


Development of a Structural Model for Predicting Organizational Performance of Bank Employees in Western Tehran Branches Based on Career Path Resilience and Psychological Capital: The Mediating Role of Professional Ethics

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ABSTRACT

Objective: The objective of the present study was to develop a structural model for predicting the organizational performance of bank employees in the western Tehran branches based on career path resilience and psychological capital, with the mediating role of professional ethics.

Methodology: The research method was descriptive-correlational, with a structural equation modeling approach. The statistical population consisted of all bank employees in the western Tehran branches in 2023. The sampling method was convenience sampling. The sample size was 430 individuals, who were evaluated using questionnaires on organizational performance (Andre de Waal et al., 2017), career path resilience (Morgen Lyon, 2001), psychological capital (Luthans, 2007), and professional ethics (Kadous, 2002). The findings were analyzed using structural equation modeling.

Findings: Based on the analysis of the research findings, all fit indices derived from the analysis supported the acceptable fit of the structural model with the collected data. The chi-square to degrees of freedom ratio was 2.21, the Comparative Fit Index (CFI) was 0.959, the Goodness of Fit Index (GFI) was 0.938, the Adjusted Goodness of Fit Index (AGFI) was 0.913, and the Root Mean Square Error of Approximation (RMSEA) was 0.057. Additionally, the results showed that career path resilience, psychological capital, and professional ethics together explained 62% of the variance in organizational performance among bank employees.

Conclusion: It can be concluded that professional ethics among bank employees mediates the relationship between psychological capital and career path resilience with organizational performance.

Keywords: Professional ethics, career path resilience, psychological capital, organizational performance.

1 Introduction

Organizational performance can be described as the sum of an organization's achievements, including the attainment of organizational goals within a specified time frame and over time. Organizational performance can also be defined as the extent to which an organization's objectives and aspirations are realized by each of its members. The concept of organizational performance is associated with the progress and improvement of an organization; therefore, organizational performance reflects the effectiveness and efficiency of an organization in comparison to predefined performance indicators (Obijiaku, 2019). Organizational performance indicates how well an organization achieves its mission and goals (Oyemomi et al., 2019). Organizational performance is influenced by various factors, including organizational commitment, training, leadership, beliefs and values, culture, and more (Shahhosseini et al., 2012). One of the factors that is considered crucial for the success and performance of an organization is career path resilience. Resilience is defined as a set of behaviors that, over time, reflect the interactions between an individual and the environment, especially the opportunities available for personal growth. Resilient individuals have the ability to accept reality and believe that life is too meaningful to surrender to difficulties (Maree & Venter, 2017). In essence, resilience involves an individual's active and constructive engagement with their environment, and it can be said that resilience is an individual's ability to maintain biological-psychological equilibrium in dangerous situations. At the organizational level, resilience refers to the structural and procedural dynamics that enable an organization to have the capacity to deal with difficulties and hardships. Resilient organizations are characterized by effective power structures, social relationships, acceptance of reality, a positive attitude towards change, and effective communication (Golparvar & Parsakia, 2023; Luthans et al., 2010; Luthans et al., 2007).

London (1983) proposed three subsets for career path resilience: self-efficacy, risk-taking, and dependency. He stated that additional elements could be included within the domain of resilience. However, people do not need to possess or excel in all these characteristics to be considered resilient. He further acknowledged that, in general, self-confidence, risk-taking, and independent activities together constitute the core components of career path resilience. Career path resilience is conceptually similar to Holland's theory, which posits that career decisions are influenced by

the ability to overcome apparent obstacles, the need for information and reassurance, and professional identity (Liu, 2004). Research on career path resilience is relatively scarce, but some studies have examined this concept. For instance, Waterman, Waterman, and Collard (1994) found in their research that resilient employees are more responsible for managing their career paths and enhance their employability skills (Waterman et al., 1994). Moreover, the results of studies in the field of positive organizational behavior indicate that psychological capacities—such as hope, resilience, optimism, and self-efficacy—together form a construct known as psychological capital (Avey et al., 2009; Avey et al., 2011). Psychological capital refers to positive traits and abilities in employees, managers, and the overall environment of an organization or company, such as confidence, hope, optimism, and resilience (Mohammadi et al., 2021; Saadati & Parsakia, 2023). Luthans et al. in developing the framework of positive organizational behavior, introduced positive psychological capital as a composite factor and a source of competitive advantage for organizations (Luthans et al., 2010; Luthans et al., 2007). The dimensions of this concept include hope, resilience, optimism, and self-efficacy (Avey et al., 2009; Avey et al., 2011). Based on evidence from past research, psychological capital has the potential for growth and transformation under conducive conditions. Therefore, it is possible to foster the development and advancement of psychological capital by creating a positive environment focused on human capacities. Evidence from various studies has shown that psychological capital is related to organizational and job performance (Abbasi Mohram et al., 2020). For example, Avey et al. (2011) examined the role of psychological capital on attitudes, behavior, and performance and concluded that these variables are interrelated (Avey et al., 2011). In another study, Luthans and colleagues (2010) found that enhancing psychological capital not only improves this capital in individuals but also leads to an increase in job performance over time (Luthans et al., 2010).

On the other hand, in analyzing organizational behavior, addressing ethics and ethical values is essential. The external symbol of organizations is their ethical behaviors, which are the sum of various ethical values manifested in those organizations (Rahmani & Rajabdari, 2016). In this context, professional ethics refer to a set of rules that individuals voluntarily follow based on their conscience and nature in performing professional tasks, without external compulsion or the threat of legal penalties in case of violation (Mohajeran & Shohodi, 2014). Professional ethics, in

essence, is a set of standards and rules that govern the behavior of all members of a profession (Meriac, 2015) and represents the ethical responsibility of an individual in the context of their job (Prakash Tripathi, 2014). Considering the above-mentioned points and in line with organizational change and transformation, every organization seeks to achieve more effective performance. Understanding issues related to organizations leads to their greater impact. This research aims to develop a model titled "Predicting Organizational Performance through Emotional Schemas, Career Path Resilience, and Psychological Capital, with the Mediating Role of Professional Ethics among Bank Employees in Western Tehran Branches" and to answer the following research questions: Does career path resilience and psychological capital, considering the mediating role of professional ethics, predict organizational performance among bank employees in Western Tehran branches?

2 Methods and Materials

The research method is descriptive-correlational with a structural equation modeling approach. The statistical population consists of all bank employees in the western Tehran branches in 2023. The sampling method was convenience sampling. The sample size was 430 individuals, who were evaluated using the Organizational Performance Questionnaire by Andre de Waal et al. (2017), Career Path Resilience Questionnaire by Morgen Lyon (2001), Psychological Capital Questionnaire by Luthans (2007), and Professional Ethics Questionnaire by Kadous (2002). The findings were analyzed using structural equation modeling. The research was conducted by first obtaining the necessary permissions and coordinating with the human resources and officials of Bank Mellat. The questionnaires were distributed among the participants, and instructions on how to respond were provided. The research objectives were explained, and ethical principles were observed by informing participants that their names would not be used in the questionnaires and that the results would be reported collectively in the study. Finally, the questionnaires were collected, and the raw data were analyzed using appropriate tools:

a) Organizational Performance: This questionnaire was designed by Andre de Waal et al. (2017) and includes four dimensions: 1) Continuous Improvement, 2) Action Orientation, 3) Management Quality, and 4) Employee Quality. The questionnaire contains 12 standardized items, scored on a Likert scale, as follows: Continuous Improvement: 3 items = 1, 2, 3. Action Orientation: 3 items

= 4, 5, 6. Management Quality: 3 items = 7, 8, 9. Employee Quality: 3 items = 10, 11, 12. The reliability of this questionnaire was confirmed in the study by Soleimani (2019), with an overall coefficient of 0.907. The Cronbach's alpha coefficients for its dimensions were as follows: Continuous Improvement: 0.875. Action Orientation: 0.807. Management Quality: 0.873. Employee Quality: 0.828 (Abbasi Mohram et al., 2020; Kidron & Vinarski-Peretz, 2022; Mirbagheri et al., 2020).

b) Career Path Resilience: This questionnaire contains 25 items and was developed by Morgen Lyon (2001) to assess career path resilience. The questionnaire is scored on a 5-point Likert scale (from "Strongly Disagree" to "Strongly Agree"). Higher scores indicate greater career path resilience, while scores below 28 indicate very low career path resilience. The reliability coefficient of this questionnaire in Lyon's (2001) study was 0.88. In the study by Pardalan et al. (2013), the split-half reliability of the questionnaire was confirmed, and its reliability was obtained using Cronbach's alpha at 0.88, indicating good reliability of the scale (Maree & Venter, 2017).

c) Psychological Capital: The Psychological Capital Questionnaire was designed by Luthans (2007). This questionnaire contains 24 items and four components: Hope, Resilience, Optimism, and Self-efficacy. It is measured on a six-point Likert scale with items such as "I confidently examine a long-term problem to find a solution." The Cronbach's alpha coefficient calculated in the study by Bahadori Khosroshahi et al. (2012) for this questionnaire was estimated to be above 0.85 (Abbasi Mohram et al., 2020; Mirzaei & Golparvar, 2019; Zartoshtian & Karimi, 2019).

d) Professional Ethics: The Professional Ethics Questionnaire was designed and developed by Kadous (2002) to assess professional ethics. This questionnaire contains 25 items and includes 8 components: Adherence to Values, Honesty, Empathy with Others, Responsibility, Justice and Fairness, Loyalty, Excellence, and Respect for Others. It is measured on a five-point Likert scale with items such as "To what extent do you respect and act upon your beliefs and convictions in your tasks and activities?" In the study by Mohammad Davoodi et al. (2018), the content, face, and criterion validity of this questionnaire were deemed appropriate, and the Cronbach's alpha coefficient calculated for this questionnaire was estimated to be above 0.91 (Mohammad Zadeh Fazeli et al., 2021; Mohammadi & Vahidi, 2022).

3 Findings and Results

In this study, 430 bank employees (154 women and 276 men) participated, with a mean age of 36.49 years and a standard deviation of 7.13 years. Among the participants, 116 individuals (27%) were single, and 314 individuals (73%) were married. The educational levels of the participants were as follows: 10 individuals (2.3%) had a

high school diploma, 69 individuals (16%) had an associate degree, 205 individuals (47.7%) had a bachelor's degree, 119 individuals (27.7%) had a master's degree, and 27 individuals (6.3%) had a doctoral degree. The mean and standard deviation of the participants' work experience were 9.98 and 4.78 years, respectively. Table 1 shows the means, standard deviations, and correlation coefficients between the study variables.

Table 1

Correlation Matrix, Mean, and Standard Deviation of Variables

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	-																
2	.15	-															
3	.20	.67	-														
4	.17	.63	.66	-													
5	.13	.60	.58	.58	-												
6	.15	.28	.31	.35	.33	-											
7	.21	.15	.27	.29	.26	.37	-										
8	.17	.31	.33	.33	.33	.30	.38	-									
9	.30	.27	.33	.31	.33	.47	.58	.37	-								
10	.32	.29	.32	.34	.32	.41	.49	.43	.58	-							
11	.30	.26	.35	.33	.35	.48	.53	.41	.65	.55	-						
12	.26	.20	.27	.31	.36	.40	.57	.37	.61	.53	.62	-					
13	.24	.18	.25	.27	.25	.41	.50	.33	.56	.50	.54	.47	-				
14	.13	.42	.33	.34	.36	.21	.13	.24	.24	.22	.20	.26	.20	-			
15	.23	.45	.41	.33	.44	.28	.22	.32	.39	.43	.29	.31	.23	.43	-		
16	.25	.43	.38	.35	.38	.24	.31	.36	.38	.38	.35	.37	.23	.42	.47	-	
17	.27	.37	.42	.34	.35	.35	.39	.38	.52	.42	.46	.43	.40	.41	.50	.59	-
Mean	76.68	23.74	25.18	21.70	21.99	9.53	9.42	9.21	9.49	9.54	9.89	12.88	10.17	9.44	9.00	9.24	9.34
SD	16.97	5.61	5.59	5.10	5.33	2.62	2.92	2.72	2.92	2.60	2.71	3.58	2.69	2.82	2.73	2.95	8.89

$p < .01$ for all correlations.

Table 1 shows the correlation coefficients between the study variables, indicating that the direction of the correlation coefficients aligns with the theories in the research domain. In this study, to evaluate the normality of the univariate data distribution, skewness and kurtosis indices were assessed. To evaluate the presence or absence of multicollinearity, the Variance Inflation Factor (VIF) and tolerance coefficients for the predictor variables were examined.

the skewness and kurtosis values for all components and variables fall within the ± 2 range. This finding indicates that the assumption of normality of the univariate data distribution is met. Additionally, results demonstrates that the assumption of multicollinearity is met in the present study data, as the tolerance values for the predictor variables were greater than 0.1 and the VIF values for each of them were less than 10. In this study, to evaluate the assumption of multivariate normality, the analysis of "Mahalanobis

distance" data was used. The skewness and kurtosis values of the Mahalanobis distance data were 1.41 and 3.17, respectively, indicating that the kurtosis index was outside the ± 2 range, and therefore, the assumption of multivariate normality was not met in the data. Consequently, a box plot of the Mahalanobis distance scores was created, and it was found that the data from two participants were multivariate outliers. Therefore, the data for these two participants were removed, and after removing these outliers, the skewness and kurtosis values of the Mahalanobis distance scores were reduced to 1.04 and 0.98, respectively, indicating that the assumption of normality was met after removing the multivariate outliers.

In the measurement model of this study, 16 indicators were considered to reflect 3 latent constructs. As shown in Figure 1, it was hypothesized that the indicators of self-efficacy, hope, resilience, and optimism would measure the latent variable of psychological capital, the indicators of

responsibility, honesty, justice/fairness, loyalty, excellence, respect for others, empathy for others, and adherence to values would measure the latent variable of professional ethics, and the indicators of continuous improvement, action orientation, management quality, and employee quality would measure the latent variable of organizational performance. The fit of the measurement model was evaluated using confirmatory factor analysis (CFA), AMOS 26.0 software, and maximum likelihood (ML) estimation.

All fit indices derived from the confirmatory factor analysis support the acceptable fit of the measurement model with the collected data ($\chi^2/df = 2.37$, CFI = 0.956, GFI = 0.933, AGFI = 0.910, RMSEA = 0.057). In the measurement model, the highest factor loading was related to the hope indicator ($\beta = 0.821$), and the lowest factor loading was

related to the justice/fairness indicator ($\beta = 0.526$). Therefore, since all factor loadings were above 0.32, it can be said that all of them had sufficient capacity to measure the latent variables in the present study.

After evaluating the fit of the measurement model, the fit indices for the structural model were estimated and evaluated in the second stage. In the structural model, it was hypothesized that career path resilience and psychological capital, mediated by professional ethics, would predict organizational performance in bank employees. The analysis was performed, and all fit indices derived from the analysis supported the acceptable fit of the structural model with the collected data ($\chi^2/df = 2.21$, CFI = 0.959, GFI = 0.938, AGFI = 0.913, RMSEA = 0.053). Table 2 presents the path coefficients in the structural model.

Table 2

Total and Direct Path Coefficients Between Research Variables in the Structural Model

Effect	Path	b	S.E	β	p
Direct	Career Path Resilience → Professional Ethics	0.023	0.006	0.261	.001
	Psychological Capital → Professional Ethics	0.150	0.027	0.393	.001
	Professional Ethics → Organizational Performance	0.442	0.082	0.422	.001
	Career Path Resilience → Organizational Performance	0.008	0.005	0.084	.118
	Psychological Capital → Organizational Performance	0.156	0.027	0.451	.001
Indirect	Career Path Resilience → Organizational Performance	0.010	0.003	0.110	.001
	Psychological Capital → Organizational Performance	0.066	0.016	0.191	.001
Total	Career Path Resilience → Organizational Performance	0.018	0.005	0.194	.001
	Psychological Capital → Organizational Performance	0.222	0.026	0.582	.001

Table 2 shows that the total path coefficient between psychological capital ($\beta = 0.582$, $p = .001$) and career path resilience ($\beta = 0.194$, $p = .001$) with organizational performance is positive and significant. The path coefficient between professional ethics and organizational performance was also positive and significant ($\beta = 0.422$, $p = .001$). Table 4 shows that the indirect path coefficient between psychological capital ($\beta = 0.191$, $p = .001$) and career path resilience ($\beta = 0.110$, $p = .001$) with organizational performance is positive and significant. Therefore, it can be

concluded that professional ethics mediates the relationship between psychological capital and career path resilience with organizational performance among bank employees in a positive and significant manner. Figure 1 illustrates the structural model of the research in explaining the relationships between career path resilience and psychological capital with organizational performance, based on the mediating role of professional ethics among bank employees.

Figure 1

Findal Model with Beta Coefficients

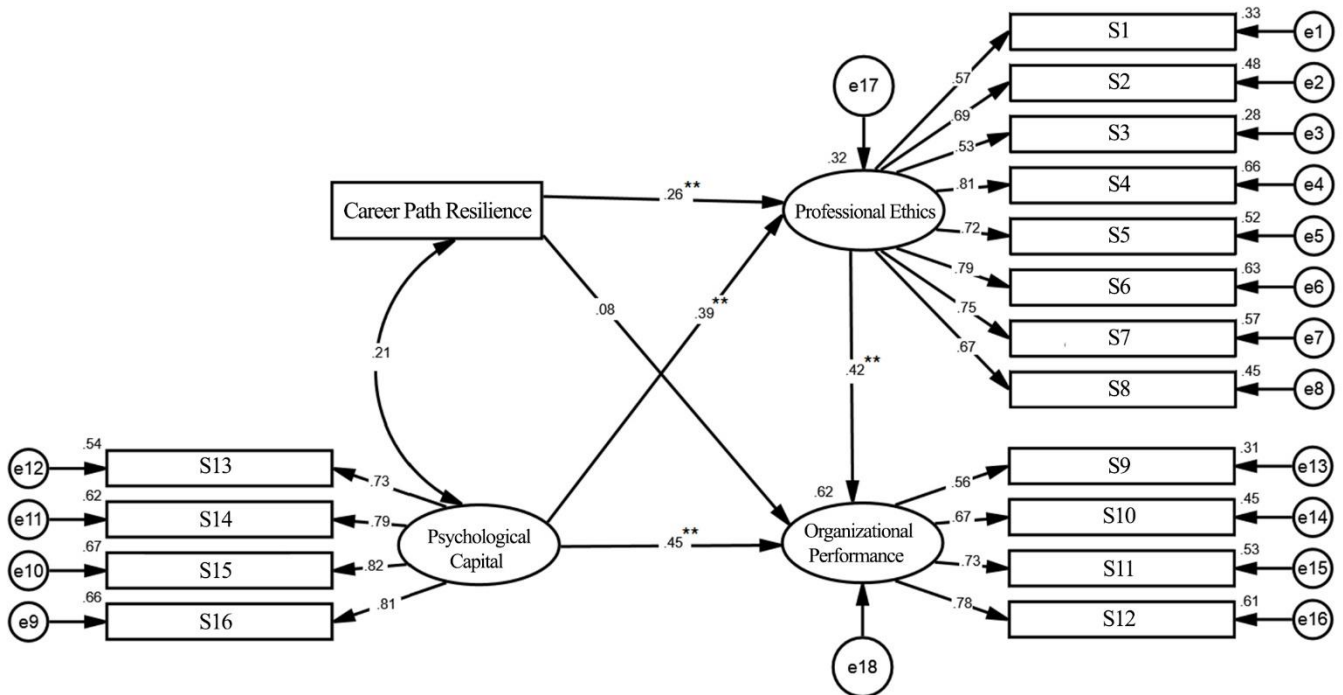


Figure 1 shows that the total squared multiple correlations (R^2) for the organizational performance variable is 0.62, indicating that career path resilience, psychological capital, and professional ethics together explain 62% of the variance in organizational performance among bank employees.

4 Discussion and Conclusion

The aim of the present study was to develop a structural model for predicting the organizational performance of bank employees in the western branches of Tehran based on career path resilience and psychological capital, with the mediating role of professional ethics. The results showed that career path resilience, psychological capital, and professional ethics together explained 62% of the variance in organizational performance among bank employees. These findings are consistent with the prior studies (Luthans et al., 2010; Luthans et al., 2007; Srivastava & Madan, 2020).

In explaining the results, it can be said that career path resilience is one of the important factors in work and organizational performance. It refers to the sense of overcoming obstacles and hardships that affect an individual's self-confidence (Marriott et al., 2014). Resilience, as the ability to positively adapt to adversity and stress, is a psychological issue in organizations. By increasing resilience, organizational commitment, job

satisfaction, and employee retention are enhanced, making it an important factor in employability and successful career continuation.

On the other hand, it was found that psychological capital has the capability to predict organizational performance. This is consistent with the prior findings (Abbasi Mohram et al., 2020; Kidron & Vinarski-Peretz, 2022). It can be argued that individuals with strong willpower to achieve success, a clear understanding of how to attain it, an optimistic and realistic view of their abilities and capacities, the ability to face challenges, and high self-confidence—attributes that constitute psychological capital—lead to improved employee performance and ultimately enhance the performance of small businesses. According to Luthans et al. (2007), psychological capital is a combination of self-efficacy, hope, optimism, and resilience, which forms a central construct with higher organizational performance and more motivational effects than each component individually. Psychological capital, by creating synergy among different types of capital, offers greater variance in predicting organizational variables and fosters optimal performances such as entrepreneurship, creativity, and innovative actions in organizations.

Furthermore, it was found that professional ethics can mediate the relationship between organizational performance, career path resilience, and psychological

capital. This finding aligns with the research of Mohammadi and Vahedi (2022), who found that professional ethics play a role in organizational performance. Professional ethics is a set of principles and standards that govern human conduct, determining the behavior of individuals and groups. In essence, professional ethics is a process of rational thinking aimed at realizing what values should be maintained and promoted within an organization and when. Communication, as a process, involves the transmission and receipt of information through signs and symbols. Professional ethics has the power to predict employees' organizational commitment. Employees prefer to work in professional organizations because an ethical environment, stemming from professionalism, reduces unpleasant factors in teamwork and enhances organizational performance and appropriate relationships among colleagues (Kamel Nasab, 2022). It can be concluded that increasing the level of professional ethics results in appropriate feedback, enabling employees to have a better understanding of their performance, increasing their willingness to perform their duties without hesitation. Additionally, raising the level of professional ethics leads to a greater understanding of employees' roles within the organization and their attitudes toward work, clarifying how tasks should be performed, and ultimately leading to more successful performance of their skills and organizational roles. Therefore, these research findings are justifiable, and it is essential for organizations to strive to expand and adhere to professional ethics.

This study, like others, had limitations, including the possibility of conservative responses by participants or inaccurate responses to questions due to the self-report nature of the questionnaires. Additionally, the geographical scope of this study was limited to the western part of Tehran, which should be expanded in future studies to generalize the results. Another limitation was the heterogeneity of participants in terms of employee roles, managers, and their levels of responsibility and job types. Therefore, it is recommended that future researchers address these issues. Moreover, this study was cross-sectional, and longitudinal studies are needed to make stronger causal statements about the study variables in predicting organizational performance. Managers are advised, based on the research findings, to improve organizational performance in banks by conducting workshops on the components of professional ethics and resilience.

Authors' Contributions

All authors have contributed significantly to the research process and the development of the manuscript.

Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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Declaration of Interest

The authors report no conflict of interest.

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Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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