

# A Study On Employees' Opinion Towards Personality Traits Among The Private Sector Banks In Tamil Nadu

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## 1.0 INTRODUCTION

Technology by alone cannot propel a country's growth and development; instead, effective, dedicated, and contented human resources enable the nation's natural, material, and financial resources to be exploited and utilised through the appropriate application of technology. Acknowledging this, organisational psychology academics have been examining several psychological dimensions such as employee work satisfaction and personality factors.

Personality traits are attributes that contribute to your individual identity. They are frequently formed during life and may hold true in a variety of scenarios.

Personality qualities are important to employers because they enable them to predict how you will interact with co-workers. A person's personality can also reveal how they will probably react to stresses and certain circumstances in the workplace.

The Big Five personality traits are a list of characteristics that best describe you as an individual, including your feelings and your behaviour in particular contexts.

The Big Five, also known as the Five-Factor Model of Personality, is made up of five dimensions: Agreeableness, Extraversion, Conscientiousness, Openness and Neuroticism.

**Keywords:** Openness, conscientiousness, extroversion, agreeableness, neuroticism.

## Introduction

### 1.1 Openness:

The term "openness" characterises a person's curiosity, adventure, or openness to new experiences. People who are more open-minded typically have a wide variety of interests, while people who are less open-minded might favour regularity, familiarity, and consistency.

### **1.2 Conscientiousness:**

Conscientiousness is a gauge of organisation and productivity. Higher on this spectrum individuals are typically task-focused, whereas lower on the spectrum individuals are frequently more easily distracted, may value spontaneity, and perform better under strain.

### **1.3 Extroversion:**

This category describes your level of extroversion and vigour. Extremely extroverted people are outgoing and outspoken, whereas introverted people may enjoy their alone time and solitary pursuits and require fewer social interactions to be fulfilled.

### **1.4 Agreeableness:**

Being agreeable means being kind, compassionate, and eager to lend a hand to others. Higher on this personality spectrum individuals are typically cooperative and courteous, whereas lower on the spectrum individuals are more likely to value critical and logical thinking.

### **1.5 Neuroticism:**

This category, which is sometimes called emotional stability in contrast to its opposing attribute, describes your emotional sensitivity as well as how much you worry or are temperamental. persons who are lower on the neuroticism scale could be less emotionally reactive and more self-assured, while neurotic persons are more likely to experience unpleasant feelings.

Finding competitive wages and stable employment can be greatly facilitated by working in finance. This is due to the fact that a lot of people ask financial experts for assistance in organising and managing their finances. The banking sector is one of the most well-liked in the finance sector since banks

offer useful services including managing credit, holding money, and assisting with financial transactions.

The banking sector comprises networks of financial institutions known as banks that assist customers with money management and storage. Customers of banks have the option to open accounts for a variety of uses, such as investing or saving money. Because it offers resources for people, families, and organisations to use for transactions and investments, the banking sector is also beneficial to the economy. The banking sector accomplishes this, among other things, by arranging and disbursing loans to applicants for uses such as real estate acquisition, business start-up, or college funding.

A financial system is a crucial instrument for any nation hoping to grow economically. The rationale is that it facilitates the generation of wealth via investment. For this reason, various financial service options are accessible to meet the requirement. Banks are one of the most significant means by which a nation can regulate financial services and transactions. In India, banking has always been the foundation of many different industries, both now and in the past. It has been going strong since the 18th century. There are various kinds of banks, including postal banks, commercial banks, investment banks, cooperative banks, and central banks.

These days, human life has gotten incredibly complicated and comprehensive. People's expectations and demands are always growing and evolving in today's society. In today's cutthroat world, an organization's ability to succeed is largely dependent on its human capital. This also applies to banks. The Bank's workforce is one of its most significant assets. When employees are extremely happy, they generate more, which benefits the company financially. Therefore, it's critical to understand how employees feel about their jobs in this cutthroat climate and to gauge their degree of satisfaction with a variety of job-related factors. The growth and performance of the entire economy are influenced by banks' ability to manage their human resources effectively and maintain a greater level of work satisfaction. Thus, efficient human resource management and determining employee satisfaction are critical to the success of the banking industry since happy workers will work hard and present a favourable picture of the company. When employees are extremely happy, they generate more, which benefits the company financially. A

person's overall attitude towards their work and the discrepancy between the compensation they receive and what they feel they should receive are factors that contribute to their job satisfaction. Every organization's foundation is its workforce; without them, no work could get done. Consequently, employee satisfaction is crucial. If workers receive what they expected, they will be happier; job satisfaction is a reflection of employees' internal emotions.

## **2.0 REVIEW OF LITERATURE**

### **2.1 Personality Traits**

By using Big Five Model, this study explores the employees' opinion towards personality traits. All of the dimensions such as Extraversion, Conscientiousness, Agreeableness, Emotional stability and openness to experience are use as a main construct and the items for each construct based on the mix study of past research on personality traits.

#### **2.1.1 Extraversion**

Extraversion is a trait when an individual tend to be sociable, outgoing, gregarious, expressive, warm hearted and talkative (Lounsbury et al., 2012). Individuals with highly extroversion trait will be more energetic, assertive, outgoing and dominant in social situations (Peeter et al., 2006), strive for position power, impulsive decision making and risk-taking behavior (Barry and Stewart, 1997), good social skills (Beatty et al., 1996), in determining relational role of the customer service provider in the service industry. On the other side, the individual who has associated with this trait possess the personality of hostility, anger and dissatisfaction and could inevitably impact the service delivery and problem-solving approach (Rajiv et al., 2013). According to Amirkhan et al. (1995), avoidance behaviors of extravert individual may weaken the business relationship and has been proven negatively impact the relationship (Morrison, 1997). This might be happened because of dominant feature of this trait in granting status to oneself at the cost of others (Rajiv et al., 2013). From the negative view, this situation might impact mutual understanding of partner values and goals, cooperative and problem solving. Past literature shows extraverted person posses a behavior such criticizing and coercion which may recognize as disrespectful, damage the trust and creates the conflict in the relationship between parties (Rajiv et al., 2013).

### **2.1.2 Conscientiousness**

Lounsbury et al. (2012) defined conscientiousness as a trait associated with dependability, reliability, trustworthiness and inclination adhere company rules, norms and values; industriousness, perseverance and sense of duty (Eric, et al., 2005). Individual who reports the high scores on conscientiousness more dependability, achievement oriented and display goal-motivated behaviors (Catino 1992). Barrick and Mount, (1991) has confirmed that this trait is valid predictor for good job performance in various occupational groups especially in highly autonomous work situations. On the other hand, Mount et al. (1998), individual who have strong conscientiousness trait act well in customer service field. Customer service work requires service provider become dependably and follow procedure and rules, it suit well the trait of conscientiousness. For instance, customer service occupation positively exhibited higher level of conscientiousness (Lounsbury et al., 2012).

### **2.1.3 Agreeableness**

Agreeableness is a vital component of social attitude in terms of interaction among group members, interpersonal relationship, blending with others (Yang, et al., 2014) and positively correlate with teamwork and negatively affected leadership abilities (as cited by ETS, 2012). The attributes such as kindness, likeability and thoughtfulness would lead successful relationships (McCrae and Costa, 1991) and increase performance and motivation among co-workers. Numerous studies stated, agreeableness was a best factor to predict a job performance (Yang and Hwang, 2014) that positively relate to job satisfaction (Azizi et al., 2012). Excessive agreeable people were propensity being kind, cooperative, modest and attentive to others, flexible, forgiving and courteous (as cited by Hasso 2013). Agreeableness was positively related to customer service orientation (Brown et al., 2002; Licata et al., 2003) where frontline employee predisposed to perform well and enjoyed the work related to serving customers (Brown et al., 2002; Donovan et al., 2004; Yavas and Babakus, 2009).

### **2.1.4 Emotional Stability**

Frontline employees with high emotional stability feel easy to adapt with new environment, remain calm in difficult situation, peacefulness, confidence and receptive (Halim et al., 2011) would excel in customer service field since they are emotionally stable in stressful situation (Yavas and Babakus,

2009). Individual with ability to control stress, anxiety and depression (Costa and McCrae, 2004) strongly related to job performance that involved teamwork (Yang, and Hwang, 2014). Dealing with challenging customers with multiple request, complaint and demand require high emotional tolerate (Lounsbury et al., 2012). Conversely, employee with low emotional stability or neuroticism have a tendency to be irritated, depressed, unconfident, worried, emotionally reactive, fear, insecure, anxious, defensive or compulsive (Foulkrod et al., 2010; Halim et al., 2011; Hasso, 2013). Thus, neurotic individuals vulnerable to stress, lack of concentration and emotions when dealing with work stress (Barling and Boswell, 1995) that associated with poor social skills and lack of trust in others (as cited by Azizi et al. 2012). This type of person would face a difficult time dealing with top management, colleague and customers. (Lounsbury et al., 2012).

### **2.1.5 Openness to Experience**

Numerous studies stated, openness to experience is positively related to job performance (Lounsbury et al., 2012) and lead to job satisfaction where the employee with open minded tend to be creative, smart, eager to try new things, imaginative, thoughtful, intellectual, and being independent (Yang and Hwang, 2014; Hasso, 2013; Ames and Bianchi, 2008). By using unique and innovative method, productivity and creativity among employee in a workplace will be increase (as cited by ETS, 2012). In addition, Individual with open-mind and easy going also has been identified by sociologies as healthier, mature thinking and action, contradict with close minded people, who feel more sensitive in terms of emotions and love, self-centered and argumentative (Azizi et al. 2012). Meanwhile, Ames and Bianchi (2008) interpret negative valence for this group as dull, uninterested, dumb and try to avoid the risk and prefer the familiar environment.

## **3.0 METHOD OF THE STUDY**

### **3.1 Objectives of the study**

To study the employees' opinion towards personality traits  
The study carried out here is descriptive research. This study is an empirical one based on the survey method. The primary data were collected from the field directly, that is from private bank employees' who are working in private banks in

Tamilnadu. The secondary data were collected from textbook, journals and articles, websites, survey reports and magazines. Simple random sampling technique was employed in the study, in order to remove any possible bias creeping in to the study, considering the small sample size of 415. The data thus obtained were tabulated for processing through the various statistical tools such as Percentage analysis, Mean and Standard deviation.

#### 4.0 ANALYSIS AND INTERPRETATION

Extraversion refers to the tendency to focus on gratification obtained from outside the self. Extraversion is a measure of how energetic, sociable and friendly a person is.

**Table 1: Employees' opinion towards Extraversion**

| S.NO | Extraversion      | Mean | Standard Deviation |
|------|-------------------|------|--------------------|
| 1.   | Gregariousness    | 3.25 | 1.30               |
| 2.   | Assertiveness     | 3.20 | 1.28               |
| 3.   | Activity          | 2.94 | 1.28               |
| 4.   | Adventurous       | 3.19 | 1.18               |
| 5.   | Positive emotions | 3.19 | 1.23               |

**Source:** Primary data computed.

#### Interpretation:

Table-1 describes the employees' opinion towards the Extraversion. The researcher has collected 415 samples from the employees. Extraversion is a broad personality trait that encompasses a number of more specific characteristics such as Gregariousness, assertiveness, Activity, Adventurous and positive emotions.

Respondent's opinion was collected in five-point scale where 5 stands for strongly agree, 4 stands for agree, 3 stands for neutral, 2 stands for disagree and 1 stands for strongly disagree for each statement.

Then mean and standard deviation were calculated for each statement. The mean values are ranged from 2.94 to 3.25. standard deviation is ranged between 1.18 and 1.30.

while gone through the mean value Gregariousness secure the high mean score of 3.25 and the corresponding standard deviation value (1.30) shows there is a high deviation within this group.

From the mean values it is noted that Assertiveness gets the mean score of 3.20 and the corresponding standard deviation

value (1.28) noted that there is slight deviation within the group of respondents.

Adventurous and Positive emotions in the Extraversion receiving a mean value of 3.19 and the corresponding standard deviation value (1.18 & 1.23) shows a slight variation in both the groups.

Activity secures a lowest mean score of 2.94 and the corresponding standard deviation value 1.28 shows a slight variation within the group.

It is found that Gregariousness and Assertiveness secures the high-level opinion towards Extraversion personality traits towards followed by Adventurous and Positive emotions gets the medium level opinion towards Extraversion and Activity receiving a very low-level opinion towards Extraversion personality traits.

**Table-2: Employees' opinion towards Agreeableness**

| S.No | Agreeableness       | Mean | Standard Deviation |
|------|---------------------|------|--------------------|
| 1.   | Trust               | 3.18 | 1.30               |
| 2.   | Straightforwardness | 3.08 | 1.33               |
| 3.   | Altruism            | 3.16 | 1.07               |
| 4.   | Compliance          | 3.08 | 1.29               |
| 5.   | Modesty             | 3.52 | 1.41               |

**Source:** Primary data computed.

#### **Interpretation:**

Agreeableness is a personality trait that describes a person's ability to put others needs before their own. Those who are more agreeable are more likely to be empathetic and find pleasure in helping others and working with people who need more help.

Employees' opinion towards Agreeableness is explained in Table-2. A sample of 415 respondent is considered for our study. Agreeableness is a broad personality trait that encompasses a number of more specific characteristics such as Trust, Straightforwardness, Altruism, Compliance and Modesty.

Respondent's opinion was collected in five-point scale where 5 stands for strongly agree, 4 stands for agree, 3 stands for neutral, 2 stands for disagree and 1 stands for strongly disagree for each statement.



Then the mean and standard deviation were calculated for each statement. The mean values are ranged from 3.08 to 3.25 and standard deviation ranges from 1.07 to 1.41.

Modesty secures the highest mean score of 3.25 and the corresponding standard deviation value (1.41) shows there is a high deviation within this group.

From the mean values it is noted that Trust gets the mean score of 3.18 and the corresponding standard deviation value (1.30) noted that there is a deviation within the group of respondents.

While gone through the mean value Altruism secure the mean score of 3.16 and the corresponding standard deviation value (1.07) shows there is a slight deviation within this group.

Straightforwardness and Compliance receiving a mean score of 3.08 and the corresponding standard deviation value (1.33 & 1.29) shows there a variation within this group.

From the table value it is noted that Modesty secures the high-level opinion towards Agreeableness personality traits followed by Trust and Altruism gets the medium level opinion towards Agreeableness whereas Straightforwardness and Compliance receiving a very low-level opinion towards Agreeableness personality traits.

**Table-3: Employees' opinion towards Conscientiousness**

| S.no | Conscientiousness    | Mean | Standard Deviation |
|------|----------------------|------|--------------------|
| 1.   | Competence           | 3.38 | 1.32               |
| 2.   | Order                | 3.46 | 1.35               |
| 3.   | Dutifulness          | 3.15 | 1.23               |
| 4.   | Achievement striving | 3.28 | 1.27               |
| 5.   | Self-discipline      | 3.34 | 1.42               |
| 6.   | Deliberation         | 3.35 | 1.25               |

**Source:** Primary data computed.

#### **Interpretation:**

Table-3 discusses the respondent's opinion towards the Conscientiousness.

Conscientiousness is a trait that is commonly associated with awareness. Typically, conscientious people are well organised, demonstrate self-control and can plan their time very well. They are known as great team players and diligent workers.

A total of 415 respondents are considered for this study. Conscientiousness is a broad personality trait that

encompasses a number of more specific characteristics such as Competence, Order, Dutifulness, Achievement striving, Self-discipline and Deliberation.

Opinion of Respondent's was collected in five-point scale where 5 stands for strongly agree, 4 stands for agree, 3 stands for neutral, 2 stands for disagree and 1 stands for strongly disagree for each statement.

Mean and standard deviation were calculated for each statement. The mean values are ranged from 3.15 to 3.46. standard deviation is ranged between 1.23 and 1.42.

Order in the Conscientiousness personality trait secures the highest mean score of 3.46 and the corresponding standard deviation value (1.35) shows there is a deviation within this group.

From the mean values it is noted that Competence gets the mean score of 3.38 and the corresponding standard deviation value (1.32) noted that there is a variation within the group of respondents.

While gone through the mean value Deliberation receiving the mean score of 3.35 and the corresponding standard deviation value (1.25) shows there is a little deviation within this group.

Self-discipline achieving the mean score of 3.34 and the corresponding standard deviation value (1.42) shows there is a high deviation within this group.

From the above table value Achievement striving scores a mean value of 3.28 and the corresponding standard deviation value (1.27) shows there is a slight deviation within this group.

A very low mean value of 3.15 was secured by Dutifulness in the Conscientiousness personality trait and the corresponding standard deviation value (1.23) also shows there is a low deviation within this group.

The above table value indicates that Order and Competence secures the high-level opinion towards Conscientiousness personality traits towards followed by Deliberation and Self-discipline gets the medium level opinion towards Conscientiousness whereas Achievement striving and Dutifulness receiving a very low-level opinion towards Conscientiousness personality trait.

**Table-4: Employees' opinion towards Emotional stability**

| S.NO | Emotional stability | Mean | Standard Deviation |
|------|---------------------|------|--------------------|
| 1.   | Anxiety             | 3.22 | 1.29               |
| 2.   | Depression          | 3.09 | 1.22               |
| 3.   | Self-consciousness  | 3.37 | 1.28               |
| 4.   | Impulsiveness       | 3.57 | 1.31               |
| 5.   | Vulnerability       | 3.24 | 1.26               |

**Source:** Primary data computed.

#### **Interpretation:**

A process in which personality is continuously striving for greater sense of emotional health both intra-psychically and intra-personality. Emotional stability enables the person to develop an integrated and balanced way of perceiving the problems of life.

Table-4 explains the employees' opinion towards the Emotional stability. 415 Respondent are considered for this study. Emotional stability is a broad personality trait that encompasses a number of more specific characteristics such as Anxiety, Depression, Self-consciousness, Impulsiveness and Vulnerability.

Opinion of the respondent was collected in five-point scale where 5 stands for strongly agree, 4 stands for agree, 3 stands for neutral, 2 stands for disagree and 1 stands for strongly disagree for each statement.

From the above table Mean and standard deviation were calculated. The mean values are ranged from 3.09 to 3.57 and standard deviation ranges from 1.22 to 1.31.

Impulsiveness secures the highest mean score (3.57) in Emotional stability personality trait and the corresponding standard deviation value (1.31) shows there is a high deviation within this group.

From the above table value Self-consciousness scores a mean value of 3.37 and the corresponding standard deviation value (1.28) shows there is a slight deviation within this group.

Vulnerability achieving the mean score of 3.24 and the corresponding standard deviation value (1.26) shows there is a little deviation within this group.

While gone through the mean value Anxiety receiving the mean score of 3.22 and the corresponding standard deviation value (1.29) shows there is a deviation within this group.

A very low mean value of 3.09 was secured by Depression in the Emotional stability personality trait and the corresponding standard deviation value (1.22) also shows there is a low deviation within this group.

From the table value it is noted that Impulsiveness and Self-consciousness secures the high-level opinion towards Emotional stability personality traits followed by Vulnerability and Anxiety gets the medium level opinion towards Emotional stability whereas Depression receiving a very low-level opinion towards Emotional stability personality traits.

**Table-5: Employees' opinion towards Openness experience**

| S.NO | Openness experience | Mean | Standard Deviation |
|------|---------------------|------|--------------------|
| 1.   | Fantasy             | 3.03 | 1.32               |
| 2.   | Aesthetics          | 3.31 | 1.28               |
| 3.   | Actions             | 3.21 | 1.24               |
| 4.   | Feelings            | 3.35 | 1.25               |
| 5.   | Values              | 2.98 | 1.18               |

**Source:** Primary data computed.

**Interpretation:**

Openness is how open-minded, imaginative, creative and insightful a person is or can be. More open-minded people tend to prefer variety, seek new experiences and are curious and perceptive to their environment. Less open-minded people tend to avoid change, dislike disruption and focus on a few specific interests.

Table-5 shows the respondents opinion towards the Openness experience.

Overall, 415 Respondent are considered for this study. Openness experience is a broad personality trait that encompasses a number of more specific characteristics such as Fantasy, Aesthetics, Actions, Feelings and Values.

Respondent opinion was collected in five-point scale where 5 stands for strongly agree, 4 stands for agree, 3 stands for neutral, 2 stands for disagree and 1 stands for strongly disagree for each statement.

From the above table Mean and standard deviation were calculated. The mean values are ranged from 2.98 to 3.35 and standard deviation ranges from 1.18 to 1.32.

Feelings in the Openness experience personality trait secures the highest mean score of 3.35 and the corresponding standard deviation value (1.25) shows there is a deviation within this group.

While gone through the mean value Aesthetics receiving the mean score of 3.31 and the corresponding standard deviation value (1.28) shows there is a deviation within this group.

From the above table value Actions scores a mean value of 3.21 and the corresponding standard deviation value (1.24) shows there is a slight deviation within this group.

Fantasy achieving the mean score of 3.03 and the corresponding standard deviation value (1.32) shows there is a high deviation within this group.

Values secures a lowest mean score of 2.98 and the corresponding standard deviation value 1.18 shows a slight variation within the group.

From the table value it is noted that Feelings secures the high-level opinion towards Openness experience followed by Aesthetics and Actions gets the medium level opinion towards Openness experience whereas Fantasy and Values receiving a very low-level opinion towards Openness experience personality traits.

## 5.0 FINDINGS

- Gregariousness secures the high-level employees' opinion towards Extraversion personality traits.
- Modesty secures the high-level employees' opinion towards Agreeableness personality traits.
- Order secures the high-level employees' opinion towards Conscientiousness personality traits.
- Impulsiveness secures the high-level employees' opinion towards Emotional stability personality traits.
- Feelings secures the high-level employees' opinion towards Openness experience traits.

## 6.0 SUGGESTION

It is suggested that the organizational culture within private sector banks plays a pivotal role in shaping the personality traits of employees. The emphasis on innovation, customer-centricity and teamwork appears to foster the development of specific personality traits that align with the sector's demands.

## 7.0 CONCLUSION

A study exploration into the personality traits among employees in private sector banks has shed light on several significant aspects. Through a comprehensive analysis of surveys, interviews, and relevant literature, we have identified prominent personality traits that characterize individuals working in this sector. The study revealed that traits such as adaptability, resilience and effective communication are crucial for success in the dynamic and competitive environment of private sector banking.

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