

Personality Traits and Employee Performance in Commercial Banks of Butwal

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Abstract

This study aims to explore the relationship between personality traits and employee performance in commercial banks of Butwal. The research utilized a convenience sampling technique to collect data from 240 employees of commercial banks. A structured questionnaire incorporating a seven-point Likert scale was employed to gather responses. The study adopted a descriptive and causal-comparative research design, applying various statistical analyses such as Mean, Standard Deviation, Correlation, Regression, One-Way ANOVA, Mann-Whitney U test, and Kruskal-Wallis H test to analyze the data. The findings revealed that there is a significant positive relationship between personality traits and employee performance. Moreover, conscientiousness and extraversion were identified as the primary determinants of employee performance within commercial banks. The study concludes that if commercial banks focus more on extraversion and conscientiousness while training their employees, there is a high possibility that employee performance can be enhanced.

Key words: *Neuroticism, extraversion, agreeableness, conscientiousness, Openness to experiences, employee performance.*

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I. INTRODUCTION

In the high-stakes world of banking, where seamless operations and delighted clients are paramount, employee performance isn't just important, it's the linchpin of survival. Every bank, driven by the need for peak effectiveness (Beng & Muthuveloo, 2020), wrestles with the same core question: how do you identify the star performers from those who will drag the institution down? Picture this: a bank teetering on the brink of financial crisis.

Suddenly, the ability to make sound judgments, communicate clearly, and manage immense pressure becomes the difference between triumph and collapse (Delima, 2019). In this make-or-break moment, employee performance emerges as the secret weapon, the critical ingredient that determines whether the bank not only survives but thrives, carving a path toward lasting prosperity (Halim et al., 2011).

While a multitude of factors influence employee performance, personality traits

consistently emerge as a critical driver. Pioneering research, like that of Barrick and Mount (1991) and Tett, Jackson, and Rothstein (1991), highlights the profound impact of traits, especially conscientiousness and emotional stability, on how individuals tackle work, manage stress, and contribute to teamwork—all vital in the demanding banking sector. Effective resource utilization, including time and energy allocation (Boshoff & Arnolds, 1995; Schepers, 1994), also serves as a key performance indicator. However, many banks grapple with trait-related challenges that can hinder both individual and organizational success (Altangerel, Ruimei, Elahi, & Dash, 2015).

Investigating this link between personality and performance reveals several complexities. Personality traits are multifaceted. Conscientiousness, while often linked to positive job outcomes, isn't a guaranteed formula for success across all roles or industries. The interplay of multiple traits adds another layer of complexity, as their

combined effects can be unpredictable. Generalizability is a further concern. Personality expression can vary across work environments, making it difficult to extrapolate research findings to the diverse cultures within the banking sector. For instance, agreeableness might be advantageous in customer service roles but less so in positions requiring assertiveness.

In general, humans are created differently and with different instincts that define their personalities and reactions to changing environments. These personality traits are important in achieving an organization's objectives which is more than just profit making but also another aspect of job performance. Researches have shown that employee performance determines job performance (Beng & Muthuveloo, 2020, Alsuwailem & Elnaga, 2016).

Personality is that pattern of characteristic thoughts, feelings, and behaviors that distinguishes one person from another and that persists over time and situation (Phares, 1991). Employees' personality is very important to every organization. In psychology, the five dimensions of personality provides a clear conceptual and measurement framework for research into personality and that are used to describe human personality. The greatest achievement of firms does not only depend on employee's skills and capability but also on the different personality traits. The Personality traits are Conscientiousness- hardworking, careful, thorough, responsible, organized, persevering; Extraversion- sociable, talkative, gregarious, assertive, active, ambitious and expressive; Agreeableness- courteous, flexible, trusting, good natured, cooperative, forgiving, soft hearted, and tolerant; Neuroticism- anxious, depressed, angry, embarrassed, emotional, worried, and insecure; and Openness to experience imaginative, cultured, curious, original, broad

minded, intelligent and artistically sensitive. Those have been found to consistently describe personality of employees (Barrick & Mount, 1991). The study of personality traits has a rich history. The mid-20th century saw the emergence of trait theories, notably Gordon Allport's identification of cardinal, central, and secondary traits. Raymond Cattell furthered this with his 16 personality Factor. In the 1980s, the Big Five personality traits (OCEAN model) gained prominence, providing a comprehensive framework for assessing personality. This model includes Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism.

Job performance defined as an important activity that provides both the goals and methods to achieve the organizational goals and also provide the achievement level in term of out- put (Ibrahim, 2004). It defined as an effort of an employee to achieve some specific goal (El-Saghier, 2002). Traditionally, the employees' job performance has primarily defined in terms of how well an employee completes his/her assigned duties.

The existing literature on the relationship between personality traits and employee performance in the banking sector has provided valuable insights, but a notable research gap exists in terms of a comprehensive examination that considers the unique nature of banking employees and their interactions with diverse customers. While some studies have explored the general link between personality traits and job performance, there is a lack of focused research on how specific personality traits align with the demands of the banking sector, where employees regularly engage with customers of varying needs and temperaments (Boshoff & Arnolds, 1995; Schepers, 1994).

While extensive research exists on the relationship between personality traits and employee performance (e.g., Barrick & Mount, 1991; Judge et al., 2001), there is a

significant gap in understanding this dynamic specifically within the context of commercial banks in Butwal, Nepal. Existing studies often focus on broader samples, potentially overlooking the unique socio-cultural and economic factors prevalent in this specific region. Furthermore, the existing literature may not adequately address the influence of specific personality traits relevant to the banking sector in a developing economy like Nepal, where customer interaction, regulatory compliance, and resource constraints might place different demands on employees compared to developed economies (Budhwar et al., 2021).

Investigating this gap is crucial for several reasons. First, it can provide valuable insights for commercial banks in Butwal to optimize their human resource management practices. By understanding the specific personality traits that drive employee performance in their context, banks can refine their recruitment, training, and development programs to attract and nurture high-performing individuals.

II. LITERATURE REVIEW

This section deals with the theoretical review, and empirical review related to the current study has mention

H1: There is a significant effect of Neuroticism on employee performance.

Affective Events Theory (AET) posits that workplace events trigger emotional responses, which in turn influence employees' attitudes and behaviors (Weiss & Cropanzano, 1996). Within this framework, Neuroticism—a trait characterized by emotional instability and a propensity for negative emotions—can amplify negative reactions to workplace events, leading to decreased job satisfaction and performance. Individuals high in Neuroticism may experience heightened

Second, this research can contribute to a more nuanced understanding of the personality-performance relationship in the banking sector of developing economies. The findings might reveal unique challenges and opportunities compared to developed economies, informing tailored strategies for talent management. Finally, this study can contribute to the broader academic discourse on personality and performance by providing context-specific empirical evidence from a region that has received relatively little attention in this area.

The objectives of the study are as mention:

- To determine the relationship between Neuroticism, Extraversion, Conscientiousness, Openness to experience, Agreeableness and Employee performance.
- To examine the impacts of Neuroticism, Extraversion, Conscientiousness, Openness to experience and Agreeableness on Employee performance.

sensitivity to stressors, resulting in adverse effects on their work outcomes.

Research has consistently demonstrated a negative relationship between Neuroticism and job performance. For instance, a meta-analysis by Barrick and Mount (1991) found that higher levels of Neuroticism are associated with lower job performance across various occupations. Similarly, a study by Delima (2020) revealed that Neuroticism had a negative and significant impact on employee job performance among nursing staff in a Sri Lankan hospital. These findings underscore the detrimental effect of Neuroticism on work-related outcomes.

H2: There is a significant effect of Extraversion on employee performance.

Trait Activation Theory suggests that certain traits are expressed when situational cues in the environment trigger them (Tett & Burnett, 2003). Extraversion, characterized by sociability and assertiveness, is likely to be activated in roles that require interpersonal interaction and leadership. In such contexts, extraverted individuals may exhibit enhanced job performance due to their comfort and proficiency in social settings.

Empirical studies have highlighted the positive impact of Extraversion on job performance, particularly in roles involving social interaction. Bello and Bello (2021) found that Extraversion significantly contributes to job performance among hotel employees in Lagos State, Nigeria. Additionally, research indicates that Extraversion is positively correlated with leadership emergence and effectiveness, further supporting its beneficial role in work environments that demand social engagement (Judge et al., 2002).

H3: There is a significant effect of Conscientiousness on employee performance.

Behaviorist Personality Theory, as proposed by B.F. Skinner (1938), emphasizes that behavior is shaped by reinforcement and consequences. Conscientiousness, which involves traits like organization, reliability, and discipline, aligns with behaviors that are positively reinforced in structured work environments. Individuals high in Conscientiousness are likely to develop habits that lead to consistent and dependable job performance, as these behaviors are reinforced by positive outcomes such as recognition and advancement.

Conscientiousness has been consistently identified as a strong predictor of job performance across various occupations. A meta-analysis by Barrick and Mount (1991) demonstrated that Conscientiousness is

positively correlated with job performance in diverse job types. Similarly, Delima (2020) reported that Conscientiousness had the highest positive impact on employee job performance among nursing staff in Sri Lanka. These studies affirm the critical role of Conscientiousness in enhancing work performance.

H4: There is a significant effect of Openness to Experience on employee performance.

Holland's (1992) Theory of Vocational Personalities and Work Environments posits that individuals with high Openness to Experience, characterized by creativity and a preference for novelty, are inclined towards Artistic or Investigative work environments. Such environments provide opportunities for creative problem-solving and innovation, allowing open individuals to thrive and perform effectively.

Studies have shown that Openness to Experience positively influences job performance, especially in roles that require adaptability and innovation. Bello and Bello (2021) found that Openness significantly contributes to job performance in the hotel industry, suggesting that open individuals excel in dynamic and customer-oriented settings. Furthermore, research indicates that Openness is associated with creativity and the ability to adapt to changing circumstances, which are valuable traits in many professional contexts (Neubert, 2004).

H5: There is a significant effect of Agreeableness on employee performance.

Transactional Analysis (TA) Theory, introduced by Berne (1950), examines how individuals interact through different ego states: Parent, Adult, and Child. Agreeableness, which encompasses traits like empathy, cooperation, and kindness, facilitates positive Adult-to-Adult

transactions, leading to effective communication and collaboration in the workplace. Such interactions are conducive to harmonious work relationships and can enhance overall job performance.

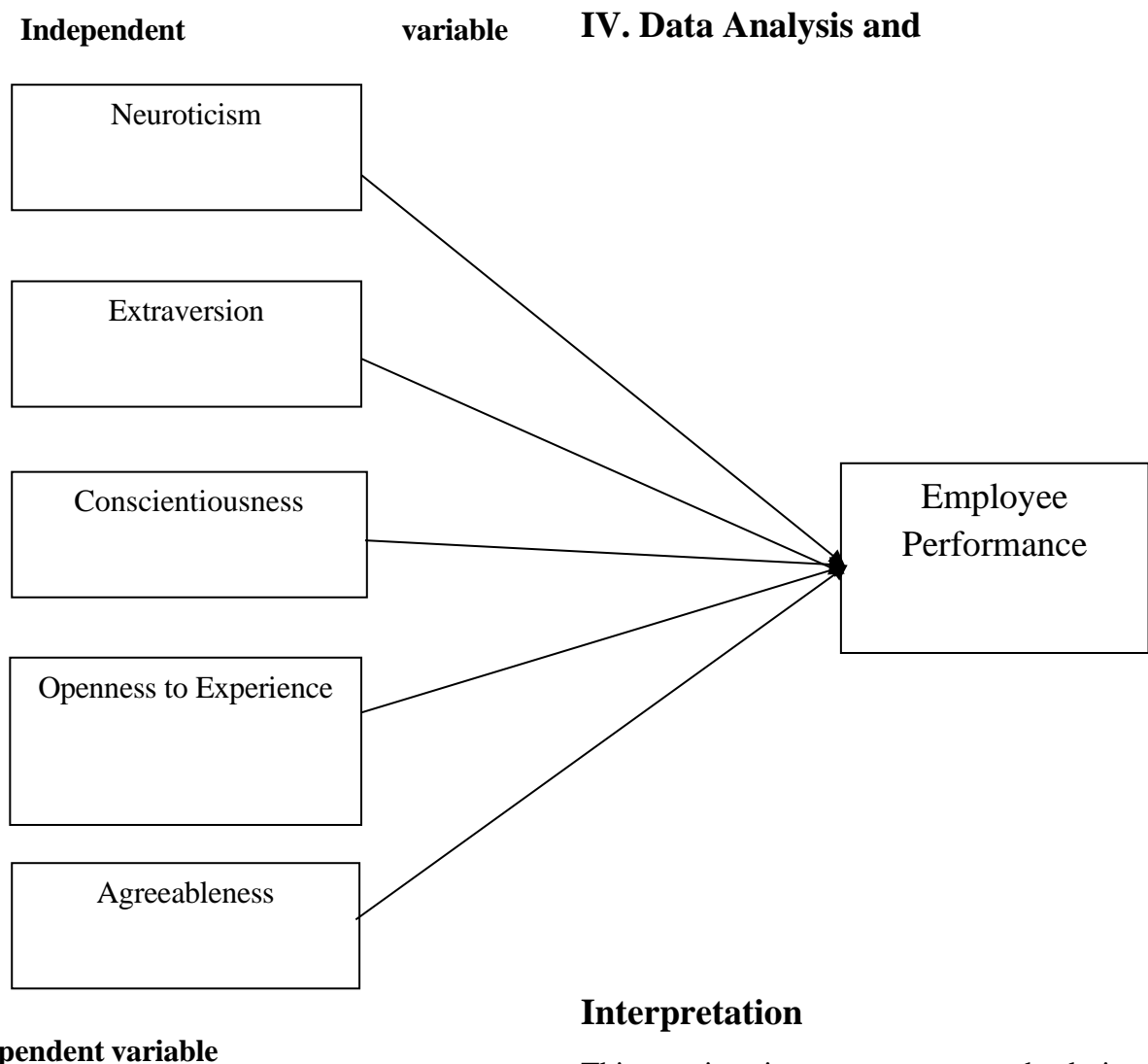
The relationship between Agreeableness and job performance appears to be context-dependent. While some studies, such as Delima (2020), found a positive and significant impact of Agreeableness on job performance among nursing staff, other research indicates that the effect of Agreeableness may vary depending on the job

role and environment. For instance, roles that require high levels of teamwork and customer interaction may benefit more from agreeable traits, whereas in other contexts, the impact might be less pronounced (Neubert, 2004).

Theoretical frameworks can be drawn from existing theories, models, or conceptual frameworks or they can be developed specifically for a particular research study. It includes independent and dependent variable.

Research Framework

Figure 1



Source: Adopted from DELIM (2019)

Interpretation

This section incorporates research design, population, sample size, sample method

nature and sources of data, instrument for data collection methods, and tools used for data analysis.

Research design

This study utilizes both descriptive and causal-comparative research designs to examine the relationships between personality traits and employee performance.

Descriptive research systematically characterizes a population or phenomenon without manipulating variables, providing insights into existing patterns and behaviors. In this study, it offers a detailed snapshot of current conditions regarding personality traits and employee performance, facilitating the observation of natural variations within the workplace.

Causal-comparative research, or ex post facto research, identifies cause-and-effect relationships by comparing groups differing in a particular variable. Here, it explores how varying levels of personality traits (independent variables) influence employee performance (dependent variable) by examining existing differences among employee groups.

Population and sample size

The research area for the study is Butwal. There are altogether 20 commercial banks in Butwal sub- metropolitan city. The total employee in these 20 commercial banks is 600 based on field survey, 2024. Therefore the population of the study is 600.

The total sample size for this study has been obtained using the formula developed by Yamane(1967). In case of population size is known, the Yamane formula for determining the sample size is given by:

$n = \frac{N}{1 + Ne^2}$, Where, n = sample size, N = Population size, and e = Margin of error

(MOE), $e=0.05$. Thus, the sample size of the study is $n = 240$

Sampling technique

The sample respondents from the total population have been approached through convenience sampling technique.

Nature and sources of data and Instrument for data collection

Quantitative data for this study were collected through a primary source using a structured questionnaire adapted from Adeola (2017). The questionnaire utilized a 7-point Likert scale, ranging from 1 (Strongly Disagree) to 7 (Strongly Agree), to capture participants' responses.

Initially, detailed constructs related to the chosen variables were identified: personality traits as the independent variable and employee performance as the dependent variable. Under the independent variable, five constructs were selected, each representing a dimension of personality traits. Corresponding sets of questions were then formulated for both the independent and dependent variables.

To ensure clarity and reliability, a pilot test was conducted with a sample of 30 respondents, allowing for the identification and rectification of any errors or ambiguities in the questionnaire. Subsequently, 300 questionnaires were distributed to the target participants, out of which 240 were completed and returned, resulting in a response rate of 80%.

Statistical tools

The research study used Smart PLS and SPSS version 20 registered authorized software of LBC to analyze the collected data. The study employed various statistical tools based on the appropriateness of the data. Descriptive

statistics, including mean and standard deviation (SD), were computed to analyze and identify employee responses. Additionally, a reliability test was conducted to assess the reliability of the research instrument. A Normality test, specifically the K-S test, was employed to check the normal distribution of the data. Following the assessment of data

normality, parametric and non-parametric tests were utilized in inferential statistics. Furthermore, a Correlation tool was employed to measure the relationship between variables, and a Regression tool was used to examine the effect of independent variables on the dependent variable.

IV. DATA ANALYSIS AND INTERPRETATION

This section deals with the analysis and results of the paper. The data collected have been

analyzed using different tools Smart PLS and SPSS software and the results obtained have been incorporated into this section.

Table 1

Measurement Items Assessment/ Assessment of Survey Items

Variables	Items	Loadings	VIF	Mean	SD	Means of construct	SD of construct
	A1	0.863	2.790	5.987	1.380		
	A2	0.904	3.639	5.833	1.491		
Agreeableness	A3	0.903	3.889	5.729	1.622	5.6356	1.5812
	A4	0.695	1.709	5.062	1.761		
	A5	0.762	1.641	5.567	1.652		
	C1	0.906	3.333	4.746	1.886		
	C2	0.901	3.731	4.308	1.959		
Conscientiousness	C3	0.832	2.307	4.346	2.068	4.2992	1.968
	C4	0.794	2.169	3.871	1.963		
	C5	0.917	4.147	4.225	1.964		
	E1	0.817	1.845	5.621	1.506		
	E2	0.784	2.221	5.796	1.482		
Extraversion	E3	0.854	2.731	5.65	1.495	5.3384	1.587
	E4	0.856	3.441	4.992	1.708		
	E5	0.773	2.619	4.633	1.744		
	EP1	0.891	3.039	5.704	1.393		
	EP2	0.898	3.449	5.192	1.692		
Employee performance	EP3	0.765	2.281	4.996	1.755	5.331	1.6264
	EP4	0.851	2.543	5.146	1.853		
	EP5	0.810	2.120	5.617	1.439		
	NT1	0.841	2.484	5.192	1.635		
	NT2	0.882	3.081	5.229	1.501		
Neuroticism	NT3	0.781	2.077	4.796	1.764	5.2676	1.5662
	NT4	0.862	2.838	5.188	1.478		
	NT5	0.785	1.675	5.933	1.453		
	O1	0.798	2.792	4.467	1.958		

	O2	0.795	2.738	4.925	1.842		
Openness to experience	O3	0.901	3.759	4.242	1.873	4.2226	1.9058
	O4	0.874	3.146	4.225	1.970		
	O5	0.826	1.796	3.254	1.886		

Table 1 shows that thirty scale items are used to assess six latent variables. The outer loading values of all items are above the threshold value of 0.7, indicating the absolute contribution of each item in measuring the respective variable (Sarstedt et al., 2017).

Similarly, the mean value of Neuroticism, Extraversion, Agreeableness, and Employee Performance is 5.3656, which is close to 6, suggesting that employees tend to agree with these constructs of personality traits and employee performance. This reflects a positive attitude among employees in commercial banks. Likewise, the mean value of Conscientiousness and Openness to Experience is 4.22, which is close to 5,

Table 2

Convergent Validity and Discriminant validity

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Agreeableness	0.884	0.896	0.916	0.688
Employee performance	0.899	0.909	0.925	0.714
Extraversion	0.876	0.885	0.909	0.668
Neuroticism	0.888	0.894	0.918	0.691
Openness to experience	0.901	0.974	0.923	0.705
Conscientiousness	0.921	0.938	0.94	0.759

Table 2 indicates the internal reliability and validity of the constructs used in this study. The Cronbach's Alpha values for all constructs exceed the standard threshold of 0.705 (Bland & Altman, 1997), confirming strong internal consistency and ensuring that the scale used for measuring each construct is reliable. Furthermore, the Composite Reliability (CR) rho_a and CR rho_c values

indicating that employees somewhat agree with these personality traits.

Additionally, the standard deviation values for all variables are below 2, suggesting that the mean values of all personality trait constructs deviate only slightly. Furthermore, the Variance Inflation Factor (VIF) for all variables is less than 10, and the Tolerance values are above 0.1, indicating that the independent variables are not highly correlated. Therefore, it can be concluded that there is no issue of multicollinearity among the variables. According to Pallant (2010), the cutoff value for tolerance is 0.10, and the VIF should not exceed 10.

are above 0.70, indicating high construct reliability and validity (Saari et al., 2021; Hair et al., 2022). Additionally, the Average Variance Extracted (AVE) values exceed the 0.50 threshold, demonstrating that convergent validity is established for all constructs (Hair et al., 2022). Thus, the results presented in Table 2 meet all the necessary quality criteria measures.

Table 3

One-Sample Kolmogorov Smirnov Test

Variable	Conscientiousness	Openness to experiences	Agreeableness	Extraversion	Employee performance
Kolmogorov-2.076	1.494	1.762	2.438	2.358	3.007
Asymp. Sig. (2- .000)	0.023	0.004	0	0	0

As shown in Table 3, the Z-values for Neuroticism, Agreeableness, Extraversion, and Employee Performance fall outside the range of -1.96 to +1.96, indicating that these variables do not follow a normal distribution. However, the Z-values for Conscientiousness and Openness fall within this range,

suggesting that these variables follow a normal distribution.

In statistical analysis, parametric tests are used for normally distributed data, while non-parametric tests are applied when the data do not follow a normal distribution.

Table 4

Independent sample t test(gender)

Variable Gender of respondent	N	Mean	T-value	P-value
Conscientiousness Male	97	4.5	1.504	0.688
Female	143	4.16		
Openness to experiences Male	97	4.07		
Female	143	4.33	-1.214	0.992

From Table 4, it is shown that the p-value for Conscientiousness is 0.688, which is greater than 0.05. Therefore, the alternative hypothesis is rejected at a 5% level of significance, indicating that the opinions of male and female employees regarding Conscientiousness are similar. This may be due to the fact that both male and female employees exhibit similar levels of discipline, responsibility, and organizational commitment in the workplace.

Similarly, the p-value for Openness to Experience is 0.992, which is also greater than 0.05. Hence, the alternative hypothesis is rejected at a 5% level of significance, suggesting that male and female employees hold similar views on Openness to Experience. This may be because both genders have comparable exposure to learning opportunities, new experiences, and adaptability in their work environment.

Table 5

Independent sample t test (marital status)

Variable marital status	N	Mean	T- value	P-value
Conscientiousness Married	149	4.28	-0.219	0.279
Unmarried	91	4.33		
Openness to experiences Married	149	4.18		
Unmarried	91	4.29	-0.219	0.734

Table 5 presents the p-values for the variables under study. The p-value for Conscientiousness is 0.279, which exceeds the conventional significance level of 0.05. Consequently, the null hypothesis is not rejected, indicating no statistically significant difference in Conscientiousness between married and unmarried employees. This suggests that marital status does not influence levels of Conscientiousness among employees.

Similarly, the p-value for Openness to Experience is 0.734, also greater than 0.05. Thus, the null hypothesis is not rejected for this variable as well, implying that married and unmarried employees exhibit comparable levels of Openness to Experience. This finding suggests that marital status does not significantly affect employees' openness to new experiences.

Table 6

One way ANOVA table (age)

Variable	Age of respondents	N	Mean	F- value	P- value
Conscientiousness	20 to 30	174	4.32		
	31 to 40	57	4.21		
	41 to 50	9	4.4		
Total		240	4.3	0.1	0.905
Openness to experiences	20 to 30	174	4.24		
	31 to 40	57	4.2		
	41 to 50	9	4.02		
Total		240	4.22	0.081	0.922

Table 6 presents p-values for conscientiousness (0.905) and openness to experience (0.922), both exceeding the 0.05 significance threshold. Consequently, null hypotheses is accepted, indicating no

significant differences in these traits across different age groups. This suggests that employees, regardless of age, share similar levels of conscientiousness and openness to experience.

Table 7

One way ANOVA table (qualification)

<i>variable</i>	<i>Qualification</i>	<i>N</i>	<i>Mean</i>	<i>F- value</i>	<i>P-value</i>
<i>Conscientiousness</i>	<i>+2 and below</i>	<i>3</i>	<i>5.73</i>		
	<i>bachelors level</i>	<i>83</i>	<i>4.14</i>		
	<i>Master</i>	<i>141</i>	<i>4.33</i>		
	<i>above master</i>	<i>13</i>	<i>4.63</i>		
	<i>Total</i>	<i>240</i>	<i>4.3</i>	<i>1.116</i>	<i>0.343</i>
<i>Openness to experiences</i>	<i>+2 and below</i>	<i>3</i>	<i>2.47</i>		
	<i>bachelors level</i>	<i>83</i>	<i>4.39</i>		
	<i>Master</i>	<i>141</i>	<i>4.17</i>		
	<i>above master</i>	<i>13</i>	<i>4.08</i>		
	<i>Total</i>	<i>240</i>	<i>4.22</i>	<i>1.563</i>	<i>0.199</i>

Table 7 shows that the p-values for Conscientiousness (0.343) and Openness to

Experience (0.199) exceed the 0.05 threshold. Consequently, the null hypothesis is accepted, indicating that employees with different levels of qualification exhibit similar personality traits in terms of Conscientiousness and Openness to Experience. The similarity in mean values across qualification groups further supports this conclusion. This uniformity may be attributed to the inherent nature of these personality traits,

which tend to remain stable regardless of educational background. Conscientious individuals typically demonstrate self-discipline and a strong sense of duty, while those high in Openness to Experience are characterized by intellectual curiosity and creativity. These attributes are likely intrinsic and not significantly influenced by external factors such as formal qualifications.

Table 8

Mann-Whitney U test (gender)

Variable	Gender of respondent	N	Mean Rank	Z-value	P- value
Neuroticism	Male	97	126.74	-1.148	0.251
	Female	143	116.27		
	Total	240			
Agreeableness	Male	97	121.88	-0.255	0.799
	Female	143	119.56		
	Total	240			
Extraversion	Male	97	126.71	-1.144	0.253
	Female	143	116.29		
	Total	240			

From table 8, it is shown that the p value of neuroticism, agreeableness and extraversion is 0.524, 0.310 and 0.333 respectively. Which is more than 0.05, Thus it can be said that null hypotheses are accepted. This means the opinion of male and female employees are similar towards neuroticism, agreeableness and extraversion. From the

mean value of male and female employees it can be noticed that their opinion towards neuroticism, agreeableness and extraversion are similar. This may due to organizations aligns its employees around goals and strategic objectives and male and female employees have a unified focus.

Table 9

Mann-Whitney U test (qualification)

Variable	Qualification of respondent	N	Mean Rank	Z-value	P- value
	+2 and below	3	52.5		
Neuroticism	bachelors level	83	43.17		
	Total	86		-0.637	0.524
	+2 and below	3	57.83		
Agreeableness	bachelors level	83	42.98		
	Total	86		-.1.016	0.31
	+2 and below	3	57.17		
Extraversion	bachelors level	83	43.01		

	Total	86		-0.968	0.333
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Table 9 indicates that the p-values for neuroticism (0.524), agreeableness (0.310), and extraversion (0.333) are all greater than the common significance threshold of 0.05. In statistical testing, a p-value above 0.05 suggests that there isn't enough evidence to reject the null hypothesis, implying no significant difference between groups regarding these traits.

Therefore, it can be concluded that employees with different qualifications share similar views on neuroticism, agreeableness, and extraversion. This uniformity in opinions is further supported by the comparable mean values observed across these traits.

One possible reason for this similarity is that certain personality traits are relatively consistent across individuals, regardless of

their qualifications. Research has shown that traits like neuroticism and extraversion have a significant heritable component, indicating that genetics play a substantial role in their expression.

This genetic influence may lead to a natural alignment in these traits among employees, irrespective of their educational or professional backgrounds.

Additionally, workplace environments often promote specific behaviors and attitudes that align with organizational culture, leading to a convergence in how employees perceive and exhibit these traits. This environmental influence can further homogenize opinions on personality traits among employees with diverse qualifications.

Table10

Kruskal-Wallis H Test(age)

Variable	Age of respondent	N	Mean Rank	Chi square value	P value
Neuroticism	20 to 30	174	121.58		
	31 to 40	57	115.88		
	41 to 50	9	128.83		
Total		240		0.426	0.808
Agreeableness	20 to 30	174	126.38		
	31 to 40	57	109.45		
	41 to 50	9	76.83	6.288	0.043
Total		240			
Extraversion	20 to 30	174	122.89		
	31 to 40	57	110.58		
	41 to 50	9	137.11		
Total		240		1.895	0.388

Table 10 shows that the p-value for Agreeableness is less than 0.05, leading to the rejection of the null hypothesis at the 5% significance level. This indicates a significant difference in Agreeableness among respondents aged 20–30 years, 30–40 years, and 40–50 years. Based on the mean rank

presented in the table, respondents aged 20–30 years have a more favorable opinion about Agreeableness compared to other age groups.

However, the p-values for Neuroticism and Extraversion are greater than 0.05, suggesting that the null hypothesis is accepted. This

implies that employees across different age groups share similar opinions regarding Neuroticism and Extraversion.

Table11

Krushkal-Wallis H Test(age)

Variable	Qualification of respondent	N	Mean Rank	Chi-square value	P- value
Neuroticism	+2 and below	3	52.5		
	bachelors level	83	43.17		
	Total	86		0.406	0.524
Agreeableness	+2 and below	3	57.83		
	bachelors level	83	42.98		
	Total	86		1.032	0.31
Extraversion	+2 and below	3	57.17		
	bachelors level	83	43.01		
	Total	86		0.936	0.333

Table 11 shows that the p-value for all variables—Neuroticism, Agreeableness, and Extraversion—is greater than 0.05. Therefore, the null hypothesis is accepted at the 5% significance level for these variables. This indicates that there is no significant difference in Neuroticism, Agreeableness, and Extraversion between respondents with

qualifications up to +2 and below and those with a bachelor's degree.

Based on the mean rank presented in the table, respondents with qualifications of +2 and below have a more favorable opinion about Neuroticism, Agreeableness, and Extraversion compared to others.

Table12

Correlations

Variable	Neuroticism	Conscientiousness	Openness to experiences	Agreeableness	Extraversion	Employee performance
Neuroticism	1	.392**	-.384**	.658**	.775**	.649**
Conscientiousness		1	-.808**	.458**	.355**	.388**
Openness To Experiences			1	-.402**	-.369**	-.292**
Agreeableness				1	.777**	.692**
Extraversion					1	.812**
Employee Performance						1

Table 12 shows that the correlation coefficients (r) between neuroticism, conscientiousness, openness to experiences, agreeableness, and extraversion in relation to

Employee performance are 0.649, 0.388, -0.292, 0.692, and 0.812, respectively. This indicates a strong positive relationship between the independent variables and the

dependent variable, except for openness to experience. However, The correlation coefficient (r) value of -0.292 indicates a weak negative relationship between Openness to Experience and Employee Performance. This suggests that as Openness to Experience increases, Employee Performance tends to decrease slightly, though the relationship is not strong.

The presence of a double-star (**) on the p-value signifies that the correlation is statistically significant at a conventional level (typically $p < 0.01$). This means there is strong

evidence to conclude that the negative correlation is not due to random chance.

In summary, employees who score higher on Openness to Experience may exhibit slightly lower performance, and this relationship is statistically significant. A negative relationship means that as Openness to Experience increases, Employee Performance tends to decrease slightly. This might happen because highly open employees often seek new experiences, explore creative ideas, or take risks, which may sometimes distract them from their job tasks or make them less focused on routine work.

Table 13

Model Fit Assessment F-square

Variable	f-square
Agreeableness -> Employee performance	0.008
Extraversion -> Employee performance	0.595
Neuroticism -> Employee performance	0
Openness to experience -> Employee performance	0.063
conscientiousness -> Employee performance	0.094

We examined the goodness-of-fit indices for the model. Specifically, the standardized root mean square residual (SRMR) was utilized for this purpose. The SRMR value is 0.0672, less than the threshold value of 0.08. This indicates that the model possesses good explanatory power, as Hu and Bentler (1998) suggested. Table 13 depicts the F square value for different dimensions of personality traits in relation to employee performance. Here the f-square value of agreeableness is 0.008,

Extraversion is 0.595, Neuroticism is 0, Openness to experience is 0.063, and conscientiousness is 0.194. It shows that agreeableness, extraversion and neuroticism have a small effect size on the employee performance. Similarly, Openness to experience has a medium effect size on the customer experience. Further, the f-square value of conscientiousness on the employee performance is 0.094, indicating a large effect size.

Table.14

R square and Adjusted R square

Variable	R-square	R-square adjusted
Employee performance	0.75	0.744

Table 14 shows the R-square value of employee performance in relation to all dimensions of personality traits is 0.744, which indicates that 75 percent of variation in

Employee Performance is explained by Neuroticism, Extraversion, Conscientiousness, Openness to experience, Agreeableness.

Figure 2

Figure – path diagram

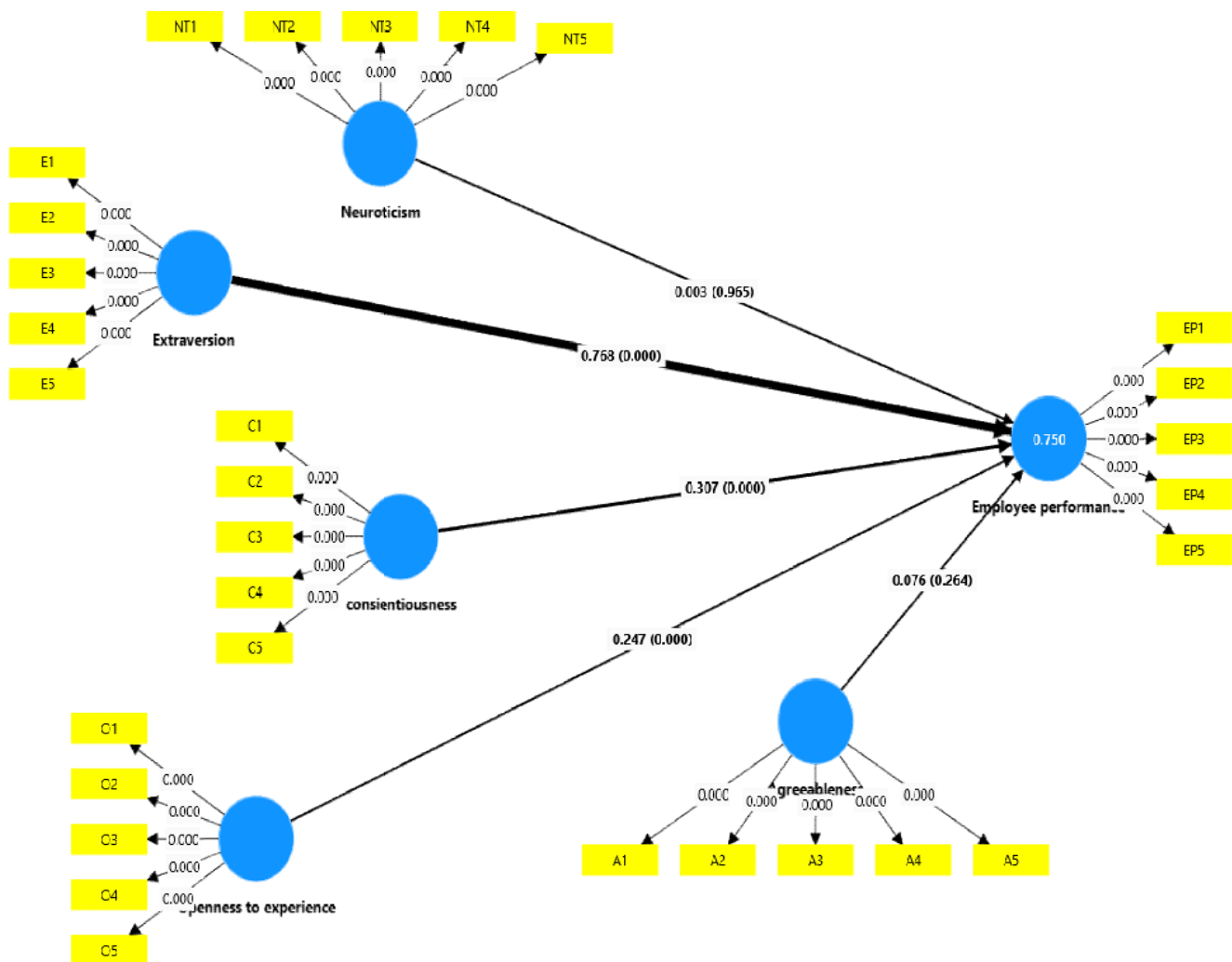


Table 15						
Hypothesis testing (direct effect)						
Hypothesis	B	Mean	SD	T statistics	P values	Decision
H1: Agreeableness -> Employee performance	0.08	0.08	0.07	1.116	0.264	Rejected
H2: Extraversion -> Employee performance	0.77	0.76	0.07	10.692	0	Accepted
H3: Neuroticism -> Employee performance	3	4	0.06	0.044	0.965	Rejected
H4: Openness to experience -> Employee performance	0.25	0.24	0.07	3.694	0	Accepted
H5: Conscientiousness -> Employee performance	0.37	0.34	0.07	4.296	0	Accepted

Figure 2 and Table 15 present the bootstrapping results based on 5,000

subsamples and the decisions on hypotheses. Among all hypotheses, H2, H4, and H5 are

accepted at a 0.05 significance level, indicating significant positive impacts on employee performance. The results show that Extraversion has a positive and significant impact on employee performance ($\beta = 0.768$; $p < 0.05$). Similarly, Openness to Experience exhibits a positive and significant effect ($\beta = 0.247$; $p < 0.05$), while Conscientiousness also contributes positively and significantly to employee performance ($\beta = 0.307$; $p < 0.05$).

On the other hand, H1 and H3 are rejected as they are insignificant at the 0.05 level,

Figure 3

Importance-performance Map Analysis (IPAM)

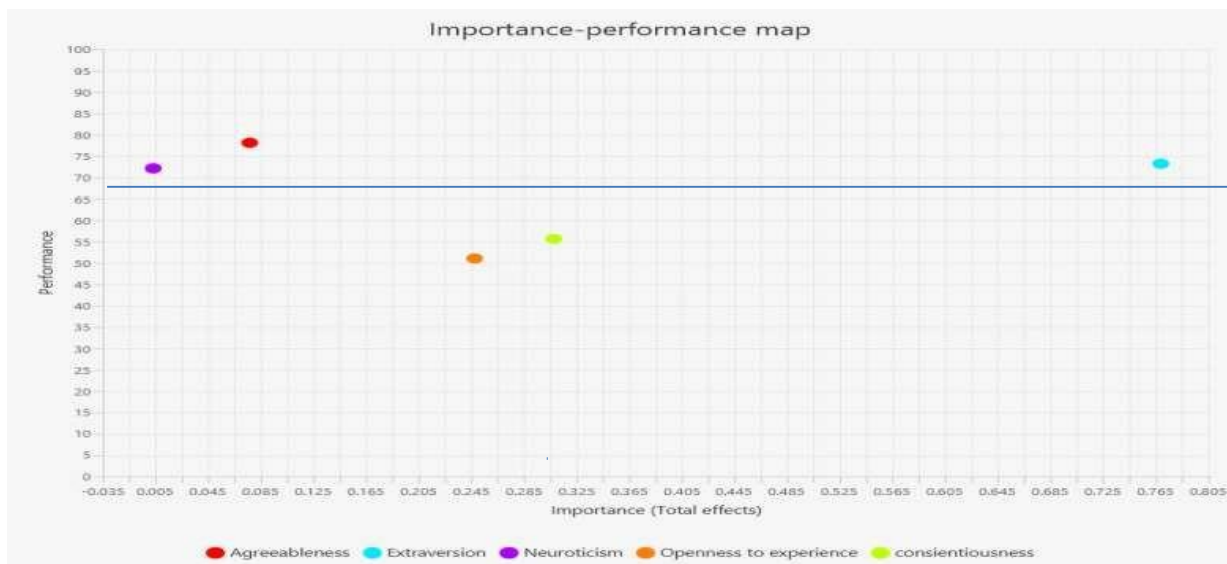


Table 16

Importance Analysis Factors

Variables	Importance	LV performance
Agreeableness	0.076	78.14
Extraversion	0.768	73.23
Neuroticism	0.003	73.23
Openness to experience	0.247	72.14
conscientiousness	0.307	51.05
Mean	0.28	69.56
Employee performance		74.25

Table 16 presents the importance analysis of personality traits on employee performance. Among the variables, Extraversion (0.768) has the highest importance, indicating a strong positive influence. Openness to Experience (0.247) and Conscientiousness (0.307) also

indicating no measurable impact on employee performance. Specifically, Agreeableness does not have a significant influence on employee performance ($\beta = 0.076$; $p > 0.05$), and Neuroticism similarly shows no significant effect ($\beta = 0.003$; $p > 0.05$). These findings suggest that while certain personality traits, such as Extraversion, Openness to Experience, and Conscientiousness, enhance employee performance, others, like Agreeableness and Neuroticism, do not play a significant role in this context.

contribute positively. However, Agreeableness (0.076) and Neuroticism (0.003) have minimal impact on employee performance. The overall mean importance value is 0.2802, while the average LV performance across variables is 69.557, with

employee performance recorded at 74.253. This suggests that while certain traits

significantly impact performance, others have little to no effect.

VI. DISCUSSION

Extraversion and Employee Performance

The present study finds that Extraversion has a significant positive impact on employee performance ($\beta = 0.768$; $p < 0.05$), suggesting that outgoing, energetic, and socially active employees tend to perform better. This finding is consistent with the study by Barrick and Mount (1991), which emphasized that extraverted individuals excel in jobs requiring social interaction and teamwork. Similarly, Judge et al. (2002) found a strong correlation between Extraversion and job performance, particularly in roles involving leadership and customer interaction. These past studies align with the present study, reinforcing the importance of Extraversion in enhancing employee performance.

Openness to Experience and Employee Performance

The study reveals a positive and significant relationship between Openness to Experience and employee performance ($\beta = 0.247$; $p < 0.05$), indicating that employees who are imaginative, curious, and open to new experiences tend to perform better. This result is consistent with the findings of Salgado (1997), who reported that Openness to Experience positively influences adaptability and learning in dynamic work environments. Likewise, Hurtz and Donovan (2000) found that employees with high Openness are more likely to embrace change and innovation, leading to better performance. Since these studies support the current findings, it confirms that Openness to Experience plays a meaningful role in improving employee performance.

Conscientiousness and Employee Performance

The study also finds that Conscientiousness has a positive and significant effect on employee performance ($\beta = 0.307$; $p < 0.05$). This aligns with previous research by Barrick and Mount (1991), which found

Conscientiousness to be the strongest predictor of job performance across various occupations. Additionally, Judge and Bono (2001) reported that conscientious employees tend to be more organized, responsible, and goal-oriented, leading to higher productivity. These findings are consistent with the present study, confirming that Conscientiousness is a crucial factor in employee performance.

Agreeableness and Employee Performance

The present study indicates that Agreeableness does not significantly impact employee performance ($\beta = 0.076$; $p > 0.05$), suggesting that being cooperative, kind, and considerate does not necessarily translate to higher performance. This finding contradicts the study by Mount et al. (1998), which suggested that Agreeableness positively affects performance in teamwork-oriented roles. However, it aligns with the research by Salgado (1997), which found that Agreeableness is not a strong predictor of job performance across most professions. Since previous studies have shown mixed results, the inconsistency suggests that the role of Agreeableness in employee performance may depend on job type and organizational culture.

Neuroticism and Employee Performance

The study finds that Neuroticism has no significant effect on employee performance ($\beta = 0.003$; $p > 0.05$), implying that emotional instability does not play a major role in workplace performance. This is consistent with the findings of Barrick and Mount (1991), who reported that Neuroticism is generally a negative predictor of job performance but is not always statistically significant. However, Judge et al. (2002) found that highly neurotic employees tend to struggle with stress, potentially affecting their productivity. While the present study does not confirm a negative impact, it aligns with past findings that Neuroticism is not a key determinant of employee performance.

VI. CONCLUSION AND IMPLICATION

Conclusion

Based on the findings, extraversion and conscientiousness have been identified as key determinants of career choice. Therefore, it can be concluded that if banking organizations focus more on these aspects, there is a higher likelihood of influencing students' career choices in the banking sector. Additionally, the study found differences in opinions between genders regarding the work environment. This suggests that banking organizations should consider and incorporate the perspectives of both male and female employees to enhance job satisfaction and overall performance. Furthermore, it is concluded that banking organizations must

prioritize employee satisfaction to ensure successful employee retention.

Implication

The study concludes that commercial banks can improve employee performance by leveraging the traits of conscientiousness and extraversion. Conscientiousness fosters greater task efficiency and adherence to regulations, while extraversion enhances teamwork and interpersonal interactions. Recognizing this relationship can help banks refine their hiring processes, training programs, and performance evaluation strategies, ultimately leading to increased productivity and improved customer satisfaction.

VII. Reference

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