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## **Personality and Work Performance among Commercial Bank Employees in the Northern State of Malaysia**

**Muhammad Hasmi Abu Hassan Asaari**

Management Section, School of Distance Education, Universiti Sains Malaysia, Malaysia

**Nurul Alhana M. Ramlee**

Management Section, School of Distance Education, Universiti Sains Malaysia, Malaysia

**Nasina Mat Desa**

Management Section, School of Distance Education, Universiti Sains Malaysia, Malaysia

### **Abstract:**

*This study aimed to associate the personality of commercial bank employees whether there is an influence on their work performance. Employees of two commercial banks in the Northern State of Malaysia were randomly selected as respondents. This study employed self-administered questionnaires in obtaining knowledge on personality by using the Big Five Factor Model and work performance. Results indicated that personality had an effect on work performance. Interestingly, commercial bank employees indicated that they love to be at work. Moreover, they also indicated that their trait of being agreeableness could be a good indicator of the top management of having obedient employees.*

**Keywords:** *Personality, work performance, big five factor model, commercial bank employees*

### **1. Introduction**

Work performance is often associated with the success or achievement in the performance demands by employers. Performance can affect the achievement of organizational objectives regardless of their levels in the organization structure. Hitlan and Noel (2009) indicated that managers are responsible for ensuring activity and productivity to be in accord with organizational goals. Moreover, work performance reflected quantity of works generated within a predetermined time, the quality of work, knowledge of the work, creativity in solving problems and working closely with the other employees. Work performance was not only measured by the quantity produced but also the quality of works. Furthermore, inconsistency between personality types and environments will lead to feelings of boredom and frustration that ultimately may affect the performance of employees career. Bretz, Bordreau, and Judge (1994) expressed that personality and job performance will affect the success of a person's career which may lead to unethical behavior among bank employees such as fraud, dishonesty, incompetence, and delays in services.

Each person has a unique personality and different character. Personality is as balanced an individual other than the ability to affect cognition and behavior (Colquitt, Lepine & Noe, 2000). Trait personality also viewed as dispositions and consistent tendency of individuals to behave in a certain way. Personality also played a major role in influencing the performance of work (Bozinelos, 2004). Moreover, human involvement should be emphasized in order to ensure the achievement of organizational goals can be achieved. Thus, attention should be given in-depth focusing on the effective work performance.

In this context, the selected commercial bank had no exception and should examine its comprehensive strategy so that their employees can improve the work performance. Therefore, the personality factors were among the components that need to be empowered in creating excellence of the commercial bank. In the context of the commercial bank, personality did affect their employees work performance. This would also affect the relationship and work performance among employees, labor relations between employers and employees. Therefore, this study intends to examine the relationship and impact of personality and work performance. The influence of personality on the work performance could be gauged to determine the extent to which bank employees could improve their work performance toward work optimum.

The effect of personality had been related to employee performance in organizations. Nevertheless, a similar situation had been encountered in the banking industry of this country. Thus there is a need to study the bank employees' personality and their performance. This paper intends to understand the relationship and impact of bank employees' personality toward their work performance.

## 2. Literature Review

### 2.1. Personality

Personality was in accord with the dominant paradigm of Big Five factors and widely used by researchers. Moreover, Big Five factors were proven useful in understanding personality (Goldberg, 1992). Big Five factors consisted of openness, conscientiousness, extraversion, agreeableness, and neuroticism. First, openness referred to people who are an openness to experience, curious, cultured, imaginative, original, broad-minded and artistically sensitive (Barrick & Mount, 1991; Pine et al., 2016). Second, conscientiousness referred to people with dependability, careful, thorough, responsible, and organized (Barrick & Mount, 1991; Pine et al., 2016). Moreover, they were good in self-motivation and aiming to accomplish their work. They are achievement-oriented, hardworking and perseverant (LePine & Van Dyne, 2001; Pine et al., 2016). Third, extraversion referred to people who were associated with sociable, gregarious, assertive, talkative and active (Barrick & Mount, 1991; Pine et al., 2016). They were good in positive and cooperative interaction with co-workers in order to accomplish their work (LePine & Van Dyne, 2001; Pine et al., 2016). Forth, agreeableness referred to people with traits associated with courteous, flexible, friendly, sociable, cooperative, trusting, forgiving, good-natured, soft-hearted, and tolerant (Barrick & Mount, 1991; Pine et al., 2016); and found that agreeable people prefer to work as a team, more cooperative and skillful in interpersonal interactions (LePine and Van Dyne, 2001; Pine et al., 2016). Finally, neuroticism referred to people with traits associated with angry, anxious, embarrassed, depressed, emotional, worried, and insecure (Barrick & Mount, 1991; Pine et al., 2016). These people were not emotionally not stable, they easy to get anxious or angry and always express negative attitudes toward others (LePine & Van Dyne, 2001; Pine et al., 2016).

### 2.2. Work Performance

Work performance was a result that had been achieved or an outcome of an action. Moreover, work performance had been seen as the degree of achievement of tasks that refers to the work of each individual (Lettieri et al., 2004). On the other hand, work performance was perceived as productivity in product quality and measured based on the ability to provide the right time and in an appropriate manner. Subsequently, work performance was narrated as openness to experience and accept new things to create and try new things that can improve the productivity of individual (Sinha, 2004), dependent on social position of employees (Greenberg, 1979; Howell, 2004), determined by systematic assessment by management (Aminuddin, 1994), and associated with job security (Locke & Whitting, 1974).

### 2.3. Relationship between Personality and Work Performance

Several studies had been done between personality and work performance. Smithikrai (2007) used a five-factor model as a review of the performance of his employees. He found that for all occupational groups of personality traits where adaptation showed a negative result of high performance. While the determination and interpersonal trait showed a positive correlation to the level of work performance. Thus, the study found that the seriousness trick is a consistent personality trait as a stage of success in work.

Based on previous studies by some researchers found that, personality traits affect work performance and some other researchers have found that it does not affect the work performance. Findings also encourage further research into whether the Five Factor Model of personality trait affects job performance or not. The conclusion that can be made to review past studies had shown there has been much research done on personality and job performance. Although the agreement in terms of the main factors contributing to the different personality and job performance and also the relationship between personality and job performance than otherwise but there are researchers who express the relationship between personality and the relationship between personality and job performance.

### 2.4. Theoretical Framework and Hypotheses

The independent variable is personality traits that consisted of openness, conscientiousness, extraversion, agreeableness, and neuroticism. Meanwhile, the dependent variable is work performance that consisted of being at work, precise at work, quality and quantity, discipline, and outside work. Thus, the theoretical framework of this paper is depicted in Figure 1.

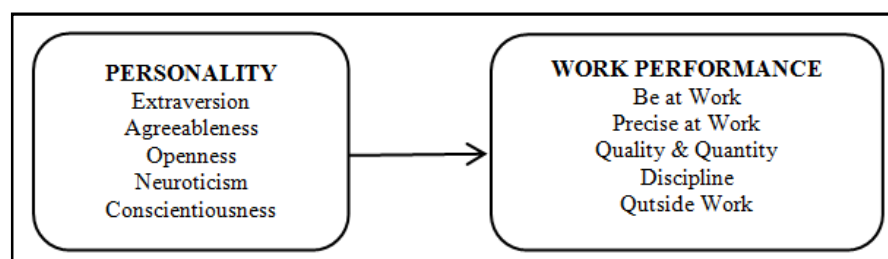


Figure 1: Theoretical Framework

Moreover, based on the theoretical framework components of personality and work performance there is one main hypothesis and followed by 5 sub-hypotheses. Moreover, hypotheses are also constructed for each component of personality toward work performance. Thus, this has derived to a total of 5 main hypotheses and 25 sub-hypotheses.

H<sub>main</sub> : Personality has a positive relationship toward work performance

H<sub>1a</sub>: Extraversion has a positive relationship toward being at work

H<sub>1b</sub>: Agreeableness has a positive relationship toward being at work

H<sub>1c</sub>: Openness has a positive relationship toward being at work

H<sub>1d</sub>: Neuroticism has a positive relationship toward being at work

H<sub>1e</sub>: Conscientiousness has a positive relationship toward being at work

H<sub>2a</sub>: Extraversion has a positive relationship toward precise at work

H<sub>2b</sub>: Agreeableness has a positive relationship toward precise at work

H<sub>2c</sub>: Openness has a positive relationship toward precise at work

H<sub>2d</sub>: Neuroticism has a positive relationship toward precise at work

H<sub>2e</sub>: Conscientiousness has a positive relationship toward precise at work

H<sub>3a</sub>: Extraversion has a positive relationship toward quality and quantity

H<sub>3b</sub>: Agreeableness has a positive relationship toward quality and quantity

H<sub>3c</sub>: Openness has a positive relationship toward quality and quantity

H<sub>3d</sub>: Neuroticism has a positive relationship toward quality and quantity

H<sub>3e</sub>: Conscientiousness has a positive relationship toward quality and quantity

H<sub>4a</sub>: Extraversion has a positive relationship toward discipline

H<sub>4b</sub>: Agreeableness has a positive relationship toward discipline

H<sub>4c</sub>: Openness has a positive relationship toward discipline

H<sub>4d</sub>: Neuroticism has a positive relationship toward discipline

H<sub>4e</sub>: Conscientiousness has a positive relationship toward discipline

H<sub>5a</sub>: Extraversion has a positive relationship toward outside work

H<sub>5b</sub>: Agreeableness has a positive relationship toward outside work

H<sub>5c</sub>: Openness has a positive relationship toward outside work

H<sub>5d</sub>: Neuroticism has a positive relationship toward outside work

H<sub>5e</sub>: Conscientiousness has a positive relationship toward outside work

### 3. Methodology

#### 3.1. Population and Respondents

The population of this study is commercial bank employees in the Northern State of Malaysia. The respondents of this study, namely the individual commercial bank employees, were asked to complete a self-administered questionnaire. Thus, questionnaires were distributed personally to various commercial bank employees in the state.

#### 3.2. Instruments

The instrument used for this paper was adopted from Big Five Personality Traits (John & Srivistva, 1999) and work performance (Ibas, 1997). The questionnaire consisted of three parts, namely Part A: Demographic, Part B: Personality, and Part C: Work Performance.

Moreover, demographic questions sought respondents' age, gender, level of education, length of service, and job classification. A Likert-scale of 1 (strongly disagree) to 5 (strongly agree) was employed for questions on personality and work performance.

### 4. Data Analysis

#### 4.1. Demographic

The questionnaire had been distributed and collected. The response rate from the bank employees was 82.5%. Figure 2 shows the majority of respondents were women (n=46; 69.7%), meanwhile male respondents were 20 (30.3%).

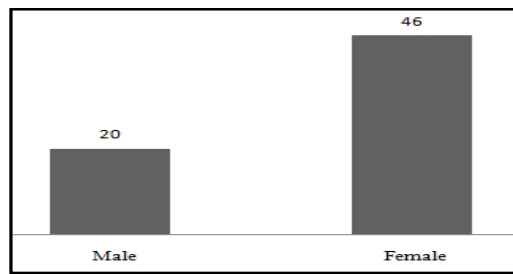


Figure 2: Gender

Figure 3 shows the respondents' age, 4 respondents (6.1%) were 21 to 25 years old, 26 to 30 years old were 19 respondents (28.8%), 31 to 35 years old were 26 respondents (39.4%), 36 to 40 years old were 9 respondents (13.6%), and 41 years old and above were 8 respondents (12.1%).

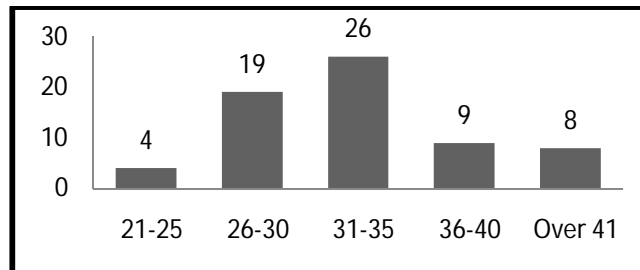


Figure 3: Age (years old)

Figure 4 shows respondents academic qualification. Majority of the respondents were having STPM/Diploma (n=40; 60.6%). Followed by SPM (n=13; 19.7%), 12 respondents (18.2%) were having Bachelor Degree, and one respondent (1.5%) had a Masters degree.

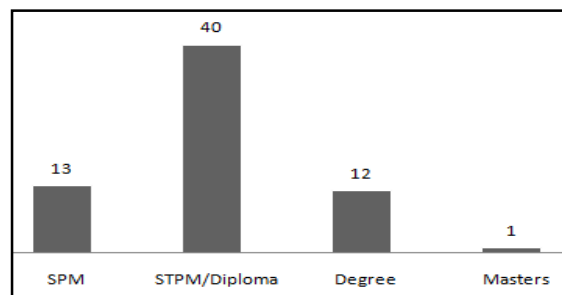


Figure 4: Academic Qualification

Figure 5 shows the respondents' years of working experience. Most employees (n=34; 51.5%) had been working for 6 to 10 years. The remaining were 11 respondents (16.7%) with less than 5 years of working experience, 10 respondents (15.2%) were having 11 to 15 years of working experience, and 4 respondents (6.1%) had more than 21 years of working experience

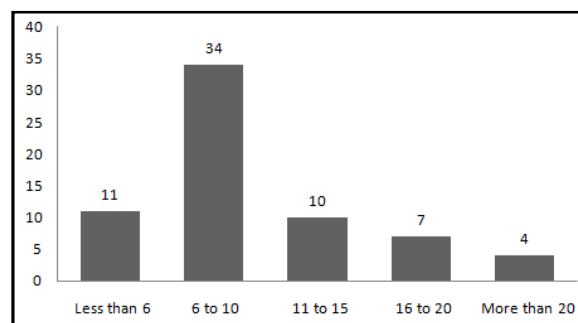


Figure 5: Working Experience (years)

Figure 6 shows the respondents' position at the commercial bank. Most of the respondents were classified as clerical (n=45; 68.2%). Executives were 19 respondents (28.8%), and managers were 2 respondents (3%).

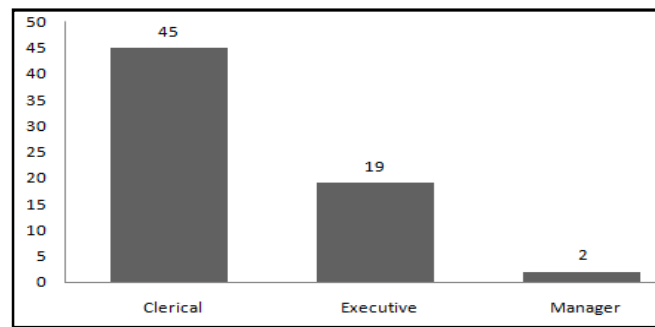


Figure 6: Position

#### 4.2. Descriptive Analysis

Descriptive analysis was done in comparison with the mean value of gender, age, academic qualification, working experience, and position.

In Table 1, female respondent indicated high personality traits (mean=4.25) and high work performance (mean=3.22) as compared to male respondents' personality traits (mean=4.16) and work performance (mean=3.13).

Gender	Male	Female
Personality	4.155	4.250
Work Performance	3.130	3.215

Table 1: Comparison of Mean among Gender

In Table 2, the comparison of mean among age was done. Personality traits were recorded highest among 31-35 years old (mean=4.36) respondents and followed by over 40 years old (mean=4.34) respondents, 36-40 years old (mean=4.27) respondents, 21-25 years old (mean=4.10) respondents, and 26-30 years old (mean=3.99) respondents. On the other hand, work performance was recorded highest among over 40 years old (mean=3.33) respondents, 31-35 years old (mean=3.27) respondents, 36-40 years old (mean=3.18) respondents, 26-30 years old (mean=3.06) respondents, and 21-25 years old (mean=3.03) respondents.

Age (years old)	21-25	26-30	31-35	36-40	Over 40
Personality	4.100	3.990	4.358	4.267	4.338
Work Performance	3.025	3.058	3.273	3.178	3.325

Table 2: Comparison of Mean among Age

In Table 3, the comparison of the mean based on academic qualifications was made. Employees with degree indicated high personality traits (mean=4.24). This was followed by STPM/Diploma (mean=4.23), SPM (mean=4.22), and Masters (mean=3.60). On the other hand, an employee with STPM/Diploma indicated a high work performance (mean=3.21). This was followed by employees with SPM (mean=3.20), Degree (mean=3.13), and Masters (3.00). Interestingly, employees Masters Qualification had indicated both lowest in their means on personality traits (mean=3.60) and work performance (mean=3.00).

Academic Qualification	SPM	STPM/Diploma	Degree	Masters
Personality	4.215	4.233	4.242	3.600
Work Performance	3.200	3.208	3.133	3.000

Table 3: Comparison of Mean among Academic Qualification

In Table 4, the comparison of the mean based on years of working experience was made. The highest mean of personality traits was indicated by employees with 16-20 years of working experience (mean=4.78). This was followed by employees with work experience less than 6 years (mean=4.32), >20 years (mean=4.16), and 6-10 years (mean=4.04). Meanwhile, work performance was indicated highest by employees with 16-20 years experience (mean=3.48). This was followed by employees with working experience >20 years (mean=3.19), 6-10 years (mean=3.11), and <6 years (mean=3.09).

Working Experience (years)	<6	6-10	16-20	>20
Personality	4.318	4.035	4.780	4.157
Work Performance	3.091	3.109	3.480	3.186

Table 4: Comparison of Mean among Working Experience (years)

In Table 5, the comparison of the mean based on positions was made. Managers had indicated the highest personality (mean=4.45) and also highest in work performance (mean=3.35). Meanwhile, the mean ranking was followed by executives in personality (mean=3.38) and work performance (mean=3.24); and clerical in personality (mean=4.14) and work performance (mean=3.16).

Position	Clericals	Executives	Managers
Personality	4.144	4.379	4.450
Work Performance	3.160	3.242	3.350

Table 5: Comparison of Mean among Position

#### 4.3. Correlations

The relationship between components of personality and work performance were investigated using the Pearson correlations coefficient. Preliminary analyses were performed to measure non-violation of the assumptions of normality, linearity, and homoscedasticity. The ranges for the value of  $r$  for the study's correlation analysis were ranged between very weak to high (Cohen, 1988) as depicted in Table 6.

Value of $r$	Strength of Relationship
1.0 to 0.50	Strong
0.3 to 0.49	Moderate
0.1 to 0.29	Weak

Table 6: Correlation Values

Pearson's correlation analysis was used to test the relationship between the personality, namely extraversion, agreeableness, openness, neuroticism, and conscientiousness; and work performance is depicted in Table 7. In general, commercial bank employees indicated that there was no significant relationship between their personality and work performance ( $r=0.21$ ).

On the other hand, agreeableness had a significant relationship with work performance ( $r=0.31$ ). Meanwhile, be at work had a significant relationship with personality ( $r=0.50$ ). Unfortunately, other components of personality, namely extraversion, openness, neuroticism, and conscientiousness had no significant relationship with work performance. Similarly, other components of work performance, namely precise at work, quality and quantity, discipline, and outside work had no significant relationship with personality.

	Item	1	2	3	4	5	6	7	8	9	10	11	12
1	Extraversion	1	0.605**	0.478**	0.429**	0.596**	0.410**	-0.052	-0.102	0.051	0.074	0.790**	0.141
2	Agreeableness		1	0.464**	0.403**	0.468**	0.389**	0.107	0.057	0.170	0.185	0.764**	0.310*
3	Openness			1	0.646**	0.521**	0.349**	-0.001	-0.230	-0.007	0.061	0.785**	0.066
4	Neuroticism				1	0.578**	0.309*	0.156	-0.239	-0.036	0.059	0.777**	0.083
5	Conscientiousness					1	0.516**	0.005	-0.111	-0.025	0.170	0.803**	0.208
6	Be at Work						1	0.295*	0.102	0.097	0.235	0.503**	0.602**
7	Precise at Work							1	0.330**	0.187	0.162	0.059	0.620**
8	Quality & Quantity								1	0.358**	0.286*	-0.153	0.468**
9	Dicipline									1	-0.075	0.043	0.466**
10	Outside Work										1	0.143	0.593**
11	Personality											1	0.212
12	Work Performance												1

Table 7: Correlation Analysis between Personality and Work Performance

\*\* Correlations is significant at the 0.01 level (2-tailed)

\* Correlations is significant at the 0.05 level (2-tailed)

#### 4.4. Regression

Simple regression analysis was used to measure the main hypothesis between personality and work performance. Furthermore, multiple regression analyses were done on the sub-hypotheses personality on work performance. These

analyses were employed to determine whether the main hypothesis and sub-hypotheses were supported or rejected based on commercial bank employees.

#### 4.4.1. Simple Regression Analysis on Personality and Work Performance

In Table 8, the simple regression analysis was conducted on personality and work performance. Commercial bank employees had the  $R^2$  value showed 5% for the dependent variable of work performance, which was explained by personality. This means that 95% of the variance for work performance was explained by other unknown additional variables that have not been explored. The simple regression model ( $F=3.01$ ,  $p<0.10$ ) was proven not a significant model due to the  $F$  ratio being not significant in predicting work performance. Overall, the  $F$  ratio result presented that the combination of personality was not a good fit in predicting work performance. Personality ( $\beta=0.21$ ,  $p<0.10$ ) was not a significant predictor of work performance for commercial bank employees. Therefore, hypothesis  $H_{main}$  was rejected in explaining the commercial bank employees' personality had no impact on their work performance.

Item	Work Performance	
	Std. Beta	Sig.
Personality	0.21	0.09
$R^2$	0.05	
Adjusted $R^2$	0.03	
Std Error	0.39	
F Statistics	3.01	
Sig F	0.09	

Table 8: Simple Regression Analysis

#### 4.4.2. Multiple Regression Analysis between Components of Personality and Work of Work Performance

In Table 9, the multiple regression analysis was conducted on components of personality and be at work of work performance. Commercial bank employees had the  $R^2$  value showed 13% for the dependent variable of work performance, which was explained by personality. This means that 87% of the variance of work performance was explained by other unknown additional variables that have not been explored. The multiple regression models ( $F=1.72$ ,  $p>0.10$ ) was proven not a significant model due to the  $F$  ratio being not significant in predicting work performance. Overall, the  $F$  ratio result presented that the combination of personality was not a good fit in predicting work performance. The only accepted sub-hypothesis was agreeableness ( $\beta=0.36$ ,  $p<0.05$ ). Unfortunately, the other sub-hypotheses were rejected, namely extraversion ( $\beta=-0.12$ ,  $p>0.10$ ), openness ( $\beta=-0.12$ ,  $p>0.10$ ), neuroticism ( $\beta=-0.05$ ,  $p>0.10$ ), and conscientiousness ( $\beta=0.20$ ,  $p>0.10$ ). Moreover, this explained that agreeableness of personality significantly had an impact on bank employees. Therefore, only hypothesis  $H_{1b}$  was accepted in explaining commercial bank employees impact of agreeableness toward work performance. Unfortunately, hypotheses  $H_{1a}$  on extraversion,  $H_{1c}$  on openness,  $H_{1d}$  on neuroticism, and  $H_{1e}$  on conscientiousness were rejected.

Item	Work Performance	
	Std. Beta	Sig.
Extraversion	-0.12	0.49
Agreeableness	0.36	0.02
Openness	-0.12	0.50
Neuroticism	-0.05	0.76
Conscientiousness	0.20	0.24
$R^2$	0.13	
Adjusted $R^2$	0.05	
Std Error	0.38	
F Statistics	1.72	
Sig F	0.14	

Table 9: Multiple Regressions on Components of Personality and Work Performance

#### 4.4.3. Multiple Regression Analysis between Components of Personality and Be at Work of Work Performance

In Table 10, the multiple regression analysis was conducted on components of personality and be at work of work performance. Commercial bank employees had the  $R^2$  value showed 30% for the dependent variable be at work of work performance, which was explained by personality. This means that 70% of the variance be at work of work performance was explained by other unknown additional variables that have not been explored. The multiple regression models ( $F=5.16$ ,  $p<0.00$ ) was proven not a significant model due to the  $F$  ratio being significant in predicting be at work of work performance. Overall, the  $F$  ratio result presented that the combination of personality was a good fit in predicting be at work of work performance. The only accepted sub-hypothesis was conscientiousness ( $\beta=0.40$ ,  $p<0.01$ ). Unfortunately, the other sub-

hypotheses were rejected, namely extraversion ( $\beta=0.48$ ,  $p>0.10$ ), agreeableness ( $\beta=0.15$ ,  $p>0.10$ ), openness ( $\beta=-0.12$ ,  $p>0.10$ ), and neuroticism ( $\beta=-0.06$ ,  $p>0.10$ ). Moreover, this explained that conscientiousness of personality significantly had an impact on commercial bank employees. Therefore, only hypothesis  $H_{2e}$  was accepted in explaining commercial bank employees impact of conscientiousness toward being at work of work performance. Unfortunately, hypotheses  $H_{2a}$  on extraversion,  $H_{2b}$  on agreeableness,  $H_{2c}$  on openness, and  $H_{2d}$  on neuroticism were rejected.

Item	Be At work of Work Performance	
	Std. Beta	Sig.
Extraversion	0.07	0.63
Agreeableness	0.15	0.30
Openness	0.08	0.59
Neuroticism	-0.06	0.68
Conscientiousness	0.40	0.01
R <sup>2</sup>	0.55	
Adjusted R <sup>2</sup>	0.30	
Std Error	0.62	
F Statistics	5.16	
Sig F	0.00	

Table 10: Multiple Regression on Components of Personality and be at Work of Work Performance

#### 4.4.4. Multiple Regression Analysis between Components of Personality and Precise at Work of Work Performance

In Table 11, the multiple regression analysis was conducted on components of personality and precise at work of work performance. Commercial bank employees had the  $R^2$  value showed 8% for the dependent variable precise at work of work performance, which was explained by personality. This means that 92% of the variance precise at work of work performance was explained by other unknown additional variables that have not been explored. The multiple regression models ( $F=1.01$ ,  $p>0.10$ ) was proven not a significant model due to the  $F$  ratio being significant in predicting precisely at work of work performance. Overall, the  $F$  ratio result presented that the combination of personality was not a good fit in predicting precisely at work of work performance. The only accepted sub-hypothesis was neuroticism ( $\beta=0.30$ ,  $p>0.10$ ). Unfortunately, the other sub-hypotheses were rejected, namely extraversion ( $\beta=-0.19$ ,  $p>0.10$ ), agreeableness ( $\beta=0.21$ ,  $p>0.10$ ), openness ( $\beta=-0.17$ ,  $p>0.10$ ), and conscientiousness ( $\beta=-0.07$ ,  $p>0.10$ ). Moreover, this explained that neuroticism of personality significantly had an impact on commercial bank employees. Therefore, only hypothesis  $H_{3d}$  was accepted in explaining commercial bank employees impact of neuroticism toward precise at work of work performance. Unfortunately, hypotheses  $H_{3a}$  on extraversion,  $H_{3b}$  on agreeableness,  $H_{3c}$  on openness, and  $H_{3e}$  on conscientiousness were rejected.

Item	Be At work of Work Performance	
	Std. Beta	Sig.
Extraversion	-0.19	0.30
Agreeableness	0.21	0.21
Openness	-0.17	0.34
Neuroticism	0.30	0.10
Conscientiousness	-0.07	0.70
R <sup>2</sup>	0.08	
Adjusted R <sup>2</sup>	0.00	
Std Error	0.55	
F Statistics	1.01	
Sig F	0.42	

Table 11: Multiple Regressions on Components of Personality and Precise at Work of Work Performance

#### 4.4.5. Multiple Regression Analysis between Components of Personality and Quality and Quantity of Work Performance

In Table 12, the multiple regression analysis was conducted on components of personality, and quality and quantity of work performed. Commercial bank employees had the  $R^2$  value showed 12% for the dependent variable quality and quantity of work performance, which was explained by personality. This means that 88% of the variance quality and quantity of work performance was explained by other unknown additional variables that have not been explored. The multiple regression models ( $F=1.58$ ,  $p>0.10$ ) was proven not a significant model due to the  $F$  ratio being significant in predicting quality and quantity of work performed. Overall, the  $F$  ratio result presented that the combination of personality was not a good fit in predicting quality and quantity of work performed. The only accepted sub-hypothesis was agreeableness ( $\beta=0.28$ ,  $p<0.10$ ).



Unfortunately, the other sub-hypotheses were rejected, namely extraversion ( $\beta=-0.12$ ,  $p>0.10$ ), openness ( $\beta=-0.20$ ,  $p>0.10$ ), neuroticism ( $\beta=-0.20$ ,  $p>0.10$ ), and conscientiousness ( $\beta=0.28$ ,  $p>0.10$ ). Moreover, this explained that agreeableness of personality significantly had an impact on commercial bank employees. Therefore, only hypothesis  $H_{4b}$  was accepted in explaining commercial bank employees impact of agreeableness toward quality and quantity of work performed. Unfortunately, hypotheses  $H_{4a}$  on extraversion,  $H_{4c}$  on openness,  $H_{4d}$  on neuroticism, and  $H_{4e}$  on conscientiousness were rejected.

Item	Be At work of Work Performance	
	Std. Beta	Sig.
Extraversion	-0.12	0.49
Agreeableness	0.28	0.08
Openness	-0.20	0.25
Neuroticism	-0.20	0.25
Conscientiousness	0.05	0.78
R <sup>2</sup>	0.12	
Adjusted R <sup>2</sup>	0.04	
Std Error	0.69	
F Statistics	1.58	
Sig F	0.18	

Table 12: Multiple Regressions on Components of Personality and Precise at Work of Work Performance

#### 4.4.6. Multiple Regression Analysis between Components of Personality and Discipline of Work Performance

In Table 13, the multiple regression analysis was conducted on components of personality and discipline of work performance. Commercial bank employees had the  $R^2$  value showed 5% for the dependent variable discipline of work performance, which was explained by personality. This means that 95% of the variance discipline of work performance was explained by other unknown additional variables that have not been explored. The multiple regression models ( $F=0.61$ ,  $p>0.10$ ) was proven not a significant model due to the  $F$  ratio being significant in predicting discipline of work performance. Overall, the  $F$  ratio result presented that the combination of personality was not a good fit in predicting discipline of work performance. Unfortunately, all sub-hypotheses were rejected, namely extraversion ( $\beta=-0.01$ ,  $p>0.10$ ), agreeableness ( $\beta=0.26$ ,  $p>0.10$ ), openness ( $\beta=-0.04$ ,  $p>0.10$ ), neuroticism ( $\beta=-0.06$ ,  $p>0.10$ ), and conscientiousness ( $\beta=-0.08$ ,  $p>0.10$ ). Thus, hypotheses  $H_{5a}$  on extraversion,  $H_{5b}$  on agreeableness,  $H_{5c}$  on openness,  $H_{5d}$  on neuroticism, and  $H_{5e}$  on conscientiousness were rejected.

Item	Be At work of Work Performance	
	Std. Beta	Sig.
Extraversion	-0.01	0.96
Agreeableness	0.26	0.12
Openness	-0.04	0.83
Neuroticism	-0.06	0.72
Conscientiousness	-0.08	0.64
R <sup>2</sup>	0.05	
Adjusted R <sup>2</sup>	-0.03	
Std Error	0.55	
F Statistics	0.61	
Sig F	0.69	

Table 13: Multiple Regressions on Components of Personality and Discipline of Work Performance

#### 4.4.7. Multiple Regression Analysis between Components of Personality and Outside Work of Work Performance

In Table 14, the multiple regression analysis was conducted on components of personality and outside work of work performance. Commercial bank employees had the  $R^2$  value showed 6% for the dependent variable outside work of work performance, which was explained by personality. This means that 94% of the variance outside work of work performance was explained by other unknown additional variables that have not been explored. The multiple regression models ( $F=0.74$ ,  $p>0.10$ ) was proven not a significant model due to the  $F$  ratio being significant in predicting outside work of work performance. Overall, the  $F$  ratio result presented that the combination of personality was not a good fit in predicting outside work of work performance. Unfortunately, all sub-hypotheses were rejected, namely extraversion ( $\beta=-0.13$ ,  $p>0.10$ ), agreeableness ( $\beta=0.21$ ,  $p>0.10$ ), openness ( $\beta=-0.04$ ,  $p>0.10$ ), neuroticism ( $\beta=-0.06$ ,  $p>0.10$ ), and conscientiousness ( $\beta=0.21$ ,

$p > 0.10$ ). Thus, hypotheses  $H_{6a}$  on extraversion,  $H_{6b}$  on agreeableness,  $H_{6c}$  on openness,  $H_{6d}$  on neuroticism, and  $H_{6e}$  on conscientiousness were rejected.

Item	Be At work of Work Performance	
	Std. Beta	Sig.
Extraversion	-0.13	0.47
Agreeableness	0.21	0.20
Openness	-0.04	0.81
Neuroticism	-0.06	0.72
Conscientiousness	0.21	0.24
R <sup>2</sup>	0.06	
Adjusted R <sup>2</sup>	-0.02	
Std Error	0.75	
F Statistics	0.74	
Sig F	0.60	

Table 14: Multiple Regressions on Components of Personality and Outside Work of Work Performance

In summary, the only 4 out of 26 hypotheses were accepted, namely  $H_{1b}$ ,  $H_{2e}$ ,  $H_{3d}$ , and  $H_{4b}$ . Table 15 depicts all the hypotheses in this study.

$H_{main}$	Personality has a positive relationship toward work performance	Rejected
$H_{1a}$	Extraversion has a positive relationship toward being at work	Rejected
$H_{1b}$	Agreeableness has a positive relationship toward being at work	Accepted
$H_{1c}$	Openness has a positive relationship toward being at work	Rejected
$H_{1d}$	Neuroticism has a positive relationship toward being at work	Rejected
$H_{1e}$	Conscientiousness has a positive relationship toward being at work	Rejected
$H_{2a}$	Extraversion has a positive relationship toward precise at work	Rejected
$H_{2b}$	Agreeableness has a positive relationship toward precise at work	Rejected
$H_{2c}$	Openness has a positive relationship toward precise at work	Rejected
$H_{2d}$	Neuroticism has a positive relationship toward precise at work	Rejected
$H_{2e}$	Conscientiousness has a positive relationship toward precise at work	Accepted
$H_{3a}$	Extraversion has a positive relationship toward quality and quantity	Rejected
$H_{3b}$	Agreeableness has a positive relationship toward quality and quantity	Rejected
$H_{3c}$	Openness has a positive relationship toward quality and quantity	Rejected
$H_{3d}$	Neuroticism has a positive relationship toward quality and quantity	Accepted
$H_{3e}$	Conscientiousness has a positive relationship toward quality and quantity	Rejected
$H_{4a}$	Extraversion has a positive relationship toward discipline	Rejected
$H_{4b}$	Agreeableness has a positive relationship toward discipline	Accepted
$H_{4c}$	Openness has a positive relationship toward discipline	Rejected
$H_{4d}$	Neuroticism has a positive relationship toward discipline	Rejected
$H_{4e}$	Conscientiousness has a positive relationship toward discipline	Rejected
$H_{5a}$	Extraversion has a positive relationship toward outside work	Rejected
$H_{5b}$	Agreeableness has a positive relationship toward outside work	Rejected
$H_{5c}$	Openness has a positive relationship toward outside work	Rejected
$H_{5d}$	Neuroticism has a positive relationship toward outside work	Rejected
$H_{5e}$	Conscientiousness has a positive relationship toward outside work	Rejected

Table 15: List of Accepted and Rejected Hypotheses

## 5. Discussion and Conclusion

This study was conducted to determine the effect of personality on work performance among commercial bank employees in Penang. In general, this study discovered that commercial bank employees indicated personality had no impact on their work performance. This could be seen that in order to work in a commercial bank in the Northern Region of Malaysia a person need not depend on the personality per se toward their work performance. On the other hand, their work performance as commercial bank employees would not be determined much by their personality. Moreover, there was no reason for commercial bank employees to associate of their personality with work performance.

Interestingly in this study, commercial bank employees indicated that components of personality, namely agreeableness, conscientiousness, neuroticism, had an impact on their work performance, specifically, they be at work, precise at work, quality and quantity, and discipline. Therefore in order to become commercial bank employees, a person needs to consider those components of their personality as it will impact their work performance. Firstly, commercial bank employees need to be at work in compliance for them being hired by the banks. Moreover, they had also expressed their agreeableness to

be at work and be disciplined as needed and required by the bank and the Employment Act 1955. Secondly, commercial bank employees are needed to be conscientious and precise at work. Their preciseness with meticulous are components of work performance needed to ensure the commercial banks' interests are protected at all times in every dealings with their customers. Thus, commercial bank employees are their fore-front "guards" in protecting the commercial banks from losses and fines by the Central Bank of non-compliances. Finally, commercial bank employees need to have a positive neuroticism in dealing with various customers of the banks. Customers have various demands and needs that are a need for commercial bank employees to accommodate but not neglecting their duties to provide quality and quantity of services in the commercial bank customers' eyes and feelings.

In the perspective of commercial banks, their Human Resource Department could capitalize the indicated work performance and personality of their employees or potential employees. The HRD can induce knowledge and awareness of being at work, precise at work, quality and quantity, and discipline among their employees through training and courses. Commercial bank employees are needed to be trained for knowledge enrichment that would help them to carry out their excellent duties to the banks' customers.

In conclusion, this study could be conducted nationwide as it would give a better and clearer picture of personality and work performance among commercial bank employees. Moreover, the scope of the study should be detailed further in terms of the department or division where the employee is assigned to show more personality to the performance of employees in improving the productivity of an organization.

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