The Predicting Role of the Big Five Personality Traits on the Internal Marketing in the Nigerian Banking Industry

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Abstract: The bank reformations often led to higher workloads on the remaining staff which affected the quality of service. This is due to extra workloads on employees who remain working in the banking sector to carry out several jobs or workloads due to downsizing exercise which contribute to many stress-related sicknesses. This stress laden employment environment has greatly affected employee personality make up. Therefore, this study aimed to investigate the impact of employee personality factors, comprises of extroversion, neuroticism, agreeableness, conscientiousness and openness to experience on the internal marketing of employees in Nigerian banking industry. Purposive convenient sampling technique was used to select 221 frontline bank employees in Nigeria as respondents in the study. Questionnaires served as the main instrument of the study for data collection. Multiple regression analysis was used as the major method of data analysis. The big five personality traits theory and the mediated theory of internal marketing were used to underpin the research framework. Findings from this study could serve as future guidelines for Nigerian banks to inculcate the spirit of personality factors, comprises of extroversion, neuroticism, agreeableness, conscientiousness and openness to experience in the bank employee as well as incorporate internal marketing as a core strategy in order to meet employees' demands and fulfil customers' needs.

Keywords: *Internal Marketing, Personality Traits, Frontline employees, Multiple Regression*

INTRODUCTION

Banking industry in the Nigerian context cannot be understood without the background provision of the first major regulator which induced consolidation in the industry. The Central Bank of Nigeria pursued a consolidation exercise in 2005 which suggested merger and acquisitions among 89 banks in Nigeria. This merger resulted in the emergence of twenty-one dependable banks. Due to the capitalization, exercise, analysts believe that banks were carried away by the euphoria of their sizes and balance sheets which grew astronomically post-capitalization. The total assets of the commercial banks in December 2006 (one year after consolidation) had grown by approximately 60% to N7.2 trillion from N4.5 trillion. The huge resources soon found itself into bad businesses at the same time that global financial crises were seeping into Nigerian banks (Soludo, 2009).

Though many observers believe the risk management and corporate governance which was introduced in year 2009 by Lamido Sanusi, the CBN governor was relatively commendable, stability in the sector was more of a transient effect of a relatively stable economy of the time as things began to go bad with reversal of oil revenue inflow into the economy in the second half of 2014. Also, despite the CBN's attempt to ensure that the banks remain responsive to activating a financially driven real sector, the impact has not been too significant. Retrenchment rate, demotion, decrement of salary, redeployments, layoff, lack of jobs commitments and redundancy in the banking industry in Nigeria were increasing (CBN Governor, Godwin Emefiele, 2015). However, Sanusi (2009) affirmed that close coordination between the monetary, fiscal and internal banking policy, was necessary for sustainable growth in the banking industry and the economy in general.

Nevertheless, the banking reformation and CBN policy in Nigeria was mainly centered on how to justify the underlying customer satisfaction and profit maximization without considering the impact on the employee orientation towards the satisfaction of the customers and banking sector (Olagunju, 2014). The Nigerian banking sector has had to contend with new demands to achieve greater efficiency and responsiveness to the needs of the country's economy and ignoring the effects from the employee perception (Olaniyi et al., 2013; Olagunju, 2014). To cope with competition in the banking industry in the world, it is necessary to understand an imperative plan on how to achieve an organizational functionality and to attract the best personnel towards putting in their best in terms of providing quality services to consumers in a fiercely competitive environment (Rafiq and Ahmed, 2000; Olagunju, 2014). Meanwhile, the specification and the close monitoring of the

CBN on the Nigerian Commercial banks which has spelt doom to the financial institutions was reported to have flawed as its negates Nigerian banks internal marketing. This is due to the fact that, the capitalization move for the Nigerian banking institutions has created a strong pressure on the banking sector of which the bank management shed most of the burdens on the employees. This has consequently imposed negative effect on the banking institution internal marketing. Meaning that, the enormous tasks that the bank employees are over saddled with are without commensurable remuneration, reward, incentives and motivation received from the institutions. This is a clear indication that the internal marketing, which is all about institutional or organizational attempts to motivate and provide incentives for the workers in a bid to treat them as most appropriate has been greatly impaired. For example, report shows that, 15 percent of the bank employees get remuneration and recognition commensurable with their responsibilities they carried out, while, 10 percent are motivated and empowered (Nigerian Bulletin, 2015). These figures are very low compared to the expected 80 percent of the employees to achieve these. Equally, it was announced from CBN financial bulletin, (2011) that, from 2012-2017 bank employees in-service training and development program always take place once in year as against the previous years 2011 and below when it always takes place 3 to 4 time annually. Even Aramide, Adebisi, and Aderibigbe, (2013) added that, the Nigerian banks have invested hugely on the recapitalization system of which prevented them from being able to provide quality training and development program for their employees' personal and career development. In a nut shell banks, internal policies which arise from the CBN directives has affected the Nigerian banks internal marketing negatively. In line with this, Anaeto, (2016) avers that bank internal policies could affect internal marketing.

Furthermore, work overload has brought negative consequences on employee personality. There are several deadlines they have to meet, working criteria they have to fulfil coupled with the responsibilities they have to discharge. This situation has being reported to have affected bank employees' level of conscientiousness in their work (Sule, 2012). In fact, most bank employees seem not to be reliable and responsible in doing their job. Jaja and Okpu, (2013) stated that most of the bank employees in terms of their openness to experience are defective. Due to work overload, wearisome job, and worrisome responsibilities their imagination level is blurred, not being sensitive and attentive and not even curious intellectually, all of which are domains under openness to experience. Most of the employees in terms of agreeableness are perceived to be flawed (Olaniyi, Osemene, and Omotehinse, 2013), because most of them were being described as being unkind, non-sympathetic, non-cooperative and inconsiderate in their approach to work (Kenn-Ndubuisi and Akani, 2015). In addition, the bank employees tend to develop the negative aspect of neuroticism such as being moody, feeling anxiety, worry, fear and frustration but the positive aspect such as calmness, secure and emotional stability are downplayed (Kenn-Ndubuisi & Akani, 2015). Ordinarily, most of the employees might possess the positive sides of the aforementioned traits but it might become the opposite because of the burdensome situation they find themselves in the banking institution. According to Suleiman (2013) stressful and worrisome condition can actually bring about negative attitudes to employees. Meanwhile, it should be noted that, the five dimensions mentioned above are the main components of the employee personality. From the foregoing, it can be inferred that employee personality factors have been greatly impaired in the Nigerian banking institutions; this is addressed in the present study.

From the foregoing explanation it can be dedu8ced that, both internal marketing and employee personality have been affected negatively in the banking industry in Nigeria as a result of the newly introduced policy. In view of this, the present study intends to empirically how the big five personality traits which is representing employee personality, can enhance and influence the internal marketing of the Nigerian banking institutions. In view of this, the study comes up with the following objectives.

OBJECTIVES OF THE STUDIES
The present study intends to:
1. Investigates the influence of the big five personality traits on the internal marketing the Nigerian banking institutions.
2. Identifies which one of the big five personality traits has more influence on the internal marketing of the Nigerian banking institutions.

LITERATURE REVIEW
Concepts of Personality Factors
Employee personality among others specifically, addresses employee personality in the field of psychology which is categorized into five and this offers a vivid description of the human personality. The big five personality factor which is also known as the five factor model accounts for different traits in the personality of individuals. Studies by Oh *et al.,* (2011), Crosby and Johnson (2003) and Bruck and Allen (2003) argued that conscientiousness is the most widely researched in dispositional personality factor that seems to influence employee quality of performance. The studies by McCrae and Costa Jr (1997), Judge *et al.,* (2002) and Salgado (2002) asserted that conscientiousness is a dimension of the five-factor model of personality that represents a structure of inter-correlated traits. The factors are neuroticism, extraversion, openness, agreeableness and conscientiousness. The trait theory posited that human personality is composed of a number of broad dispositions. Some early theories had attempted to describe every possible trait. Contrarily, the above literature did not pay

attention to the concepts of internal marketing as well as customer orientation which are very important to the present study. The major reason why they could not focus on internal marketing and customer orientation might be because the area is not within their scope.

However, they were found to be both too complex and almost utopian. For example, psychologist Gordon Allport, (1967) made an attempt and found more than 4,000 words in the English language that could be used to describe personality traits. Thereafter, Moose (2016) made further analysis and reduced the list to 171 characteristics. This was carried out by removing some repeated or uncommon terms. The empirically tested study however, came up with 16 personality traits after conducting factor analysis to identify traits that are related to each other. The suggested traits include abstractedness, apprehension, dominance, emotional stability, liveliness and openness to change. Others traits are perfectionism, privateness, reasoning, rule consciousness, self-reliance, sensitivity, social boldness, vigilance and warmth.

According to Moose (2016), Cattell's theory further develops an assessment scale based on these 16 personality factors. The study suggests 16 related personality traits from questionnaires that were globally adopted. Notable fields that adopted the 16 personality factors scale include business for employee testing and selection, career and marital counselling (Tellegen and Waller, 2008; Hunter *et al.,* 2013; Spradley, 2016). The study adopted a closed-ended questionnaire in which the respondents were required to choose one among three alternatives. The outcome of the study justified and confirmed individual personality traits. Scores fell somewhere on the continuum, which was between the highest and the lowest extremes.

According to the study by Bratton (2007), choleric individuals are known to have excessive yellow bile and are bad-tempered and become easily irritated. The study by Bartone *et al.,* (2009) utilized (neuroticism, extroversion, openness, agreeableness and conscientiousness); called the big five factors, and the study stated that the performance of a leader could be predicted by the aforementioned big five factors. The study also considered extroversion and hardiness as the most influencing personality factors. The big five personality factors model indicates that personality is organized around five core dimensions. These are openness, conscientiousness, extroversion, agreeableness and neuroticism which are often represented by the acronym 'OCEAN' or 'CANOE (Bratton, 2007). Furthermore, the examined literature above, did not discuss dimensions of internal marketing and customer orientation which are relevant to the present research.

However, from an academic point of view, the performance of the leader may be predicted by mental abilities; the big five conscientiousness and hardiness. The outcome affirmed the importance of psychological hardiness, extroversion and conscientiousness as likely significant factors that may influence the effectiveness of leaders. However, while it was found in the study by Bartone *et al.,* (2009) that the social judgment aspect of emotional intelligence could as well be essential, the result revealed that different Big Five personality factors may have more meaningful influence on leadership in different organizational contexts. Ridgell and Lounsbury (2004) found that personality factors with attitude could predict academic success among the college students.

The big five personality factors had been widely adopted in the studies related to service industry. Junglas *et al.,* (2008) and Mount *et al.,* (2006) utilized the big five personality factors (agreeableness, extraversion, emotional stability, openness to experience, and conscientiousness) as factors influencing privacy concerns. The study suggested that agreeableness, conscientiousness, and openness to experience each affect the concerns for privacy, and concluded that these results have implications for the adoption of marketing activities in the context of service industries. Osayawe *et al.,*'s (2006) study related public sector management and also justified the roles of personality factors in corporate organization. Similarly, Bowling and Eschleman's (2010) and Schaufeli's (2013) study stated that personality factors have relationship work stressors and counterproductive work behaviour. The study adopted the big five personalities as components to measure employee personality.

Akinbode (2011) conducted a study on demographic and dispositional characteristics as predictors of organizational citizenship behaviour; justified that workers' personal factors and personality characteristics are predictors of organizational citizenship behaviour, the outcome of the study indicated that personality factors are important predictors of organizational citizenship behaviour. Also, it recommended future directions for personality research in the service industry. Furthermore, studies on the impact of personality factors in the context of Nigerian banking industry seem limited. Nevertheless, studies recommended replicon of personality factors in different context (Akinbode, 2011; Osayawe *et al.,* 2006). Based on the explanations of both internal marketing and customer orientation, the employees' attitude, character and behavior need to be well sharpened in order to enhance the retention of both staff and customer which is of utmost importance to the banking sector. This is because, when their interpersonal relationship with both the employee and valued customer are improved upon, it will rightly enhance customer orientation and internal marketing in the financial institution. For example several empirical studies (He, Wang, Zhu, and Harris, 2015; Johari and Hee, 2013; Nikolaou and Robertson, 2001; Ping, Ungku-Ahmad, and Hee, 2016) have confirmed that employee behavior and traits play significant role in enhancing organizational image which could in turn improve customers' orientation. That is

why, it important to study personality in the banking sector in Nigeria.

Several studies justified the relationship between internal marketing and employee personality Furthermore, when personality factors efficiently managed in an organization, employee relation towards customers will be satisfactory and organizational functionality will be productive (Zablah *et al.,*, 2012; Gruber 2011; Gregoire et al; 2010; Sliter *et al.,*, 2010; Grandey *et al.,* 2007; Reynolds and Harris, 2006; Abdullah and Bustamam, 2011; Narthe, 2012; Isfahani *et al.,*, 2012; Anaza, 2010, Al-Hawary, 2014). However, these identified literature failed to provide empirical evidences of how internal marketing could influence employee personality. More so, Gounaris (2008) suggested the need for internal marketing practices to eradicate negative influence of service employees' personality/ behavior which may be expressed toward customers. This assertion could be right, but the author is yet to provide practical evidence to substantiate the claim. Even, study conducted by Poor *et al.,* (2013) used aspects of the mediated theory of internal marketing by Ballantyne (2004), which stated that the internal marketing practices have influence on the employee's behavior towards organizational functionality. The main fallout of the present study is that employee behavior is not measuring the same constructs as employee personality which is openness to experience, extroversion, conscientiousness and neuroticism. Similarly, Isfahani *et al.,* (2012); Liao and Lee (2009) studies supported that internal marketing could be utilized in reformation employees/personality state.

Therefore, it is evident from the extant literature that, there is yet an empirical study that investigates the relationship. Some of the views in related studies did not consider the full employee factors. For example, (Naghi and Preda, 2015) considered internal marketing in relation with organization citizenship behavior, while, (Almatrooshi, Singh, and Farouk, 2016) examined some employees personality factors such as cognitive intelligence, emotional intelligence and social intelligence as determinants of organizational performance but did not consider them in relation to internal marketing. On the other hand, (Ramazan Poor, Akhlaq, & Akhavan, 2013) evaluate the effect of internal marketing on employees' behavior. However, there is none out of the aforementioned study that, adequately consider internal marketing in relation to the employee personality.

Meanwhile, despite that, there is no study that comprehensively examines the relationship between internal marketing and employee personality; there are some studies as mentioned above that considered slightly related variables between internal marketing and employee personality. However, most of the studies reviewed above investigated the how internal marketing influences employee personality of which none has been investigated other way round, which is to consider the predicting ability of employee personality on the internal marketing. In view of this, the present study intends to investigate the influence of the employee personality which comprises the big five personality traits on the Nigerian banking institution internal marketing.

METHODOLOGY

The present study used quantitative research method of which cross sectional research design was adopted. Therefore, data were collected through well designed close-ended questionnaire from a set of samples drawn from a specified population of frontline employee of all the commercial banks in Nigeria. The study utilizes a convenience sampling approach to get a representative sample relying on other techniques than randomization. In view of this, 420 questionnaires were administered to the target audience in which 341 respondents returned theirs. However, 48 questionnaires were removed. This was because they answered less than 70%. The total number explored by SPSS was 293 after which 72 cases of outliers were deleted. Finally, the remaining number of 221 was subjected to further analysis. The Instruments used for data collection in the present research were Internal marketing scale with 5-point Likert scale developed by Mohammed et al., (2012);Olatunji (2009) and Employee personality scale with 5-point Likert scale developed by Akinbode (2011). The Cronbach's alphas of each scale were statistically reliableInternal marketing 0.836 and Employee personality 0.925. The data collected were analyzed through multiple regression analysis using SPSS software version 20.

ANALYSIS AND RESULT
Profile of Respondents
This section describes the profile of respondents in this study. The demographic characteristics examined in this study include gender, age, level of education, years of experience and position in banks as indicated in Table 4.1.

Respondents' Profile

Demographic Variables		Frequency	Percentage (%)
Gender	Male	124	56.1
	Female	97	43.9
Age	Less 25 years	88	39.8
	25-34years	107	48.4

		Frequency	Percentage (%)
	35-44years	22	10.0
	45 years Above	4	1.8
Highest level of qualification	National Diploma	82	37.1
	HND/Bachelor	95	43.0
	Post Diploma	9	4.1
	Master	34	15.4
	PhD	1	0.4
Years of experience in bank sector	Less 5years	76	34.4
	5-10 years	46	20.8
	11-15 years	77	34.8
	16 years and above	22	10.0
Level of your current job in bank	Low Management	174	78.7
	Middle Management	45	20.3
	Top Management	2	1.0

MULTIPLE REGRESSION ANALYSIS

In order to answer the research objective posed by the study multiple regression analysis was conducted to investigate the ability of the employee personality comprises of extraversion, neuroticism, openness to experience, agreeableness and conscientiousness to predict banking institution internal marketing. The assessment of model summary table shows that the total variance explained by the model in totality was 33.9%. This is considered okay as far as the present study is concerned.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.582[a]	.339	.323	2.15090

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

b. Dependent Variable: Internal Marketing

In addition to the model summary table the anova table was equally investigated the F score and the

p value indicated a significant fit model $F(5, 215) = 22.015$, $p = 000$. This result states that, at least one out of the independent variables conscientiousness, agreeableness, extraversion, openness, Neuroticism predicts the dependent variable internal marketing.

ANOVA[a]

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	509.252	5	101.850	22.015	.000[b]
	Residual	994.667	215	4.626		
	Total	1503.919	220			

a. Dependent Variable: Internal Marketing

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

The final step under the multiple regression analysis is to investigate coefficients table. Therefore, the result from the coefficient table shows that the extraversion (beta = .240, p = .018), agreeableness (beta = .209, p = .030), openness (beta = .355, p = .002), conscientiousness (beta = .314, p = .000) all significantly predict internal marketing except only neuroticism (beta = .087, p = .177), does not predict internal marketing. This means that all the above variables significantly predict internal marketing except neuroticism.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.443	1.461		3.726	.000
	Extraversion	.240	.101	.161	2.379	.018
	Agreeableness	.209	.095	.162	2.188	.030
	Openness	.355	.114	.211	3.114	.002
	Neuroticism	.087	.064	.094	1.356	.177
	Conscientiousness	.314	.082	.267	3.848	.000

a. Dependent Variable: Internal Marketing

More so, comparison of the beta value within all the variables indicated that openness (beta = .355) has the most influence on internal marketing, followed by conscientiousness (beta = .314), then extraversion (beta = .240) and the one with least significant influence is agreeableness (beta = .209). The outcome from this analysis state that change in terms of these variables will lead to increase in the internal marketing. Therefore, the major findings from the present study are; that all the independents variables have significant influence on internal marketing except neuroticism, as well as the variable with most influence on the internal marketing is openness to experience.

DISCUSSION

The major finding from the study indicates that the five dimensions of the big five personality traits significantly influence internal marketing except neuroticism. Several studies have testified to this finding although it might not be direct but similar variables. For example, (Yakasai & Jan, 2015) conducted an empirical study to examine the impact of Big Five Factor of personality traits on salespeople's' performance, the study found that big five-factor framework in predicting salespeople's performance. Equally, (Kuldeep & Bakhshi, 2010) found significant relationship between the big five personality trait and the three components model of organizational commitment and found the result to be positive correlation. (Lotfi, Bt. Muktar, Ologbo, & Chiemeke, 2016) as well conducted an empirical study to examine the influence of the Big-Five personality (BFP) dimensions on individual's knowledge sharing behavior findings showed that personality traits dimension are important characteristic that influence knowledge sharing. Openness to experience, extroversion and conscientiousness has positive significant influence on individuals' knowledge sharing behavior. In addition (Mushraf, Al-saqry, & Obaid, 2015)conducted study to find out and analyze the impact of the big five personality factors on organizational citizenship behavior among health service providers and the result indicate that there is direct impact of relationship which is statistically significant for each of the big five personality factors on organizational citizenship behavior. It can be seen

from the cited supporting studies that the big five personality traits always have significant impact and relationship on the respective dependent variables. From these evidences it can be seen that, the finding from this study is on the right tract. The result can be equally backed up rationally in the sense that, if the big five personality traits in terms of extraversion, openness to experience, agreeableness, conscientiousness can be enhanced and sharpened by the individual bank employees it will naturally enhance organizational performance and boost the financial stand of the organization which will later lead to internal marketing. This means that, the managements could rather appreciate their employee performances by providing incentives for them.

CONCLUSION

The study found that employee personality has significant influence on internal marketing of the Nigerian banks employees. The results provide insights and guidelines to academicians and practitioners for further exploration and strategies implementation. In addition, the study proposed that bank employees should be encouraged to sharpen their interpersonal skills as embedded in the big five personality traits. Further studies are recommended to conduct a longitudinal study to investigate the impact of internal marketing on employee personality, customer orientation and job satisfaction. Also, future researchers could use stratified sampling technique and in-depth interviews, increase sample size and explore possible mediators and other factors to investigate the employees in banking industry and achieve good generalization.

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