

**PERSONALITY CHARACTERISTICS AND EMPLOYEE AFFECTIVE
COMMITMENT: NIGERIA EXPERIENCE**

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ABSTRACT: *This study investigates the relationship between personality characteristics and organisational Affective Commitment of Bank employees in Nigeria. The sample consisted of two hundred and ten (210) respondents from ten (10) purposively selected area offices of banks in Port Harcourt. The Spearman's Rank Order Correlation Coefficient Statistical Technique in Statistical Package for Social Sciences (SPSS) was used for the analyses of data. It was revealed that a positive and significance relationship exist between the five facets of personality characteristics and Affective commitment. These outcomes show that managers have the responsibility of devising ways to understand and effectively manage personality traits of their employees as each of these facets have potentials to be low or high that yields different results to the organisation. Banks should adopt personality tests at employment interview points to enable them identify employees whose talents can be optimised at work.*

KEYWORDS: Characteristic, Personality, Employee, Commitment, Nigeria

INTRODUCTION

Individual's behaviour in any organisation whether for profit making or otherwise to a large extent is determined by his/her personality characteristics. Similarly, their knowledge and skills form the backbone of firm's outcomes. In the banking industry for example, people create, offer and provide services and the quality of such service(s) is associated with the quality of work relating to the special knowledge and skills in the bank's general culture and etiquette, as well as technological knowledge and processes through which the specificity of personnel is reflected (Cerovic, 1994). Personality traits are the structures and propensities that explain individual's characteristic patterns of thought, emotion and behavior and recurring regularities or trends in him/her trait (Colquitt, et al., 2009). It captures how people can be evaluated in contrast to his/her ability and what they can do at any time as an important factor that predicts his/her job performance (Colquitt, et al., 2009). It differentiates employees and provides insight on whether a person will efficiently do specific job in comparison to others (Beer & Brooks, 2011). These traits are stable throughout ones work life in personality behaviour model (Denissen, et al., 2011; Gerber, et al., 2011).

Other personality theorists examined variances and similarities in employees that provide collective attributes of human nature, performance and behaviour (Hogan & Shelton, 2006). Since these variances are used to describe human performances and behaviours experts in the field believe that individuals have stable and long term traits that affect work behaviours (Denissen, et al., 2011; Gerber, et al., 2011). Some scholars affirm that personality is an effective tool to predict employee job performance and a technique adopted during personnel selection procedures (Ozer & Benet-Martinez, 2006; Schulman, 2011; Awadh & Ismail, 2012).

These factors are important in today's competitive organisational settings such that when it is underestimated during selection process wrong kind of personality may prove disastrous and can cause undesirable tension, worries, and hinder organization's attainment of set goals and objectives (Khosla, 2009; Ganapathi, 2012). Employees at all levels form part of the

organisation and their full involvement enhance their well-being and the achievement of organisational objectives. Although needs of these employees differ due to differences in belief, attitudes, values, biases, performance, perception, social and ethnic backgrounds etc but it behoves management to make goals of employees and organisation congruent for harmonious co-existence (Ezirim, et al., 2010). It suffices to say that the personality characteristics and behavioural pattern of managers have significant influence on the attitude and behaviour of their followers and their level of affective commitment to the firm.

The language we speak and the way we speak it provide others necessary tools for describing differences in our behaviours. These objectives are taken from a lexical approach in identifying personality dimensions and these individual traits describe differences in personality that are encoded in our language adjectives (see, McCrae, et al., 1992). Other researchers found that these objective clusters when analysed are adopted as the Big-Five which some call Five-Factor Model (FFM) and considered as the main representation of individual personality characteristic. Yet other researchers see the FFM as hierarchical organisation of personality traits in terms of five basic dimensions such as extraversion (E), agreeableness (A), conscientiousness (C), neuroticism (N), and openness to experience (O) (McCrae, et al., 1992). It was held that these five relatively independent constructs collectively provide meaningful classification for the study of individual differences in work attitudes and behaviour (Kumar, et al., 2010). These dimensions of personality characteristics are adopted for this study and to be fully discussed in part two of this work.

From above discussions, it is clear that personality characteristics has attracted extensive studies with varying outcomes by presenting “positive correlation between extraversion and affective commitment, negative relationship between neuroticism and affective commitment (Kumar, et al., 2010; Erdheim, et al., 2006); agreeableness and conscientiousness with positive and significance relationship with affective commitment (Hawass, 2012); Openness to experience not significantly predicting affective commitment (Erdheim, et al., 2006; Kumar, et al., 2010) and even negative relationship between openness to experience and affective commitment (Kappagoda, 2013” in more developed and emerging economies of the world like the USA, Europe and Asian countries but its degree of contribution to affective commitment in the banking work environment in developing economies like Nigeria remain silent. To close this apparent gap in literature, this study focuses on examining personality traits and whether these outcomes could be confirmed or otherwise on affective commitment of bank employees in Nigeria which has made this study very important.

Key words: Extraversion; Agreeableness; Conscientiousness; Neuroticism; Openness to experience and Affective commitment.

REVIEW OF RELATED LITERATURE

People’s personality explains their enduring traits and characteristics in relation to emotions, motivations, interpersonal interactions and attitudes which differ from their abilities. It endures and predicts people’s attitudes towards situations and other people but is transient. It encompasses a person’s relative stable feelings, thoughts, behavioural patterns; form unique personality that differentiates people from others but proper understanding of such personality provide clue about how he/she is likely to act and feel in various situations. Studies show that personalities influence the environments where people reside and play vital role in choosing

condition within which people attempt to stay (Chen, 2004). Organisational culture regulates how good “a person fits within a particular organization because the fit denotes the sensation of his/her ease with that culture” (O’Reilly, 2004). Therefore, it is suggested that individual’s personality traits and job performance are positively correlated with others and how organizational productivity amplify how their personality traits match its culture.

To manage effectively, proper understanding of employee’s personality helps managers understand them better and how to place them into jobs ensuring proper person job fit. Personality is meaningful to organisational management, since employees’ personalities dictate how well they can perform on their jobs and used to predict how hard they may perform specific work/tasks; how organised they are; how well they will interact with others; and how creative they may be at work, put together will help a manager know who to delegate responsibilities to.

Analyzing traits, researchers described personality characteristics and realised that different words were actually pointing to single dimension of personality. Authors from different areas and different eras addressed personality issues and dealt with different individual perspectives such as character, action, thought, etc in form of story that offers rich source of studies from different disciplines from social scientists, psychologists, and psychiatrists. Personality psychologists noted that the terms used in novels of ancient China were trait-specific (Passakos & De Raad, 2009; Zhu, et al., 2015). Besides, lexical approaches have also been used in some studies of personality structure (De Raad et al., 2014). Similarly, factor analyses of self and peer ratings on the personality-descriptive terms of a given language (e.g., adjectives, nouns and verbs) revealed that personality structure involves two (Saucier, et al., 2014), three (Saucier et al., 2010), five (Saucier & Goldberg, 1996), six (Ashton, et al., 2004), and seven (Saucier, 2003) factors (Zhu, et al., 2015).

Using English adjectives, scholars earlier demonstrated a five-factor personality structure using Extraversion, Agreeableness, Conscientiousness, Emotional Stability, and Intellect/Imagination (Goldberg, 1990). Subsequently, six-factor personality model was proposed to cover additional factor Honesty-Humility besides the aforementioned five and their variants (Lee & Ashton, 2008; Saucier, 2009; Zhu, et al., 2015). Meanwhile, other authors suggest there might be only two made up of Social self-regulation and Dynamism (Saucier, et al., 2014) or three factors (Extraversion, Agreeableness, and Conscientiousness (De Raad et al., 2014) all are found to be cross-culturally consistent. Others see hierarchical organisation of personality traits in terms of five basic dimensions such as extraversion (E), agreeableness (A), conscientiousness (C), neuroticism (N), and openness to experience (O) (McCrae, et al., 1992). Similarly, these five relative independent constructs collectively provide meaningful classification for the study of individual differences in work attitudes and behaviour (Kumar, et al., 2010). In this study therefore, we share Kumar’s view and use the descriptions of the Big Five from many researchers considered in terms of their higher scores in the literature as hereunder discussed.

Extraversion represents a personality trait showing people to be energetic, high in sociability, assertiveness, and positively emotional. People high in extroversion are talkative, arguing for their opinions, interacting with every one so frankly and seeks excitement in every bit of life (Howard & Howard, 1995; John & Srivastava, 1999; Cattell & Mead, 2008; Burch & Anderson, 2008). This quality of personality makes people more social with an out-going personality, always ready to interact with people in the society (Saucier & Goldberg, 1998;

Mount, et al., 2005). Studies found that extroversion is linked to manager's performance (Barrick & Mount, 1991, 1993; Salgado, 1997; Barrick, et al. 2001).

In a conference presentation (Wilfling, et al., 2011), it was revealed that one's career success is moderately related with his/her degree of extroversion and may also count for the success of entrepreneurial career success (Judge, et al., 1999). That more extraverted people have higher organizational commitment and turnover intentions but seem to be unrelated to this factor (Thoresen et al. 2003). This view is also supported by the fact that a higher extraversion neither contributes positively or negatively to actual occupational turnover among executives (Bauer, et al., 2006). The entrepreneur's decision to quit entrepreneurial activities or a founder-project is therefore unlikely to be affected by extraversion as it is familiar to normal job change.

Thus, extraversion had low effect on performance for jobs involving teams and dyadic (Barrick, et al. 2001). This may have shown that extraversion is not significant for entrepreneurial survival because entrepreneurs are often part of founder teams, lead teams and fulfil dyadic interactions that contribute to its survival. Thus, sales interactions or communication with financiers essentially influence the operation of any business (Wilfling, Cantner & Silbereisen, 2011).

Agreeableness personality trait showed people as being very accommodating, trustful, generous, tolerant, and compassionate. People high in this trait are always helping, ready to resolve issues by creating a win-win situation due to their flexible attitude and usually highly sociable, friendly and generous in negotiations in a friendly environment to keep balance with opponent's concerns, have the propensity to attain cooperation and social harmony, helping others is their inbuilt feature and for that reason they believe others are also honest and trustworthy (Hussain, et al., 2012; Burch & Neil, 2008; Cattell & Alan, 2008; Mount, et al., 2005; Ostendorf, et al., 1992; Goldberg, 1992; Saucier & Goldberg, 1998).

Conscientiousness measures how organized, thoughtful and forward-thinking an individual can be. Conscientious employees are cautious, orderly, dependable, graceful, show self-discipline, acts dutifully and responsible. People with conscientious personality are highly influenced by their career success in the organisation, tend to be very careful about their future plans, cautious about their surroundings, compact and fully scheduled, tend to be self managed, prefer to be predictable and try to be risk free (Judge, et al., 1999; Burch & Anderson, 2008; Cattell & Mead, 2008). Such people also have the propensity to work without flaws, everything get done rightly as chaos are stressors for them, they are neat, clean and would like everything to be at the right place always (Ostendorf et al., 1992; Saucier & Goldberg, 1998). Earlier researchers found that conscientiousness do not relate to affective commitment since it is associated with emotional attachment and involvement with an organisation and they general tendency for work involvement and not on organisational involvement (Organ & Lingle, 1995). This opinion has been controverted by contemporary researcher as can be seen in the conclusions. Thus, a generalised work-involvement tendency provides increased opportunity for employee to obtain formal reward (e.g. pay, promotion) and informal work rewards (e.g. recognition, respect/status) leads to increased costs associated with leaving the organisation-heightened level of continuance commitment (Erdheim, Wang & Zickar, 2006).

Neuroticism personality is characterized by fearfulness, anxiety, worry, envy, frustration, emotionally-unstable, jealousy and loneliness). People high in neuroticism exhibit frustrations, anger, depression, stress and self-blame and such individuals are associated with pessimism, over react over mistakes and faults made by them (Howard & Howard, 1995). They are easily

trapped by stress and tend to be emotional and anxious (Saucier & Goldberg, 1998). Almost always hopeless and frustrated when exhibiting feelings and behaviours (Ostendorf et al., 1992); they lack emotional intelligence, are easily caught by mental disorder and depression (Burch & Anderson, 2008) which may have a serious impact on their physical and psychological health (Goldberg, 1992). They often fail to achieve success in their careers including extrinsic and intrinsic success (Judge et al., 1999). Neurotic individuals have the tendency of experiencing negative emotions than others and often expose themselves to situations that foster negative affect.

This attitude are unlikely to promote affective commitment because it decreases their likelihood of developing a positive emotional response towards their work and the organisation. However, these feelings could foster continuance commitment due to their tendency to experience chronic negative effects and would be more worried of the costs associated with leaving the organisation and above all facing a new work environment (Erdheim, Wang & Zickar, 2006). Based on this, many researchers had found negative significant association between neuroticism and affective commitment. See for example the work of Darbanyan, et al., (2014) supported by the findings of Jazayeri, Naami, Shokrkon & Taqipour, 2006; Pasha & Khodadadi, 2008; Parvin, 2008; Erdhim, et al., 2006; Kumar & Bakhshi, 2010) that found negative relationship between the two variables.

Openness to experience is how open minded a person is and people possessing this trait are highly imaginative, creative intellect; sensitive to inner thoughts; have the capability to analyze matters differently, exhibit intellectual curiosity, art, knowledge, independent-minded, have a preference for novelty and variety; curious to know hidden things and deductive from different angles (Howard & Howard, 1995; Cattell & Mead, 2008; Mount, et al., 2005; McCrae & John, 1992). Furthermore, open minded individuals are curious about both inner and outer world, and their lives are experientially richer. They are willing to accept novel ideas and experience both positive and negative emotions more keenly than do closed individuals. Research has shown that Openness to Experience individuals more often than not succeed in consulting, training and very adaptive to change (Vinchur, et al., 1998; Horton & Nicholson, 1992). Therefore, reasonable effort is needed in the workplace by managers to understand these individual characteristics and the factors that are responsible for the way they behave to help them be fruitful to the organisation as mentioned earlier. It can also be regarded as a personal desire for change, complexity, newness and interior desire for new experience (Syed, et al., 2015; McCrae, 1996). Those that earn high scores in openness to experience, reach high levels in exploration and willing to pursue alternatives to their jobs (Erdheim *et al.*, 2006; Syed, Saeed & Farrukh, (2015).

Many other researchers found that people come together whether at workplace, Churches, meetings, or at football watching centres (FWC) from different backgrounds and behave in manners at variance with other people's expectations. The need to understand their characteristics at different situations whether the club they support win or lose need an effective use of the five-factor model personality characteristics to enable us anticipate their responses at different situations as well as useful for predicting performance of both workforce in a sales context (Echchakoui, 2013; Barrick, Parks & Mount, 2005). However, a study of call centre showed that openness to experience was negatively correlated with employee performance; that adaptive behaviour is an important driver of employee performance in face-to-face interactions (Sawyer, Srinivas & Wang, 2009).

Affective Commitment

Affective commitment is the strength of employee's emotional attachment to, identification with and the degree of his/her involvement in the organization (Visagie, et al., 2011; Abdullah, Omar & Rashid, 2013). It is characterised by strong belief in and acceptance of goals and values of the organisation, a willingness to put in extra effort on its behalf and a desire to remain member of the organisation (Falkenburg & Schyns, 2007). It is a strong belief and dedication to the goals, objectives and organizational values, with which the worker is identified generating a sense of pride to be part of it (Robbins & Judge, 2009; Haque & Aslam, 2014; Maldonado-Radillo, Guillén & Carranza, 2011; Salazar-Fierro & Bayardo, 2015). It includes psychological phenomena and emotional ties, a sense of unity and the desire to achieve the goals and objectives of the organization (Breitsohl & Ruhle, 2013) especially where the parties involved in the contract of employment maintain a cordial relationship and have the desire to preserve it (Lovblad & Bantekas, 2010). It occurs at the individual level sense of belonging that identifies the employee as an active member of the organization (McKay, Kuntz & Naswall, 2013); and it is affective (Sallan, et al., 2009; Deniz, Noyan & Ertosun, 2013).

Affective commitment is characterised by three factors i) belief in and acceptance of the organisation's goals and values, 2) a willingness to focus effort on helping the organisation achieve its goals and objectives, and 3) a desire to maintain organisational membership. When all these are present, an employee identifies with a particular organisation and its goals and objectives in order to maintain membership and enhance the achievement of these goals and objectives (Meyer and Allen, 1997). Despite all these findings, it is reported that personality characteristic is a predictor of organisational commitment in Malaysia (Abdullah, et al., 2013; Erdheim, et al., 2006). However, some other authors found a negative and significant relationship between neuroticism and affective commitment, supporting the findings of (Darbanyan, et al., 2014; Jazayeri, Naami, Shokrkon & Taqipour, 2006; Pasha & Khodadadi, 2008; Parvin, 2008; Erdhim et al., 2006). Others found that conscientiousness positively predicts affective commitment and that extraversion had the most reliable prediction with significant and positive correlation with the three dimensions of commitment (Kumar & Bakhshi, 2010). Another study found a positive and significance correlation between Extroversion and affective commitment (Syed, et al., 2015). Another also found no significant effect between Extraversion and affective commitment (Izzati, et al., 2015). Beside, of these three components of organisational commitment, affective commitment has been the most widely studied to have consistent relationships with performance, attendance and intention to quit (Bishop, Scott, Goldsby & Cropanzano, 2005; Sheng & Tian, 2010; Afolabi et al., 2009; Ferreira, 2012; Hammond, 2008; Oehley, 2007 Luchak, et al., 2007; Qaisar, et al., 2012; Abdullah, et al., 2013). Researchers posit that affective commitment is the most decisive indicator of organizational change and integration to work because employees with high level of affective commitment are more motivated, have strong desire for contribution and performance to the organization (McKay, Kuntz & Naswall, 2013; Alniaçık, Alniaçık, Akçin & Erat, 2012). These employees are emotionally committed, willing to invest time and energy to achieve the organizational goals and objectives (Poon, 2013). This identification occurs when the assets of the employee (knowledge, competence, expectations) are consistent with the organization's values and objectives (Rusu, 2013). It is intrinsic motivation in the individual, related to attitudes, positive behaviours and labour welfare especially when the employee perceives that the organization values his/her contributions, cares for his/her welfare, provide needs for affiliation, membership approval, emotional support and their esteem need

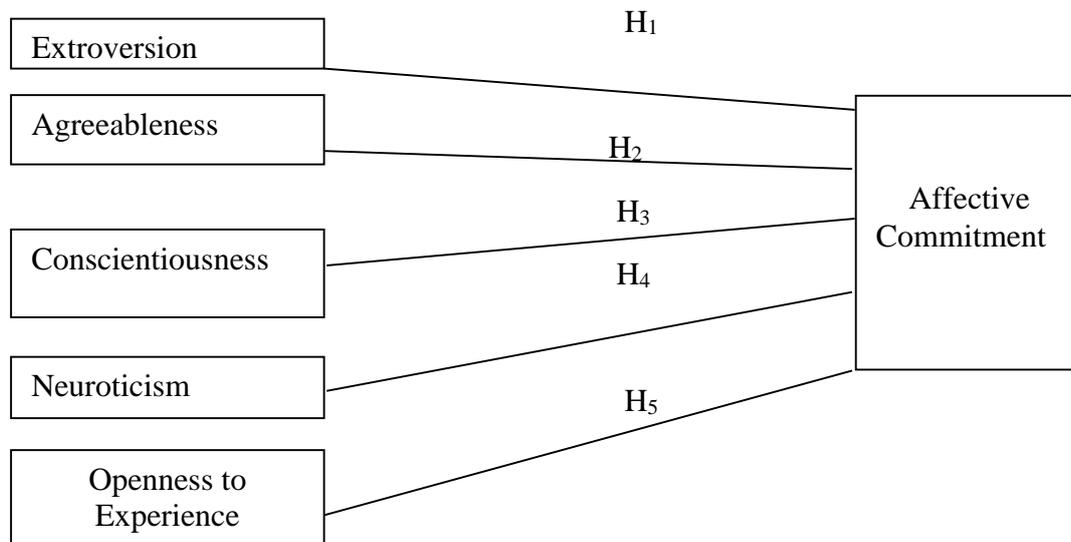
are fulfilled, assuming the harmony of the organization as his/her own and feels he/she is emotionally identified (Rusu, 2013; Breitsohl & Ruhle, 2013; Poon, 2013).

It is linked to personal characteristics of individual, organizational structure and work experience including reward, supervision, clarity in the description of work and range of skills (Anvari, et al., 2014; Deniz, Noyan & Ertosun, 2013). It serves as robust predictor of organizational desirable outcomes such as employee retention, reduced withdrawal intention, labour absenteeism, justice, organizational climate, culture and strongly associated with job performance and organizational citizenship behavior (Alcover, Martínez-Íñigo & Chambel, 2012; Breitsohl & Ruhle, 2013; Phipps, Prieto & Ndinguri, 2013). Others found affective organizational commitment and psychological contract to be positively related to knowledge sharing behaviour (Anvari, et al., 2014). They have also identified that affectively committed people like affection and expectations of membership in organizations that allow individuals exhibit stable commitments (Breitsohl & Ruhle, 2013).

It was revealed that affective commitment level of employees in different cultures have great variation between cultural values, practices, information and interests to multinational organizations with other enterprises that employ persons from different cultural backgrounds (Meyer, et al., 2012). In another study about relationships between career motivation, affective commitment and job satisfaction and found that career motivation differs in terms of gender as female perception is higher compared with their male counterpart and no change was found between individual characteristics, age, income and intention to stay (Alnıaçık, et al., 2012; Alnıaçık, Alnıaçık, Akçin & Erat, 2012).

A positive association was found to exist between extraversion and affective commitment, while negative relationship between neuroticism and affective commitment was reported in previous studies (Kumar, et al., 2010; Erdheim, et al., 2006). Moreover, agreeableness and conscientiousness are found to be positively and significantly predictive of affective commitment of employees (Hawass, 2012). In a number of other studies it was concluded that openness to experience cannot significantly predict affective commitment (Erdheim, et al., 2006; Kumar, et al., 2010); but a negative relationship between openness to experience and affective commitment (Kappagoda, 2013). Individuals high in extroversion, conscientious with stable emotions show more willingness to be committed to their organisation than those that are not (Silva, 2006; Morrison, 1997; Labatedmediene, et al., 2007).

All these findings were more prevalent in the developed and emerging economies of the world. Whether these outcomes can be replicated in developing economies like Nigeria necessitates this study to affirm or otherwise in Nigerian Banks' work environment.

Contextual relationship between personality characteristics and affective commitment

Source: Conceptualised by the researcher, 2016.

Based on the above conceptualisation, we therefore hypothesize as follows;

H₀₁: *There is no positive relationship between Extraversion and affective commitment.*

H₀₂: *There is no positive relationship between Agreeableness and affective commitment.*

H₀₃: *There is no positive relationship between Conscientiousness and affective commitment.*

H₀₄: *There is no positive relationship between Neuroticism and affective commitment.*

H₀₅: *There is no positive relationship between Openness to experience and affective commitment.*

Factors that foster affective commitment

Any organization that provides good platform for employee growth and development opportunities and to meet career goals and enhance professional abilities, rewarded for their effort via promotions and remuneration are more apt to reciprocate and develop a sense of moral obligation towards the organization (Weng, et al., 2010). Research has shown that growth and development is one of the most important factors in making decisions pertaining jobs (Hu, Weng & Yang, 2008). Some organizationally relevant positive psychology constructs such as hope, resilience, optimism, well-being and self-efficacy help explain positive outcomes such as positive attitudes and positive behaviours among employees. Individuals with higher positive affect expresses more positive states and develops positive measurable actions in the personal and social relationship in comparison with individuals with lower positive affect (Fasihzadeh et al., 2012). Evidence exists of significant predictor of a wide variety of individual-level organizational outcomes such as multiple measures of performance, attitudes such as satisfaction, commitment, and turnover intentions, and behaviours such as organizational citizenship and deviance behaviour of employees (Harms & Luthans, 2012).

There is evidence that employees that display higher levels of hope, optimism and resilience are more satisfied and committed (Youssef & Luthans, 2007; Ghaffaripour, 2015).

On the other hand, the relationship between perceived organizational support (POS) and affective commitment is explained by social identity theory. Social identity theory suggests that employees remain loyal when they feel they are valued, respected, supported and appreciated by their organizations (Colakoglu et al., 2010; Uçar & Ötken, 2010). Since previous studies had identified that a relationship exist between perceived organisational support (POS) influenced employees affective commitment to the organisation (Rhoades, Eisenberger & Armeli (2001; Aselage & Eisenberger, 2003; Rhoades & Eisenberger, 2002); the level of POS of employees needs to be constantly reviewed to ensure favourable outcomes to the organisation which ultimately leads to profitability (Krishnan & Mary, 2012).

On the other hand, perceived organisational support (POS) had been found to predict employee affective commitment to organisation. Researchers found that job satisfaction is generally considered to be a response to a specific job or several facets of that job, but commitment is a more global reaction towards an organization (Karim & Rehman, 2012). The association between job satisfaction and organizational affective commitment regardless of the professions showed a positive and significant relationship between them. It is assumed that job satisfaction will lead to organizational commitment in general and affective commitment in particular. This may be so because logic held that the more satisfied employees are with their jobs, the more likely they are to develop the necessary psychological attachment to the organization and committed to its goals and objectives (Paik et al., 2007). In a study of antecedents of organizational commitment, it was found that an average correlation exist between job satisfaction and commitment and hence it was concluded that job satisfaction is a strong predictor of affective commitment of employees in various types of industries and work environments ((Mathieu & Zajac, 1990; Sikorska-Simmons, 2005).

Other research results showed that satisfied employees are more affectively committed to their organization and employees who are satisfied and committed are more likely to attend work, stay with an organization, arrive at work on time, perform well and engage in behaviours helpful to the organization (Lumley, et al., 2011). Another author maintained that “job satisfaction is recognized as component of organizational commitment” (Sheik et al., 2012), while another held that job satisfaction is a predictor of organizational commitment (Ghaffaripour, 2015).

METHODOLOGY

Research methodology is a systematic process adopted by a researcher to identify and apply research instrument in a study. Essentially, this is the procedures by which researchers go about their work of describing, explaining and predicting phenomena. Thus, the focus of this investigation is to find out if any link exists between personality characteristics, and employee affective commitment of Nigerian banks employees. The quasi-experimental research design is adopted, which Nachmias & Nachmias, (2009) posit is a model of proof that allows a researcher to draw inference concerning causal relations among variables under investigation; useful in measuring social variables (Hong, 2009); takes a snap shot at a situation at hand in the organisation; and with the use of the questionnaire inquire retrospectively from employees on how they perceive a situation at hand and proffer possible answers to deduced questions.

Similarly, survey and sampling design is adopted. This is appropriate because this study surveyed a cross section of various units/departments of the banks that are covered. With survey method, all scales used in this study were previously used in other studies related to different aspects of this topic in the research of services industry in Nigeria especially the banking sector. A structured questionnaire was designed using five point Likert type scale, and the copies were well validated and the reliability (internal consistency of the items) defined by the subject matter experts in addition to the use of Cronbach's Alpha tests which returned (Personality characteristics; "Extroversion" = .88; Agreeableness = .89; Conscientiousness = .93; Neuroticism = .83; and Openness to experience = .93. Affective commitment returned .95). These are very significant outcomes showing that the questionnaire used for the study meet standard questions in the discipline.

This study covers ten purposively selected area offices of recapitalised commercial banks in Rivers State of Nigeria. Information obtained from the human resource departments of these banks showed a collective staff of six hundred (600) employees on full time employment from which two hundred and forty (240) were sampled using Taro Yamen's sampling formula (Baridam, 2001). This shows that twenty-four employees were served copies of the questionnaire in each area office and at three different levels of (managerial, supervisory and lower levels).

The variables were operationalised with the questions, to what extent do you think each of the predictor variables (Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to experience) would affect the criterion variable (Affective commitment). The answer modes are: Strongly disagree (1 points); Disagree (2 points); Undecided (0 Point); Agree (3 points); and strongly agree (4 points). Since the questions were in ordinal scale, it satisfies the condition for the use of Spearman Rank Order Correlation Coefficient Statistical Tool for the analyses of the variables in the statistical package for social sciences (SPSS).

DATA ANALYSES AND HYPOTHESES TESTING

A total of two hundred and forty (240) copies of the questionnaire were distributed to the area offices of ten (10) banks. Of this number, only 210 (87.5%) of the returned copies were utilized for the analyses. Results of the correlations of the variables are presented below in the discussions of findings below.

RESULTS

Banking industry in Nigeria has been grappling with unquantifiable number of knowledge workers that move from one bank to another in search of greener pastures, creating substantial costly negative consequences for the individual bank; it is not only in terms of recruiting and training costs but on implicit costs such as the firm's employment image, learning, re-skilling newcomers, possible collapse in team-based work, understaffing, and above all the likelihood of depressing remaining employees' productivity and morale. It is apparent that the personality characteristics of these staff influence the degree of their identification and involvement with the organisation. Similarly, personalities of employees influence their commitment types that have either positive or negative influence on turnover intentions. Affective commitment is the strength of an employee's identification and involvement with his/her organisation (Visagie, et

al., 2011). Some researchers report that personality characteristics like openness to experience could not predict affective commitment significantly (Erdheim, Wang, & Zickaris, 2006; Kumar & Bakhshi, 2010). But, it was held that organisational commitment if it is of affective nature help employees get their organizational identities, promote positive feeling to stay in the organisation, while there exist a negative relationship between openness to experience and affective commitment in bank employees (Ahmadi, et al., 2012; Kappagoda, 2013).

DISCUSSIONS OF RESULTS

The *first* hypothesis sought to examine the relationship between extroversion and affective commitment of Nigerian bank employees. The analysis of this hypothesis revealed a positive and significant relationship between the variables under study ($r_s = .446$ $p < .01$). This shows that employees high in extroversion have higher propensity for affective commitment than those that are not. This outcome is supported by (Syed, et al., 2015; Suchatprasoetkun, 2010) that found a positive and significance correlation between Extroversion and affective commitment. But (Izzati, et al., (2015) found a no significant effect between the two variables. A meta-analysis of 30 studies showed extraversion was the strongest correlate of affective commitment in other research works (Sharma, Sheel & Vohra, 2013).

Fig 5.1 Hypothesis 1

There is no positive relationship between Extraversion and affective commitment.

Correlations

		Extroversion	Affective Commitment
Extroversion	Pearson Correlation	1	.446**
	Sig. (2-tailed)		.000
	N	210	210
Affective Commitment	Pearson Correlation	.446**	1
	Sig. (2-tailed)	.000	
	N	210	210

** . Correlation is significant at the 0.01 level (2-tailed).

Since those high in extroversion find interest in interacting frankly with everyone and seeks excitement (Burch & Anderson, 2008) in every bit of life (Cattell & Mead, 2008), they easily make enduring friends as long as they remain in the firm. Similarly, Rhoades, et al., (2001) had found that “pay and promotion are positively associated with employee perceived organisational support hence increased affective commitment. It then means that extroversion has significant contribution to employees’ effective commitment. This level of affective commitment is related by employee’s attitudes, positive behaviours due to labour welfare especially when perceive that the organization values his/her contributions, cares for his/her welfare, satisfy his/her affiliation needs, membership approval, emotional support and esteem needs will be fulfilled, assumes harmony of the organization personally and feels he/she is emotionally identified (see, Rusu, 2013; Breitsohl & Ruhle, 2013; Poon, 2013).

The *second* hypothesis sought to examine the relationship between Agreeableness and Affective commitment of bank employees in Nigeria. The analysis of this hypothesis revealed a positive and significant relationship between the two variables ($r_s = .696$ $p < .01$).

Fig. 5.2 Hypothesis 2

There is no positive relationship between Agreeableness and affective commitment.

Correlations

		Affective Commitment	Agreeableness
Affective Commitment	Pearson Correlation	1	.696**
	Sig. (2-tailed)		.000
	N	210	210
Agreeableness	Pearson Correlation	.696**	1
	Sig. (2-tailed)	.000	
	N	210	210

** . Correlation is significant at the 0.01 level (2-tailed).

This result supported other research findings that agreeableness can positively and significantly predict affective commitment of employees (see, Hawass, 2012; Suchatprasoetkun, 2010; Sharma, Sheel & Vohra, (2013). Showing that highly agreeable employees maintain relationships, seeks acceptance of others even if this imply being obedient or submissive to certain extent. This result may have resulted from positive disposition that employees high in agreeableness have towards friendliness with superiors, peers and subordinates.

This category of employees are very accommodating and willingly helpful to others (Hussain, 2012; Burch & Neil, 2008), sociable due to their flexible attitude, friendly and generous in negotiations in friendly environments keeping balance with opponents' concerns, have the propensity to achieve cooperation and social harmony. When organisations become supportive employees are high in agreeableness, they expect others to reciprocate their gestures are provided in the firm's emotional culture and enhances affective commitment disposition. More so, when helping others is their inbuilt feature and for that reason believe others are honest and trustworthy they enjoy their jobs (see, Hussain, et al., 2012; Burch & Neil, 2008; Cattell & Alan, 2008; Mount et al., 2005; Ostendorf et al., 1992; Goldber, 1992; Saucier & Goldberg, 1998).

The *third* hypothesis sought to examine the relationship between Conscientiousness and Affective commitment of bank employees in Nigeria. The analysis of this hypothesis revealed a positive and significant relationship between the two variables ($r_s = .841$, $p < .01$). This result shows a positive and very significant correlation between conscientiousness personality and affective commitment as was supported by (Suchatprasoetkun, 2010).

Fig. 5.3 Hypothesis 3

There is no positive relationship between Conscientiousness and affective commitment

Correlations

		Affective Commitment	Conscientiousn ess
Affective Commitment	Pearson Correlation	1	.841**
	Sig. (2-tailed)		.000
	N	210	210
Conscientiousness	Pearson Correlation	.841**	1
	Sig. (2-tailed)	.000	
	N	210	210

** . Correlation is significant at the 0.01 level (2-tailed).

Although this outcome is at variance with the findings of (Kumar & Bakhshi, 2010) that showed a positive but low correlation with affective commitment; but conscientiousness is related to self-discipline, dutifulness and generalized work-involvement tendency which provides increased opportunity for an employee to obtain formal (e.g., pay, promotion) and informal work rewards (e.g., recognition, respect) leading to increased costs associated with leaving the organisation and heightened level of continuance commitment. It means that some other factors may have been responsible for this outcome which may have been caused by differences in the personality of Nigerians and that of Indians where Kumar and co carried out their study. Besides, social identity theory suggests that employees remain loyal when they feel they are valued, respected, supported and appreciated by their organizations (Colakoglu et al., 2010; Uçar & Ötken, 2010). Hence, employees that display higher levels of hope, optimism and resilience are more satisfied and committed to their organisations (Youssef & Luthans, 2007; Ghaffaripour, 2015).

The *forth* hupothesis sought to examine the relationship between Neuroticism and Affective commitment of bank employees in Nigeria. The analysis of this hypothesis revealed that neuroticism showed a slight but positive relationship with affective commitment at ($r_s = .363$ $p < .01$).

Fig.5. 4 Hypothesis 4

There is no positive relationship between Neuroticism and affective commitment

Correlations

		Affective Commitment	Neuroticism
Affective Commitment	Pearson Correlation	1	.363**
	Sig. (2-tailed)		.000
	N	210	210
Neuroticism	Pearson Correlation	.363**	1
	Sig. (2-tailed)	.000	
	N	210	210

** . Correlation is significant at the 0.01 level (2-tailed).

This result is at variance with reports from other researchers that found negative and significant correlation between neuroticism and affective commitment reported by (Jazayeri, et al., 2006; Erdhim, et al., 2006; Pasha & Khodadadi, 2008; Parvin, 2008; Kumar & Bakhshi, 2010; Darbanyan, et al., 2014). This finding may have been attributed to the peculiarity of Nigerian environmental cultural variations and dearth of alternative job opportunities. This has compelling influence on employees to endure challenges they cannot control. Nigerians have great capacity to endure stress hence adjudged one of the happiest countries in the world by international community otherwise the rate of corruption in Nigeria would have driven people to revolution in other countries.

This is indicative of Nigerian workers being low in neurotic personality trait and are more optimistic and emotionally stable (Mount, et al., 2005) and possess more inner strength to face stressful situations (Roberts & Robins, 2000). They seem to be more mature, cool and unlikely to over react in stressful environments (see, Cattell & Mead, 2008). They tend to be full of hope and self efficacy and have more control over themselves. Research has also shown that such people display higher levels of hope, optimism, and resilience and are more satisfied and committed (Youssef & Luthans, 2007; Fasihizadeh et al., 2012; Ghaffaripour, 2015).

The *fifth* hypothesis sought to examine the relationship between Openness to experience and Affective commitment of bank employees in Nigeria. The analysis of this hypothesis revealed that Openness to experience had significant positive relationship with affective commitment ($r_s = .841, p < .01$).

Fig. 5.5 Hypothesis 5

There is no positive relationship between Openness to experience and affective commitment.

Correlations

		Affective Commitment	Openness to experience
Affective Commitment	Pearson Correlation	1	.841**
	Sig. (2-tailed)		.000
	N	210	210
Openness to experience	Pearson Correlation	.841**	1
	Sig. (2-tailed)	.000	
	N	210	210

** . Correlation is significant at the 0.01 level (2-tailed).

This outcome may have been as a result of such employees being open minded and susceptible to change. This outcome is supported by researchers that found positive and significance correlation between openness to experience and affective commitment (Syed, et al., 2015; Suchatprasoetkun, 2010; Darbanyan, et al., 2014; Jazayeri, et al., 2006; Amiri, 2009). Other researchers held that individuals with high scores in openness to experience achieve the power to accept various issues including career growth opportunity (Jazayeri, et al., 2006). These employees are highly imaginative, creative, have positive and significant relationship with affective commitment. It means that when an employee is high on openness to experience, they rarely punish subordinates for mistakes but provide them opportunity to correct such mistakes as well as paying attention to employee voice and participation. This may be why openness to experience exerts personal need for change, sophistication, freshness, and intrinsic desire to experience, earn high scores in this trait and reach high levels of exploration, and willingness to pursue alternatives to their jobs (Syed, et al., 2015; McCrae, 1996; Erdheim, et al., 2006). They also have strong belief and dedication to set goals, objectives, organizational values with which workers are identified generating sense of pride in them to be part of the organisation (see, Robbins & Judge, 2009; Haque & Aslam, 2014; Maldonado-Radillo, Guillén & Carranza, 2011; Salazar-Fierro & Bayardo, 2015).

CONCLUSION

This work shows that when bank managers are able to identify, understand and promote high scores of personality characteristics of employees in job design, redesign and allocation would attract and promote organisation's competitive advantage, reduce service delivery time, reduce waiting time, attract customer loyalty and reduce turnover rate, because these five relative independent constructs of personality characteristics collectively provide meaningful classification; hope, optimism and resilience of employees.

We have added to the existing body of knowledge by affirming the findings of other researchers in developed and emerging economies of the world on the effect of personality characteristics on affective commitment; otherwise lack of organisational will to provide a culture that encourages these would inflict attrition and diminished employee productivity, loyalty and

increased turnover rate with its attendant costs. This is so because affective commitment enhances employees' attitudes, positive behaviours when he/she perceives the presence of labour welfare, that the organization values his/her contributions, satisfies his/her affiliation needs, membership approval, emotional support and that his/her esteem needs would be fulfilled, feels he/she is emotionally identified the bank is sure to retain such employees' intellectual property to its competitive advantage.

Limitations

This study like every other research is not without certain limitations. Therefore, the interpretation of results in this study is restricted by the following three limitations. First, the study covered only selected banks in Rivers State Nigeria. Thus, the findings here are limited to the banking sector. Further studies in this area should endeavour to cover other sectors like, the manufacturing, trading and marketing firms as they are also important part of the economy. Secondly, the study was limited to employees as respondents. Thus, further studies should include customers and suppliers as respondents which would provide a broader picture concerning personality characteristics and employee affective organizational commitment. Thirdly, the contemporary business environment in Nigeria is very complex and daunting and may limit its findings because of multiple environmental cultures that may influence these personality characteristics. Therefore, further studies on this topic could cover respondents that share similar cultures with other commitment facets (Continuance and Normative types) to validate and generalise the findings.

Managerial Implication of the study

From this study it is imparative that banks should focus attention on managing employees' personality characteristics by identifying high scores of the five dimensions. This would help them identify areas of strength and weaknesses of employees for training needs, promote employee identities, trust, flexibility at work, and positive feeling via job satisfaction because these will not only promote affective commitment; othewise firm image, learning, re-skilling of newcomers, possible collapse in team-based work, understaffing, depressing remaining employees' productivity and morale. When managers appreciate employee personality traits they would be able to explore their attitudes and behavioural outlook to achieve managerial and organisational success.

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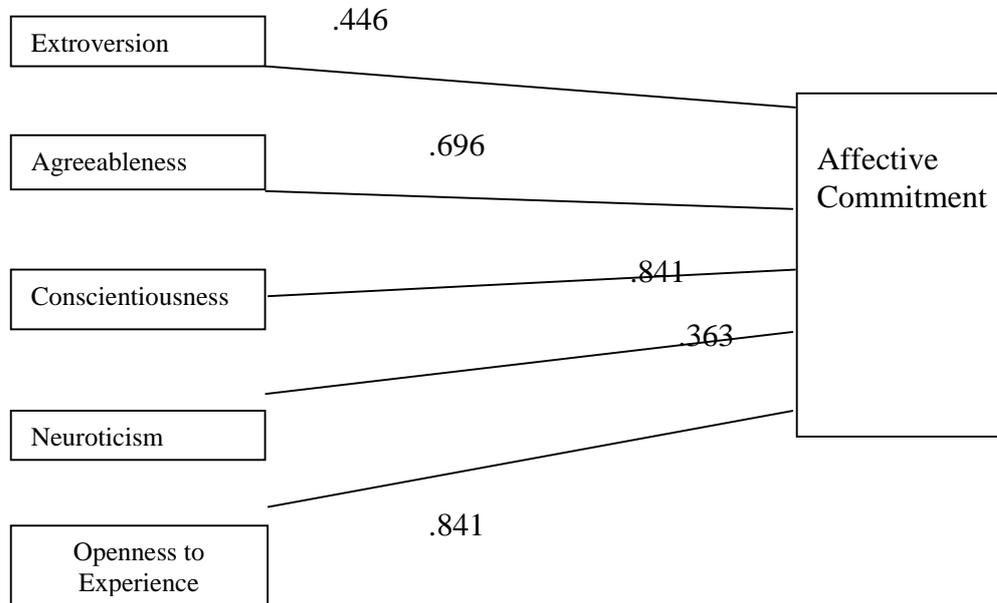
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THE OUTCOME OF THE RELATIONSHIP BETWEEN PERSONALITY CHARACTERISTICS AND AFFECTIVE COMMITMENT AS IS REVEALED FROM THIS WORK.



Source: Results and researcher's findings, 2016.