**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), specifically hope and self-efficacy, 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 that were analysed 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 limitations in its cross-sectional design and sector-specific focus.

Keywords: Gen Z; HERO; Job Performance

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**1.0 Introduction**

The Malaysian economy relies heavily on workforce efficiency, particularly in the services sector, which accounts for over fifty percent of the GDP in the first quarter of 2025 (DOSM, 2025). Banking is especially vital, contributing to economic stability and growth across multiple sectors. Enhancing job performance and fostering innovation involves Psychological Capital (PsyCap), which includes hope, efficacy, resilience, and optimism, collectively known as HERO. Each element supports a positive psychological state, helping individuals navigate challenges and improve workplace performance. Additionally, the entry of Generation Z (Gen Z) into the labour market introduces new employment dynamics, with this generation emphasising work-life balance, social responsibility, and continuous learning. This study aims to investigate the influence of HERO, the dimensions of PsyCap on the job performance of Gen Z employees in the Malaysian banking sector.

This paper makes three primary contributions to the field: First, it highlights the importance of PsyCap in influencing the performance of Gen Z employees in the Malaysian banking sector, contributing to the field of Positive Organisational 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 organised as follows: the author begins with a literature review and the presentation of the research model, followed by a description of the methodology, results, and 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 represents the belief that one can find ways to achieve one's goals and the motivation to pursue them (Gomide Jr et al., 2017). Research shows that high levels of hope enhance job performance by promoting positive attitudes and behaviours among employees (Avey et al., 2011). Additionally, according to Al-Ghazali and Afsar (2022), higher levels of hope correlate with reduced job stress and anxiety. Employees who possess hope are more capable of managing job demands and stressors, which leads to enhanced mental health and well-being. However, Abbas and Raja (2015) claimed that factors such as job characteristics and workplace culture can influence how hope affects performance. In challenging environments with limited support, very hopeful employees may struggle to perform well. Understanding the relationship between hope and job performance underscores its significant impact on both individual and team outcomes at work.

*2.2 Self-efficacy and Job Performance*

Mujanah (2020) defines self-efficacy as an individual's belief in their ability to handle tasks effectively. Research shows a positive correlation between self-efficacy and job performance, with higher self-efficacy linked to greater motivation and performance (Usher & Morris, 2022). However, recent studies, including Rossiandy and Indradewa (2023), indicate that self-efficacy's impact on job performance may be minimal when considering mediating factors like organisational commitment. Razak (2021) also found no clear link in tertiary institutions, emphasising the role of contextual factors such as job stress and environmental support. In summary, while self-efficacy can influence job performance, its effects are often weak or indirect and vary by context and individual traits.

*2.3 Resilience and Job Performance*

### The connection between resilience and employee job performance is significant, particularly in high-stress environments. Resilience, or the ability to manage stress and recover from challenges, has been shown to impact job performance positively (Hoşgör & Yaman, 2021). Furthermore, Wang et al. (2022) posited that resilient employees adapt better to challenges, leading to improved performance. The authors further claimed that while resilience enhances performance, its impact varies by work environment, being more pronounced during stressful periods. Moreover, social support can further strengthen this relationship, enabling employees to manage stress more effectively (Zhao et al., 2021). Thus, fostering resilience is crucial for organisations, especially in challenging contexts.

*2.4 Optimism and Job Performance*

According to Gomide Jr et al. (2017), optimism is defined as a positive expectation about future outcomes and significantly influences workplace attitudes and behaviors. Research indicates that optimistic employees tend to be more motivated, resilient, and engaged (Bai et al., 2024). Avey et al. (2011) suggest that fostering optimism enhances behaviours like persistence and creativity, contributing to a positive work environment that improves collaboration and communication. However, in high-stress roles, like nursing, Bai et al. (2024) suggest that optimism helps reduce burnout, indirectly supporting performance. Overall, empirical research confirms that optimism positively impacts job performance by enhancing job satisfaction and psychological capital, particularly in supportive organisational cultures.

*2.5 HERO, Job Performance, and Positive Organisational Behaviour (POB)*

Positive Organisational Behaviour (POB) serves as the fundamental basis for this research. Luthans (2002) defined POB as the examination and implementation of human resource strengths and psychological capacities that are positively oriented, measurable, can be developed, and contribute to improved performance. Within this context, PsyCap, which includes HERO, is acknowledged as a multifaceted construct. POB highlights that these state-like resources can be nurtured through training and organisational 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 hypotheses developed for this study are that HERO significantly influences the job performance of Gen Z in the Malaysian banking sector. The research model is shown in Fig. 1.

**3.0 Methodology**

The study gathered data from Gen Z employees in the Malaysian banking sector using a self-administered questionnaire. The sample size was calculated using G\*power (Green, 1991) with the following parameters: to test the model, a sample size of 85 was necessary with a medium effect size (f²) of 0.15, a significance level (α) of 0.05, four predictors, and 80% power. Participants were contacted through LinkedIn, and to enhance data quality, purposive sampling was employed by defining criteria based on respondents' birth years and employment terms. The questionnaire consisted of three sections: Section A collected demographic information, Section B assessed job performance, and Section C focused on HERO data. Job performance metrics were adapted from Koopmans et al. (2014), while PsyCap measures were drawn from Luthans et al. (2007). Participants rated the HERO items using a five-point Likert scale, whereas job performance was rated on a seven-point Likert scale. Over four months, 181 qualified responses were received, and after screening and cleaning the data, 167 usable responses remained for analysis.



Fig. 1 Research Model

*(Source: Smart PLS 4.0 Output)*

**4.0 Findings and Discussion**

This study utilised SmartPLS 4.0 to analyse the model through Partial Least Squares (PLS) (Ringle et al., 2024). Following Anderson and Gerbing (1988), the reflective measurement model was assessed for validity and reliability before evaluating the structural model for hypothesised relationships. Bootstrapping with 10,000 resamples was employed to determine the relevance of path coefficients and loadings (Hair et al., 2022). The analysis followed a two-stage process, starting with the measurement model and then moving to the structural model.

*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*

Evaluating reflective measurement models begins with examining the outer loading of indicators (Hair et al., 2022). Items with loadings below 0.7 should be eliminated, although those between 0.4 and 0.7 may be retained if they enhance internal consistency reliability or convergent validity. Table 1 shows that after item removal, the remaining model elements demonstrated proper loading and reliability. Hair et al. (2022) recommended using Composite Reliability (CR) over Cronbach's alpha to assess reliability. Rho\_a and rho\_c values above 0.7 indicate satisfactory reliability, as the study shows rho\_a values ranging from 0.816 to 0.904 and rho\_c values from 0.866 to 0.918 for all constructs, reflecting strong internal consistency. The average variance extracted (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\_3CP\_4CP\_5CP\_6CP\_7CP\_8TP\_1TP\_2TP\_3TP\_4 | 0.7130.7940.7450.7540.7510.6520.6720.7020.6840.615 | 0.891 | 0.910 | 0.504 |
| Hope (HO) | HO\_1HO\_2HO\_3HO\_4HO\_5HO\_6 | 0.7750.8450.8760.8410.7120.783 | 0.904 | 0.918 | 0.652 |
| Self-efficacy (SE) | SE\_1SE\_2SE\_3SE\_4SE\_5SE\_6 | 0.7690.6770.6940.7780.8150.705 | 0.841 | 0.879 | 0.549 |
| Resilience (RE) | RE\_1RE\_2RE\_3RE\_4RE\_5RE\_6 | 0.7850.8110.6300.7960.8340.687 | 0.862 | 0.891 | 0.579 |
| Optimism (OP) | OP\_1OP\_3OP\_4OP\_5OP\_6 | 0.7860.7900.8030.6250.741 | 0.816 | 0.866 | 0.565 |

*(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, which are 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)
 |  |  |  |  |  |
| 1. Hope (HO)
 | 0.690 |  |  |  |  |
| 1. Self-efficacy (SE)
 | 0.645 | 0.669 |  |  |  |
| 1. Resilience (RE)
 | 0.778 | 0.784 | 0.885 |  |  |
| 1. Optimism (OP)
 | 0.689 | 0.804 | 0.809 | 0.878 |  |

*(Source: Smart PLS 4.0 Algorithm Output)*

*4.2 Structural Model Analysis*

Following the confirmation of the construct measures' validity and reliability, the author assesses the results of the structural model.

*4.2.1 Collinearity (VIF)*

The first step in the structural model is to address collinearity issues. Before evaluating the structural model, it is crucial to confirm that the constructs do not excessively influence one another. The author calculates the VIF value to assess collinearity. The threshold for evaluation is set at 5.0 according to Hair et al. (2022). In this research, the inner VIF values for the constructs range from 1.360 to 3.262, which align with the benchmark. Therefore, these findings indicate that collinearity does not pose a significant problem in this study.

*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 is also essential for assessing the stability of coefficient estimates. Additionally, this study also incorporates the effect sizes (f²), predictive relevance (Q²), and PLSpredicts in its reporting.

*4.2.3 Results of Hypothesis Testing*

Fig. 2 demonstrates that the R² value is 0.515, which indicates that 51.5% of the variance in EP is explained by the predictors (HERO). In contrast, the model is unable to account for 48.5% of the variance. This unexplained variance may be attributed to factors not included in the model, random error, or noise. Since the model explains just over 50% of the variance, it 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, with a coefficient of β=0.275, a t-value of 3.804, and a p-value of less than 0.01. This suggests that Gen Z employees with higher levels of HO are more likely to be productive and effective in their roles. Additionally, SE also showed a positive and significant effect on EP, with a coefficient of β=0.391, a t-value of 4.548, and a p-value of less than 0.01. This suggests 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) and β=0.065 (t-value=0.737), respectively.

The author also assessed the bootstrap confidence interval (BCI) to determine whether the path coefficients were statistically different from zero. For the paths HO→EP, the BCI lower limit (LL) is 0.139 and the upper limit (UL) is 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 is 0.224 and the UL is 0.557, which also indicates support for the hypothesis. In contrast, the paths RE→EP and OP→EP show 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 unsupported.

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, while RE→EP and OP→EP demonstrate no effect. The model's predictive relevance (Q²) is 0.478, suggesting that it effectively predicts outcomes. This means the model can explain 47.8% of the variation in the dependent variable when applied to new or 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 PLSpredicts 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 possesses moderate predictive power when utilised with data beyond those included in this study (out-of-sample data).



Fig. 2: Bootstrapping Results

*(Source: Smart PLS 4.0 Boostrapping Output)*

**5.0 Conclusion and Recommendations**

*5.1 Conclusion*

The structural model analysis reveals the impact of HERO on EP among Gen Z banking employees in Malaysia, explaining 51.5% of performance variance. SE emerges as the strongest predictor (β=0.391, p<0.01), which highlights that confidence boosts motivation and performance. HO is also a significant predictor (β=0.275, p<0.01), fostering persistence and creativity among employees, as supported by earlier research. In contrast, RE (β=0.067) and OP (β=0.065) do not significantly influence performance, possibly due to the young sample's limited experience with organisational challenges. This suggests that while resilience helps in crises, it may not impact daily performance, and optimism alone is not sufficient to enhance outcomes in a skills-driven banking environment. These findings support the POB theory, highlighting the importance of fostering self-efficacy and hope for improved performance, particularly for Gen Z in dynamic settings, while also indicating that resilience and optimism may have indirect effects.

*5.2 Practical Recommendations*

*5.2.1 Prioritise Self-Efficacy Development*

Organisations need to develop and implement comprehensive training programs specifically designed to improve self-efficacy among their workforce to enhance employee performance within the banking sector. One practical approach is the use of simulation-based learning, which allows employees, particularly those from Gen Z, to engage in realistic scenarios that mimic actual banking operations. This hands-on experience enables them to practice and refine their skills in a controlled environment, ultimately fostering greater confidence in their abilities.

In addition to simulation-based learning, implementing mentorship programs can significantly impact skill development. Pairing Gen Z employees with experienced mentors offers them guidance, support, and valuable insights into the industry, helping to build their confidence and competence over time. Furthermore, managers must provide ongoing constructive feedback to employees. This feedback should highlight areas of improvement while also acknowledging progress and small successes along the way. Recognising these achievements, no matter how minor, helps reinforce a sense of accomplishment and motivates employees to strive for further growth. Together, these strategies create a supportive environment that nurtures self-efficacy and boosts overall employee performance within banks.

*5.2.2 Foster a Hopeful Work Environment*

Research has shown that hope plays a vital role in enhancing employee performance. To leverage this, managers should focus on assisting their employees in setting clear and achievable goals that are relevant to their roles and aspirations. This involves not only defining these goals in measurable terms but also ensuring that employees understand their significance in the broader context of the organisation’s objectives. Additionally, offering alternative pathways to achieve these goals is essential. Organising career development workshops can equip employees with the skills they need to advance in their careers, while regular goal-setting sessions can provide opportunities for reflection and adjustment as needed. These sessions can also serve as a platform for discussing challenges and brainstorming solutions, reinforcing a proactive mindset. By cultivating a workplace culture that prioritises solutions over setbacks, managers can effectively nurture a sense of hope among younger employees, who may be particularly influenced by an optimistic outlook on their professional journeys. This supportive environment not only boosts motivation but also encourages resilience, enabling employees to navigate obstacles more effectively and maintain their enthusiasm for achieving their goals.

*5.2.3 Targeted Human Resource Strategies for Gen Z*

Gen Z employees tend to emphasise the importance of continuous learning, engaging in meaningful work, and receiving supportive leadership. HR managers should consider integrating PsyCap development into comprehensive career development plans to meet these aspirations effectively. This can be achieved by introducing specific modules that focus on self-efficacy, helping employees build confidence in their abilities and hope, which encourages them to set and pursue achievable goals. Incorporating these elements into onboarding processes can ensure that new hires feel empowered from the outset, fostering a strong sense of purpose and direction within the organisation. Furthermore, including assessments of these psychological resources during performance reviews can help align individual employees’ personal development with the broader organisational objectives. By nurturing these psychological strengths, HR can create a workforce that is not only skilled but also resilient, motivated, and closely attuned to the company's mission and values.

*5.3 Limitations and Future Research Recommendations*

*5.3.1 Cross-sectional Design*

The study is cross-sectional, which limits the ability to draw causal connections between the HERO and EP. Future research should consider using longitudinal or experimental designs to establish stronger causal relationships and to explore how PsyCap affects performance over time.

*5.3.2 Generational and Sectoral Boundaries*

The study focuses 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. Comparative studies across different generations and sectors, such as healthcare and education, offer a more comprehensive perspective on PsyCap.

*5.3.3 Non-significant Predictors*

Resilience and optimism did not significantly predict performance in this context, suggesting their effects may be indirect and influenced by factors like job stress, work environment, or leadership style. Future research could explore these mechanisms to understand when resilience and optimism impact performance.

*5.3.4 Self-Reported Data*

The study relied on self-reported survey data, which may be influenced by social desirability bias or common method variance. Although efforts were made to minimise 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.

*5.3.5 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 organisational level, as collective psychological resources may also significantly impact performance outcomes in collaborative work environments.

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

This study enhances the field of Positive Organisational Behaviour (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 the HERO do not contribute equally to outcomes. Specifically, self-efficacy and hope were identified as significant predictors of performance, while resilience and optimism were found to be non-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 rigour and showcasing a moderate to strong explanatory power, with PsyCap accounting for 51.5% of the variance in performance. Practically, the study underscores the importance of organisations prioritising interventions aimed at strengthening self-efficacy and hope through training, mentoring, and structured goal setting. For the banking sector, these findings offer actionable insights for supporting Gen Z employees, facilitating both their individual development and the sustainability of the organisation.

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