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HERO at Work:
Investigating the Effects of PsyCap on Gen Z job performance

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Abstract
This study examines the role of Psychological Capital (PsyCap) in predicting job performance among Generation Z employees in Malaysia's banking sector. Using the Psychological Capital Questionnaire (PCQ-24) and cleaned data from 167 Gen Z bankers, analyzed with SmartPLS 4.0, the findings indicate that hope and self-efficacy are key drivers of performance. At the same time, resilience and optimism are not significant. The study suggests that banking leaders should implement interventions to enhance hope and self-efficacy among Gen Z employees. However, it acknowledges its limitations, including its cross-sectional design and sector-specific focus.

Keywords: Gen Z; HERO; Job Performance

1.0 Introduction
Workforce efficiency is vital to Malaysia's economy, with the services sector contributing 57.2% to GDP in early 2025 (DOSM, 2025). The banking industry supports stability, job growth, and innovation, employing over 370,000 Malaysians (BNM, 2025). Boosting job performance and innovation now relies on Psychological Capital (PsyCap) — Hope, Self-efficacy, Resilience, and Optimism (HERO). These traits help employees adapt, stay motivated, and excel (Luthans et al., 2015). Strengthening PsyCap is key to engagement and adaptability in a digitalized era.

Generation Z (Gen Z), born 1995–2012, will make up nearly 25% of Malaysia's workforce by 2025 (DOSM, 2025), bringing a focus on work–life balance, social impact, and digital skills (PwC Malaysia, 2024). However, their expectations often clash with traditional banking culture, leading to increased stress and disengagement. To maximize Gen Z's strengths and productivity, organizations should align PsyCap initiatives with their motivations and prioritize empowerment, resilience, and purpose. Bridging this gap is vital for innovation and performance in Malaysia's banking sector. This paper determines how HERO relates to job performance among Gen Z employees in Malaysian banks.

The study makes three primary contributions to the field. First, it highlights the importance of PsyCap in shaping performance and advancing the field of Positive Organizational Behavior (POB). Secondly, it adds value by concentrating on Gen Z employees, a demographic that has received limited attention in PsyCap research, despite its increasing significance in the workforce. Thirdly, it

provides guidance for leadership strategies designed to foster an environment that embodies the HERO values. The structure of this paper is organized as follows: the author begins with a literature review and the presentation of the research model, followed by a description of the methodology, the results, and the subsequent discussion. The paper concludes with a summary of findings and recommendations.

2.0 Literature Review and Hypotheses Development

2.1 Hope and Job Performance
Hope, defined as the belief in one's ability to achieve goals and the motivation to pursue them (Gomide Jr et al., 2017), is widely regarded as a driver of positive work attitudes and enhanced job performance (Avey et al., 2011). It is also linked to lower job stress and anxiety (Al-Ghazali & Afsar, 2022), suggesting that hope may buffer against workplace pressures. However, current research remains limited in its ability to address the complexities of how job characteristics and workplace culture shape the effect of hope on performance (Abbas & Raja, 2015). In unsupportive or high-pressure environments, even hopeful employees may experience diminished performance —a nuance often overlooked. While hope is generally considered beneficial, more research is needed to understand the conditions under which its positive effects are most likely to manifest. Addressing this gap is essential for developing targeted interventions that truly enhance employee outcomes.

2.2 Self-efficacy and Job Performance
Mujanah (2020) defines self-efficacy as an individual's belief in their ability to handle tasks effectively. Although traditional research links high self-efficacy to increased motivation and better performance (Usher & Morris, 2022), emerging evidence challenges this assumption. Recent studies, such as Rossiandy and Indradewa (2023), suggest that self-efficacy's impact on job performance can be minimal once mediating factors, such as organizational commitment, are taken into account. Razak (2021) similarly found no clear connection in tertiary institutions, highlighting the importance of contextual factors such as job stress and environmental support. The relationship between self-efficacy and job performance is complex and context-dependent, remaining poorly understood in real-world settings. More research is needed to clarify these dynamics and guide effective organizational strategies.

2.3 Resilience and Job Performance
While resilience —the ability to manage stress and recover from challenges —is frequently cited as a key driver of job performance, the evidence is less clear-cut than is often assumed. Although some studies show a positive link between resilience and performance (Hoşgör & Yaman, 2021; Wang et al., 2022), these effects appear highly context-dependent and may be significant only in high-stress environments. Moreover, factors such as social support complicate this relationship by moderating or amplifying resilience's impact (Zhao et al., 2021). Existing research often generalizes the benefits of resilience, overlooking the specific conditions and mechanisms that influence when and how resilience leads to improved job performance. Bridging this gap is vital for organizations seeking to implement truly effective resilience interventions.

2.4 Optimism and Job Performance
While optimism is commonly defined as a positive expectation of future outcomes and is often linked to improved workplace attitudes and behaviors (Gomide Jr et al., 2017; Bai et al., 2024), the extent and mechanisms of its impact on job performance remain insufficiently explored. Although some evidence suggests that optimism boosts motivation and engagement, and may reduce burnout in high-stress roles like nursing (Bai et al., 2024), these findings are often context-specific and not universally replicable. Claims that optimism enhances persistence, creativity, and collaboration (Avey et al., 2011) are conducted in supportive organizational cultures, raising questions about generalisability. There is limited understanding of how optimism operates in less supportive or more challenging environments, as well as which factors might moderate or constrain its impact on performance. Closing this knowledge gap is essential for designing realistic and effective workplace interventions.

2.5 HERO, Job Performance, and POB
POB serves as the fundamental basis for this research. Luthans (2002) defined POB as the examination and development of human resource strengths and psychological capacities that are positively oriented, measurable, and contribute to improved performance. In this context, PsyCap, including HERO, is recognized as a multifaceted construct. POB highlights that these state-like resources can be nurtured through training and organizational practices, ultimately improving employees' work outcomes. Therefore, POB provides a strong basis for the assertion that HERO can boost the job performance of Gen Z employees.

Based on the discussion, the study developed the following hypotheses, which are illustrated in the conceptual framework shown in Fig. 1.
H1: Hope positively affects the job performance of Gen Z in the Malaysian banking sector.
H2: Self-efficacy positively affects the job performance of Gen Z in the Malaysian banking sector.
H3: Resilience positively affects the job performance of Gen Z in the Malaysian banking sector.
H4: Optimism positively affects the job performance of Gen Z in the Malaysian banking sector.
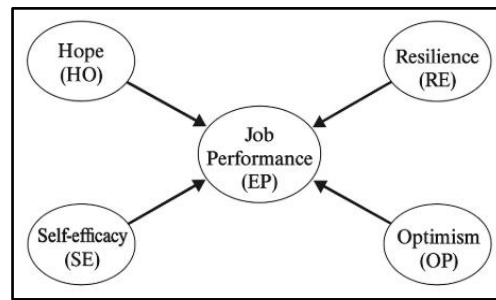
Fig. 1 Conceptual Framework
(Source: Adapted from Luthans et al., 2007)

3.0 Methodology
Data were collected from Gen Z employees in the Malaysian banking sector through a self-administered questionnaire. Participants were recruited via LinkedIn. To ensure data quality, purposive sampling was used based on respondents' birth years and employment status.

3.1 Sample Size and Participants
Sample size estimation was conducted using *GPower** (Green, 1991), with a medium effect size (f²) of 0.15, a significance level (α) of 0.05, four predictors, and 80% statistical power. This calculation indicated a minimum requirement of 85 respondents. During a four-month data collection period, 181 completed questionnaires were obtained. After data screening and cleaning, 167 responses were deemed suitable for analysis.

3.2 Instrument and Measures
The questionnaire comprised three sections:
- Section A collected demographic information.
- Section B assessed job performance, adapted from Koopmans et al. (2014), using a seven-point Likert scale.
- Section C measured Psychological Capital (PsyCap) according to Luthans et al. (2007), including the HERO dimensions (Hope, Self-efficacy, Resilience, and Optimism), and was measured on a five-point Likert scale.

3.3 Data Analysis Procedures
Partial Least Squares Structural Equation Modeling (PLS-SEM) was conducted using SmartPLS 4.0 (Ringle et al., 2024). The analysis employed a two-stage approach as recommended by Anderson and Gerbing (1988):
3.3.1 Measurement Model Assessment
The reflective measurement model was assessed for validity and reliability using factor loadings, composite reliability (CR), average variance extracted (AVE), and discriminant validity tests.
3.3.2 Structural Model Assessment
Upon establishing measurement adequacy, hypothesized relationships were examined using bootstrapping with 10,000 resamples to assess the significance of path coefficients and loadings (Hair et al., 2022).

This systematic procedure ensured the model's robustness and the reliability of inferences drawn from the hypothesized relationships between PsyCap, competencies, and job performance.

4.0 Findings and Discussion
This section presents the results of the PLS-SEM analysis, detailing the measurement and structural model findings on the relationships among psychological capital, competencies, and job performance among Gen Z employees in the Malaysian banking sector.

4.1 Measurement Model Analysis
Two forms of validity were examined in evaluating the measurement model: convergent validity and discriminant validity.
4.1.1 Convergent Validity
The evaluation of reflective measurement models began with examining the outer loading of indicators (Hair et al., 2022). Items with loadings below 0.7 were eliminated. Nevertheless, those between 0.4 and 0.7 were retained if they enhance internal consistency reliability or convergent validity. Table 1 shows that after removing the items, the remaining model elements demonstrated proper loading and reliability. Hair et al. (2022) recommended using CR over Cronbach's alpha to assess reliability. Rho_a and rho_c values above 0.7 indicate satisfactory reliability; the study reported rho_a values ranging from 0.816 to 0.904 and rho_c values from 0.866 to 0.918 across all constructs, indicating strong internal consistency. The AVE should exceed 0.5 for convergent validity. In this study, AVE values ranged from 0.504 to 0.652, demonstrating that the constructs explain more than half of the variance on their indicators. Overall results indicate that all constructs exhibit satisfactory reliability and convergent validity (see Table 1).

Table 1. Convergent Validity

Constructs	Items	Outer Loadings	rho_a	rho_c	AVE
Job Performance (EP)	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			
	TP_4	0.615			
Hope (HO)	HO_1	0.775	0.904	0.918	0.652
	HO_2	0.845			
	HO_3	0.876			
	HO_4	0.841			
	HO_5	0.712			
	HO_6	0.783			
Self-efficacy (SE)	SE_1	0.769	0.841	0.879	0.549
	SE_2	0.677			
	SE_3	0.694			
	SE_4	0.778			
	SE_5	0.815			
	SE_6	0.705			
Resilience (RE)	RE_1	0.785	0.862	0.891	0.579
	RE_2	0.811			
	RE_3	0.630			
	RE_4	0.796			
	RE_5	0.834			
	RE_6	0.687			
Optimism (OP)	OP_1	0.786	0.816	0.866	0.565
	OP_3	0.790			
	OP_4	0.803			
	OP_5	0.625			
	OP_6	0.741			

(Source: Smart PLS 4.0 Algorithm Output)

4.1.2 Discriminant Validity
The heterotrait-monotrait (HTMT) ratio of correlations, proposed by Henseler et al. (2015), assesses the multitrait-multimethod matrix's ability to distinguish between different methods. All HTMT values in Table 2 ranged from 0.645 to 0.885, all of which were less than 0.9. These results indicate that each construct is empirically distinct from the others, confirming adequate discriminant validity in the measurement model.

Table 2. Discriminant Validity

		1	2	3	4	5
1.	Job Performance (EP)					
2.	Hope (HO)	0.690				
3.	Self-efficacy (SE)	0.645	0.669			
4.	Resilience (RE)	0.778	0.784	0.885		
5.	Optimism (OP)	0.689	0.804	0.809	0.878	

(Source: Smart PLS 4.0 Algorithm Output)

4.2 Structural Model Analysis
Following confirmation of the construct measures' validity and reliability, the author assessed the structural model results.
4.2.1 Collinearity (VIF)
The first step in the structural model is to address issues of collinearity. Before evaluating the structural model, it is crucial to confirm that the constructs do not excessively influence one another. The author calculated the VIF value to assess collinearity. The threshold for evaluation was set at 5.0, according to Hair et al. (2022). In this research, the inner VIF values for the constructs ranged from 1.360 to 3.262, which align with the benchmark. Therefore, these findings indicate that collinearity did not pose a significant problem.

4.2.2 Hypothesis Testing Results
Hair et al. (2022) recommended using the bootstrapping method with 10,000 resamples to evaluate R², beta (β), and t-values in the structural model. Reporting bootstrap confidence intervals (BCIs) is also essential for assessing the stability of coefficient estimates. Additionally, this study reported effect sizes (f²), predictive relevance (Q²), and PLSpredicts.

4.2.3 Results of Hypothesis Testing

Fig. 2 shows that the R² value was 0.515, indicating that 51.5% of the variance in EP is explained by the predictors (HERO). In contrast, the model accounted for only 51.5% of the variance, leaving 48.5% unexplained. This unexplained variance may be attributed to factors that were not included in the model, random error, or noise. Since the model explained just over 50% of the variance, this suggests a moderate to strong explanatory power for the in-sample data (Hair et al., 2022).

This study revealed a positive and significant relationship between HO and EP, a β coefficient of 0.275, a t-value of 3.804, and a p-value of < 0.01. This suggests that Gen Z employees with higher HO levels are more likely to be productive and effective in their roles. Additionally, the SE β coefficient of 0.391, a t-value of 4.548, and a p-value of < 0.01 suggest that Gen Z banking employees with greater SE tend to perform better at work. In contrast, the relationships between RE and OP with EP were found to be insignificant, with coefficients of β = 0.067 (t-value = 0.930; p-value > 0.1) and β = 0.065 (t-value = 0.737; p-value > 0.1), respectively.

The author also assessed the BCI to determine whether the path coefficients were statistically different from zero. For the paths HO→EP, the BCI lower limit (LL) was 0.139 and the upper limit (UL) was 0.422, indicating a 95% chance that these values do not include zero. This suggests that the hypothesis is supported. Similarly, for the path SE→EP, the BCI LL was 0.224 and the UL was 0.557, both of which support the hypothesis. In contrast, the paths RE→EP and OP→EP showed BCI limits of LL (-0.077) and UL (0.205), and LL (-0.109) and UL (0.233), respectively. In these cases, the inclusion of zero in the confidence intervals leads to the conclusion that these hypotheses are not supported.

The study presents the f² values, showing 0.070 for HO→EP and 0.098 for SE→EP. According to Cohen (1988), these results indicate a small effect size. Meanwhile, the RE→EP and OP→EP did not demonstrate an effect. The model's predictive relevance (Q²) was 0.478, suggesting that it effectively predicts outcomes. This means the model explained 47.8% of the variation in the dependent variable when applied to new, unforeseen data. Moreover, the researcher enhanced the accuracy of the predictions by comparing the PLS-SEM root mean square error (RMSE) and mean absolute error (MAE) to those of the standard linear regression model (LM) for each measure of employee job performance. The PLS_predicts procedure (Shmueli et al., 2019) aids in this comparison. The PLS-SEM analysis revealed the same number of indicators as the LM, but with lower prediction errors. This indicates that the model has moderate predictive power when applied to data beyond those included in this study.
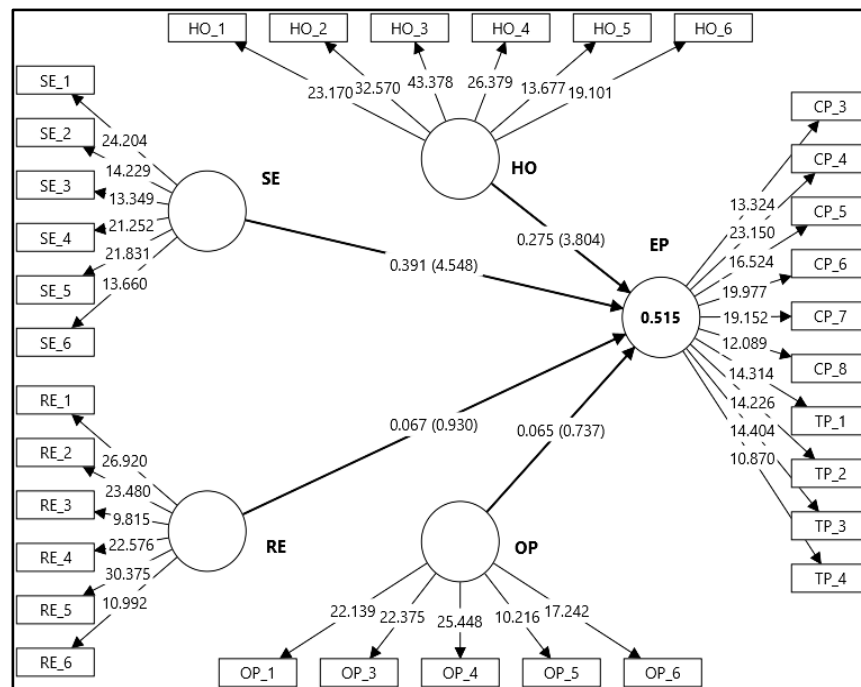

Fig. 2: Bootstrapping Results
(Source: Smart PLS 4.0 Boostrapping Output)

4.3 Discussion
The findings of this study are consistent with previous research that highlights the differential effects of PsyCap dimensions on job performance. In line with Mujahjan (2020) and Usher and Morris (2022), self-efficacy (β = 0.391, p < 0.01) was identified as the strongest predictor, reinforcing the role of confidence in enhancing motivation and performance. Hope (β = 0.275, p < 0.01) also demonstrated a significant influence on job performance, supporting the conclusions of Avey et al. (2011) and addressing the research gap identified by Abbas and Raja (2015) regarding the conditions under which hope produces optimal outcomes.

In contrast to the expectations of Hosgör and Yaman (2021) and Wang et al. (2022), resilience (β = 0.067) and optimism (β = 0.065) did not show significant effects, suggesting that these dimensions may be context-dependent. This result supports previous assertions that the impact of resilience and optimism is shaped by situational factors and organizational environments, particularly in high-stress or experience-driven settings (Zhao et al., 2021; Bai et al., 2024). These results suggest that, although resilience and optimism are

theoretically advantageous, their practical effects may be limited among Gen Z employees who are still adapting to workplace challenges.

5.0 Conclusion and Recommendations

5.1 Conclusion
The study's findings extend the existing literature by confirming the context-specific influence of PsyCap on job performance and by highlighting self-efficacy and hope as the most effective levers for enhancing outcomes among Gen Z employees in Malaysia's banking sector.

5.2 Practical Recommendations
5.2.1 Prioritize Self-Efficacy Development
Organizations should create targeted training to boost self-efficacy and performance in banking. For example, simulation-based learning helps Gen Z employees build skills and confidence through real-world scenarios. Additionally, through a mentorship program, Gen Z staff can be paired with experienced mentors for guidance. Managers should also provide ongoing feedback and recognize achievements to motivate employees and reinforce self-efficacy. Together, these strategies foster a supportive environment and improve bank performance.

5.2.2 Foster a Hopeful Work Environment
Hope enhances employee performance. Managers should help employees set clear, relevant, and measurable goals that fit into organizational objectives. They can also aid by offering multiple ways to reach goals and by organizing career workshops to build skills and adaptability. Regular goal-setting sessions allow reflection, adjustment, and problem-solving. In short, a solution-focused culture nurtures hope, especially in young employees, boosting motivation and resilience.

5.2.3 Targeted Human Resource Strategies for Gen Z
Gen Z values continuous learning, meaningful work, and supportive leadership. HR should include PsyCap development in career plans by adding modules on self-efficacy and hope. Introducing these in onboarding empowers new hires and builds a sense of purpose. Simultaneously, assessing these strengths in performance reviews aligns personal growth with company goals. In simpler terms, nurturing PsyCap creates a skilled, resilient, and motivated workforce.

5.3 Limitations and Future Research Recommendations
5.3.1 Cross-sectional Design
The study was cross-sectional, limiting its ability to draw causal inferences between the HERO and EP. Future research should consider employing longitudinal or experimental designs to establish stronger causal relationships and to investigate how PsyCap influences performance over time.

5.3.2 Generational and Sectoral Boundaries
The study focused on Gen Z employees in the Malaysian banking sector. While this provides insight into this generation, the findings may not apply to other generations, industries, or cultural contexts. Hence, comparative studies across different generations and sectors, such as healthcare and education, should be conducted to offer a more comprehensive perspective on PsyCap.

5.3.3 Self-Reported Data
The study relied on self-reported survey data, which may be influenced by social desirability bias or method variance. Although efforts were made to minimize these risks, future research could benefit from incorporating multiple data sources, such as supervisor ratings, peer evaluations, or objective performance metrics, to validate the findings.

5.3.4 Individual-Level Perspective
The study focused on PsyCap at the individual level, examining its four core dimensions: self-efficacy, hope, resilience, and optimism. Future research could broaden this scope to include PsyCap at the team or organizational level, as collective psychological resources may also significantly impact performance outcomes in collaborative work environments.

Paper Contribution to the Related Field of Study

This study advances the field of Positive Organizational Behavior (POB) by demonstrating how PsyCap influences the performance of Gen Z employees in the Malaysian banking sector. The findings expand on existing theories by showing that HERO do not contribute equally to outcomes. Specifically, self-efficacy and hope were identified as significant predictors of performance, whereas resilience and optimism were not significant. This suggests that the latter two have an indirect or context-dependent influence. By clarifying the different effects of PsyCap components, this research adds nuance to POB theory.

Additionally, it provides empirical value by focusing on Gen Z employees, a demographic that has been largely overlooked in PsyCap research, despite their increasing significance in the workforce. The study employed SmartPLS 4.0, enhancing methodological rigor and demonstrating moderate to strong explanatory power, with PsyCap accounting for 51.5% of the variance in performance. In practice, the study highlights the importance of organizations prioritizing interventions that strengthen self-efficacy and hope through training, mentoring, and structured goal-setting. For the banking sector, these findings offer actionable insights to support Gen Z employees, facilitating both their individual development and the organization's sustainability.

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