

# Perception of Psychological Ownership among Employees of Bank of Industry and Mine: A Qualitative Study

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## Abstract

**Introduction:** Bank employees have always been the center of attention as organizational beneficiaries involving them in organizational achievements that cause sense of ownership and Psychological Ownership.

**Method:** This research was a qualitative study based on the grounded theory to percept a Psychological Ownership model for the employees of the Bank of Industry and Mine. This case study consisted of 18 Bank of Industry and Mine employees.

**Results:** The primary themes were collected from the interviews through open coding to extract the study categories. The causal conditions were identified as organizational conditions as well as group and individual conditions. The strategies included psychological empowerment and designing a supportive reward system. The context conditions included employees trust in the organization, employees sensitivity to the organization, occupation-employee proportion, and organizational participation culture. The intervening conditions were identified as society culture, cyberspace, economic stability, and corruption. The output indicates that Psychological Ownership can lead to both positive individual and organizational behavior.

**Conclusion:** To improve the employees' performance and have an influence on their attitudes and behavior, managers of the bank can modify or eliminate destructive behaviors by understanding and applying the Psychological Ownership model, and can create or improve the feeling of Psychological Ownership in order to achieve the goals of the bank.

**Keywords:** Psychological Ownership, Grounded Theory, Bank Employees

## Introduction

Human resources are considered as an important factor in achieving organizational goals. Hence, the effective factors increasing the efficiency and productivity of employees should be identified so that necessary plans for their growth and excellence can be developed in order to achieve organizational improvement and Psychological Ownership (PO) [1]. Psychological theories show that having authority at work can play a major role in interpersonal relationships in an organization [2]. In organizational research, ownership is initially considered as a formal structure (not a psychological one) [3]. Lang [4] conducted a semi-experimental field study on the implementation of partnership and formal ownership and reported no significant increase in employee motivation or trust in the

organization. According to Klein [5], there is no direct relationship between gain sharing (based on employee stock ownership plans) and employee satisfaction or organizational commitment. Recent studies have focused on several job-related indicators, such as organizational commitment, job satisfaction, autonomy, and profit sharing in relation to PO [6]. This increases an employee's sense of cognitive and emotional attachment to the organization [7].

Psychological Ownership means one's emotional and cognitive attachment to a certain objective that affects the understanding of one's behavior [8]. Yaghoubi et al. demonstrated that attachment styles are among the powerful determinant factors of behavior [9]. Different factors such as existing insights, changing attitudes and facilitating adaptive skill among individuals reduces the likelihood of maladaptive behaviors [10]. According to O'Reilly [11], when leaders speak about ownership, what they normally want to convey is PO, not financial ownership.

The sense of PO is a part of an employee's feeling about the organization [12].

The current conditions of the Bank of Industry and Mine (BIM) and low attachment of employees to their organization necessitates designing a purposive study to analyze the reasons for the lack and weakness of psychological ownership. Undesirable outputs and a poor financial balance of the BIM and a decrease in the rank of the bank leads to the merge of several banks. A few studies have comprehensively analyzed the whole concept of PO from causal, context, and intervening conditions to its definitions, dimensions, strategies, and consequences. Therefore, the main purpose of the present study was to illustrate the different aspects of the phenomenon of PO among the employees of BIM. The main questions dealt with in this study are:

- How is the PO model among the BIM employees?
- What are the underlying factors of PO among the employees of BIM?
- What are the intervening factors and consequences of PO among the BIM employees?
- What are the strategies for the BIM employees' access to PO?

## Method

This research was an applied study conducted using a qualitative approach. Strauss and Corbin's (1990) Grounded Theory (GT) was used for an in-depth and rich description of the BIM employees' perspective about PO. For data collection purposes, in-depth interviews were conducted using a qualitative approach on 18 male and female BIM employees within the age range of 37-58 years and with a minimum work experience of 5 years through the purposive method. Participants were selected using the "snowball" sampling method, in such a way that those who had expressed their interest and provided their informed consent to be interviewed by the researcher were surveyed about PO. Participants were interviewed and asked to describe their experiences and knowledge about PO, its causes, context and intervening factors, its formation strategies, and consequences. Data were

collected through in-depth interviews conducted in a place determined by participants who had met the inclusion criteria. Each interview lasted 20 to 60 minutes. The researchers continued the interviews until they reached theoretical saturation. The researcher reached data saturation in this study through 18 interviews with 18 interviewees conducted over a 4-month period. All interviews were fully recorded, implemented, and were manually analyzed.

The BIM was purposefully selected as the research environment by the researcher with regards to all the conditions for access to useful information.

The content analysis method was used in this study. To create a general understanding of the interviews, the text was read several times to create the participants' comprehensive understanding of the sentences, paragraphs, and metaphors of the interview. A continuous systematic movement from part to whole and vice versa was necessary to create a general understanding. The researchers tried to come to a deeper understanding of the text and its latent meanings by considering all its unique features. By discovering and identifying the details, understanding the concepts and classifying them in a systematic process called open, axial, and selective coding, the researchers tried to arrange all the concepts extracted from the interviews within the framework of the Strauss and Corbin's model to find a pattern for the obtained data. In the path to finding this pattern, information management skill is a crucial skill for a GT researcher. Finally, after analyzing, coding and categorizing the interviews, the final pattern of the research was obtained. Table 1 presents the demographic characteristics of participants (BIM employees). Some participants had more than 5 years of management experience and were acquainted with management concepts through academic education or non-academic studies.

Table 2 shows some examples of accessories concepts extracted from a transcribed interview. Such a table was prepared for all interviews, and in the case of initial codes with similar themes in previous interviews, previous codes were used. Then, the primary concepts were identified through secondary concepts obtained from interviews.

The coding output, i.e. the resulting pattern of the research, should be validated. The criteria of trustworthiness and credibility were used in this study to prove the accuracy and strength of the research data. Lincoln and Goba used the terms trustworthiness or credibility instead of validity [13]. The data and findings of qualitative research should be credible and trustworthy, which requires collecting real data. Continuous engagement with data, the use of integration in research, review by qualitative research reviewers and experts, and the search for contrasting evidence and articles are the criteria used for the acceptance of qualitative research [14]. To increase the credibility of the study, the researchers tried to extend their contact with the participants. After transcribing the interviews, they asked the participants to study the texts and to verify the accuracy of the contents.

To review some of the extracted meanings and concepts, not only the researchers, supervisors and advisors, but also a number of colleagues examined the interviews to verify the analysis process.

**Table 1.** Demographic characteristics of participants

No.	Gender	Organizational Position	Years of Service	Management Experience (year)	Academic Degree	Major
1	Male	Department Head	28	10	BS	Management
2	Female	Branch Deputy	22	9	MSc	Public Administration
3	Male	Department Head	17	6	MSc	Industrial Management
4	Male	Department Head	16	5	BS	Industrial Engineering
5	Male	Affairs Director	24	7	PhD	Management
6	Male	Expert	23	5	BS	Management
7	Male	Department Head	25	8	MSc	Executive Management
8	Male	Department Head	15	7	PhD	Financial Management
9	Male	Advisor to CEO	10	6	PhD	Entrepreneurship Management
10	Male	Department Head	17	5	BS	Management
11	Male	Department Head	14	6	PhD	Materials Engineering
12	Male	Affairs Director	24	13	PhD	Economics
13	Male	Affairs Director	23	12	MSc	Public Administration
14	Male	Affairs Director	31	20	BS	Business Management
15	Male	Affairs Director	22	8	PhD	Management
16	Female	Expert	18	5	MSc	Management
17	Female	Expert	16	6	BS	Management
18	Male	Department Head	16	7	MSc	Computer Science

**Table 2.** Coding stages

Primary Codes	Secondary Code	Accessories Concept	Main Concept
Employees are responsible for the customer	Sense of Responsibility	Responsibility	Behavior
Employees follow up the affairs to achieve the result	Follow-up until the Problem is Solved		
Employees pay attention to organizational interests	Responsibility to the Organization		
Employees meticulously monitor executive trends of the organization	Sense of Responsibility	Self-efficacy	
Employees propose recommendations to do works better	Recommendations		
Employees propose new processes for internal activities	New Executive Methods		
Employees are able to solve the problems	Overcoming Problems		

The ethical considerations of this study include obtaining the participants' informed consent for participating in the study and recording their interviews, ensuring the anonymity of the interviewees in the texts, compliance with the principle of confidentiality of information, and maintaining their right to withdraw at any stage in the research process.

## Results

The 18 employees participating in the study included 15 men and 3 women. They were within the age range of 38 to 57 years. The analysis method in the Grounded Theory (GT) is such that each section of the data is analyzed after collection. In this theory, analysis consists of three types of coding: open coding, axial coding, and selective coding [15].

**Open Coding:** Open coding is the analytic process by which the features and dimensions of the identified concepts are discovered in the data [16]. It is a part of the analysis that specifically identifies and categorizes phenomena through accurate data analysis [15]. Considering the research objective, the concepts were extracted and classified as different categories based on their similarities in this study (Table 3).

**Axial Coding:** Axial coding is the process of relating codes (categories and concepts) to each other based on their features and dimensions. These categories include causal conditions, strategies, context conditions, intervening conditions, and consequences [16]. Figure 1 depicts this process.

**Selective Coding:** Selective coding is the main stage of the Grounded Theory in which the author provides a theory based on the results of open and axial coding. In this stage, various conditions of axial coding are merged and an overall analysis is made.

The PO model was designed based on Strauss and Corbin's (1990) systematic method, and categories were placed under the axes. The interviewees made direct references to categories in the interviews, which are included in each axis. The five axes of the GT method are discussed below.

**Central Phenomenon:** Based on the designed model, "behavioral and cognitive dimensions" were selected as the basis for implementation of the PO model. After data collection and data analysis in the open coding step and review of their features, they were selected as axial categories. One of the

interviewees said in this regard:

"In the cognitive dimension, too, I believe that a person working in an organization can express this as one of his/her mental concerns. It can be a part of their cognitive processing, or simply be defined in his memory." (Interview 2).

"You see them sensitive to any extravagance in their organization, sensitive to any waste of time in the organization, sensitive to any violation of the rights of intra-organizational and extra-organizational clients and customers." (Interview 4).

"These people are punctual and very careful and well-

disciplined in their work. We consider them to have special discipline, or in other words, special order." (Interview 6).

"The employee feels that the management does not separate the employee's interests from the organization's in order to create a sense of empathy among the employees to have one goal." (Interview 14).

"The organization must take such a path that the organization and the employee have the same interests, so the employee feels a sense of belonging, that they respect him/her in the organization and tell him "you're useful to us, part of our work will be disrupted without you." (Interview 14).

**Table 3.** Secondary codes and concepts

Category 1	Self-efficacy	Category 2	Self-identity
Concepts	Continuous pursuit of tasks	Concepts	Recognition of employees through appreciating their activities
	The ability to progress in job		Organizational support for employees
	The ability to help the edition of strategies		Organizational identity
	Purposeful life		Respect for their own competencies
Category 3	Responsibility	Category 4	Individual Factors
Concepts	Prioritization of affairs in any situation	Concepts	Individual motivations of employees
	Engagement in problem-solving		Individual values of employees
	Punctuality		Employees' expectations
	Employees' sense of responsibility		
	Customer appreciation		
Category 5	Group Conditions	Category 6	Employee Alignment with Organizational Goals
Concepts	Employees' interest in teamwork	Concepts	Target-centered affairs
			Creating a positive outlook for employees
	The positive culture of informal groups		Moving towards the goals
Category 7	Organizational Justice	Category 8	Psychological Empowerment
Concepts	Equitable distribution of facilities	Concepts	Sense of worthiness
	Meritocracy		Sense of autonomy
	Job security		Sense of effectiveness
Category 9	Human Resource Management System	Category 10	Context
Concepts	Employee participation	Concepts	Employees trust in the organization
	Gain sharing		Employees sensitivity to the organization
	Exchange of information		occupation-practitioner proportion
	Skills training for employees		Organizational participation culture
Category 11	Organizational Conditions	Category 12	Designing of a Supportive Reward System
Concepts	Human resource management system	Concepts	Use of material and spiritual incentives
	Organizational justice		Various incentives
			Performance-based reward
Category 13	Organizational Consequences	Category 14	Individual Consequences
Concepts	Employee retention	Concepts	Development of employees' extra-role behaviors
	Reduction of organizational costs		Promotion of employee job satisfaction
	Organizational citizenship behavior		Increasing employee organizational commitment
			Increasing employee effectiveness
Category 15	Negative Consequences	Category 16	Intervening Condition
Concepts	Increased malicious behaviors of employees	Concepts	Society culture
	Employee unwillingness to participate		Cyberspace
	Employee organizational silence		Economic stability
			Corruption

**Causal Conditions:** Causal conditions create and develop the axial phenomenon or category. Among the existing categories, organizational conditions, group conditions, and individual conditions are considered to be the causal factors that play a key role in the PO model, without which the PO program will not be implemented.

"One of the factors is to assure the employee that the facilities are distributed fairly. There is organizational justice for your progress." (Interview 1).

"The sense of job security is positively correlated with the sense of ownership in the organization." (Interview 3).

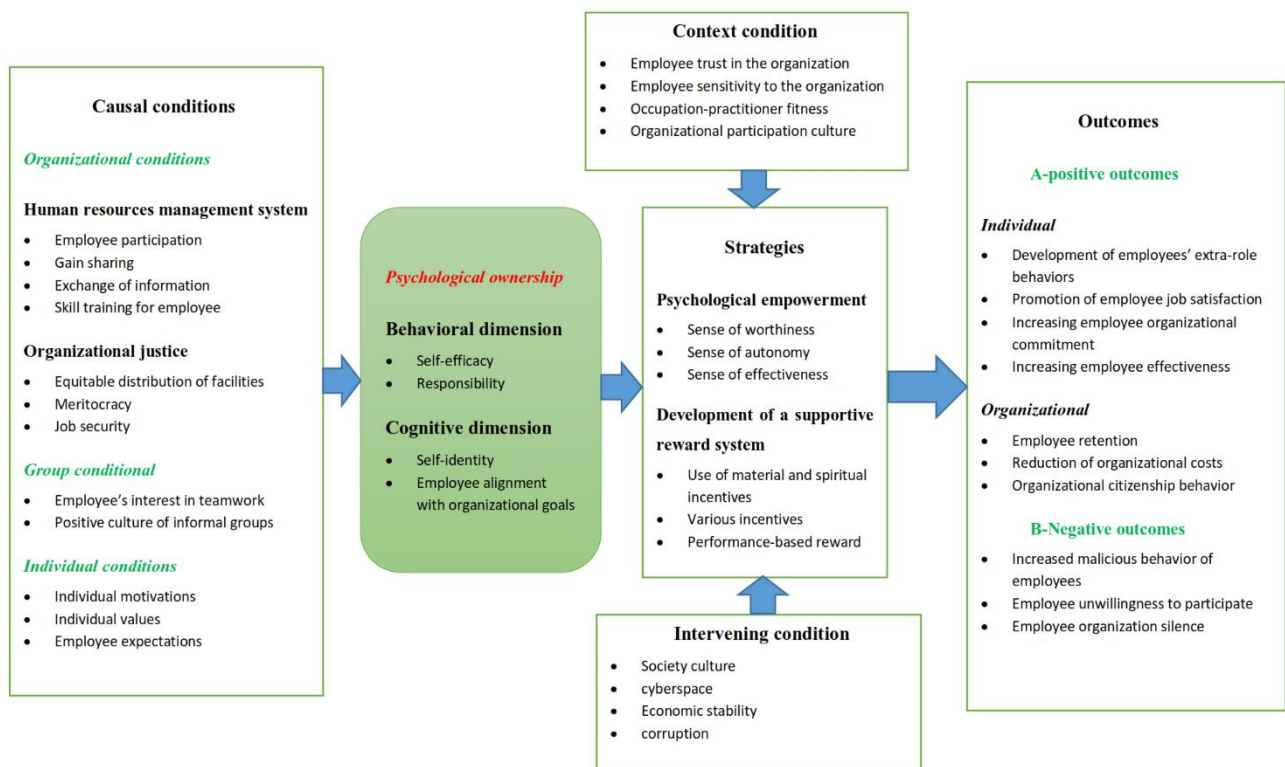
"The more attractive, interesting and motivating these frameworks and regulations are, the more psychological ownership they will foster." (Interview 5).

"Therefore, in-service training is required for work in that environment. So, the system of education and research in a bank must be flexible so that the bank employee can also get flexible; that is, be more open to change and encourage others to change." (Interview 8).

**Actions and Strategies:** Actions and interactions refer to purposeful behaviors, activities and interactions adopted in response to the axial category and under the influence of intervening conditions. These categories are also referred to as strategies. In this study, these categories are psychological empowerment and designing a supportive incentive system. The interviewees explained:

**Table 4.** Axes of the psychological ownership model for BIM employees

Theme 1		Causal Conditions
Categories		Organizational Conditions
		Group Conditions
		Individual Conditions
Theme 2		Core Phenomenon: Psychological Ownership
Categories	Behavioral Dimension	Self-efficacy Responsibility
	Cognitive Dimension	Self-identity
		Employee Alignment with Organizational Goals
Theme 3		Context
Categories		Employee Trust in the Organization
		Employee Sensitivity to the Organization
		Occupation-practitioner Fitness
		Organizational Participation Culture
Theme 4		Strategies
Categories		Psychological Empowerment
		Development of a Supportive Reward System
Theme 5		Intervening conditions
Categories		Society Culture
		Cyberspace
		Economic Stability
		Corruption
Theme 6		Consequences
Categories		Positive Individual Consequences
		Positive Organizational Consequences
		Negative Consequences



**Figure 1.** Psychological Ownership model for BIM employees



"If a person does additional work and is encouraged at the right time, the manager must take care that this doesn't become a norm/habit." (Interview 18).

"My organization will get satisfied, and so will I. I will feel useful" (Interview 16).

"A just reward system, say, can help a lot, that is, equality of payments, or payment for performance." (Interview 15).

"What really matters is attracting a person's participation in goal setting so that the person himself may feel that he was involved in setting the goal, and he is now trying to implement it." (Interview 9).

**Intervening Conditions:** Intervening conditions are factors that influence PO perception. Factors that play the role of intervening factors in this study's PO model are society's culture, cyberspace, economic stability, and the existence of corruption in the society.

"All these factors are influenced by the country's governance. I don't mean political issues, but government structure, law enforcement, and actually successful modeling." (Interview 11).

"If, say, time is a run-of-the-mill issue in the culture of our society and is not so important to the whole society, people will naturally bring this attitude and culture to the organization." (Interview 10).

"A culture in which society, the sense of security in society, the sense of economic security in society, if it exists, people will be more biased towards their organization; their psychological ownership will improve, and they will work better." (Interview 13).

"Intra-organizational trends are heavily influenced by extra-organizational changes. They are heavily influenced by the right or wrong general changes in society, issues like corruption, grossly unequal salaries, access to grossly unequal incomes and access to economic rents." (Interview 1).

**Context of the Phenomenon:** Context refers to specific conditions that affect actions and interactions. These conditions in the proposed model are employees' organizational trust, employees' sensitivity to the organization, Person-Job (PJ) fit, and Organizational Culture of Participation (OCP).

"Look, I told you earlier, when we talk about commitment to customers, we must first be committed to our own families." (Interview 16).

"What forces have you employed for the organization?" Has this person happened to be subjected to factors such as psychological evaluations, managerial evaluations, behavioral evaluations, and medical evaluations?" (Interview 2).

"Are organizations sensitive to behavioral and psychological problems?" (Interview 2.)

"People's participation is one of the important factors which has great influence. It may be better to say that the organizational culture of participation will provide the basis for people's greater efforts in the organization." (Interview 17).

**Consequences:** Some categories represent the consequences for the adoption of strategies. In this study, the individual and organizational outcomes result from the actions and interactions and are influenced by the

causal conditions, the central category and the context of the phenomenon. As interviewees explained:

"It reduces the cost of personnel retention and recruitment, increases the efficiency and effectiveness of employees, reduces the risk of failure of projects and programs." (Interview 3).

"When one works well, he prefers the interests of the organization to his personal interests. Finally, the revenues, profitability, and productivity of the organization increase." (Interview 13).

"Management deals with a number of active human resources, deals with effective forces that leads to the profitability and stability of the organization." (Interview 14).

"It leads to employee frustration. The organization faces the problem of what to do with these people, and the problem of finding a position for them in the organization." (Interview 8).

The researcher then seeks to include a broader range of conditions and analyses. This helps clarify the nature of the phenomenon and what sustains and stops it, and explain how it is shaped. In the selective coding step, the relationship between the PO model criteria among the BIM employees was determined within the framework of the GT.

Accordingly, PO is realized as an axial category based on the causal conditions of "organizational, group, and individual conditions" and through the strategies of "psychological empowerment and designing a supportive incentive system", as well as taking the context of the phenomenon into account. Thus, it leads to the realization of "individual, organizational and negative consequences".

## Discussion

Previous qualitative studies on PO have considered it a state in which an employee feels as though the target of ownership is his or hers [6]. Findings of this study indicate that employees will develop a sense of PO if the organization involves them in different ways in the organization's ownership or the outcome of its performance, which is the organization's goal, such as the fair distribution of profits. Organizational conditions, group conditions, individual conditions and the identified strategies are to some extent consistent with the study of Pierce et al. [6]. Based on the findings of the present study, the causal conditions for a sense of PO in BIM employees include organizational conditions (HRM system and organizational justice), group conditions and individual conditions. Jabali et al. identified internal factors (ambition and sense of competence) and external factors (personal interests, job satisfaction) as factors influencing PO [17], which seems to match the individual conditions in the present study. Individual conditions, including personality traits, individual motives, employee attitudes, etc. were among the causal factors of PO in this study.

Another achievement of Pierce et al. was the presentation of two organizational consequences for organizations that have cultivated PO in their employees, namely increased sense of responsibility and benevolent

behaviors [6]. The findings of the present study are consistent with those of Peirce et al. and lead to the development of employees' extra-role behaviors. Jussila et al. divided the PO consequences into attitudinal, motivational, and behavioral consequences [18]. Pierce and Jussila also argued that PO affects ownership motives, such as self-efficacy and personal identity, and since the individual is closely intertwined with the subject in the context of positive PO, people try to manifest behaviors that lead to the development and promotion of ownership [19]. In addition, people whose sense of being is highly related to the organization, tend to try different ways to promote and improve it [20]. The findings of this study imply that PO has positive consequences for both the individual and organization, and individual consequences can be considered as part of organizational consequences, because individuals spend many hours in their organizations. The greater PO of employees, under normal circumstances, will create many benefits to the organization and lead to the organization's growth through its full achievement of its goals.

The results of the present study also include retaining employees, increasing organizational commitment and improving organizational citizenship behavior as PO achievements.

In a qualitative study, the researchers identified the conceptual core of PO following a review of its literature, concluding that the conceptual core of PO is the sense of ownership towards a particular target [21]. An analysis of the interviews in the present study showed that employee-organizational goal alignment creates and develops the employees' sense of ownership and, consequently, their sense of responsibility. Actually they try to pursue organizational goals as their own goals and will be more sensitive to them.

Pierce et al. conducted a qualitative study in which they considered work environment structure, autonomy, and participative decision-making as the factors leading to the PO of a job and organization [22]. The present study also identified autonomy and employee participation as categories that influence the creation and development of the feeling of PO among employees. It showed that the managers of the BIM can give their employees the authority to prioritize the affairs, autonomy in decision-making and autonomy in how to do their assigned tasks so that they can develop a sense of autonomy and participation.

The identified actions and strategies for PO were psychological empowerment and the design of a supportive incentive system. Jabali et al. also highlighted the strategy of employee empowerment in the professional performance strategy, which is consistent with the findings of the present study [17]. Yazdanshenas also evaluated Human Resource Development (HRD) as a strategy for developing a sense of PO, which was confirmed by the findings, and also consistent with the findings of the present study [23]. If the senior managers of the bank want to create the highest degree of ownership among their employees, they need to

empower them psychologically in accordance with the present and past studies, create the sense of competence, usefulness and effectiveness among them, and support them through material and spiritual incentives.

The factors that play the role of intervening factors in the PO model in this study are society's culture, cyberspace, economic stability, and the existence of corruption in society. These findings are somehow consistent with those of Jabali et al., who identified socioeconomic, structural and cultural problems as the intervening factors affecting the sense of job ownership [17]. In order to reduce the impact of these factors on employees, bank managers need to provide financial security to their employees, raise their threshold of tolerance through cultural development, and minimize the impact of corruption in society by educating their personnel and raising their awareness.

The underlying or contextual conditions in the proposed model are: employees' trust in the organization, employees' sensitivity to the organization, PJ fit, and OPC. If employees have trust in their organization and their senior managers and actually see that the managers put them in a position that fits their education and spirit, and allow them to participate in developing the organization's strategies and guidelines, they will develop a sense of ownership towards the organization and try to comply with its charter and improve their efficiency and effectiveness.

## Conclusion

In general, the lack of PO among the BIM employees causes organizational silence, organizational indifference, reduction of efficiency and effectiveness, lack of attention to the goals of the bank, damage to property, departure of highly skilled employees, and so on. Therefore, to improve their employees' performance and influence their attitudes, the planners and managers of the bank can modify or eliminate destructive behaviors by understanding and applying the PO model, and create or improve the sense of psychological ownership in order to achieve the goals of the bank. The existence of PO in the employees will accelerate the organization's achievement of its prospects and increase its profitability.

Therefore, to create and develop a sense of PO among the BIM employees, it is suggested that the results of this study be applied to solve some behavioral and attitudinal problems of the employees towards the organization and its goals so that they can solve certain issues.

This study, like other qualitative studies, is not generalizable, which is considered as a kind of limitation. In this regard, this study can be extended to a qualitative phase in the future using the triangulation method. This study was conducted in the context of BIM with respect to its specific mission and organizational culture. Therefore, this issue should be taken into account in the generalization of its results for other organizations. Thus, similar studies can be conducted in other organizations so that the results of the PO model can be compared in more organizations through a comparison of their results.

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