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PSYCHOLOGICAL CAPITAL AS A MODERATOR IN THE RELATIONSHIP BETWEEN ORGANIZATIONAL JUSTICE, SOCIAL SUPPORT, JOB FACTORS, AND ORGANIZATIONAL CITIZENSHIP BEHAVIOR

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ABSTRACT

Organizational Citizenship Behavior (OCB) is viewed as an interpretation of an employee's performance that is critical for the organization's success. Employees who perform OCB will perform organizational functions beyond the formal tasks. This study examines the impact of organizational justice (distributive, procedural, and interactional justice), social support (organizational support, supervisor support, peer support), and workload factor on OCB and the role of psychological capital as moderator. A proportionate stratified random sampling procedure was used to collect the data, and 250 employees in the financial service sector in Malaysia participated in the survey. The data of this study were analyzed using Structural Equation Modelling. The study results revealed that only distributive justice, supervisor support, and workload factors influenced the OCB. Psychological capital only moderates the relationship between distributive justice, supervisory support, coworker support, and workload with OCB. The results of this study give implications to the theory by developing a research framework that combines several different factors such as workload as a physical factor, social support as an organizational and social factor, and psychological capital as personal resources in one research model. In addition, this study can practically be used for HRD practitioners to formulate appropriate policies to create a conducive environment that encourages OCB.

KEYWORDS: Organizational Citizenship Behavior, Organizational Justice, Perceived Organizational Support, Perceived Support, Perceived Coworker Support, Workload.

INTRODUCTION

In the early 1980s, organizational citizenship behavior (OCB) was coined as "A Good Soldier's Syndrome." Subsequently, it is explained by Organ (1988) as a discretionary behavior performed by an individual beyond the role of the employment contract and not recognized explicitly by the formal performance system. Over the last three decades, organizational citizenship behavior (OCB) has been widely studied, particularly in psychology and organizational behavior. Despite the fact that many studies have been done, it remains critical to explore the concepts and factors that influence OCB since the organization keeps changing structure and employment due to technological advancement and globalization. In today's dynamic global business environment, human resources with capabilities and good behavior could be considered the prime source of competitive advantage. Therefore, it is important to have employees who perform OCB as they tend to take initiative to perform organizational responsibilities beyond formal tasks (Gong et al., 2018; Srour et al., 2020). OCB is a positive behavior that supports the social and psychological environment in which task performance occurs (Fox et al., 2011).

It can increase the effectiveness of a workgroup and the organization's performance to remain competitive. Organ (2018) stated that although the performance appraisal system does not formally recognize OCB, many organizations are becoming aware of it. Therefore, it is important to understand the factors affecting employees' organizational citizenship behavior to increase organizational effectiveness.

OCB manifests itself in a variety of ways, including i) employees taking the initiative to assist others, ii) employees sharing knowledge and helping each other, iii) senior employees who are willing to help new employees, iv) employees who participate in activities whether technically or not, v) employees who are always tolerant without any grievances and vi) managers who are approachable and friendly towards subordinate.

There are many dimensions of OCB found in the literature; however, critical examination by Bambale et al. (2012) found that all OCB definitions stated that OCB is not enforceable, advantageous to the organization, and needs additional effort from employees. According to Akturan and Cekmecelioglu (2016), there are several possible explanations for why OCB may be favorably associated with organizational effectiveness. They are, OCB i) enables the management of interdependence between members of a work unit, hence increasing the collective outcomes delivered, ii) alleviates the organization's requirement to spend resources on simple operations, freeing up those resources for production, iii) enhances the ability of human resources to execute their tasks by freeing up time for more efficient planning, scheduling, and problem-solving, iv) enables the organization to adjust to environmental changes more efficiently and v) enhancing the organization's capacity to recruit and retain top talent. Overall, OCB could improve an organization's performance by reducing friction, positively impacting the organization's social situation and increasing efficiency (George & Bettenhausen, 1990). Especially in the services sector, OCB has become an important aspect that needs attention (Ismail et al., 2018). Employees' willingness to exert additional effort beyond their essential responsibilities and their willingness to invest time and energy in performing a task is viewed as critical for services-based organizational effectiveness (Ismail et al., 2018). Although these behaviors are not explicitly evaluated in employee performance systems, they contribute to organizational effectiveness (Organ, 1988; Organ, 2018; Musringudin et al., 2017; Reynaldi et al., 2019; Supriyanto et al., 2020).

The general objective of this study was to examine the role of psychological capital as a moderator in determining the influence of organizational justice factors, organizational support, and workload on organizational citizenship behavior (OCB) among employees in the financial services sector in Malaysia. The study's specific objectives are divided as follows; first is to determine the influence of organizational justice factors (distributive, procedural, and interactional justice), social support (organizational, supervisor, and coworker support), and workload on OCB. Second, to determine the role of psychological capital as a moderator in the relationship between organizational justice, social support, and workload with OCB.

1. LITERATURE AND HYPOTHESIS DEVELOPMENT

1.1 Organizational justice and OCB

A study by Nadiri and Tanova (2010) involving employees in the hospitality sector in Northern Cyprus found that all three types of organizational justice significantly impacted OCB. They also revealed that distributive justice was the strongest contributing predictor of OCB. This is in line with a study by Chan and Lai (2017). They found that among the three dimensions of organizational justice, distributive justice is the essential aspect of justice as its acceptance is more tangible and transparent. When individuals perceive that they are not being treated fairly, adverse effects will occur on the individual's emotions (e.g., anger, dissatisfaction, and frustration). This indirectly affects their behavior (Organ, 1988; Cohen-Charash & Spector, 2001; Pan et al., 2018). Equity theory states that employees' perceptions of unfair distribution regarding rewards and the inputs they channel can create tension within individuals. According to Folger and Cropanzano (2001), organizational justice is related to positive interpersonal relationships between employees and managers where fair and equitable treatment can create more open social exchange relationships (Nandan & Mohamed Azim, 2015). As a result, employees who have positive social relationships with managers or supervisors tend to exhibit more extra-role behaviors by taking on tasks beyond their formal responsibilities (Cropanzano et al., 2001; Zhao et al., 2014). In addition, employees who have a high perception of interaction fairness are also said to exhibit more obedience, participation, and loyalty behaviors within an organization (Sousa & Vala 2002). Thus, the following hypothesis is suggested:

Hypothesis 1: There is a significant relationship between distributive justice and OCB. **Hypothesis 2:** There is a significant relationship between procedural justice and OCB **Hypothesis 3:** There is a significant relationship between interactional justice and OCB

1.2 Perception of organizational support and OCB

A study by Nisar et al. (2014) involving respondents in the banking and education services sector revealed that perceptions of organizational support have a positive relationship with OCB. This study proves that when organizations value the efforts of their employees, they will be more loyal to their job by performing extra-role behavior. The results of the study are in line with studies by Krishnan and Mary (2012) as well as Chiang and Hsieh (2012), who stated that good organizational support would make employees see their efforts and contributions valued by the organization. Therefore, they will respond to this support element with positive behaviors and be more competitive in performing their tasks. Furthermore, Shen et al. (2014) also agreed that the organizational support received will result in the socioemotional needs of employees being met.

Therefore, they will show positive behaviors, including performing a task beyond what is formally stated (i.e., OCB). Thus, the following hypothesis is suggested:

Hypothesis 4: There is a significant relationship between perceive organizational support and OCB.

1.3 Perception of supervisor support and OCB

Previous studies have shown strong evidence that supervisor support can influence employees' performance and satisfaction (Podsakoff et al., 1990) as well as create a comfortable work environment through good relations between the leaders and subordinates. Ahmed et al. (2019) noted that actions demonstrated by supervisors are often associated with organizational actions. Thus, when an employee receives adequate support from supervisors, employees tend to perceive that the organization also values their contributions (Eisenberger et al., 1986; Eisenberger et al., 2016). This will cause the employee to respond to the action by implementing positive behaviors toward the supervisor and the entire organization. The support shown by supervisors is said to be able to motivate employees to form positive attitudes and behaviors (Ladebo, 2008; Wang et al., 2013). Thus, the following hypothesis is suggested:

Hypothesis 5: There is a significant relationship between perceived supervisor support and OCB.

1.4 Perception of co-worker support and OCB

A study by Abu Al-Rub (2004) among nurses in the United States showed that co-worker support has a significant and positive influence on individual performance at work as it is able to reduce stress or extreme fatigue. Similarly, a study by Chiaburu and Harrison (2008) stated that cow-worker support had a significant influence on OCB. According to the study, OCB is based on reciprocal norms described by Social Exchange Theory. Thus, if colleagues provide support either emotionally or instrumentally, they tend to reciprocate with organizational citizenship behaviors such as sharing information, helping to solve problems, and so on (Ranaweera & Dharmasiri, 2016; Kurniawan & Naeni, 2021). Thus, the following hypothesis is suggested:

Hypothesis 6: There is a significant relationship between perceived co-worker support and OCB.

1.5 Workload and OCB

There are two categories of workload mentioned by previous researchers, namely objective workload and subjective workload (Groenewegen & Hutten, 1991; van den Berg et al., 2011). The objective workload is generally defined in terms of the amount of time taken by the activity (Dye & Wells, 2017). Whereas subjective workload, referred to as perceptual workload or mental workload, relates to how employees perceive their workload on a psychological level, such as their ability to handle work and deal with existing stress (Groenewegen & Hutten, 1991). According to Abdul Rauf (2016), workload is an important component that influences employee behavior in an organization. Excessive workload usually harms employees' emotional and physical well-being. This is because they have to put more effort and use energy to the maximum (Schaufeli & Bakker, 2004). If it is not well controlled, it will lead to extreme stress and fatigue that ultimately affect an individual's work performance (Soo & Ali, 2016; van den Hombergh et al., 2009). In the literature related to the relationship of workload with OCB, several studies have recorded that a high level of workload can cause individuals to show lower levels of OCB in the workplace (Pooja et al., 2016; Kumar et al., 2019). This is because workloads interfere with the function of individuals to keep moving in line with their job needs. Thus, some individuals will tend to ignore voluntary behaviors such as helping a colleague. They feel their work requirements are so high that they cannot perform such additional roles (Podsakoff et al., 2009). Thus, the following hypothesis is suggested:

Hypothesis 7: There is a significant relationship between workload and OCB.

1.6 The moderating role of psychological capital

Psychological capital is characterized by four dimensions, namely (1) self-efficacy, (2) optimism, (3) hope, and (4) resilience (Luthans et al., 2007). Based on the literature, psychological capital can moderate the relationship between work stress and OCB (Khliefat et al., 2019). This is because employees with a high level of psychological capital have a positive attitude that encourages them to be more fulfilled at work, even when confronted with an emotionally distressing situation. Studies by Joya and Edan (2016) also show that psychological capital significantly moderates the relationship between procedural justice and employee behavior within the organization. Their study revealed that employees with a high psychological capital would be more positive. The refore, if organizations act fairly in their procedures, positive psychology that exists in them will cause them to be more motivated to do the best for the organization.

Two other studies done by Gupta et al. (2017) and Shaheen et al. (2016) have supported the moderating effect of psychological capital. Employees with high levels of psychological capital experience less stress and negative thoughts in the workplace. They usually have good mental resilience to deal with the job's demands. Thus, employees with high levels of psychological capital will be more positive about negative situations, optimistic that things will improve, and resilient when stress occurs (Gupta et al., 2017; Khliefat. et al., 2021). As a result, even when faced with a high workload, individuals with high positive psychological capital will still perform OCB. Thus, the following hypothesis is suggested:

Hypothesis 8: Psychological capital contributes significantly as a moderator in the relationship between distributive justice (H8a), procedural justice (H8b), and interaction justice (H8c) with the OCB.

Hypothesis 9: Psychological capital contributes significantly as a moderator in the relationship between organizational supports (H9a), supervisor support (H9b), as well as peer support (H9c) with the OCB.

Hypothesis 10: Psychological capital contributes significantly as a moderator in the relationship between workload and OCB.

2. METHODS

2.1 Sample and procedures

The current study investigates the effect of organizational justice, social support, and workload on OCB and how psychological capital can moderate this relationship. The target population in this study is the employee working in the financial service sector located in Malaysia. A structured questionnaire was distributed via the drop and pick method. The approach of proportionate stratified random sampling was adopted. Around 259 questionnaires were distributed to employees inviting them to participate in the survey, and out of these, 250 responses were valid with no missing values and used in the analysis.

3.2. Measures

Organizational citizenship behavior (**OCB**): The measurement scale for OCB was adopted from Organizational Citizenship Behavior Checklist by Spector et al. (2010). The short version checklist comprises ten items. The OCB checklist can measure OCB as an overall score or two subsets of OCB, namely OCB-O, which benefits the organization, and OCB-I, which benefits colleagues. The reliability of this instrument in previous studies was 0.89 for OCB-O and .94 for OCB-I (Fox et al., 2012).

Organizational justice: The measurement scale for organizational justice was adopted from Organizational Justice Scale (OJS) by Niehoff and Moorman (1993). This scale has 20 items that assess organizational fairness on three dimensions: distributive justice (5 items), procedural justice (6 items), and interactional justice (7 items) (9 items). According to Tahseen & Akhtar (2016), this instrument has been widely used over the past two decades and has a high-reliability rate ranging from 0.88 to 0.93.

Perceived organizational support: The measurement scale for perceived organizational support was adopted from the short version of the Survey of Perceived Organizational Support Scale (SPOS) developed by Eisenberger et al. (1986).

Perceived supervisor support: The measurement scale for perceived supervisor support was adopted from an instrument developed by Greehaus et al. (1990). The instrument comprises nine items and reported a high-reliability rate of .93.

Perceived co-worker support: The measurement scale for perceived co-worker support was adopted from the Sources of Support instrument used by Ray and Miller (1994). This scale also recorded a high-reliability value of .90.

Workload: The measurement scale for perceived co-worker support was adopted from the Quantitative Workload Inventory (QWI) developed by Spector and Jex (1998). This item comprises five items and reported a high-reliability rate of .82.

Psychological capital: The measurement scale for perceived co-worker support was adopted from the short version of the Psychological Capital Questionnaire (PCQ) developed by Luthans et al. (1994). This scale recorded a high-reliability value of .79 to .89.

3.3. Construct Reliability test: After actual data collection was conducted, the reliability of instrument was examined. Based on CFA result, it can be shown that all constructs meet the reliability criteria where the construct reliability (C.R) value exceeded the recommended value of .70 as exhibited in Table 1.

Table 1. Construct reliability and AVE of the constructs

Construct	C.R	AVE
Organizational citizenship behavior	.928	.865
Distributive justice	.815	.533
Procedural justice	.929	.724
Interactional justice	.944	.739
Organizational support	.879	.594
Supervisor support	.929	.686
Co-worker support	.862	.610
Workload	.837	.571
Psychological capital	.899	.671

3.4. Construct Validity test

Construct validity was examined by conducting convergent and discriminant validity tests. To assess the convergent validity, the mean value of the extracted variance (AVE) should be taken into account. The AVE value is the product value divided between the sum of the square factor loadings and the number of items. According to Hair et al. (2010), the convergent validity of measures will be acceptable when i) all factor loading for items in the construct is more than 0.5 (item with factor loading below 0.5 will be eliminated), and the AVE value must exceed 0.50. After eliminating some items that have low factor loadings during confirmatory factor analysis, the result of the final CFA model shows that all constructs met the convergent validity criteria. All AVE value of the constructs exceeds 0.50 (refer to Table 1).

As for discriminant validity, Fornell and Larcker (1981) stated, to establish the discriminant validity of the construct, the value of AVE of each latent construct (on the diagonal) must be larger than any squared correlation (on the off-diagonal) among any pair of latent constructs. As depicted in Table 2, the result showed that all values of squared correlation coefficients were smaller than AVE value. Therefore, the results established the discriminant validity of constructs.

Table 2. Discriminant validity of the construct

Constructs	OCB	DJ	PJ	IJ	SO	SS	CS	WL
OCB (OCB)	.865							
Distributive justice (DJ)	.122	.536						
Procedural justice (PJ)	.062	.477	.749					
Interactional justice (IJ)	.061	.379	.733	.777				
Organizational support (OS)	.003	.000	.001	.000	.558			
Supervisor support (SS)	.178	.102	.277	.355	.000	.676		
Co-worker support (CS)	.124	.156	.224	.160	.010	.268	.610	
Workload (WL)	.144	.001	.005	.008	.005	.028	.033	.578

4 FINDINGS AND DISCUSSION

4.1. Data Analysis

Structural equation modelling (SEM) with the AMOS 24 package has been employed to test the hypothesis. SEM is used to determine the weight and influence of the independent variables on dependent variables. The primary advantage of employing SEM is the ability to simultaneously conduct confirmatory factor analysis (CFA) and regression analysis and examine the moderation effects (Byrne, 2013). Table 3 summarizes the sample's demographic characteristics. As presented in Table 4.1, the mean age of respondents was 40.8 years with a standard deviation of 9.7 years, ranging from 21 to 60 years. Around 34.4% of respondents were between the ages of 31 and 40, while 27.2% and 20.8% were between the ages of 41-50 and 51-60, respectively. Only 17.6% were between the ages of 21 and 30.

Table 3. Demographic characteristic of respondents

Profile	(%)
Age (Mean =40.8; SD=9.7)	
21-30 years old	17.60
31-40 years old	34.40
41 - 50 years old	27.20
51-60 years old	20.80
Gender	
Male	49.60
Female	50.40
Education Level	
SPM	30.00
STPM/Diploma	42.40
Bachelor Degree	25.20
Masters/PhD	2.40
Employment Level	
Non-executive	70.40
Executive	17.20
Managers	10.40
Top managers	2.00

More than half of the respondents (50.40%) were female, while only 49.6% were male. In terms of education level, the majority (42.40%) of respondents had received STPM or Diploma education, while 30.0% received education to SPM. Only 25.2% have a bachelor's degree, and only 2.4% have a Masters' or Ph.D. Regarding employment level, our findings indicate that majority (70.4%) of the respondents were non-executive level. 17.2% were executives, 10.4% were managers, and only 2.0% were top managers.

4.2 Hypotheses testing

This study used the structural model analysis to conduct a path analysis and test the proposed hypotheses. The results assessing the structural model fits indicated that the data fit the model with; [χ 2 (708) = 1212.237; p = 0.000; χ 2 / df = 1.712; CFI = .921; TLI = .914; IFI = .922 and RMSEA = .053]. Based on the results, three of the fit indices, i.e., CFI, IFI, TLI, were well above the acceptable range of 0.9, while the value of relative chi-square (χ 2/df) was well below 5, which is indicative of an acceptable fit between hypothetical model and the collected data. Next, the RMSEA value was .046, which is also accepted as it falls into the close fit category.

The coefficient (R²) value of the endogenous latent variables was .36. Thus, 36% of the variation in OCB can be explained by the variables of distributive justice, supervisory support, and workload at the 95% confidence level. Whereas another 64% may be explained by other factors that are not included in the scope of this study.

All further details on the results of the structural model analysis for each variable are described in detail below. The first objective of this study was to examine the effect of organizational justice, social support and workload on OCB. The result of the hypothesized path analysis of the structural model was presented in Table 4.

Table 4. The regression weights in the direct hypothesized model

Нур	othesized relationship	В	S.E.	Beta	C.R.	p
H1	Distributive justice → OCB	.311	.083	.388	3.769	.000
H2	Procedural justice → OCB	103	.130	129	794	.427
Н3	Interactional justice → OCB	134	.127	160	-1.051	.293
H4	Organizational support → OCB	.013	.048	.017	.271	.787
H5	Supervisor support → OCB	.321	.077	.381	4.179	.000
H6	Co-worker support → OCB	.063	.101	.053	.621	.535
H7	Workload → OCB	.218	.046	.320	4.725	.000

4.2.1 Organizational justice and OCB

As shown in Table 2, the results indicated that distributive justice was found to have significant, positive effect on OCB (β = .388, C.R. = 3.769, p = .000). Therefore, H1 was supported. The results of this study are in line with the study by Nadiri and Tanova (2010). They found that distributive justice is a significant predictor of

OCB and is the strongest justice factor contributing to OCB compared to the other two types of justice. This is likely because it becomes natural for an individual to pay more attention to something visible such as rewards and the type of tasks assigned (Colquitt et al., 2001). Fairly distributed rewards and resources make an employee more motivated to work more committedly (Chan & Lai, 2017; Ozbek et al., 2010). This finding also aligns with Ali et al.'s (2017) study, which has identified that employees who are treated fairly in terms of reward distribution according to educational qualifications, workload, and their ability to perform tasks are more likely to show gratitude. Indirectly, they also feel obligated to repay the organization in the form of loyalty and are willing to work more in the organization's interest. The willingness that exists due to the distributive justice of this organization causes employees to respond positively. This is not subject to performing official duties but also the willingness to perform work outside their official duties to help the organization achieve the set goals.

The results of statistical data analysis showed that procedural justice not significantly affect OCB (β = -.129, C.R. = -.794, p = .427). Hence, H2 could not be supported by the analysis. This may be due to the culture of Malaysian society, which has a high-power distance between employees and leaders. In a cultural environment that adopts a high-power distance, the decision-making process starts with the top management, where the top management has more authority to make decisions. Thus, the perception of procedural justice involving employee involvement in the decision-making process is not a major concern. It has become a norm for employees to accept instructions and obey orders from top management without questioning the order (Hassan & Noor, 2008). Furthermore, the context of this study involves employees working in branches; hence they may argue that their voices and views are not so important in decision-making procedures in headquarters. Therefore, no matter how good the perception of procedural justice, it cannot influence the OCB of the employees in the financial service sector in Malaysia.

Similarly, it was determined that interactional justice had no significant effect on OCB (β = -.160, C.R. = -1.051, p = .293). As a result, H3 was not supported. A high-power distance culture typically results in a low-quality relationship between employees and leaders. Employees in a culture of high-power distance have a strong level of adherence to the leader, which might make communication between them may be limited (Cohen-Charash & Spector, 2001; Weldali & Lubis, 2016). In organizations with high power distances, employees will tend to follow the leader's instructions and rarely ask for additional explanations (Kirkman et al., 2009; Lin & Sun, 2018). Interactional justice does not significantly influence OCB among employees in this study; it might probably be because employees feel comfortable and have no problems if their supervisor gives instructions without consulting them first. They also felt that one-way or two-way communication in the organization was not an issue to be questioned. Thus, fair action in terms of interaction did not influence the OCB of these employees.

4.2.2. Social Support and OCB

As depicted in Table 2, the results indicated that organizational support not significantly affect OCB (β = .017, C.R. = .271 p = .787). Hence, H4 could not be supported by the analysis. The results of this study were found to be contrary to previous studies (e.g., Azim & Dora, 2016; Chiaburu et al., 2015; Indrawiani et al., 2018; Krishhan & Mary, 2012; Nisar et al., 2014;) possibly due to differences in the context of the study. The organization's core value selected in this study is a statutory body organization that emphasizes committed and professional elements in performing tasks. It has become the work culture and core of the company to work hard. Therefore, organizational support such as appreciating contributions and caring about the well-being of employees may also be considered something that an organization needs to do. Hence, regardless of how much support the organization provides, employees will still perform at their best in their job, whether formal or extrarole tasks outside the employment contract.

The result also revealed that supervisor support significantly affects OCB in a positive way (β = .381, C.R. = 4.179, p = .000). Hence, H5 was supported by the results of structural model estimation. This finding is in line with the results of Chang et al. (2018) study, which showed that supervisory support in the form of emotional support influenced OCB. It is because supervisors who offer emotional support by paying attention to the situation of the employees under their supervision often have a good relationship with their subordinates. This is also consistent with Fiernaningsih's (2020) finding, who said that supervisor support in terms of feedback and work-related advice could boost employees' self-confidence and motivation to work harder than their superiors expect. Supervisors are seen as one of the important resources in the organization for employees to get guidance. Their roles are critical in day-to-day operations since they are responsible for communicating information about the organization's goals, strategies, and expectations (Guchait et al., 2015). When supervisors understand employees' needs in their careers, employees willingly mobilize energy to ensure the organization's goals and expectations are met.

This situation will eventually encourage a sense of voluntary behavior in employees to perform tasks outside the employment contract, such as volunteering to help co-workers learn new skills and volunteering to perform additional tasks.

In terms of co-worker support, Table 2 revealed that co-worker support was found to have no significant effect on OCB. Therefore, H6 was not supported. This finding is also inconsistent with previous studies (e.g., Chiaburu & Harrison, 2008), possibly due to the different contexts of the study. This study involved Malaysian employees who are basically in a collective society. According to Hofstede (2011), collective culture has a high level of individual interdependence. This instills a desire to live in groups and motivates them to assist one another. As a result, support from a co-worker in the form of assistance when confronted with working issues is a routine in the office's everyday operations. Thus, no matter how much co-worker support is demonstrated, it will not affect the OCB among employees in the financial service sector in Malaysia.

4.2.3 Workload and OCB

As it is showed in Table 2, the results suggested that there was a positive, significant effect of workload on OCB. Hence, H7 was supported. This means the higher the workload borne by employees, the higher their involvement with OCB. The results of this study are seen to be contrary to the Job Demand-Resource theory that stated, workload is an aspect of job demand that can negatively affect individual performance. This contradiction may have occurred as a result of individuals believing that a high workload demonstrates their competence and potential as employees. According to Bolino et al. (2013), in some situations, employees will still volunteer to complete additional tasks despite a high workload because they view it as a method to show commitment to their career. Furthermore, according to Wallace et al. (2009), the increased workload may influence OCB because it is classified as a positive element considered a challenge stressor that can help employees improve performance in the workplace. In other words, OCB is seen as a proactive behavior used by employees to cope with workplace stress caused by high workload (Kumar et al., 2019). For example, OCB activities such as sacrificing breaks time to complete a lot of work and giving suggestions to improve the work environment are proactive behaviors that can help employees complete their tasks more efficiently and quickly. This study corroborates those of Liu et al. (2013), who discovered that workload has a positive effect on OCB because it is viewed as a healthy challenge that can encourage employees to implement strategies in meeting a job demand. In the context of this study, workloads may motivate employees to assist colleagues and share knowledge as a means of regaining support and assistance when they are unable to accomplish their jobs on time.

4.2.4. Moderating effect of psychological capital

The fourth objective of this study was to examine whether psychological capital significantly moderates the relationship between organizational justice, social support, workload, and OCB. This objective was accomplished through the use of multi-group analysis. To examine if psychological capital moderating between organizational justice, social support, workload, and OCB, two sub-group was divided into bimodal based on quartile. Group one included employees with a low level of psychological capital, and group two included employees with a high level of psychological capital. Two steps of multi-group analysis were employed. The first is to test the presence of moderating effects on the overall structural model. In this stage, the variant model (unconstrained model) was compared with invariant model (measurement residuals model). Suppose the unconstrained model was better than the measurement residual model. In that case, it could be concluded that there is a presence of moderating effect of the proposed moderator on the overall structural model (Hair, 2010). As depicted in Table 5, the result indicated that the chi-square value of the unconstrained model was smaller than the respective chi-square value for measurement residual model. This suggests that the unconstrained model was better. Next, the researchers looked at the significant difference in chi-square values between the two models. Based on the value of the chi-square difference of the two models that is between the unconstrained model and the residual measurement model [$\chi 2 = 448.587$ (2373.920-2822.506); df = 112 (1528-1416); p = .000], this study concludes that psychological capital exerts a moderating effect in the overall structural model of this study.

Table 5. The chi-square difference test between unconstrained and measurement residuals model

Models	Chi-Square (χ²)	df	P value
Unconstrained model	2373.920	1416	_
Measurement residual model	2822.506	1528	
Difference	448.587	112	.000

The second step is to test the moderating effect of employees' psychological capital on the hypothesized relationship path. According to Hair (2010), an individual hypothesized path is moderated by a proposed moderator when the Beta value (standardized regression weight) for group 1 is significant, and the Beta value for group 2 is non-significant. Or in other cases where the Beta of both groups is significant but one positive and the other had negative value. Table 6 records the results of the multi-group analysis in more detail.

Table 6. Result of moderation test of psychological capital

Path	b	S. E	Beta	p	Information
Distributive justice → OCB					
Low Psychological Capital	.350	.090	.472	.000	H8a supported
High Psychological Capital	.057	.202	.047	.779	
Procedural justice → OCB					
Low Psychological Capital	133	.193	176	.489	H8b not supported
High Psychological Capital	075	.200	074	.707	
Interactional justice → OCB					
Low Psychological Capital	110	.203	137	.588	H8c not supported
High Psychological Capital	051	.153	058	.740	
Organizational support → OCB					
Low Psychological Capital	012	.061	016	.847	H9a not supported
High Psychological Capital	.063	.068	.089	.355	
Supervisor support → OCB					
Low Psychological Capital	.356	.088	.433	.000	H9b supported
High Psychological Capital	.099	.137	.115	.469	
Co-worker support → OCB					
Low Psychological Capital	237	.122	206	.051	H9c supported
High Psychological Capital	.597	.164	.464	.000	
Workload → OCB					
Low Psychological Capital	.370	.064	.541	.000	H10 supported
High Psychological Capital	.078	.060	.121	.197	

It is depicted that psychological capital significantly plays a role as a moderator in the relationship between distributive justice and OCB, where the beta value for low psychological capital is positive and significant (β = .472, p = .000), while the beta for high psychological capital is positive and non-significant. Therefore, H8a is supported. The findings are consistent with the COR theory, which states that when a person lacks personal resources, such as psychological capital, they require other resources to implement OCB. In the context of this study, distributive justice is an important resource for employees with low psychological capital to perform OCB. When employees perceive that resource allocation and rewards systems are equitable, those with low psychological capital are re-motivated to be diligent in performing tasks outside of their employment contracts (Liu et al., 2017; Xu et al., 2019). The findings also revealed that psychological capital does not moderate the relationship between procedural justice and interaction justice with OCB. This indicates that the existence of psychological capital does not strengthen or weaken the relationship. Therefore, the finding does not support H8b and H8c.

Regarding social support factors, the results of the multi-group analysis showed that psychological capital did not meet the criteria set by Hair (2010) to act as a moderator in the relationship between organizational support and OCB. This is because both beta values for low and high psychological capital are not significant. Therefore, the H8a hypothesis is not supported. However, the finding reveals that psychological capital moderates the relationship between the other two types of social support, namely supervisor support and co-worker support with OCB. Beta value for low psychological capital between supervisor support and OCB were positive and significant (β = .433, p = .000), while the beta value for high psychological capital was positive and non-significant (β = .115, p = .469). Similarly, with co-worker support, the same results occurred, where the beta value for low psychological capital was positive and non-significant (β = -.206, p = .051) while the beta value for high psychological capital was positive and significant (β = .464, p = .000). Therefore, Hypotheses H9b and H9c are accepted. This study discovered that low psychological capital strengthens the association between supervisor support and OCB, as supervisor support is critical in determining whether individuals will engage in voluntary behavior.

When persons lack personal resources (psychological capital), they lack confidence in their ability to conduct OCB. In their view, OCB could be categorized as behavior that requires them to invest available resources. Therefore, support from a supervisor will be one of the resources that can raise their motivation by stabilizing themselves socioemotionally.

In contrast, when an employee has a high level of psychological capital, support from a co-worker with OCB gets stronger. This may be because persons with a high degree of psychological capital view co-worker assistance as one of the supports they must respond to by engaging in the same activity. OCB activities such as listening to co-workers' job and personal difficulties and encouraging and appreciating co-workers are viewed as forms of reciprocation or cooperation.

Table 6 also reveals the results of multi-group analysis showing that psychological capital moderates the relationship between workload and OCB, where the beta value for low psychological capital is positive and significant (β = .541, p = .000) while beta for high psychological capital was also positive and non-significant (β = .121, p = .197). Therefore, Hypothesis 10a is supported. In this study, the findings advocate that a low psychological capital level strengthens the relationship between workload and OCB. The reason behind this finding is probably because the individual with a low level of psychological capital is more likely to feel that OCB is the way for them to cope with a heavy workload. Based on COR theory, individuals will be in a circle of resource loss when they have a heavy workload. Hence, individual with a low level of psychological capital need to restabilize the resource that has been lost. OCB behaviors such as sacrificing meals and breaks time to complete tasks and making suggestions to improve the way a task is performed are ways for them to help themselves with a high workload.

5. THE ORETICAL AND PRACTICAL IMPLICATIONS

From a theoretical perspective, this study adds value to the field of OCB literature as it looks at the factors that contribute to OCB based on the context of the work condition. This study looks at the relationship between organizational justice, social support, and workload with OCB based on the explanation of the Job Demand Resource theory. The study's findings appear to partially support Bakker and Demerouti's (2007) theory on how job demand (workload) and job resource factors (distributive justice, procedural justice, interaction justice, organizational support, supervisor support, and co-worker support) can influence individuals' workplace behavior. In the context of this study, not all employment sources are able to influence OCB. In terms of organizational justice, only distributive justice affects OCB, whereas, in terms of social support, only supervisors can influence OCB. This makes other job resource factors such as procedural justice, interaction justice, organizational support, and co-worker support unsuitable for the study model. Additionally, this study also contributes new ideas and knowledge by involving the addition of individual resources (i.e., psychological capital) as a moderator in the relationship between job resources and job demand with OCB. The psychological capital moderation test shows that distributive justice, supervisor support, and workload will be strong and important factors when individuals have low levels of psychological capital.

From a practical perspective, this study may be used as a basis for Human Resource Development (HRD) practitioners in formulating appropriate policies to create a conducive environment that can motivate employees to perform OCB. The research outcomes also provide more insights on how distributive justice, supervisory support, and employees' workload can influence OCB. The findings of the study found that distributive justice can affect OCB. Hence, it is suggested that HRD practitioners must ensure the organization distributes revenue and resources to employees fairly because employees who have a perception that all distributions made in the organization are fair and equitable will be more committed to performing tasks. In addition, supervisor support also has a significant impact on OCB. Therefore, this study suggests HRD practitioners plan strategies to further enhance leadership and communication skills among leaders or managers. Leaders in a workgroup can significantly influence the behavior of other individuals in the workgroup.

A positive interpersonal interaction between the supervisor and the employees under supervision promotes a more efficient collaboration system, as there is a sense of volunteerism to execute tasks that are not covered by the employment contract. Therefore, the leader or supervisor who supports employees is an important asset in the organization that should always be given attention. The result of this study also revealed that workload significantly influences OCB. This could be a concern for HR departments. Therefore, it would be recommended for HR department to establish a system to regularly review the job description for each position so that the workload entrusted to them is rational. This is because to help employees grow in their careers, the tasks assigned must be constructive and appropriate to the abilities and experience of employees. Last but not least, this study has implications for organizations regarding the relationship of employee psychological well-

being with OCB. HRD practitioners need to understand the effective ways of managing employee psychological capital.

This study suggested that the HRD department constantly monitors the employees' current level of psychological capital and builds appropriate modules or training. This is because psychological strength is a temporary human phenomenon, and it can change and develop in individuals throughout their lives (Mills et al., 2013).

6. CONCLUSION

OCB is a concept of behavior or contextual performance that is widely discussed in the field of organizational development and behavior. The behavior of an individual (employee) in the workplace is the key to an organization remaining competitive and continuing to survive. Thus, this study was conducted to understand the factors contributing to OCB. This study looks at work conditions such as job resource factors and job demand to determine the OCB among employees in the financial services sector in Malaysia. The Job-Demand Resource theory explains the influence of job resources (i.e., organizational justice and social support) and job demand (i.e., workload) on OCB. The framework of this study was then further developed with the support of Resource Conservation theory to gain a deeper understanding of individual resources and their impact on determining OCB. Based on statistical analysis, it was found that 36% of OCB variance was explained by distributive justice, supervisor support, and workload factors. The findings concluded that distributive justice is an important type of justice that can influence OCB among the employees in the financial services sector in Malaysia. The study revealed that supervisor support is the only source of social support that could influence OCB behavior among the employees in the financial services sector in Malaysia. The result also revealed that workload was a positive factor affecting the OCB among employees in the financial services sector in Malaysia. This means that the higher the workload borne by employees, the higher the level of OCB execution. This could be because employees perceive OCB as a proactive practice that can assist them in coping with work-related stress when confronted with a high workload. Furthermore, this study also found that the relationship between distributive justice, supervisor support, and workload with OCB was strengthened among employees with a low psychological capital level. In contrast, the relationship between co-worker support and OCB was strengthened when employees who have a high level of psychological capital.

7. LIMITATIONS AND FUTURE STUDIES

There are some limitations of the study, like the study only focused on one financial service sectors organization. Therefore, this study's findings could not be generalized to other types of organizations in Malaysia. Another limitation is that the study is subject to individual responses based on social norms and standards. Certain variables, mainly those connected to organizational variables, may be deemed sensitive and may result in bias. For instance, employees might be reluctant to respond to questions about the organization's justice and leadership. This attitude may distort the findings of this research to some extent. Nonetheless, various precautionary measures were taken to mitigate this bias, including ensuring the secrecy and anonymity of individual responses (Podsakoff et al., 2003).

For future studies, researchers can use and modify the proposed research model of this study by adding several other factors that have the potential to influence OCB. Future studies also can focus on other variables as moderators, such as cultural factors like power distance and collectivism. This is because cultural elements related to power distance may play a role in the context of the study. After all, culture is an important element that can influence the way an organization works as well as an individual's behavior in the workplace (van Knippenberg et al., 2015). Moreover, it would be necessary for future studies to focus on other sectors, such as the manufacturing sector, public sector, hospitality sector, etc., and give different results.

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