



The Impact of Personality Traits on Organizational Citizenship Behavior in the Banking Sector of Sri Lanka

Asanka Dharshana Dharmawansa¹, Ranasinghe Arachchige
Manjula Madhuwanthi²

¹Department of Industrial Management, Wayamba
University of Sri Lanka, asankad@wyb.ac.lk

²Esoft Metro Campus, Kurunegala
mm.dharmawansa@gmail.com

Abstract

Human resource is the most essential factor in any organization. Human behavior has a profound effect on the success of the business. Moreover, corporate citizenship behavior is considered to be one of the most important factors affecting corporate productivity. Personality traits greatly influence human behavior. In the modern world, banks play an important and active role in the financial sector of Sri Lanka. An effective banking sector makes a maximum contribution to the growth of the financial sector in the country. However, the Sri Lankan banking industry will have to face a human talent shortage in the next decade. There is high staff turnover at the middle/junior management and clerical levels in Commercial banks. Thus, it is important to investigate the effect of personality traits on the behavior of organizations. The objective of this study is to examine the effect of personality traits on the behavior of organizations in the private sector banks of Sri Lanka. Openness to experiences, conscientiousness, extraversion, agreeableness, and emotional stability was considered as independent variables for the personality traits based on the literature. Organizational citizenship behavior was measured through compromising, altruism, courtesy, and sportsmanship. The sample consists of employees who are working in licensed private commercial banks in Sri Lanka. Data were collected by administering a questionnaire. The behavior of the organization's citizenship positively affects openness, ecology, alienation, consensus, and emotional stability. The agreeableness is the most important factor for corporate citizenship. The analysis shows that there is a strong positive correlation between personality traits and the citizen behavior of the organization.

Keywords: Personality Traits, Organization Citizenship Behavior, Banking sector

Introduction

An effective banking sector makes a maximum contribution to the growth of the financial sector in the country. Sri Lanka has a sound, modern banking system that dominates the financial system, with an asset base of Rs. 6,972 billion at the end of 2014, accounting for 57.9% of the total assets of the financial system (Bank Supervision Department, 2015). The Central Bank of Sri Lanka (CBSL, 2019) recorded 25 licensed commercial banks among various authorized financial entities at the end of March 2017. Licensed commercial banks and licensed specialized banks are the main banking sector in Sri Lanka. They have dominated the financial system for the past few years and make up the largest share of the financial systems in total assets (CBSL, 2019).

The banking sector in Sri Lanka is mainly represented by Licensed Commercial Banks (LCB) and licensed special banks. LCBs represent development banks, savings banks, and housing finance institutions, out of which commercial banks are the key and dominant players. This study focuses on the private commercial banks in the Kurunegala district since it consists of a large number of workers and they are facing huge competition from the public banks. And Kurunegala is one of the highest populations per branch district in Sri Lanka (CBSL, 2019).

Service quality is the only way to differentiate among the banks and they can be used as a competitive weapon (Hennayake, 2017). The service quality directly depends on the behavior of the employees. It is the source for achieving competitive advantage. Thus, human resource is the most valuable asset and the main factor in the organization to achieve its goals in the banking sector.

But, Fitch observes that there is rather high staff turnover at the middle/junior management and clerical levels within Commercial banks (CBSL, 2019). This indicates the importance of creating a trained pool of staff to meet current and future requirements. But Sri Lankan banking industry will have to face a human talent shortage in the next decade (Chundika, 2008). The behavior of the employees has an impact on job satisfaction. It indicates that the absenteeism and turnover is influenced by the Organizational citizenship behavior (OCB) (Organ, Podsakoff, 2006). OCB is a significant predictor of employees' intent to leave and voluntary turnover, and organizational citizenship behavior (OCB) is a significant predictor of employees' intent to leave and voluntary turnover (Chen, Hui & Sego, 1998). According to that, by using the OCB, researchers can measure the turnover. By increasing the OCB, they can minimize the turnover. Thus, it is better to investigate the OCB for the betterment of the banking industry.

OCB is defined as individual behavior that promotes the goals of the organization by contributing to its social and psychological environment (Organ, 1988). According to Organ, it is most important to the organization's performance. But

basically, that behavior is not counted for rewards. The opposite of OCB, which leads to the negative extreme, is known as Anti-Citizenship Behavior (ACB), such as work avoidance, aggression, oppression, obstinacy, intimidation, and revenge (Gholipour et al., 2009).

The behavior of an employee depends on various factors. One of the factors is personality (Kendra, 2016). Personality traits reflect people's characteristic patterns of thoughts, feelings, and behaviors. Personality traits imply consistency and stability - someone who scores high on a specific trait like Extraversion is expected to be sociable in different situations and over time (Lucas et al., 2001). Although there are many ways to think about the personalities that people have, Gordon Allport and other "personalists" claimed that we can best understand the differences between individuals by understanding their personality traits. Personality traits reflect basic dimensions on which people differ (Matthews, Deary &Whiteman, 2003). These traits are in the long term and affect job behavior. Therefore, having a fair understanding of the personalities of the employees would be helpful in achieving sustainable development, and it can be used to reduce labor turnover.

This study focuses on personality traits and organizational citizenship behavior in the private commercial bank sector in Sri Lanka. The objective of this study is to identify the effect of personality traits on organizational citizenship behavior in private commercial banks in Sri Lanka.

The remainder of this article is structured as follows. The second section reviews the theoretical and empirical literature on personality traits and Organization citizenship behavior. The third section presents the methodology of this study. The fourth section discusses the data interpretation and analysis followed by a conclusion and policy implications in the last section.

Literature review

HRM defines as strategic personnel management emphasizing the acquisition, organization, and motivation of human resources (Armstrong et al., 2014). Human Resources Management is a set of practices that business uses to ensure that they have an effective workforce in place to meet operational needs. Human resource management practices are designed to improve the knowledge, skills, and ability to work. A good HRM system consists of a coherent set of practices that enhance employee skills and abilities, provide information, empowerment, and participation in decision-making and motivation (Pfeffer, 1998; Appelbaum, 2002). Personality is one of the main factors to determine the behavior of an employee (Kendra, 2016).

Personality traits reflect people's characteristics, patterns of thoughts, feelings, and behaviors. Personality traits imply consistency and stability of the behavior. Personality traits influence individuals' tendencies to engage in citizenship behaviors at

work (Borman et al., 2001; Organ & Ryan, 1995). The “Big Five” model implies that personality consists of five relatively independent dimensions that all together provide a meaningful taxonomy for the study of individual differences. These five dimensions are openness to experience, conscientiousness, extraversion, agreeableness, and emotional stability (Organ & Ryan, 1995). Each of the big five dimensions is like a bucket that holds a set of traits that tend to occur together. Their interpretation of the big five directly corresponds to their measurement of the five-factor model of personality. Many researchers used these dimensions to measure personality traits.

Personality is not only affected by the organization but is also affected by many other perspectives like customer loyalty. Another researcher identified all five factors of personality are positively affected by brand loyalty (Lin, 2010). There is a correlation between personality traits and cultural dimensions (Migliore, 2011). Another researcher has researched to identify the relationship between personality traits and job performance (Yang, Hwang, 2014). All Big Five personality traits significantly influence job performance, with agreeableness showing the greatest effect, followed by extraversion. In addition, they identified that extraversion is the only personality trait that shows a significant influence over job satisfaction, according to their finding.

Another researcher found that four out of five personality dimensions had the predicted effect on the outcome variable of relationship quality. Dimensions of Agreeableness, Conscientiousness, and Emotional stability had a positive effect on relationship quality, while Extraversion had a negative effect on the dependent variable. And also found that openness to experience does not affect the relationship quality (Dant, Weaven & Baker, 2013).

The “big five” or five-factor model of personality represents a classification widely and comprehensively to describe human personality, where validity is strongly supported by empirical evidence (Digman & John, 1990). The five-factor model of personality dimensions was widely elaborated by Costa and McCrae (1992) and is usable in psychology and human resources management. These five factors are openness to experience, conscientiousness, extraversion, agreeableness, and emotional stability.

Personality traits are highly affected by the organization. Openness to experience, agreeableness, conscientiousness, extraversion, and emotional stability are the five dimensions that can be used to measure personality based on the literature.

Organization Behaviour

Organization Behavior (OB) is a systematic study of the actions and attitudes that people exhibit within the organization (Stephen et al., 2013). Organizational behavior helps to build better relationships by achieving human objectives, organizational objectives, and social objectives. Organizational behavior can also be defined as the study and application of knowledge about human behavior related to other elements of an organization, such as structure, technology, and social systems (Prasad, 1998).

There are many components in OB that play major roles within organizations, such as organizational culture, organizational citizenship behavior, job performance, and organizational commitment. In addition, it consists of team processes, team communication, team characteristics, organizational learning, motivation, trust, justice, ethics, ability, personality, cultural values, stress, power, negotiation, job satisfaction, leadership styles, and behaviors (Talya, Berrin, 2012).

Organization citizenship behaviour

Organizational citizenship behavior (OCB) is defined as individual behavior that promotes the goals of the organization by contributing to its social and psychological environment (Organ, 1988). According to Organ (1988), it is the behavior or performance of an individual in an organization which is not accounted for by rewards. This was identified as organizational citizenship behavior, which is also known as extra-role behavior.

According to Appelbaum (2004), OCB is a set of voluntary, extra behaviors and contributions which are not part of an individual's job requirements. However, they are practiced by employees and lead to the effective improvement of tasks and roles in the organization.

According to Organ and Ryan (1995), job attitudes, disposition, and personality are the key antecedents of OCB, while knowledge, skills, and ability backed with incentives and rewards are the antecedents of task performance.

OCB was defined with five dimensions conscientiousness, sportsmanship, altruism, civic virtue, and courtesy Organ (1988). This is the route of the lot of dimensional models developed under the OCB. But, many researchers modified some dimensions. Later a four-dimensional model was introduced by Graham (1989), and it includes interpersonal helping, individual initiative, personal industry, and loyal boosterish. Williams and Anderson (1991) proposed a two-dimensional conceptualization of OCB. It consists of behaviors directed toward individuals and behaviors directed toward organizations. This model was developed by using the organ model.

Another researcher researched to identify how affective commitment affected organizational citizenship behavior in the local context and the global context (Morin AJS et al., 2011). According to their finding, they identify those commitments to coworkers, customers, and supervisors displayed a positive relationship with organizational citizenship behavior in the local context. In the global context, they identify that negatively mediated the relationship of commitments to coworkers and customers to organizational citizenship behavior. Researchers mentioned that Human resource is the most important factor that can be affected by the OCB (Bienstock et al., 2003).

Organizational history, language, values, and goals of the organization are positively related to OCB (Jianhua et al., 2010). OCB is vital to the entire organization. There was a positive relationship between the OCB and the creation of benefits for the organization (Zheng-long et al., 2012). Many researchers mainly focus on five factors for OCB and those factors are compromising, altruism, courtesy, sportsmanship, and civic virtue.

Compromising refers to the calm behavior of the person. It can be measured by using the indicator of response, request, and activities (Williams & Anderson, 1991). Altruism means helpful behavior toward their colleagues. This dimension can be measured by analyzing compassionate behavior (Williams & Anderson, 1991). Courtesy is the interest in preventing creating problems and respecting others. It is measured through the indicators like respect, fair work, mutual understanding, prevent problems (Williams & Anderson, 1991). Sportsmanship is the willingness to tolerate minor and temporary personal inconveniences. It can be measured by using the level of complaining and positive attitude (Williams & Anderson, 1991). Civic virtue is the behavior of a strong sense of responsibility toward the organization. They behave as part of the company. It can be measured by using participation, awareness, consideration, advice, coaching, and help (Williams & Anderson, 1991).

Personality Traits and OCB

Organ (1990) found that personality factors are significantly correlated to OCB. But Organ & Ryan (1995) concluded that conscientiousness, extraversion, agreeableness, and emotional stability are correlated to OCB. They could not find the relationship with openness to experience. They removed the neuroticism factor and included the new factor, emotional stability.

Researchers investigated how personality traits and job involvement is affected by the organization's citizenship behavior (Mudrack, 2004). They found that high job involvement is highly affected by the personality of the individual and creates a high OCB. They used six dimensions, including the main five factors. Those are obstinacy, orderliness, parsimony, perseverance, rigidity, and superego. They conclude that some factors are negatively affected by the OCB, while obstinacy, orderliness, rigidity, and superego are positively affected by the OCB.

Another researcher mainly focused on how personality affects organizational citizenship behavior (Kisamore et al., 2014). Personal and situational characteristics are the main two components that they use to measure personality. They could not find the exact relationship due to the high complexity.

There are different ideas about the relationship between personality traits and organizational citizenship behavior. Different research findings were identified, and some contrasting results were noted according to the literature. It may be changed according

to the sample and most probably based on the research unit. Due to the lack of research findings in this area in the Sri Lankan Context, this study may be vital for the banking industry in Sri Lanka.

Research Methodology

The employee personality traits and the Organization Citizenship Behavior (OCB) of private commercial banks in Sri Lanka are considered in this study. The dependent and independent variables are determined by a detailed literature review as mentioned in the conceptual framework, Figure 01. The dimensions of the dependent and independent variables are mentioned in Table 01 and Table 02.

Hypothesis

People who have aesthetic sensitivity, unconventional values, and high flexibility are some characteristics of openness to experience (Deary et al., 2010), and higher OCB is visualized through them (McCrae & John, 1992). Based on this literature, the following hypothesis was developed.

H₁: There is a relationship between openness to experience and organizational citizenship behavior

The researchers identified that higher rate of conscientiousness among young adults and a lower rate among older adults. Conscientiousness becomes the second or third of the big five personality based on the research conducted for older adults (Elanain, 2007; Mosalaei et al., 2014). The following hypothesis was developed based on these findings.

H₂: There is a relationship between conscientiousness and organizational citizenship behavior

The previous researchers identified that extraversion is affected by OCB, and the following hypothesis was developed accordingly (Golafshani & Rahro, 2013).

H₃: There is a relationship between extraversion and organizational citizenship behavior

The agreeable employees maintain rich interpersonal competence in their workplaces (Witt et al., 2002), and they are kind, sympathetic, and generous (McCrae & John, 1992). The following hypothesis was developed based on these findings.

H₄: There is a relationship between agreeableness and organizational citizenship behavior

The following hypothesis was developed based on the previous studies since most of the studies mentioned that emotional stability has a significant relationship with OCB (Golafshani & Rahro, 2013; Elanain. 2007).

H₅: There is a relationship between emotional stability and organizational citizenship behavior

Conceptual Framework

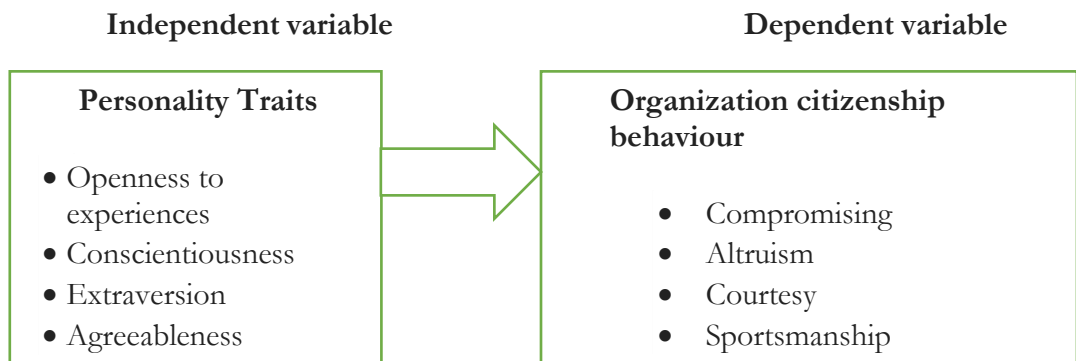


Figure 01: Conceptual Framework

Data Collection

The Likert scale questionnaire was prepared to measure the dependent and independent variables. Respondents were asked to fill out the questionnaire in a more natural setting without any intervention from the researcher to explain how the questionnaire should be filled. This research is conducted as a cross-section study. The researcher used the questionnaires to gather primary data, and the questionnaires consist of three parts. The data on the demographic characteristics were obtained from part A. Part B consists of questions about personality traits, and part C consists of a question related to organizational citizenship behavior.

Method of Data Analysis

The Data was analyzed using the SPSS Statistics software package. Descriptive statistics were used to analyze the data, including means, standard deviations, frequencies, and percentages. Pearson correlation coefficient analysis was used to identify the strength between personality traits and OCB. Multiple linear regression analysis was used to identify the most significant personality traits which influence organizational citizenship behavior.

The population of this research is employees of the private commercial bank in Kurunegala district, Sri Lanka. Thirteen private commercial banks were considered as the population for this research. There were around 1500 employees. The sample consists of workers from eight private commercial banks in the Kurunegala district. Kurunegala district was selected due to the higher population per branch in Sri Lanka (CBSL, 2019). Eighty questionnaires were collected as a sample of this research based on the convenience sampling method.

Table 01: Dimensions of the Independent Variables

Dimensions	Indicators
Openness to experience	• Imaginative • Creative • Intelligent • Curious • Need for Variety
Conscientiousness	• Hard-working • Efficient • Persevering • Organized • Achievement oriented
Extraversion	• Assertive • Sociable • Active
Agreeableness	• Flexible • Trusting • Forgiving • Friendly • Compassionate
Emotional Stability	• Confident • Secure • Sensitive • Nervous

Data Interpretation and Analysis

Reliability and Validity Test

Reliability and validity are important to predict the accuracy of research findings. Reliability explains the consistency of the answers that can be acquired from the question items, which helps to develop a strong questionnaire (Singh et al., 2016). The reliability of the adapted questionnaire was measured using Cronbach's alpha reliability test in this study. Cronbach's alpha value of this study is 0.8520. It indicates that the internal reliability and validity of the questionnaire are significant since Cronbach's alpha value is greater than 0.8. It assures the reliability of questions (George & Mallery, 2003).

Table 02: Dimensions of the Dependent Variables

Dimensions	Indicators
Compromising	• Response • Activity • Request
Altruism	• Helpfulness • Share Job • Knowledge • Compassionate
Courtesy	• Respect • Prevent Problem • Mutual Understand
Sportsmanship	• Complain • Positive Attitude
Civic Virtue	• Consideration • Awareness • Participation

Descriptive Analysis

The data was gathered through eighty questionnaires in this study. The sample was composed of 42% of males and 58% of females. There were 46% of respondents in the 21-30 age category, and 4% of workers belong to the 31-40 age group. 11% of participants represent the age group of 41-50. The age group above 51 represents 39% of the sample.

61% of participants had A/L qualifications, and only 9% present had a diploma. There were 30% of degree holders within the sample. The employees who had less than one year are 14% and 22% represent the workers who had 1-3% experience. There were 21% who had experience of 3-5 and 43% present of the people had more than 5 years of experience. The majority of the sample has more than 5 years of working experience in their job.

The sample consists of 28% of managers and 72% of non-managers. The majority of the sample is represented by females, and it is 58%. Most bankers have Advanced Level qualifications and bachelor's degrees.

All five personality factors are at an almost agreed level since the mean values are greater than the average, as mentioned in Table 03. It implies that bankers are confident about their personalities. The OCB level is also at an agreed level since its value is 4.01. It shows that bank employees have a high level of organizational citizenship behavior.

1.1. Descriptive Statistics

Table 03: Descriptive Analysis

	Mean	Standard deviation	Cover (%)	Mode
Openness to experience	3.82	0.42	10.97	3.75
Conscientiousness	4.03	0.42	10.49	4.50
Extraversion	3.92	0.42	10.74	3.75
Agreeableness	3.72	0.68	18.16	3.75
Emotional stability	3.67	0.56	15.28	3.00
Personality traits	3.83	0.38	9.92	3.65
OCB	4.01	0.40	10.04	3.67

Standard deviation reflects the distribution of answers around the mean. The variation of the answers is low since the values of the coefficient variance are less than 30 percent.

The mean value of the overall personality traits level is almost at an agreed level ($M = 3.83$) and the variation of answers is low ($\text{Coefvar} = 9.92\%$). The level of conscientiousness and extraversion are high than other factors since the mean values are respectively 4.03 and 3.92. It indicates that employees are willing to engage with others, and they feel positive about their future.

The overall level of OCB almost agrees level ($M = 4.01$) and the variation of answers is low because the coefficient variance is 10.04% which is less than 30%. It means that participants have a high level of OCB. It indicates that the employees are helping others to perform their tasks, attend to the work at the right time, obey rules and regulations, and try to minimize problems. They know the changes in the environment.

Pearson Correlation Coefficient Analysis

Pearson correlation coefficient analysis is used to investigate the relationship between two quantitative, continuous variables. If the correlation coefficient is positive, it will show that personality traits and OCB are simultaneously increased or simultaneously decreased. If the correlation coefficient is negative, it denotes that when one variable is increased while the other one decreases. The research aims to identify the relationship between personality traits and organizational citizenship behavior, and it can be recognized by using the correlation coefficient. Pearson's coefficient of correlation was used in this research study to identify the relationships between independent and dependent variables.

Pearson correlation

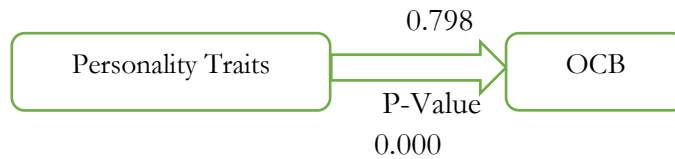


Figure 02: Relationship between Personality Traits and OCB

Figure 02 represents the relationship between the independent variable and the dependent variable. Pearson correlation between independent and dependent variables is 0.798. It indicates there is a high positive correlation between Personality traits and OCB. Moreover, the P-value is 0.000, and it implies that the correlation is significant at the level of 0.05

Table 04: Correlation Analysis

	OCB	
	Person Correlation	P value
Openness to experience	0.553	0.000
Conscientiousness	0.483	0.000
Extraversion	0.624	0.000
Agreeableness	0.737	0.000
Emotional stability	0.571	0.000

Table 04 illustrates the correlation coefficient for personality traits and organizational citizenship behavior. It was found that personality traits were positively correlated to personality traits within a 0.05 significant level. All the variables have a strong positive relationship with the Organization's citizenship behavior.

Hypothesis Testing

The hypothesis was developed based on the literature. The result of the correlation indicates that there is a high positive association between the two variables ($r=0.553$) with a significance value of 0.000 ($p < 0.05$). H1 is accepted based on the result. The result is confirmed by previous findings, which indicate that higher OCB is visualized through the people who openness to experience (McCrae & John, 1992).

H₁: There is a relationship between Openness to experience and organizational citizenship behavior

The correlation between Conscientiousness and OCB is positively correlated ($r=0.483$) with a significance value of 0.000 ($p < 0.05$). H₂ is accepted. According to the

literature, a higher rate of conscientiousness can be seen among young adults (Elanain, 2007), and it is confirmed this result since most of the respondents are young adults in this study.

H₂: There is a relationship between conscientiousness and organizational citizenship behavior

The result of the correlation indicates that there is a strong positive association between extraversion and organizational citizenship behavior ($r = 0.624$) with a significance value of 0.000 ($p < 0.05$), and it confirmed the result of the previous findings (Golafshani & Rahro, 2013). H₃ is accepted.

H₃: There is a relationship between Extraversion and organizational citizenship behavior

The correlation between Agreeableness and OCB is positively correlated and has a high positive correlation coefficient of ($r = 0.737$) with a significance value of 0.000 ($p < 0.05$), and the result is confirmed with the previous findings (Witt et al., 2002). Based on this result, H₄ is accepted.

H₄: There is a relationship between Agreeableness and organizational citizenship behavior

The result of the correlation indicates that there is a strong positive association between Emotional stability and organizational citizenship behavior ($r = 0.571$) with a significance value of 0.000 ($p < 0.05$). H₅ is accepted.

H₅: There is a relationship between emotional stability and organizational citizenship behavior

Some of the previous studies mentioned that emotional stability has a negative relationship with OCB (Elanain. 2007). It may occur in both aspects since emotional stability is good for correct decisions, and it may be negatively affected by wrong decisions.

Overall, there is a strong positive relationship between personality traits and OCB.

Multiple Linear Regression Analysis

Multiple linear regressions were used to identify the relationship between personality traits and organizational citizenship behavior in private commercial banks. Multiple linear equations can be constructed concerning study variables as follows.

Results of Regression Analysis

Table 05: Regression Analysis of Personality Traits and OCB

Predictor	B Value	SD	T value	P Value
Constant	0.96	0.34	2.82	0.01
Openness to experience	0.21	0.08	2.79	0.01
Conscientiousness	0.15	0.08	1.42	0.04
Extraversion	0.18	0.09	1.10	0.02
Agreeableness	0.25	0.06	4.34	0.00
Emotional Stability	0.14	0.07	1.71	0.04

The regression equation is developed based on the values in Table 05 as follows:

$$OCB = 0.96 + 0.21 X_1 + 0.152 X_2 + 0.18 X_3 + 0.25 X_4 + 0.14 X_5 + \delta$$

According to the regression equation, the constant value is 0.96. It implies the OCB level is approximately 0.96 when the personality traits equal zero level.

Since the adjusted R square value is 62.9%, it suggests that independent variables, five personality factors explain the dependent variable, OCB, by 63%. Furthermore, it indicates that personality traits explain OCB by only 63% percent. Other 37% of OCB might be explained by other factors such as organizational culture, procedural justice, ethical climate, organizational climate organizational commitment likewise.

Table 06: ANOVA

Source	Sum of Square	DF	F Value	P Value
Regression	8.362	5	27.816	0.000
Residual Value	4.449	75		
Total	12.811	80		

According to Table 06, the p-value is 0.000 ($p < 0.05$). Therefore the regression model is significant. According to the T-test, similarly, that can be proven the model is significant. The regression model is significant when;

- F table value < F value
12.811 < 27.816

It can be concluded that the regression model is significant since the F table value is lesser than the F value.

The overall model is significant when considering the significance of predictors, according to Table 06. Depending on the regression equation, agreeableness is the most significant job satisfaction factor which influences OCB. It implies that when employees

have more characteristics regarding agreeableness, their level of OCBs can be raised. It can be concluded as when Agreeableness increases in one-unit OCB increases in 0.252 units.

Conclusions

This exploratory study aims to investigate the relationship between personality traits and OCB among the workers of Sri Lankan Private Banks. The findings of this study indicate that personality traits are significantly and positively associated with OCB ($r = 0.798$). It indicates that the employee personality traits are a reflection of the organization's citizenship behavior.

This outcome can be further verified by the findings of the past studies of many researchers (Kumar et al., 2009). The personality of employees has a significant impact on their behavior in the organization, which gave evidence to the existing arguments that personality was strongly associated with contextual aspects within the performance domain (Motowidlo et al., 1994). The most influencing factors were agreeableness and conscientiousness, as per the results. This leads to the conclusion that the Big-Five factor model can be used as a predictor of OCB regardless of the other moderating factors.

Multiple linear regression was used to identify the impact of each factor of personality traits on OCB. According to the finding, the most significant factor was Agreeableness. Agreeableness is the main factor in developing the personality of OCB. Therefore, training programs and mentoring sessions need to be conducted to improve agreeableness for OCB. The outcome implies that a higher personality level may lead to better OCB. One of the main reasons for the increase in the OCB level is their education level. Educated persons are willing to help others. All the respondent of this sample has a good educational background (passed A/L 61%, Diploma 9%, and Degree 30%) and it may be the reason for this kind of output.

The main application for the banking sector is to focus on the importance of monitoring a wide range of bankers' behaviors and not to place emphasis solely on the tasks that are given in the job description. Moreover, it is crucial to encourage behaviors that go beyond the role description and contributes significantly to the organization to minimize turnover intention in the banking sector. Furthermore, OCB is correlated with job satisfaction, job commitment, job involvement, and other important behaviors that ensure organizational sustainability. Yet, the OCB concept is also very new to the Sri Lankan context, and it has not yet been strategically linked to HRM practices in organizations. Consequently, banks must adopt and encourage OCB-related HRM practices: training and development programs, reducing organizational politics, maintaining good performance appraisal methods, maintaining organizational conflicts effectively to generate a better working environment, enhancing work performance, and reducing employee turnover.

Recommendations

The bank should look into the personality level of banking employees and implement systems to improve their OCB by supporting them to build up their confidence and trust in the organization. The positive behavior of employees is found to be important for the overall performance of employees and the organization. According to the findings of this study, personality factors play as predictors of OCB. Therefore, giving substantial attention to supporting individuals to develop and maintain good personality traits would enhance their overall behavior in the organization. The factors which affect the employees' personalities should be categorically identified for each personality trait. Organizations should provide sufficient facilities and exposure for their employees to interact with others in social activities such as sports activities and social gatherings to enhance their extraversion factor. The employees' positive behavior in any aspect should be identified and encouraged. A good mentoring service would help the employees to mitigate their stress and grievances, which would support improving their emotional stability.

Further, it would be beneficial for the organizations to enhance performance through the behavior of the employees. Identifying and improving the personality of the employees leads to a good level of behavior. This would provide enormous outcomes with a pleasant, supportive environment which may result in higher productivity, higher team spirit, and loyalty. The personality traits and OCB are highly affected by the employees who are working in the service sector.

Furthermore, this research gives a better solution for the turnover problem by understanding the impact of personality traits on organizational citizenship behavior. Organizations can prepare short-term and long-term plans to achieve their mission by incorporating the findings of this research. The following suggestions can be made to enhance the personality traits of the workers in the banking sector to enhance the behavior of the employees in a good manner.

Dr. Asanka D. Dharmawansa is a Senior Lecturer in the Department of Industrial Management, Wayamba University of Sri Lanka. He obtained his PhD in Information Science and Control Engineering from Nagaoka University of Technology, Japan. He received his M.Sc. Degree in Management and Information Systems Engineering from Nagaoka University of Technology, Japan. His research interests include Industrial Management, Human Computer Interaction, and Educational Technologies. He has published peer-reviewed research articles and reviews in world famous journals.

Dr. R.A.M. Madhuwanthi is a Senior Lecturer in the Esoft Metro Campus, Kurunegala, Sri Lanka. She obtained her PhD in the field of Information Science and Control Engineering at Nagaoka University of Technology, Japan. She received her M.Sc. Degree in Operational Research from the

Department of Mathematics, University of Moratuwa, Sri Lanka. She obtained her B.Sc. (Joint Major) Degree in Industrial Management and Statistics from Wayamba University of Sri Lanka, Sri Lanka. She has published quite a few peer-reviewed research articles and reviews in the fields of Cleaner Production assessment and Human resource management. Her current researches interests include the Transportation System Analysis and Travel Demand Modeling, Safety Management, Cleaner Production and Operational Management.

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