

A Study of the Relationship between the Big Five Personality Dimensions and Job Involvement in a Foreign Based Financial Institution in Penang

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Abstract

The relationship between the Big Five Personality Dimensions and job involvement was examined with a sample of one hundred and five (105) sales/customer service staff of a foreign based banking/financial institution in the Northern Region of Malaysia. Hypotheses were tested by means of regression analysis. Results indicate that extroversion and agreeableness are positively related to job involvement. Emotional stability/neuroticism, conscientiousness and openness to experience did not show any significant relationship with job involvement. Overall, the findings established the existing of a relationship between the Big Five Personality Dimensions and job involvement, although they are not very strong or extensive.

Keywords: Big Five personality, Job Involvement, Malaysia

1. Introduction

Over the last century many profound psychologists have identified numerous personality traits or dimensions. However, Digman (1990) confirmed that only in the last 25 years or so, a consensus has formed to describe the human personality in five dimensions or factors. Accordingly, there are not many studies investigating the relationship between the Big Five (5) Personality Dimensions and job involvement in various occupational sectors. In the past, discussion of the relationship between personality and job involvement either did not include the Big Five (5) Personality Dimensions, or only discussed the relationship between personality and other concepts, such as job motivation, job satisfaction and job performance.

Lately, most of the banking/financial institutions are focusing on the area of customer service and relationship management. This is because the banking/financial institution's products and services are very competitive. It has come to a point now where customers are making comparisons among these institutions and choosing whichever gives better quality service. Their decisions are based on the services rendered by the institution's sales/customer service staff. At times, these sales/customer service staff would go through a personality change either due to personal or job related issues in their daily life. They could be emotionally, mentally or physically down which could affect their personality dimensions; which, in turn, could affect their level of job involvement. Besides the possible change of personality, if it were to cause a lack of job involvement by the individual, this could potentially result in poor service rendered to their customers. So the problem here would be that staff that give poor service would avert their customers from the institution. Customers would be very unhappy and move out to another institution seeking better service, while staff that give better quality service would retain their customers and attract more new customers. Therefore, it looks like the sales/customer service staff are intellectual capital of the banking/financial institutions and a determining factor in the institution's success. As such, it is vital to these banking/financial institutions to emphasize the quality of services rendered by their staff to their customers.

Thus, the consistent job involvement and quality servicing of these staff would be noticed and appreciated by the customers. This could increase customer satisfaction and grow the customer's financial and wealth management portfolio with the institution. These existing customers could then be ambassadors, or promoting agents, going around promoting the institutions to their relatives and friends. Hence, this could attract new customers to join the banking/financial institution. This could possibly stimulate the popularity, profitability and growth of the institution among the other competitors. These staff are the asset of the institutions, as they play an important role in managing the customers, meeting their needs and giving them satisfaction. Staff's behaviors are reflected by their individual personality traits. Therefore, it is important to analyze and understand their personality.

The Big Five (5) Personality Dimensions are employed in the study as a model to measure this from the perspective of Organizational Behavior. According to Ivancevich, Konopaske, and Matteson (2008) the five (5) dimensions are extroversion, emotional stability/neuroticism, agreeableness, conscientiousness and openness to experience. It is expected that staff who are high in these dimensions would be high in job involvement and may be more readily multi-tasking in providing proper services to the customers. Hence, this study uses the Big Five (5) Personality Dimensions to analyze and understand the employee's personality in relation to their job involvement in the banking/financial institutions. Therefore, the problem that initiated this study is the high sales/customer service staff turn over rate, customers who are opting to bank elsewhere and the wastage of monetary and non-monetary resources spent on these staff and customers.

2. Literature Review

This section presents an extensive review of literature relevant to job involvement, personality and the Big Five (5) Personality Dimensions. Literature on job involvement consists of historical perspective of job involvement, job-related attitudes and job involvement as an attitude. While the literature on personality consists of historical perspective of personality, definition of personality, theories of personality including the Big Five (5) Personality Dimensions, personality and behavior, personality and attitude, and lastly, how personality can be changed.

2.1 Job Involvement

In simple terms, job involvement would mean an individual's genuine and natural commitment to their job. Employees who are content with their personal nature, the job that they are pursuing and the management of the organization are said to be highly involved in their job. However, in reality, the meaning of job involvement is far greater than this simple equation. The two constructs of job involvement and organizational commitment are somewhat similar to each other that they are both concerned with an employee's identification with the work experience. However, the constructs differ in that job involvement is more closely associated with identification with one's immediate work activities whereas organizational commitment refers to one's attachment to the organization (Brown, 1996). It is possible, for example, to be very involved in a specific job but not be committed to the organization or vice versa (Blau & Boal, 1987).

Lodahl and Kejner (1965) were firmly credited with coining the term "job involvement" as an operationalized protestant work ethic and a stable attitude that developed when the value of work became part of the self-concept. Employees who were not job involved were characterized as "living off the job" and their identity/self-concept was neither determined by the type nor the quality of their work.

Further refining job involvement, Kanungo (1982) observed that prior researchers' definitions were contaminated by other constructs such as intrinsic motivation, and that oftentimes experimenters interchanged the term job with work, which is more general and non-equivalent. Kanungo (1982) argued that "job involvement is a descriptive belief that is contemporaneously caused whereas work involvement is a normative belief that is historically caused." The former was related to the need satisfying potential of one's current job, and the latter was stated to be a general conviction regarding the value of work that developed via socialization in a specific culture. Later, Paullay, Alliger, and Stone-Romero (1994) verified Kanungo's (1982) distinction between job involvement and work involvement, which they called work centrality, via confirmatory factor analysis.

On the same token, research studies over the past two decades by Sekaran and Mowday (1981) and, Sekaran (1989) have explored the construct of job involvement. They have approached it from two different perspectives. The first perspective views job involvement as an individual difference variable, which is believed to occur when the possession of certain needs, values or personal characteristics predispose individuals to become more or less involved in their jobs. For instance, Rabinowitz and Hall (1977), in their review of literature on job involvement found that individual characteristics such as age, education, sex, tenure, need strength, level of control, and values were linked to job involvement. The second perspective views job involvement as a response to specific work situation characteristics. In other words, certain types of jobs or characteristics of the work situation influence the degree to which an individual becomes involved in their job. For example, research has demonstrated that job involvement has been related to job characteristics such as task autonomy, task significance, task identity, skill

variety and feedback, and supervisory behaviours such as leader consideration, participative decision making and amount of communication (Brown, 1996).

It is clear now, with the above literature arguments presented by the respective researchers on the construct of the term “job involvement” and the real difference with “work involvement”. For the purpose of this study, the term job involvement should be understood and implied as Kanungo (1982) and the other researchers have precisely defined it.

2.1.1 Job-related attitudes

For a long time, job-related attitudes have been the subject of research. This is mostly because industrial sociology is very preoccupied with in-plant factors. Such factors as type of occupation, size of firm, and management style have been thought to affect the attitudes of employees, and many studies have attempted to prove this, though not altogether successfully. Much of this work has relied on attitude scaling with an attempt to standardize and measure common dimensions at the root of the way employees perceive their jobs. This knowledge is sought to be of use in comparing different groups and in contrasting attitudes characteristic of particular situations (Marshall 1998).

Future success of an organization is indicated through the attitudes of its employees (Hurst, 1995). Attitude is the psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor (Eagly & Chaiken, 1993). A person's attitudes influence that person to act in one certain way instead of another (Cooper & Croyle, 1984). Attitudes are formed on the basis of affective or emotional experiences and could be seen as cognitive structures that represent past experience (Eagly & Chaiken, 1993). Reflecting more deeply-held beliefs at the organizational and societal level enables attitudes to be influenced by the over all cultural context. In an organizational context such attitudes as commitment and satisfaction, which indicate whether individuals will be affectively connected to an institution or would quit (Holton & Russell, 1999; Meyer & Allen, 1997), are crucial.

Uhrbrock (1934) was involved in the actual creation of sophisticated scales for examining attitude. Later, along the same lines, Uhrbrock (1934) showed interest in research on topics such as job satisfaction, job organizational commitment and job involvement. While reviewing on work attitude, Uhrbrock (1934) concluded that the use of employee attitudinal research be very helpful in determining how to create a loyal and cooperative attitude in one's employees. Due to this widespread interest in the possible role of job in the prediction of employee efficiency and performance, Kornhauser (1933) noted that, “Management's interest in employee attitudes arises from the belief that attitudes are important determinants of efficiency.”

Just like the job satisfaction and job commitment, job involvement is also an attitude people have about their job. This is based on employees' perception of their jobs and the extent to which it would fit between the employee and the organization.

Commitment attitudes could lead to commitment behavior, which would, in turn, influence commitment attitudes (Reichers, 1985). O'Reilly and Chatman (1986) define organizational commitment as psychological attachment to the organization. Meyer and Allen (1997) differentiate between affective, continuance and normative commitment. Only affective commitment is considered an emotional reward and primary motive for remaining together (O'Malley, 2000). During the implementation of radical change requiring changes to attitudes and values, continuance and normative commitment are not enough, affective commitment is necessary.

Job satisfaction, defined as a pleasurable emotional state resulting from the appraisal of one's job (Locke, 1976), is considered a combination of attitudes about various aspects or facets of the job, which form the overall job satisfaction construct (Spector, 1997). Researchers have broken job satisfaction up into extrinsic elements affecting behavior and intrinsic elements affecting attitudes, beliefs and values. Needs connected to extrinsic factors need to be fulfilled before one can progress upwards to intrinsic motivators (Maslow, 1954).

2.1.2 Job involvement as an attitude

In his work, Kanungo (1982) defined Job Involvement as a simple and distinct identification with a job or work. This definition implies that a job-involved person sees their job as an important part of their self-concept (Lawler & Hall, 1970), and that jobs define one's self-concept in a major way (Kanungo, 1982). In practicality, Job Involvement would simply mean the degree of commitment and interest one would give to their job compared to any other faculty of human life. It is the degree to which one is cognitively preoccupied with, engaged in, and concerned with one's present job (Paullay et al., 1994). Therefore, if a person has high job involvement then the job becomes part of one's identity and a high priority in life.

Job involvement involves the internalisation of values about the goodness of work or the importance of work in the worth of the individual (Lodahl & Kejner, 1965). As such, individuals who display high involvement in their jobs consider their work to be a very important part of their lives and whether or not they feel good about themselves is closely related to how they perform on their jobs. In other words, for highly involved individuals, performing well

on the job is important for their self esteem (Lodahl & Kejner, 1965). Because of this, people who are high in job involvement genuinely care for and are concerned about their work (Kanungo, 1982).

There are numerous studies, in which Job Involvement is linked to other management concepts. Two of which are linked with absenteeism (Blau, 1985; Farrell & Stamm, 1988; Shore, Newton, & Thornton, 1990; Scott & McClellan, 1990), and to turnover or intent to leave (Baba & Jamal, 1991; Huselid & Day, 1991). One of the most well presented correlations of job involvement is job satisfaction (Shore et al., 1990; Baba & Jamal, 1991), which states that a person with high job involvement would exhibit a strong level of job satisfaction.

For the purpose of this study, job involvement is simply construed as a significant and voluntary attitude of being attached to executing their job at work with full dedication and satisfaction. Based on that fact, job involvement is initiated naturally from within an individual. If it is there, then they would give the best performance and contribution on their job. Hence, job involvement becomes a crucial attitude of aspiration and motivation which most organizations would admire and set higher expectations of their employees accordingly.

2.2 Personality

Catell refers to personality to cognitive and behavioral patterns that show stability over time and across situations (as cited in Bozionelos, 2004). Hence, Olver and Mooradian (2003) expand by affirming that it is reasonable to expect that personality traits would influence personal values and attitudes. From ancient times, people have tried to understand and explain behavior by categorizing personalities into distinct types. One of the oldest methods of typing personality that is known is called the "Enneagram" which categorizes personalities by dividing them into 9 numbered types. This method is believed to have originated from the sacred geometry developed by the Pythagoreans 4,000 years ago. It then came through the change of time and culture to the days of Plato, esoteric Judaism in the Cabalistic traditions of the Tree of Life, and finally into modern times ("Personality Test," 2001-2005).

In his model, the Swiss Psychiatrist Carl Jung outlined eight kinds of personality types based on how people processed and applied information and on whether they were more introverted or extroverted. His book, *Psychological Types*, was originally written in German in 1921 and mentioned the following categories in detail: One who uses his physical senses to acquire information is called a "sensor" and one who gathers information based on his internal mind patterns is called an "intuitor." A person who makes decisions based on logic is known as a "thinker" and one who makes decisions based on emotion is known as a "feeler" ("Personality Test," 2001-2005).

The history of the study of personality and development of personality typing methods continued in 1926 when a psychologist at Harvard University; William Moulton Marston came up with the DISC system, which is discussed in his book: *The Emotions of Normal People*. During World War II this system was widely used as part of the US Army's recruitment process and later it came to be a popular commercial tool. Every individual was thought to be a different combination of four key areas based on human behavior response. The areas were called Dominance, Influencing, Steadiness, and Compliance ("Personality Test," 2001-2005).

The Myers-Briggs Type Indicator was the next prominent method to emerge, and it is still popular today. This system was developed in 1958 by two American women, Katherine Cook Briggs and her daughter, Isabel Briggs Myers. It is based on the work of Carl Jung (Myers & McCaulley, 1985). The main difference between this method and that of Jung, from which it originated, is that Briggs and Myers added an additional concept of auxiliary or "back up" functions. For example, if a person is an extrovert, their back-up function which would appear when they are under stress would be introversion. It talks about 16 basic personality modes, allowing two choices for each. A few of these are: "E" and "I" for extraversion and introversion, which relate to one's orientation. With regard to uptake, there is "S" for sensing and "N" for intuition. The options for judgment are "T" for thinking and "F" for feeling and the options for decision making are "J" for judgment and "P" for perception. They believed that such personality traits as perfectionism and leadership come out of these basic functions. This is a highly popular method. Even today it is employed by over 4 million people annually ("Personality Test," 2001-2005).

2.3 The Big Five Personality Dimensions Theory

Srivastava (2008) had reinstated that the term "Big Five" was coined by Lewis Goldberg in 1976 and was originally associated with studies of personality traits used in natural language. While, the term "Five-Factor Model" has been more commonly associated with studies of traits using personality questionnaires. The two research traditions yielded largely consonant models (in fact, this is one of the strengths of the Big Five/Five-Factor Model as a common taxonomy of personality traits), and in current practice the terms are often used interchangeably.

Roccas, Sagiv, Schwartz, and Knafo (2002) stated in their introduction that this five factor personality model is a dominant approach for representing the human trait structure today. Similarly, empirical evidences by Digman (1990), Goldberg (1993), Mc Crae and Costa (1996), and O'Connor (2002) have all supported that the Big Five Personality Dimensions represents the taxonomy to describe human personality in a very orderly manner.

The Big Five Personality Dimensions implies that personality consists of five separate dimensions that altogether provide a comprehensive taxonomy for the study of human behavior. According to this emerging consensus, the Big Five Personality Dimensions consists of extroversion, emotional stability/neuroticism, agreeableness, conscientiousness, and openness to experience (Costa & Mc Crae, 1985; Mount & Barrick, 1995).

According to Ivancevich, Konopaske, and Matteson (2008), each of these five dimensions are described as follows:

Extroversion is a broad dimension which encompasses traits such as being active, gregarious, sociable, assertive, talkative and energetic. People who are high in extroversion are usually very jovial, vocal and interactive people. They naturally seem to have a good deal of social interaction. The research by Judge, Heller and Mount (2002) indicates that individuals who are extroverted seem to perform well in sale, customer service and managerial jobs; tend to do better in training programs; and usually have higher levels of job satisfaction.

Emotional stability (sometimes it's reversed and known as Neuroticism) is the tendency to experience positive emotional states. People who are high in emotional stability/neuroticism would feel secure, relaxed, calm and confident. In contrary, people who are low in emotional stability/neuroticism would feel worried, insecure, depressed, overly anxious and angry. These low emotional people are more likely to experience stress and emotional break downs as and when they encounter a new or challenging job.

Agreeableness has the characteristics of being courteous, tolerant, forgiving, soft-hearted and caring. Being high in agreeableness would mean that they are the kind of people who can get along easily with others on any occasion. It is a dimension that can help make someone an effective team player and can pay off in jobs where developing and maintaining good interpersonal relationships is of utmost importance (Neuman & Wright, 1999). Here again, it looks like this dimension would be crucial for jobs related to sales, customer service, teaching, social work and many others in which a person has to interact with people in general.

Conscientiousness includes the characteristics of being persevering, organized, responsible, dependable, thorough and industrious. Individuals with this dimension are naturally hard working, result oriented, and ambitious. No doubt this dimension is highly valued by all organizations. In contrast to this dimension, are people who are lazy, inefficient and disorganized in anything that they do. Judge and Ilies's (2002) research indicates that conscientious individuals exhibit a higher level of motivation and job satisfaction.

Openness to experience (sometimes called Intellect or Imagination) reflects the extent to which a person has broad interest and the urge to take risks in dealings. Some of its traits include broad-mindedness, being imaginative, intelligent, curious and flexible. People who exhibit this dimension are always able to work in an environment where change is continuous and innovation is ongoing.

Besides the above mentioned Big Five Personality Dimensions, there are literally hundreds of other personality dimensions, factors or traits that have been classified by psychologists and academicians for the last many years. However, for the purpose of this study, which is very much related to the school of organizational behavior, the Big Five Personality Dimensions are employed due to its validity, comprehensiveness and wide acceptance in many researches.

3. Research Methodology

The theoretical framework for the study is adapted from the previous researches of Bozionelos (2004) and Lee, Lau and Liao (2007). In both of these researches the relationship between the Big Five Personality Dimensions and Job Involvement was established by applying the mentioned theoretical framework. Lee, et al.'s research was on the employed managers at the plastic industries, while Bozionelos's (2004) research was on the white-collar public sector employees in three (3) universities. Although both of these researches have established a relationship between the Big Five Personality Dimensions and job involvement, its relevance in banking/financial institutions has not been ascertained. Therefore, this study is intended to explore banking/financial institutions and determine whether a similar relationship can be established. There are no empirical studies that report on the relationship between the Big Five Personality Dimensions and job involvement of sales/customer service staff specifically in banking/financial institutions. Therefore, hypotheses were logically formulated by considering the characteristics associated with each of the Big Five Personality Dimensions and Job Involvement, as Bozionelos (2004) has applied in his hypotheses formulation. Based on research objectives and literature review, the following hypotheses are proposed:

H1 = High level of extroversion is positively related to job involvement.

H2 = High level of emotional stability/neuroticism is positively related to job involvement.

H3 = High level of agreeableness is positively related to job involvement.

H4 = High level of conscientiousness is positively related to job involvement.

H5 = High level of openness to experience is positively related to job involvement.

3.1 Population/Sample

The first step in selecting a sample is to identify the population from which the sample is to be selected. The basic principle of sampling is that by selecting some of the elements in a population, a researcher may draw conclusions about the entire population. According to Fink (1995), a sample is a portion or a subset of a larger group called a population, and the population is the universe to be sampled.

In this study, the population is the sales/customer service staff of foreign based banking/financial institutions in the Northern Region of Malaysia. By foreign based banking/financial institutions what is meant is that they have branches in Malaysia for business operations, but their main headquarters are in another country. A few examples of this are: Al Rajhi Bank, ABN Ambro Bank, Bank of Nova Scotia Berhad, Citibank, HSBC Bank, OCBC Bank and Standard Chartered Bank. The Northern Region of Malaysia consists of 3 states which are Penang, Kedah and Perlis. Only one of the mentioned banks in the Northern Region of Malaysia has been selected for this sampling purpose. Due to the fact that these banks and financial institutions are so competitive and trying to be better than the rest in the industry, the chosen bank has requested that its name and specific identity not be disclosed in the study's report. This is to adhere to the bank's compliance, privacy and confidentiality policy and to protect against the bank staff's information falling to the competitors. This particular bank has been operating in Penang island for many years and only recently expanded to another branch in the region. It is doing very well and is a frontier in global financial and wealth management services.

Having defined the population of interest, the next concern is to determine the required sample size for this study. According to Forza (2002), determining sample size is a complex issue, which is linked to the significance level and the statistical power of the test, and to the size of the researched relationship. In this study, only a limited amount of financial resources and time are available and this obviously limits the sample size. A total of one hundred and twenty (120) questionnaires were distributed randomly and selectively to all the sales/customer service staff in the chosen foreign based bank. However, only one hundred and five (105) questionnaires were collected back. Therefore, a sample size of one hundred and five (105) respondents has been chosen for the purpose of this study, as well as to satisfy the requirement for parametric statistics. According to parametric statistics, a minimum sample of 100 is required (Diamantopoulos & Schlegelmilch, 1997). This study has adopted the convenience sampling method in the survey process. Convenience sampling is a non-probability sampling technique in which the sampled members are chosen because they are easily accessible.

3.2 Survey instrument

The questionnaire was formulated as previously discussed in the literature review and theoretical framework. It consists of the following three sections:

- Section A : Personal Demographic Profile;
- Section B : Job Involvement; and
- Section C : Personality Dimension.

Section A is comprised of only four (4) questions relating to the respondent's demographic profile. **Section B** is comprised of only nine (9) questions related to job involvement (Table 1). This set of questions is directly adopted from the original source of White and Ruh (1973) as reproduced with permission in Sekaran (2006) as indicated in the above Table 1. Respondents are asked to indicate their level of agreement in deciding their level of job involvement. The responses are given a five-point Likert-type scale ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). **Section C** is comprised of forty four (44) questions related to the Big Five Personality Dimensions as described in Chapter 2. This set of questions is purely adopted from the Big Five Instrument (BFI-44) of Professor Oliver John which was employed in a research by John and Srivastava (1999), as indicated in the above Table 1. This BFI-44 is copyrighted and not in the public domain per se. Hence, the researcher obtained approval from Professor Oliver John to use the BFI-44 for the academic purpose of this study. A set of scoring instructions which has items with negative loadings and reversed-scores was provided to the researcher for analysis purposes. The measurement used in this section is a five-point Likert-type scale similar to the "Section B" questions.

4. Results

A total of one hundred and twenty (120) questionnaires were distributed randomly and selectively to all the sales/customer service staff in the chosen foreign based bank. However, only one hundred and five (105) questionnaires were collected back, which makes up eighty eight percent (88%) of the total questionnaires distributed. From the one hundred and five (105) that responded to this questionnaire (all the respondents are sales/customer service staff), fifty eight percent (58%) were male and forty two percent (42%) were female sales/customer service staff. About fifty one percent (51%) of the respondents were single, forty three percent (43%) were married, and the remaining six percent (6%) were either divorced or widowed. As for the age and years of experience variables, respondents were required to answer in a nominal figure. As such, mean and standard

deviation were used to analyze the respondent profile just for these variables. The mean age of the respondents is thirty point five four (30.54); while the standard deviation is at five point six four (5.64). The mean for the years of working experience is eight point five one (8.51); while the standard deviation is at six point one eight (6.18).

4.1 Reliability Analysis

The items that represent each individual factor were subjected to reliability analysis. The computation of the Cronbach's alpha will determine the extent of agreement between respondents for each dimension. A higher score will indicate a higher reliability, with the range being from 0 to 1. All dimensions in this study have high levels of reliability and are well above the cut-off value of 0.70 as suggested by Nunnally and Bernstein (1994). In, Lee, Lau and Liao's (2007) research the reliability scores using the Cronbach's Alpha for Emotional Stability/Neuroticism, Extroversion, Openness, Agreeableness, Conscientiousness and Job Involvement were 0.85, 0.81, 0.90, 0.84, 0.72 and 0.89. Based on the Reliability Analysis for the study, the alpha coefficients are reported in Table 2. The Independent Variable which registered with the lowest value is emotional stability/neuroticism, which has a value of 0.79, while the openness to experience has the highest value at 0.91. The rest are valued at 0.82 for agreeableness, 0.84 for extroversion and 0.88 for conscientiousness. The Dependent Variable is valued satisfactorily at 0.92. There were four (4) items dropped from the Independent Variable because the Alpha values were not significant i.e. were less than 0.70 as reported in Table 2.

4.2 Multiple Regression Analysis

The hypotheses and the research questions were tested by means of two hierarchical regressions. Taking into account that specific hypotheses had been formulated, non-directional significance testing was utilized. Variable entry and removal points were set at the same, * $p < 0.05$ and ** $p < 0.01$, significance level. Table 3 presents the results of multiple regression analysis. The significant Independent Variables are extroversion ($\beta = 0.47^{**}$), and agreeableness ($\beta = 0.22^*$) as shown in table 3.

4.2.1 Assessing Statistical Assumptions

The mediating analyses were verified to be free from any violations towards assumptions of least squares procedures used in multiple regression analysis. The rationale behind the conducting of diagnostic procedures is to ensure whether the errors in prediction are the result of the absence of a relationship between the Big Five Personality Dimensions and job involvement; or some nature of the data that could not be detected by the regression model. The models under investigation were diagnosed for the following assumptions: 1) linearity of the research model; 2) the constant variance of the error terms (heterocedasticity), 3) the independence of the error terms, and 4) the normality of the error term distribution. The linearity of the phenomenon was investigated through Pearson correlation matrix. In addition, multicollinearity (condition index < 30 , VIF < 10 , tolerance > 0.1) and independence of error term (Durbin Watson ranges 1.5 - 2.5) were found to be within the acceptable limit for all the mediating steps (see Appendix). Homoscedasticity was confirmed by plotting the standardized residual values (Y-axis) vs. regression standardized predicted regression (X-axis), with no significant patterns obtained from the plot. In addition, the use of P-P plots showed that the normality of the error distribution assumption was verified (i.e. illustrated that all the residuals were located along the diagonal line) for all the regression models.

5. Discussions

The study examined the relationship between the Big Five Personality Dimensions and job involvement. Based on the findings, extroversion and agreeableness are significantly related to job involvement. Emotional stability/neuroticism, conscientiousness and openness to experience are proven not to be positively related to job involvement in this study.

These three (3) non-positively related dimensions do not mean that they are not important but just that in this scope study it doesn't have the significant relationship. Probably the staffs in this study are matured and experience enough to manage these dimensions well that it doesn't affect their level of job involvement. For instance an experience staff would have gone through challenging moments at job which have stabilize their emotional consensus and continue to provide quality service. In addition to that, since the sales/customer service staff inherits a common level of openness and conscientiousness through years of experience, they are exposed to these dimensions at all times in which it is not really significant in their level of job involvement. All these are just the possibilities for these three dimensions for not being positively related to the job involvement based on this particular study.

To answer the first research question, it is identified that there is a positive relationship between extroversion and job involvement. This suggests that those sales/customer service staff that posses a high level of extroversion characteristics would be expected to demonstrate high involvement in their job. Those with a low level of the characteristics of extroversion would also be low in their job involvement in banking/financial institutions. This could be due to the nature of the sales/customer service which naturally requires them to be extrovert in executing their job. Active interaction and vocal communication with their customers would build a warm relationship which

would allow closure of sales and increase their job involvement. Customers would also feel comfortable and confident to deal with these staff and support them with more banking transactions.

Bozionelos (2004) reiterated in his work that those who report high scores on extroversion are more likely to possess the need to occupy a central position in their work environment so they can satisfy their ambitious and domineering tendencies. Hence, they should report higher scores on work involvement.

Berthiaume, David, Saucier and Borgeat (1996) suggest a positive relationship between instrumentality and work involvement which is in line with the above reasoning. Instrumentality shares common characteristics with extroversion, such as assertiveness and action tendencies, and has been empirically found to relate to extroversion (Kimlicka *et al.*, 1988). Furthermore, extroversion positively relates to a preference for intrinsically motivating job features (Furnham *et al.*, 1999) and to work performance motivation (Judge & Ilies, 2002)

To answer the third research question, it is identified that there is a positive relationship between agreeableness and job involvement. This suggests that sales/customer service staff that possess a high level of agreeableness characteristics are expected to be highly involved in their sales/customer service job. In this study a high level of agreeableness characteristics would mean that those staff who are courteous, tolerant, forgiving, soft-hearted and caring. Being high in agreeableness would mean that they are the kind of people who can get along easily with others on any occasion. As such staff would be demonstrating a high level of involvement with their customers. Customer's behaviors are not the same at all times and their expectations also varies from time to time. Hence, staff with high agreeableness would be flexible and able to manage their customers well. When customers are managed well, they would be happy and increase their support to the bank/financial institutions. It is a dimension that can help make someone an effective team player and can pay off in jobs where developing and maintaining good interpersonal relationships is of utmost importance (Neuman & Wright, 1999). These are the vital characteristics that are necessary for any sales or customer service staff to have.

Contrary to this, Bozionelos (2004) mentioned in his work that a low degree of relationship between agreeableness and work involvement would demonstrate higher involvement in their work and vice versa. Low agreeableness includes antagonism and selfishness; hence, those who score low on agreeableness may be more involved in their work in order to satisfy antagonistic and egotistical needs by means of advancing their careers. However, taking into account that agreeableness has been identified as a positive correlate of work performance (e.g. Barrick & Mount, 1991; Salgado, 1997), individuals who score low on agreeableness may demonstrate the type of involvement in their work that is detrimental to work performance. For example, they may be primarily involved in informal network building as a means to advance their careers at the expense of engaging in productive activities (Luthans, Rosenkrantz, & Hennessey, 1985).

As such, this study concurs with the findings of Barrick and Mount (1991), and Saldago (1997) that a high level of agreeableness has a positive relationship with job involvement, whereby staff that scored high in this dimension would be very involved in executing their job naturally and contently.

5.1 Theoretical Implications

A crucial point to note here is that the findings of this empirical study identified only two of the Big Five Personality Dimensions as being positively related to job involvement in the banking/financial industry. The other three have no positive relationship with job involvement. Hence, from a wholesome perspective the relationship between the Big Five Dimensions and job involvement is not comprehensive and rich. It is just a fraction of the Big Five Personality Dimensions.

Therefore, this testing of the personality dimensions may be of limited use in predicting who would be pre-occupied with their work and dedicate the most time to it (Bozionelos, 2004). Accordingly, job involvement reflects values and attitudes. Although personality relates to personal values, its account for their development is far from exhaustive (Olver & Mooradian, 2003). Hofstede (1980 and 1981) and Schein (1992) stated that values are predominantly the by-product of cultural learning. Hence, the concept of job or work involvement may be a product of cultural learning rather than of personality, which is most of the time being inherited through parental genes (Jang, Livesley, & Vernon, 1996).

5.2 Practical Implications

Two of the Big Five Personality Dimensions, namely, extroversion and agreeableness are directly associated with and contribute to job involvement. These two significant dimensions would definitely be a tool to manage problems encountered by the banking/financial institutions as addressed in the earlier problem statement, and would benefit the Human Resource Department (HRD) and the Strategic Business Planning Department (SBPD) of banking/sales institutions.

Based on the findings, the HRD could emphasize on the two significant dimensions of personality during the recruitment process for the sales/customer service job in banking/financial institutions. Candidates with these

personality dimensions would stand a good chance of being recruited and expected to exhibit high involvement in their job. Furthermore, it would assist the HRD in job matching according to employees' personality dimensions which they would then use to formulate appropriate personal development and career paths for their staff.

The implication of the study would also assist the SBPD of banking/financial institutions to utilize their limited resources diligently to maximize their profit and growth. A better understanding of their staff's personality dimensions would boost their strategic business planning activities, furthering the development of their staff's skills and competencies, and managing their career development.

6. Conclusions

Although this study has a couple limitations and room for future research, the findings of this study still have their own significance. The findings would be of use to the chosen foreign based bank/financial institution, and to a certain extent, would be applicable to other banking/financial institutions. The two personality dimensions that have established a positive relationship with job involvement, carry a tremendous weight, and show how important these dimensions are for this chosen bank/financial institution. Accordingly, each occupation, organization or industry, or a combination of these, would have their own dimensions and levels of significant relationships. Each and every finding should be read in light of the particular scope. In no way could a researcher generalize the findings of one study and apply them to the rest as a standard application.

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Table 1. *Summary Details of the Questionnaire*

Variables	Source	No. of Items	Scale
Demographic	Researcher	4	Nominal
Job Involvement	White & Ruh (1973)	9	Likert 1 - 5
Personality Dimensions	John & Srivastava (1999)	44	Likert 1 - 5

Table 2. Reliability Analysis: Alpha Coefficients

Factors	Total No of Items	No of Items Dropped	No of Items used	Cronbach Alpha
Independent Variable				
Openness	8	1	7	0.91
Conscientiousness	9	1	8	0.88
Extroversion	8	-	8	0.84
Agreeableness	9	1	7	0.82
Emotional Stability/Neuroticism	8	1	7	0.79
Dependent Variable				
Job Involvement	9	-	9	0.92

Table 3. Multiple Regression Analysis Output

Factors	Beta	T	Sig t
Openness	.148	1.762	.081
Conscientiousness	.059	.677	.500
Extraversion	.469***	5.343	.000
Agreeableness	.218**	2.591	.011
Neuroticism	.021	.239	.812
R Square = .328		Durbin-Watson = 1.821	
		F = 9.9667 Sig F = .000	