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Research Article

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The Impact of Psychological Capital on Enhancing Proactive Behavior among Employees: An Analytical Study in Iraqi Commercial Banks

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Abstract: The present research aims to examine the impact of psychological capital on improving proactive behavior of employees working in Iraqi commercial banks. Psychological capital has been measured based on four factors which include self-efficacy, hope, optimism, and resilience whereas proactive behavior has been defined by four dimensions which consist of taking initiative, problem prevention, opportunity seeking, and constructive voice. Descriptive-analytical method has been adopted for collecting information by using a questionnaire. The sample included 300 employees from selected Iraqi commercial banks in Baghdad. Data analysis has been conducted by using SPSS including descriptive statistics, Cronbach's Alpha, Pearson Correlation, and regression analyses. It has been found that the participants had moderate scores regarding psychological capital and proactive behavior. In addition, positive and statistically significant correlation coefficients have been found between dimensions of psychological capital and those of proactive behavior. Furthermore, regression analysis showed that dimensions of psychological capital had a statistically significant effect on dimensions of proactive behavior. Resilience and hope had been the most influential predictors of proactive behavior while the effects of self-efficacy and optimism varied among proactive behavior dimensions. This research proves that psychological capital is an important psychological resource which can help in taking initiative, problem prevention, opportunity seeking, and constructive voice.

Keywords: Psychological Capital; Proactive Behavior; Self-Efficacy; Hope; Optimism; Resilience; Iraqi Commercial Banks.

INTRODUCTION

Performance of workers in modern organizations goes beyond task completion and includes initiative, adaptability, and ability to anticipate challenges connected to work. Particularly in commercial banks, employees face pressure, customer demands, the digital revolution, and constant administrative changes. In such environments, proactive behavior becomes an important work behavior since it implies the ability of employees to identify problems, propose improvements, and react in advance in order to prevent problem escalation.

One of the most important positive psychological resources for development of proactive behavior is psychological capital. Self-efficacy, hope, optimism, and resilience help employees to remain confident, pursue goals, deal with challenges, and recover from any work-related difficulties [1]. According to recent studies, there is a positive relationship between

psychological capital and work engagement, performance, extra-role behavior, and other constructive outcomes of organizational life [2], [3], [4]. Proactive work behavior gains increased attention as an important employee behavior leading to improvement and adaptation to change in organizations [5].

Within the context mentioned above, the present research aims at exploring the influence of psychological capital on the development of proactive behavior among employees of Iraqi commercial banks. The purpose of the study is to find out if the presence of higher levels of self-efficacy, hope, optimism, and resilience in employees leads to more initiative, prevention of problems, search for opportunities, and constructive suggestions on the part of workers.

Research Problem

As was mentioned above, commercial banks function in the dynamic environment characterized by the need for fast response, solving of problems, and improvement of work processes. In such environment, proactive behavior becomes an important work behavior implying employees' initiative, prevention of problems, search for opportunities, and constructive voice. Psychological capital could be a very important resource that increases the level of this behavior. Self-efficacy, hope, optimism, and resilience are the components of psychological capital that can help employees to maintain their confidence, pursue their goals, anticipate positive results, and overcome work-related difficulties. However, the influence of psychological capital and its components on the enhancement of proactive behavior and its components in Iraqi commercial banks needs further examination.

Accordingly, the research problem could be stated as follows: To what extent does psychological capital, consisting of self-efficacy, hope, optimism, and resilience, affect proactive behavior, including initiative, problem prevention, opportunity search, and constructive voice among employees of Iraqi commercial banks?

Research Questions

1. How is the level of psychological capital including its dimensions (self-efficacy, hope, optimism, and resilience) among employees of Iraqi commercial banks?
2. How is the level of proactive behavior including its dimensions (initiative taking, problem prevention, opportunity seeking, and constructive voice) among employees of Iraqi commercial banks?
3. Is there any statistically significant relationship between psychological capital and proactive behavior among employees of Iraqi commercial banks?
4. Is there any statistically significant effect of psychological capital including its dimensions (self-efficacy, hope, optimism, and resilience) on proactive behavior including its dimensions (initiative taking, problem prevention, opportunity seeking, and constructive voice)?

Research Objectives

1. Identifying the level of psychological capital and its dimensions (self-efficacy, hope, optimism, and resilience) among employees of Iraqi commercial banks.
2. Determining the level of proactive behavior and its dimensions (initiative taking, problem prevention, opportunity seeking, and constructive voice) among employees of Iraqi commercial banks.
3. Examining the relationship between psychological capital and proactive behavior among employees of Iraqi commercial banks.
4. Assessing the effects of psychological capital and its dimensions on proactive behavior and its dimensions among employees of Iraqi commercial banks.

Research Importance

In terms of theory, this study is important because of the analysis of the psychological capital as the positive organizational variable including four dimensions (self-efficacy, hope, optimism, and resilience), and its relation with proactive behavior including four dimensions (initiative taking, problem prevention, opportunity seeking, and constructive voice). From a practical point of view, the study is relevant to Iraqi commercial banks where the employees should have the psychological resources allowing them to be proactive. The results of the study can help the managers of banks to increase the level of psychological capital of their employees for developing proactive behavior and improving organizational performance as a result.

Research Hypotheses

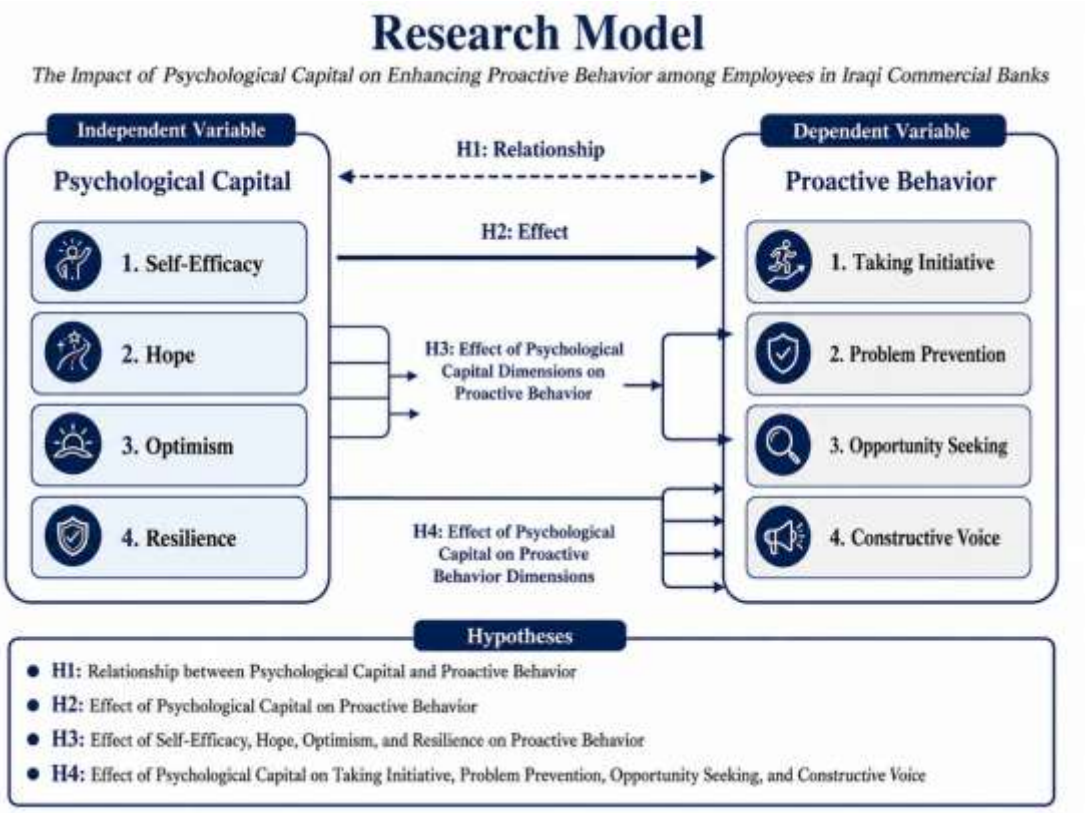
H1: There is a statistically significant relationship between psychological capital and proactive behavior among employees in Iraqi commercial banks.

H2: Psychological capital has a statistically significant effect on proactive behavior among employees in Iraqi commercial banks.

H3: The dimensions of psychological capital (self-efficacy, hope, optimism, and resilience) have statistically significant effects on proactive behavior among employees in Iraqi commercial banks.

H4: Psychological capital has statistically significant effects on the dimensions of proactive behavior (initiative taking, problem prevention, opportunity seeking, and constructive voice) among employees in Iraqi commercial banks.

Research Model



Source: Prepared by the researcher

Psychological Capital

The concept of psychological capital represents an important component of positive organizational behavior. It is defined as the positive psychological state allowing individuals to handle difficulties, maintain motivation, and be efficient in difficult conditions. Historically, it is considered a higher-order construct, consisting of four aspects: self-efficacy, hope, optimism, and resilience (also known as the HERO model) [6], [7].

As for the organizational perspective, the importance of psychological capital is in its nature as a set of psychologically-developable resources rather than personal traits of a person. Current researches prove that psychological capital positively correlates with such phenomena as work engagement, job satisfaction, job performance, creativity, innovative work behavior, extra-role behavior, and safety-related behavior [1], [2], [4], [8], [9]. The above construct is especially relevant for commercial banks, since employees there face work pressure, clients' demands, digitalization, and fast problem solving.

Additionally, psychological capital is seen as a measurable and improvable construct through interventions and training programs. Meta-analyses demonstrate the fact that interventions aimed at developing psychological capital help people to boost their psychological resources and create positive work outcomes [10], [11], [12]. In this sense, psychological capital can be viewed as a strategic resource supporting people's positive and proactive behavior at work.

Dimensions of Psychological Capital

Psychological capital consists of four related dimensions: self-efficacy, hope, optimism, and resilience. Overall, these dimensions help people to resist pressure, strive towards goals, resolve issues, and keep constructive behavior at work [6], [13]. Even though psychological capital can be considered a unified construct, analysis of its dimensions helps to understand which psychological resources have stronger impact on employees' behavior.

Self-Efficacy

Self-efficacy is defined as people's belief in their ability to perform successfully at work and overcome any difficulties. People with high self-efficacy tend to be sure in their capabilities to accomplish challenging tasks, take responsibilities, and help the organization reach its goals. In the field of banking, this dimension is particularly important due to interaction with clients, performing financial operations, using digital technologies, and handling work pressure confidently.

Modern studies show that self-efficacy is an active component of psychological capital, which increases such phenomena as work engagement, creativity, performance, and positive work behavior [1], [13], [14]. People believing in their abilities tend to be more proactive, make suggestions about improving something and participate in problem solving at work. Thus, it can be expected that self-efficacy will support proactive behavior among bank employees in Iraq.

Hope

Hope is defined as employees' motivational energy in the direction of achieving work goals and their ability to identify different ways out when facing barriers. This concept encompasses goal-oriented energy and employees' perception of ability to find different paths to achieve their goals. Hope may assist employees in banking organizations to stay focused on their goals, cope with administrative problems, and search for practical solutions in case of failures of standard methods of problem-solving. Hope has been recognized as a basic dimension of psychological capital and has been associated with such positive outcomes as employees' engagement, safety behavior, creativity, and persistence in coping with work problems [1], [6], [7]. As employees with high level of hope are more persistent in reaching their goals, hope may be an enabler of proactive behavior and make employees search for opportunities and constructive solutions.

Optimism

Optimism is employees' positive expectations about current and future work outcomes. Optimistic employees tend to perceive work problems in a constructive way and believe that their effort will bring about success. In the context of commercial banks, optimism is especially relevant as employees often face such issues as pressure, complaints of customers, new regulations, and technical improvements. There is ample evidence confirming that optimism is positively correlated with work engagement, job performance, well-being, and many other constructive outcomes [2], [15]. According to Harris et al. (2025), optimism is a predictor of work engagement. In the context of this study, optimism is relevant as employees who have positive expectations about the outcomes may be more willing to take initiative, foresee problems, and participate in the process of improving services provided in banking [13].

Resilience

Resilience is employees' ability to recover from difficulties, adjust to pressure, and perform effectively after overcoming obstacles. This characteristic shows employees' ability to endure pressure, learn from difficulties, and return to usual performance after encountering work-related problems. As far as commercial banks are concerned, resilience is critical as employees may experience pressures connected with workload, dissatisfaction of customers, procedural mistakes, and quick changes in organization. Recently, there appeared research evidence confirming that resilience is a key dimension of psychological capital and can contribute to work performance, well-being, participation in safety, and work-life balance [1], [9], [10], [15]. Employees with high resilience are more capable of adjusting to stressful situations and performing effectively. Therefore, resilience can increase the probability of proactive behavior.

Dimensions of Proactive Behavior

Proactive behavior means self-initiative, future-oriented, and change-oriented behavior where employees try to improve their activities, work processes, and organizational environment. Modern literature suggests that proactive work behavior is not a single activity but a combination of interrelated activities including taking initiative, preventing problems, opportunity seeking, and constructive voice [5], [16], [17]. Such dimensions are important in commercial banks where employees have to react quickly, increase the quality of service, and deal with work-related stresses and customer-related problems.

Taking Initiative

Taking initiative is an activity of employees' voluntarily doing something more than what was prescribed for them, and introducing some changes in work processes, services, and procedures. It is associated with readiness to act independently without receiving direct instructions from supervisors. In the case of banks, such behavior can be seen when employees propose quicker service procedures, help co-workers solve operational problems, or improve customer handling process. Modern literature considers taking initiative an important form of proactive work behavior because of its representation of self-starting behavior and the desire to create positive change at workplace [16], [18]. As noted by Zeng et al. (2020), taking-charge behavior, similar to taking initiative, is a vital form of proactive behavior that enables organizations to adapt to dynamic environment. Thus, proactive employees will be able to bring change to the operations of banks and organizational performance in general [19].

Problem Prevention

Problem prevention is the ability of employees to foresee some difficulties and take action ahead of time to prevent such problems from arising. This dimension is focused on the future and aims at avoiding mistakes, delays, service failures, or repetitive work-related problems. In commercial banks, problem prevention can include identification of procedural weak spots, foreseeing potential customer-service problems, prevention of documentation errors, or introduction of control systems before the risks emerge. Proactive work behavior includes not only the response to current problems but also anticipation and prevention of future problems [5], [17]. According to Fay et al. (2023), proactive behavior combines employees' actions now and expected work results, which makes problem prevention an essential form of proactivity. In this study, problem prevention is considered a crucial dimension as the banking industry requires high degree of precision, risk management, and quick reaction to problems [18].

Opportunity Seeking

Opportunity seeking means the search of employees for novel ways to improve work, increase the quality of service, and develop organization. Such dimension is based on the ability to identify improvement opportunities beyond current duties. In the banking industry, opportunity seeking can take such forms as discovery of better digital solutions, better customer service, introduction of new banking procedures, or opportunities for improvement of efficiency. Proactive behavior in modern research is often associated with shaping of work environment by people through opportunity seeking, building work relationships, and increasing performance outcomes. In addition, proactive behavior is connected with change orientation, role-breadth self-efficacy, and readiness to do more than narrowly defined jobs [17]. Consequently, opportunity seeking is an important dimension as it links psychological readiness with improvement actions in bank.

Constructive Voice

Constructive voice is the voluntary expression of ideas, suggestions, concerns, or opinions aimed at improvement of work processes and organizational performance. It goes beyond complaint; it implies constructive and improvement-oriented behavior. In commercial banks, constructive voice can mean the suggestion of service improvements, revelation of operational weak points, suggestion of better procedures, or voicing concerns that might affect customer satisfaction or organizational performance. Current literature on voice shows that employee voice is proactive behavior because of the focus on constructive suggestions to improve the functioning of organizations [20], [21]. According to Li and Tangirala (2022), employee voice helps to make teams resilient during the process of external change through adaptation and

problem correction. Therefore, constructive voice is an important dimension of proactive behavior in Iraqi commercial banks due to their specific requirements [22].

The Relationship between Psychological Capital and Proactive Behavior

One may view the link between psychological capital and proactive behavior via the role played by positive psychological resources in encouraging employees to perform better than the set job expectations. Employees who have high self-efficacy, hope, optimism, and resilience tend to think that they have the ability to succeed, to find alternative solutions, to expect good outcomes and to bounce back from negative experiences. These psychological resources increase employees' willingness to show initiative, encourage organizational changes, suggest improvements and show constructive behavior at workplaces.

There is substantial empirical evidence confirming the above-said link. Indeed, psychological capital has been found to lead to innovative behavior, creative performance, behavioral support for change, taking charge, intrapreneurship and employee voice – the constructs that are very much related to proactive behavior [23], [24], [25], [26], [27], [28]. To give an example, the study by Liu (2021) showed the positive relationship between psychological capital and behavioral support for change which means that strong psychological resources lead to the higher willingness to support organizational change outside of the scope of formal job.

Psychological capital is also strongly connected to taking charge behavior which is the indicator of proactive behavior directly. Fu et al. (2022) found out that psychological capital mediated the relationship between authentic leadership and employees' taking-charge behavior. In turn, Malik (2024) revealed that psychological capital influenced taking charge through the effect of individual-focused transformational leadership [29]. Very recently, Sun et al. (2025) confirmed that psychological capital promotes taking charge by increasing willingness to challenge the status quo and to become engaged in work improvement activities [30].

In addition, psychological capital fosters constructive voice which is the important part of proactive behavior. Thus, according to Prihatsanti et al. (2020), there is the significant influence of psychological capital on employee voice [31]. Moreover, the recent study by Kaya and Eskin Bacaksız (2022) identified the relationship among nurses' positive psychological capital, employee voice and organizational silence. It means that those employees who possess great psychological resources are more willing to share their suggestions and voice their concerns and improve organizational practices [32].

Psychological capital is also related to opportunity seeking and improvement-oriented behavior. Indeed, according to the literature, there is the link between psychological capital and innovative work behavior and creative performance giving employees the ability to look for something new and to try some new approaches [33], [34], [35], [36]. Thus, in the case of Iraqi commercial banks, psychological capital will lead to proactive behavior by showing initiative, problem prevention, opportunity seeking and constructive voice.

Previous Studies

The current empirical researches have found out that psychological capital is an important personal resource that has a positive influence on employee performance. In particular, Al Kahtani and Sulphey (2022) analyzed the relationships between psychological capital, social capital, well-being at work, employee engagement, and task performance [37]. Their research demonstrates that psychological capital influences employee engagement and task performance. Consequently, people with psychological resources can exhibit positive behavior at work.

Ngwenya and Pelser (2020) analyzed the impacts of psychological capital on Zimbabwean manufacturing workers. As a result, it was revealed that there were positive influences on employee engagement, job satisfaction, and job performance. Thus, psychological capital can influence both attitudinal and behavioral outcomes in an organizational context that requires continuous commitment and performance [38].

Choi et al. (2020) researched the relationship between psychological capital and job performance considering informal learning and person-environment fit. Specifically, they argued that there was a positive relationship between psychological capital and job performance with informal learning being a mediator. That is why psychological capital helps employees to learn, adapt, and improve their behavior [39].

Da et al. (2021) carried out a longitudinal study of psychological capital, positive affect, and organizational outcomes. There was proved a positive relationship between psychological capital and positive affect and organizational outcomes. This fact supports the hypothesis that psychological capital is an organizational resource that has long-lasting influences on employee behavior, but not a temporary state [40].

Yildiz (2019) analyzed the moderating effect of psychological capital and organizational trust on organizational citizenship behavior. It was revealed that psychological capital helped employees to perform their voluntary positive actions especially in case of organizational trust. This fact is relevant to the current research, as proactive behaviors such as organizational citizenship behavior represent willingness of employees to perform more than required from them [41].

Ramalu and Janadari (2022) analyzed the role of authentic leadership and organizational citizenship behavior with psychological capital as a mediator. The results of the research show that psychological capital had a mediating role in the leadership – organizational citizenship behavior relationship. Therefore, psychological capital could help to transform organizational positive context into positive employee behavior [42].

Sarwar et al. (2023) considered the role of authentic leadership, perceived organizational support, psychological capital, and job performance in the educational sector, thereby proving the mediating role of psychological capital in the relationship between leadership and job performance. These findings illustrate the possibility of using psychological capital as an internal factor that could convert positive organizational conditions into positive work results [43].

Firoz and Chaudhary (2022) analyzed the mediating role of psychological capital in the relationship between loneliness at work and employee results and found out that psychological capital serves as a moderator which helps overcome the negative effect of loneliness on creative performance and organizational citizenship behavior. Therefore, psychological capital can protect employees from a negative work environment and foster positive behavior [44].

Al-Ghazali and Afsar (2025) analyzed the psychological capital of hotel employees during the coronavirus pandemic and found out that psychological capital had a positive effect on mental health and organizational readiness to change as well as a negative impact on job insecurity. It is interesting, as proactive behavior implies being ready for change, uncertainty, and pressure [45].

García-Merino et al. (2023) studied the role of psychological capital in the connection between job autonomy, job crafting, and work engagement and concluded that both job crafting and psychological capital served as mediators of the influence of job autonomy on work engagement. This study is important because job crafting is a kind of proactive work behavior.

Tho (2022) focused on the roles of job crafting, proactive personality, and psychological capital in the innovation outcomes and found out that psychological capital affects innovation results through job crafting but the effects of this process were moderated by proactive personality. In other words, psychological capital can facilitate initiatives and innovations [46].

Apenbrink and Kuhlmann (2025) considered the daily gain cycles of job crafting, psychological capital, and work engagement in the context of hybrid work. They found out that there were reciprocal relationships among daily job crafting, psychological capital, and work engagement. Therefore, the contemporary research illustrates the dynamics of the interaction between psychological capital and proactive behavior [47].

Lichtenthaler and Fischbach (2019) carried out a meta-analysis of promotion- and prevention-focused job crafting and found that promotion-focused job crafting had a positive effect on work engagement and performance, while prevention-focused job crafting showed a more complicated effect. Thus, it is important to assess the effects of proactive behavior by examining each of its dimensions [48].

Silapurem et al. (2024) offered the results of longitudinal meta-analysis of job crafting and proved the connection of job crafting with positive work outcomes and pointed out psychological constructs such as psychological capital as relevant predictors of proactive job crafting. Thus, the results support the hypothesis that psychological capital is a foundation of proactive behavior [49].

Jia and Zhang (2025) assessed the effect of psychological capital on the job performance of Chinese government workers and found a positive effect of psychological capital on job

performance and a mediation role of job engagement in this relation. The results are consistent with the idea of the positive effects of psychological capital on work behavior in service organizations [50].

Thus, previous studies confirmed the positive connections of psychological capital with performance, work engagement, organizational citizenship behavior, readiness for change, job crafting, and innovation. All mentioned outcomes relate to proactive behavior because of the need for initiative, adaptability, problem-solving, and involvement in them. However, there is a lack of attention paid to the effects of psychological capital and its dimensions on proactive behavior and its dimensions in the banking sector, especially among Iraqi commercial banks.

Research Gap

From the reviewed literature, it can be concluded that the following research gaps are revealed. First, earlier research mainly focuses on results like job performance, engagement, organizational citizenship behavior, innovation, or change readiness, with relatively less research focusing on proactive behavior itself as the independent variable. Second, most studies consider psychological capital as a single construct without addressing the effect of the elements of psychological capital, which are self-efficacy, hope, optimism, and resilience. Third, although earlier research considers proactive behaviors such as job crafting, organizational citizenship behavior, or innovation, they do not measure proactive behavior through its dimensions, which include taking initiative, problem prevention, opportunity seeking, and constructive voice. Fourth, the earlier research mostly takes place in the context of education, manufacturing, hospitality, healthcare, public sector, or hybrid working. Finally, it can be seen that there is a lack of contextual research since the empirical studies related to the effect of psychological capital on proactive behavior among employees in Iraqi commercial banks are very few. This study aims to address this research gap and investigates the effect of psychological capital through its elements (self-efficacy, hope, optimism, and resilience) on proactive behavior among employees in Iraqi commercial banks.

METHOD

The current research adopts a descriptive-analytical method to examine the effect of psychological capital on proactive behavior among employees in Iraqi commercial banks. The research population consists of the employees of some Iraqi commercial banks in Baghdad, which are: Bank of Baghdad, National Bank of Iraq, Iraqi Islamic Bank, Gulf Commercial Bank, Ashur International Bank, and Commercial Bank of Iraq. These commercial banks were chosen because of their active participation in the Iraqi commercial banking sector and the existence of their financial information (Central Securities Depository of Iraq, 2026; Bank of Baghdad, 2024; Iraqi Islamic Bank, 2024; National Bank of Iraq, 2026). Since there is no unified public source of the number of employees working in these banks, the accessible population is estimated to be about 1,200 employees based on the targeted branches and departments for the field survey. In light of this accessible population, the sample size of 300 employees was selected, which is suitable for survey-based research and regression test according to the rules of determining the size of the sample in survey research depending on the research model, number of variables, and statistical tests [51].

The main tool of data collection was a questionnaire. It measured the psychological capital through four dimensions (self-efficacy, hope, optimism, and resilience), while the measure of proactive behavior was done through four dimensions (taking initiative, problem prevention, opportunity seeking, and constructive voice). The data analysis will be performed using SPSS, including descriptive statistics (frequency, percentage, mean, standard deviation), reliability test (Cronbach's Alpha), and inferential tests such as Pearson correlation, simple linear regression, and multiple regression.

RESULT AND DISCUSSION

Result

Demographic Characteristics of the Sample

Table 1. Demographic Characteristics of the Sample

Variable	Category	Frequency	Percentage %
GENDER	Male	164	54.7
	Female	136	45.3
	Total	**300**	**100.0**
AGE	Less than 25	26	8.7
	25–34	102	34.0
	35–44	92	30.7
	45 and above	60	20.0
	Other / Unlabeled code	20	6.7
	Total	**300**	**100.0**
EDUCATIONAL QUALIFICATION	Diploma	34	11.3
	Bachelor's degree	165	55.0
	Master's degree	63	21.0
	PhD	24	8.0
	Other	14	4.7
	Total	**300**	**100.0**
YEARS OF EXPERIENCE	Less than 5 years	67	22.3
	5–10 years	90	30.0
	11–15 years	59	19.7
	More than 15 years	50	16.7
	Other / Unlabeled code	34	11.3
	Total	**300**	**100.0**
JOB POSITION	Administrative employee	89	29.7
	Customer service employee	101	33.7
	Accountant / financial employee	43	14.3
	Department supervisor	50	16.7
	Branch manager	17	5.7
	Total	**300**	**100.0**
DEPARTMENT	Customer service	73	24.3
	Accounting	74	24.7
	Credit / loans	43	14.3
	Operations	62	20.7
	Human resources	48	16.0
	Total	**300**	**100.0**

Based on demographic data, it becomes clear that the sample under consideration is gender balanced as men constituted 54.7% and women 45.3%. In terms of age, most of the participants were between the ages of 25 to 44, while the majority of the participants had at least a bachelor's degree. As far as job experience is concerned, the mode age ranged from 5 to 10 years. Moreover, departments covered by the sample included customer services, administration, accounting, operations, credit and human resources.

Descriptive Statistics of Study Variables

Table 2. Descriptive Statistics of Study Variables

Variable / dimension	N	Minimum	Maximum	Mean	Std. Deviation
Self-efficacy	300	1.00	5.00	3.3800	1.06993
Hope	300	1.00	5.00	3.3680	1.05668
Optimism	300	1.00	5.00	3.3653	1.05887
Resilience	300	1.00	5.00	3.4007	1.07218
Taking initiative	300	1.00	5.00	3.3727	1.19416
Problem prevention	300	1.00	5.00	3.4580	1.18020
Opportunity seeking	300	1.00	5.00	3.4327	1.18412
Constructive voice	300	1.00	5.00	3.3820	1.18229

As per the findings, all aspects of the research have shown moderately to relatively high mean scores. Regarding the aspects of psychological capital, resilience got the highest mean score, while optimism got the lowest. Concerning proactive behaviors, problem prevention got the highest mean score, while opportunity seeking came second. The findings show that the employees working in commercial banks in Iraq had acceptable psychological capital and proactive behaviors.

Correlation Matrix

Table 3. Correlation Matrix

Variable	SE	HO	OP	RE	TI	PP	OS	CV
Self-efficacy (se)	1	.749**	.714**	.762**	.610**	.616**	.617**	.643**
Hope (ho)	.749**	1	.715**	.724**	.647**	.646**	.642**	.653**
Optimism (op)	.714**	.715**	1	.719**	.629**	.634**	.626**	.600**
Resilience (re)	.762**	.724**	.719**	1	.663**	.666**	.673**	.667**
Taking initiative (ti)	.610**	.647**	.629**	.663**	1	.851**	.831**	.855**
Problem prevention (pp)	.616**	.646**	.634**	.666**	.851**	1	.811**	.854**
Opportunity seeking (os)	.617**	.642**	.626**	.673**	.831**	.811**	1	.816**
Constructive voice (cv)	.643**	.653**	.600**	.667**	.855**	.854**	.816**	1

Note. N = 300. **Correlation is significant at the 0.01 level (2-tailed).**

These results demonstrate positive and significant relationships among the variables under study at the level of 0.01 significance. The sub-factors of psychological capital are positively related to the sub-factors of proactive behavior. This means that high self-efficacy, hope, optimism, and resilience have positive relations with taking initiatives, preventing problems, seeking opportunities, and constructive voice. These results confirm a strong positive relationship between psychological capital and proactive behavior among the workers of commercial banks in Iraq.

Reliability Statistics

Table 4. Reliability Statistics

Scale	*Cronbach's Alpha*	*N of Items*
Study Variables	.750	8

The reliability results showed that Cronbach's Alpha reached .750 for the eight study dimensions. This value is higher than the acceptable threshold of .70, indicating excellent internal consistency. Therefore, the questionnaire was considered reliable and suitable for further statistical analysis.

Hypothesis Testing

Effect of Psychological Capital Dimensions on Taking Initiative

Table 5. Model Summary and ANOVA Results

Tested hypothesis	Dependent variable	Independent variables	R	R^2	Adjusted R^2	F	Sig.	Decision
H4.1	Taking Initiative	Self-Efficacy, Hope, Optimism, Resilience	.719	.517	.510	78.951	.000	Accepted

Table 6. Coefficients Results

Independent variable	B	Beta	T	Sig.	Result
Self-efficacy	.062	.055	.773	.440	Not significant
Hope	.280	.248	3.621	.000	Significant
Optimism	.222	.197	3.006	.003	Significant
Resilience	.335	.300	4.303	.000	Significant

According to the regression results, the model is statistically significant with F = 78.951 and p-value of .000. The coefficient of determination (R^2) equals .517, which means that the dimensions of psychological capital explained 51.7% of the variance in taking initiative. Thus, H4.1 is confirmed. As for the influence of different dimensions on taking initiative, resilience proved to have the most significant impact, followed by hope and optimism, while self-efficacy did not prove to be significantly influential.

Effect of Psychological Capital Dimensions on Problem Prevention

Table 7. Multiple Regression of Psychological Capital Dimensions on Problem Prevention

Predictor	B	Se	B	T	P
Self-efficacy	0.074	0.079	0.067	0.944	0.346
Hope	0.260	0.076	0.233	3.424	0.001
Optimism	0.226	0.073	0.203	3.113	0.002
Resilience	0.330	0.077	0.300	4.315	0.000
Model statistics	R = 0.722	R^2 = 0.521	Adj. R^2 = 0.514	F = 80.114	p = 0.000

It is clear that there is an important effect of psychological capital dimensions on problem prevention (F = 80.114, $p < 0.001$). This regression model explains 52.1% of the variance of problem prevention. As far as the dimensions are concerned, it is evident that resilience is the most powerful dimension, followed by hope and optimism; on the contrary, self-efficacy is not a statistically significant predictor. Hence, the hypothesis was confirmed.

Effect of Psychological Capital Dimensions on Opportunity Seeking

Table 8. Multiple Regression of Psychological Capital Dimensions on Opportunity Seeking

Predictor	B	SE	B	T	P
Self-Efficacy	0.080	0.079	0.073	1.016	0.310
Hope	0.248	0.076	0.222	3.252	0.001
Optimism	0.200	0.073	0.179	2.738	0.007
Resilience	0.364	0.077	0.329	4.734	0.000
Model Statistics	R = 0.721	R^2 = 0.520	Adj. R^2 = 0.514	F = 80.045	p = 0.000

The results indicate that the psychological capital dimensions have a statistically significant effect on opportunity seeking behavior with an F value of 80.045 and p-value less than 0.001. This model explains 52.0% of the variation in opportunity seeking behavior. Out of all the dimensions, resilience was the strongest significant predictor followed by hope and optimism, but self-efficacy does not have any statistically significant effect. Hence, the hypothesis related to the effect of psychological capital dimensions on opportunity seeking behavior is accepted.

Effect of Psychological Capital Dimensions on Constructive Voice

Table 9. Multiple Regression of Psychological Capital Dimensions on Constructive Voice

Predictor	B	SE	B	T	P
Self-Efficacy	0.186	0.079	0.168	2.361	0.019
Hope	0.281	0.076	0.251	3.687	0.000
Optimism	0.102	0.073	0.092	1.406	0.161
Resilience	0.320	0.077	0.291	4.180	0.000
Model Statistics	R = 0.722	R^2 = 0.521	Adj. R^2 = 0.515	F = 80.226	p = 0.000

The results show that the dimensions of psychological capital have a statistically significant effect on constructive voice, $F(1,N) = 80.226$, $p < 0.001$. The explained variance of constructive voice using the proposed model was 52.1%. Of all the dimensions, resilience turned out to be the most significant one, with hope and self-efficacy following next. On the contrary, optimism failed to meet the criteria for significance. Hence, the formulated research hypothesis received support from the research findings.

Discussion

This study examined four research questions regarding psychological capital and proactive behavior of employees in Iraqi commercial banks.

Firstly, the level of psychological capital was measured. The descriptive statistics demonstrated that all the dimensions of psychological capital received relatively moderate to high average scores, while resilience scored the highest mean score and optimism received the lowest mean. Thus, employees have high adaptability to work-related pressure and capability to overcome difficulties, which is quite relevant in case of banking organizations where customers' demands, precise work processes, and changes occur constantly. This finding is consistent with the theoretical framework according to which psychological capital represents positive psychological resources including self-efficacy, hope, optimism, and resilience that help people to be effective and motivated in challenging situations [6], [7]. Moreover, it agrees with previous literature about the positive impact of psychological capital on work engagement, job satisfaction, performance, creativity, and other positive work outcomes [2], [4], [8], [9], [52]

Secondly, proactive behavior and its dimensions were assessed. The results showed that employees possessed acceptable levels of proactive behavior with the highest mean in problem prevention and opportunity seeking. Consequently, it means that employees in Iraqi banks tend to foresee the work-related issues and seek the ways to improve work processes [53], [54], [55], [56], [57], [58], [59], [60]. This finding seems to be quite logical for banking sector as errors, delays, and poor work processes have direct impact on the quality of customer satisfaction and organization performance. This finding is consistent with literature describing

proactive behavior as self-initiated, future-oriented, and change-oriented, including taking initiative, problem prevention, opportunity seeking, and constructive voice [5], [16], [17]. Moreover, it is aligned with Fay et al. (2023) who claim that proactive work behavior connects current activities with prospective work outcomes [18].

Thirdly, the connection between psychological capital and proactive behavior was examined. The correlation analysis demonstrated positive and statistically significant relationships between all the dimensions of psychological capital and the dimensions of proactive behavior at the level of 0.01. This means that the higher level of self-efficacy, hope, optimism, and resilience is associated with the higher degree of taking initiative, problem prevention, opportunity seeking, and constructive voice. Thus, this finding confirms the first hypothesis and demonstrates the close connection between psychological capital and proactive workplace behavior. These results correspond with previous literature stating that psychological capital influences innovative behavior, change-supportive behaviors, taking charge, intrapreneurship, and employee voice which is connected with proactivity [23], [24], [28], [61], [62].

Fourthly, the impact of psychological capital dimensions on proactive behavior and its dimensions was examined via regression analysis. The results demonstrated that the dimensions of psychological capital significantly influence taking initiative, problem prevention, opportunity seeking, and constructive voice, while the models explain 51.7% to 52.1% of the variance in proactive behavior dimensions, which indicates high explanatory power. Among the predictors, resilience appeared to be the strongest and the most consistent predictor across all models followed by hope as the employees with ability to cope with pressure and maintain goal orientation demonstrate the higher tendency to be proactive in the banking work environment. The increased role of resilience is determined by the nature of banking work requiring to manage pressure, recurrent problems, service demands, and procedural changes. The resilient employees are better able to stay proactive, prevent problems, and suggest improvements despite the work challenges, which is consistent with the literature emphasizing the role of resilience as a tool for adaptation to the pressure and positive contribution to the work processes [1], [9], [10], [15]. Hope also served as an important predictor as it provides motivation and alternatives to achieve work goals, which supports opportunity seeking and constructive improvement behaviors [6], [7].

The results also show that the dimension of self-efficacy is not statistically significant in several models, however, significant in predicting constructive voice. It means that confidence alone does not necessarily motivate employees to act proactively without resilience, hope, or the environment allowing them to demonstrate initiative. However, self-efficacy can motivate employees to share their ideas in case they believe in their capability to improve the work process. Optimism is statistically significant for most of the dimensions of proactive behavior but insignificant for the dimension of constructive voice as the positive expectations motivate employees to act and make improvement efforts but speaking up requires some additional factors. This interpretation is consistent with literature about the employee voice behavior claiming that it depends on the combination of personal and contextual factors [20], [21], [22]

In conclusion, the obtained results demonstrate that employees in Iraqi commercial banks have acceptable levels of psychological capital and proactive behavior, that these concepts are positively correlated, and that the dimensions of psychological capital significantly predict the dimensions of proactive behavior. These findings confirm the theoretical assumption that psychological capital serves as strategic psychological resources motivating employees to overcome routine activities, demonstrate initiative, prevent problems, look for opportunities, and give constructive voice. Besides, this study fills the existing gap in the literature as it provides empirical evidence from Iraqi commercial banks.

CONCLUSION

The current study clearly proves that psychological capital plays a vital role in increasing proactive behavior of employees in commercial banks in Iraq. Descriptive results reveal that the employees have an adequate level of psychological capital and proactive behavior. The dimension of resilience has the highest level in the case of psychological capital which means

that the employees usually have the ability to cope with pressure and overcome work-related problems. With regard to the dimensions of proactive behavior, problem prevention is found to have the highest level indicating employees' readiness to foresee and prevent work-related problems.

Correlational results reveal that there are positive relationships between the dimensions of psychological capital and proactive behavior. Namely, increased levels of self-efficacy, hope, optimism, and resilience are associated with high levels of initiative, problem prevention, opportunity seeking, and constructive voice. Regression results show that the dimensions of psychological capital affect significantly proactive behavior as well as its dimensions. Among these, resilience is the strongest predictor while hope is the second predictor and the effects of self-efficacy and optimism differ depending on the dimensions of proactive behavior.Thus, the study results support the hypotheses stated in the beginning and prove that psychological capital is a significant psychological resource that can help employees in commercial banks in Iraq to be proactive, solve problems, seize opportunities, and make constructive contributions to the increase in their work performance.

Recommendations

Employees' psychological capital should be improved in commercial banks in Iraq through training sessions focused on stress management, goal setting, and problem-solving. Proactive behavior should be promoted in banks through encouraging initiatives, asking for the advice of the employees, and appreciating constructive contributions. Problem prevention should be increased in banks through identifying problems, reporting recurring problems, and finding possible solutions to them. Future researches can conduct a similar analysis using the presented model in another sector or with other variables.

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