

Personality Traits and Employees' Job Performance of Deposit Money Bank Branches in Makurdi Metropolis, Benue State- Nigeria

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Abstract: This study investigated the relationship between Personality traits and employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi Metropolis, Nigeria. The study specifically explored the effects of personality traits proxies as openness to experience, conscientiousness, extraversion agreeableness and neuroticism on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. A survey research design was adopted for the study. The accessible population was 328 employees of drawn from Zenith bank, Guarantee Trust Bank, UBA and First Bank; census sampling technique was used for the study. The responses from the respondents were analyzed using mean and mean deviation and presented in tables while test of hypotheses was done using regression analysis with the aid of Statistical Package for Social Sciences (SPSS) version 25.0. Findings revealed that there exist a positive significant relationship between personality traits and employees job performance of deposit money banks in Makurdi Metropolis, Benue State. Statistically, openness to experience has a positive significant effect on employees' job performance $\beta = 0.135$ and a $p\text{-value} = .009$, secondly, conscientiousness had the highest positive significant effect on employees' job performance $\beta = .217$, $p\text{-value} = .000$. Thirdly, extraversion has a positive and significant effect on employees' job performance $\beta = 0.146$ and $p\text{-value} = 0.004$. Fourthly, agreeableness has a positive significant effect on employees' job performance $\beta = 0.205$ and a $p\text{-value} = 0.000$. Lastly, neuroticism has no positive significant effect on employees' job performance of deposit money banks in Makurdi metropolis $\beta = -0.025$, $p\text{-value} = .430$. It was concluded that personality traits (openness to experience, extraversion, conscientiousness, and agreeableness) are predictors of employees' job performance (timeliness, efficiency and commitment). The study recommended amongst others that; management of DMBs should employ applicant who score high in openness to experience (people with range of interests and fascination with novelty) and also adhere to changing employees' daily routine to help them become more open so as to enhance job performance of their organization.

Keywords: *Personality Traits, openness to experience, neuroticism, extroversion, agreeableness, conscientiousness, job performance.*

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1.0 INTRODUCTION

1.1 Background of the study.

Globally, considerable changes in the international market have accelerated the need for organisations to find more innovative ways to address new technological, demographic and market place realities. This has made companies and organisations to always look for employees that are optimistic, concerned, inspired and, most importantly, dedicated to put in extra effort and priceless contribution in every possible way for effective/efficient attainment of stated goals (Attia, 2020). Individual are created with different instincts that subsequently determine the personality of such as the ways the person act or react to the environment. As an employee, the personality in the workplace is important to achieve organization objectives, which is measured through successful job performance by the employees (Abubakar and Muhamed, 2020). Personality is seen as the way individual reacting, perception, thinking, perceiving, attitude or behaviour as a person to their environment. Personality can be defined as a dynamic or set of characteristic possessed by a person that influence on cognition, motivation and behaviour in a variety of situation (Robert and Michael 2019). Ozer and Benet (2016), stated that personality is the effective tool that predicts job performance. This is because, the way how people solve the problems, how well people perform in the workplace and complete the task will contribute to the organization achievement. Personality is that pattern of characteristic thoughts, feelings, and behaviours that distinguished one person from another and that persists over time and situation (Barrick and Mount, 2015). Personality is the combination of characteristics of individual that form a unique character for different people. For example, some people may be an open-minded people but other will be not. Duckworth and Yeager (2015) stated that a personality profile tools that can be used to provide an evaluation of an employee's personal attributes, values, and life skills in an effort to maximize his or her job performance and contribution to the company.

Job performance is defined as an important activity that provides both the goals and methods to achieve the organizational goals and also provide the achievement level in term of out-put (Lebowitz, 2020). It defined as an effort of an employee to achieve some specific goal (El-Saghier, 2022). Traditionally, the employees' job performance has primarily defined in terms of how well an employee completes his/her assigned duties. However, the need of employees' willingness is to accomplish their duties beyond the assigned duties to achieve the goals and objectives of the organizations in recent years (Beer and Brook, 2021). Performance during a job can be measured while considering the output or through examination of proper implementation of processes and procedure. In some cases, Job performance assessment is very easy because performance objectives and goals are vibrant whereas, the jobs for which the goals and objectives are not clear are difficult to assess or measure the performance (Camilleri, 2018). Different people have different Personalities that contribute to the Job performance of employees that occurs in the organization. Person's personality necessarily has a very high impact on his job. Conscientiousness; Extraversion, Agreeableness, and Openness to experience have a Positive relationship with the performance of employees at work gains a remarkable support (Barrick, 2015). However, some researchers argued that Negative relationship between the Neuroticism and the Employee's performance. To judge and to govern the individuals' job performance is the most challenging task and is consider as the most difficult applied problems in the organization (Jonas *et al.*, 2016).

According to Barrick and Mount, (2021) Conscientiousness- hardworking, careful, thorough, responsible, organized, persevering; Extraversion- sociable, talkative, gregarious, assertive, active, ambitious and expressive; Agreeableness- courteous, flexible, trusting, good natured, cooperative, forgiving, soft hearted, and tolerant; Neuroticism- anxious, depressed, angry, embarrassed, emotional, worried, and insecure; and Openness to experience- imaginative, cultured, curious, original, broad minded, intelligent and artistically sensitive. Those have been found to consistently describe personality of employees are personality traits posed by individuals in the organization. Previous studies have found that there are lots of factors that have influence on Job performance of employees. This implies that employees who tend towards Neuroticism (i.e. who are prone to having irrational ideas, being less able to control impulses, and coping poorly with stress) perform poorer and are less creative than those who are emotionally stable. This result confirms the findings of Judge (1999). Furthermore, Extraversion was associated with Task performance and creativity, probably because of the fact that extraverts tend to experience positive affect (Clark and Watson, 2021). In United Kingdom, Heineck (2017) observed that the relationship between agreeableness and performance is negative whereas “Openness to experience” has a good acceptance and is rewarded positively, hence affect the performance positively. Moreover, the Conscientiousness and performance showed a nonlinear slope.

Nigeria as a developing country, the effect of personality of an employee performance has become a way to enhance the Nigerian’s economy at the same time, create a work environment that is aligned with a Nature of workers. On other hand, employees Job performance of deposit money banks in Nigeria can also be in consideration, where the negative personality traits of employees can result in lower job performance as well as a positive personality trait relates to higher employee performance. In the light above, this study will focus on how the personality traits affect employees’ job performance.

1.2 Statement of the Problem

As a developing country, personality of an employee has become a way to enhance the nation’s economy and at the same time, create a work environment that is aligned with the nature of workers. As competition exists in the banking sector and the Deposits Money Banks (DMBs) branches in particular; surviving in such a competitive environment requires the adoption of certain strategies including using employees’ personality traits as one of the weapons to achieve job performance in order to remain relevance in the industry. However, with the level of complain receive from bank customers across the Deposit Money Bank Branches on service delivery of most of these banks, one tends to wonder if really the assertion that job performance is dependent on the level of personality traits possess by the employees doesn’t work in the banking industry, and if it does, how effective is it in achieving the objectives of quality service delivery by the bank. This study therefore seeks to know the effect of personality traits on job performance of Deposits Money Banks (DMBs) branches in Makurdi metropolis, Benue State, Nigeria.

1.3 Objectives of the Study

The aim of this study is to examine the effect of Personality traits on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis, Benue State, Nigeria. The specific objectives are to;

- i. determine the effect of openness to experience on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi Metropolis Benue State, Nigeria.
- ii. analyse the effect of conscientiousness on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi Metropolis Benue State, Nigeria.
- iii. investigate the effect of extraversion on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi Metropolis Benue State, Nigeria.
- iv. examine the effect of Agreeableness on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi Metropolis Benue State, Nigeria.
- v. access the effect of neuroticism on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi Metropolis Benue State, Nigeria.

In pursuance of the stated objectives, the study is divided into five major parts. Having addressed the first part which is the introduction, part two focuses on review of related literature covering the theoretical, conceptual and related empirical studies. The third part is on methodology employed in carrying out the study. Part four is on analysis of data collected and the part five provides the conclusion, recommendations and limitations and suggestions for further studies accordingly.

2.1 Theoretical Framework

This section discusses the underlying theory called the **Eysenck Personality theory** that pertains to this study. This theory was formulated by Eysenck and Knapp in 1967. He proposed a theory of personality based on biological factors, arguing that individuals inherit a type of nervous system that affects their ability to learn and adapt to the environment. The theory claims that all humans have a basic set of traits that define them as human beings, and each individual has an individual temperament or temperament type. Eysenck found that their behaviour could be represented by two dimensions: Introversion / Extroversion (E); Neuroticism / Stability (N). Eysenck called these second-order personality traits. Eysenck added a third trait (dimension) called psychoticism, characterized by lacking of empathy, being cruel, being a loner, aggressive and troublesome. Eysenck's approach focuses on three dimensions named after PEN. Coming next are such dimensions. Eysenck's assumes that introverts are more aroused than extraverts, stimulation increases arousal related to performance is curvilinear, the optimal level of arousal for a task is negatively related to task difficulty and arousal related to hedonic tone is curvilinear. One good element of Eysenck's theory is that it takes into account both nature and nurture. Eysenck's theory argues strongly that biological predispositions towards certain personality traits combined with conditioning and socialization during childhood in order to create our personality.

2.2 Conceptual framework

2.2.1 Conceptual framework of personality traits and employees job performance

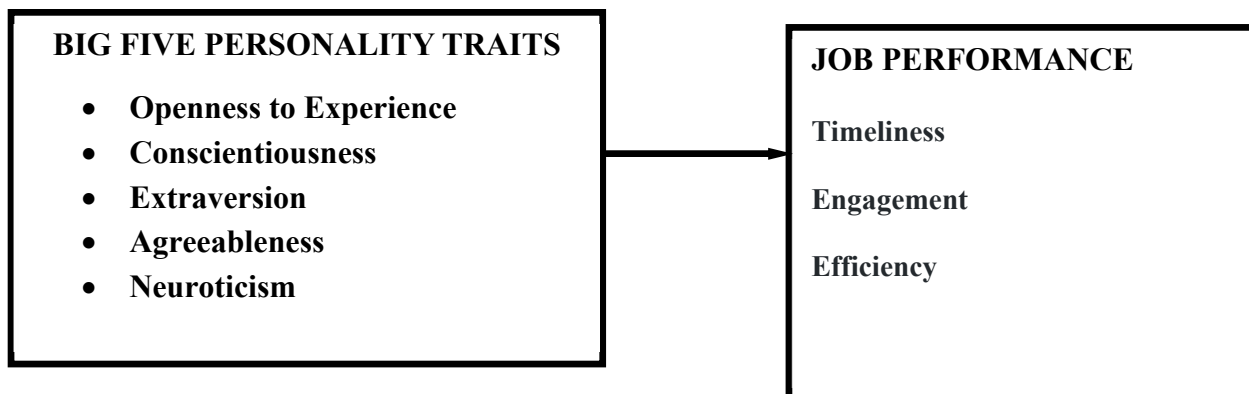


Figure 1: Researcher compiled variable model for the study (2023)

2.2.2 Concept of Personality Traits

According to Allport (2021), personality is the dynamic organization within the individual of those psychophysical systems that determine his unique adjustments to his environment". Manavita (2022) defines personality is "an individual's habitual way of thinking, feeling, perceiving, and reacting to the world". Robbin (2021) describes Personality as "the conducts and ways in which people responds and cooperates with another". Julie (2012), defines personality as enduring patterns of action or behavior. Personality traits are tendencies of individuals to behave in similar ways across settings and situations (Ones, *et al.*, 2015). Personality has to do with individuality, where people differ significantly in the ways they routinely feel, think and act. Personality rests on the observation that people seem to behave somewhat consistently overtime and across different life situations e.g. one would not be characterize a person having a shy personality if that person tended to be dominantly shy and retire only some of the time and on other occasions was frequently observed to be very sociable and outgoing. Personality is a stable set of characteristics that are responsible for a person's identity (Kinicki, 2018). The internal dimension or the primary dimensions of diversity are mostly outside our control but strongly influence our attitudes and our expectations and assumptions about others, thus influencing our behavior (Kinicki, 2018).

2.2.3 Dimensions of Personality Traits

Personality is one of the major psychological factors affecting the human behaviour. The Big Five Model, also known as the Five-Factor Model, which is boiled down to five core factors, known by the acronym CANOE or OCEAN was adopted as the dimensions of this study. All of the dimensions will be used as a main construct and the items for each construct based on the mix study of past research on personality traits and job performance and could inevitably impact the service delivery and problem solving approach (Raja, 2019).

i. Openness to experience: Openness to experience dimension addresses an individual's range of interests and fascination with novelty. Openness to Experience includes active imagination, aesthetic sensitivity, and attentiveness to inner feelings, a preference for variety, intellectual curiosity and independence of judgment. People scoring low on Openness tend to be conventional in behaviour and conservative in outlook. They prefer the familiar to the novel, and

their emotional responses are somewhat muted. People scoring high on Openness tend to be unconventional, willing to question authority and prepared to entertain new ethical, social and political ideas. Open individuals are curious about both inner and outer worlds, and their lives are experientially richer. They are willing to entertain novel ideas and unconventional values, and they experience both positive and negative emotions more keenly than do closed individuals (Hatch, 2016). Lebowitz, (2016), stated that openness to experience is positively related to job performance 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 (Goldberg, 1992).

ii. Conscientiousness: Candy (2017), defined conscientiousness as a trait associated with dependability, reliability, trustworthiness and inclination to adhere to company rules, norms and values; industriousness, perseverance and sense of duty (Erick, 2020). Individual who report the high scores on conscientiousness more dependability; achievement oriented and display goal-motivated behaviours (Camilleri 2018). Barrick and Mount, (2015) has confirmed that this trait is valid predictor for good job performance in various occupational groups especially in highly autonomous work situations. Conscientiousness refers to self-control and the active process of planning, organizing and carrying out tasks (Barrick and Mount, 2015). The conscientious person is purposeful, strong-willed and determined. Conscientiousness is manifested in achievement orientation (hardworking and persistent), dependability (responsible and careful) and orderliness (planful and organized). On the negative side, high Conscientiousness may lead to annoying fastidiousness, compulsive neatness or workaholic behaviour. Low scorers may not necessarily lack moral principles, but they are less exacting in applying them.

iii. Extraversion: Extraversion is a trait when an individual tend to be sociable, outgoing, gregarious, expressive, warm hearted and talkative (Cohen, 2014). Individuals with highly extroversion trait will be more energetic, assertive, outgoing and dominant in social situations (Ayse, 2015), strive for position power, impulsive decision making and risk-taking behaviour (Andreas and James 2017), good social skills (Boyle, 2018), 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 hand, Barrick and Mount (2005), 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 (Omotayo and Ayoade, 2018).

iv. Agreeableness: Agreeableness dimension refers to an individual's propensity to differ to others. According to Ziegler (2014), agreeableness person is fundamentally selfless, sympathetic to others and eager to help them, and in return believes that others will be equally helpful. The disagreeable/antagonistic person is egocentric, sceptical of others' intentions, and competitive rather than co-operative. The people with high agreeableness can more easily control their negative emotions. According to Hurtz, (2020), agreeableness is a dimension of personality traits that has vital components of social attitude in terms of interaction among group members, interpersonal relationship, blending with others. For Camilleri, (2018) he explains that agreeableness id positively correlates with teamwork and negatively affected leadership abilities.

The attributes such as kindness, likeability and thoughtfulness would lead successful relationships (McGraw-Hill, 2018) and increase performance and motivation among co-workers. Numerous studies stated, agreeableness was a best factor to predict a job performance (Hassan, 2016) that positively relate to job satisfaction (Yimin, 2019). Excessive agreeable people were propensity being kind, cooperative, modest and attentive to others, flexible, forgiving and courteous (Wei-Tien, 2018).

v. Neuroticism: According to Ayse, (2015), Neuroticism is a dimension of normal personality indicating the general tendency to experience negative effects such as fear, sadness, embarrassment, anger, guilt and disgust. High scorers may be at risk of some kinds of psychiatric problems. A high Neuroticism score indicates that a person is prone to having irrational ideas, being less able to control impulses, and coping poorly with stress. A low Neuroticism score is indicative of emotional stability. These people are usually calm, even-tempered, relaxed and able to face stressful situations without becoming upset (Burch, 2014). According to Camilleri, (2018), neuroticism is emotional stability. He explains that Frontline employees with high emotional stability feel easy to adapt with new environment, remain calm in difficult situation, peacefulness, confidence and receptive would excel in customer service field since they are emotionally stable in stressful situation. Costa and McCrae, (2019) describes individual with ability to control stress, anxiety and depression to be strongly related to job performance that involved teamwork (Yimin, 2019). Dealing with challenging customers with multiple request, complaint and demand require high emotional tolerate (Roberts, 2019). 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 (Camilleri, 2018). Thus, neurotic individuals vulnerable to stress, lack of concentration and emotions when dealing with work stress (Brown, 2020), that associated with poor social skills and lack of trust in others (Omotayo, 2018). This type of person would face a difficult time dealing with top management, colleague and customers. (Zimmerman, 2008).

2.2.4 Concept of Employee Job Performance of Deposit Money Banks

Employee job performance can be defined as all the behaviors employees engage in while at work (Jex, 2022). Job performance is defined as the function of knowledge, skills, abilities, and motivation directed at role prescribed behaviour (Campbell, 2019). According to Daniel and Caleb (2014), job performance is described as achievement of the goals and targets which are set by organization. According to Caleb (2014), Job performance is influenced by aptitude, need for achievement, self-regard, locus of control, affective temperament, and the interaction between these constructs. Job performance is the way of how employees perform their work in dealing with customers. It has become an important dimension used by organization in order to measure employees' performance ability.

2.2.5 Measures of Employees Job Performance

The measures of performance that are employed from this study are derived from the concept of performance associated with quantity of output, quality of output, timeliness of output, presence or attendance on the job, morale at work, efficiency and effectiveness of work completed (Mathis et al. 2019).

i. Timeliness: *Timeliness is the ability to be prompt, attend appointments on time and submit your assignments by the deadline. In a professional environment, being punctual involves planning ahead and making arrangements to ensure that you can fulfil your obligations on a strict schedule (Delery, et al., 2017). Hatice (2019), defined timeliness as how fast work is performed is another performance indicator that should be used with caution. In field service, the average customer's downtime is a good indicator of timeliness. In manufacturing, it might be the number of units produced per hour. In terms of the employee's abilities, timeliness will relate to how long it takes the employee to complete certain tasks, such as completing a customer transaction, amount of time each customer waits to be seen, and how regularly documentation is delivered on time (Mustafa, and Othman, 2016). According to Lawler (2019) timeliness refers to the time expectation for accessibility and availability of information. Timeliness can be measured as the time between when information is expected and when it is readily available for use.*

ii. Engagement: Engagement is the state of emotional and intellectual commitment to an organization or group producing behaviour that will help fulfil an organization's promises to customers and, in so doing, improve business results (Van den Broeck et al, 2018). The extent to which employees commit to something or someone in their organization, how hard they work and how long they stay as a result of that commitment. Engagement is the extent to which people enjoy and believe in what they do, and feel valued for doing it. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization (Hallberg, 2017). The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee. Engagement is the extent to which employees are motivated to contribute to organizational success, and are willing to apply discretionary effort (extra time, brainpower and effort) to accomplishing tasks that are important to the achievement of organizational goals. Engagement is the extent to which employees put discretionary effort into their work, beyond the required minimum to get the job done, in the form of extra time, brainpower or energy (Cervone, 2018). Employees who are engaged in their work and committed to their organizations give companies crucial competitive advantages including higher productivity and lower employee turnover

iii. Efficiency: According to Campbell (2019), efficiency is defined as the state or quality of being efficient, or able to accomplish something with the least waste of time and effort. Employee efficiency is about building a team or having individual employees who have a track record for making time, resources, and energy count for maximum output (Cervone, 2018). A major metric used to measure employee efficiency is the amount of time or resources put into a specific task compared to the result achieved. Employee efficiency means hard and smart work. Employees often have to stretch themselves beyond assumable limits to get maximum output. As a result, employees acquire new skills and competencies. This often leads to more efficiency. Employee efficiency is an employee characteristic, which relates to the speed and accuracy of an employee at the job task. The concept relates to employee productivity, which provides that the more efficient an employee is, the more productive they will be if well-managed (Fandom, 2017).

Invariably, employee efficiency is a complex measurable parameter which characterizes an output produced by efforts and by achievements of an employee (Task Management Guide, 2018).

2.2.6 Nexus between personality traits and employees job performance of Deposit Money Banks

The relationship between personality and job performance behaviour has been a frequently studied topic in industrial psychology in the past century (Barrick, *et al.*, 2019). Job performance is a multidimensional construct, which indicates how well employees perform their tasks, the initiative they take and the resourcefulness they show in solving problems. Furthermore, it indicates the extent to which they complete tasks, the way they utilize their available resources and the time and energy they spend on their tasks (Boshoff and Arnolds, 2015). Behzad, (2004), found that there is a meaningful relationship between the performance of those who majored in pedagogical management and those of other majors; but there is no significance relationship. Khakpour (2004), examined “relationship between junior high schools principals” personality characteristics and their performance”. The results showed that there is a meaningful relationship between principals” personality characteristics, extroversion and their emotional stability and their job performance and last two mentioned characteristics can help to predict the job performance. Nazem (2005), also conducted a research on “a prediction of effective management through an organization’s atmosphere and principals” personality characteristics which also shows a positive relationship between personality characteristics and job performance.

2.3 Review of Related Empirical Studies

Askarian and Eslami (2023), looked at the relationship between personality trait and job performance, using employees of the ministry of education of Kerman in Iran as case study. This study presented an analytical model based on these studies and expert opinion was formed. The analytical model was based on the five personality dimensions of extraversion, neuroticism (emotional instability), openness to experience, conscientiousness, and agreeableness. The population of the study constituted all 330 employees of the ministry of education of Kerman. Cochran, Mosteller and Tukey’s formula of sampling, was used to determine a sample of 178 individuals. The required data is gathered from a questionnaire. The data was collected using a questionnaire and analysed by SPSS software using descriptive and inferential statistics at two levels. Results showed that there was a significant relationship between job performance and personality traits, hence, personality traits are important components of job performance. Further, it came to light that, conscientiousness had the highest influence on the job performance of the employees of ministry of education of Kerman. The independent variable and the dependent variable of the prior and current study are same but their geographical location and industry differs.

Rothman and Coetzer (2023), examined personality traits and job performance in in South Korean. A cross-sectional survey design was used in the study. The study population consisted of 159 employees of a pharmaceutical company. The Neo-Personality Inventory-Revised and Performance Appraisal Questionnaire were used as measuring instruments. The results showed that Emotional Stability, Extraversion, Openness to Experience and Conscientiousness were related to task performance and creativity. Three personality dimensions, namely Emotional Stability, Openness to Experience and Agreeableness, explained 28% of the variance in participants' management performance. Unlike this current study, the scope result of the study

was limited to pharmaceutical companies instead of the banking sector. However, the three IDVs: openness to experience, conscientiousness and neuroticism are relevant to the current study

Kimuli (2022), surveyed Job performance, employee personality and work stress among workers in Grand global hotel in Kikoni. A total of 158 respondents were randomly selected from different departments in Grand Global Hotel in Kikoni Makerere. Self-administered questionnaires were used in data collection process and data was analysed using the statistical software package for Social Scientists (SPSS V 25). Pearson's product moment correlation coefficient was used to determine the significance of the relationships among variables. Personality among staff at Grand Global Hotel has been shown by the study that it has no significant relationship with Stress. Implying that whatever type of personality that staff of Grand Global Hotel possess it does not influence the stress levels among them. It has also been revealed that stress does not influence job performance among staff at Grand Global Hotel, this shows that whether the stress is positive or negative it has limited influence on job performance among staff at Grand Global Hotel. Lastly the study revealed that Staff at Grand Global Hotel their type of personality does not influence job performance. This implies that whether a member of staff possess neuroticism or agreeableness, it will not affect their job performance. Though, independent variable of the prior study and the current study are the same but the dependent variables are not the same.

Eremie and Opuda, (2022), studied Personality Traits and Job Satisfaction among Teachers in Rivers State Secondary schools. The study was guided by three objectives research questions and their corresponding hypotheses. Correlational design was employed in the study. The population of the study was all primary school teachers in Port-Harcourt Metropolis. Cluster sampling technique and convenience sampling techniques was used to select 400 samples from the population. The instruments for data collection was Personality Trait Scale (PTS) and Job Satisfaction Inventory (JSI). The both instruments were subjected to face and content validity. The reliability of the instrument was established using Cronbach alpha (α) technique. The average alpha coefficients of 0.69 and 0.74 were obtained for the PTS and JSI neuroticism, openness to experience, extraversion, agreeableness and conscientiousness. The method of data analysis used was simple regression, while hypothesis were tested using ANOVA associated with multiple regression. The study found that there is significant positive relationship between conscientiousness and teachers' job satisfaction. Also, the study concluded that there is a significant positive relationship between agreeableness and teachers' job satisfaction. Lastly, there is insignificant relationship between extraversion and teachers' job satisfaction. The prior study was conducted in educational sector and this study focused on the banking industry and the independent variable of the prior study and the current study are same but their dependent variables are not the same.

Emem and Eno (2021), investigated the relationship between personality traits and job satisfaction of workers in selected hotels in Uyo-Akwa Ibom State. The population of this study was one hundred and nine respondents, comprised selected staff members of the six major Hotels located. The simple random sampling technique was employed for the study. Data were collected from primary sources, which were obtained through questionnaire and personal interviews with management, supervisors and senior staff of the six major Hotels. The instrument was assessed by three experts to establish the validity while Cronbach's Alpha statistical analysis

was conducted to test the reliability. Tables and simple percentage was used as technique of analysing the research questions. The study adopted Pearson Moment correlation analysis to determine the nature of relationship while Ordinary Least Square (OLS) regression technique was used to test the hypotheses. Result showed that openness to experience, extraversion, Agreeableness, and Neuroticism positively and significantly relate with job satisfaction of hotel workers while conscientiousness maintained positive but insignificant relationship with job satisfaction. The prior study focused on hotel industry and the findings may not be applicable to banking sector and the personality traits used in both of the studies were openness to experience, extraversion, agreeableness, neuroticism and conscientiousness but their dependent variables are not the same.

Bolaji, *et al*, (2021), examined personality traits on employee's job performance in selected agricultural research Institutes in Oyo State, Nigeria. Two hundred eighty-three (283) employees were randomly drawn from three largest agricultural research institutes. The mean age of the researchers was found at 35.4 years mostly being male. Results indicated that the overall job performance was significantly influenced by openness, agreeableness, and extroversion and functionality stability. The findings clearly showed that with openness and functional stability of the researchers, their moral increased in their job and thus less willing to leave their organization. Internal packages that can increase researcher's zeal towards their job are highly recommended. The prior study was conducted in agricultural research Institutes in Oyo State and the findings may not be applicable to the banking sector. Though the IDV of the prior study and the present are the same but their DVs differs.

Mercy and Yekini (2021), surveyed personality traits and employees' job performance in respect of hotels in Lagos State, Nigeria. The study adopted a quantitative research design, hence used structured questionnaires to collect data from 332 employees of 63 hotels across the 20 LGAs in Lagos State. Data that were collected was analysed using Partial Least Squares SEM. The result show that three of the five tested hypotheses, that is conscientiousness, openness to experience, and extraversion traits supported job performance in respect of hotels in Lagos State, Nigeria. This implies that exhibition of conscientiousness trait such as been dependable, organized, reliable, ambitious, perseveres and hard-working inclines to enhance job performance in hotel industry in Lagos State. Though the IDV and DV of both the prior and current studies are the same but the prior study focused on hotels in Lagos State, while the current study focus on banking sector.

3.0 METHODOLOGY

The study adopted survey research design method. The survey design was descriptive in nature because it allows samples to be selected and a complete representation of the population ensured. The study limits itself to Deposits Money Banks (DMBs) Branches in Makurdi metropolis, Benue State, Nigeria. The population of the study consists of 328 management and non-management staff drawn from Zenith bank, Guarantee Trust Bank, First Bank, and United Bank for Africa in Makurdi Metropolis Benue State, Nigeria. Census sampling techniques was used to retain the population of 328 management and non-management staff of the selected banks as the sample size. This is because the population is small and manageable, and therefore do not need to be represented. Purposive sampling technique was also used for the distribution of the

sample size to the selected deposit money banks and data collection was collected using a semi-structured questionnaire. Validation of the instrument was tested using factor analytical tool that considered (KMO) and Bartlett's Test of Sphericity for sampling adequacy reported a validity index of 0.710 with an average reliability of 0.777. Primary source of data collection was employed.

The general model for this study will be expressed as:

$$EJP = f(PT) \quad \text{eqn (1)}$$

Where:

EJP = Employee Job Performance

PT = Personality Trait

$$EJP = \alpha_1 + \beta_1OE + \beta_2C + \beta_3E + \beta_4A + \beta_5N + e_1 \quad \text{eqn (2)}$$

Where:

α = Constant

β = Coefficient of independent variables

OE = Openness to Experience

C = Conscientiousness

E = Extraversion

A = Agreeableness

N = Neuroticism

e = error term

$b_1 < 0$ implies that the independent variables (b_1O , b_2C , b_3E , b_4A , and b_5N) are expected to have an inverse relationship with the dependent variable (Job Performance). The hypotheses formulated in chapter one will be tested using Regression analysis with the help of Statistical Package for Social Sciences (SPSS) Version 20 because of the fitness and robustness of the model. The hypotheses formulated for this study was tested using P-Value generated from the regression model. If P-value is greater than the 5% level of significance, we accept the null hypothesis, this implies that we accept that the estimate b_i is not statistically significant at the 5% (0.05) level of significance. If p-value is less than the 5% level of significance, we reject the null hypothesis, in other words, we accept that the estimate b_i is statistically significant at the 5% (0.05) level of significance.

4.0 RESULTS AND DISCUSSION

4.1 Data Presentation and Analysis

The result collected from the respondents are analyzed in the tables below:

4.1.1 Analysis of Response Rate

The analysis of the response rate for this study is shown in Table 4

Table 4: Questionnaire Response Rate

Response	Frequency	Percent (%)
Returned Questionnaire	328	94.82
Unreturned Questionnaire	17	5.18
Total	328	100

Source: Field Survey, 2023.

In this study, a total of 328 copies of the questionnaire were distributed to the selected banks in the study area. The result in Table 4, indicates that out of the 328 distributed, 311 were filled and returned representing a response rate of 94.82% while 11 representing 5.18% were not returned.

Mugenda and Mugenda (2003) indicated that a threshold of 50% is adequate for a study of this nature. This entails that an overall response rate of 94.82% was satisfactory for the presentation and analysis.

4.1.2 Demographic Characteristics of Respondents

The study sought to obtain demographic information relating to the respondents' gender, age, educational qualification, work experience and position held in the current organization. The results were crucial in explaining the major findings from the specific context.

Table 5: Demographic Characteristics of Respondents

Attributes	Frequency	Percentage (%)
Sex		
Male	210	67.52
Female	101	32.48
Total	311	100
Age		
18-27	42	13.51
28-37	79	25.40
38-47	105	33.76
48 and above	85	27.33
Total	311	100
Marital Status		
Single	92	29.58
Married	175	56.27
Divorced	31	10.29
Widow	13	4.18
Total	311	100
Working Experience (Years)		
1-4	52	16.72
5-8	142	45.66
9-12	75	24.12
13 and above	42	13.51
Total	311	100
Educational Qualification		
SSCE	20	6.43
OND/NCE	75	24.12
HND/B.SC/B.A	125	40.19
MA/M.SC/MBA	85	27.33
Ph.D	6	1.93
Total	311	100

Source: Field Survey, 2023.

Data presentation of the respondents by gender shows that, 210(67.52%) of the respondents were males while 101(32.48 %) were females. This implies that the distribution cuts across both genders though the organizations surveyed have more male employees than the female employees. The result presented in Table 5, revealed the demographic characteristic of respondents. The distribution of respondents by age indicates that, 42(13.51%) of the

respondents were from 18-27 years, 79(25.40 %) were between 28-37years, 105(33.76 %) respondents were from the age of 38-47 years and 88 (27.33%) were from 48 and above years. This implies that the respondents who are employees of the companies surveyed cuts across different age groups. Also, it shows that the participants were old enough to understand the topic investigated. The result in table 5 further indicates on marital status that 92(29.58%) of the respondents are singly, 175(56.27%) are married, 31(10.29%) are divorced and only 13(4.18%) are widows. This shows that majority of the respondents are married and are emotionally stable to respond to the questions. The distribution of respondents by work experience shows that, 52(16.72%) respondents have experience from 1-4 years, 142(45.66%) 5-8 years, 75(24.12 %) 9-12 years and 42(13.51 %) 26-13 years while 81(21.0 %) have worked from 5 years and above in the organizations surveyed. This implies that the respondents have enough working experience to understand the extent to which personality traits affects their performance. Finally, the result in Table 5 also shows the educational qualification of the respondents as follows: 20(6.43%) of the respondents have SSCE, 75(24.12%) have OND/NCE qualifications, 125(40.19%) have HND/B.Sc qualifications, 85(27.33%) have MA/M.Sc qualifications while few respondents, 6(1.93) have PhD qualifications. The result indicated clearly that employees of small businesses who participated in the survey are educated enough to understand how personality trait affects their performance in the organization.

4.1.3 Descriptive Analysis of the Study Variables

In order to attain the research objectives, the respondents were asked to respond to statements on each of the variables on a scale of 1-5. Mean and standard deviation were used in the study to summarize the characteristics of the variables under study. The independent variables adopted for this study were openness to experience, conscientiousness, extroversion, agreeableness and neuroticism. Understanding the characteristics of these variables is important in helping to understand the drivers' employees' job performance, which is the dependent variable for this study. Each variable is discussed separately, and responses presented in separate tables followed by a discussion.

Table 6: Descriptive statistics on openness to experience.

Statement	Min	Max	Mean	Std. D	Decision
I have excellent ideas and am willing and interested in new things.	2	5	3.95	.568	Significance
Open-minded individuals at the workplace tend to maintain good relations with their colleagues	2	5	4.02	.523	Significance
Open-minded at work, gives me the opportunity to learn something new, expand your knowledge base, and become a better version of yourself.	1	5	3.99	.657	Significance
My ability to learn new things help me have access to a wealth of interesting information that could help you solve problems and develop innovative solutions.	1	5	4.15	.752	Significance
Openness makes me more flexible in thinking and to adjust more easily to changing situations.	1	5	3.97	.662	Significance
Total			4.01	.501	Significance

Source: Field Survey, 2023.

The study sought to examine the effect of openness to experience on job performance of employees in the study areas. Respondents were asked to rate by responding to statements touching on openness to experience on a scale of 1-5 where 1 = "strongly disagreed", "2 = "disagree" 3= "uncertain" 4 = "agree" and 5 = "strongly agree". From Table 6, the overall aggregate mean score for openness to experience stood at mean = 4.01 with a standard deviation of .568 showing that employees agreed that they have excellent ideas and are willing and interested in new things. Investigating if open-minded individuals at the workplace tend to maintain good relations with their colleagues, majority of the respondents agreed with a mean score of 4.02 and a standard deviation of .523. It also shows that majority of the respondents agreed on open-minded at work, gives me the opportunity to learn something new, expand your knowledge base, and become a better version of yourself with a mean score of 3.99 and a standard deviation of .657. As to whether ability to learn new things help employees have access to a wealth of interesting information that could help you solve problems and develop innovative solutions, majority of the respondents agreed as represented by a mean score of 4.15 and a standard deviation of .752. Finally, on table 6 is to assess the extent to which openness makes me more flexible in thinking and to adjust more easily to changing situations. Result from the table shows that majority of the respondents agreed which is represented by a mean score of 3.97 and a standard deviation of .662. This shows that employees take advantage of their characteristics in performing their duties in the organization.

Table 7: Descriptive statistics on Conscientiousness.

Statement	Min	Max	Mean	Std. D.	Decision
I am accountable and reliable, organized and detail-oriented.	2	5	3.98	.657	Significance
I have the ability to accomplish things, and desire to achieve and complete tasks efficiently.	1	5	3.97	.676	Significance
I enjoy making plans and following schedules and routines.	1	5	4.04	.618	Significance
I have a strong sense of moral responsibility and contentment when following routines, regulations, or contracts.	1	5	4.17	.732	Significance
I have the ability to control and motivate myself to stay on track and make progress in achieving the goals.	1	5	3.91	.798	Significance
Total			3.87	.700	Significance

Source: Field Survey, 2023.

The study sought to examine the effect of conscientiousness on job performance of employees in the study areas. Respondents were asked to rate by responding to statements touching on openness to experience on a scale of 1-5 where 1 = "strongly disagreed, "2 =" disagree" 3= "uncertain" 4 = "agree" and 5 = "strongly agree". From Table 7, the overall aggregate mean score for conscientiousness stood at mean = 3.87 with a standard deviation of .700. This shows that the employees agreed that they have are accountable, reliable, organized and detail-oriented. This result is represented by a mean of 3.98 and standard deviation of .657. On if the employees have the ability to accomplish things, and desire to achieve and complete tasks efficiently the result shows that majority of the respondents represented by a mean of 3.97 and a standard deviation of .676 agreed. Investigating if they enjoy making plans and following schedules and routines, a mean of 4.04 and standard deviation of .618 shows that they agreed. It also shows that majority of respondents with a mean of 4.17 and a standard deviation of .732 agreed that they have a strong sense of moral responsibility and contentment when following routines, regulations, or contracts. Finally, on table 7, it shows that majority representing a mean of 3.91 and a standard deviation of .798 agreed they have the ability to control and motivate myself to stay on track and make progress in achieving the goals. This shows that the employee uses their attribute of dependability, reliability, trustworthiness and inclination to adhere to company rules, norms and values; industriousness, perseverance and sense of duty to display goal-motivated behaviours.

Table 8: Descriptive statistics on eextroversion.

Statement	Min	Max	Mean	StdD.	Decision
I have the drive for social interaction with other people.	2	5	3.98	.570	Significance
I have sincere interest in people in my organization.	1	5	3.97	.652	Significance
I accomplish my goals by influencing and persuading others along the way.	1	5	4.04	.602	Significance
I have the ability to navigate social situations that help teams bond successfully and establish cultural alignment.	1	5	4.08	.682	Significance
Having confident in the workplace and been assured in their abilities help teams move through their work more efficiently and achieve more progress.	1	5	3.93	.726	Significance
Total			4.00	.646	Significance

Source: Field Survey, 2023.

The study sought to examine the effect of c eextroversion on employees' job performance in the study areas. Respondents were asked to rate by responding to statements touching on eextroversion on a scale of 1-5 where 1 = "strongly disagreed, "2 =" disagree" 3= "uncertain" 4 = "agree" and 5 = "strongly agree". From Table 8, the overall aggregate mean score for eextroversion stood at mean = 4.00 with a standard deviation of .646. This clearly shows that that employees agreed that they have the drive for social interaction with other people, this result is represented by a mean score of 3.98 and standard deviation of .570. Also, majority of the respondents agreed with a mean score of 3.97 and a standard deviation of .652 that they have sincere interest in people in their organization. It also shows that majority of the respondents agreed that they accomplish goals by influencing and persuading others along the way with a mean score of 4.04 and a standard deviation of .602. As to whether they have the ability to navigate social situations that help teams bond successfully and establish cultural alignment, majority of the respondents agreed as represented by a mean score of 4.08 and a standard deviation of .682. A mean score of 3.93 and a standard deviation of .726 indicated that majority of the respondents agreed that having confident in the workplace and been assured in their abilities help teams move through their work more efficiently and achieve more progress. This result indicates that eextroversion have significant influence on employees' job performance in the study areas.

Table 9: Descriptive statistics on agreeableness

Statement	Min	Max	Mean	Std D.	Decision
I have attributes such as trust, altruism, kindness, affection, and other prosocial behaviors.	2	5	4.05	.626	Significance
Agreeable individuals perform better in the banking sector because of interpersonal interactions that is necessary.	1	5	4.08	.725	Significance
Agreeable workers are less likely to engage in workplace bullying and counterproductive work behaviors.	1	5	4.08	.628	Significance
Agreeable individuals make neurotic people less likely to engage in harmful workplace acts.	1	5	4.09	.690	Significance
My encouraging, supportive nature and ability to manage conflict makes me less susceptible to negative responses from others within the workplace.	1	5	3.96	.750	Significance
Total			4.05	.684	Significance

Source: Field Survey, 2023.

Table 9 presents a descriptive statistic on the effect of extroversion on employees' job performance in the study areas. Data from the table shows that, the overall aggregate mean score for extroversion stood at mean = 4.05 with a standard deviation of 0.684. This shows that the employees agreed that have attributes such as trust, altruism, kindness, affection, and other prosocial behaviors. This result is represented by a mean of 4.05 and standard deviation of .626. On if the agreeable individuals perform better in the banking sector because of interpersonal interactions that is necessary, the result shows that majority of the respondents represented by a mean of 4.08 and a standard deviation of .725 agreed. Investigating if they agreeable workers are less likely to engage in workplace bullying and counterproductive work behaviors, a mean of 4.08 and standard deviation of .628 shows that they agreed. It also shows that majority of respondents with a mean of 4.09 and a standard deviation of .690 agreed that Agreeable individuals make neurotic people less likely to engage in harmful workplace acts. Finally, on table 9, result shows that majority representing a mean of 3.96 and a standard deviation of .750 agreed they have they have encouraging, supportive nature and ability to manage conflict makes me less susceptible to negative responses from others within the workplace. This shows that eextroversion have significant influence on employees job performance in deposit money banks.

Table 10: Descriptive statistics on Neuroticism

	Min	Max	Mean	Std. D	Decision
My level of worry or sadness isn't commensurate with what's actually happening	1	5	3.65	.855	Significance
My empathy and understanding for other people's struggles helps me in handling negative emotions.	1	5	3.57	.854	Significance
I think ahead and am more likely to be prepared for possible negative outcomes.	1	4	3.63	.629	Significance
I am dependent on others to meet organizational objectives, rather than taking action to achieve the objectives.	1	5	3.49	1.09	Not Significance
I get irritated easily.	1	5	3.65	.976	Not Significance
Total			3.60	0.881	Significance

Source: Field Survey, 2023.

Table 10 presents a descriptive statistic on the effect of neuroticism on employees' job performance in the study areas. Data from the table shows that, the overall aggregate mean score for neuroticism stood at mean = 3.60 with a standard deviation of 0.881. This shows that the employees agreed that their level of worry or sadness isn't commensurate with what's actually happening. This result is represented by a mean of my level of worry or sadness isn't commensurate with what's actually happening and standard deviation of .855. On if empathy and understanding for other people's struggles helps in handling negative emotions, the result shows that majority of the respondents represented by a mean of 3.57 and a standard deviation of .854 agreed. Investigating if they think ahead and am more likely to be prepared for possible negative outcomes, a mean of 3.63 and standard deviation of .629 shows that they agreed. It also shows that majority of respondents with a mean of 3.49 a standard deviation of 1.09 were not sure that dependent on others to meet organizational objectives, rather than taking action to achieve the objectives? Finally, on table 9, result shows that majority representing a mean of 3.65 and a standard deviation of .976 agreed they get irritated easily. This result indicates that neuroticism have positive impacts on employees' job performance in the study areas.

Table 11: Descriptive statistics on Employees Job Performance

Statement	Min	Max	Mean	Std. D	Decision
Meeting deadline is important and does reflect in my performance.	1	5	4.01	.622	Significance
Feeling attached to my organization boost my moral to work better.	1	5	3.93	.680	Significance
I am able to maximize efficiency with minimum efforts and time because of trust, altruism, kindness, and affection I have for others.	1	5	4.09	.618	Significance
I make better use of time and efforts as a result of the trust, personal warmth and cooperation by my organization.	1	5	4.07	.719	Significance
My overall level of job performance is enhanced by positive personality trait.	2	5	3.93	.561	Significance
Total			4.01	.640	Significance

Source: Field Survey, 2023.

Table 11 presents a descriptive statistic on the effect of personality traits on employees' job performance in the study areas. Data from the table shows that, the overall aggregate mean score for extroversion stood at mean = 4.01 with a standard deviation of 0.622. This shows that majority of the employees agreed that meeting deadline is important and does reflect in their performance. This result is represented by a mean of 4.05 and standard deviation of .626. On whether feeling attached to their organization boost their moral to work better, the result shows that majority of the respondents represented by a mean of 3.93 and a standard deviation of 0.680 agreed. Investigating whether they are able to maximize efficiency with minimum efforts and time because of trust, altruism, kindness, and affection they have for others, a mean of 4.09 and standard deviation of 0.618 shows that they agreed. Result from the table further indicates that majority of respondents with a mean of 4.07 and a standard deviation of .719 agreed that make better use of time and efforts as a result of the trust, personal warmth and cooperation by their organization. Finally, on table 11, result shows that majority representing a mean of 3.93 and a standard deviation of .561 agreed that their overall level of job performance is enhanced by positive personality trait. This indicates that timeliness, efficiency and commitment significantly enhances employees' job performance in deposit money banks Makurdi Metropolis.

4.1.4 Regression Result

This study examines the extent to which the predictor variables explained variation in employees' job performance of deposit money banks branches in Makurdi Metropolis in Nigeria. Additionally, the study established model significance by conducting coefficients of predictor variables. Multiple regression analysis was conducted at a 95 percent confidence level ($\alpha = 0.05$) with employees' job performance as the dependent variable and, openness to experience,

conscientiousness, extraversion, agreeableness and neuroticism as the independent variables. This was followed by the computation of an ANOVA test to find out whether the model was suitable for further statistical analysis. This was done by computing F statistics and its corresponding P-values. The study used the criteria for comparing the P-values of F statistics with a significance value of 0.05. If the P-value of F statistics was less than 0.05, the study concluded the model is significant and can be used for further statistical analyses and vice versa. The results of the regression are shown in the Table 12 below:

Table 12: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.876 ^a	.768	.764	.223	.202

a. Predictors: (Constant), Neuroticism, Openness to Experience, Extraversion, Conscientiousness, Agreeableness

b. Dependent Variable: Employee Job Performance

Source: Author's Computation using SPSS, 2023.

Result in Table 12 presents the regression model summary. The model fitted had an R Square = .768 which shows that personality traits (neuroticism, openness to experience, extraversion, conscientiousness, agreeableness) explained 76.8% of the variation in employees' job performance. The remaining 23.2% was explained by other variables other than the ones in the model. The result implies that personality traits are significant predictor variables of employees' job performance. Also, the value of R= .876 indicates that there is a strong positive correlation between the variables of the study.

Table 13: Analysis of Variance (ANOVA^a)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	49.889	5	9.978	201.513	.000 ^b
Residual	15.102	305	.050		
Total	64.990	310			

a. Dependent Variable: Employee Job Performance

b. Predictors: (Constant), Neuroticism, Openness to Experience, Extraversion, Conscientiousness, Agreeableness

Source: Author's Computation using SPSS, 2023.

The Analysis of Variance (ANOVA) results in Table 13 shows that F (9.978) = 201.513 (which is greater than the critical F value with a p-value .000 (which is less than .05 alpha level). This means there is a statistically significant relationship between personality traits employees job performance of deposit money banks in Makurdi Metropolis Benue state, Nigeria.

Table 14: Regression Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.544	.095		16.211	.189
	Openness to Experience	.135	.045	.116	1.892	.009
	Conscientiousness	.217	.048	.322	4.541	.000
	Extraversion	.146	.051	.197	2.877	.004
	Agreeableness	.205	.049	.323	4.152	.000
	Neuroticism	-.025	.031	-.037	-.791	.430

a. Dependent Variable: Employee Job Performance

Source: Author's Computation using SPSS, 2023.

The result from table 14 presents the result of regression coefficient. The Beta coefficients showed that the independent variable Neuroticism presented as $\beta = -.025$, $P = .430$ has no significant relationship on employee's job performance of deposit money banks in Makurdi metropolis. The result further revealed that four out of five of the independent variables had a significant effect on the dependent variable. Openness to Experience $\beta = .185$, $P = .009$; Conscientiousness had $\beta .217$, $P = 0.000$; Extraversion $\beta = .146$ $P = .004$) and Agreeableness had $\beta .205$, $P = .000$. These results show that if all the variables (openness to experience, conscientiousness, extraversion and agreeableness) are held constant, the employees' job performance of deposit money banks in Makurdi metropolis Benue state, Nigeria would be 1.544. The results also show that if all the other factors were held constant a unit increase in openness to experience holding other factors constant would increase employee job performance by .185 units. Further, a unit increase in conscientiousness holding other factors constant would increase job performance by .217 units or 21.7 percent while a unit increase in one percent of extraversion would increase job performance by .146 units or 14.6 percent and a unit increase in agreeableness would increase job performance by .205 units or 20.5 percent. Whereas a unit increase in one percent of neuroticism would decrease job performance by -.025 units or 2.5 percent. Based on the magnitude of each variable, in predicting employees' job performance, the study found that conscientiousness had the highest influence, followed by extraversion, agreeableness and openness to experience respectively.

4.2 Test of Hypotheses and Discussion of Findings

4.2.1 Test of hypothesis one: Openness to experience has no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. To test the null hypothesis that openness to experience have no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis Benue State, Nigeria. Hypothesis 1: Results of regression analysis are given in Table 14, it shows clearly that for hypothesis 1, given the Beta value $\beta_1 = .135$, $p\text{-value} = 0.009$) indicating that e openness to experience shows a positive effect on employee's job performance. The result therefore provides sufficient grounds to reject the null hypothesis H_{01} and the alternate H_1 is accepted indicating that there is significant positive relationship between extraversion and employee's job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis Benue State, Nigeria. This result is in line with the study of Ongore (2019), who argued that examined and

proved that openness to experience was a significant predictor of physical, emotional and cognitive engagement. The test of the first hypothesis is in consonance with Sev. (2019), whose study found that there is a significant positive effect of openness to experience and job performance behaviours. The result of the first hypothesis corroborated the findings of Echchakoui (2019), whose study established that openness to experience is significantly positively related to performance with customers.

4.2.2 Test of hypothesis two: Conscientiousness has no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis Benue State, Nigeria. Hypothesis Two (H_{02}) stated that conscientiousness has no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis Benue State, Nigeria. The decision criteria were to accept H_{02} if $P > 0.05$. The results of multiple regression in Table 14, showed that conscientiousness had $\beta_2 = .217$, $p\text{-value} = .000$. Since p value is less than the significant level of 0.05, the study rejected H_{02} implying that conscientiousness have significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis Benue State, Nigeria. This result is in consonance with the study of Askarian and Eslami (2023), whose study found that conscientiousness had the highest influence on the job performance of the employees of ministry of education of Kerman. The result of the second hypothesis corroborated the findings of Eremie and Opuda, (2022), who found that there is significant positive relationship between conscientiousness and teachers' job satisfaction in Rivers State Secondary schools.

4.2.3 Test of hypothesis three: Extraversion has no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. For test of Hypothesis three (H_{03}), the study sought to test the null hypothesis that extraversion have no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. The decision criteria were to accept H_{03} if $\beta_3 = 0$ and $P > 0.05$. The results of multiple regression in Table 14, showed that extraversion had $\beta_3 = .146$, $p\text{-value} = 0.004$. Since $\beta_3 \neq 0$ and p were less than the significant level of 0.05, the study rejected H_{03} implying that extraversion has significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. The findings of this study is in agreement with the study of Emem and Eno (2021), whose study found that conscientiousness has a positive and significant relationship with job satisfaction of workers in selected hotels in Uyo-Akwa Ibom State. The result of the study corroborated that of Mercy and Yekini (2021), whose findings shows that is conscientiousness supported job performance in respect of hotels in Lagos State, Nigeria.

4.2.4 Test of hypothesis four: Agreeableness has no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. In order to test Hypothesis four (H_{04}), the study sought to test the null hypothesis that agreeableness have no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. The decision criteria was to accept H_{01} if $\beta_4 = 0$ and $P > 0.05$. The results of multiple regression in Table 14, showed that agreeableness had $\beta_4 = .205$, $p\text{-value} = .000$. Since $\beta_2 \neq 0$ and p were less than the significant level of 0.05, the study rejected H_{03} implying that agreeableness has significant effect on employees' job performance of

Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. This finding is in accord with Iqra, et al., (2013), that agreeableness has a positive and significant effect on Job Performance. These studies (Erik and Olga 2020; Gridwichai, *et al*, 2020; Batey and Furnham, 2016; Nusbaum and Silvia, 2021; Silvia, *et al.*, 2019 and Iqra, *et al*, 2016), claimed that individuals with high agreeableness are higher in everyday performance level and that positive relationship existed between agreeableness employee's performance reason being that individuals with divergent and committed and efficiency that is central part of job performance.

4.2.5 Test of hypothesis five: Neuroticism has no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. In other to test Hypothesis five (H_{05}), the study sought to test the null hypothesis that neuroticism have no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis in Nigeria. The decision criteria were to accept H_{05} if $\beta_5 = 0$ and $P > 0.05$. The results of multiple regression in Table 14, showed that neuroticism had $\beta_5 = -.025$, $p\text{-value} = .430$. Since $\beta_5 \neq 0$ and p were greater than the significant level of 0.05, the study accepted H_{05} implying that neuroticism has no significant effect on employees' job performance of Deposits Money Banks (DMBs) Branches in Makurdi metropolis, Benue State, Nigeria. This study is at variance with the study of Iqra, *et al.* (2013), whose study on the effect of personality on job performance of employees of the banking sector in Pakistan confirmed that neuroticism has a negative effect on task and contextual performance of Employees. The result of Kang and Malvaso (2023), further availed that neuroticism had a negative association with job satisfaction. One possible explanation for this negative relationship is that neurotic individuals have a more negative perception of their work environment, leading to lower levels of job satisfaction. Additionally, people high in Neuroticism may experience more stress and anxiety in response to work-related challenges, which can also impact job satisfaction.

5.0 CONCLUSION AND RECOMMENDATIONS

This section draws conclusions based on major findings and makes the necessary recommendations that are aligned to the specific objectives of the study as well as suggestions for further studies that are considered important for the extension of the research.

5.1 Conclusion

The study examined the effect of personality traits on employees' job performance in deposit money banks in Makurdi metropolis, Benue State, Nigeria. Based on the result in respect to the objectives and hypotheses, this study found that, the independent variables personality traits (openness to experience, extraversion, conscientiousness, agreeableness) are predictors of employees' job performance (timeliness, efficiency and commitment). Whereas neuroticism is not found to be a predictor of employees' job performance (timeliness, efficiency and commitment) of deposit money banks in Makurdi Metropolis, Benue State, Nigeria. Based on this submission, it can be deduced that personality traits brings about timeliness, efficiency and commitment of employees to their job performance. Considering employees' personality trait is inevitable in the banking sector because it a valid predictor for occupations such as management and sales which involve social interaction which has to do with ones' characteristics. This study therefore concludes that openness to experience, extraversion, conscientiousness, agreeableness

has significant and positive effect on employees' job performance of deposit money banks in Makurdi Metropolis, Benue State, Nigeria.

5.2 Recommendations

Based on the findings and conclusion drawn from this study, the following recommendations are made;

- i. Management of DMBs should employ applicant who score high in openness to experience (people with range of interests and fascination with novelty) and also adhere to changing employees' daily routine to help them become more open so as to enhance job performance of their organization.
- ii. Management of deposit money banks in the study area and beyond should employ applicants with high level of conscientiousness personality trait (thoughtful, careful, diligent, Steadfast, dependable, stable) during recruitment interviews.
- iii. To improve positive extraversion in deposit money banks, management of DMBs should promote high reward sensitivity motivates extroverts to seek out potentially rewarding positive social interactions, and fuels them to display behaviours that will increase social attention (e.g., friendliness, smiling, high energy, loudness, exhibitionism, positive emotions)
- iv. It is also recommended that management of DMBs, can improve agreeableness by exposing employees to positive role models who demonstrate highly agreeable qualities and placing them in situations where agreeableness is important (such as in a job which involves collaboration).

5.3 Limitations of the Study

In the course of investigating personality traits and employees' job performance of deposit money banks branches in Makurdi Metropolis in Nigeria, the following limitations were encountered. This study was conducted using primary data. As a result, the results are affected by problems inherent in the use of primary data, such as negative attitudes of respondents, resulting in low response rates, loss of questionnaires and questions. Insincere answers from respondents. However, the study was able to overcome these challenges by printing and distributing questionnaires slightly larger than the sample size determined for the study. Researcher is limited due to lack of research materials. This limitation is solved by registering documents online from advanced countries such as the UK and searching on Google for relevant journals and other sources. To make this study possible, certain important information was requested from the employees of the companies, which management did not wish to disclose because they considered this information sensitive. However, the researcher thanks to his persuasion ability has obtained important information needed for the research. This study was based on the responses of participants from the deposit receiving banks selected for the study, which may have been influenced by cognitive biases in responding to the questionnaire. This limitation is mitigated by the use of implicit questions to reduce the degree of cognitive bias.

5.5 Suggested Areas for Further Studies and Contribution to Knowledge

Although this study provides insight into personality traits and performance of depository bank branch employees in Makurdi Metropolis, Benue State, Nigeria, there are still other areas that are unclear and should be addressed by future research. The influence of personality traits on the job performance of depository bankers in Benue State, Nigeria, requires special attention to see if adoption and possession of personality traits that will promote how their business grows. In addition, it is possible to expand the scope of the study to cover a wider geographical area beyond the State of Benue as this will ensure the generalizability of the research results. This study focuses on the banking sector which is largely run by private owners. Future studies may also focus attention on the public and service sectors of the economy to see how possessing personality traits has improved job performance in these areas and to test whether public sector employees are more productive than private sector employees. The current study was conducted in the state of Benue; the study could be replicated in other states of the federation. It will also give researchers an opportunity to compare results and see if the effect of personality traits on depository bankers' job performance is statistically different from state to state or not. This study revealed that neuroticism as a dimension of personality trait with a $p\text{-value}=.430$ has no significant effect on employees' job performance of deposit money banks in Makurdi metropolis as at against openness to experience, extraversion, conscientiousness, agreeableness with $p\text{-values}$ of .009, .000, .004, .000 respectively.

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