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Psychological Capital and Work Outcomes: Moderating Role of Marital Status?

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Abstract

This study applied the Conservation of Resources (COR) theory to observe the moderating impact of marital status on the association between Psychological Capital and Job Satisfaction, OCBI. It proved that married and single employees observe different associations between their psychological capacities and work outcomes, possibly explained through the structural social support offered by marriage. We applied the covariance based-structural equation modeling using AMOS and approached the significant path, using multi-group CFA. The study applied time lagged data and used variant sources, such as self and peer reports, for independent and outcome variables. It has thus made an attempt to extend the theory of psychological capital, predominantly developed and tested in Western settings, in an Eastern setting.

Keywords: Covariance Based SEM, Psychological Capital, Marital Status

1. Introduction

Psychological Capital has introduced a progressive outlook in the field of Organization Behavior which has led to a focus on positivity at the micro level in individuals and macro level in organizations (Nelson & Cooper, 2007; Roberts, 2006). It has been conceptualized as a multidimensional construct that has state-like properties, is malleable and open to development. It incorporates resources such as hope, efficacy, resiliency, and optimism (i.e., the HERO within; Luthans, Youssef, & Avolio, 2007) which makes the individuals active, masterful and effective enough, to contributes to the success of their organizations (Seligman and Csikszentmihalyi, 2000; Luthans, 2002; Sheldon & King, 2001; Snyder & Lopez, 2002).

To date, Psychological Capital has been explored in the fields of work, relationship and health and found to have been linked to various attitudinal and behavioral outcomes (Sweetman, Luthans, Avey, & Luthans, 2010; Avey et al., 2009; Luthans, F., Youssef, C. M., Sweetman, D. S., & Harms, P. D., 2013). However, this construct has mostly been studied, in general, for its positive and negative outcomes. Very few researches have observed this construct, in particular, and seen its variation for individual and social factors such as organizational identification, tenure, age, minority group status and human/social capital, gender differences or gender role orientation (Li, L., Ying, C., Jialiang, F., Jiana, W., & Lie, W.,2012; Ngo, Foley, Ji and Loi,2013; Norman et al., 2010; Walumbwa et al., 2010; Baron et al., 2013; Hmieleski and Carr, 2008).

This research specifically focuses on the individual factors, particularly, the demographic variable of marital status that highlights the boundary conditions for Psychological Capital (Newman, 2014). It seeks to study the moderating role of marital status between Psychological Capital and Job Satisfaction as well as Organizational Citizenship Behavior. Keeping in line with the progressive outlook of the field, it may be interesting to observe the variance of the impact of Psychological Capital on work outcomes, in single and married employees. Results may thus bring in a diverse research perspective and also help expand the scope of current Psychological Capital literature.

This research attempts to make three important contributions. First, it identifies the context of Psychological Capital through its difference in outcomes for single and married employees. Second, the current paper extends the theory of psychological capital, predominantly developed and tested in Western settings, in an Eastern setting. Third, it utilizes multi-source data and uses a time lagged research design which supports causal inference.

2. Theoretical Background and Hypotheses

2.1 Psychological Capital

Psychological Capital is a second order, multidimensional construct containing hope, efficacy, resilience, and optimism (Luthans, Youssef, & Avolio, 2007). Literature in positive psychology recognizes it as a 'state-like' construct, where in, hope signifies the belief that individuals can realize goals, efficacy is the trust in one's own abilities to effectively complete tasks, resilience reflects the ability to cope and rebound from adversity and Optimism is linked to making positive prospects for future events (Seligman, 1998; Bandura, 1997; Stajkovic & Luthans, 1998; Snyder, 1994; Masten & Reed, 2002).

Social Psychologists advocate that the psychological reserves within the construct of Psychological

Capital should be studied collectively, as these do not act in seclusion but back up each other through a shared process which helps employees to stay motivated and cope with stressful situations (Fredrickson, 2001; Youssef & Luthans, 2007; Hobfoll, 2002; Luthans & Jensen, 2005; Luthans, Avolio, Avey, & Norman, 2007).

This relationship can be explained by the Conservation of Resources Theory (COR) which promotes that individuals tend to conserve their current resources and acquire new resources (Avey, Wersing, & Luthans, 2008; Gooty et al, 2009; Luthans et al., 2010; Hobfoll, 2011). In this context, Psychological Capital with the constructive capabilities of optimism, confidence, perseverance and resilience lets employees appraise their jobs as emotionally pleasurable experiences (Locke, 1969; Robbins and Judge, 2012). Hence, the psychological capital leads to an increase in Job Satisfaction (Brief et al., 1995; Wright et al., 2007).

Furthermore, the gain spiral of Conservation of resource theory promotes that a rise in employees' psychological capital leads them to have a positive image of the organization and opt for citizenship behaviors (Luthans et al., 2008). For instance, employees' psychological capital causes them to stay late to help a coworker or support a new comer to the organization, attend organizational events at their discretion or do volunteer effort in the society so as to promote the effective operation of their organization (Organ, 1988; Lee and Allen, 2002; Lifeng, 2007). Putting it together, it may be suggested that employees with an advanced degree of psychological capital will experience job satisfaction and display OCBI (Larson & Luthans 2006; Sweetman, Luthans, Avey, & Luthans, 2010; Avey et al., 2011).Given that we have evidence for the association between Psychological Capital and positive work outcomes, it might be interesting to observe any factors that cause variation in the construct or its linked outcomes. For instance, we may seek to understand the difference in psychological capacities due to a change in individual level factor, such as marital status.

The demographic characteristic of marital status might be an important consideration from the Conservation of Resources theory perspective which sees it as a kin-based network that offers social integration and binds individuals in an intimate relationship (Waite & Gallagher, 2000). Marital status provides its participants with a sense of well-being, a meaning for life and emotional support. It creates mutual obligations and reinforcements between two parties that allows for avowed happiness and satisfaction with life, protection against stress as well as psychological disorders (Gove, Style, & Hughes, 1990; Ren, 1997).

The gain spiral in COR theory suggests that married adults are at reduced risk for premature mortality and physical morbidity (e.g., cardiovascular disease) (Stroebe and Stroebe's 1995). Furthermore, married employees enjoy a higher level of resilience and optimism, as compared to their unmarried counterparts (Li Liu, Xin Xu, Hui Wu, Yilong Yang and Lie Wang, 2014). Our study thus attempts to understand the moderating role of marital status between Psychological Capital and work outcomes such as Job satisfaction and OCBI. Hence, it hypothesizes that these significant relationships will exist between:

H1: Psychological capital and (a) job satisfaction, (b) OCBI, for all employees.

H2a: Psychological Capital and job satisfaction, OCBI, for single employees

H2b: Psychological Capital and job satisfaction, OCBI, for married employees

3. Methods

3.1 Research Setting

The research employed a time lagged analysis and collected multisource data from full time and contractual employees, working in service sector of Pakistan. It employed a quantitative data collection method using a survey which was distributed among employees in 10 different organizations that included three banks, four higher education organizations and three telecommunication companies.

In this study, two wave data was collected from the same respondents with a time gap of three months. In this regard, Psychological Capital was tapped at time one while the outcome variables of Job satisfaction and OCB-I were collected at time 2, as per requirement of the model. This research used self-reports for the independent variable, Psychological capital, and the outcome variable of job satisfaction but sought independent measures (peer reported data) for OCB-I. The time lagged design as well as the peer report of data made it less susceptible to common method bias (Podsakoff, Mackenzie, Lee, & Podsakoff, 2003; Maxwell, & Cole, 2007). Data was collected from several public and private sector organizations in the twin cities of Rawalpindi and Islamabad, Pakistan, so as to increase the generalizability of our findings (Ohly & Fritz, 2010; Webster et al., 2011).

3.2 Data Collection Procedure and Sample

We applied the convenience sampling method as no variable in our framework necessitated a certain specific type of organization and work setting. Moreover, the time lagged design of the study also made it necessary to have access to the respondents at different times. We used a self-administered questionnaire for data collection through the assistance of contact persons in the selected organizations. We added a cover letter which explained the importance of this study as well as assurance of anonymity of responses. Each respondent was requested to generate a primary key of his/her choice so to mark each time interval. Moreover, we also used different colors

so as to distinguish between questionnaires of time1 and time2. We also generated a key of serial numbers to double check the matching of self and peer reported responses. Care was also taken to ensure that the responding peer must have worked with the focal respondent for more than six months. We also took precaution against nested responses and thus ensured that one peer may only report for a maximum of three colleagues.

The researchers distributed a total of 800 questionnaires to collect data for time period 1, of which they received back 640 questionnaires, which yielded a response rate of 80%. After a gap of 3 months, they again distributed the same number of questionnaires, i.e., 800 at time period 2 but received back some 530 questionnaires which were matched with time 1 responses. After receiving questionnaires for time period 1 and 2, the responses were checked for incomplete questionnaires, ones with missing peer reports and was found that there was a total of 488 complete useable pair of responses, available for time lagged research.

Our sample was collected from diverse service sector organizations where in 31% of our respondents worked for the Institutions of Higher Education, 28% worked for telecommunication sector Organizations, 41% were employed in banks. A big number of the respondents had Master's degrees (59.5%) followed by Professional Qualifications (25.7%) and worked for a diverse range of departments such as Information Technology, Management/Administration, Human Resource Management, Finance, Accounts, Sales, Marketing, Pricing and Business Analysis. Respondents were distributed in lower management (59%), middle management (34%) and Upper Management levels (7%).

In our sample of 488 employees, only forty Four (44%) percent were male respondents whereas the remaining were female (56%), with 205 single and 283 married employees. The mean age of the sample was 33.6 (SD=7.7) years. Results reveal that the bulk i.e., 71.8% of respondents was aged between 25-34 years, followed by 14.7% of respondents, aged between 35-44 years. Our sample had a typical working experience of 6 years (SD=5.8) and had worked with at least two organizations over the course of their employment period.

3.3 Measures

Our survey questionnaire was fashioned on the basis of previously verified scales which minimized the scale item ambiguity (Podsakoff et al., 2003; 2012). Our chosen language of the questionnaire was English, which is considered a reliable language for research surveys in Pakistan (Butt, Choi, & Jeager, 2005; Khan, Abbas, Gul, & Raja, 2015). We checked the validity of all adopted measures by measuring the convergent and discriminant validity of the adopted measures. Convergent Validity was assessed through Factor Loadings of constructs, average variance extracted (AVE) and alpha reliability (Hair et al, 1998, 2006). The discriminant validity was assessed by comparing the average variance (AVE) with Maximum Shared Variance (MSV) of each construct (Bagozzi, Yi & Phillips, 1991). Results show that overall, the AVE estimates of all the constructs were larger than their corresponding MSV which demonstrate a high level of discriminant validity of the constructs. 3.3.1. Psychological Capital

Psychological Capital was calculated using the 12 items Psychological Capital questionnaire where in the responses were assessed through a 6-point Likert-scale with anchors varying from 1 = strongly disagree, 2 = Disagree, 3 = somewhat disagree, 4 = somewhat agree, 5 = Agree, to 6 = strongly agree (PCQ, Luthans, Youssef, & Avolio, 2007). This scale helped gather reports about the hope, resilience, self-efficacy, and optimism found in individuals. Some of the Sample items were: (a) efficacy: 'I feel confident in representing my work area in meetings with management' and 'I feel confident contributing to discussions about the organization's strategy'; (b) hope: 'If I should find myself in a jam at work, I could think of many ways to get out of it' and 'At this time, I am meeting the work goals that I have set for myself'; (c) resilience: 'I can be "on my own," so to speak, at work if I have to' and 'I usually take stressful things at work in smooth way'; and (d) optimism: 'I always look on the bright side of things regarding my job' and 'I'm optimistic about what will happen to me in the future as it pertains to work'.

The CFA comparing various models clearly showed that the second order model with four sub items of Hope, Efficacy, resilience and Optimism($\chi 2= 99.63$, df=49, CMIN/df=2.03, NFI=0.95, CFI=0.98, GFI=0.97, AGFI=0.95, RMSEA=0.05) fits the data better than the first order 12 factors model ($\chi 2= 444.45$, df=53, CMIN/df=8.39, NFI=0.79, CFI=0.810, GFI=0.87, AGFI=0.80, RMSEA=0.12). For Psychological Capital, all items loaded in the range of 0.74 to 0.88 on a single dimension with AVE= 61%.

The Internal consistency of the Psychological Capital Scale was 0.87 while that of the subscales, Efficacy, Hope, Resilience and Optimism was 0.77, 0.79, 0.67, and 0.73, respectively. Several studies share these measurements not only for the internal reliability of Psychological Capital but also for each of its sub dimensions (Hughes, 2008; Clapp-Smith et al, 2009; Luthans et al, 2011).

3.3.2. Job Satisfaction

Job satisfaction was gauged with self-reports to Hoppock's (1935) scale. The measure comprised four multiple choice questions, each of which had seven answer options. Respondents were asked to mark the choice that best reflected their feelings. One of the questions were, "Which one of the following shows how much of the time you feel satisfied with your job?" response options range from 1) never, 2)Seldom, 3)Occasionally, 4)About half

of the time, 5) a good deal of the time, 6)Most of the time, to 7) All the time. Scores on each item were averaged to form a job satisfaction score such that a higher score reflected high job satisfaction. The Cronbach alpha for this measure came as 0.79. This construct has an AVE= 51% which established adequate convergent validity of the measure.

3.3.3. Organization Citizenship Behavior (I)

OCBI was measured using peer reports to a seven item measure developed by Williams and Anderson (1991). The rating Scale had anchors of 1= Strongly Disagree and 5= Strongly Agree and a high score mean reflected high OCBI. Sample items included, 'Help others who have heavy workloads' and 'Takes a personal interest in other employees' for OCBI.

The CFA comparing various models clearly showed that the first order, seven factor model of OCBI ($\chi 2=11.57$, df=7, CMIN/df=1.65, CFI=0.996, NFI=0.99, GFI=0.994, AGFI=0.97, RMSEA=0.04) fits the data. The alpha reliability of OCBI scales came out to be 0.81, which showed a good internal consistency of data. For OCBI, all items loaded in the range of 0.32 to 0.69 on a single dimension with AVE= 57%.

3.4 Statistical Analysis

This research conducted an SEM through a two-step approach where in the first step, we evaluated the measurement model and then utilized the structural model procedure to examine the hypothesized linkages between the latent constructs in the proposed research model (Anderson and Gerbing, 1988).

This study used multiple data sources (self and peer) to measure the selected variables. For variables from the same source and time, we performed a series of Confirmatory Factor Analysis to establish discriminant validity (Anderson &Gerbing, 1988; 1992). We also compared the three factor model with the two and one factor models. In each comparison, unconstrained multiple factor model provided a better fit than single factor models, as depicted in Table1.

Table 1. Model Fit Indices for CFAs

Model Test	χ2	df	χ2/df	CFI	NFI	GFI	TLI	RMR	RMSEA
PsyCap and JS(2 Factors)	186.62	95	1.96	0.97	0.94	0.96	0.96	0.05	0.04
PsyCap and JS(1 Factor)	392.9	96	4.09	0.89	0.87	0.92	0.87	0.14	0.08
PsyCap and OCBI(2 Factors)	302.47	141	2.15	0.95	0.91	0.94	0.94	0.05	0.05
PsyCap and OCBI(1 Factor)	800.72	142	5.64	0.80	0.77	0.84	0.76	0.16	0.09
JS and OCBI(2 Factors)	77.57	33	2.35	0.98	0.96	0.97	0.96	0.05	0.05
JS and OCBI(1 Factor)	320.43	34	9.42	0.84	0.83	0.91	0.74	0.23	0.13
PsyCap, JS, OCBI(3 Factors)	429.29	213	2.02	0.95	0.90	0.93	0.94	0.06	0.04
PsyCap, JS and OCBI(2 Factors)	711.61	215	3.31	0.88	0.84	0.89	0.86	0.15	0.07
PsyCap and JS and OCBI(1 factor)	1208.91	216	5.59	0.76	0.72	0.81	0.71	0.19	0.09

$p \le .001, n=488$

Psycap=Psychological Capital, OCBI=Organizational Citizenship Behaviour, JS=Job Satisfaction.

We conducted a multi-group comparison in AMOS so see if the underlying construct being measured has a different theoretical structure for each group under study. Specifically, we tested for invariance of psychological capital and its outcomes, across single (205) and married (283) employees. This method has been suggested as an alternative method for assessing the effect of moderator variable in the model. We first split the data on the basis of moderator, i.e., marital status, in two groups, namely single and married employees. We then saved the data for single and married employees, into separate files. We tested for the validity of the model as best represented by the hypothesized structure, shown in figure 1.

Overall, we applied the covariance based- structural equation modeling using AMOS and used two ways to approach the significant path, using multi-group CFA. The first one used heterogeneity test or chi-square difference test where in the procedure estimated two models separately. The original one was the 'unconstrained model' while the alternative one was, 'the constrained model' with parameter "1". The second method used critical ratio difference test wherein we used a new package, Stats Tools Package (STP). It used the z-score to compare both groups as well as the estimated regression weights for both groups (Byrne, 2010).

4. Results

4.1. Descriptive Analysis

The data was analyzed through descriptive and inferential analysis. Descriptive analysis was performed using SPSS while inferential analysis was achieved through structural equation modelling (SEM) analysis using Analysis of Moment Structures (AMOS) software version 16.0. Table 2 offers the descriptive statistics (i.e., means and standard deviations), bivariate correlations of the scales used. The researcher found that all latent factors are positively and significantly correlated with each other. The individual variable, Psychological capital positively correlated significantly with Job satisfaction(r=0.27) and OCBI (r=0.17).

	Table2. 1	Descriptive Statistics,	Correlations and	d Reliabilities	
	Mean	Std. Deviation	1	2	3
1. JS	4.82	1.124	(0.79)		
2. OCBI	3.75	.653	0.04	(0.81)	
3. Psycap	4.61	.629	0.27**	0.17**	(0.87)
3. Psycap	4.61	.629	0.27**	0.17**	(0.87)

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

n=488

4.2. Measurement Model

This study carried out the confirmatory factor analysis (CFA) by using the Maximum Likelihood Estimation to test and confirm association between the observed variables under each hypothesized construct (Zikmund, 2003; Hair et al., 2006). The results demonstrated a good fit to the data with χ^2/df was 2.02, which was within the acceptable threshold level ($1 < \chi^2/df < 3.0$). The goodness of fit indices, GFI and RMSEA came out as 0.93 and 0.04, the incremental fit measures, i.e., NFI and CFI as 0.90 and 0.95, the parsimony fit measure, i.e., AGFI as 0.91. Some of these values were quite close or above the cut-off criteria and therefore, confirmed that the model adequately suited the data (Fornell and Larcker, 1981). This established unidimensionality of the model (Byrne, 2001; Hair et al, 2006).

4.3. Structural Model

The hypothesized structural model was then evaluated through an examination of the Goodness of fit indices and other parameter estimates, which suggested a strong support for the hypothesis. The fit indices indicated that the hypothesized structural model offered a good fit to the data.

We tested three structural models to find out the one that provided best fit to data. First model depicted the hypothesized paths. Second and third models (Alternative Models1&2) suggested reversed paths. Results indicated that the hypothesized model1 provided best results for model fit indices (χ 2=430.67, DF=214, χ 2/df=2.01, CFI=0.95, NFI=0.90, GFI=0.93, TLI=0.94, RMR=0.06, RMSEA=0.04). Model 2 and 3 did not provide better indices than model1, hence are not selected.

The first hypothesis predicted that Psychological Capital leads to (a) Job Satisfaction and (b) OCBI. This hypothesis was supported (β =0.34, p<0.001; β =0.20, p<0.001). Second hypothesis predicted a positive association between Psychological Capital and Job Satisfaction, OCBI for single employees. This hypothesis was only supported for one of the two outcomes, Job satisfaction (β =0.297, p<0.10; β =0.06, ns). The third hypothesis predicted a positive association between Psychological Capital and Job Satisfaction, OCBI for married employees. This hypothesis was supported for both outcomes (β =0.76, p<0.001; β =0.28, p<0.001).

4.4. Multi-Group CFA

The above mentioned baseline model was split on the basis of its moderator, in to two groups of single and married employees. Goodness of fit indices statistics related to this two group unconstrained model (Model1) are reported in Table5. The chi square of 732.502 with 428 degree of freedom, provides the baseline value against which subsequent tests for invariance may be compared. CFI and RMSEA values of 0.92 and 0.04 respectively indicated that the hypothesized model, represented a relatively good fit across the married and single groups. Accordingly, we then proceeded to test the invariance of the revised model across groups.

In SEM, testing for the invariance of parameters across groups is accomplished by placing constraints on particular parameters, or in other words, specifying particular parameters to be invariant across groups. Goodness of fit statistics related to this constrained group model, are presented as the second entry in Table3. In testing for the invariance of this constrained model, we compare its chi-square value of 781.455(451 df) with that of the initial model (Model1) in which no equality constraints were imposed, $\chi 2$ (428) 732.502. This comparison yields a chi-square difference value of 48.95 with df=23, which is statistically significant (p<0.01). This indicated that the relationship between Psychological Capital and Job satisfaction as well as OCBI, is different across the single and married employees. We then checked for the invariance of factor loadings related to job satisfaction and OCBI, across the two groups. Once, all tests for invariance related to the measurement model have been completed, we then tested for invariance of the two groups in structural model

Table3. Model Variable Differences between Single and Married Employees							
Model Description	Groups	Comparative Model	χ2	df	Delta χ2	Delta df	Statistical Significance
Hypothesized Model(Model1) Factor Loadings, Variances and covariances, constrained equal	Single, Married Single, Married	Model1	732.502 781.455	428 451	48.953	23	<i>p</i> <0.01

Next, we went back to the unconstrained model and used the other method, critical ratio test, to calculate the magnitude of difference between the paths from Psychological capital to job satisfaction and OCBI. The estimate that is produced is a z-statistic (critical ratio).

Tuble 1. Full Estimates while Secres for Full Enterences for Single and Married Employees						
	Married Group	Single Group				
	Estimate	Estimate	z-statistic			
JS <psycap< td=""><td>0.764***</td><td>0.297*</td><td>-1.989**</td></psycap<>	0.764***	0.297*	-1.989**			
OCBI <psycap< td=""><td>0.281***</td><td>0.055</td><td>-1.706*</td></psycap<>	0.281***	0.055	-1.706*			
	< 0.05 * 1 < 0.10					

Table 4. Path Estimates With Z-Scores for Path Differences for Single and Married Employees

Notes: *** *p*-value < 0.01; ** *p*-value < 0.05; * *p*-value < 0.10

Table shows the estimation for single and married employees with the z-score which marks their significant impact. The z-score can be obtained from the output of critical ratio of differences in AMOS to import in Stats Tools Packages (STP). This software helps the researchers to analyze the multi-group of moderator, in simple ways. A review of the estimated values reveals that married and single groups offer different supports for the linkage between psychological capital and job satisfaction, as well as OCBI.



Figure 1. Research Model Illustrating the Moderating Impact of Marital Status on Psychological Capital and Job Satisfaction, Organization Citizenship Behavior (Individuals). SR=Self report; PR=Peer report

5. Discussion

This study tried to observe the moderating impact of marital status on the association between Psychological Capital and job satisfaction, OCBI. It was expected that Psychological Capital with its physical and psychological means, would contribute to the employee work outcomes of job satisfaction and OCBI.

The variation between the outcomes associated with married and single employees could be explained through the structural social support offered by marriage. In a social setting, marriage works as a safety net which makes the spouses develop a shared outlook wherein they understand, help, accommodate, support and connect with each other (Dwivedi, S., Kaushik, S. & Luxmi, 2015). Given that several studies report a

significant relationship between Social Support and optimism, hope, initial self-efficacy as well as self-esteem, married employees enjoy a high degree of Psychological capital which generally leads to subjective well (Dougall, Hyman, Hayward, McFeeley, Baum, 2001; Bin, L., Hongyu, M., Yongyu, G., Fuming, X., Feng, Y., & Zongkui, Z., 2014).

The study highlighted that married and single employees observed different impacts of Psychological Capital on work outcomes. As hypothesized, it was proved that married employees link their psychological capacities with, both job satisfaction and OCBI. However, the hypothesis did not come out true for single employees. These group of employees do not share the same ideals and associate their psychological capacities with a comparatively low level of job satisfaction and no form of citizenship behavior.

The results demonstrate there are a substantial number of common paths on the model for married and single employees. Three of the four paths from Psychological Capital were common for single and married employees. However, there are surprising and important differences that emerge using the research model. The first is that single and married employees respond differently to Psychological Capital, in terms of their behavioral outcomes. This study highlights that for married employees, Psychological capital leads to discretionary or extra-role behaviors, namely Organizational Citizenship Behaviors (OCB) (Podsakoff et al., 2000; Yoon and Suh, 2003). However, the absence of a significant relationship from Psychological Capital to OCBI for single employees, is somewhat novel. This could be explained on the basis of the observation that single employees have low levels of Psychological capital than their married counterparts (Li Liu, Xin Xu, Hui Wu, Yilong Yang and Lie Wang, 2014). The absence of psychological capital as a significant predictor variable for discretionary behavioral outcome, in single employees is an important new piece of information to add to the Psychological Capital puzzle.

The second surprising difference between single and married responses is the variation in estimates from Psychological capital to work attitude, namely, job satisfaction. Again, the results proved that association between Psychological capital and Job satisfaction was stronger for married employees, as compared to their single counterparts. Existing literature supports a positive relationship between psychological capital and job satisfaction. In fact, research in manufacturing, service, public and private sectors has shown that each of the subcomponent of Psychological capital, namely, hope, optimism, self-efficacy and optimism, is associated with job satisfaction (Youssef and Luthans, 2007). Given that a substantial 76% of the variance in married employees' job satisfaction is predicted by their Psychological Capital, in the model, it may again be explained on the basis of a higher psychological capital for married employees as compared to their single counterparts(Bin, L., Hongyu, M., Yongyu, G., Fuming, X., Feng, Y., & Zongkui, Z., 2014).

This research contributed in a number of ways. First, it used variant sources, such as self and peer reports, for independent and outcome variables (Taris, 2000). Second, it applied time lagged data and focused on the difference in the relationship between psychological capital and outcomes for married and non-married employees. Third, it extended the theory of psychological capital, predominantly developed and tested in Western settings, in an Eastern setting.

This study was conducted amongst full time and contractual employees largely drawn from the service sector companies of Pakistan. Such a choice may create problems for generalization of research as the results may or may not be applicable to part time employees, other contextual settings or organizations. Future researches may therefore, target various kinds of organizations and more diverse samples. The findings of this study may also be validated with some qualitative methods such as closed group interviews which may enable the researcher to posit causal linkages with greater assurance. A possible limitation is the capture of turnover data, solely through its perceptions. This could have been avoided if it was coupled with some objective data such as actual turnover behavior (Cohen-Charash et al, 2001).

This study makes vital contributions to research and practice in the domain of Psychological capital. The "state-like capacity" and "open to control" nature of Psychological capital makes it a crucial tool in the hands of the managers to influence the development and performance enhancement of employees (Luthans et al, 2006). The identification of marital status as a moderating variable provides support for possible demographic features that might cause a variation in Psychological Capital. Future research investigating positive organizational behavior in the context of married and single employees could further explore the relationship from psychological capital to OCBI, for single employees and further attempt to unravel that interesting result.

6. Conclusion

These results are important because they help us understand finer distinctions on Psychological Capital and add to our knowledge of employee attitudes and behaviors. The results demonstrate substantial differences in responses of married and non-married employees. Organizations looking to improve their employee relationships with improved job satisfaction and OCBI can make finer distinctions as a result of this study.

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