

Understanding The Role Of Demographics In Shaping Psychological Capital, Perceived Organizational Support And Employee Engagement In Banking Sector

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Abstract

The study aims at examining the influence of demographic variables on employee engagement, perceived organizational support, and psychological capital among 600 employees from six selected banks [three public and three private] in India. Psychological capital, a construct encompassing self-efficacy, optimism, hope, and resilience, is crucial for the well-being and performance of the employee. Perceived organizational support [fairness, job condition and HR-policies], reflects employees' beliefs regarding the extent to which their organization values their contributions and cares about the well-being of employees. Employee engagement, characterised by vigor, dedication and absorption, is essential for organizational success. The study aims to examine how demographic factors such as age, gender, and educational qualification influence these variables. Data collection is done through an online survey questionnaire. It's found that educational qualifications have significant impact on perceived organizational support, psychological capital, and employee engagement. It is found that "Gender" has emerged as non-significant demographic variable in the study. The findings provide insights into how the demographic factors influence key aspects of employee's well-being and organizational dynamics, which can help banks to develop targeted strategies to enhance employee morale, retention and overall organizational performance. The study can be a great help for banks in creating supportive work environment that addresses the diverse needs of their employees, eventually resulting to organizations' overall productivity and success.

Keywords: Psychological Capital, Perceived Organizational Support, Employee Engagement, Demographic variables.

INTRODUCTION

Today's business environment characterised as highly dynamic and competitive, demands organizations to properly understand and critically examine the factors contributing to employee engagement. Employee engagement [defined as the emotional and cognitive commitment to one's work] has significant impact on organizational performance, employee retention, and productivity [1]. The banking sector being highly dynamic and with high level of stress, offers a very unique context to explore the interplay between demographic variables, perceived organizational support and psychological capital in fostering employee engagement. Psychological capital including optimism, hope, self-efficacy, and resilience, has emerged as crucial determinant of positive workplace outcomes [2]. High psychological capital in employees make them better equipped to adapt to changes and help to cope with challenges resulting to remain committed to their organizational roles. Further perceived organizational support plays a very pivotal role in shaping employee's attitudes and behaviours. It is defined as employees' beliefs about how much their organization care about their well-being and values their contributions [3].

Age, gender, tenure, and educational background are examples of demographic factors that might affect psychological capital and perceived organizational support, each of which can affect employee engagement levels [4]. Due to their larger experience, older employees may, for the moment, exhibit a higher level of devotion and resilience, whereas younger employees may exhibit more adaptable and upbeat behaviour. Similar to how gender variations might affect how an organization is considered to support and engage, women are said to have stronger relationship requirements than males [5]. There remains a significant gap in understanding how demographic variables specifically influence perceived organizational support and psychological capital within banking sector, even with an enormous literature on employee engagement. Previous studies have primarily focused on examining these variables individually, resulting in lack of research which integrates these variables to know the combined impact on employee engagement. Moreover, almost all the existing researches have been conducted in Western contexts which

have left a noticeable gap understanding these dynamics within different cultural and industrial settings, especially in the banking sector of developing economies. The study aims at addressing this gap by thoroughly proving detailed analysis of these relationships within banking sector as well as offering contextually relevant and practically significant insights.

The purpose of this research is to determine how demographic variables affect psychological capital, perceived organizational support, and employee engagement in the banking industry. By gaining an understanding of these relationships, organizations can make their HR practices which better support their diverse workforce leading to an ultimate enhancement of overall performance and employee satisfaction. The findings of the research will highlight the importance of considering these demographic factors in designing engagement strategies and support systems as well as provide valuable insights for managers and policymakers in the banking sector.

This study adds several significant contributions to the existing literature and practical applications in organizational behaviour and human resource management. First off, it expands our knowledge of how psychological capital and perceived organizational support are interacted by demographic variables such as age, gender, educational background, and tenure to influence employee engagement in the banking sector. Second, it provide evidences from a high-stress industry like banking by offering insights which are particularly relevant for all those sectors which are facing similar challenges. Thirdly, by recognizing the key demographic factors that influence employee engagement, it will help the HR professionals tp create policies and strategies which persistently focus on making a simulative work environment full of positivity. Finally, the findings may offer guidance for policy decisions, allowing companies to put into practice methods that cater to the various demands of their workforce while also improving overall organizational performance and worker satisfaction.

REVIEW OF LITERATURE

This part focuses on the comprehensive literature review of variables taken in this study and how different demographic characteristics relate to each other.

Psychological capital: Psychological capital refers to an individual's psychological state during growth and development. Psychological capital is classified as four components: i] optimism; means maintaining a positive outlook on the present and future, ii] self-efficacy/confidence; means having the confidence to make necessary efforts for success despite challenges, iii] hope; persisting in goal pursuit and adjusting methods as needed, and iv] resilience; being robust and successful in the face of difficulties[6]. Gender acts as a moderating factor in the relationship between psychological capital and employee turnover intention while there is little significance of designation in the same [7]. The socio-organizational structures are shaped by people's psychology; this theory is proposed by Edina Dóci et al. arguing that psychological capital is unequally distributed among different social classes, ethnicities, and genders[8]. Home location, parents' marital status, and lower academic standing are discovered as unique variables affecting psychological capital [9]. It was found that except for the designation, work experience, age, education all positively correlates with psychological capital, [10].

Perceived Organizational support: Perceived organizational support [POS] refers to employees' perceptions of how much their company values their contributions and cares about their well-being [3]. An atmosphere of perceived organizational support does not reduce the moral anguish of the employees but it does enhance the role security in the employees and helps to keep the possibility of future conflicts of ethical value in check [11]. The socio demographics have significance in determining perceived organizational support as it is found that males propose higher perceived organizational support as compared to females [12]. High levels of perceived organizational support in employees results in greater demonstration of innovation and work engagement as compared to low levels [13]. POS is characterized as the extent to which the employees perceive that their supervisor thinks about their career well-being and their personal needs [14]. To which extent do they give due consideration to their contribution to the organization and create a supportive environment for them. Zhi Zeng¹, et.al, found that the differences based on gender, working years and professional levels for the organizational support has no significance [15].

Employee Engagement: Employees going through family related problem are less engaged and have higher probability of leaving the company, which provides indirect evidence that demographic variables affect employee engagement [16]. The demographic variable age has a significant impact on employee

engagement as study revealed that employees who aged 50 years and older were found to have statistically higher work engagement scores than those under the age of 50. Employee commitment is higher among employees at higher positions compared to employees at lower positions. It also revealed that employee commitment and job satisfaction is higher among employees with experience compared to lower experience employees [18]. The scores of employee engagement are significantly affected with all the demographic factors like age, years of work experience, and designation, gender being an exception among these [19].

THEORETICAL FRAMEWORK

The study lays its theoretical grounds on the Social Exchange Theory [SET]. "Human relationships are built through a process of cost-benefit analysis", this forms the core of SET. The theory says that if the costs of the relationship is greater than the rewards, such as if one is putting a lot of efforts or money into a relationship and it does not reciprocated, then that relationship might brought to an end. The 'risks' are compared to 'rewards'. This theory advocates that the relationship between employee and organization is reciprocal in nature as the employees in return of their efforts do seek the equivalent rewards from the organization. Employees perform better, show more engagement and have greater commitment when they perceive strong organizational support [20]. The feeling of worthiness and organizational support in form of high POS increases employee's job satisfaction, work engagement as well as their commitment towards the organization [3]. Likewise the employees possessing high self-efficacy, high level of optimism, hope and high resilience [i.e. higher psychological capital] are positively interconnected to their organization. PsyCap enhances their engagement by fostering positive exchanges between employees and the organization [2]. SET explains how PsyCap contributes to employee engagement through positive reciprocal relationships. SET also highlights how demographic variables affect these dimensions. Different demographic groups perceive and react to organizational support differently based on their experiences, expectations, and histories. For instance, older employees or those with longer tenure may expect more stability and recognition, influencing their perception of organizational support and PsyCap compared to younger or newer employees [4]. Differences in gender might also influence perceptions and reciprocation of support, as in case with women. Women potentially value relational support more which affects their engagement levels [5].

All-inclusive, social exchange theory offers a solid foundation for scrutinizing the relationships between demographic variables, PsyCap, POS, and employee engagement. It clarifies how these relationships are reciprocating and how demographic variations are affecting the way employees perceive and return organizational support, which enhance our comprehension of how employees behave in work environments.

RESEARCH OBJECTIVE

The objective of this study is to comprehend the effect of demographic factors of employees of banking sector on psychological capital, perceived organizational support and employee engagement. The study was undertaken to have an in-depth perspective on the impact of gender, age, and qualification on the dimensions of the taken variables i.e. Hope, self-efficacy, resilience and optimism [Psychological capital], fairness, job condition and HR policy [Perceived organizational support] and dedication, absorption and vigor [Employee engagement].

RESEARCH METHODOLOGY

Research Design: This study adopts a descriptive research design to explore the impact of various demographic variables [age, gender, and qualification] on psychological capital, perceived organizational support, and employee engagement among employees in the banking sector. The research is conducted through a cross-sectional survey, allowing for the collection and analysis of data at a single point in time.

Sample and Sampling Technique: The study was conducted among 600 employees. These were selected from six selected banks in India, which comprises both public sector banks and private sector banks three each. A stratified random sampling technique was employed to ensure representation from both public and private banks. The sample was further stratified based on demographic variables such as age, gender, and qualification.

Data Collection

Data collection for this study was conducted using an online survey questionnaire, which was distributed electronically to a selected group of participants. This method was chosen to increase response rates and offer convenience to the respondents. The survey incorporated several well-established measurement scales to assess different aspects of the participants' work-related attitudes and perceptions. Psychological Capital Questionnaire [PCQ-24] is used for the survey of psychological capital [21]. This scale consists of 24-item questionnaire which assess the psychological capital of employees, including self-efficacy, hope, resilience and optimism. Utrecht Work Engagement Scale [UWES-9] is used for the survey of employee engagement [22]. This 9-item scale measures employee engagement, focusing on three dimensions of employee engagement: vigor, dedication, and absorption. Lastly, the Survey of Perceived Organizational Support [SPOS] [3] was utilized. This 36-item scale assesses employees' perceptions of how much the organization values their contributions and cares about their well-being. It captures the extent to which employees believe their organization is supportive, appreciates their efforts, and is concerned about their welfare.

By using these scales, the study aimed to gather comprehensive data on various psychological and engagement-related factors affecting employees, as well as their perceived organizational support, to better understand their work experiences and attitudes.

Table I: Description of Variables

Variable Category	Variable name	Definition	Previous Research Literature
Independent	Age	"A period of human life, measured by years from birth, usually marked by a certain stage or degree of mental or physical development and involving legal responsibility and capacity"	[23], [24]
	Gender	"The state of being male or female, typically used with reference to social and cultural differences rather than biological ones."	[25], [26]
	Qualification	"The level of formal schooling or training an individual has completed."	[7], [19], [18]
Dependent	Perceived organizational support	The extent to which employees believe their organization values their contributions and cares about their well-being. The main components are fairness, job condition and HR policies.	[3], [14], [13]
	Psychological capital	A positive situation for personal development with the features of self-reliance while dealing with the challenges [self-efficacy], positive expectations for the future success [optimism], being full of determination [hope], and accomplishment in spite of obstacles [resilience].	[27],[2], [9], [10]
	Employee engagement	"The harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances".	[1],[28] [29], [30], [31]

Source: Authors' compilation

Data Analysis And Interpretation

The following section presents the data analysis and the interpretation of the statistical output.

Table II: Descriptive statistics

Demographic Variables	Variable Categories	N	Mean	Std. Deviation	Std. Error
Qualification	Undergraduate	153	3.0581	1.45111	0.11732
	Graduate	317	2.6881	1.47703	0.08296
	Postgraduate	116	2.9854	1.37035	0.12723
	Doctorate	14	3.8464	1.32868	0.35510
Age [in years]	20-30	110	2.5982	1.42004	0.13540
	30-40	158	3.7747	0.98310	0.07821
	40-50	183	3.9858	0.94509	0.06986
	Above 50	149	4.6940	0.45414	0.03720
Gender	Male	304	3.0993	1.45234	.08330
	Female	296	3.0451	1.41600	.08230

The study's findings reveal that demographic variables such as educational qualifications and age significantly influence psychological capital, perceived organizational support, and employee engagement among bank employees in northern India. Specifically, employees with higher qualifications [particularly those with doctorates] and those in older age groups [especially those above 50] report higher mean scores, indicating greater perceptions of support, engagement, and psychological capital. In contrast, gender does not significantly impact these perceptions, as mean scores for males and females are very similar. These results suggest that HR managers should tailor their strategies to address the diverse needs of employees based on their educational background and age. This includes providing advanced training for highly qualified employees, offering basic skills training for less qualified employees, and implementing age-specific engagement strategies. Such tailored approaches can foster a more supportive and engaging work environment, ultimately enhancing employee satisfaction, motivation, and organizational performance. The data reveals that educational qualifications and age significantly influence perceptions of psychological capital, perceived organizational support, and employee engagement among bank employees in northern India. Higher qualifications and older age groups are associated with higher mean scores, indicating greater perceptions of support, engagement, and psychological capital.

Table III - Impact of gender

Constructs		F-Value	Sig.
Perceived Organizational Support			
i]	Fairness	0.115	0.734
ii]	Job Condition	2.836	0.093
iii]	HR Policy	3.351	0.068
Psychological Capital			
i]	Self -Efficacy	0.085	0.770
ii]	Optimism	0.080	0.778
iii]	Hope	0.244	0.622
iv]	Resilience	2.526	0.113
Employee Engagement			
i]	Dedication	1.826	0.177
ii]	Absorption	0.000	0.984
iii]	Vigor	0.209	0.648

Source: Authors' compilation

The table-II indicates that gender does not significantly influence any of the constructs related to Perceived Organizational Support [POS], Psychological Capital [PsyCap], or Employee Engagement [EE]. For POS, fairness [F=0.115, Sig.=0.734], job condition [F=2.836, Sig.=0.093], and HR policy [F=3.351, Sig.=0.068] show no significant gender differences, though job condition and HR policy approach significance. In the PsyCap domain, self-efficacy [F=0.085, Sig.=0.770], optimism [F=0.080, Sig.=0.778], hope [F=0.244, Sig.=0.622], and resilience [F=2.526, Sig.=0.113] also display no significant gender-related differences. Similarly, for EE, dedication [F=1.826, Sig. =0.177], absorption [F=0.000, Sig.=0.984], and vigor [F=0.209, Sig.=0.648] show no significant differences between males and females. Overall, gender does not appear

to be a significant factor influencing perceptions of organizational support, psychological capital, or employee engagement in this study.

Table IV - Impact of Age

Constructs		F-Value	Sig.
Perceived Organizational Support			
i]	Fairness	99.601	0.00
ii]	Job Condition	23.709	0.00
iii]	HR Policy	31.629	0.00
Psychological Capital			
i]	Self -Efficacy	285.593	0.00
ii]	Optimism	88.729	0.00
iii]	Hope	97.159	0.00
iv]	Resilience	97.159	0.00
Employee Engagement			
i]	Dedication	99.495	0.00
ii]	Absorption	52.355	0.00
iii]	Vigor	55.693	0.00

Source: Authors' compilation

The table-IV indicates that age significantly influences all the constructs of Perceived Organizational Support [POS], Psychological Capital [PsyCap], and Employee Engagement [EE]. For POS, fairness [F=99.601], job condition [F=23.709], and HR policy [F=31.629] all show high significance [Sig.=0.00], suggesting that perceptions of organizational fairness, job conditions, and HR policies vary notably with age. In the PsyCap domain, self-efficacy [F=285.593], optimism [F=88.729], hope [F=97.159], and resilience [F=97.159] also exhibit significant age-related differences [Sig.=0.00], indicating that these psychological attributes are strongly influenced by the respondents' age. Regarding EE, dedication [F=99.495], absorption [F=52.355], and vigor [F=55.693] all have significant F-values [Sig.=0.00], highlighting that different age groups demonstrate varied levels of dedication, absorption, and vigor in their engagement at work.

Overall, age appears to be a critical factor affecting perceptions and experiences related to organizational support, psychological capital, and employee engagement

Table V - Impact of Qualification

Constructs		F-Value	Sig.
Perceived Organizational Support			
i]	Fairness	3.824	0.010*
ii]	Job Condition	4.899	0.002*
iii]	HR Policy	1.923	0.125
Psychological Capital			
i]	Self -Efficacy	0.421	0.738
ii]	Optimism	2.296	0.077**
iii]	Hope	2.972	0.031*
iv]	Resilience	3.147	0.025*
Employee Engagement			
i]	Dedication	0.862	0.461
ii]	Absorption	1.158	0.325
iii]	Vigor	3.087	0.027*

Source: Authors' compilation

*significant at 5% **significant at 10%

The table V illustrates that qualifications significantly impact several constructs related to Perceived Organizational Support [POS], Psychological Capital [PsyCap], and Employee Engagement [EE]. In POS, fairness [F=3.824, Sig.=0.010] and job condition [F=4.899, Sig.=0.002] are significantly influenced by

qualifications, while HR policy [$F=1.923$, $\text{Sig.}=0.125$] is not. For PsyCap, self-efficacy [$F=0.421$, $\text{Sig.}=0.738$] shows no significant impact, but optimism [$F=2.296$, $\text{Sig.}=0.077$] is significant at the 10% level, and both hope [$F=2.972$, $\text{Sig.}=0.031$] and resilience [$F=3.147$, $\text{Sig.}=0.025$] are significant at the 5% level, indicating that higher qualifications positively influence these attributes. In EE, dedication [$F=0.862$, $\text{Sig.}=0.461$] and absorption [$F=1.158$, $\text{Sig.}=0.325$] are not significantly affected by qualifications, but vigor [$F=3.087$, $\text{Sig.}=0.027$] is significantly influenced.

Overall, qualifications significantly impact perceptions of fairness and job conditions in POS, optimism [at a 10% level], hope, resilience in PsyCap, and vigor in EE, highlighting the importance of educational background in shaping these perceptions and attributes.

DISCUSSION

This study investigates the impact of demographic variables such as gender, age, and qualification on psychological capital [PsyCap], perceived organizational support [POS], and employee engagement [EE] within the banking sector of India. The results reveal that these demographic variables have complex effects on PsyCap, POS, and EE. Differences regarding gender are marginal, showing that, essentially, men and women have identical experiences at work, with a few minor differences in how they view HR policies and working conditions. This can be associated with latest researches done by Kim et al. [24] and Chandra and Kumar [23], suggesting minor gender-based influences on workplace behaviour. It is crucial for organizations to have age appropriate strategies, as it is necessary considering varied needs of different age groups' employees. Substantial age-related variations emphasize how important it is. In line with the studies done by Kim and Koo [22] and Wang et al. [21], employees of young age often show greater optimism and hope compared to the aged employees. All POS dimensions are highly influenced by age reflecting distinct age groups' attitudes of fairness, working conditions, and HR rules. Likewise, all components of PsyCap are significantly influenced by age and it has a notable significance in employee engagement's dimensions too. Two of the constructs of POS [fairness and job conditions] have significant influence of Qualification. HR policy in POS does not have any significant impact of employee's qualification. Though it significantly affects the hope and resilience constructs of psychological capital, optimism being an exception with marginal influence. Self-efficacy is not significantly impacted by qualification. These findings are in line with previous research in which it is identified that educational attainment affects PsyCap components, particularly resilience and hope [32]. For EE, vigor varies significantly with qualification, while dedication and absorption do not.

Implications

The study provides vital insights for HR managers endeavouring to create a work environment that is supportive and engaging. For the enhancement of employee engagement, satisfaction, and their overall performance, it is necessary to tailor policies that are in line with the needs of various demographic groups. For future researches, these dynamics should be investigated thoroughly and longitudinal data should be used to track the evolution of these interactions over time. The insights of the study are limited to the Indian banking sector which may restricts the applicability of its findings to other industries or work cultures. Moreover potential moderators such as leadership styles and organizational cultures which could have impact on the interaction between the variables taken in the study and demographic variables are not taken in consideration. On the basis of study's findings, managers can develop practical interventions to enhance psychological capital, perceived organizational support, and employee engagement. Training programs aimed at promoting optimism and resilience, mentoring schemes for enhancement of self-efficacy, and measures to improve perceived organizational support, are some measures which can be a booster for a positive and productive working environment.

Different demographic groups can have varied preferences and point of views which needs to be addressed by the managers for policy decisions. Taking an example, employees who are senior or older in age might value job security and work life balance over career development opportunities and vice-versa. Designing engagement programs and amenities in line with the needs of the employees increase their job satisfaction as well as keeps employee turnover in check. These insights can be used by HR professionals to develop policies that meet diverse needs of different demographic groups and stimulate a supportive work environment. The study provides significant insights concentrated on the Indian banking industry, future researches should take cross-cultural and cross-sectoral comparisons to confirm whether discovered associations are consistent in other contexts or not.

Future research should explore these dynamics over time, using longitudinal data to examine how the relationships between demographic variables, psychological capital, perceived organizational support, and employee engagement evolve. This would offer deeper insights into the long-term effects of HR policies and organizational practices.

CONCLUSION

The current study investigated the impact of demographic variables on psychological capital, perceived organizational support, and employee engagement among employees in the Indian banking sector. Data was collected from a diverse sample of bank employees across six banks—three public and three private sectors—located in northern India [Punjab, Haryana, and Rajasthan]. Key psychological and organizational constructs are significantly affected by demographic variables [such as age, gender and educational background] as per the study's findings. The analysis revealed that gender does not significantly influence employees' perceptions of organizational support, employee engagement, or psychological capital. Even though gender-neutral policies can be adopted to address the aspects of perceived organizational support, employee engagement, or psychological capital as suggested by the results of the study that gender does not have significant influence on these variables, it is still crucial to maintain a welcoming and impartial workplace for all. On the contrary, educational qualifications found to have significant impact on perceived organizational support, psychological capital, and employee engagement. Employees with higher educational qualifications showed higher levels of perceived support, greater psychological capital, and boosted engagement. This calls for the need of designing training and development programs after considering educational backgrounds of the employees. 'Age' do plays an important role in shaping the belief of employees about organizational support, their psychological capital as well as impacts employee engagement. Different age groups have distinct needs and preferences, which influence their engagement levels and perceptions of support from the organization. By tailoring policies and programs to address the diverse needs of employees, organizations can foster a supportive and engaging work environment. In conclusion, these measures can be helpful in increasing employee motivation, reduce turnover, and improved organizational performance. The findings offer valuable insights for

HR managers and policymakers aims to create a more inclusive and dynamic workplace in the Indian banking sector and beyond.

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Conflict of Interest

There is no Conflict of Interest between authors.

Author Contributions

The conceptual work for this study was carried out by Navroop Kaur, and Dr. Pritpal singh Bhullar has done the editing and reviewed the paper.

Ethics approval

Not applicable

Data availability

Data will be made available upon request by journal's editor.

Abbreviation

POS- Perceived organizational support

Psycap- Psychological capital

EE- Employee engagement

SET- Social Exchange Theory

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