

The Relationship between Employee Psychological Capital and Organizational Performance --- A Case Study

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Abstract — The paper studies performance problems of rural commercial bank organization by means of employee psychological capital theory and a case study. It explores the relationship between employee psychological capital and organizational performance. First we formulate assumptions and variables on the basis of a review of employee psychological capital, work performance and their mutual relations. Secondly we descriptively analyze sample data, examine reliability and validation so as to test the correlation between psychological capital, its various dimensions and organizational performance. Thirdly we create a regression model about psychological capital and job performance following factor analysis, correlation analysis and regression analysis. Lastly we put forward conclusions and policy recommendations.

Keywords - *Psychological capital; Job performance ; rural commercial Bank*

I. INTRODUCTION

Under the background of interest rate marketization and financial disintermediation, for the commercial bank, its traditional leading role is changing quietly, the development of E-business, Alipay and Yu Ebao makes the banking business scope extended and refined constantly, the business operation is more and more complex, and the competition and survival pressure is outstanding increasingly, which has raised a higher requirement on staff's anti-pressure ability and psychological state, skills and work performance, in addition, the active psychological state owned by the staff also decides the banks' performance level and competitive capacity to a large extent.

The existing literature shows that many scholars put the staff's psychological capital and organizational work performance together, and they believe that the psychological state feature such as hope, optimism, self-confidence and tenacity, etc. owned by the individual can have an influence on the individual's work behavioral attitude and motivation, so as to affect the individual's and organizational work performance^[1]. Luthans (2007) believed that the above-mentioned individual's psychological state feature is the psychological capital, which is formed and changed during the individual's growth and development, and behaves as hope, optimism, self-confidence and tenacity specifically^[2]; however, Campbell, McCloy & Oppler believed that work performance shall not be staff's current behavior and result but an effect after performance of work behavior, an activity conducted by the staff in order to reach the goal consistent with the organization, which realizes a contribution to the organization under the individual's

psychological control^[3]; Goldsmith (2000) believed that psychological capital will have a direct influence on their subsequent behavioral expression, among which, tenacity will affect their behavior effect and work performance finally^[4]; what's more, Avolio et al (2004) believed that the individual's comprehensive behavior activity, active and efficient work and happiness index can be predicted through psychological capital, which can urge the individual to keep good work state and obtain higher work performance^[5].

The scholar Wei Rong (2008) in our country indicated that psychological capital can be obtained through congenital form and targeted cultivation and development later, after obtaining, it can adapt to the demand of specific event at any moment, affect the individual's behavior activity synthetically, and have an active influence on measurement, development and use of individual's and organizational innovative performance^[6]; Ke Jianglin et al (2009) proposed second-order two-factor structure for psychological capital under the background of Chinese enterprise culture, namely, the psychological capital consists of transaction type and interpersonal type, for the transaction type, it reflects the individual's inherent psychological emotion and generally includes hope, optimism, self-confidence and tenacity, etc., and for the interpersonal type, it reflects mutual tolerance and assistance, harmonious coexistence and gratitude dedication, etc. among staff^[7]; Ding Chengli (2009) made an empirical analysis on the expression form of corporate staff's psychological capital as well as the influence which may be generated for the work performance, and she found that psychological capital has greater effect on the work performance wholly, which exceeds the action effect of each dimensionality largely^[8]; After the investigation on staff's

behavior activity, psychological state and interpersonal relationship, Wei Hongquan et al (2009) checked their correlation with organizational internal relationship performance and revealed positive correlation between psychological capital and organizational relationship performance^[9].

Based on this, this text takes rural commercial banks in F City, A Province as an example, researches the organizational performance problems for rural commercial banks by use of staff's psychological capital and dimensionality theory, and discusses the relationship between staff's psychological capital and organizational work performance for rural commercial banks. On the basis of summary of staff's psychological capital, work performance and their mutual relationship, this article proposes research hypothesis and variable design, makes a descriptive analysis on sample data and checks correlation among overall psychological capital as well as its each dimensionality and organizational work performance through verification of reliability and validity; then establishes a regression model on psychological capital and work performance through factor analysis, correlation analysis and regression analysis on staff's psychological capital and work performance; finally, proposes policy suggestion on the basis of summary of research conclusions.

II. RESEARCH HYPOTHESIS AND VARIABLE DESIGN

A. *Research Hypothesis*

Youssef (2005) found that there is a close relationship among hope, work performance and organizational loyalty, etc., the staff who can always keep hope may have higher work ability and performance as well as loyalty generally^[10]. Luthans's (2005) analysis showed that hope, optimism and self-confidence not only have a correlation with the work performance, but also acts on it positively, in addition, the positive correlation between overall psychological capital and work performance is much better than the correlation between three dimensionalities and work performance^[11]. Larson thought that hope, optimism, self-confidence and tenacity have a positive correlation for staff's organizational commitment, in case that the organizational commitment is reflected in active work attitude, it may have a positive effect on work performance, and the influence of psychological capital acts on the improvement of work performance to a large extent^[12].

Thus it can be seen that four dimensionalities including hope, optimism, self-confidence and tenacity constitute a basic framework for psychological capital. The experience also indicates that, in any case, the individual owning hope will not stop formulating or adjusting the method in order to realize the organizational goal, so that he/she can complete the work task assigned by the organization efficiently; for optimism, it is an active psychological state, in any case, the individual can put into work with good psychological state and get along well with colleagues, which is beneficial to improve the work performance. The optimistic staff can always see a good side of the thing and ignore its bad side, and put active and bright emotion into work, so that the staff

can receive new thought and organizational cultural values, improve organizational identification imperceptibly, in the organization, the higher identification owned can make the staff provide service to it confirmedly, and create higher work performance; self-efficacy means self-confidence, the individual with confidence is not discouraged when anything crops up, and believes that he/she is able to challenge the goal, meanwhile, the staff with more confidence always makes a higher subjective assessment on himself/herself, without affected by others' opinion on him/her, and can do well in the job assigned by the organization. Therefore, the higher the self-efficacy is, the more higher work performance can be created. In addition, when faced with difficulties, the staff with tenacity can adjust his/her psychology timely and face it directly, keep good work state, find out the method to solve the problems, and strengthen self-learning and exercise constantly to create higher work performance.

Base on the above viewpoints, this text proposes the following hypothesis:

H1: Overall psychological capital has an obvious positive influence on work performance;

H2: Hope has an obvious positive influence on work performance;

H3: Optimism has an obvious positive influence on work performance;

H4: Self-confidence has an obvious positive influence on work performance;

H5: Tenacity has an obvious positive influence on work performance;

B. *Variable Design*

In this text, it takes eight rural commercial banks of three districts and five counties in F City, A Province as sample units and conducts an investigation, relevant personnel include not only front desk clerks, but also involve back office managers, etc. The research variables mainly include psychological capital for independent variable and work performance for dependent variable.

On the one hand, based on the amendment of Psychological Capital Scale prepared by Luthans (2007), the questionnaire in this text is designed to measure the psychological capital of individual from the enterprise staff. For specific questionnaire, it adopts five-level scaling method prepared by Likert (Likert scale), and the evaluation criterion is subject to 5 points for "Strongly Agree", 4 points for "Relatively Agree", 3 points for "Uncertain", 2 points for "Relatively Disagree" and 1 point for "Strongly Disagree". The questionnaire topic can be divided into five parts totally, including hope questions, optimism questions, self-confidence questions, tenacity questions and work performance questions.

On the other hand, the measurement scale listed in this text is formulated through reference and proper modification of a scale designed and developed by Han Yi and Liao Jianqiao (2006)^[13]. For the questionnaire, it also adopts

five-level Likert scale, and the scoring standard is subject to 1 point for “Strongly Disagree”, 2 points for “Relatively Disagree”, 3 points for “Uncertain”, 4 points for “Relatively Agree” and 5 points for “Strongly Agree”. The questionnaire topic can be divided into four parts totally: you can obtain new work ideas and methods during constant learning; you have got rewards due to outstanding work achievement; you pay attention to learning, accumulating experience and improving work efficiency; you can perform all duties described in post instruction.

III. DESCRIPTIVE ANALYSIS AND INSPECTION

This research mainly adopts distribution of paper investigation reports, and conducts on-line examination through internal OA platform, there are 190 copies of questionnaire distributed totally, after systemizing, there are 154 copies of valid questionnaire, with response rate of 81.1%. For the overall design of questionnaire, in terms of gender, the proportion of female is 14.2% higher than that of male among respondents, mainly because the female staff is more suitable for the teller post among the post held by the respondents; in terms of age, it mainly focuses on 21-40, accounting for 52.6%, showing that the age of staff in this industry tends to become younger gradually, however, the

quantity of staff who is 20 years old or below investigated is relatively little, as the display degree of work years, psychological capital and work performance is relatively low; and in terms of education level, the staff with college degree accounts for 65.6%, which can be seen that the staff’s overall education degree is relatively high for rural commercial bank, generally focusing on college degree and above.

For processing of the recycled data, firstly, bring the data into statistical software by use of statistical analysis software SPSS19.0 and five-level Likert scaling method; secondly, conduct data reliability and validity test; finally, establish regression model through regression analysis^[14].

A. Descriptive Statistical Analysis

In the scale, the items scoring can be divided into five levels: 3 points belong to a middle scoring, namely a middle value in the theory; if it is higher than 3 points, it means that the scoring level of investigated result is higher generally, and if it is lower than 3 points, it means that the scoring level of investigated result is lower generally. Table1 describes the basic condition of overall psychological capital and each dimensionality.

TABLE I. DESCRIPTIVE ANALYSIS RESULT

	N	Mean value	Standard deviation
Hope	154	2.8961	.54276
Optimism	154	3.8412	.55675
Self-confidence	154	3.9406	.65904
Tenacity	154	3.0260	.61249
Psychological capital	154	3.3260	.63777
Work performance	154	2.9980	.61070
Valid N (list state)	154		

It can be seen from the table that all mean values of overall psychological capital and each dimensionality are close to middle level of 3 points, indicating that the psychological state of staff from the commercial banks investigated has reached the middle level basically, namely, owning active psychological state, among which, the mean value of self-confidence is the highest, reaching up to 3.9406, showing that the staff in this bank is full of self-confidence in work and future basically; however, the mean value of optimism is the lowest, possibly because the work pressure in this unit is large, and the work environment is disharmonious, or the staff’s personality is relatively pessimistic, and his/her expectation for the future of this unit is not high, and he/she believes that the unit will become worse and worse instead of development in better direction, therefore, for the individual’s psychological state, it may be behaved as depression instead of optimism more possibly.

B. Reliability Test

At present, the relatively authoritative reliability coefficient is Cronbach’s Alpha coefficient. The higher this value is, the better it is. The reliability within 0.35-0.7 is normal in general; however, if the value is lower than 0.35,

then it belongs to low reliability with relatively poor reliability, which shall be refused to use, and if the value higher than 0.7, it belongs to relatively high reliability. Through reliability test for measurement items of each research variable, Cronbach’s a values of four dimensionalities for psychological capital are obtained, namely hope (0.665), optimism (0.643), self-confidence (0.673) and tenacity (0.625). And Cronbach’s a value of work performance is 0.720. Thus we can see that the reliability of relevant scales in this text is within an acceptable scope, which belongs to reliable measurement data, and is suitable to conduct further analysis and test.

C. Validity Test

In this text, it adopts factor analysis method to test the data validity, and measures the correlation among each item by main adoption of KMO sample test and Bartlett ball test. KMO method is an important method researched in economic management field, which can be used to measure the correlation among variables, and its value is in a scope of 0-1. It is generally acknowledged that, if KMO value is closer to 1, the data validity will be better, and it is more suitable to be used for factor analysis. However, if KMO value reaches below 0.5, the validity of this data is very

poor, and factor analysis method can't be used basically (Ma Qingguo, 2002)^[15].

TABLE II. KMO AND BARTLETT TEST FOR PSYCHOLOGICAL CAPITAL AND WORK PERFORMANCE

Kaiser-Meyer-Olkin with measurement of sufficient degree sampled Bartlett sphericity degree test, approximate to chi-square df sig	Psychological capital	Work performance
	.722	.709
	554.608	454.640
	110	96
	.000	.000

IV. ANALYSIS ON RELATIONSHIP BETWEEN STAFF'S PSYCHOLOGICAL CAPITAL AND WORK PERFORMANCE

A. Factor Analysis

Firstly, conduct factor analysis on four dimensionalities of psychological capital, and obtain the psychological capital of relevant factor, see Table 3 for the result. The obtained data shows that the factor load capacities of hope, optimism, self-confidence and tenacity reach above 0.5; the

cumulative variance explain rate is 81.282%, and the KMO value is 0.722, which is higher than the lowest standard of 0.5, and the result of Bartlett's ball test conducted subsequently is good. Meanwhile, on the corresponding factor, there is relatively high load capacity existing in each measurement item, and there is no phenomenon on crossing the load existing. Four dimensionalities of psychological capital are distinguished strictly. Therefore, it indicates that the division of four dimensionalities of psychological capital is reasonable and valid according to the validity test and factor analysis.

TABLE III. FACTOR LOAD CAPACITY OF PSYCHOLOGICAL CAPITAL

Dimensionality	Item	Factor load capacity
Hope	You can find out many solutions when faced with difficulties in the work	0.868
	You can complete the work task full of energy	0.783
	You think that you have obtained success in the work currently	0.686
	You can find out many methods to realize the goal in the work	0.667
	You are filled with hope for your professional development	0.753
Optimism	For work, you can always see a good development side	0.768
	You keep an optimistic attitude for the condition to be occurred in the work	0.583
	You think that the thing is developed toward good direction in the work	0.785
	You confirm that many problems in the work can be avoided when working wittily	0.754
	You can always influence your colleagues and friends with optimistic attitude	0.712
Self-confidence	You confirm that you can analyze future problems and have corresponding solutions	0.668
	You can always solve the things within the work scope confidently and effectively	0.583
	You confirm that you can set goals for yourself within the work scope and complete them	0.585
	You confirm that you can state the work information and task effectively to your colleague or superiors	0.763
Tenacity	You can always find out corresponding solutions quickly when faced with difficulties in the work	0.748
	You can face the pressure generated in the work	0.686
	You will try to solve the difficulties when faced with them in the work	0.732
	Due to previous experience of setback, you can spend the hard period in the work smoothly	0.766

Note: Calculate the data by application of principal component analysis method and variance maximum orthogonal rotation.

Secondly, conduct factor analysis on dependent variable work performance, and see Table 4 for result. The obtained data shows that, for work performance, its cumulative variance explain rate is 87.052%, and KMO value is 0.709, which is higher than the lowest standard of

0.5 and passes Bartlett's ball test as well. Meanwhile, each measurement item has relatively high load capacity, and there is no phenomenon on crossing the load existing. The analysis result indicates that the measurement scale on work performance is scientific and reasonable.

TABLE IV. FACTOR LOAD CAPACITY OF WORK PERFORMANCE

Dependent variable	Item	Factor load capacity
Work performance	(1) You can perform all duties described in post instruction	0.652
	(2) You pay attention to learning and accumulating experience to improve work efficiency	0.917
	(3) You have got rewards due to outstanding work achievement	0.858
	(4) Through learning, you can find out new work ideas and methods	0.745

Note: Calculate the data by application of principal component analysis method and variance maximum orthogonal rotation.

B. Analysis on Correlation between Staff's Psychological Capital and Work Performance

Verify the correlation among research variables next. If the correlation coefficient is relatively high, then it indicates that there is relatively high correlation among each research variable, and the hypothesis on correlativity for independent variable and dependent variable above is reasonable. This text will adopt Pearson product-moment correlation method in statistical analysis software SPSS19.0 to test and analyze the correlation among overall psychological capital, each dimensionality and work performance. See Table 5 for analysis result:

TABLE V .ANALYSIS RESULT OF CORRELATION FOR MAIN VARIABLE

		Hope	Optimism	Self-confidence	Tenacity	Psychological capital	Work performance
Hope	Pearson correlation	1	.818**	.797**	.733**	.917**	.722**
	Significance (two-sided)		0	0	0	0	0
	N	154	154	154	154	154	154
Optimism	Pearson correlation	.818**	1	.776**	.681**	.897**	.662**
	Significance (two-sided)	0		0	0	0	0
	N	154	154	154	154	154	154
Self-confidence	Pearson correlation	.797**	.776**	1	.776**	.929**	.710**
	Significance (two-sided)	0	0		0	0	0
	N	154	154	154	154	154	154
Tenacity	Pearson correlation	.733**	.681**	.776**	1	.884**	.932**
	Significance (two-sided)	0	0	0		0	0
	N	154	154	154	154	154	154
Psychological capital	Pearson correlation	.917**	.897**	.929**	.884**	1	.836**
	Significance (two-sided)	0	0	0	0		0
	N	154	154	154	154	154	154
Work performance	Pearson correlation	.722**	.662**	.710**	.832**	.836**	1
	Significance (two-sided)	0	0	0	0	0	
	N	154	154	154	154	154	154

It can be seen from above table that four dimensionalities of psychological capital are at a quite high level and are related to work performance, among which, the correlation coefficient between tenacity and work performance is the highest, reaching up to 0.932; the correlation coefficient between optimism and work performance is the lowest, reaching up to 0.662; in conclusion, the verification on significant positive correlativity existing between four dimensionalities of psychological capital and work performance can be obtained; in addition, the correlation coefficient between overall psychological capital and work performance is 0.836, which is higher than the correlation between four dimensionalities and work performance, indicating that the correlation between overall psychological capital and work performance is higher than that between four dimensionalities and work performance. Therefore, the above-mentioned hypothesis made based on psychological capital and work performance has been verified basically.

C. Regression Analysis on Relationship between Staff's Psychological Capital and Work Performance

Correlation analysis is a relationship analysis conducted for two equal variables under the same condition; it can only prove that there is a relationship between both items, however, its type can't be defined that whether it is linear or curve, or whether it is positive or negative. Even if a significant correlation is presented when correlation analysis is made

on two variables, there is no guarantee that if it is significant correlation constantly while conducting multivariate validation, therefore, the type of this relationship can be further verified only when conducting regression analysis. Therefore, this text will adopt progressive regression analyses method to test the correlativity for above hypothesis.

1. Regression Analysis on Work Performance by Psychological Capital

With hope, optimism, self-confidence and tenacity as

antecedents and work performance as result, discuss the relationship among them. Set work performance as Y and hope, optimism, self-efficacy and tenacity as X₁, X₂, X₃ and X₄ respectively, establish regression equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 \quad (1)$$

Where, the constant is β_0 , and β_1 - β_4 represents

regression coefficients for each regression coefficient.

Firstly, keep gender, age and education degree unchanged, bring work performance into regression equation, then include independent variable psychological capital and control variable into regression equation together. See Table 6 and Table 7 for result of regression analysis:

TABLE VI. REGRESSION RESULT OF CONTROL VARIABLE AND WORK PERFORMANCE

Model		Unstandardized coefficient		Standardized coefficient	t	Sig.
		B	Standard error	Trial version		
1	(Constant)	2.186	0.433		5.044	0.000
	Gender	0.034	0.101	0.028	0.336	0.737
	Age	0.099	0.079	0.116	1.253	0.212
	Education degree	0.192	0.094	0.192	2.053	0.042
a. Dependent variable: work performance						

TABLE VII. REGRESSION RESULT OF PSYCHOLOGICAL CAPITAL AND WORK PERFORMANCE

Model		Unstandardized coefficient		Standardized coefficient	t	Sig.
		B	Standard error	Trial version		
1	(Constant)	-0.444	0.268		-1.654	0.100
	Gender	0.079	0.054	0.065	1.47	0.144
	Age	0.031	0.042	0.037	0.743	0.459
	Education degree	0.171	0.05	0.171	3.416	0.001
	Psychological capital	0.952	0.049	0.838	19.4	0.000
a. Dependent variable: work performance						

It can be seen from regression result of above two steps that two control variables including gender and age have no significant regression result on work performance, which indicates that, in this commercial bank, gender and age have no large influence on work performance during actual work. However, education degree has significant regression result on work performance, which indicates that, along with development of the era, different education degree in this industry has different significant influence on work performance. The regression result sig of overall psychological capital on work performance is 0.000, and the

result is extremely significant, with F value of 7.856, which indicates that overall psychological capital has significant positive influence on work performance.

2. Regression Analysis on Work Performance by Four Dimensions of Psychological Capital

With work performance as dependent variable, include independent variable, including hope, optimism, self-confidence and tenacity into regression equation for regression, through test of F, see Table 8 for regression result:

TABLE VIII. REGRESSION RESULT OF PSYCHOLOGICAL CAPITAL AND WORK PERFORMANCE

Model		Unstandardized coefficient		Standardized coefficient	t	Sig.
		B	Standard error	Trial version		
1	(Constant)	0.068	0.102		0.67	0.504
	Hope	0.137	0.065	0.122	2.112	0.036
	Optimism	-0.042	0.059	0.038	0.709	0.48
	Self-confidence	0.119	0.053	0.128	2.264	0.025
	Tenacity	0.913	0.048	0.916	19.037	0
a. Dependent variable: work performance						

The regression result shows that the regression coefficients of hope, self-confidence and tenacity to work performance are 0.036, 0.025 and 0.000 respectively, with F

value of 62.312, which indicates that hope, self-confidence and tenacity have a significant influence on work performance, and good performance result is generated. The

significance probability sig (0.480) of optimism to work performance is larger than 0.05, which indicates that optimism has no significant influence on work performance. Therefore, optimism dimensionality shall be removed from the model instead of establishment in regression model. In conclusion, hope, self-efficacy and tenacity have a significant positive correlation with work performance, however, there is only correlation existing between optimism and work performance, without positive

correlation.

After removal of optimism, establish regression equation again:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 \quad (2)$$

Where, β_0 represents a constant item of equation, and β_1 – β_3 represent regression coefficients of other three dimensionalities after removal of optimism in regression equation. See Table 9 for regression result:

TABLE IX. REGRESSION RESULT OF THREE DIMENSIONALITIES OF PSYCHOLOGICAL CAPITAL AND WORK PERFORMANCE

Model		Unstandardized coefficient		Standardized coefficient	t	Sig.
		B	Standard error	Trial version		
1	(Constant)	0.083	0.1		0.832	0.407
	Hope	0.16	0.056	0.142	2.844	0.005
	Self-confidence	0.108	0.05	0.116	2.154	0.033
	Tenacity	0.915	0.048	0.918	19.128	0

a. Dependent variable: work performance

V REGRESSION RESULT ANALYSIS

The regression result shows that, after exclusion of optimism, the regression coefficients of three remained dimensionalities of psychological capital, including hope, self-confidence and tenacity to work performance are 0.142, 0.116 and 0.918 respectively; all significant results are lower than theoretical value of 0.05, which reveals that there is causal relationship existing among hope, self-confidence, tenacity and work performance, among which, for tenacity, its standard regression coefficient is the highest, indicating that there is stronger correlation existing between psychological capital of tenacity and work performance. Therefore, regression analysis is conducted for four dimensionalities of psychological capital and work performance, and optimism is excluded outside regression equation without test, indicating that optimism has no direct influence on staff’s work performance, and the regression result of three remained dimensionalities on work performance is verified, indicating that hope, self-confidence and tenacity have direct influence on staff’s work performance, finally, establishing regression model:

$$Y = 0.083 + 0.142 X_1 + 0.116 X_2 + 0.918 X_3 \quad (3)$$

Bring hope, self-confidence and tenacity into this equation, and then interpretation equation of this regression equation is obtained:

$$Y = 0.083 + 0.142 X_1 + 0.116 X_2 + 0.918 X_3 \quad (3)$$

$$Y = 0.083 + 0.142 * hope + 0.116 * self - confidence + 0.918 * tenacity \quad (4)$$

The adjusted R² is 0.873, indicating the fitting regression effect of model is extremely good, meanwhile, hope, self-confidence and tenacity have a positive influence on work performance, among which, tenacity has the largest influence on work performance, namely 0.918, and the influence coefficients of hope and self-confidence to work performance are relatively small, indicating that this unit

shall pay more attention to staff’s psychological capital on hope and self-confidence, and strength psychological guidance and communication to staff.

VI. RESEARCH CONCLUSION AND POLICY SUGGESTION

A. Research Conclusion

(1) The factor analysis result shows that psychological capital includes four factors, namely hope, optimism, self-efficacy and tenacity specifically, which is basically consistent with the research conclusion made by scholars at home and abroad; in addition, the descriptive statistics result of each dimensionality of psychological capital shows that all mean values of overall psychological capital and four dimensionalities are at middle level around, indicating that the respondents’ psychological quality is in good state basically.

(2) In this text, the variable can be tested properly through presentation of research hypothesis and establishment of model, meanwhile, the tested result also shows that overall psychological capital and four dimensionalities have significant correlation with work performance. However, the regression result shows that hope, self-efficacy and tenacity have a significant positive influence on work performance, namely, full of hope to complete the work and able to make great efforts to work persistently. However, optimism has no significant positive influence on work performance. For the reason that there is no positive verification result, it may be because there are many factors influencing the work performance, not only including inherent intangible factors of psychological capital, but also involving extrinsic factors such as work environment and salary level, etc. For optimism, it may generate a significant influence on work performance when coordinating with such external factors.

(3) The hypothesis test conclusion is that: overall psychological capital has a significant positive influence on work performance; for hope, it has a significant positive influence on work performance, namely, if staff is full of more hope for work and future; his/her work performance will become better; for optimism, it has no positive influence on work performance, and the hypothesis fails to be tested; for self-confidence, it has a significant positive influence on work performance, namely, if staff is more confident in the work, his/her work performance will become better; and for tenacity, it has a significant positive influence on work performance, namely, if staff has more tenacity, his/her work performance will become better.

B. Policy Suggestion

In the process of management on improvement of staff's performance and work performance, rural commercial banks shall strengthen the development of staff's psychological capital, and train staff's psychological capital, such as hope, optimism, self-confidence and tenacity; based on this, put concept of psychological capital through overall process management of human resource, enhance staff's engagement, sense of belonging and efficiency consciousness, and promote the development of commercial banks' work performance through improvement of staff's performance.

(1) Select suitable staff at recruitment and selection link. At present, the mode on recruiting and selecting new staff adopted by rural commercial banks mainly includes written examination and interview examination, among which, the objectivity of written examination is stronger. It mainly examines applicant's knowledge and professional level. However, for interview examination, it focuses more on subjective aspect, and examines not only examinee's psychological quality but also different attitudes and behaviors showed when responding to the psychological test, which reflects examinee's psychological quality synthetically, therefore, it shall pay attention to examinee's psychological factors at recruitment and selection link. For post arrangement, examinee's psychological idiosyncrasy is matched with post demand as far as possible, so that different staff can exploit their advantages to the full, and improve their work performance.

(2) Include learning and training into psychological capital content

After ending of written examination and interview examination, staff's psychological competence considered at recruitment link shall be managed and controlled by manger, which needs to strengthen the inclusion of psychological capital into business learning and training curriculum system. In the past, the training conducted by rural commercial banks mainly aims at business ability and professional skills, and ignores the training on staff's psychological quality. Rural commercial banks can create practice opportunities for staff through holding of different forms of internal activities, and encourage the staff instead of blind punishment when faced with difficulties, only in

this way, they can encourage staff to express positive emotion more, reduce the influence of negative factors, and train staff's loyalty and mission sense on organization.

(3) Include psychological capital factors into assessment link. The labor made by staff from rural commercial banks is not only measurable and visible when working, meanwhile, they have made psychological labor difficult to be measured, and the promotion on work performance brought by psychological labor is always difficult to be recognized. This will breed discontent of staff with good psychological state inevitably, which is unbeneficial to improve staff's work engagement and positivity, and has an influence on fairness of performance assessment. Aiming at above problems, the evaluator shall assess the labor made by staff from both material level and psychological and spiritual level, and keep sense of fairness among staff, so as to drive the improvement of work performance further.

(4) Remedy psychological capital at salary design. The psychological resource is consumed during frequent labor and behavior made by staff from rural commercial banks. In order to discover and obtain outpouring psychological resource, the manager shall pay attention to consumption of staff's psychological resource, adjust surplus and deficiency of psychological resource timely and actively so as to prevent the reduction of staff's work performance; fair salary incentive scheme can bring active psychological reaction to staff, so as to govern and use psychological capital again to make the benefit maximized. Therefore, for salary design, the manger shall formulate different salary plan according to psychological labor strength at different posts; give allowance to different posts in different mode, so that staff can relieve the pressure and emotion fully; meanwhile, the unit can conduct regular psychological examination and persuasion for staff to help staff solve psychological and emotional distress, and provide psychological assistance, so as to motivate staff's potential and enthusiasm.

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