involve staying away from their family members for a long time, which they find very stressful to cope with. This was evident, for example, in the response by P10:

[India employee, P10, Male] *I can tell you that the only tense situation that I have faced in the banking sector is of transfers because there are a lot of transfers that take place and one must constantly move from one place to another and that's the major thing that I feel is stressful, well otherwise everything seems manageable.*

At the India bank site, another major stressful event experienced was demonetization (i.e., discontinuation of the existing currency notes), a national phenomenon that further led to an experience of increased client dealings accompanied by long working hours at the bank, as per the quote below by P13:

[India employee, P13, Male] *Past 15 days my stress level has gone up because I had to work extra hours and since I deal with customer complaints it has increased a lot after the event of demonetization*

Theme 6: Positive approaches lead to a reduction in workplace stress:
Despite stressful and demanding situations at both bank sites, a common sub-theme was reported that referred to optimistic thinking resulting in the successful completion of demanding tasks at the bank. Further, being calm and patient while attending client queries and diversion with engagement in relaxing activities to reduce work stress was reported among the UK bank employees. Please refer to quotes by P6 and P2 below:

[UK employee, P6, Male] *I handle every client case very patiently and do deep breathing before every client meeting to think of all the best possible solutions to provide my client and how to help them I suppose to invest in our bank…I think of getting into the shoes of the other person and deal with their case calmly and provide them with real answers... be it investment or loans. This approach doesn't let me get very stressed at work...*

[India employee, P2, Male] *This Bank has given me a lot in my life, and I feel very satisfied [Pause] Yes, I can say that I see my life very optimistically today and for the future and keeping such a positive attitude with good team member support I am happy to say we have managed to achieve many deadlines and targets that I thought were at one point in time impossible for me to achieve... So yes, having the right attitude in life takes you places.*

India bank employees also mentioned a series of positive approaches to deal with stress i.e., analyzing strengths and capabilities to improve self- efficacy and help them achieve bank targets, as denoted by P2 below:

[India employee, P2, Male] *I tend to take it very far at times... I think of the worst-case scenario and then I take it from there... I do end up saying to myself that I have got to stay positive. I also try to make a plan B if plan A doesn't work and try to follow it unless I feel there's nothing, I can do about it, but in the end, I do feel hopeful to complete my targets well in time.*

As most of the respondents at the India site were nearing their retirement, they revealed being goal-oriented for the future helps reduce their post-retirement stress and anxiety levels that arise due to financial and workplace insecurities making them feel more hopeful working at the bank. Please refer to the quote below by P9:

[India employee, P9, Male] *Goals for me yes [Pause] I do have thought of certain work-related goals that I want to achieve soon in the next 5 years or get promoted here, I have also planned certain things before I reach my retirement to keep myself busy and financially independent. But for now, this place is good and does keep me motivated enough to work well.*

Theme 7: Different coping strategies are adopted to deal with stressful situations at work

Apart from experiencing stressful situations at both sites, various coping strategies were reportedly used by bank employees to help them deal effectively with stress i.e., planning as an effective coping strategy for stress; being part of a team and seeking guidance and support from colleagues helps with stress; and seeking help from friends, family and partner also aids in alleviating work-related stress, as per the quote below by P8:

[UK employee P8, Male] *Right, on this front I would say handling things is never easy and the role that we are given is... [Pause] ..look we have to be very careful with the project management while developing key strategies and deliveries and yeah with good planning with having reliable hardworking teams and their*

support I can say things get easy and together it's easy to problem solve [laugh]

also, one has to be prepared for the worst and have plan B handy.

Besides the themes mentioned above, a set of unique coping sub-themes also emerged at the work-level among the U.K. bank employees i.e., positive reappraisal; problem-solving solution-focused thinking helps with coping in stressful situations. This was quoted, for instance, by P9:

[UK employee, P9, Female] *umm [pause] feeling stressed is awful [laugh]... so, when I'm stressed, I tend to look for solutions to the problem instead of thinking about the problem itself and try not to let the problem overpower me also think of ways to deal with it... Also, discussing sometimes with my family and colleagues who are my friends at work helps me brainstorm and release all the stress[Pause] another thing is I also like to practice meditation and keep a gratitude journal which I find is a great way for me to keep stress in check.*

Further, unique to the India site was the sub-theme relating to the acceptance of stressful situations in bank employees, as claimed by P8 for example:

[India employee, P8, Female] *Stress is part of life and one needs to learn to accept the situation the way it is and not run away from it…I would rather say that every day working at the bank is full of surprises and challenges like we just saw the demonetization. Well, we cannot do anything about such issues but to deal with them in the best way we can and we did handle it well with staff members who worked long hours to resolve any issues that came their way*

The aforementioned have highlighted the common and unique to site themes and sub-themes describing the role of PsyCap, support, wellbeing and other factors among U.K. and India bank employees. The section that follows (5.5) presents a discussion of these qualitative findings placing these in the wider context of the literature too.

5.5   Discussion

The qualitative part of the current research was intended to explore in more depth the factors associated with the construct of PsyCap as a personal resource, the factors associated with POS as an organizational resource and their link with one another as well as with psychological wellbeing at work and/or personal level. The thematic analysis of the interview transcripts from the U.K. and India based bank employees generated seven themes and relevant sub-themes that were described in the previous section and will be discussed below. Critical reflections will be offered for all themes and will place them in the context of the wider literature too. Some final points will be noted toward an overarching theoretical integration of all themes although a detailed integration among themes and between the themes and the quantitative data will be presented in the General Discussion chapter (Chapter 6).

Theme 1: Organizational support leads to more effective work performance

Within the theme of organizational support, a common sub-theme that emerged among the U.K. and India bank employees was in relation to the support that would also come from family and friends, not just the organization. In turn, support from personal sources would help with work performance along with support from the organization Contextually, Srivastava & Srivastava (2009) have also reported that emotional support received from family members -with whom the relationships are pleasant- positively enhances satisfaction with work life. Further, the importance of having strong support in the organization from supervisors and co-workers also emerged as a common subtheme in the current

study for both U.K. and India bank employees, hinting a role of POS in enhancing the quality of one's work life. This is consistent with research that has postulated that co-workers' support is essential to help overcome difficultiesin professional life and is a requisite that has been linked with building up resilience (Werner, 1995) hence a link between POS and the PsyCap dimension of resilience can be deciphered as applied to work-related settings.

Our finding that organizational support leads to effective work performance is also in line with the study of Nigah, Davis and Hurrell (2012) who revealed in their qualitative study that socialization in an organization and support for newcomers leads to an increase in PsyCap and enhanced performance at the workplace. Also, POS along with other work-outcomes was found to positively affect performance at work in a study involving 280 bank employees in Iran (Alfzali et al., 2014). The positive link between POS and enhanced PsyCap is also evident in a qualitative study in 14 teachers in Turkey which provided support for the role of a supportive organizational climate and positive experiences in enhancing PsyCap dimensions (Cimen & Ozgan, 2018). Additionally, there is evidence to suggest that a supportive climate created by the supervisor is likely to result in better task focus or performance at work. Specifically, Kahn's (1990) qualitative study findings indicated that 'supportive, resilient and clarifying' (pg. 711) interactions with managers create both safe and meaningful work contexts. According to Patterson (2013), besides the beneficial impact of enhanced PsyCap and supervisor support at work, thriving at work is a positive psychological state characterized by learning and vitality that may lead to professional growth. Similarly, our study findings in the U.K. bank employees revealed a similar pattern, i.e., that having the requisite support

of the organization along with better communication and mutual understanding from line managers. Although organizational support was not reported to exist in any substantial manner in the India bank site, still the India based bank employees were aware of and expressed a need for organizational support for effective work performance.

Besides the sub-theme of the importance of adequate support provision by the supervisor, another sub-theme evident in the U.K. bank employees is of flexible and friendly office environment that leads to a sense of feeling satisfied at the workplace. According to Richman et al. (2008), flexible work practices are found to improve organizational outcomes by increasing employee engagement and talent retention; supportive work environments and access to workplace flexibility are essential management practices that should be encouraged toward business success. This argument is supported by a health and wellbeing survey that was initiated by Young & Bhaumik (2011) by means of 2,250 interviews conducted with employees working in the U.K. In terms of health benefits at work, 82% of employees stated that one of the wellbeing benefits received is a flexible working environment at work. Furthermore, it is believed that organizations that provide flexible work arrangements, output-based performance criteria and supportive work-life balance culture often have more engaged workforces (Thompson, Lemmon & Walter 2015).

Another factor associated with organizational support that was found to be helpful to the U.K. bank employees of the current study related to the significant role of regular managerial support and training in helping them to handle banking operations effectively; a factor that was not embraced by the India bank employees. Notably, 12 India bank employees (mostly males) in the present study revealed insufficient guidance or training received from managers. This was thought to be hindering work performance; and was attributed to the fact that the majority of senior bank employees on the India site were approaching their retirement and were therefore not concerned about providing any guidance or training to the newly joined bank employees. Giorgi et al. (2016) in their study in 6000 bank workers in Italy found training received at the workplace as the most important determinant of POS among bank employees. This finding was consistent with the study findings of Eisenberger et al. (1997) and of the recent meta-analysis of Kurtessis et al. (2015) that indicated that training opportunities are indicative of good levels of POS; Similarly, in a study conducted in a UK bank the employees revealed that a positive attitude towards the bank; and this attitude is owing to the organization having a well-structured training policy in place that is committed towards the individual, group and organization's development (Rohmetra et al., 2004). A positive attitude toward work has been found to increase job satisfaction and organizational commitment (Bartlett, 2001; Harrelson and Tzafrir, 1999; McEvoy, 1997; Ziderman, 1969). The role of training programs in enhancing employees' performance and organizational commitment was also evident in a study conducted with bank employees(n=155) in Pakistan (Riaz et al., 2013), the finding of which suggested a positivelink between organizational support and work commitment.

Additionally, 13 bank interviewees at the India site of the current study revealed another contrasting situation to that of the U.K. site with regard to organizational support i.e., management's reluctance to address their employees' complaints. Rhoades and Eisenberger (2002) pointed that, out of the 8 recommended items to measure the level of organizational support on the perceived organizational support scale, one of them is the organization's acknowledgement of employees' complaints, suggestive of an important factor perceived by employees in terms of organization support. Pradhan & Tomar (2013) also reported in their study with India bank employees (n=60) a lack of communication with managerial heads and inadequate management support being a potential reason for employees to be feeling highly stressed.

Interestingly, despite the literature suggesting a link between POS and a greater sense of wellbeing (e.g., Singh et al., 1991), participants did not seem to attribute 'feeling better' to high levels of organisational support hence not hinting a link between POS and psychological wellbeing

Theme 2: Well-defined work parameters lead to good work performance and satisfaction.

In reflecting upon this theme, a sub-theme in relation to new challenging job roles helping to enhance productivity was reported by the U.K. bank employees, whereas lack of well-defined job responsibilities impacting performance at work was the shared perception at the India bank site. The respondents at the U.K. bank site revealed that they have a good organizational structure in place with clearly defined roles and responsibilities but nonetheless there is a need for task variety to minimize monotony in duties at work and improve productivity.

Monotonous tasks and lack of job stimulation was also an issue raised in a study conducted by Emslie et al. (1999) with 1112 men and 1064 women of a large U.K. bank that found clerical workers less stimulated by their jobs whilst managers were found to be most stimulated. Overall, men reported their jobs to be significantly less stimulating compared to women bank employees.

Furthermore, the need for challenging tasks to reduce the monotony was also a finding in a study by Sharma & Devi (2011) with 530 bank employees and in another study by Preshita and Pramod (2014) with 230 bank employees in India. The pattern of findings in the current study seem to be consistent with issues raised previously in the literature revealing cultural differences in the attitudes and perceptions at the U.K. and India bank sites in terms of how work parameters might define work performance; with the U.K. based employees reporting good levels of work satisfaction when changing and/or adopting new roles that discourage monotony and with India based bank employees complaining about a lack of challenging tasks at work that hinders work performance. This theme therefore also highlights some differences in terms of organizational structure and organizational support resources at the two bank cultures of U.K. and India that are reflected in the bank employees' views and perceptions about their support system.

Theme 3: Recognition at work reinforces motivation and the feeling of being supported.

A unique sub-theme that emerged in this category among U.K. bank employees is that recognition of work through positive feedback and reward enhances self-efficacy. Being self-efficient enables employees to choose challenging tasks,

invest the necessary time and energy to achieve their goals and persevere when faced with obstacles and discouraging signals (Stajkovic and Luthans, 1998b). Furthermore, reward enhances self-efficacy or moderates the effect of self-efficacy on performance, as was shown in a study conducted with a sample of 76 students in Israel.

The sub-theme that further supported this assumption at the India site is that feedback or positive appraisals are an important determinant that leads to feeling satisfied at work upon fulfilment of targets. Notably, performance appraisal is found to be linked to performance management, that in turn has been found to create a higher level of work motivation in bank employees (Pallavee et al, 2012). Similarly, the respondents at the India bank site revealed that positive appraisal by the management upon fulfilment of bank targets led to a higher sense of job satisfaction at the workplace. Accordingly, studies have found timely feedback, motivation from the supervisor, performance-based evaluation and promotion to be factors for feeling satisfied and committed towards the organization among the banking sector (Akhtar et al., 2013). In another study, it was found that besides other work-related factors, a positive appraisal system was one of the factors that lead to job satisfaction among bank employees in India (Chowdhary, 2013). Notably, studies have highlighted recommendations to organizations to appreciate employees on successful completion of targets that would also help them feel less stressed. This was raised, for instance, by Shukla & Garg (2013) in their study on stress management in employees at nationalized banks in India. However, despite the evidence linking recognitionat work with reduced stress, bank employees at either site in our study did not make any references to improvements in psychological wellbeing but their comments were

limited to the beneficial effects of positive feedback and reward on work productivity.

Theme 4: Wellbeing programs at work help improve both wellbeing and performance

Several wellbeing programs were revealed by 15 U.K. interviewees as opposed to the lack of wellbeing programs revealed by 14 India bank employees. U.K. bank employees revealed wellbeing initiatives that are conducted by the organization from time-to-time help employees feel relaxed and engaged with work. The U.K. bank employees suggested that wellbeing initiatives at work create a feeling of organizational belongingness for them since this shows that the organization attributes a fair amount of importance towards the wellbeing of employees. According to Cockshaw & Shochet (2010), workplace belongingness can be defined as the extent to which a person feels included and supported within their psychosocial work environment; workplace belongingness is related to reduced emotional wellbeing (i.e., depression, anxiety, stress); and overall, fostering identification and belonging in an organization has constructive effects on job satisfaction and decreasing turnover intentions among employees.

In comparison, a contrasting situation was seen regarding wellbeing issues at the India bank site. The interviewees revealed that due to lack of interest, time and management ineffectiveness, there are no wellbeing activities planned in the bank that would make them feel less stressed, despite their reported increased work pressure that affects their productivity at the workplace. Research has shown that a positive mood at work predicts lower withdrawal andorganizational

retaliation and higher organizational citizenship behavior (Donovan, 2000). Notably, mood did not qualify as a theme in our study since it was not found linked to wellbeing at work. However, stress was indirectly related to the provision of wellbeing programmes in the U.K. bank site as participants reported feeling more relaxed as well as better able to engage with work tasks after receiving wellbeing support.

Theme 5: Stressful events experienced at work affects wellbeing

Men and women bank employees at both U.K. and India bank organizations reported experiencing stress not only limited to work factors but also to personal factors in their life, such as having to meet personal challenges within a family context or in some cases bereavement. Recent and/or certain significant life events, such as divorce and bereavement, are considered to be a high source of stress (Adams 1980; Cobb, 1977). High levels of stress that reportedly affect their productivity at work due to lack of job autonomy, less structured organizational culture, role conflict and the lack of management support towards employees (Gopika, 2014)

According to Sutherland and Cooper (2000), it is not possible to determine stress only by examining the sources of stress at the workplace, as there also lies a need to investigate stress arising from the home-work affiliation. Therefore, personal life events that might affect performance, efficiency, wellbeing, and adjustments at work should also be considered. Managing the association between work roles and responsibilities off the job, i.e., maintaining a work-life balance, is also regarded as another source of stress (Cooper et al., 2001).

On stress experienced at work, a gender-specific study by Sackey & Sanda (2009) found that 170 women managers of the organization experienced high levels of stress at work based on the themes highlighted in the qualitative part of the study, however, a gender-specific theme feature did not emerge in our study since both men and women at both bank sites highlighted the issues of facing stress at work and personal levels. Stress experienced at work for the U.K. employees comes from trying to meet project deadlines and increased work pressure due to job demands. Several studies have highlighted the deleterious consequences of high workload, e.g., according to Wilkes et al. (1998) work, overload and time constraints are found to be significant contributors to work stress. Al-Aameri (2003) has mentioned in his studies that one of the six factors of occupational stress is pressure originating from the workload. Further, Head et al. (2002) found that high job demands and lack of control over a job are positively correlated with high-stress levels among workers. A meta-analytic study (Lee & Ashforth, 1996) and several other empirical studies provide evidence for the relationship between demands (workload) and lack of social support on the one hand, and emotional exhaustion on the other (e.g., Bunk, 1990; Cordes & Dougherty, 1993; de Jonge & Schaufeli, 1998; Houkes & Janssen, 1999; Janssen, Schaufeli, & Houkes, 1999; Pines, 1993).

Further in linewith work-pressure, in a comparative study conducted by Houkes & Janssen et al. (2001) among 245 bank employees of a large Dutch bank and 362 teachers working at a center for technical and vocational education in the Netherlands, itwas shown that a combination of high workload and challenging work tasks wasmore salient in the banking sector than among teacher population. In line with our study findings of work demands as a stressor, another study by

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Berg et al., (2006) highlighted, based on their findings from a sample of 3272 Norwegian police officers, that job pressure may lead to both psychological as well as physical health problems at work.

Furthermore, client dealings at the bank were found to be a significant stressor among the U.K. bank employees. Along with work demands and pressures, the participants revealed that dealing with clients -especially those with different cultural backgrounds- and meeting their expectations daily was a stressful factor for them. Research has supported that dealing with clients is seen as one of the many stressful factors among bank employees in India (Pradhan & Tomar, 2013) and that there is a need to hide negative emotions when dealing with customers in China (Kan & Yu, 2016). At the India site, one of the significant stressors experienced by bank employees was the demonetization (discontinuation of currency) situation due to which employees had to deal with increased customer complaints and had to work long hours till the time the customers' issue would be resolved. Another stressor reported by India bank employees was the frequent job transfers between banks because of which they had to stay away from their families for a longer duration of time. Surveys over the years in India have revealed that transferring officers in public sector banks over a large geographical area frequently has the propensity to lead to negative emotional reactions (dissatisfaction); due to the work-family conflict, on the flip side (Chahal, et al., 2013; Sharma & Khanna, 2014). Job transfers as a potential stressor that leads to job dissatisfaction are also reported in a study conducted by Chowdhary (2013) among 120 bank employees in India, with 60% of respondents having experienced the issue of transfer leading to a high rate of job dissatisfaction.

Noteworthingly, most of the interviewees at both bank sites demonstrated that there had not been any significant events that would affect their mood per se drastically, i.e., in terms of feeling sad or upset in their life; moreover, they mentioned that they hardly get emotionally affected by any small instances in their life or at the workplace. This is inconsistent with Healy and McKay's (2000) study findings which suggested a positive correlation between stress and mood disturbance, and a negative relationship between stress and job satisfaction in another occupational group, i.e., nurses. Therefore, although stressful events at work have been found in our present study to affect one aspect of wellbeing that relates to stress, stressful events were not reported as a factor that would lead to poor mood (i.e., depression), the latter being another key aspect of psychological wellbeing that was investigated quantitatively in our study too and was found to correlate with both PsyCap and POS aspects.

Theme 6: Positive psychology approaches lead to a reduction in workplace stressors

Despite stressful tasks at the bank, employees revealed feeling better equipped to face workplace challenges at the bank with adequate support received by the management at the U.K. bank and support from colleagues received at the India bank. A common sub-theme of optimistic thinking resulting in the successful completion of demanding tasks at work was found in both the U.K. and India bank employees. Research has shown that optimistic thinking encourages people to be persistent, to be able to effectively pursue their work- goals and take steps to optimize the quality of their life (Froman, 2010). As optimism reflects one's positive expectations for the future (Carver & Scheier, 2002), it comes to no

surprise that it has been positively correlated with future goal setting and achievement and negatively with goal releasing and acceptance to fate (Lightsey, 1996). Strong evidence from cross-sectional and longitudinal studies relate optimism to wellbeing (Chang & Sanna, 2001). Optimism as a dimension of PsyCap has been shown to relate to higher levels of self-reported vitality and mental health (Achat et al., 2000) and lower levels of depression. There is also evidence that positive thinking may provide a sense of control in certain situations and reduce the incidence of depression (Taylor, 1983). Referring to positivity and optimism, most of the bank employees believed that they had a satisfactory life and that an optimistic attitude leads to contentment and gives meaning to life. As also supported by Orthner (2007), despite the pressures of job stress and extraordinary demands, most bankers continue to find their work satisfying. Furthermore, it is also concluded that positive thinking and optimism interventions reduce job burnout and thus play a fundamental role in decreasing emotional exhaustion and increasing individual efficiency Garrosa & Moreno-Jimenez, 2011).

One of the positive approaches identified among the U.K. bank employees is that being patient and calm benefits in dealing with client queries effectively, especially since they deal with clients belonging to different cultural backgrounds. Also, research has shown that the negative effects of conflicts in a job environment with clients can be alleviated if the employees control a threatening situation with calm and emotional stability; (Donavan et al., 2004; Surprenant & Solomon, 1987; Winstead, 2000). Furthermore, in dealing with stressful situations at the bank, another sub-theme identified among the U.K.

bank employees is that of diversion and engagement in relaxing activitieshelping to reduce work stress. In line with our study finding, a study conductedwith 550 bank employees in India found that employees utilize various diversion and relaxation techniques as a means of functional coping in dealing with stress at work (Devi, 2012).

Next, analyzing strengths and capabilities was found to help achieve bank targets. Another of the sub-themes emerging from the transcripts of the India bank employees. The participants revealed that analyzing their core strengths and abilities gives them the confidence to achieve targets at the bank. Similarly, PsyCap is considered as a critical personal resource that facilitates employees in the completion and achievement of official targets (Gupta et al., 2017); especially seen in self-efficacious individuals (Bandura & Locke, 2003). Furthermore, PsyCap constructs of hope and optimism reveal the individual's perception of their abilities to develop strategies that help them achieve targets for the future (Linley & Joseph, 2004). Further supported in a study conducted among hotel employees (n=181) in Iran, t optimists' determination in being persistent in achieving targets at work leads to feeling satisfied at work (Kaplan & Bickies, 2013).

Another sub-theme examined among the India bank employees relates to preparing goals for the future in order to lower financial and workplace insecurities. The participants at the India bank site highlighted certain work-related goals they would like to achieve in the coming few years before they would reach their retirement age. According to Luthans et al. (2006), employees should set appropriate and challenging job goals to boost their confidence. The

underlying mechanisms of the relationships between sense of coherence and wellbeing can be explained by the self-concordance model (Sheldon & Elliot, 1999; Sheldon et al., 2004) which has been widely applied in research on wellbeing (Judge, Bono, Erez, & Locke, 2005; Smith, Ntoumanis, & Duda, 2007). The self-concordance model adopts similar premises to the job demands-resources model in terms of its presumed parallel dependence on PsyCap as a personal resource; it focuses on the motives underlying personal goal striving, the influences of goal motives on goal attainment and their consequences for wellbeing. According to the model, autonomous goal motivation would predict positive expectancies, which can finally predict greater wellbeing (Sheldon & Cooper, 2008). Individuals who have meaningful goals tend to experience greater self-concordance, which in turn, increases the frequency of these activities. The more frequently people attain goals, the greater positive expectancies (i.e., optimism) they have. Consequently, the attainment of goals, which are congruent with an individual's values and interests, will elevate wellbeing because they offer substantial support toward personal growth and development. Being optimistic (a feature of PsyCap) in achieving future goals set was linked with a presumed reduction of anxiety (an aspect of psychological wellbeing) -e.g., around job security as reported by the India sample-, and/or successful work performance.

Theme 6: Different coping strategies are adopted for dealing with stress

Nowadays, negative relationships between work stressors and physical and psychological wellbeing seem to be well established (for a review, see Schabarcq, Winnubst & Cooper, 2003); However, situations are not inherently stressful; and psychological, physical and/or behavioral responses to stressors are the result of the interaction between the individual and the situation (Sutherland & Cooper, 1988). Ferreira (2006) analyzed the role of direct-action coping and palliative coping in the relationship between work stressors and psychological wellbeing in a sample of 464 bank employees and found the main effects of direct-action coping on wellbeing and work-related stressors to be correlated positively with psychological distress and psychosomatic complaints. Similarly, the positive coping strategies seem to play an important role in determining the results and/or consequences of the stressors (e.g., Day & Livingstone, 2001; Eriksen & Ursin, 1999; Greenglass, 2003); thereby diminishing the amount of stress being experienced (Gupta, 2019).

Notably, despite the highly stressful situations experienced at the banks, employees revealed the use of certain positive coping strategies to deal with stress at both work and personal levels. Coping strategies at a personal level i.e., sharing/discussing issues with friends, family and partners were adopted by the majority of the employees at both the banks. According to Heaphy & Dutton, 2008, humans need social interaction as a means of sharing their feelings, enhancing their emotional resources and maintain their psychological and physical health. At the work level of coping, the sub-theme denoting that being part of a team and seeking guidance and support from colleagues leads to

effective coping with stressors suggested that employees at both banks sought guidance and support from their colleagues when required for work-related issues while working as a team further helps them to deal effectively with stressful situations at work. Similarly, it is seen that frontline employees may sometimes require support from their colleagues because they may rely on their co-workers who share knowledge and expertise to assist them with challenging tasks in service encounters (Zhou & George, 2001). Research has also shown that managers who are critical, demanding and unsupportive create stress among employees whereas with a positive social dimension of work and with good team working, stress can be considerably reduced (Michie, 2002).

A 2½ year study involving almost 28,000 employees in 215 organizations showed that poor teamwork and ineffective supervision were the two most important factors leading to employee stress, with role conflict issues having the strongest influence on job burnout, health problems, and performance problems (David, 2000). Furthermore, research at the team level has shown the potential moderating role of PsyCap /in the relationship between workplace outcomes and team value congruence (Brown & Trevino, 2006), behavioral integration (Simsek, Veiga, Lubatkin & Dino, 2005) and cohesion (Beal, Cohen, Burke & Mclendon, 2003). Such factors have shown to heighten the influence of team level PsyCap on team-level outcomes, given that prior work suggests that when there is greater consensus and shared understanding between team members, they are better able to channel their group efficacy towards goal setting and achievement (Gibson & Earley, 2007)- something which is also evident in our study. Lazarus (2003) identified that human adaptability and coping strategy become enhanced with the help of different dimensions of PsyCap. Moreover,

our study has revealed that those individuals who remain positive in stressful situations remain more hopeful, optimistic, self-efficient and resilient by adopting coping strategies of the problem-solving, planning, re-appraising the situations to help better confront stressful situations; however very few participants linked pessimism style with coping in terms of feeling less hopeful & optimistic about the prospects and attainment of goals.

Nevertheless, empirical research has shown that active or problem-focused coping is linked toincreases in job satisfaction (Burke, 1998; Rick & Guppy, 1994) as well as a decrease in anxiety and psychological distress (Hobfoll et al., 1994; Grossi, 1999). Additionally, bank employees in the U.K. and India re-appraised the situations positively and looked for solutions to be better able to deal with stressful situations at the workplace. The coping strategies of positively reappraising a situation by trying to look at the positive side of things in life andbeing solution focused in stressful situations were sub-themes seen among both the U.K. and India bank employees. The finding of positive reappraisal as a coping technique to deal with stress is also consistent with the findings of the study by Singh & Dhawan (2012) that looked at job stress and coping along withorganizational climate in 260 bank employees of both public and private sectorbanks in India. High mean scores of positive reappraisals in the study indicatedthat there is greater use of this coping technique in reducing stress and positive reappraisal was seen as the most preferred strategy followed by self-controllingand planful problem solving among the bank employees. Positive reappraisal and problem-solving sub-themes also emerged in a study conducted by Vaidya& Yadav (2013) with 200 management faculty members in India as coping strategies to defy stress at the workplace. Additionally, another

study by Tsai etal. (2007) also highlighted the importance of monitoring the stress that resulted from the constant demand on IT professionals and findings revealed utilization of various coping strategies for stress i.e., problem-focused strategies (direct action and seeking social support) and emotion-focused strategies (seeking social support, situation redefinition and acceptance).

Based on our research findings, it can be observed that people high on PsyCap can effectively deal with stress, using effective coping strategies of problem solving, positive re-appraisal etc. One of the coping sub-themes uniquely identified at the India site is that of acceptance that stress is part of life and one should learn to deal with it and adaptto the situation accordingly. The finding of acceptance as a coping mechanism is in line with a study conducted by Limbert (2004) in British military personnel which showed that most participants appeared to make the best of the situation by engaging in positive thinking and acceptance of the situation, with this approach having been further associated with higher levels of job satisfaction. Notably, the literature on acceptance of a stressful situation as a coping mechanism is scant but has explored acceptance of organizations work culture (Timane & Pendke 2008), employee acceptance (Kaur, 2015), and the need forimproving acceptance of technology at the workplace in the banking sector (Shukla & Singh, 2014). Importantly, the majority of bank employees in India also mentioned that various religious activities, exercising and socializing with friends and families also helps them de-stress and cope with situations effectively. This was in line with the findings of a study conducted by Gyan & Baffoe (2014) in 464 bankers of Ghana which showed that to deal with stress effectively, bank employees use various coping strategies such as religious activities, exercises, share with friends, medicinal

therapies, counselling, and social gatherings.

Integration of key findings across the identified themes

Overall, all the participants in the current study shared good insight on issues of wellbeing, organizational support and the utilization of PsyCap, with the majority of the bank employees found to be high on PsyCap constructs of hope (when it comes to setting goals for the future); self-efficacy (linked to the recognition of work through positive feedback & analyzing strengths to accomplish bank targets), resilience (linked to confronting stressful situations at work as means of adopting various coping strategies) and optimism (associated with positive thinking in the successful completion f demanding tasks) at work and personal level. A few employees revealed being pessimistic at work due to the work culture especially at the India site, however, pessimism did not qualify as a theme. Interestingly, participants did not relate their mood to psychological wellbeing but reported merely on stress-related issues linking these with their wellbeing.

Largely, bank employees were largely found to experience high levels of stress at work and more so the Indian bank employees facing the after-effects of the recent demonetization. Being able to draw upon PsyCap as a personal resource was found by the participants to be an effective way of dealing with stressors at work. The ways in which PsyCap was utilized differed between the two sites indicating potential cultural differences. In parallel, the extent to which bank employees were able to draw upon organizational resources varied cross-culturally. While personal support from family and friends was there as a

resource for bank employees at both sites, POS was substantial only on the U.K. bank site. Both U.K. and India bank employees valued the role of POS in enhancing work performance; notably, wellbeing programmes were the only means of POS that was explicitly linked with aspects of psychological wellbeing as well as work performance, with the rest of the POS-related themes (in Category 1) denoting a link between POS and work performance aspects only. Although organizational support aspects such as recognition of work, well-defined setting of work parameters and support from colleagues were commonly reported to be existent at both bank sites, the provision of managerial support, wellbeing programmes and training was existent for the U.K. employees only. A reflection on the characteristics of the participants from whom the themes were generated did not allow any inferences to be made with regard to gender differences in the two bank employee samples, something which may be due to the fact that both samples predominantly consisted of male bank employees.

An integration of the qualitative findings with the quantitative findings of the current study will be offered in the next chapter, the general discussion (Chapter 6). Further reflections on the implications of the current findings and future directions will also be discussed in the next chapter, along with the limitations of the current investigation.

Chapter 6: General discussion

This chapter is divided into the integration of quantitative and qualitative study findings; implications (i.e., organizational and theoretical); recommendations; strengths; limitations; future directions; and conclusion of this PhD research project.

6.1   Integration of Quantitative and Qualitative study findings

The mixed-methods approach elucidates the multifaceted nature of the variables of PsyCap, psychological wellbeing and POS under study in the current investigation while the relevant analyses unearthed a level of understanding that until recently had been limitedly explored. Quantitative and qualitative findings revealed relationships among aspects pertinent to PsyCap as a personal resource, POS as an organizational resource and to psychological wellbeing as indexed by negative connotations of wellbeing, i.e., depression, anxiety and stress. Commonalities and differences were also drawn in terms of how these relationships were manifested in the two bank employee sites of U.K. and India. The nature of factors experienced at work leading associated with stress and the coping strategies adopted in order to deal with these were also aspects that were looked at qualitatively to provide further information that might enhance our understanding of how PsyCap and POS may be synergistically –or not- contributing to psychological wellbeing.

The quantitative part of the study partially focused on exploring the link between PsyCap and psychological wellbeing through the means of correlationalanalysis showing a significant negative relationship between PsyCap and (poor)

psychological wellbeing in the combined sample of U.K. and India bank employees (n=475), and in the U.K. (n=230) and India (n=245) bank employee samples separately. This finding is consistent with previous literature showing that PsyCap is negatively related to (poor) psychological wellbeing (Baron et al., 2016; Nathawat & Dadarwal, 2014; Rodrigues, 2017; Munoz, 2018). Additionally, the qualitative study themes and sub-themes provide more in-depth information underlying the profile of PsyCap and its relationship with psychological wellbeing and POS; showing the role of PsyCap in coping with stress as reflected in the themes pertinent to stressful situations experienced at work, positive psychology approaches that lead to a reduction in stress levels as well as in the nature of various coping strategies underpinning the PsyCap construct (e.g., resilience) adopted to confront stressful situations at work.

The self-efficacy dimension of PsyCap and its link with organizational support was reflected through the theme of "well-defined work parameters lead to good work performance and feeling satisfied at work". Self-efficacy is further viewed as a means to help employees choose challenging tasks, invest the necessary time and energy to achieve their goals and persevere when faced with obstacles and discouraging signals (Stajkovic and Luthans, 1998b). The unique sub-theme of "new challenging job roles help enhance productivity" was representative of the U.K. bank employees highlighting the need for task variety and less monotonous jobs whilst thriving to achieve short and long-term goals at work. In contrast, Indian bank employees revealed a lack of well-defined job assignments that affect their work performance, which bears implications for job

redesign and other associated actions to be considered by bank authorities in an attempt to help bank employees perform effectively.

Resilience was reflected in the use of different coping strategies that help to confront stress both at work and personal levels. Coping strategies at a personal level involved sharing issues with friends and family. At work level, employees at both U.K. and India bank sites reported that seeking guidance and support from their colleagues and working as a team with positive re-appraisal of the situations, are ways of helping them cope effectively with stressful situations, although the India bank employees complained about a lack of managerial support. Additionally, positive reappraisal and problem focused coping (Affleck & Tennen, 1996; Billings, Folkman, Acree, & Moskowitz, 2000) and the ability to use positive emotional resources have been shown to act as buffermechanisms against the impact of stress (Zautra, Johnson & Davis, 2005).

Nevertheless, bank employees may sometimes need support emerging from colleagues, to share knowledge and expertise and assist them with challenging tasks (Zhou & George, 2001); consequently, work teams characterized by high social support is found to be more cohesive and goal-directed, leading to favorable employee morale and wellbeing (Karasek and Theorell, 1990). Furthermore, the variables of optimism and hope were seen as important factors reflected in both quantitative and qualitative studies. Optimism and hope were found to be negatively correlated with psychological wellbeing among U.K. & India employees; with research evidence found to support the role of optimism and hope in lowering stress levels (Scheier, Carver, & Bridge, 2001). The qualitative study reflected the utilization of various positive approaches at work

such as optimistic thinking that helps deal with demanding tasks at work. Optimism as a dimension of PsyCap has been shown to relate to higher levels of self-reported vitality and mental health (Achat et al., 2000) and lower levels of depression. The hope dimension was explored as means of preparing optimal goals for the future to reduce the impact of financial and workplace insecurities largely seen among the India bank employees. As postulated by Luthans et al., (2006) that employees should set appropriate and challenging job goals to boost their confidence that would lower insecurities in the future, reducing adverse effects on their wellbeing.

While wellbeing programs help promote the relaxation of employees and positive engagement at the workplace; however, lack of such programs was seen at the India bank site contrary to the U.K. site where the respondents revealed that wellbeing initiatives at work improves wellbeing and creates a feeling of organizational belongingness. The respondents in the India bank highlighted various religious activities, exercising and socializing with friends and families helps them de-stress and cope with stressful situations at work. This can serve as a potential future recommendation by bringing in awareness regarding the benefits of wellbeing programs and their implementation at the India bank, which can help enhance the performance and overall wellbeing of the employees.

The role of POS was analyzed through correlation and moderation analysis. The findings of the correlation analysis showed a significant positive relationship between POS and PsyCap and a negative relationship between POS and psychological wellbeing. POS is found to be positively related to the

construct of PsyCap and dimensions (Hui et al., 2014) and negatively associated with wellbeing i.e., stress (Boyas, 2011) anxiety and depression (Kossek et al., 2011; Barth et al., 2010; Lee et al., 2014). According to our study findings, POS moderated the relationship between PsyCap and psychological wellbeing among U.K. bank employees as opposed to Indian bank employees. Likewise, the qualitative study themes helped to identify support received by bank employees from colleagues for work-related issues. They highlighted the importance of support at work for effective performance, well-defined parameters that lead to work satisfaction, recognition of work reinforces motivation and support and wellbeing programs that help improve wellbeing and performance; Bank employees at the U.K. site acknowledged the importance of having requisite support in place from the management, inclusive of flexible work arrangements, adequate training programs, better communication and mutual understanding with line managers for various work-related issues, as opposed to the India bank site. Lack of managerial support leading to increased stress levels is evident among bank employees in India (Jayshree, 2010). Better organization support and training programs targeted at the development of PsyCap at the India site is a suggestion that needs to be considered by providing recommendations to the India bank site that would further help in the overall wellbeing of the employees at work.

Besides the aforementioned findings, the secondary aim of the study was to investigate any significant gender differences on the variables of PsyCap, psychological wellbeing and POS among bank employees due to the limited number of gender-based studies that have explored these relationships. Our

study findings indicated that male employees at both the U.K. and India banks were high on the overall measure of PsyCap compared to female bank employees. One potential reason behind high PsyCap among males as compared to females has been offered by Khera & Singh (2010) who attributed higher PsyCap values in males to the different cultural upbringing of males in the Indian context, as opposed to that of females. Studies have explored the role of PsyCap to see whether any gender differences lie among males and females. However, these studies did not specify the reason for gender differences on PsyCap. In exploring the dimensions of PsyCap, significant gender differences were shown on the variables of hope and optimism. Male bank employees in both the U.K. and- India sites were found to be high on hope as compared to female bank employees. Optimism was found to be high among U.K. female (U.K.) and India male bank employees. Further, significant gender differences were not found in the measures of self-efficacy and resilience among neither at the U.K. nor at the India bank sites in the quantitative part of the study.

Gender differences were also deciphered on the variable of psychological wellbeing, with higher scores among U.K. female and India male bank employees. Research elsewhere has indicated that mental health problems including stress, anxiety and depression, are more prominent in females (Derogatis & Savitz, 1999; Kessler, McGonagle, Swartz, Blazer, & Nelson, 1993; Kessler et al., 1994; Weissman et al., 1996). This trend was evident in our study as female bank employees working at both bank sites were found to be high on the variable of psychological wellbeing as compared to the male employees. Moreover, anxiety was evident only relating to experiencing frequent job transfers in India bank employees in the qualitative part of the study.

The lack of reporting experiencing anxiety by most interviewees in the qualitative study could be due to the stigma attached to the mental illness of depression and participants might have hence attempted to avoid disclosure that could lead to stigmatization, shame and isolation (Jacoby, 1994). Stress and anxiety can be viewed as traits that are linked to specific stressors and hence justify their presence. Due to various workplace stressors experienced by bank employees, it does become imperative to explore potential mood disturbances to limit the occurrences of various mental disorders, especially in light of psychological distress having shown to predict various psychiatric disorders (Brown & Harris, 1978; Dohrenwend & Dohrenwend, 1974; Mirowsky & Ross 2003b; Thoits 1983, 1995).

Next, significant differences were found on POS with males found to perceive higher organizational support as compared to female employees at both the banks. In terms of cultural differences in perceiving support, it is seen that individuals are seen to interpret situations and contexts differently largely due to social representations that are shared within a particular nation (Jankowicz, 1994), also dependent on a country's history, experiences and current state. However, in terms of the qualitative part of the study, no such gender differences are evident since the majority of males and female bank employees at the India site reported a lack of organizational support in contrast to a better organizational support system reported by U.K. bank employees.

Research evidences have shown PsyCap to be significantly related to wellbeing (Avey et al., 2010; Singh & Mansi, 2009; Malekitabar, 2017; Rabenu, 2016; Dewal 2017; Khan, 2013). This relationship has been shown to make an important contribution to the organization (Luthans et al., 2006a, 2007). Thus PsyCap becomes a meaningful and justifiable investment for the enhancement of overall employee wellbeing and potential means toward better organizational performance at the workplace. Crowther et al., (2004) suggest that focused attempts to enhance employee wellbeing are worthwhile because they can improve productivity, morale, teamwork, and staff retention.

Importantly, POS has established a positive link between PsyCap and wellbeing in our study, shown to provide better wellbeing with enhanced performance and employee commitment towards the organization. The wellbeing programs also provide organizations with a way of demonstrating their ethical standing as caring employers (as seen at the U.K. bank site) and seem to have become a popular strategy for exercising corporate social responsibility (Holmqvist, 2009). According to several reviews of this literature (Baxter, Sanderson, Venn, Blizzard, & Palmer, 2014; Goetzel & Ozminkowski, 2008; Pelletier, 2011; Rongen, Robroek, van Lenthe, & Burdorf, 2013), such programs have been generally successful at securing improvements by lowering occupational health risks and improving productivity. Notably, it does become crucial for future research to explore the extent of wellbeing programs in banking and other sectors in India due to hardly any studies except a few carried out in the country of U.K. (Chetty, 2016), Australia (Bunn & Guthrie, 2010) and the USA that have shown the relevance and implementation of using wellbeing programs. It seems vital to invest in the variable of PsyCap with the promotion of wellbeing

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programs and provision of organizational support (especially in the India banking sector) which is likely to enhance the wellbeing of the employees and the overall culture of the organization.

6.2   Implications of the study

The overall findings of our research helped broaden the understanding regarding the role of PsyCap and its relationship with psychological wellbeing along with POS among bank employees across different workplace cultures of the U.K. and India. This study has made a unique contribution to positive psychology literature by linking PsyCap and wellbeing in the workplace contexts especially where it significantly focuses on the issues of psychological wellbeing in the form of stress, anxiety and depression along with the role of POS among the bank employees. Our study further supports the research that has shown a positive link between PsyCap, POS and wellbeing in terms of lowering stress, anxiety and depression (Liu et al., 2014), whilst significantly contributing within the field of POB that suggests a need for a balanced approach and further research in positive psychology that helps focus employees attention on building strengths and correcting weaknesses that would enhance productivity and create a better working environment (Luthans, 2002a, 2002b; Wright, 2003).

It is clear from the findings (both quantitative and qualitative) that PsyCap with psychological wellbeing along with requisite POS has shown its impact among the bank employees. Our study has shown that PsyCap is an important personal resource in two ways: it relates positively with POS and negatively with psychological wellbeing i.e., stress, anxiety and depression; besides, POS also moderates the associations between PsyCap and psychological wellbeing

showing relevance and importance of the concept of POS in PsyCap and wellbeing research, since research has shown that employees with high POS are less likely to experience wellbeing issues of stress, anxiety and depression (Vallone & Ensher, 2001) while employees high on the measure of PsyCap relate negatively to stress, cynicism and burnout (Avey et al., 2008; Luo & Hao,2010).

6.2.1   Organizational implication

Analysis of the data in our study has also revealed several important practical implications particularly for human resource management (HRM) in the banking organization. The bank organization at the India site can employ certain practices for employees that can help them develop a mutual feeling of trust towards the organization, particularly in light of an increase in management's concern towards employee's welfare and overall wellbeing. This can be achieved by implementing a psychological contract at the India bank. A psychological contract expresses personal promises and obligations among the employees arising from the reciprocal relationship between the employees and the organization (Rousseau, 1989, 2001). To succeed, the employers need to understand what employees expect from the organization and must pay attention to fulfilling their expectations to fulfil the organization's side of the contract (Festing and Schafer, 2014). The notion of psychological contract entails that employees have a variety of expectations from their organization and organizations have a variety of expectations from them, respectively (Roehling, 1997). Although bank organizations have expectations from employees at the India site regarding fulfilment of certain targets or deadlines, the qualitative study showed that employees' expectations from the management were not

fulfilled; there was a lack of: management attendance to employee complaints, safe working environment for female employees, flexible work schedules, wellbeing programs that would enhance wellbeing and productivity, training programs for the development of new skills. Given that such issues affect wellbeing, the creation of an employee-friendly working environment at the India bank site would be beneficial in terms of providing the requisite organizational support similar to the one observed in the U.K. sample in our study. Future research can also investigate the extent of employee assistance programs through designing of interventions especially at the India bank that would help create and foster a healthy working environment whilst also including mental health programs for better wellbeing and enhancement of productivity of employees at the workplace. Employee assistance programs (EAPs) are "job-based programs operating within a work organization to identify 'troubled employees,' motivating them to resolve their troubles, and providing access to counselling or treatment for those employees who need these services" (Werner & DeSimone, 2012). Similarly, a study by French & Zarkin (1998) has also suggested that employee assistance programs at the worksite help improve workers mental health that can help productivity losses at the workplace. Although, employee assistance programs have gained momentum in the western countries of the U.K., USA, Australia, Canada, it is still at an infancy stage in India (Gurumoorthi & Nalini, 2014). Therefore, such practices and interventions if implemented by the India bank can help the wellbeing of employees significantly.

Managers as leaders in the organization simply by modelling higher levels of PsyCap along with organization support can also help enhance employee's self-efficacy, resilience, hope and optimism therefore such motivated leaders can enhance the overall wellbeing as well as the functioning of the teams to be able to meet deadlines and targets especially in the India banking sectors. Our results suggest that one way to improve the relationship between PsyCap and psychological wellbeing is through the provision of organizational support; an important recommendation to the India bank site can be suggested in providing the requisite support to the employees and putting proper practices and systems in place such as job- redesign so that these factors can prove beneficial to the organization.

Since lack of training programs were seen at the India banking site therefore organization can assist employees to enhance their PsyCap as well as other skills needed at work by conducting regular training workshops for various skills development. The psychological strengths i.e., PsyCap are relevant to today's workplaces as these provide individuals, teams and organizations with a potential source of viable advantages (Luthans & Youssef, 2007). Particularly with the current investigation organizations in both U.K. & India can benefit from developing programs for PsyCap. According to Youssef & Luthans (2007), a key feature of PsyCap is that it is malleable and open to development. Organizations may also profit by stimulating PsyCap among the bank employees that would lead to better performance at the workplace. Further, quantitatively our study found a negative relationship between PsyCap and wellbeing and qualitatively study showed stress besides anxiety and depression to be a significant factor that impacts bank employees at both work and personal level. According to Hans

Selye (1975) though some stress is desirable for an individual, our study found that bank employees at both sites are experiencing higher levels of stress at work. Since elevated levels of psychological distress is seen to predict various psychiatric disorders including anxiety, depression (Brown &Harris, 1978; Dohrenwend & Dohrenwend, 1974; Mirowsky & Ross 2003b; Thoits 1983, 1995) therefore it does become imperative for banks to conduct various stress management workshops to help employees effectively deal with stress.

Furthermore, studies conducted at banks in India are also suggestive of highlighting potential recommendation regarding the implementation of various stress management programs including managing stress at personal levels through Yoga (Garg & Goel, 2016) along with training programs to develop coping skills to help employees better deal with stressful situations at the workplace, open channel of communication to deal with stress,with organizing counselling sessions at the workplace (Jayshree, 2010; Swarnlatha, 2012; Devi, 2012; Shukla & Garg, 2013). Also, therapeutic methodsadopted for dealing with stress differ between U.K. and India according to a study investigated by Laungani (1994). The author also suggested that there are potential cultural differences in managing stress between the two countries. However, the author concludes that for the West to assume they cannot benefit from Eastern cultures is an attitude that is detrimental to genuine cross-cultural understanding.

Apart from organizing stress management workshops, banking organizations can also utilize intervention programmes to sustain and increase PsyCap among the employees and these positive approaches can also be further integrated as

part of the performance appraisal systems despite experiencing unavoidable stressful factors by them at the banks (see figure.8) highlights PsyCap interventions for performance impact); since performance was one of the evident factors that was affected due to lack of support and experiencing of stress factors in the qualitative study. In addition to this, relatively short training interventions that have been developed by Luthans et al., (2007) can be recommended to the bank sites as these interventions have also been tested for online delivery (Luthans et al., 2008) as well as for traditional face-to-face workshops (Luthans et al., 2010). These interventions are found to foster employee wellbeing in the workplace along with better performance (Wright, Cropanzano, & Bonett,2007). Further, to enhance employees' social relationships, to make employeesmore resilient to face workplace challenges and to increase task performance the implementation of mindfulness intervention can be suggested that will help them to better deal with emotions and stresses at the workplace.
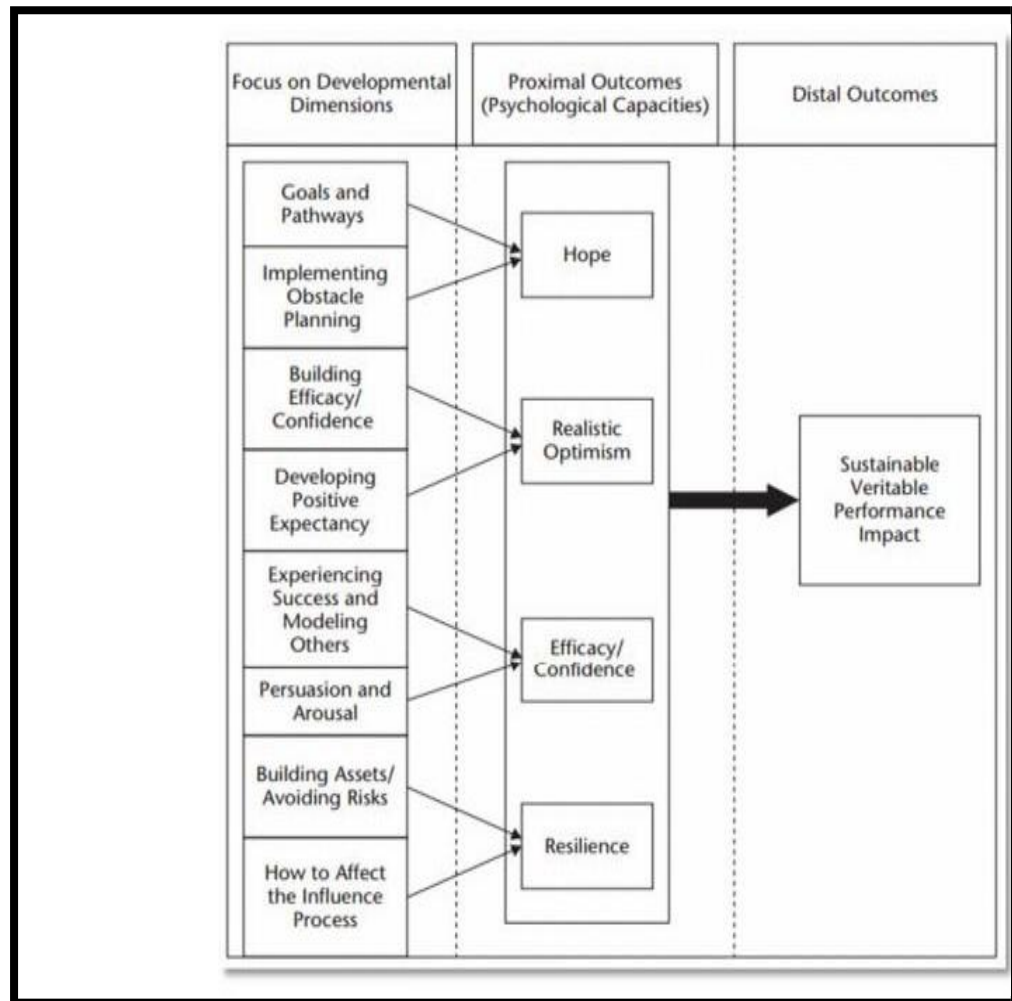
Figure 8: PsyCap Intervention. This intervention is intended to affect each state as well as the overall level of PsyCap for performance impact. Source: Adapted from Luthans, Avey et al., 2006 and also found in Luthans et al., 2007.

Positive mental health and wellbeing outcomes have been found to provide better physical health, enhanced productivity at work and better quality of life (Friedli, 2009). To enhance psychological wellbeing and productivity at work, an important recommendation can be suggested to bank organization i.e., implementation of self-help tools for stress, anxiety and depression that can be assessed through various application in the era of digital advancement. Notably, due to stress, anxiety factors seen significantly among employees at both the banks, despite support groups seen for mental wellbeing at U.K. sites for mental health awareness, it would be interesting for future researches to design and invest on psychological wellbeing digital apps and apply them as a possible intervention to see their results on the bank employee's psychological wellbeing.

Furthermore, job demands, and stress-related issues affect workers wellbeing in Asian countries, despite such issues 91% of employees in India have shown to respond very positively towards wearable devices to enhance their overall health at the workplace (Priyadarshini, 2019); thus, implementation of such applications can assist in then enhancement of the wellbeing of bank employees. Additionally, banks can also help employees deal with job demands by implementing interventions based on Bakker & Demerouti (2006) job demand – resources model. To help employees deal effectively with stress arising due to job demands, organizations can carry out an assessment by evaluating employees job resources i.e., by analyzing physical, psychological, social or organizational aspects of their job that help them achieve their work goals along with developing personal resources of optimism, hope, self-efficacy, resilience that would help buffer the negative impact of job demands on them such as good social support and performance feedback. Research evidence has shown the JD-

R model to be linked with employee wellbeing and predicts important organizational outcomes (Bakker, Demerouti, De Boer and Schaufeli (2003b); Hakanen, Bakker and Schaufeli, 2006). Such strategies can further help cushion off job stress resulting in enhanced efficiency and productivity of bank employees.

Therefore, as per our study findings of wellbeing issues in form of stress, anxiety and depression among bank employees, it does become necessaryfor banks to incorporate mental health guidelines, interventions and policies for the prevention of mental health disorders at the workplace. Since the benefits of positive mental health are highlighted so mental health policy implementation at the workplace especially at the India site can be suggested to the managementto promote awareness about positive mental health that would create a positive working environment for the overall wellbeing of the bank employees. These types of preventive interventions may serve as a protective factor against the onset of mental disorders among employees. Therefore as seen before PsyCap is one such factor that is amenable to intervention and that is related to the subjective wellbeing of employees (Luthans, Youssef, & Avolio, 2007). Investing in employees PsyCap signify new approaches and thinking in the organizations especially in India, where organizations are not aware of such positive resources that can help create positive outcomes for employees.

6.2.2   Theoretical/ research implication

The study will extend the contribution and enrich the literature of positive psychology in general and PsyCap in particular in the context of the banking sector across different workplaces with a Western (U.K.) and Eastern (India) comparative culture perspective. This project laid the foundation for future research to study the role of PsyCap and wellbeing by including more qualitative as well as cross-cultural studies in other countries and sectors. Due to the limited number of studies that have looked at gender differences on the variables of PsyCap, wellbeing and POS, our study recommends future research to include gender-based studies especially in exploring the mental health issues among female employees in banking and other occupational sectors whereby mental health issues are prevalent. Therefore, academically the purpose of our study was to increase understanding and knowledge of the prevalence of wellbeing issues and to explore the significance of employee PsyCap along with the potential role of POS between PsyCap and wellbeing. Furthermore, economically our study shows that the banking sector can be helped in terms of wellbeing enhancement by implementing interventions that are intended to enhance PsyCap per se, i.e., in reducing job stress by reinforcing hope and optimism and by building resilience and self-efficacy in dealing with job demands. Furthermore, according to Hofstede (2001), cultural differences affect the psychological constructs of human behavior and there is hardly any research available regarding the study of the construct of PsyCap in the context of culture especially in the Indian context (Sahoo & Sia, 2015).

Our study's results provide evidence-based value for the recognition of wellbeing issues andneed for investment in the variable of PsyCap for wellbeing and performance enhancement a in the banking sector in both the U.K. and India sites.

6.3   Strengths & Limitations of the study

The section below highlights the strengths and limitations of the study along with future directions.

6.3.1   Strengths of the study

- Our study has contributed towards PsyCap research literature that has limitedly explored the relationship between PsyCap and psychological wellbeing despite the magnitude of wellbeing issues experienced by bank employees; and to the best of the author's knowledge is the first to explore these three variables cross-culturally among the U.K. and India bank employees. Furthermore, evaluating PsyCap and its relationship with psychological wellbeing and POS cross-culturally has helped bring awareness about variables under study through a global lens of understanding different cultural perspectives. Cultural context cannot be negated, and future research can include cross-cultural studies to study these differences. Culture has been found to have an impact on an individual's PsyCap and subjective wellbeing, as seen in the Indian context due to its unique belief system and diverse cultural aspects (Khan, 2013). As further suggested by Avey et al. (2010), future research should expand the limits of PsyCap by testing and developing it in terms of utilizing cultural as well as

evolutionary, revolutionary, structural, and other aspects that are still under–investigated.

- To the author's best knowledge, this is the only study that has included a qualitative study that has explored PsyCap and wellbeing along with POS, something which had not been studied to date, especially in the context of the banking sector in the U.K. and India. The semi-structured interviews as part of our qualitative study generated rich, detailed information regarding the constructs of PsyCap, psychological wellbeing and requisite organization support. The thematic analysis resulted in themes that brought a coherent analytic narrative to the quantitative findings. This has led to the possibility of sorting out how the narrative findings fit with numeric results, along with previous research and theories. Moreover, in qualitative research, there does lie the potential for the researcher to have knowingly introduced her bias into the analysis because of the interpretive nature of the qualitative study. To avoid researcher bias in our study, inter-rater reliability on the coding analysis was carried out while the researcher also followed through a reflexivity practice.

- One of the strengths of the findings of this study is in being novel in demonstrating the role of POS as a moderator in the relationship between PsyCap and psychological wellbeing. The findings of the study also contribute towards understanding the contrasting situation seen on POS among the U.K. and India banks, further suggesting recommendations for improving support resources at the India bank site. The contrasting situation

with the presence of wellbeing programs at the U.K. bank site and the absence of such programs at the India bank site highlighted a likely recommendation to implement wellbeing programs to enhance Indian bankers' productivity. Further, the PsyCap variable came across as apositive personal resource construct that was seen utilized by both U.K. andIndia bank employees in terms of stressful situations experienced at both the banking site. Therefore, this study recommends future research to investigate the relationship between PsyCap and psychological wellbeing inother countries too, especially in the banking sector, and further suggests that

U.K. and India bank employees invest on and carry out interventions for PsyCap development.

- This study has contributed to the wider literature by exploring gender differences on the variables of PsyCap, psychological wellbeing and POS in the banking sector. In terms of gender differences, our study findings have shown that males at both the U.K. and India sites were seen high on the measure of PsyCap as compared to their female counterparts. Therefore, through the means of our study findings it does becomes imperative for further research to investigate the role of PsyCap among bank employees and to determine the plausible reasons for low PsyCap among female bank employees' gender-wise as well as cross-culturally. Furthermore, gender differences were found on the variable of psychological wellbeing, with female bank employees at both the U. K .and India sites being high on stress as compared to male employees; something which is suggestive of the need for further exploration in future research. Though the themes derived from the qualitative part of the study elucidated various issues faced by bank

employees at work, it would be interesting if these identified issues would inform future studies by designing possible interventions targeted to increase PsyCap and reduce psychological wellbeing in the banking population.

- For our study to be less time consuming and to reduce the inconvenience of filling lengthy questionnaires, as requested by the managers at both the banks, a pilot was run to determine the total time consumption in filling the questionnaires. Also, to refrain from filling lengthy, time-consuming questionnaires, a short form of the POS questionnaire was used which is considered equally reliable to the full version of the questionnaire. Furthermore, the estimation of the total time taken to complete questionnaires also helped later in the final process of the study to achieve fewer participant drop-outs along with a good response rate to our study.

6.3.2   Limitations of the study

Apart from the strengths specified above, the current study presents with some limitations that highlight opportunities for future investigation, as outlined below:

- Despite the advantages of a cross-sectional research design, the data for this study were collected at a single point in time, which prevents the drawing of causal inferences (i.e., in terms of deciphering whether the take-up of personal and organizational resources can lead to improved wellbeing). The current study employed a model nonetheless to investigate the moderating/mediating role of POS in the PsyCap-wellbeing link). Future research would benefit from involving an

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experimental design that allows for causal inferences to be drawn.

- The study findings are based on the banking sector residing in the U.K. and India, two countries that were chosen informed from the literature and that were treated as representative of a western and eastern cultural setting respectively. Despite interesting implications emerging for individuals and organizations (as highlighted in the implication section-6.2), the generalization of the present study findings is limited to the banking population and to the countries of the U.K. and India. Hence, future researchers might wish to explore the given subject-matter in other occupational groups/sectors too and in other countries.

- One of the aims of our study was to explore the gender differences on the measure of PsyCap, wellbeing and POS, something that has been hardly explored in studies previously, especially in U.K. and India bank employees. Therefore, it was imperative to highlight these differences to assess the findings on utilization of PsyCap, experiences of stress, anxiety, depression inclusive of perceiving requisite support among the bank employee cohort. Research has shown demographic features such as age to be positively correlated with PsyCap (Liu, 2012); marital status to be associated with lower optimism (Plessis, 2012) while other demographic variables such as education, experience, job level, tenure have been found to be linked to psychological wellbeing (Wright and colleagues 2007); thereby our study did not assess the impact of these co-variates on PsyCap, psychological wellbeing and organization support across genders cross-culturally. However, it would be

interesting for future researchers to explore these variables in similar study designs and similar populations so as to gain deeper insight into the extent to which idiosyncratic factors might affect the experience of wellbeing and its relationship with other factors that might contribute to its status.

- Our study was designed in such a way that those participants who would initially complete the questionnaires are eligible to participate in the second wave of the data collection process i.e., the semi-structured interview. However, it would be beneficial if future studies can statistically analyze questionnaire responses first and later formulate an informed interview guide that may be used to interview a stratified sample of participants into high- and low- responders on the variables of interest. For instance, despite a question formulated on mood in the interview guide, if our study would have assessed the non-significant effects of depression in the quantitative study, then it would have helped to further investigate the reasons behind the non-significance of the depression variable mood in this investigation. Furthermore, apart from semi-structured interviews, more qualitative methods can also be implemented by future researchers such as "focus group", diary, "case study" methods to gain deeper insight into the variables of PsyCap, wellbeing and POS.

- Through the thematic accounts of the qualitative study, it turned out that themes and discussion revolved around work-related outcomes i.e., of work performance and job satisfaction, which can be further explored in

detail by future studies in terms of their relationship to psychological wellbeing in the workplace within a Job-Demands Resources framework. Further, the themes highlighted the need to explore organizational support avenues further in the Indian banking context in order for employees to be able to gain from such resources and perform better at work. From the social exchange perspective, research has shown that POS is positively related to job performance (Eisenberger et al., 1986). Therefore, performance measured in the form of appraisal systems is an important determinant to feeling satisfied at work along with other factors that affect employees' productivity, while exploring the link between PsyCap and work performance are also parallel imperative areas, that warrant further investigation. Moreover, it would be interesting for future studies to explore the link between PsyCap and different personality types since the interviews helped to reflect upon participants' attitudes towards life in terms of being optimistic or pessimistic; these dimensions can be further compared cross-culturally since PsyCap has been found to have connections with personality and certain personality types such as optimistic, resilient, efficient and hopeful are found to differ according to their cultural contexts (Brandt et al., 2011).

- Our study used structured reliable and valid questionnaires such as the Depression Anxiety and Stress scale (DASS-21) to assess wellbeing However, our study did not find significant results on the variable of Depression in both quantitative and qualitative studies. To better assess the significance of such variables per se future studies can include

questionnaires that measure these domains individually, such as the Beck depression inventory- 21 (Beck,1996) and the State-Trait Anxiety Scale/Inventory to measure anxiety (Spielberger et.al. 1983). Further, our study assessed stress in general through quantitative measures and also tried to explore both personal and work-related stressors through semi- structured interviews. Due to higher stress levels experienced by bank employees because of increased job demands, our study recommends for future research to investigate work-related stress factors through designated validated structured measures such as the Job Stress Scale (Parker and DeCotiis (1983).

- Further research has shown that a disadvantage of using self-administered questionnaires is the Common Method Variance (CMV). This is defined as the potency of data being biased because of negative affectivity (a tendency to look at the world negatively) therefore Spector (2006) suggests that the potential biases can be minimized by linking self-reported findings with other methods of data collection that would help confirm an observed relationship between variables using self -report. Although our study utilized both methods of questionnaires and interviews for data collection purposes, in order to reduce common method variance future studies can include a longitudinal design for their research that will also help assess the impact of PsyCap, wellbeing and other related factors repeatedly over a longer duration of time. This helps in minimizing the problem of CMV by temporal separation of independent and dependent variables (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003).

6.4 Development as a researcher – a reflective statement

Reflexivity involves reflecting on how research is carried out and understanding how the process of research doing shapes its outcomes (Hardy et al., 2001). In organizational research, the call for reflexivity has emerged relatively recently compared to other social science disciplines (Cunliffe, 2003). Engaging in "thinking about our thinking" (Johnson and Duberley, 2003, p. 1279) is seen as one way of enhancing the quality of research and examples can now be found abundantly throughout the field.

The process of this research project allowed the author and researcher to reflect both prospectively (see reflexive statement in Method (Chapter 3) and retrospectively on how aspects pertinent to the study background, design and methodology, as well as data collection, analysis and interpretation relate to her background and experiences, capabilities, views and feelings. The researcher was able throughout the process to get to realize that the various findings that were revealed in quantitative research were as equally important and insightful as the qualitative findings, which was a remarkable shift from the initial perspective of thinking of quantitative data as mere scores on spreadsheets that could not possibly provide any insight in the same way as qualitative data do. Throughout the long and challenging PhD journey, the researcher gained the knowledge and skills required to undertake both quantitative and qualitative parts of the research project. Accomplishing research milestones felt fulfilling especially after having to overcome challenges and learn and develop through constructive feedback and through attending a number of postgraduate training

events, something which introduced a new way of learning for the researcher given her background experience.

The researcher did not have any substantial experience in conducting a study in the U.K. and as compared to research conducted in India this project was a new, exciting avenue for the researcher. The warm response and attitude of U.K. participants towards the researcher helped ease her anxieties and contributed towards the development of curiosity for exposure to a new culture. Participants on the India bank side showed their enthusiasm for participation in the research despite the lack of previous exposure to psychology-based research at their organization. This was particularly refreshing for the researcher but the challenge in the data collection and analysis of the data from the India participants was to overcome the feeling of familiarity with the culture and keep an open approach that would allow picking up aspects reported that would denote issues that have not been encountered before. Reflecting on each transcript after it was generated and before conducting the next interview, keeping notes in the diary as well, helped the researcher stay as close as possible to what participants said rather than what the researcher thought they said. This was perhaps the biggest lesson learnt in conducting qualitative research. Moreover, a period of slow data collection process in India due to the demonetization process 'forced' the researcher to become more confident in expanding the recruitment avenues by approaching more bank managers from other banks too (and submitting an ethics amendment to the study protocol to incorporate this change).

As a final note, the PhD was a major challenge for the researcher, especially because the researcher was doing a full-time study in the U.K. after a gap of 10-11 years, adjusting to a different educational system compared to India. By God's grace, hard work, determination, self-belief and guidance by the supervisors, the researcher managed to rise to the challenge and this extraordinary learning experience will remain an asset for the researcher especially in terms of professional and career advancement. Finally, the PhD study was a great landmark experience and added to the researcher's awareness and maturity, as well as to the solidification of the research knowledge.

6.5   Conclusions

Overall, the current research findings were largely in support of the expected outcomes with both quantitative and qualitative parts contributing to addressing questions around the relationship among PsyCap, psychological wellbeing and POS the U.K. and India banking population. While the qualitative study did not offer any insight into potential gender differences, findings of the quantitative study elucidated a number of significant cultural and gender differences on dimensions of PsyCap, i.e., hope was found to be higher among male employees at U.K. and India banks, whereas the female U.K. and male India bank employees were found to be more optimistic than their counterparts. Female employees at both U.K. and India sites were found to be more stressed on the psychological wellbeing measure than their male counterparts while higher anxiety levels were found among U.K. female and India male bank employees. Depression scores did not produce any significant differences among the cohorts. POS was found to be positively correlated with PsyCap and negatively correlated with (poor) psychological wellbeing. POS was found to act as a moderator on the relationship between PsyCap and wellbeing; with significant gender differences pointing to higher levels of POS in males as compared to female employees at both the bank sites.

The qualitative themes in relation to the nature of stressors at the two bank sites and the use of positive approaches and coping mechanisms in dealing with stress added a new dimension to the study besides the identification of themes in relation to the key variables of organizational support (POS) and PsyCap as a personal resource. PsyCap aspects (e.g., optimism) were presented as positive

resources in dealing with stress and were hence linked with psychological wellbeing as well as with work performance and POS (e.g., self-efficacy). While organizational support was perceived as crucial in terms of its effect on work performance across both bank sites, its provision was found to be weak at the India bank site; with bank employees highlighting the need for organizations to implement training and wellbeing programs to enhance not only employees' work performance but also psychological wellbeing.

Further implications and future directions to invest in PsyCap and the implementation of positive mental health approaches and interventions for enhancing psychological wellbeing in the banking workplace emerge from the current study. Future research to include more cross-cultural, qualitative and gender-comparison studies into the relationship of PsyCap with POS and psychological wellbeing has also been recommended.

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Appendices

Investigators: Shweta Anand and Elena Nixon

Title of study: Positive psychological capital and role of perceived organizational support in determining mental health among bank employees (UK-India).

Duration of study: Until October 2018

Ethics reference number: **204**

Friday 2nd September 2016

A favorable opinion is given to the above-named study on the understanding that the applicants conduct their research as described in the above numbered application and adhere to all conditions under which the ethical approval has been granted and use only materials and documentation that have been approved. If any amendments to the study are required, an amendment should be submitted to the committee for approval.

David Daley (Professor)

Co-Chair of DPAP Ethics Subcommittee

Amanda Griffiths (Professor)
Co-Chair of DPAP Ethics Subcommittee

PARTICIPANT INFORMATION

Division of Psychiatry & Applied Psychology
School of Medicine, Faculty of Medicine & Health Sciences

Project Title: Positive psychological capital and role of perceived organizational support in determining mental health among bank employees (UK-India).

Researcher: Shweta Anand shweta.anand@nottingham.ac.uk

Supervisors: Dr Philip Leather   philip.leather@nottingham.ac.uk

Dr Elena Nixon   elena.nixon@nottingham.ac.uk

Ethics Reference Number: 204

We would like to invite you to take part in our research study. Before you decide whether to take part or not, we would like you to understand why the research is being done and what it would involve for you. After you have read this participant information sheet, the researcher will be available to discuss the study further with you - should you wish to do so- and to answer any questions you may have. This information is designed to tell you what the study will involve.

This study involves two parts, filling in a few questionnaires and taking part in a short interview. Participation in either part of this study is voluntary, so it is up to you to decide whether to take part or not. If you do decide totake part, you can obtain a copy of this information sheet for you to keep (by indicating so on the link below) and you will be asked next to sign a consent form before you can participate in the study. If you decide to take part, you are still free to withdraw from either part of this study at any time and without giving a reason for your withdrawal. Withdrawing from the study will not affect your occupational or legal rights.

What is the project about?

Given the high incidence of mental health problems in the workplace related particularly to stress and low mood, this PhD project aims to explore how work-related psychological factors (e.g. self-efficacy, hope, optimism and resilience) as well as organizational factors (e.g. having support at the workplace) may affect one's mental health. The relationship of wellbeing and doing well at work with one's general mental health or wellbeing may also be influenced by other factors too such as one's coping strategies or one's gender- these are factors that will also be considered in this study. Data will be obtained from bank employees working in the UK as well as India and any similarities or differences between the two industries will also be explored.

Who is being asked to take part, and why?

You are being invited to take part because you are working in the banking industry (either in the UK or India). We are aiming to include a total of 600 participants working in banks in the public sector, after having obtained permission of the senior managers of the respective banks.

What will I be asked to do?

After you have expressed your interest in taking part in this study, you are being asked to complete a few short questionnaires following a designated weblink suitable for use for research purPOSes. This link will be made available to you after you have signed the consent form that follows on the portal system (after you have finished reading this information sheet). Instructions on how to complete these questionnaires will be provided and completion of these questionnaires should take no longer than 20 minutes. Alternatively, if you prefer to fill in these questionnaires on a hard copy, please contact the researcher (see email above) to arrange for hard copies to be provided to you.

A small number of those who complete these questionnaires will be subsequently invited to participate in the second part of this study which involves a short interview (approx. duration 20-30 minutes) that will help us explore in more depth the aforementioned link between wellbeing at work and mental health. As the aim of this second part of the study is to conduct interviews with only a small number of participants, some of the participants will be randomly selected (i.e., the first 15-30 to express an interest will be pooled) therefore it is likely that you will not be selected for this second part. Following your expression of interest for this second part, an email will be sent to you to let you know if you are included in this pool or not. For data analysis, all interviews will be audio-recorded so that the data can be transcribed offline to be analysed.

What will happen to the information I provide?

All procedures for handling, processing, storage, and destruction of the research data obtained from you will meet the requirements of the Data Protection Act 1998. We will follow ethical and legal practice and all information about you will be handled in confidence. All information which is collected about you during the research will be kept strictly confidential, stored in a secure and locked office accessible to assigned members of the research team, and on a password protected database. Any information about you which leaves the institution will have your name and address removed (anonymised) and a unique code will beused so that you cannot be recognised from it.

For the data analysis, all your data will be anonymized and coded, including the questionnaires and the transcription file of your audio-recorded interview.
Your personal data (address, telephone number, etc.) will be kept on a separate database for 3 years after the end of the study so that we are able to contact you about the findings of the study. All other research data will be kept securely for 7 years, and after this time your data will be disPOSed of securely.

What will you do with the data?

The results of this study are likely to be disseminated at national and/or international conferences and published in scientific peer-reviewed journals. These results will also be written up for the purPOSes of a PhD student project dissertation. You will not be identified in any report or publication. If you wish to obtain a copy of any published results, please add your email at the bottom of the consent form and we will forward to you copies of

any published papers. A general (not individual) report of the study findings will also be sent to your employing organization if requested. Please be assured that you will not be identified in any report or publication.

Will the research be of any personal benefit to me?

The information we get from your participation in this study may help enhance our understanding of the issues surrounding wellbeing at the workplace and mental health in an attempt to ultimately improve employees' wellbeing at an organizational as well as personal level. Therefore your input will be highly valued.

What are the Possible disadvantages and risks of taking part?

There are no known disadvantages or risks involved with taking part in this study. As explained above, all the research data collected from you will be treated with confidentiality and anonymity and will not affect your occupational or legal rights. The study does not involve collection of sensitive data; however, if you feel any discomfort in answering any of the questions on the questionnaires or during the interview, please let the researcher now in the first instance. As stated earlier, you can withdraw from the study at any point without having to give an explanation for your withdrawal. In case of significant personal discomfort as a result of having been exPOSed to a question that elicited unpleasant feelings or thoughts, please consult your GP as soon as Possible or refer to a helpline such as the one provided below:
(http://www.mind.org.uk/information-support/helplines).

If you have any questions or concerns, please do not hesitate to ask. We can be contacted before and after your participation at the above email addresses.
THANK YOU FOR YOUR PARTICIPATION

If you have any queries or complaints about this study, please contact the student's supervisor in the first instance. If this does not resolve the query to your satisfaction, please write to the Administrator to the Division of Psychiatry & Applied Psychology's Research Ethics Committee (MS-DPAPEthics@nottingham.ac.uk, +44 (0)115 8232214) who will pass your query to the Chair of the Committee

- Would you like a copy of this information sheet to be emailed to you? If so, please click on this link.
- If you would rather complete hard copies of the questionnaires, please email the researcher (see contact details above).

PARTICIPANT CONSENT
Division of Psychiatry & Applied Psychology
School of Medicine, Faculty of Medicine & Health Sciences

Project Title: Positive psychological capital and role of perceived organizational support in determining mental health among bank employees (UK-India).

Researcher: Shweta Anand   shweta.anand@ Nottingham.ac.uk

Supervisor's Dr Philip Leather philip.leather@nottingham.ac.uk

          Dr Elena Nixon   elena.nixon@nottingham.ac.uk

 Ethics Reference Number: 204

- Have you read and understood the Participant Information?   YES/NO

- I agree to answer the questionnaires involved in the study and/or take part in an interview that will be audio-recorded.   YES/NO

- Do you know how to contact the researcher if you have questions about this study?   YES/NO

- Do you understand that you are free to withdraw from the study without giving a reason?   YES/NO

- Do you understand that once you have been interviewed it may not be technically Possible to withdraw your data unless requested on the day of the interview?
  YES/NO

- Do you give permission for your data from this study to be shared with other researchers in the future provided that your anonymity is protected?   YES/NO

- Do you understand that non-identifiable data from this study might
  be used in academic research reports or publications?   YES/NO

Signature of the Participant   ……………………………………. Date:
…….
Name (in block capitals) …………………………………………..
By clicking the button below, I indicate that I understand what the study involves and that my answersare anonymous. I agree to take part and I understand that once I click 'submit' at the end of the questionnaire it will not be Possible to withdraw the data.

Demographic Data Sheet

Employee Id:………………………………………………………………………………..

Age: ………………………………   Gender: Male □   Female □

Marital Status: Single □   Married □   In a relationship □   Divorced □   Widowed □

Education Status: Graduate □   Post- Graduate / Equivalent □   Above Post- Graduation □

What is your current job title? ………………………………………………………………

Tenure in the banking sector: …………………………………………….

Which country are you based in at present?   UK   □   India □

Ethinicity for UK bank employees: White or British □   Asian British □   Asian Indian □

Asian pakistani □   Asian Bangladesh □   Asian Chinese □   Black British □   Black/ Caibbean □

Permission letter for Positive Psychological Questionnaire

m⟨nd garden

To whom it may concern,

This letter is to grant permission for **Shweta Anand** to use the following copyright material:
Instrument: ***Psychological Capital Questionnaire (PCQ)*** Authors: *Fred Luthans, Bruce J. Avolio & James B. Avey.*

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for his/her thesis/dissertation research.

Three sample items from this instrument may be reproduced for inclusion in a proPOSal, thesis, or dissertation. The entire instrument may not be included or reproduced at any time in any other published material.

Sincerely,

Mind Garden, Inc. www.mindgarden.com

The Psychological Capital Questionnaire

Name: Date:

Organization ID #: _____ Person ID #: _____

Instructions: Below are statements that describe how you may think about yourself **right now.** Use the following scale to indicate your level of agreement or disagreement with each statement.

Strongly Disagree	**Disagree**	**Somewhat Disagree**	**Somewhat Agree**	**Agree**	**Strongly Agree**
1	2	3	4	5	6

1.	I feel confident analysing a long-term problem to find a solution.	1	2	3	4	5	6
2.	I feel confident in representing my work area in meetings with management.	1	2	3	4	5	6
3.	I feel confident contributing to discussions about the organization's strategy.	1	2	3	4	5	6
4.	I feel confident helping to set targets/goals in my work area.	1	2	3	4	5	6
5.	I feel confident contacting people outside the organization (e.g., suppliers, customers) to discuss problems.	1	2	3	4	5	6
6.	I feel confident presenting information to a group of colleagues.	1	2	3	4	5	6
7.	If I should find myself in a jam at work, I could think of many ways to get out of it.	1	2	3	4	5	6
8.	At the present time, I am energetically pursuing my work goals.	1	2	3	4	5	6

9.	There are lots of ways around any problem.	1	2	3	4	5	6
10.	Right now I see myself as being pretty successful at work.	1	2	3	4	5	6
11.	I can think of many ways to reach my current work goals.	1	2	3	4	5	6
12.	At this time, I am meeting the work goals that I have set for myself.	1	2	3	4	5	6
13.	When I have a setback at work, I have trouble recovering from it, moving on.	1	2	3	4	5	6
14.	I usually manage difficulties one way or another at work.	1	2	3	4	5	6
15.	I can be "on my own," so to speak, at work if I have to.	1	2	3	4	5	6
16.	I usually take stressful things at work in stride.	1	2	3	4	5	6
17.	I can get through difficult times at work because I've experienced difficulty before.	1	2	3	4	5	6
18.	I feel I can handle many things at a time at this job.	1	2	3	4	5	6
19.	When things are uncertain for me at work, I usually expect the best.	1	2	3	4	5	6
20.	If something can go wrong for me work-wise, it will.	1	2	3	4	5	6
21.	I always look on the bright side of things regarding my job.	1	2	3	4	5	6
22.	I'm optimistic about what will happen to me in the future as it pertains to work.	1	2	3	4	5	6
23.	In this job, things never work out the way I want them to.	1	2	3	4	5	6
24.	I approach this job as if "every cloud has a silver lining."	1	2	3	4	5	6

Permission letter regarding perceived organizational support questionnaire

Eisenberger, Robert W <reisenbe@central.uh.edu>   Feb 20, 2015

to me

Dear Shweta,

I am happy to give you permission to use the POS
scale. For scoring:
Just assign a score to each response. For example, if you use a seven-alternative response scale for each item,
assign a score of 1 to 7 to each person's response for that item. Do the same for every item. Then add up the scores
for all the items. Don't forget to use "reverse scoring" for negatively worded items.

Cordially,
Bob
Robert Eisenberger
Professor of Psychology
College of Liberal Arts & Soc.
Sciences Professor of Management
C. T. Bauer College of Business
University of Houston
reisenberger2@uh.edu (302)353-
8151

8-item Survey of Perceived Organizational Support Questionnaire

© University of Delaware, 1984

Listed below and on the next several pages are statements that represent Possible opinions that YOU may have about working at. Please indicate the degree of your agreement or disagreement with each statement by filling in the circle on your answer sheet that best represents your point of view about. Please choose from the following answers:

0	1	2	3	4	5	6
Strongly Disagree	Moderately Disagree	Slightly Disagree	Neither Agree nor Disagree	Slightly Agree	Moderately Agree	Strongly Agree

1. The organization values my contribution to its wellbeing.

3. The organization fails to appreciate any extra effort from me. (R)

7. The organization would ignore any complaint from me. (R)

9. The organization really cares about my wellbeing.

17. Even if I did the best job Possible, the organization would fail to notice. (R)

21. The organization cares about my general satisfaction at work.

23. The organization shows very little concern for me. (R)

27. The organization takes pride in my accomplishments at work.

The Depression, Anxiety and Stress Scale (DASS-21)

Please read each statement and circle a number 0, 1, 2 or 3 which indicates how much the statement applied to you *over the past week*. There are no right or wrong answers. Do not spend too much time on any statement.

The rating scale is as follows:

0 Did not apply to me at all

1 Applied to me to some degree, or some of the time

2 Applied to me to a considerable degree, or a good part of time

3 Applied to me very much, or most of the time

1	I found myself getting upset by quite trivial things	0	1	2	3
2	I was aware of dryness of my mouth	0	1	2	3
3	I couldn't seem to experience any Positive feeling at all	0	1	2	3
4	I experienced breathing difficulty (e.g., excessively rapid breathing, breathlessness in the absence of physical exertion)	0	1	2	3
5	I just couldn't seem to get going	0	1	2	3
6	I tended to over-react to situations	0	1	2	3
7	I had a feeling of shakiness (e.g., legs going to give way)	0	1	2	3
8	I found it difficult to relax	0	1	2	3
9	I found myself in situations that made me so anxious I was most relieved when they ended	0	1	2	3
10	I felt that I had nothing to look forward to	0	1	2	3

11	I found myself getting upset rather easily	0	1	2	3
12	I felt that I was using a lot of nervous energy	0	1	2	3
13	I felt sad and depressed	0	1	2	3
14	I found myself getting impatient when I was delayed in any way (e.g., lifts, traffic lights, being kept waiting)	0	1	2	3
15	I had a feeling of faintness	0	1	2	3
16	I felt that I had lost interest in just about everything	0	1	2	3
17	I felt I wasn't worth much as a person	0	1	2	3
18	I felt that I was rather touchy	0	1	2	3
19	I perspired noticeably (e.g., hands sweaty) in the absence of high temperatures or physical exertion	0	1	2	3
20	I felt scared without any good reason	0	1	2	3
21	I felt that life wasn't worthwhile	0	1	2	3

Interview Guide:

1. How do you feel working for your organization? Do you feel you have the necessary support at work?

- Could you please elaborate on the availability and type of support received at work?

2. Do you think the organization values your contribution and appreciated your work?

   - Are there any instances you can recall that reflect your thoughts about this ?

3. Do you feel your organization cares about your wellbeing?

- Are there any instances you can recall that reflect your feelings about this?

- Any wellbeing programs initiated by the bank?

4. What activities, if any, do you engage with to help you feel more relaxed or happier?

- Reading a book, listening to music, etc.?

5. How would you describe your mood over the past 2 weeks?

- Did any significant events take place in your personal/worklife that may have changed how you are feeling?

6. How would you describe your stress levels over the past 2 weeks?

- Did any significant events take place in your personal/work life that made you feel more stressed?

7. When confronted with problems at work do you think there are many ways to resolve them? [RESILIENCE]

- what would you do under such circumstances?

- are there any instances you can recall whereby you dealt effectively with a problematic situation at work?

8. How do you see your life as a whole up to now and in The future ? [Optimism]

- Do you feel your life has a meaning or purpose?

9. Where do you see yourself 5 years from now?

- Have you set any goals for yourself? [Hope]

- what do you think about goals/ targets at work and how do you feel about it? [Self-efficacy]

10. Do you think you are currently performing at an optimum level at work?

- Do you feel confident performing challenging tasks?

- Do you think you can perform better?

- Can you pinpoint any factors that help you perform better?

Flyer for Quantitative study

Would you like to take part?

We are looking for volunteers to take part in a study that aims to explore factors (e.g. optimistic thinking and resilience) that can have a positive impact on bank employees' wellbeing.

The study involves completing a few short self-report questionnaires (online or face-to-face subject to preference) which will take approx. 15-20 of your time.

If you are interested or would like to find out more about this study, pleasecontact us at:
shweta.anand@nottingham.ac.uk

Your help will be much appreciated.

THANK YOU

Flyer for Qualitative study

Would you like to take part?

We are looking for volunteers to take part in a study that aims to explore factors (e.g. optimistic thinking and resilience) that can have a positive impact on bank employees' wellbeing.

Following your earlier participation in the first part of this study, this time we are asking you to talk to us about how you think about yourself and how you think this affects your sense of wellbeing. This interview will take approx. 20 minutes and can be carried out face-to-face or over the phone (or skype).

If you are interested or would like to find out more about this study, pleasecontact us at:
shweta.anand@nottingham.ac.uk

Your help will be much appreciated.

THANK YOU

Figure 9: Histogram and q-q plots for the variable of PsyCap on a sample of (n-475) UK & India bank employees
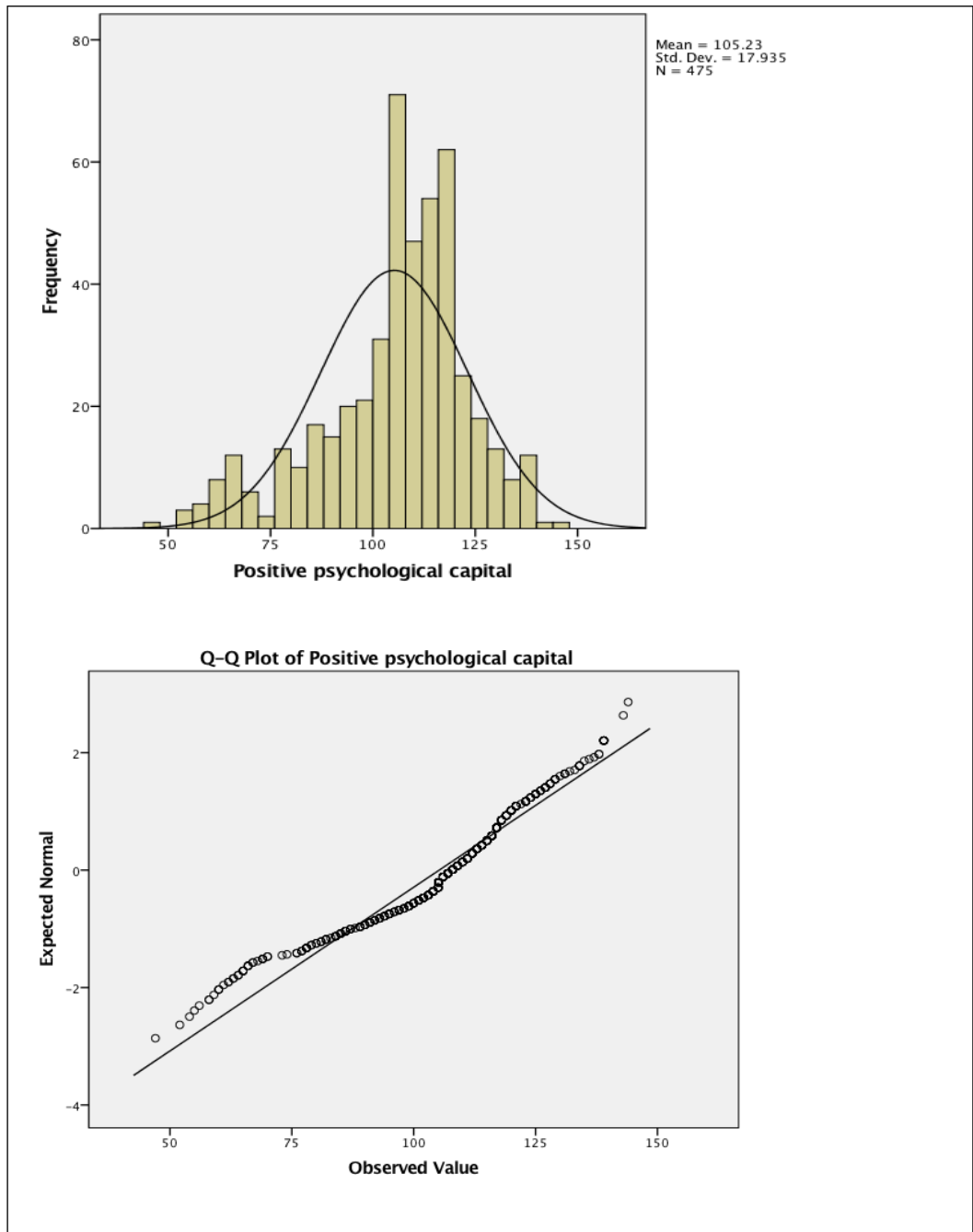
Figure 10: Histogram and q-q plots for the variable psychological wellbeing ona sample of (n-475) UK & Indiabank employees
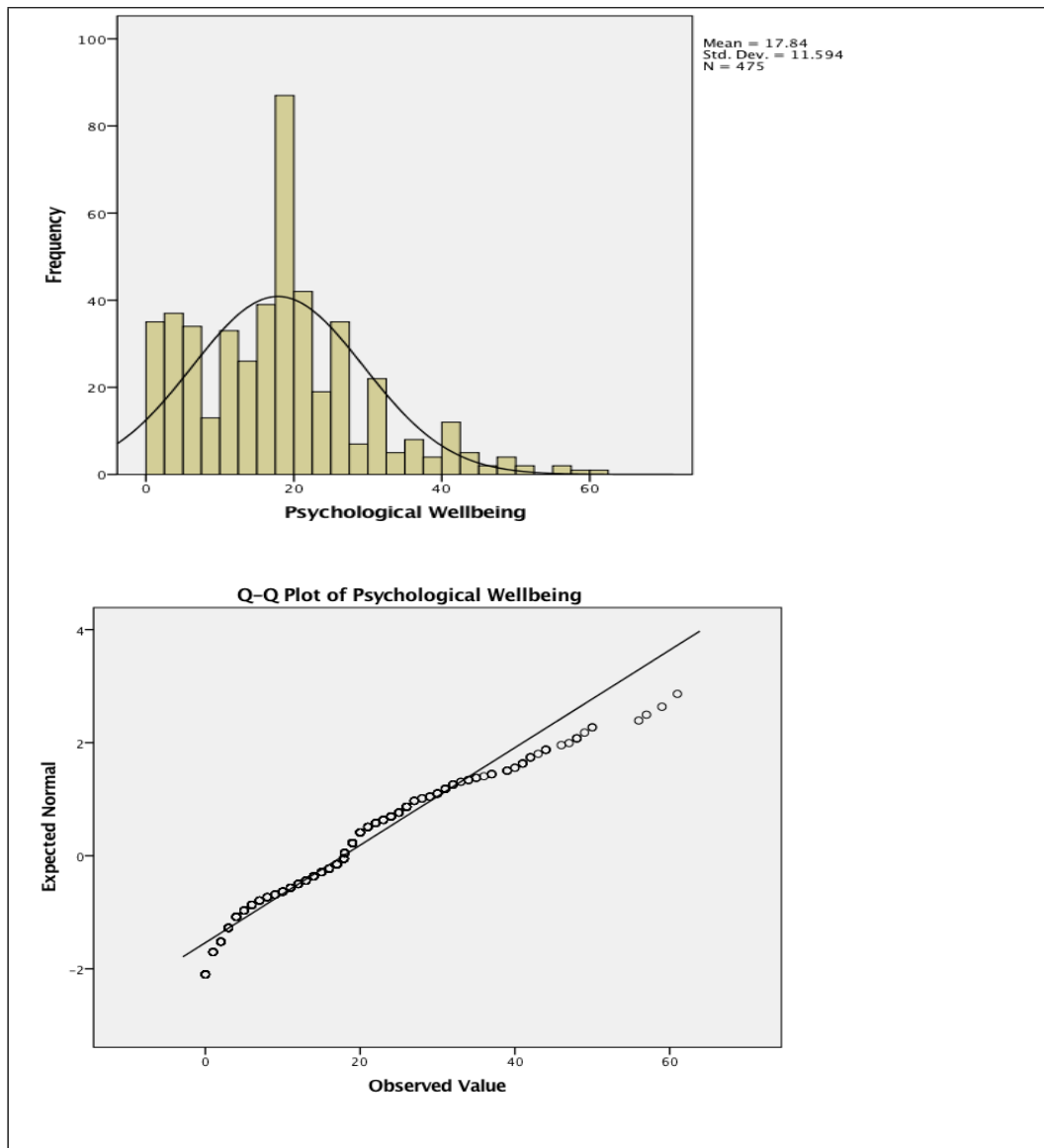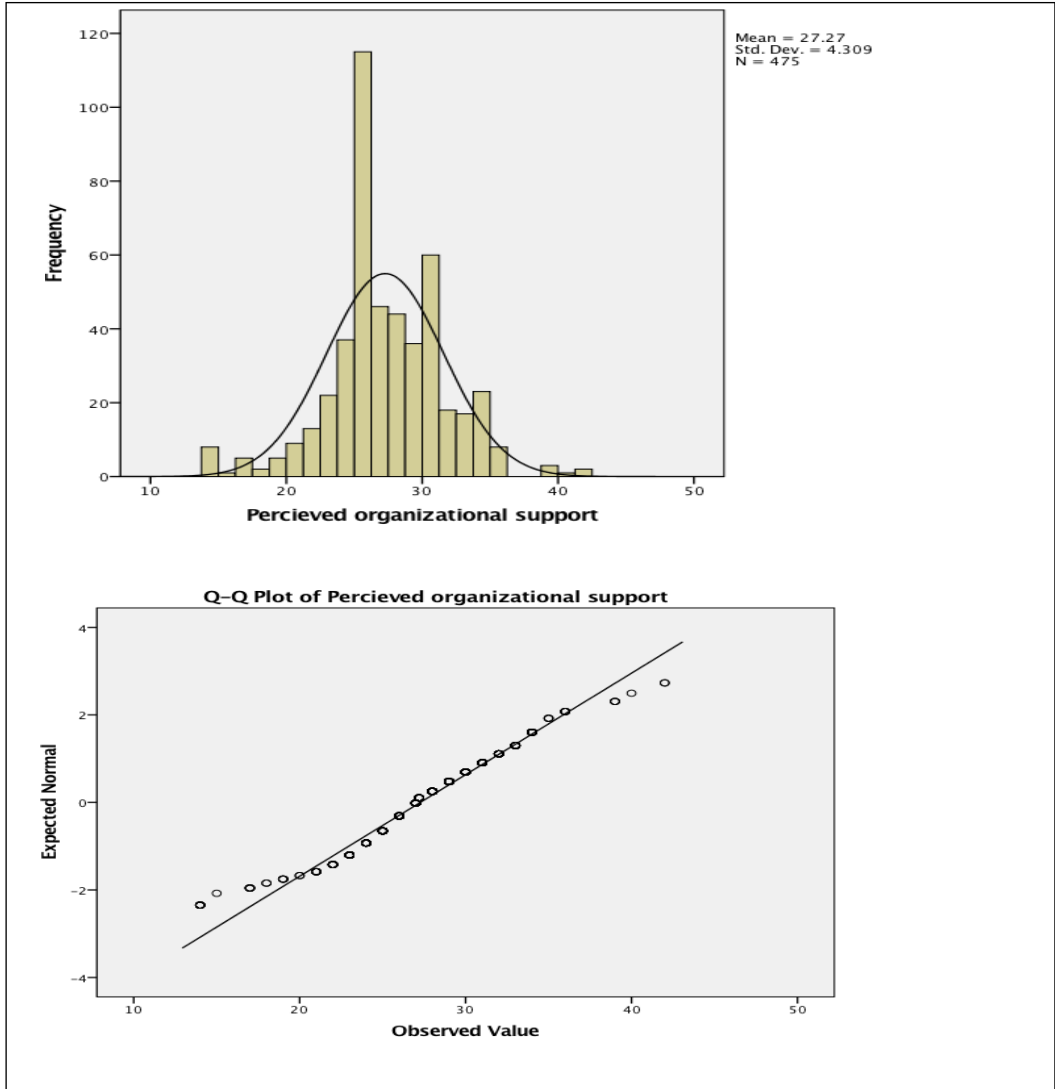
Figure 11: Histogram and q-q plots for the variable of POS on a sample of (n-475) UK & Indiabank employees

PRISMA CHECKLIST

Section and Topic	Item #	Checklist item	Location where item is reported
TITLE			
Title	1	Identify the report as a systematic review.	NA
ABSTRACT			
Abstract	2	See the PRISMA 2020 for Abstract's checklist.	p.g. viii-x
INTRODUCTION			
Rationale	3	Describe the rationale for the review in the context of existing knowledge.	p.g.48
Objectives	4	Provide an explicit statement of the objective(s) or question(s) the review addresses.	p.g. 39
METHODS			
Eligibility criteria	5	Specify the inclusion and exclusion criteria for the review and how studies were grouped for the syntheses.	p.g.55
Information sources	6	Specify all databases, registers, websites, organisations, reference lists and other sources searched or consulted to identify studies. Specify the date when each source was last searched or consulted.	p.g.49
Search strategy	7	Present the full search strategies for all databases, registers and websites, including any filters and limits used.	p.g.386
Selection process	8	Specify the methods used to decide whether a study met the inclusion criteria of the review, including how many reviewers screened each record and each report retrieved, whether they worked independently, and if applicable, details of automation tools used in the process.	p.g.47-52
Data collection process	9	Specify the methods used to collect data from reports, including how many reviewers collected data from each report, whether they worked independently, any processes for obtaining or confirming data from study investigators, and if applicable, details of automation tools used in the process.	p.g. 47-52
Data items	10a	List and define all outcomes for which data were sought. Specify whether all results that were compatible with each outcome domain in each study were sought (e.g. for all measures, time points, analyses), and if not, the methods used to decide which results to collect.	p.g.53-54
	10b	List and define all other variables for which data were sought (e.g. participant and intervention characteristics, funding sources). Describe any assumptions made about any missing or unclear information.	NA
Study risk of bias assessment	11	Specify the methods used to assess risk of bias in the included studies, including details of the tool(s) used, how many reviewers assessed each study and whether they worked independently, and if applicable, details of automation tools used in the process.	NA

Section and Topic	Item #	Checklist item	Location where item is reported
Effect measures	12	Specify for each outcome the effect measure(s) (e.g. risk ratio, mean difference) used in the synthesis or presentation of results.	NA
Synthesis methods	13a	Describe the processes used to decide which studies were eligible for each synthesis (e.g. tabulating the study intervention characteristics and comparing against the planned groups for each synthesis (item #5)).	NA
	13b	Describe any methods required to prepare the data for presentation or synthesis, such as handling of missing summary statistics, or data conversions.	NA
	13c	Describe any methods used to tabulate or visually display results of individual studies and syntheses.	NA
	13d	Describe any methods used to synthesize results and provide a rationale for the choice(s). If meta-analysis was performed, describe the model(s), method(s) to identify the presence and extent of statistical heterogeneity, and software package(s) used.	NA
	13e	Describe any methods used to explore possible causes of heterogeneity among study results (e.g. subgroup analysis, meta-regression).	NA
	13f	Describe any sensitivity analyses conducted to assess robustness of the synthesized results.	NA
Reporting bias assessment	14	Describe any methods used to assess risk of bias due to missing results in a synthesis (arising from reporting biases).	NA
Certainty assessment	15	Describe any methods used to assess certainty (or confidence) in the body of evidence for an outcome.	NA
RESULTS			
Study selection	16a	Describe the results of the search and selection process, from the number of records identified in the search to the number of studies included in the review, ideally using a flow diagram.	p.g.58
	16b	Cite studies that might appear to meet the inclusion criteria, but which were excluded, and explain why they were excluded.	p.g.76
Study characteristics	17	Cite each included study and present its characteristics.	p.g. 60-75
Risk of bias in studies	18	Present assessments of risk of bias for each included study.	NA
Results of individual studies	19	For all outcomes, present, for each study: (a) summary statistics for each group (where appropriate) and (b) an effect estimate and its precision (e.g. confidence/credible interval), ideally using structured tables or plots.	NA
Results of syntheses	20a	For each synthesis, briefly summarise the characteristics and risk of bias among contributing studies.	NA
	20b	Present results of all statistical syntheses conducted. If meta-analysis was done, present for each the summary estimate and its precision (e.g. confidence/credible interval) and measures of statistical heterogeneity. If comparing groups, describe the direction of the effect.	NA

Section and Topic	Item #	Checklist item	Location where item is reported
	20c	Present results of all investigations of possible causes of heterogeneity among study results.	NA
	20d	Present results of all sensitivity analyses conducted to assess the robustness of the synthesized results.	NA
Reporting biases	21	Present assessments of risk of bias due to missing results (arising from reporting biases) for each synthesis assessed.	NA
Certainty of evidence	22	Present assessments of certainty (or confidence) in the body of evidence for each outcome assessed.	NA
DISCUSSION			
Discussion	23a	Provide a general interpretation of the results in the context of other evidence.	p.g.76-81
	23b	Discuss any limitations of the evidence included in the review.	p.g.59
	23c	Discuss any limitations of the review processes used.	p.g.59
	23d	Discuss implications of the results for practice, policy, and future research.	p.g.238
OTHER INFORMATION			
Registration and protocol	24a	Provide registration information for the review, including register name and registration number, or state that the review was not registered.	NA
	24b	Indicate where the review protocol can be accessed, or state that a protocol was not prepared.	NA
	24c	Describe and explain any amendments to information provided at registration or in the protocol.	NA
Support	25	Describe sources of financial or non-financial support for the review, and the role of the funders or sponsors in the review.	NA
Competing interests	26	Declare any competing interests of review authors.	NA
Availability of data, code and other materials	27	Report which of the following are publicly available and where they can be found: template data collection forms; data extracted from included studies; data used for all analyses; analytic code; any other materials used in the review.	NA

From: Page MJ, McKenzie JE, Bossuyt PM, Boutron I, Hoffmann TC, Mulrow CD, et al. The PRISMA 2020 statement: an updated guideline for reporting systematic reviews. BMJ 2021;372:n71. doi: 10.1136/bmj.n71

For more information, visit: http://www.prisma-statement.org/

Seach strategy

Google scholar

1. "psychological capital" or positive psychological capital
2. Personal resources*
3. 1 and 2
4. limit 1 to (yr = "2000 – current")
5. Psycap banks / banking* / bankers*/ banking sector* / banking population* and or" psycap and bank workers"
6. Psycap UK/ Britain/ London/ United Kingdom
7. "Psychological capital" and "India"
8. comparative Psychological capital" India " and "UK"
9. cross-cultural Psychological capital" India" and" UK"
10. 8 or 9
11. 6 and 7
12. "Psychological capital" "review"
13. Positive organizational behaviour*
14. Positive organizational scholarship*
15. Hope*
16. Optimism*
17. Self- efficacy *
18. Resilience *
19. 9 and 10 and 11 and 12
20. "support"
21. "social support"
22. "organizational support"
23. "perceived organizational support" and "Psychological capital"
24. "POS" UK* AND India*
25. POS "Comparative"
26. "POS"
27. 24 or 25
28. 1 and 2 and 23 and 24
29. wellbeing* / psychological wellbeing*
30. subjective wellbeing*
31. mental health *
32. mental wellbeing *
33. mental wellness*
34. 29 or 30or 31 or 31 or 33
35. "psychological capital" and "mental health"
36. "psychological capital" and "wellbeing"
37. "psychological capital" and "psychological wellbeing"
38. "psychological capital" and "psychological wellbeing" and "UK" and "India"
39. 35 and 36
40. stress*
41. depression*
42. anxiety*
43. 38 and 39 and 40
44. 23 and 29