

## **Gen Z's PsyCap and Work Performance: Testing a higher-order constructs model in SmartPLS 4.0**

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### **Abstract**

High-performing employees enable organizations to deliver excellent services, foster innovation, and sustain competitiveness in a dynamic global market. This study investigates the influence of psychological capital (PsyCap) on Generation Z's (Gen Z) work performance in the Malaysian banking industry. The data were analyzed by employing higher-order constructs (HOC) measurement and structural assessment using SmartPLS 4.0. The study involved 181 Gen Z employees and found that PsyCap, which consists of hope, self-efficacy, resilience, and optimism (HERO), significantly influenced work performance. This finding suggests that the banking sector should foster a favorable psychological atmosphere to attract top talent and invest in PsyCap development programs to enhance productivity.

**Keywords:** Generation Z, psychological capital, work performance

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### **1.0 Introduction**

The Malaysian economy, especially the services sector, predominantly relies on staff efficiency and productivity. Banking is a crucial component of the services industry and is essential for stability and economic advancement. This sector consistently constitutes more than 50 percent of Malaysia's GDP. Moreover, a favorable psychological state, called psychological capital (PsyCap), enhances job performance and fosters innovation, according to Ramli et al. According to Shafiee et al.(2024), Malaysia's productivity depends on its people's abilities and skills (internal resources) because of the significant impact of human capital on economic growth. Furthermore, Bowlus et al. (2021, as cited by Ramli et al., 2024) stressed the importance of human capital, which was linked to 20% of GDP growth in workforce skills. The significance lies in the fact that PsyCap represents the internal resources that individuals can use to navigate challenging situations. PsyCap, consisting of four fundamental elements—hope, efficacy, resilience, and optimism (HERO)—represents an individual's positive psychological condition, thereby affecting their performance capability. The entry of Generation Z (Gen Z), born from the mid-1990s to the early 2010s, into the Malaysian labor market signifies a transformation in the working landscape, introducing novel ideas and expectations. Fostering innovation, productivity, and economic growth in a rapidly evolving job landscape requires understanding individual motivation and effective utilization of skills.

This study investigates the influence of PsyCap on the job performance of Gen Z in the Malaysian banking sector by applying a higher-order construct (HOC) measurement and structural assessment using SmartPLS 4.0. This paper contributes in three ways: 1. It enhances previous psychological capital research by examining its impact on a specific generational workforce (Gen Z) in a high-

pressure business (banking). 2. It guides leadership in fostering an environment that fosters HERO values. 3. The results may inform policy recommendations for employee well-being programs in Malaysia's financial industry. The remainder of this paper is structured as follows: The next section provides the literature review and the research model of this study, followed by methods, findings, and discussion, and concludes with the conclusion and recommendations.

## 2.0 Literature Review and Hypothesis Development

### 2.1 Gen Z and Work Performance

Employee work performance is a crucial factor influencing organizational effectiveness and productivity, attracting considerable attention in both academic and practical contexts. Employee work performance is defined as the degree to which an employee meets their job responsibilities and contributes to the organization's overall objectives. This definition encompasses multiple dimensions, including individual attributes, organizational environment, and job characteristics, which interact to influence performance outcomes (Song, 2024). Research demonstrates that employee work performance is influenced not only by individual capabilities but also by motivational factors, compensation, and job satisfaction (Hamdani, 2024). PsyCap and job resources significantly influence work engagement among Gen Z employees. Researchers recognized feedback as a vital job resource that boosts motivation and fosters a sense of purpose, thereby enhancing work engagement and performance (Natalia, 2024). These findings are consistent with research indicating a positive correlation between employee engagement and work performance, especially in environments that utilize technology effectively (Laiman, 2023). The expectations of Gen Z concerning work-life balance and organizational culture are transforming conventional workplace dynamics. Research demonstrates that Gen Z prioritizes flexibility and a positive organizational culture, which are critical for promoting commitment and improving work performance (Nabahani & Riyanto, 2020).

### 2.2 Gen Z and PsyCap

HERO constitutes PsyCap, a key term in psychology and organizational behavior (Luthans et al., 2008). Positive psychology emphasizes the development of positive attributes to boost individual and organizational success. PsyCap, as defined and introduced by Luthans et al. (2007), is a cultivable and quantifiable positive psychological growth state. PsyCap's ability to foster a positive outlook helps people overcome challenges and increase their well-being (Avey et al., 2009). Employees with higher PsyCap have higher job satisfaction and lower burnout (Avey, 2011). PsyCap provides individuals with cognitive resources to solve challenges and achieve goals, thereby improving job performance and engagement (Avey et al., 2009). Corporations increasingly value PsyCap beyond its impact on individual performance. PsyCap development helps organizations build a more resilient and engaged workforce, hence improving organizational performance (Luthans et al., 2008; Avey, 2011). The growing emphasis on employee well-being as a key to corporate success underscores the need for interventions to enhance PsyCap in the workforce. Researchers have extensively studied the PsyCap of Gen Z as they enter the workforce. HERO traits improve job engagement and well-being, especially concerning the unique challenges Gen Z employees face. A study of Gen Z employees in Vietnam found a strong positive correlation between PsyCap and work commitment, which is essential for employment performance (Tran et al., 2024).

### 2.3 PsyCap, Work Performance, and Job Demand-Resource (JD-R) Theory

The job demands-resources (JD-R) theory framework (Bakker & Demerouti, 2014) includes the important concept of PsyCap, which states that job resources can lessen the negative effects of job demands on employee performance. Research demonstrated that PsyCap is a crucial resource that improves job performance by promoting positive work attitudes and behaviors. Chen et al. (2021) found that police officers with elevated PsyCap levels displayed improved job performance and organizational citizenship behaviors, supporting the idea that PsyCap predicts favorable workplace outcomes. This agrees with what Avey et al. (2011) found in their meta-analysis, which showed that positive psychological resources, such as PsyCap, positively affect how employees think, act, and do their jobs. Laguerta's study on public elementary school teachers indicated that mental health conditions influence job satisfaction and performance via PsyCap. This suggests that improving PsyCap may mitigate the negative effects of mental health issues (Laguerta, 2023). This is especially pertinent in high-stress occupations, where job demands may result in burnout. The literature consistently indicates that PsyCap is a vital resource within the JD-R framework that improves job performance. Fostering PsyCap enables organizations to enhance employee performance and reduce the adverse effects of job demands, thereby contributing to a healthier and more productive work environment.

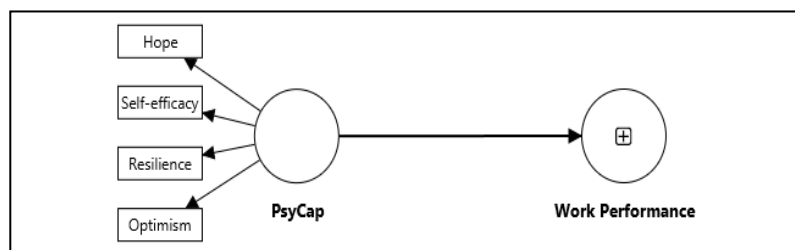


Fig. 1: Research Model  
(Source: SmartPLS 4.0 Output)

Based on the discussion, there is a lack of empirical evidence on the work performance of Gen Z, especially in the Malaysian context. This resulted in the hypothesis for this study, positing that PsyCap greatly affects the work performance of Generation Z in the Malaysian banking sector. The research model is illustrated in Figure 1.

### 3.0 Methodology

Data were collected from Malaysian Gen Z using a self-administered questionnaire. The sample size was calculated using G\*power (Green, 1991) with the following parameters: to test this model, a sample size of 55 was required, with a medium  $f^2$  of 0.15,  $\alpha$  of 0.05, one predictor, and 80% power. Purposive sampling was applied, and participants were contacted using LinkedIn. Respondents were clustered into North, Central, South, East Coast, and East Malaysia Regions to improve population representation. Section A contained demographic data, Section B contained work performance data, and Section C contained HERO data. Work performance measurements were adopted from Koopmas et al. (2014), while PsyCap assessments were adopted from Luthans et al. (2007). Participants rated multiple items on a five-point Likert scale, while the job performance was rated on a seven-point Likert scale. In four months, 209 responses were collected, and data screening and cleaning yielded 181 valid data points.

### 4.0 Findings and Discussion

SmartPLS 4.0 was used to analyze the study model using Partial Least Squares (PLS) (Ringle et al., 2024). First, the validity and reliability of the reflective measurement model were assessed based on Anderson and Gerbing (1988). The structural model was then analyzed to determine whether the hypothesized relationships were valid. This study used bootstrapping (10,000 resamples) to run the path coefficients and loading relevance (Hair et al., 2022). Since HERO is PsyCap's dimensions, the model used a two-stage process to analyze constructs at first- and second-order measurement models before moving to the structural model.

#### 4.1 Measurement Model Analysis

In assessing the measurement model for the lower- and higher-order constructs, two types of validity were considered: discriminant and convergent.

##### 4.1.1 Lower-Order Measurement Model

###### 4.1.1.1 Convergent Validity

Examining the outer loading of the indicators is the first step in evaluating the reflective measurement models (Hair et al., 2022). The authors recommend eliminating items with loadings below 0.7 but above 0.4 only if they improve internal consistency reliability or convergent validity. After removing the inappropriate items, the model's remaining elements were loaded properly and were reliable (see Table 1). Meanwhile, Hair et al. (2022) suggested using Composite Reliability (CR) to address the significant drawbacks of Cronbach's alpha.  $\rho_a$  and  $\rho_c$  evaluate the latent construct's composite reliability. Values above 0.7 are satisfactory, while those above 0.8 indicate strong scale reliability. The values in Table 1 for  $\rho_a$  range from 0.816 to 0.904, and  $\rho_c$  ranges from 0.866 to 0.918 for all the latent constructs. These values are higher than the norms and indicate strong internal consistency. The average variance extracted (AVE) measures the ratio of the construct variance to the measurement error variance. Reflective constructs should have AVE values above 0.5 to indicate convergent validity (Hair et al., 2022). In this study, the constructs' AVE ranged from 0.504 to 0.652, meeting the 0.5 threshold and proving convergent validity (see Table 1).

###### 4.1.1.2 Discriminant Validity

The heterotrait-monotrait ratio (HTMT) of correlations was suggested by Henseler et al. (2015) to determine whether the multitrait-multimethod matrix could differentiate between the different methods. The authors proposed an HTMT value of 0.90. A value above 0.90 implies insufficient discriminant validity. For conceptually dissimilar path model structures, a lower and more cautious threshold value of 0.85 is justified (Henseler et al., 2015). Table 2 shows that all values below the HTMT threshold of 0.90 demonstrate discriminant validity.

##### 4.1.2 Higher-Order Measurement Model

###### 4.1.2.1 Convergent Validity

The numbers in Table 3 show that the loadings for the higher-order constructs are between 0.617 and 0.911, and the composite reliabilities ( $\rho_c$ ) are between 0.910 and 0.929, greater than the minimum value of 0.7. The AVE of the constructs exceeded 0.5, recorded at 0.504 and 0.766, respectively. Values that exceed the criteria indicate that the latent constructs demonstrate robust internal consistency.

###### 4.1.2.2 Discriminant Validity

The HTMT ratio for the higher-order constructs was 0.783. The higher-order constructs' discriminant validity has been proven since the value passed the HTMT0.90 (Gold et al., 2001) and the HTMT0.85 (Kline, 2011).

Table 1. Lower-Order Convergent Validity

Constructs	Items	Outer Loadings	rho_a	rho_c	AVE
Work Performance	CP_3	0.713	0.891	0.910	0.504
	CP_4	0.794			
	CP_5	0.745			
	CP_6	0.754			
	CP_7	0.751			
	CP_8	0.652			
	TP_1	0.672			
	TP_2	0.702			
	TP_3	0.684			
Hope	TP_4	0.615	0.904	0.918	0.652
	HO_1	0.775			
	HO_2	0.845			
	HO_3	0.876			
	HO_4	0.841			
	HO_5	0.712			
Self-efficacy	HO_6	0.783	0.841	0.879	0.549
	SE_1	0.769			
	SE_2	0.677			
	SE_3	0.694			
	SE_4	0.778			
	SE_5	0.815			
Resilience	SE_6	0.705	0.862	0.891	0.579
	RE_1	0.785			
	RE_2	0.811			
	RE_3	0.630			
	RE_4	0.796			
	RE_5	0.834			
Optimism	RE_6	0.687	0.816	0.866	0.565
	OP_1	0.786			
	OP_3	0.790			
	OP_4	0.803			
	OP_5	0.625			
	OP_6	0.741			

(Source: Smart PLS 4.0 Algorithm Output)

Table 2. Lower-Order Discriminant Validity

	1	2	3	4	5
1. Work Performance					
2. Hope	0.690				
3. Self-efficacy	0.645	0.669			
4. Resilience	0.778	0.784	0.885		
5. Optimism	0.689	0.804	0.809	0.878	

(Source: Smart PLS 4.0 Algorithm Output)

Table 3. Higher-Order Convergent Validity

Constructs	Items	Outer Loadings	rho_a	rho_c	AVE
Work Performance	CP_3	0.707	0.891	0.910	0.504
	CP_4	0.792			
	CP_5	0.744			
	CP_6	0.753			
	CP_7	0.748			
	CP_8	0.652			
	TP_1	0.677			
	TP_2	0.707			
	TP_3	0.686			
PsyCap	TP_4	0.617	0.903	0.929	0.766
	HO	0.851			
	SE	0.911			
	RE	0.854			
	OP	0.883			

(Source: Smart PLS 4.0 Algorithm Output)

#### 4.2 Structural Model Analysis

After proving the validity and reliability of the construct measures, the outcomes of the structural model were examined.

##### 4.2.1 Collinearity (VIF)

The initial phase of the structural model involved evaluating collinearity concerns. Before conducting a latent variable analysis in the structural model, it is important to ensure that the constructs do not interfere with each other too much. Collinearity was evaluated by determining the VIF values. The assessment criterion is 5, according to Hair et al. (2022), or 3.3, according to Diamantopoulos and

Siguaw (2006). In this study, the inner VIF values of the construct ranged between 1.460 and 3.167. This means that they met both recommendations. Consequently, these results suggest that collinearity is not a significant issue in our investigation.

#### 4.2.2 Hypothesis Testing Results

Hair et al. (2022) suggested using the bootstrapping method on a resample of 10,000 to check the  $R^2$ , beta ( $\beta$ ), and t-values that go with the structural model. It is also helpful to report the bootstrap confidence interval because it provides more information about the stability of a coefficient estimate and the importance of the parameter (Hair et al., 2022). They further advised that, besides these essential metrics, researchers should disclose the predictive relevance ( $Q^2$ ) and effect sizes ( $f^2$ ). Following this recommendation, effect sizes and confidence intervals were incorporated into our report.

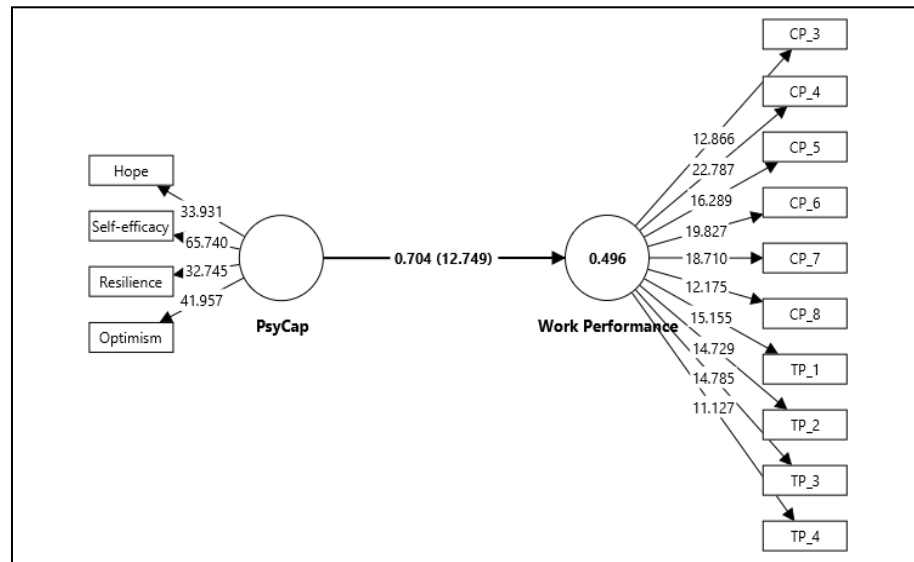


Fig. 2: Bootstrapping Results  
(Source: Smart PLS 4.0 Bootstrapping Output)

#### 4.2.3 Results of Hypothesis Testing

Figure 2 shows that the  $R^2$  value is 0.496, signifying that the model accounts for 49.6% of the variability in the dependent variable. However, the model could not explain a variance of 0.504 (50.4%). This could be due to factors not included in the model, random errors, or noise. The model accounted for nearly 50% of the variance, indicating a moderately strong fit (Hair et al., 2022). The structural model results showed that  $\beta$  equals 0.704, the t-value is 12.749, the p-value below 0.01, and  $f^2$  at 0.985. The  $\beta$  value of 0.704 indicates a robust positive correlation, implying that an increase in the predictor variable is associated with a significant increase in the dependent variable. The t-value of 12.749 is substantial, indicating a highly significant effect. Furthermore, with  $p < 0.01$ , the result is statistically significant, indicating substantial evidence that the predictor influences the outcome variable. The bootstrap confidence interval was also evaluated to ascertain whether the path coefficients differed statistically from zero. There is a 95% chance that the BCI LL (0.609) and BCI UL (0.791) for the PsyCap→Work Performance relationship in this study does not include zero, which means the hypothesis is supported.

Meanwhile, the study's  $f^2$  value of 0.985 shows a significant effect size (Cohen, 1988), which means that the predictor is very important for explaining the variation in the outcome. The predictive relevance ( $Q^2$ ) of 0.479 indicates that the model is excellent for making predictions. This means that it can reliably explain 47.9% of the variation in the dependent variable for new or unknown data. The predictor variable (PsyCap) exhibited a strong positive and statistically significant effect on the dependent variable (work performance). Moreover, with a  $Q^2$  of 0.479, the model demonstrated substantial predictive relevance, indicating its reliability in predicting work performance in new samples. The predictions were validated by comparing the PLS-SEM root mean square error (RMSE) and mean absolute error (MAE) to the standard linear regression model (LM) for each measure of employee work performance (the main construct). The PLS<sub>predict</sub> procedure (Shmueli et al., 2019) facilitated this process. The PLS-SEM analysis showed the same number of indicators as the LM but with a lower prediction error. This indicates that the model has medium predictive power when used outside the samples in this study. Consequently, the effect is statistically significant and practically relevant, significantly adding to the explained variance in the dependent variable.

## 5.0 Conclusion and Recommendations

### 5.1 Conclusion

The hypothesis of this study is corroborated, demonstrating that PsyCap significantly and positively affects Gen Z's work performance in the Malaysian banking sector. This is consistent with previous studies, such as Avey (2011) and Tran et al. (2024). Limitations of the study might include the cross-sectional nature of the study and the supplementary factors that might influence the work performance of Gen Z. This study is also limited to the banking sector; therefore, the findings may not apply to Gen Z employees in other industries with different work environments.

### *5.2 Recommendations for Work Environment Settings*

Based on the discussion, industry players have suggested the following recommendations to create a better work environment.

#### *5.2.1 Establishing an Optimistic Workplace Atmosphere*

Gen Z employees pursue meaningful engagement and sustainable development. Leaders must offer clear career advancement opportunities accompanied by goal-oriented development strategies. Furthermore, acknowledging even minor accomplishments can enhance motivation and dedication, reinforcing a positive perspective.

#### *5.2.2 Fostering Resilience in High-Stress Occupational Settings*

Leaders must promote open dialogue regarding workplace challenges, positioning failures as opportunities for learning rather than personal deficiencies. Stress-reduction measures, such as mindfulness training, well-being workshops, and flexible work arrangements, may improve employees' capacity to recover from setbacks.

### *5.3 Recommendations for Future Research*

Future researchers may make the following suggestions based on the research outcomes to improve the current findings further.

#### *5.3.1 Execute Longitudinal Research*

A longitudinal design gathers data at several intervals rather than a single moment, enabling researchers to examine trends, changes, and causal linkages. Tracking employees for 6–12 months allows one to determine whether PsyCap affects long-term job performance or well-being.

#### *5.3.2 Incorporating Supplementary Factors*

Although an  $R^2$  of 0.496 implies a relatively good correlation, it also reveals that 50.4% of the variance in work performance is attributable to external causes. Future research should incorporate supplementary factors, including work satisfaction, leadership style, and company culture, to augment model robustness.

#### *5.3.3 Broaden the Sample to Incorporate Various Industries*

In addition to concentrating on the banking sector, Gen Z professionals are also from the technology, healthcare, retail, and manufacturing sectors. For example, evaluate the PsyCap levels of Generation Z employees in high-pressure sectors (banking, healthcare) compared to those in creative industries (media, tech startups) to determine generalizability. This will enhance the study's external validity and facilitate cross-industry comparisons.

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## **Paper Contribution to Related Field of Study**

The contributions of this study are three-fold. First, it enhances previous psychological capital research by examining its impact on a specific generational workforce (Gen Z) in a high-pressure business (banking sector). Although there has been much research on PsyCap itself, little is known about how it affects Gen Z, which has different expectations for the workplace, is very good with technology, and reacts differently to stress. It confirms our prediction that PsyCap is important in driving the work performance of Gen Z. Our results also show that PsyCap is an important factor in the success of high-stakes financial institutions, which supports its usefulness in positive organizational behavior frameworks. Second, it directs leadership to cultivate an environment that promotes HERO. Research findings indicate that leaders can directly influence PsyCap by fostering goal-oriented, supportive, and resilient workplace cultures. Aligning leadership practices with PsyCap principles can enhance employee well-being, work performance, and the long-term retention of Gen Z talent in the banking sector. Third, the results may inform policy recommendations for employee well-being programs in Malaysia's financial industry. For example, the Bank Negara Malaysia (BNM) guidelines on employee well-being must explicitly acknowledge PsyCap as an essential element of sustainable workforce policy. The Malaysian Financial Sector Blueprint 2022-2026 also underscores the need for digital transformation while advocating for prioritizing PsyCap in human capital initiatives to ensure worker resilience. Working together, the government and financial institutions can make establishing national frameworks for PsyCap development easier. This will help ensure that long-term workforce policies consider the health and happiness of workers.

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