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INFLUENCE OF PROACTIVE PERSONALITY ON JOB PERFORMANCE OF BANK EMPLOYEES IN PAKISTAN: WORK ENGAGEMENT AS A MEDIATOR

¹Munazza Zahra & ²Daisy Mui Hung Kee School of Management Universiti Sains Malaysia, Penang, Malaysia

¹Corresponding author: munazza.zahra89@gmail.com

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ABSTRACT

The purpose of this study was to determine whether the proactive personality of Pakistani bank employees influenced their job performance. With the awareness of the importance of job performance in the banking sector of Pakistan, researchers also examined the mediating role of work engagement in the relationship between proactive personality and job performance. A total of 315 responses were obtained from officers to test the relationship between proactive personality and job performance, and to examine the mechanism via work engagement. The researchers analyzed respondents' demographic profiles in SPSS version 23 and developed several hypotheses through structural equation modelling technique which were tested in SmartPLS version 3. The findings of the study showed a

significant positive relationship between proactive personality and the three dimensions of job performance: task performance, individual-directed citizenship behavior (OCBI), and organizational-directed citizenship behavior (OCBO). The study results also supported the main hypothesis that work engagement mediated the relationship between proactive personality and job performance. The findings of the study present a few useful insights to the HR department and policymakers in the banking sector. Proactive personality should be considered as one of the necessary dispositions to be evaluated in hiring decisions. Bank management should devote more attention on the work engagement of employees and its related factors to boost employees' performance at work.

Keywords: Proactive personality, work engagement, task performance, individual-oriented citizenship behavior, organizational-oriented citizenship behavior.

INTRODUCTION

The banking industry is a service-oriented industry, which is constantly confronted with changes in its work environment. Likewise, the banking industry of Pakistan faces continuous change after privatization and digitalization reforms (Kazmi & Hashim, 2015). One of the essential functions of the banking industry is to keep deposits of customers and to provide loans (Saeed et al., 2020). In the case of Pakistan, the deposit ratio was one of the lowest in the world until 2015 (National Financial Inclusion Strategy [NFIS], 2018). Only 16 percent of the adult population had a bank account. Account ownership for women was even smaller, at 11 percent. Within a period, regional inequalities grew and overall, dependence on cash had also grown. In order to resolve these issues, a wider National Financial Inclusion Policy was introduced by the Government of Pakistan (GoP) in 2018 (NFIS, 2018). The topmost goal set by the GoP to be reached by 2023 is to raise the deposit base to 55 percent of GDP growth by the end of 2023 (NFIS, 2018). Currently, the deposit base to GDP is 45 percent (KPMG, 2019).

Added responsibilities have been given to branch managers, assistant managers, operation managers and officers to increase the number of deposits so as to raise deposit base to GDP ratio. Credit officers have also been kept accountable for increasing the disbursement of agricultural credits (NFIS, 2018). Private commercial banks are held more accountable for the execution of action plans set by GoP (NFIS, 2018). As of today, there are 28 private commercial banks in Pakistan from a total of 34 banks (KPMG, 2019). The number of private commercial banks in Pakistan has increased after privatization reforms in 1990s (Saeed et al., 2020). Among these 28 private commercial banks, the top four private commercial banks namely, Habib Bank Limited (HBL bank), United Bank Limited (UBL bank), Muslim Commercial Bank Limited (MCB bank) and Allied Bank Limited (ABL bank) dominate the banking industry (State Bank of Pakistan, 2019; KPMG, 2019). These four private commercial banks have the maximum number of branches, employees, assets and share of loans (KPMG, 2019). Therefore, it is necessary for the employees of these banks to take proactive moves to achieve the set targets. Task performance and contextual performance (citizenship behavior) are equally important for employees in the banking sector of Pakistan (Waseem et al., 2020). Performance of the employees is a complete set of behaviors that leads to positive outcomes (Kim, 2020). Thus, behavior towards achieving the set target refers to the performance of the employees.

Proactivity in the banking sector is critical for the employees (Rahman et al., 2015; Subramaniam, 2015). Employees with proactive personality, plan and foresee future events, work without continuous supervision, and take proactive moves to bring positive change in the work environment (Grant & Ashford, 2008). According to Schubert (2015) employees need to work proactively to fulfill their job specifications. Islam et al. (2018) likewise recommended that selfstarting proactive behavior is essential at the present workplace for better performance. Similarly, Johari and Subramaniam (2020) stated that proactive employees are essential for better job performance in the fast-paced working environment of the banking industry as proactive personality leads to better task performance and contextual performance (Johari & Subramaniam, 2020). Bakker et al. (2012) claimed in their study that employees who were characterized by proactive personality traits were predictive of work engagement and in-role performance. Their findings suggest the extent to which employees proactively adjust to their work environment, manage to stay engaged at work and perform well.

Thus, the present study proposed that to fulfill additional job responsibilities to comply with prudential regulations imposed by the State Bank of Pakistan, and to achieve targets set by the GoP, employees in private commercial banks not only need to be proactive, but that it was also necessary for them to be engaged in their job. This paper, therefore, examined the influence of proactive personality on the job performance of employees working at the top four private commercial banks in Pakistan and the role of work engagement as a mediator in the relationship between proactive personality and job performance.

In recent years, studies in organizational behavior have focused more on positive organizational behavior (POB) (Luthans et al., 2007). POB examines an individual's positive psychological abilities and human strengths, in one way or another, which is linked to employee well-being or performance (Luthans et al., 2007). In line with POB criteria, proactive personality is a theoretical and research based measurable construct that is empirically tested by previous researchers to show significant impacts on employee performance (Belwalkar & Tobacyk, 2018; Islam et al., 2018; Li et al., 2017). Bateman and Crant (1993) defined proactive personality as a positive self-starting behavior in cultivating current situations or creating new ones; it includes challenging the status quo rather than submissively adjusting to present circumstances. This was supported by Wang et al. (2017) that employees with proactive personality traits are more likely to experience positive emotional states because they derive energy from overcoming obstacles and challenges. Choi and Hwang (2019) mentioned employees who initiate changes, make moves, and continue to perform will draw out the best in their jobs. The following section explains the variables of the study.

Job Performance

Organizational psychologists are currently facing a variety of issues, but the most important is job performance of the employees (Joo & Bennett III, 2018). This is because job performance is a key factor in the accomplishment of the organization's goal, mission, and vision (Joo & Bennett III, 2018). Ultimately, organizations depend heavily on their employees for overall success, making the performance of employees a key element in the management of business success. Alferaih (2017) stated that the job performance of employees is a

critical component of HRM. In addition, the efficiency or inefficiency of employees can have an immediate effect on the overall productivity of the organization.

Several researchers have defined job performance in different ways. According to Porter and Lawler (1968), job performance is a function of individual capacity, skills, and effort in a given condition. In contrast, Murphy (1989) posited that job performance should be defined in terms of behavior instead of results and defined it as the overall expected value of distinct behavior coordinated by a person over a standardized duration. Campbell et al. (1990) reinforced Murphy's idea and defined it as behavior meant to reach a goal or set of goals within a job, role, or organization.

Researchers have recognized that job performance goes beyond task performance (Campbell et al., 1990; Organ, 1988) and requires citizenship behavior. Citizenship behavior refers to optional activities that are not part of the formal job requirements of employees but lead to overall performance of the employees. Organ (1988) introduced the term "organizational citizenship behavior" and labeled it OCB, which refers to whatever employees do voluntarily, often outside their predetermined formal job obligations is citizenship behavior. Williams and Anderson (1991) divided job performance into task performance and two major classifications of OCBs, in particular: individual-directed citizenship behavior (OCBI) and organizationaldirected citizenship behavior (OCBO). Williams and Anderson (1991) proposed that these three elements are essential to measure overall performance of the employee. They defined task performance as the proficiency with which one performs work-related activities that can contribute towards organizational goal accomplishment; OCBI refers to the helping behaviors that benefit co-workers and colleagues and involves assisting and supporting organizational members in a way that goes beyond job expectations while OCBO refers to the helping behaviors that benefit an organization by supporting and defending the organization.

Proactive Personality

Bateman and Crant (1993) described the proactive personality as a positive self-starting behavior in the improvement of existing or new circumstances, not inactively adjusting to current conditions,

but challenging the status quo. Bateman and Crant (1993) further explained that proactive personality suggests acting beforehand rather than reacting. This means taking charge and getting things going instead of just adjusting or waiting for something to happen. Proactive employees do not wait to ask for change, nor do they need point-by-point supervision. Instead, they take proactive moves to impact the environment (Bandura, 1978; Bateman & Crant, 1993; Schneider, 1982).

Psychologists agree that two employees in a similar job may discharge their responsibilities in very different ways. For example, in an organization, some employees often take the initiative and supervise others who are struggling with existing conditions (Yang et al., 2020). Similarly, Pagani and Malacarne (2017) explained that an employee who deals with the situation and take initiative are necessary for the organization as compared to those who "go with the flow" approach, thus proactive personality becomes essential in today's working environment.

Work Engagement

Work engagement refers to a positive, fulfilling, work-related state of mind (Schaufeli et al., 2006). Bakker and Albrecht (2018) clarified that the number of studies on work engagement has risen steadily over the last two decades. Bakker et al. (2014) emphasized that engaged employees are excited about their work and fully immersed in their jobs. Positive psychology that is the empirical study of human strengths and resources has gained extra attention since the beginning of this century. Due to the introduction of positive organizational behavior (POB), positive aspects of mental health and the well-being of individuals are surprisingly improving (Luthans et al., 2007).

Bakker and Albrecht (2018) explained that the reason for the popularity of work engagement is that it is a very good predictor of the employee, team, and organizational outcomes. Engaged workers show better in-role task performance because of their dedication and focus on work (Costantini et al., 2017). Besides that, engaged workers have more creative and innovative ideas because of their openness to new experiences (Gawke et al., 2017; Orth & Volmer, 2017). Moreover, research has shown that engaged employees are more likely to assist their peers.

The importance of work engagement can be seen in past researches which have empirically proven that work engagement is critical in reducing staff turnover intention (Paul & Kee, 2020), improving job satisfaction (Ali et al., 2020) and elevating performance (Tisu et al., 2020). Most notably, engaged workers are happier at work (Mroueh, & Waal, 2020). This has been explained by Chen and Fellenz (2020) that work engagement infuses everything that employees do with intent, energy, and excitement. They feel a bond with the company, and they feel essential for the work they do, and so they work harder.

Hypotheses Development

Proactive Personality with Task Performance and Citizenship Behavior

Li (2010) conducted a study on Chinese workers and the results of the study showed that proactive personality is associated with greater job satisfaction and more pronounced OCB. Farooq et al. (2019) also suggested that proactive personality has a strong relationship with OCB. They collected data from seven public sector institutions in Pakistan. The findings indicated a strong link between proactive personality and OCB.

Tolentino et al. (2014) posited that proactive personality is the capability of employees to impact their work environment positively. Tolentino et al. (2014) also believed that employees with proactive personality do not respond to circumstances rather, they make proactive moves to influence the environment. Furthermore, proactive employees are action-oriented and are always engaged in finding new ways to improve environments that are appropriate to their needs to perform well. Therefore, proactive employees are becoming increasingly important in today's working environment (Tolentino et al., 2014).

Tornau and Frese (2013) further reported that proactive personality was positively related to task performance. Tornau and Frese (2013) suggested that proactive employees have the ability to observe circumstances and look for opportunities to develop and grow. According to Jawahar and Liu (2017), OCBI and OCBO could be facilitated by recruiting employees who have proactive personality. They also specified that work engagement helped in mediating the relationship between proactive personality and OCB.

Joo and Bennett III (2018) investigated the impact of proactive personality on three key organizational outcomes incorporating task performance and OCBs. The results revealed that proactive personality seemed to be the most influential factor in determining task performance. Islam et al. (2018) analyzed proactive personality as a non-cognitive predictor of outcomes of college students. Their findings showed that proactive personality was positively related to academic citizenship behavior.

Jawahar and Liu (2017) in their investigation found that proactive personality has a positive impact on career satisfaction, which in turn positively influence OCB. Their investigation concluded that proactive people are found to be satisfied with their careers, which lead to better OCB.

Bergeron et al. (2014) claimed in their study that proactive employees could take part in all work activities, including both OCBs and task performance. Their investigation revealed that proactive personality was significantly and positively related to task performance and OCB. Wang et al. (2017) found that proactive personality was associated with task performance and negatively associated with counterproductive behavior. An investigation by Caniëls et al. (2018) found that proactive personality was related to job performance and innovative performance. Johari and Subramaniam (2020) examined proactive personality with task performance among employees working in Malaysian banks in the Klang Valley, and found that proactive personality significantly influenced the in-role performance of bank employees. Subramaniam (2015) performed regression analysis to test a research hypothesis on commercial bank employees and found that proactive personality had a significant influence on the job performance of employees in commercial banks in Kuala Lumpur, Malaysia. Viet and Tuan (2018) tested the relationship between proactive personality and job performance on employees in Vietcombank in Ho Chi Minh city and found that proactive personality positively influenced the performance of the bank employees. Based on the aforementioned studies, the present study has formulated the following hypotheses:

- H₁: Proactive personality is positively related to task performance.
- H₂: Proactive personality is positively related to OCBI.
- H₃: Proactive personality is positively related to OCBO.

Work Engagement as a Mediator

The current study investigated work engagement as a mediator of proactive personality and job performance (task performance and citizenship behavior) among bank employees in Pakistan. It implied that proactive employees could initiate change, take proactive moves, and ensure favorable work environment that foster work engagement which might in turn predict job performance. Several studies have linked work engagement as a mediator between dependent and independent variables (Carter et al., 2018; Lisbona et al., 2018). There are many reasons why the present study has proposed work engagement as mediator but one of the most convincing arguments is that engaged employees often experience positive emotions such as happiness, pleasure, and joy (Demerouti & Cropanzano, 2010). Such positive emotions seem to expand employees' spectrum of thoughtaction processes, which means that with proactive moves, they find ways to achieve set targets that contribute to promoting workplace performance (Fredrickson, 2001). Lisbona et al. (2018) and Wang et al. (2017) stated that engaged employees are committed, confident, and they build their own atmosphere and therefore have convictions that fit the organization as well as their own objectives. Bakker et al. (2012) and Caniëls et al. (2018) indicated proactive personality as a personal resource with the application of Job Demand Resources (JDR) model. They asserted that proactive personality is a significant personal resource (within the person's capacity) as it is comprised of proactive behaviors of employees that can lead to work engagement and in turn, improve performance, personal growth, and satisfaction at work. Subramaniam (2015) examined the mediating role of work engagement among commercial bank employees and found that work engagement mediated the relationship between proactive personality and job performance of employees in the commercial banks of Kuala Lampur. Bakker et al. (2012) conducted a study on employees working in different service sector organizations and found that employees with proactive personality were able to craft their jobs, stay engaged at work and thus performed better. Thus, the current pace and pressure of contemporary work in the banking sector of Pakistan has created a stressful atmosphere, making work engagement a timely and vital variable of interest for researchers and practitioners. Based on these justifications and literature search, the present study has formulated the following hypotheses.

- H₄: Work engagement significantly mediates the relationship between proactive personality and task performance.
- H₅: Work engagement significantly mediates the relationship between proactive personality and OCBI.
- H₆: Work engagement significantly mediates the relationship between proactive personality and OCBO.

METHODOLOGY

Population and Sampling

The top four private commercial banks were selected based on maximum number of branches, employees, and assets as shown in Table 1

Table 1Number of Branches and Employees of Top Four Private Commercial Banks

Bank	Branch	Employee	Assets (Rupees in billion)
Habib Bank Limited (HBL Bank)	1,697	20,254	2,657.1
United Bank Limited (UBL Bank)	1,379	14,597	2,116.3
Muslim Commercial Bank Limited (MCB Bank)	1,410	14,552	1,357.4
Allied Bank Limited (ABL Bank)	1,393	11,398	1,246.3

Source: KPMG (2019)

The present study employed a purposive sampling technique which was a non-probability sampling technique in which the sample was selected based on the characteristics of the population and aims of the study. It is also called subjective, judgmental, or selective sampling. This technique is useful when a researcher needs the desired information from the respondents that have common characteristics. With reference to Sekaran and Bougie (2013), purposive sampling is acceptable when there is a need to obtain information from the

specific target of people who can provide the desired information. For the present study, bank employees in the job categories of OG-1, OG-2 and OG-3 were the respondents. These employees worked in field offices and their main responsibilities were in terms of the implementation and execution of plans. Specifically, OG-1, OG-2 and OG-3 include branch manager, assistant manager, operations manager, cash management officer, cashier, cheque processing officer, credit officer, compliance officer, management trainee officer, card operation officer, etc. (Ali & Chaudhry, 2017). OG-1, OG-2 and OG-3 are representatives of the banks as they are in direct contact with customers (Ali & Chaudhry, 2017).

These officers work in field offices that are often packed with customers. To solve an issue with a customer or a co-worker, proactive employees do not need continuous supervision; instead, they plan to take action and change the working environment. When a cashier sees a rush of customers, he will engage a trainee with him to help in dealing with all of them in a timely manner. Likewise, a proactive employee will offer to help with customer service, if he sees anyone struggling in any situation. Such actions enable him to learn more, which will aid him in future appraisals and promotions. The proactive personalities of these officers are critical because this would make them recognize opportunities and take proactive measures without relying on immediate superiors for guidance.

Using G-Power analysis for the minimum sample size, it was estimated to be 88 with an alpha level of 0.05 and a power of 0.80, and a chi-square test with one degree of freedom was used (Hair Jr et al., 2016). The present research utilized a quantitative approach by administering an online questionnaire. A total of 315 usable questionnaires were used to analyse the relationship. The target respondents were OG1, OG2 and OG3 of top four private commercial banks namely, Habib Bank Limited (HBL), United Bank Limited (UBL), Muslim Commercial Bank Limited (MCB) and Allied Bank Limited (ABL) of Pakistan. The employees of the private commercial banks of Pakistan were classified by officer grades (OG).

Data Collection Procedures

In order to obtain responses for the present study, an electronically administered questionnaire was adopted as a data collection method.

Since the responses were to be obtained from the top four private commercial banks geographically dispersed in four provincial capitals, the electronically administered questionnaire was considered the most relevant data collection method for the present study (Loomis, & Paterson 2018).

A written request to the HR managers of the top four private commercial banks was sent by email requesting permission to collect data. After obtaining permission, the researcher distributed the survey questionnaire via email and WhatsApp. The researcher had also contacted the employees of the top four private commercial banks which facilitated the researcher to collect data. The branch manager, for example, helped to share the electronically administered questionnaire with about 10 employees. The researcher approached nearly 200 branches in the four provincial capitals. In November 2019, data collection from employees of the top four private commercial banks was initiated and continued until the required sample size was achieved. The data collection process took about eight months to complete.

The selection criteria of the respondents on the first page of the electronically administered questionnaire is as follows:

- Pakistani
- 2. OG1, OG2 or OG3 from HBL, UBL, MCB or ABL
- 3. At least a year of organizational tenure.
- 4. From Karachi, Lahore, Quetta or Peshawar only.

A cover letter was sent out to explain about the survey objectives and confidentiality of the responses gathered. Based on their willingness to participate, the respondents were asked to complete the electronically administered questionnaire. In particular, the respondents were invited to participate in the survey, where they could complete and return the survey electronically.

Through this process, the respondents were able to think and answer questions at their own convenience. Based on the submitted online questionnaire, the researcher then reviewed and recorded the responses. A follow-up with the respondents was conducted by the researcher

at the end of May 2020 to check for additional submitted responses in order to increase the response rate. A total of 321 responses were returned electronically. However, only 315 were considered usable for the study, which contributed to a response rate of 63 percent.

The demographic information revealed that 74.3 percent of the respondents were male; all the respondents were Pakistani nationals; 59.7 percent of the respondents were married; 41 percent were from Lahore; 60.6 percent had a master's degree and 48.2 percent were from HBL, and 56.5 percent were OG3. The demographic profile of the respondents is presented in Table 2 as follows.

 Table 2

 Demographic Profile of Respondents

	Category	Frequency	Percentage (%)
Gender	Male	234	74.3
	Female	81	25.7
Marital status	Single	127	40.3
	Married	188	59.7
Age	21–30	172	54.7
	31–40	88	27.9
	41-50	42	13.3
	51-60	13	4.1
	60 and above	0	0
City	Lahore	129	41.0
	Karachi	88	27.9
	Quetta	34	10.8
	Peshawar	64	20.3
Level of	Diploma	9	2.9
education	Bachelor degree	115	36.5
	Master's degree	191	60.6
Grade of officer	OG1	64	20.3
	OG2	73	23.2
	OG3	178	56.5
Name of bank	HBL	152	48.2
	UBL	68	21.6
	ABL	45	14.3
	MCB	50	15.9

Measures

This study used the job performance scale from Williams and Anderson (1991). We used a total of 18 items, such as "I adequately complete assigned duties", "I help others who have heavy workloads", and "I follow the informal rules needed to maintain order" to measure task performance, OCBI and OCBO. Each item was structured according to a 7-point Likert scale, from 1 (strongly disagree) to 7 (strongly agree). Cronbach's alpha was 0.91, 0.88, and 0.75 respectively.

This study used the proactive personality scale with six items proposed by Bateman and Crant (1993) in a 7-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). The Cronbach's alpha of the scale was 0.88. The items included: "No matter what the odds, if I believe in something, I will make it happen" and "I am always looking for better ways to do things". We measured work engagement with nine items by Schaufeli et al. (2006) in a 7-point Likert scale ranging from 1 (never) to 7 (always). Cronbach's alpha of the scale was 0.90. Sample items for work engagement are "I am enthusiastic about my job", "My job inspires me", and "I am immersed in my work".

Statistical Analysis

As suggested by Abdullahi et al. (2015), SEM was used to investigate the impact of different variables on employees' performance. Thus, the current study used PLS-SEM to test the hypotheses. PLS-SEM was carried out using SmartPLS version 3.2.7 (Ringle et al., 2015), which included analysis of the measurement and structural models.

RESULTS

Construct Reliability

Table 3 shows that psychometric properties of the four constructs understudy. According to Hair Jr et al. (2016), the values of the AVE must be above the threshold value of 0.5. Thus, four items were deleted to make the AVE above 0.5. Specifically, proactive personality 1, work engagement 9, OCBO 3 and task performance 7 were deleted because the outer loadings were less than 0.6.

Table 3Construct Reliability

Construct	Cronbach's Alpha	Rho A		Average Variance Extracted (AVE)
Task performance	0.705	0.851	0.818	0.510
OCBI	0.814	0.820	0.866	0.519
OCBO	0.743	0.746	0.838	0.565
Proactive personality	0.766	0.790	0.841	0.517
Work engagement	0.868	0.872	0.896	0.519

Note: Composite reliability= (square of the sum of factor loadings) / {(square of the sum of factor loadings) + (square of the sum of error variances)}. Rho A is known as true reliability according to Hair Jr et al. (2016).

Discriminant Validity

The discriminant validity was also established across all latent variables using the heterotrait-monotrait ratio (HTMT) criterion as shown in Table 4. The values of HTMT's confidence intervals of the correlations between constructs were less than 0.85 and did not include the value of 1 (Hair Jr et al., 2016), which further supported the adequacy of the discriminant validity.

Table 4Discriminant Validity

	Task	OCBI	OCBO	Proactive	Work
	Performance			Personality	Engagement
Task performance					
OCBI	0.733				
OCBO	0.761	0.847			
Proactive personality	0.679	0.605	0.721		
Work engagement	0.621	0.602	0.591	0.608	

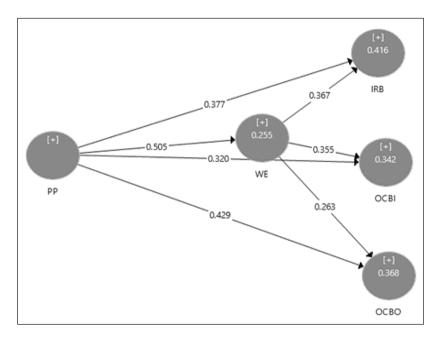
Inner Model Analysis

The results of hypotheses testing shown in Table 5, indicated that there was a statistically significant positive influence of proactive personality

on task performance (β =0.377, t-value=4.819, p<0.05, OCBI (β =0.320, t-value=3.675, p<0.05, OCBO (β =0.429, t-value=4.938, p<0.05 and work engagement as a mediator between proactive personality to task performance (β =0.185, t-value=3.873, p<0.05, proactive personality to OCBI (β =0.179, t-value=3.474, p<0.05 and proactive personality to OCBO (β =0.133, t-value=2.628, p<0.05. Thus, H₁, H₂, H₃, H₄, H₅ and H₆ were supported for the sample. Path coefficient of the model is presented in Figure 1.

Figure 1

Path Coefficients of the Model



To test the mediation hypotheses, we obtained 97.5 percent percentile bootstrapping confidence intervals for hypothesized indirect effects using 5000 bootstrap samples. The findings of the study revealed that work engagement fully mediated between proactive personality and the three dimensions of job performance of employees at the top four private commercial banks in Pakistan. The results showed that work engagement mediated the relationship between proactive personality and task performance (β = 0.185, p-value = 0.000), OCBI (β = 0.179, p-value = 0.001) and OCBO (β = 0.133, p-value = 0.009). Thus, the three hypotheses, H4, H5 and H6 received full support in the study.

Table 5Significance of Path Coefficients (Bootstrapped) and Confidence Interval Bias Corrected

Hypothesis	Relation	Std beta	t-values	Bias	2.5%	97.5%	p-value	Decision
H_1	PP → task performance	0.377	4.819***	0.001	0.210	0.514	0.000	Supported
H_2	$\text{PP} \to \text{OCBI}$	0.320	3.675***	-0.002	0.147	0.497	0.000	Supported
H_3	$\text{PP} \to \text{OCBO}$	0.429	4.938***	-0.001	0.253	0.584	0.000	Supported
H_4	$\begin{array}{c} PP \rightarrow WE \rightarrow \\ task \ performance \end{array}$	0.185	3.873***	0.007	0.097	0.276	0.000	Supported
H_5	$PP{\rightarrow}WE{\rightarrow}OCBI$	0.179	3.474***	0.009	0.074	0.270	0.001	Supported
H_6	PP→WE →OCBO	0.133	2.628***	0.009	0.033	0.227	0.009	Supported

Note: "Critical t-values at*1.65 (significance level=10%), **1.96 (significance level=5%) and ***2.57 (significance level=1%)". PP stands for proactive personality; WE, stands for work engagement.

Predictive Relevance

After testing the hypotheses, the Stone-Geisser Q2 value of the constructs was also determined using the blindfolding procedure as shown in Table 6. Since all values of Q2 were more than 0, this indicated that the model has predictive relevance (Hair Jr et al., 2016).

 Table 6

 Predictive Relevance

Construct	SSO	SSE	Q^2 (=1-SSE/SSO)
Task performance	888	713.435	0.197
OCBI	888	744.7	0.161
OCBO	592	477.942	0.193
Work engagement	1184	1033.286	0.127

Non-Response Bias Analysis

The researcher analyzed non-response by testing paired t-test. A paired t-test was used to compare two sample means where the means of early and late 100 responses were each calculated. Non-response bias existed in the data if there was a significant gap between early

and late responses. As a result, the researchers concluded that there was a disparity in responses between those who replied and those who did not. On the other hand, early and late responses did not vary significantly in the present study. This meant that the present data was sufficient for generalizability of the results. Table 7 indicates the non-response bias analysis.

Table 7 *Non-Response Bias Analysis*

		Mean	N	Std. D	Std. Error	Sig. (2-tailed)
Pair 1	PP_E	5.13	100	0.501	0.050	0.419
	PP_L	5.19	100	0.504	0.050	
Pair 2	WE_E	5.75	100	0.581	0.058	0.531
	WE_L	5.70	100	0.503	0.050	
Pair 3	TP_E	5.54	100	1.016	0.102	0.363
	TP_L	5.41	100	0.885	0.088	
Pair 4	OCBI_E	6.00	100	0.589	0.059	0.216
	OCBI_L	5.89	100	0.582	0.058	
Pair 5	OCBO_E	5.18	100	0.609	0.061	0.221
	OCBO_L	5.31	100	0.714	0.071	

Note: PP denotes proactive personality; TP denotes task performance; WE, denotes work engagement.

DISCUSSIONS

The findings of the study supported three hypotheses i.e., proactive personality is positively related to task performance, OCBI, and OCBO. This study supports Johari and Subramaniam (2020), who suggested that proactive employees can boost their job performance in the Malaysian banking industry. This is also supported by Viet and Tuan (2018) that proactive personality predicts job performance in Vietnamese banking. In Pakistan, Abdullah et al. (2013) also proposed that proactive personality promotes job performance in Pakistan's banking industry. Moreover, with the application of JDR and POB, proactive personality is a positive personal resource and strength of an employee as it reflects proactive behavior that can lead to better performance.

Hypothesis H₁ is accepted. Most of the past research has suggested that proactive personality relates to positive work outcomes such as job performance. The majority of existing research focused only on the task performance dimension of job performance. Not much attention has been placed on other dimensions of job performance even though researchers have long recognized that the construct of job performance is a multidimensional construct.

Hypothesis, H₂ and H₃ are supported. The findings of the study revealed that proactive employees are more likely to derive energy and have a strong link with OCBI, followed by OCBO and task performance. Thus, the findings imply that employees with proactive personality are more focused and motivated in their jobs outside of formal job obligations.

Hypothesis H₄ is accepted. The results of the present study imply that employees with proactive personality prefer to aim for a particular objective (task performance). They make things happen and are usually successful under changing circumstances. Employees with proactive personality ask questions, suggest solutions, and comment on topics that are beyond the reach of their everyday tasks (OCBI and OCBO). Moreover, before trouble begins, they foresee future concerns and seek to fix underlying problems. Furthermore, to obtain the result, employees with proactive personality seem to be good at collaborating with other colleagues. Thus, proactive personality is significant at the top four private commercial banks that leads to better task performance, OCBI, and OCBO.

Hypothesis H₅ and H₆ are supported. The findings of this study demonstrated that proactive employees relate to work engagement mainly because these employees create resources through their proactive behavior that may lead to better task performance, OCBI, and OCBO. Supported by JDR, employees with proactive personality are more likely to be engaged at work and thus, are more likely to perform well at the workplace. The findings of the study are supported by Bakker et al. (2012) that indicated that work engagement mediated the relationship between proactive personality and job performance. One plausible reason for the findings could be due to the fact that the majority of the respondents (83%) in the study are young employees (age range 21–40). It is also aligned with the study by Lapoint and Liprie-Spence (2017) which reported that employees within the

age range of between 25 and 34 are the most engaged group in organizations and employees within the age range of between 45 and 54 are the least engaged.

However, it may also be necessary for the workforce to mobilize their jobs and resources. Supervisors are often not accessible for suggestions, and organizations that are faced with economic uncertainties can set supplementary objectives. Under such circumstances, it may be exceptionally essential for employees to display proactive behavior and enhance their working conditions.

The study implies that employees with proactive personality in the banking sector of Pakistan, can intentionally change their physical environment. They are more aware of opportunities and will continue to act until positive progress emerges. Thus, the study has extended the findings of previous research to reveal that employees with proactive personality traits are more likely to be engaged in their jobs to improve their work environment, by way of mobilizing workplace resources and fulfilling task demands leading to better task performance, OCBI and OCBO.

CONCLUSION, IMPLICATIONS, LIMITATIONS, AND FUTURE RECOMMENDATIONS

The present study offers both theoretical and practical implications. In particular, it validates the JDR model, in which personal resources may buffer the effect of job demands, to positively influence job performance of employees. The present study provides marginal support in the realm of POB theory because proactive personality and work engagement are the positive strengths and capacities of an individual that have been found to influence job performance. On the other hand, the outcome fully supports JDR because proactive personality has been influential in predicting the job performance of employees in the banking sector of Pakistan. In terms of practical implications, the findings of the study present a few useful insights to the HR department and policymakers in the banking sector. First, proactive personality should be considered as one of the necessary dispositions to be evaluated in hiring decisions. This is critical for the performance of employees in the banking sector of Pakistan. Second, the bank management should devote more attention on the work engagement of employees and its related factors to boost employees' performance at work.

A few restrictions are well worth noting. First, this relates to the characteristics of the sample, where the majority of the respondents (74.3%) were male. Thus, as there were only a small number of female respondents, the characteristics of the respondents could have a bearing on the results of the present study. Second, the recent Covid-19 pandemic has significantly disrupted almost every industry and organization. Movement restriction order was implemented in Pakistan. It was difficult for the researcher to personally collect data, or to have face-to-face meetings with the employees from the top four private commercial banks located in the different provinces of Pakistan. Therefore, the researcher had to opt for an online questionnaire to collect data.

The present study has provided some recommendations for future researchers. First, future researchers should use a larger sample size. Second, the framework can be replicated in other work settings, for example, the health industry and communications sector. This could provide different points of view and insight on the relationship between proactive personality, work engagement, and job performance. Taken together, the results of the study have successfully met the objectives of the study and have managed to validate the hypotheses posited.

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