

EMPLOYEES' OPTIMISM AND ORGANIZATIONAL COMMITMENT: A STUDY OF SELECTED BANKS IN THE NIGER DELTA REGION OF NIGERIA

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Abstract:

This study empirically investigated the relationship between employees' psychological optimism and organisational commitment. The sample comprised 280 managerial and non-managerial employees from seven randomly selected banks in the Niger Delta Region of Nigeria. The study adopted a quasi-experimental research design as it is deemed appropriate for the administrative sciences, incorporating both primary and secondary data. Data analysis was conducted using the Spearman Rank Correlation Coefficient, employing the Statistical Package for Social Sciences (SPSS) version 20. The findings revealed a positive and significant relationship between employees' psychological optimism and organisational commitment. Specifically, employees' psychological optimism was found to positively and significantly impact various dimensions of organisational commitment, including affective, normative, and continuance commitment. In light of these results, it is imperative for managers of Nigerian banks to effectively cultivate employees' optimism to enhance their commitment to the organization. Additionally, the study outlines other practical implications for managing employees' psychological optimism and organisational commitment within the Nigerian workplace.

Keywords: Banks, Niger Delta Region, Nigeria, Optimism, Organizational commitment, Positive Psychological capital.

Introduction

Bank managers in Nigeria must be made aware of or willing to acknowledge the growing negativity in the banking sector today. Since 2009, when the Central Bank mandated banks to recapitalise or cease operations, the landscape has changed dramatically for the banks and their employees. We have witnessed mergers, demergers, re-mergers of existing entities, collapses, name changes, and various structural and operational changes that have unsettled bank workers in Nigeria, particularly those who managed to retain their jobs. We live in a turbulent time; it is crucial to acknowledge the negativity that arises, which can lead to a toxic environment. According to Pryor (2012), "Workplace negativity can be toxic for an organisation, spreading quickly and quietly while morale declines and tension grows." However, it can be stopped if you recognise and act on the early warning signs before it's too

late." An unchecked atmosphere of negativity can result in decreased productivity, reduced work quality, and higher turnover of top employees. Moreover, negativity within a team can breed defensiveness—"It wasn't my fault," cynicism—"That will never work," hostility—"I don't get angry; I get even," and chronic hopelessness—"Why work so hard? I'll never get it all done." The Nigerian banking industry is no exception to this trend.

While it is debatable whether widespread negativity exists among workers in the Nigerian banking sector today, the tension stemming from ongoing restructuring since 2009 creates a palpable atmosphere. Previous discussions and evidence regarding this issue have primarily been philosophical and anecdotal. This study empirically examines the psychological optimism among bankers in the Nigerian banking industry and its predictive relationship with their organisational commitment. The commitment of workers to their work ethic and employers remains a concern for scholars, politicians, analysts, and managers across various times, cultures, and industries (Welsch & LaVan, 1981; Blau, 1986; Mathieu, 1989; Scandura & Lankau, 1997; Ugboro, 2006; Gelade, Dobson & Gilbert, 2006). Robbins and Judge (2007) define organisational commitment as "the degree to which an employee identifies with a particular organisation and its goals and wishes to maintain membership in the organisation." Organisations are systems in constant flux, with personnel frequently entering and exiting. However, excessive turnover raises legitimate concerns for everyone involved.

Whether voluntary or involuntary, employee turnover can have positive and negative effects. As Robbins and Judge (2007) note, "If the 'right' people are leaving the organisation—the marginal and sub-marginal employees—turnover can be beneficial. It can create opportunities to replace an underperforming individual with someone possessing higher skills or motivation, open up opportunities for promotions, and introduce new ideas into the organisation." Conversely, a high turnover rate incurs more significant costs for recruiting, selecting, training, and developing new employees. Other negative consequences include disruptions to organisational efficiency due to the departure of knowledgeable personnel, a decline in the organisation's reputation, and decreased morale and motivation among remaining employees. Psychological capital (PsyCap) refers to a positive, state-like capacity characterised by confidence (self-efficacy) in tackling challenging tasks; a positive attribution and expectation (optimism) regarding current and future success; perseverance toward goals, with the ability to redirect efforts when necessary (hope); and resilience—sustaining and bouncing back when faced with problems and adversity (Luthans, Youssef & Avolio, 2007). Thus, PsyCap encompasses efficacy, optimism, hope, and resilience. Collectively, these factors form a second-order, core variable that predicts performance and satisfaction more effectively than any of the individual components alone (Luthans, Avolio et al., 2007). Notably, optimism is closely linked to overall positive psychology, as defined by Seligman (2002), who focused on two dimensions of one's explanatory style related to good and bad events: permanence and pervasiveness. Optimists view adverse events as temporary, whereas pessimists see them as permanent. Conversely, when interpreting positive events, optimists attribute them to permanent causes, while pessimists regard them as temporary. This distinction extends to how individuals perceive the causes of events in different contexts. Research by Seligman (1998) provides evidence of the positive impact of measured optimism on desirable workplace

outcomes, demonstrating high performance and retention among salespeople at the Metropolitan Life Insurance Company.

From the discussion above, it is evident that a significant number of studies have addressed positive psychological capital, particularly psychological optimism and organisational commitment. This development is among the most notable in the sociology of knowledge. However, despite the extensive literature, there remains a gap: no known studies have explored the relationship between psychological optimism as a component of positive psychological capital and organisational commitment. Additionally, most research on psychological optimism has primarily been conducted in Western contexts (e.g., Luthans et al., 2007). The generalizability of these findings to African settings, especially within Nigerian organisational cultures, has not been established. For research findings to be valuable and relevant to Nigerian organisations, scholars must focus on these specific contexts in their studies.

This study aims to fill a gap in the literature by examining the impact of psychological optimism, a component of positive psychological capital, on organisational commitment in the Nigerian work environment. This research's central question is: Is there a relationship between psychological optimism and organisational commitment?

2.0 REVIEW OF RELATED LITERATURE

Positive Psychological Capital Defined

Hope, optimism, resilience, and confidence have been identified in the management literature by Fred Luthans as essential psychological capital components (PsyCap). PsyCap fosters a positive approach to organisational behaviour in numerous ways. In addition to its positivity, theoretical grounding, measurability, developmental potential, and performance orientation criteria, PsyCap is conceptualised, measured, and developed as a state-like positive core construct, wherein individual resources of efficacy, hope, optimism, and resilience interact synergistically. Before deriving the study hypotheses, it is crucial to highlight several foundational characteristics of this core PsyCap construct. The discussion will focus on psychological optimism as a critical component of positive psychological capital and its relationship with our dependent variable—organisational commitment.

The Concept of Psychological Optimism

The ongoing discourse among psychologists regarding the true nature and meaning of "psychological optimism" as a positive psychological construct is noteworthy, particularly in terms of its inherent qualities and objectivity. In today's intricate business environment, optimism, along with other positive psychological constructs, has gained significance as organizations strive to leverage human capabilities competitively. The Oxford English Dictionary defines optimism as "hopefulness and confidence about the future or a successful outcome; a tendency to take a favourable or hopeful view." The term is derived from the Latin word optimum, which translates to "best." Generally, being optimistic entails anticipating the most favourable outcome in any given situation, a phenomenon referred to in psychology as dispositional optimism.

The theoretical framework for understanding optimism as a strength in positive organisational behaviour (POB) primarily draws upon positive psychologist Martin Seligman's (1998) work. He characterises optimism as the tendency to make internal, relatively stable, and global attributions for positive events, such as achieving goals, while attributing adverse events, such as failure to meet a goal, to external, relatively unstable, and specific factors. To address critiques regarding baseless optimism, advocates of POB underscore the importance of realistic optimism (Luthans, 2002b; Luthans, Youssef et al., 2007; Schneider, 2001). This concept highlights that optimism should be rooted in a critical perspective and realistic assessment of prevailing circumstances. Realistic optimism, conceptualised as a state rather than a dispositional trait, necessitates objectively evaluating achievable outcomes in specific situations based on available resources and may fluctuate over time (see Peterson, 2000). Taylor (1998) contributes a valuable discussion on the definition of optimism, which facilitates a deeper comprehension of the concept. He identifies two primary methodologies for defining optimism within the field of psychology. The first approach is rooted in the definition provided by Scheier and Carver (1981), which characterises optimism as "the global generalised tendency to believe that one will generally experience good versus bad outcomes in life." In more accessible terms, this can be understood as "looking on the bright side of life," in contrast to pessimism, which suggests, "if something goes wrong for me, it will." This viewpoint is identified as general dispositional optimism.

The second approach pertains to specific situational optimism, focusing on positive outcome expectancy within particular contexts. An additional notable framework for defining optimism is the concept of "explanatory or attributional style," as articulated by Seligman (2000). This explanatory style is related to, yet distinct from, the more traditional and narrower definitions of optimism. It is predicated on the theory that optimism and pessimism stem from how individuals interpret events. Commonly, these explanations are characterised by three dimensions: internal versus external, stable versus unstable, and global versus specific. Optimistic interpretations of negative experiences typically attribute setbacks to external factors, acknowledge their instability, and confine them to specific life domains. Conversely, positive experiences are framed optimistically as internal, stable, and global (Gillham et al., 2001).

ORGANISATIONAL COMMITMENT

Over the years, definitions of organisational commitment (OC) have evolved significantly, with Becker (1960) initially framing OC as the degree of individual or organizational investment in "side bets" tied to employment continuity. These non-recoverable investments, like non-portable pensions and personal relationships with coworkers, serve as barriers to leaving. OC reflects the internal and external switching costs individuals face when considering departure. Furthermore, OC embodies the psychological bond between employees and their organizations, characterized by a strong belief in and alignment with the organization's goals and values, as well as a profound desire to remain (Hunt & Morgan, 1994). Luthans (1992) notes that OC relates closely to the intent to stay, willingness to invest effort, and support for organizational values.

Affective Commitment: Affective commitment (AC), a key component of OC, represents the emotional connection an employee feels toward the organization, marked by identification with its goals and a sense of fulfillment (Allen & Meyer, 1990). This bond arises from positive feelings contributing to a desire for continued membership. In scholarly discourse, Affective commitment is primarily viewed as an emotional connection, where a committed individual identifies with and enjoys engagement in the organization. Kanter (1968) described this as 'cohesion commitment,' while Buchanan (1974) emphasized 'partisan affective attachment' to the organization's values. Porter and colleagues (1974) encapsulated AC as the degree of identification and engagement an individual has with their organization.

Continuance Commitment: In contrast, some researchers assert that commitment is defined more by the costs associated with leaving rather than by emotional factors (Becker, 1960). Continuance Commitment (CC) reflects the pressure to remain due to the perceived losses tied to the investment in the organization. Such investments can include close colleague ties, retirement benefits, seniority, and unique skills acquired through tenure. Employees recognize the risks of losing these investments, which results in high perceived exit costs. Kanter described CC as persisting if staying is advantageous, whereas leaving incurs a "cost."

Normative Commitment: Normative commitment (NC) is less discussed but equally significant. It reflects individuals' feeling of obligation to remain with an organisation (Meyer & Allen, 1991). Initially linked to loyalty norms, NC has evolved to focus on the internal obligation to stay, independent of social pressure (Meyer et al., 1993). This obligation now encompasses the idea of reciprocity for benefits received (Meyer et al., 2002); employees may feel bound to stay to "repay" the organisation for investments made in their development, emphasizing responsibility tied to shared values and goals.

EMPIRICAL REVIEW

Is optimism a genetically inherited trait or a learned one? While the heritability of optimism is debated, most researchers agree that it has a biological component. However, it is also thought to be significantly influenced by environmental factors, suggesting that it is primarily a learned trait (Vaughan, 2000). Some experts propose that psychological optimism may seem hereditary because it reflects a combination of largely heritable traits, such as intelligence and temperament (Schulman et al., 1993).

Brissette et al. (2002) and Carver et al. (2006) found that various factors—such as age, education, marital status, sex, psychosocial variables (including confidence and hope), and social support (both instrumental and emotional)—are important predictors of optimism. These factors could account for the differences in optimism observed among individuals facing life challenges. For instance, Carver et al. (2006) discovered that higher education levels at the time of treatment predicted lower fatigue, fewer financial issues, and reduced distress about the family's future during follow-up, yet were also associated with increased pain and a lesser reported benefit from having experienced cancer. Additionally, the relationship status during treatment influenced the quality of life after treatment; being in a partnership was linked to lower emotional disruption, reduced social avoidance, and less fatigue and distress regarding the recurrence of illness and the family's future. Furthermore,

age at treatment predicted various long-term outcomes: older women reported lower pain levels, lesser concern about their appearance, and fewer financial difficulties than younger women.

Research has highlighted the connections between psychological constructs and health (Gutman, 2011). Optimism, a key psychological construct, has been shown to account for 5-10% of the variation in the likelihood of developing certain health conditions (correlation coefficients ranging from .20 to .30) (Peterson & Bossio, 2001). This is particularly true for cardiovascular disease (Scheier et al., 1989; Kubzansky, 2001; Tindle et al., 2009; Giltay et al., 2004; Giltay et al., 2006), stroke (Kim et al., 2001), depression (Giltay et al., 2006; Patton et al., 2011), and cancer (Tindle et al., 2009; Allison et al., 2003; Horne, 2011). Additionally, optimists tend to lead healthier lifestyles, which can influence disease outcomes. For example, optimists are generally less likely to smoke, be more physically active, consume more fruits, vegetables, and whole grains, and drink alcohol in moderation (Giltay, 2007). This underscores the importance of optimism in leading healthier lives.

The relationship between optimism and health has also been explored in the context of physical symptoms, coping strategies, and adverse effects among people suffering from rheumatoid arthritis, asthma, and fibromyalgia. Research indicated that among individuals with these conditions, optimists are not more likely than pessimists to report pain relief linked to coping strategies despite differences in psychological well-being (Affleck et al., 2001). A meta-analysis has confirmed that optimism is associated with psychological well-being: "Put simply, optimists emerge from difficult circumstances with less distress than do pessimists" (Scheier et al., 2001). This correlation stems from the coping style: "Optimists seem intent on facing problems head-on, taking active and constructive steps to resolve their issues; pessimists are more likely to abandon efforts to achieve their goals" (Scheier et al., 2001).

It is important to note that while research has indicated that optimists are less likely to experience certain diseases or develop specific conditions over time, it has yet to demonstrate a capacity to change an individual's level of optimism through psychological interventions. Nor has it shown that this change can alter the course of disease or the likelihood of developing one. Regardless of age, optimism enhances our chances of leading better and healthier lives (Carley, 2009). Carley refers to a study by Ruthig et al. (2007), which examined adults' perceptions of suffering a hip fracture compared to their peers. In addition to assessing the adults' self-ratings of physical health, emotional well-being, and life satisfaction, the authors also investigated their perceptions of control over their lives. They anticipated that those with a more optimistic outlook would demonstrate better physical and mental health. Additionally, they argued, "Moreover, excessively worrying about potential negative health outcomes may erode one's actual physical, functional, and psychological health even before a crisis occurs."

Given that higher levels of PsyCap capacities such as psychological optimism have been shown to trigger positive emotions (Snyder, Harris et al., 1991) and optimism has also been empirically shown to influence various other organisational outcomes as discussed above, we assume that the same level of influence will be extended to the concept of organisational commitment. Hence, we hypothesise that:

H01: There is no relationship between the employees' state of optimism and the manager's affective commitment to their organisation.

H02: There is no relationship between the employees' state of optimism and the managers' normative commitment to their organisation.

H03: There is no relationship between the employees' state of optimism and the manager's continual commitment to their organisation.

3.0 RESEARCH METHODS

The term "research design" denotes the framework or plan that guides the collection and analysis of data within a study (Baridam, 2001, p. 51). Nachmias and Nachmias (2009, p. 99) characterise it as "the blueprint that enables the investigator to find solutions to problems and guides him/her through the various stages of the research." Burrell and Morgan (1979) assert that all social scientists enter their research with both explicit and implicit assumptions regarding the nature of the social world and the methodologies employed to investigate it, which bear significant methodological implications.

In this study, we have adopted a triangulation of methodologies. Our approach begins with ontological assumptions, specifically the debate between realism and nominalism. Realism posits that "reality" exists independently in the world, whereas nominalism contends that it is a construct of the mind.

The second layer comprises epistemological assumptions, contrasting positivism with anti-positivism. Positivism maintains that knowledge can be identified and conveyed in a rigorous, tangible form, while anti-positivism perceives knowledge as subjective, spiritual, or transcendental, shaped by individual experiences and insights.

Finally, we examine assumptions regarding human nature, particularly the relationship between individuals and their environment, which includes determinism and voluntarism. Determinism posits that individuals are moulded by their environment, while voluntarism asserts that individuals actively shape their environments.

The selected methodology will reflect the researcher's stance within these debates. Those who subscribe to realism, positivism, and determinism will likely adopt an objectivist approach and employ a nomothetic methodology. Conversely, those who align with nominalism, anti-positivism, and voluntarism will approach research from a subjectivist perspective and utilise an ideographic methodology.

In this study, we advocate for a triangulation of methodologies, as a singular approach cannot sufficiently capture the complexities of human experience, which is the central focus of our research. We conceptualise individuals as both creators and products of their environment. Consequently, although our primary method is nomothetic (utilising questionnaires), we also employ an ideographic approach through interviews to incorporate subjective accounts.

We will implement a quasi-experimental or ex post facto research design, which is particularly well-suited for research in the administrative sciences (Baridam, 2001), especially when manipulation of variables is unfeasible (Cooper & Schindler, 2001). More specifically, we will conduct a cross-sectional survey favoured in social and administrative research for various reasons: it is cost- and time-effective and perceived as more anonymous. It affords respondents

adequate time to reflect on the questions posed. A cross-sectional survey collects standardised information from a representative sample of a defined population. To enhance the data from the cross-sectional survey (questionnaires), we will conduct unstructured interviews with select respondents to gain deeper insights into the pertinent issues.

Concerning our sampling procedure, selecting a representative sample from a population is predicated on the presumption that a common feature exists among its elements. Baridam (2001) highlights that there is no universally optimal method for sampling; instead, the study's nature and purpose should guide the chosen method. Given the heterogeneous characteristics of the population, we employed the Taro-Yamene formula in conjunction with the cluster sampling technique (Baridam, 2001) recommended. 350 copies of the questionnaire were distributed to managerial employees at seven randomly selected banks across Nigeria, and we received 280 completed copies of the questionnaire for analysis. Respondents were assured of the confidentiality of their responses and offered a soft copy of the research report (upon request) as an incentive for their participation.

Operational Measures of Variables: According to McBurney (2001:121), as cited in Nwibere (2007:217), measurement involves assigning numbers to events or objects based on rules that facilitate the representation of significant properties within a numerical system. The efficacy of measurement is contingent upon these rules that govern the assignment of numbers. Each singular operationalisation of research production can only fulfil the needs of some stakeholders (Baridam, 1995, p. 209), necessitating the exercise of researchers' judgments and preferences, which often complicates the measurement process. However, as Blume and Sinclair (1993) observe in Baridam (1995:209), "the only assessment of a contribution to science must come from within the respective speciality, for only members of the particular speciality are sufficiently competent to judge the significance of a scientific contribution to their field."

The measures of optimism were derived from prior research conducted by Scheier and Carver (1985) and the scale designed by Fred Luthans and his colleagues. These selected scales possess robust psychometric support across diverse samples in previous studies and have been validated in workplace contexts, either independently or collectively (e.g., Jensen & Luthans, 2006; Larson & Luthans, 2006; Luthans et al., 2005; Peterson & Luthans, 2003; Youssef & Luthans, in press). Two instruments were employed to measure optimism for the state-like selection criterion: the Life Orientation Test (LOT) and the Attributional Style Questionnaire (ASQ). While the scale developed by Scheier and Carver (1985) is primarily associated with dispositional optimism (or life orientation), it has also been shown to measure state-like optimism (Shifren & Hooker, 1995). The selected measures served as the foundation and item pool from which Luthans et al. (2007) developed the Psychological Capital Questionnaire (PCQ). In constructing the PCQ, Luthans et al. (2007) adhered to two primary criteria. First, they posited that each of the four constructs should hold equal weight by selecting the top six items from each measure. Second, the chosen items must demonstrate face and content validity, reflecting state-like characteristics pertinent to the workplace or employing adaptable wording to enhance relevance.

The complete PCQ is documented in Luthans, Youssef, and Avolio (2007). Sample items include: "I always look on the bright side of things regarding my job" and "If something can go wrong for me work-wise, it will (R)." Optimism, a key component of Psychological Capital (PsyCap), was assessed using six items adapted from previously established measures (Luthans et al., 2008). This validated scale was customised to align with the objectives of this study and the specific Nigerian context. Participants responded using a 6-point Likert-type scale, where 1 denotes "strongly disagree," 2 signifies "disagree," 3 represents "somewhat disagree," 4 indicates "somewhat agree," 5 means "agree," and 6 represents "strongly agree." The Psychological Capital Questionnaire (PCQ) encourages respondents to contemplate their self-perception to foster a state-like perspective.

Organizational Commitment—This construct comprises three components (Affective, Normative, and Continuance commitment). It was assessed using an 18-item scale developed by Allen and Meyer (1990) and the Meyer, Allen, and Smith (1993) scales. Participants will respond to the items using a 5-point Likert-type scale ranging from "strongly agree" to "strongly disagree."

Data Analysis Techniques: To investigate the relationship between this study's independent and dependent variables, including their respective components, we employed Spearman Rank statistical techniques utilising the Statistical Package for Social Sciences (SPSS). The Spearman Rank statistical technique is particularly suited for this analysis due to its appropriateness for the nature of the collected data.

We also implemented a multi-step, systematic content analysis procedure complemented by basic descriptive statistics for data analysis. Following each in-depth interview, the audio recordings were transcribed verbatim. Summaries of these transcriptions were then shared with a sample of five participants, who verified the accuracy of the transcriptions and our interpretations of the data. This member-checking approach served as a crucial mechanism for ensuring validity.

Each transcribed interview underwent multiple reviews, with themes and patterns beginning to emerge after the initial interviews. Following the guidance provided by Miles and Huberman (1994), we developed a preliminary coding schema based on these themes and the established research questions. Specific phrases from the transcripts were identified, coded, and categorised, with a preference for coding phrases over sentences, as the latter often conveyed multiple conceptual ideas.

To bolster the validity of our analysis, we adopted the peer examination strategy recommended by Merriam (1988), involving a panel of three colleagues who provided feedback throughout the coding process as the categories were established and findings articulated. This panel consisted of individuals with varied perspectives: a professor specialising in research methodology, a business associate with extensive human resources experience, a business manager with a doctoral degree, and a significant research background. The panel independently reviewed overarching content themes and statements from the individual transcripts to determine appropriate categorical placements. In cases of ambiguity, collaborative examinations of larger transcript sections were conducted with the panel to

achieve consensus. Additionally, related documents were utilised to verify and corroborate the interview data.

4.0 RESEARCH RESULTS AND ANALYSIS OF FINDINGS

Data cannot convey significant meaning unless subjected to statistical tests. Hence, using the collected data, our hypothesis will be tested statistically.

Table 1: Results of Spearman Rank Correlation between Psychological Optimism and Measures of organisational Commitment

			Psychological Optimism	Affective	Normative	Continuance
Spearman's rho	Psychological Optimism	Correlation Coefficient	1.000	.734**	.693**	.682**
		Sig. (2-tailed)	.	.000	.000	.000
		N	280	280	280	280
	Affective	Correlation Coefficient	.734**	1.000	.836**	.726**
		Sig. (2-tailed)	.000	.	.000	.000
		N	280	280	280	280
	Normative	Correlation Coefficient	.693**	.836**	1.000	.637**
		Sig. (2-tailed)	.000	.000	.	.000
		N	280	280	280	280
	Continuance	Correlation Coefficient	.682**	.726**	.637**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	280	280	280	280

** . Correlation is significant at the 0.01 level (2-tailed).

As can be seen from the table above, data analysis also revealed a positive and significant relationship between employees' state of optimism and affective commitment ($Rho=0.734$, $p<0.01$), normative commitment ($Rho=0.693$, $p<0.01$), and continuance commitment ($Rho=0.682$, $p<0.01$). This implies that employees' state of optimism enhances their affective, normative, and continuance commitment to the organisation.

5.0 DISCUSSION OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

Every organisation makes an effort to increase the commitment of its employees to the organisation. This is particularly true because organisational commitment, defined as "the relative strength of an individual's identification with and involvement in a particular organisation" (Mowday et al., 1982, p. 27), is positively related to various personal and work outcomes or essential consequences for the organisation, such as performance, low turnover, low absenteeism, low burnout, high productivity, customer satisfaction, organisational citizenship behaviour, and increased employee satisfaction (Judge et al., 2001; Saari & Judge, 2004; Wegge et al., 2007; Meyer & Becker, 2004; Meydan et al., in press). Committed employees who identify with organisational goals and values can be viewed as a valuable

resource for improving organisational performance and achieving success in gaining a competitive advantage. Additionally, to extend the traditional perspective of economic capital, increasing recognition is given to human capital and, more recently, to social and psychological capital. Although psychological capital is a recent development, it has also produced various positive organisational outcomes, such as performance, organisational commitment, and Organisational Citizenship Behaviour (OCB). It is in line with the above that this study sought to examine the relationship between positive psychological capital and organisational commitment.

Our data analysis shows a positive and significant relationship between psychological optimism and organisational commitment. Based on these findings, we conclude that psychological optimism enhances employees' commitment to their organisation. This finding aligns with earlier research by Hiroto and Seligman (1975); Seligman (2011); Snyder, et al. (1991). Higher levels of PsyCap capacities, such as optimism, have been shown to trigger positive emotions (Snyder, Harris et al., 1991). This finding may be explained by the fact that optimism, in the typical sense of the word, ultimately means one expects the best possible outcome from any given situation, which may ignite employees' commitment to their organisations. According to Seligman (2011), people who do not give up tend to interpret setbacks as temporary, local, and changeable: "It's going away quickly; it's just this situation, and I can do something about it." Seligman (2011) concludes that people can be immunised against learned helplessness and against giving up after failure and be taught to think like optimists. In an experiment by Hiroto and Seligman (1975), it was found that dogs, rats, mice, and even cockroaches that experienced mildly painful shocks over which they had no control would eventually accept them without attempting to escape. It was subsequently shown that humans exhibit the same behaviour. The term that describes this behaviour is "learned helplessness." Strangely, however, about a third of the animals and people who experience inescapable shocks or noise never become helpless. Why? The answer is psychological optimism (Seligman, 2011).

Based on the findings and conclusion above, the following recommendations are proposed:

A. To establish a more hopeful workplace, managers in the Banking industry can implement various strategies to foster psychological optimism among their employees. A critical initial step involves the selection of candidates who inherently demonstrate elevated levels of psychological optimism, which can be achieved through the judicious application of personality assessments and behavioural interview techniques. Once an individual becomes an integral part of the team, it is the responsibility of management to shift their focus toward nurturing this optimism through continuous initiatives such as coaching, mentoring, training, and facilitating goal setting in conjunction with effective communication.

B. Consistency is paramount in this endeavour, particularly in workplace changes that may disrupt employee optimism. Management must communicate transparently regarding the rationale behind these changes and underscore the anticipated positive outcomes. Organisations can further cultivate a sense of community and autonomy among their

workforce by implementing corporate volunteer programs and employee empowerment strategies.

C. Taken together, cultivating psychological optimism within an organisation can be effectively accomplished through goal setting, ongoing coaching and training, and maintaining open, consistent communication from management. Notably, employees who perceive themselves as empowered often exhibit heightened psychological optimism, which can be further enhanced through reward and development initiatives, corporate volunteer programs, and increased staff empowerment. As the trend of declining organisational commitment continues to escalate, it is prudent for employers to prioritise psychological optimism, recognising its potential to mitigate some of the disconnection and discontent that currently afflict the workforce.

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