



**ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**THE RELATIONSHIP BETWEEN PERSONALITY AND JOB
PERFORMANCE OF CUSTOMER SERVICE MANAGERS IN
COMMERCIAL BANK OF ETHIOPIA: THE CASE STUDY OF ADDIS
ABABA REGION**

BY

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ADVISOR

GOITOM ABREHAM (ASST. PROFESSOR)

JANUARY, 2017

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CERTIFICATE

This is to certify that Selamawit Nigussie has worked her thesis on the topic-the relationship between personality and job performance of customer service managers in commercial bank of Ethiopia under my supervision. To my belief, this work undertaken by Selamawit Nigussie and it is original and qualifies for submission in partial fulfillment of the requirement for the award of MBA in general management.

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ACRONYMS/ABBREVIATIONS

BFM: Big Five Model

CBE: Commercial Bank of Ethiopia

CSM: Customer Service Manager

PMS: Performance Measurement System

SPSS: Statistical Package for Social Science

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ABSTRACT

The purpose of the study was to examine the relationship between personality dimensions, and job performance of customer service managers in Commercial Bank of Ethiopia. In order to undertake this survey, a total of 103 questionnaires were distributed with a return rate of 97(94%). Structured questionnaire was used to gather primary data. In addition, one year and six months performance measurement result and relevant secondary data sources were also reviewed. Data were analyzed by using descriptive and inferential statistics. To facilitate the data processing and analysis software package of social science (SPSS) was used. The finding from correlation indicates that, openness has a significant strong relationship on job performance than other personality traits. Relative to other measure of personality trait, neuroticism has a weak correlation with employee job performance. On the other hand; agreeableness, extroversion and conscientiousness yield positive and significant correlation which supports that there exists a positive and significant association of Agreeableness, Extroversion, and Conscientiousness with customer service manager job performance. The finding also shows that, among the five explanatory variables, openness has the highest standardized coefficient followed by agreeableness, neuroticism, conscientiousness and extroversion. On the other hand, neuroticism has negative relationship with job performance. Finally, based on this research finding openness to experience, conscientiousness, extraversion and agreeableness dimensions predicts job performance positively therefore, the researcher recommends that Commercial Bank of Ethiopia should have to assign customer service managers with openness, conscientiousness, extraversion and agreeableness dimension of personality. On the other hand, the finding shows that personality trait especially openness has a highest positive impact and a good predictor on customer service managers job performance at CBE. Therefore, the bank should have training on personality traits that can directly affect job performance in order to make them effective workers to the organization.

Key Words: Agreeableness, Conscientiousness, Extraversion, Neuroticism, Openness and Job performance

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Customer service employees represent their organizations to the public (Chung & Schneider, 2002). They are a critical asset of service organizations because they can influence customer Experiences and gather information about those experiences to help their organizations succeed in meeting customer needs (Zeithaml & Bitner, 2006).

Customer service is a series of activities designed to enhance the level of customer's satisfaction where that product or service has met customer's expectation Zeithaml and Bitner (2003). Customer service is not limited to how companies offer products and services, but more specifically focuses on how products are supported after being sold to customers. The above applies particularly to the banking industry as banks in essence offer similar products and services. Banks borrow money from clients, lend money to clients and provide almost all payment services for clients. It could be argued that the nature of the banking industry is service oriented and depends on human resources. This nature forced bank management to be very aware about achieving a high level of quality, on time delivery, customer satisfaction and loyalty, employee satisfaction and loyalty in the changing business environment (Fakhri, Menacere & Pegum, 2011).

Profitable growth of a bank can be constrained by external factors such as the economic environment, target markets and industry structure as well as internal factors such as branch network, technology and managerial capability for innovation and differentiation, marketing and customer relationships (Roy, 2011).

Besides, customer service is one of vital aspects in a bank whereby the customer service managers are the most crucial position that portrays the image and symbol of the company and offer flexibility and present a means to provide quick and efficient service.

Job performance is a multi-dimensional 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 & Arnolds, 2005; Schepers, 2004).

Having the above issue in mind the identification of the personality traits of individuals who are successful in the customer service environment may assist an organization to create an enhanced fit between customer service managers and the requirements of their work. For this reason, the relationship between personality and job performance has been a frequently studied topic in industrial psychology in the past century (Barrick, Mount & Judge, 2001).

Previous study supported the notion that there is a positive association between personality dimensions and customer service manager's performance. Emotional Stability, Openness to Experience and Agreeableness are practically significantly related to management performance. Managers who are emotionally stable, open to experience and agreeable tend to perform better than those who measured lower on these dimensions. The negative relationship between Neuroticism and managerial performance explained by the fact that managers who score high on Neuroticism are prone to having irrational ideas, are less able to control their impulses, and cope poorly with stress.

Besides customer service managers, study done on other profession such as telesales, pharmacists and non-pharmacists also revealed an association between selected Big Five traits and performance. Findings from Andreas (2012) showed that Conscientiousness, Neuroticism, and Extroversion were moderately correlated with job performance among telesales workers of two major telecom companies. On the other hand, there was no correlation found between job performance with dimensions of Openness to Experience and Agreeableness. A study conducted among pharmacists and non-pharmacists reported that only personality dimensions of Openness to Experience, Emotional Stability, Conscientiousness, and Extraversion were related to task performance (Rothmann & Coetzer, 2003).

Commercial bank of Ethiopia, in which this study is undertaken, is one of the largest and leading Bank in Ethiopia, established in 1942. It was a pioneer bank to introduce modern banking to the country. (Public website cbe.portal)

In this research the relationship between personality dispositions and job performance is studied from a trait perspective, and more specifically the five-factor model of personality dimensions as

conceptualized by (McCrae, & Costa, 2007). The five factor model of personality as measured by the neo-personality inventory includes Neuroticism, Extraversion, Openness, Agreeableness, and conscientiousness. However, as per the knowledge of the researcher, it is almost untouched in Ethiopia or only very little research has been done in this area. This limited evidence in the context of Ethiopia along with the importance of personality test calls for research on their relationship with job performance of customer service managers. In light of the above points, the general objective of the study will be to examine or assess the relationship between personality and job performance of customer service managers on commercial bank of Ethiopia in Addis Ababa region.

1.2 Statement of the Problem

In an important recent paper Barrick, Mount & Judge (2001) conducted a second order meta-analysis (i.e a meta analysis of meta-analysis) examining the relationship between personality and job performance. These authors aggregated the result of 11 meta-analysis of studies exploring the relationship between the five factor model and job performance. They reported validity coefficients of up to 0.3, for predictions of job performance from personality tests. They further noted a consistent and meaningful pattern of relationships between each of the five factor model (FFM) traits and job performance (e.g. extraversion was found to predict performance in jobs which required team working, but not in other occupational roles). They similarly found a consistent and meaningful pattern of relationships between each of the five factor model traits and specific job criteria (e.g. extraversion was found to predict managerial performance, but not other unrelated performance criteria).

Most importantly, the findings of Barrick et al. (2001) and others are consistent with the theory of multiple intelligences, indicating that successful job performance is dependent on a variety of factor including: a wide range of different kinds of abilities and skills (not just general mental ability); personality; learning and experience, etc. The goal of modern psychometric assessment is therefore to provide recruiters with reliable and valid tests that can be used alongside other assessment procedures to enable them to find the best match between each person's skills, abilities, aptitudes to enable them to find the best match between each person's skills, abilities, aptitudes and personality, and the demands of the job they are applying for.

According to (Kanter-Moss, 1996) keeping a competitive advantage at times of change by enhancing human capital implies the need for a new kind of manager. Besides being experienced, knowledgeable and well trained (the "traditional qualities"), modern managers should Calibri (Body) possess certain personal traits which would enable them to become "change masters."

With the current competition, customer service management then becomes important in any commercial organization. All management functions reduce to one common denominator, that of service management. Today, more than ever before, customer service occupies the centre stage of all economic activities. Customer service is a major asset that can distinguish a company from the rest in this era of great technological reliance. All corporate strengths are dependent and centered on the quality of service to the customer who forms the basis of existence for the company. This will differentiate between better run companies and the rest.

However Commercial Bank of Ethiopia concentrates much on the competency of employees which is emphasis with knowledge, skill and attitude and it shows that the bank has given scant and light attention to the relationship between the individual characteristics of all its employees (for instance, their personality traits) and their job performance. Employees of CBE is assigned and promoted based on their work experience, qualification and other performance evaluation system. But, according to the researcher observation, from customer's suggestions and based on informal communications from employees who works in CBE the researcher understand and support the notion that most of customer service managers are mismatched with the job requirement of the position especially their personal characteristics. This creates such problems especially in the customer service environment such as customer handling problems. Therefore, it will create its own difficulty in offering quality service. In addition to that there is no personality measure in order to creating a good match between a job and a candidate. In turn this will have a negative impact to the vision of becoming a world class commercial bank by 2025. Because the nature of banking industry is service oriented and it be worthy of to have a good personality job fit of employees in delivering quality service to customers. In addition there is lack of empirical research on this issue in Ethiopia bank context.

1.3 Basic Research Questions

This study was designed to give answers for the following research questions.

- What does the personality traits of CSM's of CBE looks like?
- What is the level of job performance of CSM's of CBE?
- What is the relationship between personality dimensions with job performance of CSM's?
- Which personalities dimension has a highest impact on job performance of CSM's?

1.4 Research Objectives

1.4.1 General objective

The general objective of the research was to examine the relationship between personality dimensions and job performance of CSM's in CBE.

1.4.2 Specific objectives

To accomplish this principal objective, the study enabled the researcher to develop specific sub-objectives. These specific objectives were:

- To assess the personality traits of CSM's in CBE.
- To examine the job performance of CSM's of CBE.
- To examine the relationship between personality and job performance of CSM's in CBE.
- To compare the degree to which personality dimension can predict the criterion variables of job performance.

1.5 Significance of the Study

As clearly stated above, the objective of the research is to determine the relationship between personality dimensions and job performance of customer service managers in CBE. In doing so, where personality is a factor that could significantly influence job performance, there could give an insight value of realizing which personality traits that characterize top performers in customer service may be beneficial to the extent that the bank may be able to identify, early in a recruitment process. In addition to this, the research outcome helps the bank to understand the existing realities regarding the personality traits of customer service managers and its link with job performance. Moreover, this research helps to review the recruitment, selection, placement,

and promotion practice of commercial bank of Ethiopia based on the finding of this particular research.

The researcher also believes that this research undertaking will enable another researcher who wants to conduct research on the bank in related organizational behavior issues by providing insights that must be considered in their research and how the industry should be approached.

1.6 Scope of the Study

The study is undertaken under the umbrella of the most important concept of organizational behavior, which is personality. The research is delimited to four districts of the bank which are found in Addis Ababa only in terms of area delimitation. To examine the condition the researcher focused on the most important determining factor of job performance, namely personality trait of CSM's. Methodologically the research was mainly focused on primary and secondary data which is gathered from employees of CBE through questionnaires, and document analysis. Furthermore this survey study only incorporated senior customer service officers of CBE in the four districts which were located in Addis Ababa region namely, north, south, west and east Addis Ababa.

1.7 Organization of the Study

The thesis is organized in to five main chapters. The first chapter deals with the introductory part of the research which includes background of the study, significance of the study, objectives of the study, the research questions, and statement of the problem and scope of the study are incorporated. The second chapter provides an overview of the state of the art analysis of the related literature and backed up with secondary data dealing with the literature review. In this chapter different theories and empirical evidences related to the research has been presented in detail. Third chapter presents the methodology used that has been in this study. The chapter includes in detail the research approach as well as describes the data collecting and analysis methods used for the study. Under this chapter research design, sample, sampling technique to be used, data source, and procedure of data collection and methods of data analysis was incorporated. Chapter four analyses and presents the research findings obtained through the thesis methodology by showing how each of the research questions has been answered and how these findings together contribute to the main purpose of the study. Finally, the last chapter,

which is chapter five ends the thesis with conclusions and a set of suggestions derived from the research findings and the conclusions of this work.

At the end of the thesis document, references, and appendices are included that contain the questionnaires of the survey forms used to collect primary data for this work.

CHAPTER TWO

REVIEW OF THE LITERATURE

2.1 Theoretical literature

2.1.1 Definition of personality

The term personality derived from the Latin word 'Persona' which means 'mask'. It refers to an individual's distinct and relatively enduring pattern of thoughts, feelings, needs, motives, values, attitudes and behaviors. It excludes race, and gender, (Hiriyappa, 2009).

Every man has three characters- that which he exhibits, that which he has, and that which he thinks he has (Alphonse Karr, as cited in Corvette, 2007). According to Corvette (2007), personality is the 'dynamic, developing system of individual's distinctive emotional, cognitive, and spiritual attributes'.

According to Belay Abera (2000, P 171) personality is the distinctive characteristics of individuals, the stable and changing relationship between these characteristics, the origins of the characteristics, the way in which they help or hinder the interaction of a person with other people, and the characteristic ways in which a person thinks about himself.

There are a number of factors affecting personality. These factors can be categorized into four groups, (G.Gursel, 2009).

- Physical appearance (height, weight, physical beauty or deficiency)
- Professional role
- Potential skills (intelligence, energy, wishes, values)
- Features of the society one lives in (philosophy, culture, value system, religion, and the like)

2.1.2 Determinants of personality

Several factors enter into the shaping of personality. Chief among these are heredity, cultural values, family background, life experiences and the people we interact with (Uma-Sekaran, 2004).

i. Heredity

There are some genetic factors that partly determine certain aspects of who we are and that we become. Whether we are short or tall, healthy or sick, and all such characteristics are traceable in most cases of heredity. Our personality is also shape by how we learn to handle others reactions to us (example; our appearance, expertise, etc). (Uma-Sekaran,2004).

ii. Cultural value

Culture helps determine broad patterns of behavioral similarity among people, but differences in behavior, which at times can be extreme-usually exist among individuals within a society with western cultures. . For example, the work ethic (hard work is valued; an unwillingness to work is sinful) usually is associated with western cultures. But this value doesn't influence everyone within western cultures to the same degree. Thus, although culture has an impact on the development of employees' personalities, not all individuals respond to cultural influences equally. (Dr.V.Vijay Durga, 2009)

iii. Family

The primary vehicle for socializing an individual into a particular culture is the person's immediate family. Both parents and siblings play important roles in the personality development of most individuals. Members of extended family grandparents, aunts, uncles, and cousins-also can influence their children's development in three important ways:

- Through their own behaviors, they present situations that bring out certain behaviors in children.
- They serve as role models with which children often strongly identify.
- They selectively reward and punish certain behaviors.

The family situation also is an important source of personality differences. Situational influences include the family size, socioeconomic level, race, religion, and geographic location; birth order within the family; parents' educational level; and so on. (Dr.V.Vijay Durga, 2009)

IV. People we interact with

We are influenced by the people we interact with-our parents and siblings from childhood, then our teachers and classmates and later our friends and colleagues and so on. The influence of these individuals and groups shapes our personality and behavior. (Uma-Sekaran, 2004)

V. Life Experiences

Each person's life also is unique in terms of specific events and experiences, which can serve as important determinants of personality. For example, the development of self-esteem (a personality dimension that we discuss shortly) depends on a series of experiences that include the opportunity to achieve goals and meet expectations, evidence of the ability to influence others, and a clear sense of being valued by others. Thus a complex series of events and interactions with other people helps shape the adult's level of self-esteem. (Dr.V.Vijay Durga, 2009, P 22)

2.1.3 Prominent Personality Theories

Researchers have developed a number of personality theories and there is no theory complete in itself. Therefore, many prominent personality theories can be conveniently grouped under the five heads outlined (John Bratton et.al 2007).

- Intra-psychoic Theory
- Type Theories
- Social Learning Theory
- Self Theory
- Trait Theories

i. Intra-psychoic/Psychoanalytic Theory

Intra-psychoic/Psychoanalytic Theory has developed by Sigmund Freud. This human Psychological makeup comprises three structural components- Id, Ego and Super Ego.

Freud's structure of personality consists of Id, Ego and Super Ego. Identity (Id) refers to origin of personality. It is irrational impulsive and obedient to the pleasure principle and it consists of everything psychologically that inherited and present at the time of birth. Ego refers to system that mediates between the id and super ego. The ego tries to balance these two opposing forces according to reality principles and a function on 'reality principle' Super ego refers to the counterweight to the id. It internalizes society's rules. It works to prevent the id from seeking selfish gratification and functions based on 'idealistic principle'. Super Ego is the representation of society in personality that incorporate norms and standards of culture (John Bratton et.al 2007).

Intra-psyche theory is also known as 'met psychology' because it attempts to extend human behavior and actions beyond conscious elements i.e., by placing emphasis on unconscious motivations of behavior. Psychoanalysis while acknowledged as having a powerful influence has been seriously questioned as a scientific theory. This theory is criticized on methodological grounds. It is pointed out that it is more empirical inferential of behavior in general rather than being purely historical reflection. Further Freud's theory is criticized because it is largely untestable (since his constructs are difficult to define and are ambiguous). (Dr.V.Vijay Durga, 2009)

ii. Type theories

Type theories represent an attempt to scientifically explain personalities by classifying individual into convenient categories. Some of the examples of type theories are; (Dr.V.Vijay Durga, 2009)

- Sheldon's Physiognomy theory
- Carl Jung's extrovert and introvert theory

Sheldon's physiognomy theory has presented by William Sheldon. It is a uniquely body type temperamental model which represents a link between anatomical/psychological traits and characteristics of an individual with his behavior. Sheldon has identifies some relationship between the physique types of individuals and their personality temperaments.

Sheldon contends that most physiques are mixture of three components: He has developed a mathematical technique to describe each particular combination of these sets of body types. A person's somatotype is composed of three numbers each on a seven point scale. The first number represents endomorphic traits, the second number representing mesomorphic and the third, ectomorphic. For instance, a perfect ectomorph would be 0-0-7 and a perfect mesomorph would be 0-7-0 etc.

One potential pitfall of this theory is the inherent generalizations. There is almost unfailing tendency on the part of many people to pigeonhole every person into one category or another. Though down to earth classification of real people is unreliable and impossible, Sheldon's theory provides a rough sketch of extreme forms of personality traits on the basis of which generalizations can be done, though not with cent percent accuracy. (Dr.V.Vijay Durga, 2009)

Extrovert and Introvert theory proposed and developed by Carl Jung. This theory consists of two parts which are Extroverts and Introverts. An extrovert refers to optimistic, outgoing, gregarious, and sociable. Extroverts is basically objective, really oriented individual who is much more doer than a thinker. Introverts refers to more inward directed people, less sociable, withdrawn and absorbed in inner life guided by their own ideas and philosophy. Mostly they are rigid and less flexible and subjective oriented (Hiriappa, 2009).

Jung, at the base of his theory, explains that the personality has four dimensions-thinking, feeling, sensation, and intuition. (Dr.V.Vijay Durga, 2009)

1. **Thinking:** It includes logical reasoning (rational, analytic)
2. **Feeling:** It refers to the interpretation of a thing or event on a subjective scale (emotional, effect)
3. **Sensation:** It deals with perception of thing in general sense (factual and concrete)
4. **Intuition:** It is based on unconscious inner perception of the potentialities or events or things (associative or gestalt)

iii. Social Learning Theory

Albert Bandura's social learning theory depicts psychological functioning in terms of the continuous reciprocal interaction of behavior, cognitive and environmental influences. Social learning emphasizes particularly the power of learning through social rewards and punishments, including vicarious reinforcements and modeling. Social learning theory is based on personality development which is more a result of social variables than biological drives. Social learning theory includes study of the following issues: motivation, vicarious emotional arousal, emotion, vicarious reinforcement, cognitions, scientific generalization, and social reinforces, rule-based learning, self-reinforces (Militza, Carolyn, and Peter, 2007).

Through its emphasis on precision in the determination of environmental variables that elicit specifies behaviors, Social learning theory has made a significant contribution to personality theory. It enables us to look more clearly at human actions as reactions to specific conditions or circumstances rather than merely symbolic manifestations of internal and unconscious forces. But social learning theory has been criticized on two solid grounds: (Dr.V.Vijay Durga, 2009)

1. It overemphasizes the importance of situational factors in behavior and neglected the individual differences.
2. The experimental methods used by social learning theorists are particularly sensitive to the impact of situational variables and are apt to emphasize change in behavior.

Skinner's Behaviorist learning theory of personality

It is characterized by a rejection of an inner 'autonomous' man as the cause of human actions and a disregard for physiological genetic explanations of behavior. Skinner contends that behavior is lawful determined, predictable, and environmentally controlled. Skinner's basic assumptions about human nature are strong and explicit.

Behaviorists learning theories reflect a strong commitment to determinism, elementals, environmentalism, changeability, objectivity and know ability. The basic assumptions of rationality-irrationality and homeostasis-homeostasis are not applicable to skinner's position since he rejects internal sources of behavior (Hiriyappa, 2009).

IV. Self theory

The intra-psychic, physiognomy and trait theories represent the traditional approaches to understanding the complex human personality. Of many contemporary theories the one that has received the most recent emphasis is the self-theory of personality. Self theory rejects both psychoanalytic and behaviorist conceptions of human nature as too mechanistic portraying people as creatures helplessly buffeted about by internal instincts or external stimuli. Carl Rogers is most closely associated with this approach of self theory. Rogers and his associates have developed this personality theory that places emphasis on the individual as initiating, creating, and influential determinant of behavior within the environmental framework. According to Rogers there are three basic ingredients of personality: the self, organism and development of self. (Dr.V.Vijay Durga, 2009)

1. **Self-concept:** The most important concept in Roger's theory is the self. The self consists of all the perceptions, ideas, values, and characteristics that characterize 'I or Me'. It includes 'what I am' and 'what I can do'. Rogers defines the self concept as an organized, consistent, conceptual gestalt composed of perceptions of the characteristics of the 'I' or 'Me' and the perceptions of the relationships of the 'I' or 'Me' to these perceptions".

2. **The organism:** The organism is essentially the locus of all experience. The totality of experience is the phenomenal field. This field is known to the person himself and is frequently referred to as frame of reference.
3. **The development of self personality:** Rogers feels that the fundamental force motivating the human organism is self-actualization, i.e., a tendency toward fulfillment, toward actualization, toward the maintenance and enhancement of the organism. The tendency of self actualization of both the organism and the self is subject to the profound influence of the social environment, right from childhood.

The self theory focuses on the person's world as he perceives it. It is the individual's perception and interpretation of the experiences that determine behavior. But the trouble with the self theory is that it vaguely defines the terms such as self-actualization, self concepts etc., and such vague concepts will not be of much value in making precise predictions of behavior of individuals. Of several other troubling criticisms are the accurate measurements of subjective experiences and the revealing of self. (Dr.V.Vijay Durga, 2009)

V. Trait Theories

A personality trait can be defined as an enduring attribute of a person that appears constantly in a variety of situations. The trait theory makes certain fundamental assumptions; (Dr.V.Vijay Durga, 2009)

1. Traits distinguish one personality from another
2. Individuals can be described in terms of construction of traits such as affiliation, achievement, anxiety, aggression and dependency.
3. Traits can be quantifiable and do not defy measurement.
4. Traits and the amount of each trait that a person has is assumed to be stable fairly, and the differences in personality and behavior between two individuals is assumed to be the result of differences in the amount of each person has

Trait theorists are primarily interested in the measurement of traits, which can be defined as habitual patterns of behavior, thought and emotion. According to this perspective, traits are relatively stable over time, differ across individuals and influence behavior. Psychologists are interested in determining which traits are broad and possibly genetically based, and which are

rather peculiar and change easily (Gregory, 2004). Unlike many other theories of personality, such as psychoanalytic or humanistic theories, the trait approach to the personality is focused on differences between individuals, particularly how the combination and interaction of various traits form a personality that is unique to each individual. Trait theory is focused on identifying and measuring these individual personality characteristics.

The two most commonly known trait theories are that of Gordon Allport's and Raymond Cattel's.

Allport's trait theory

One of the most exciting versions of trait theory is provided by Allport wherein he mentions common traits that are used to compare, one personality with other. For such comparison he has identified six categories of values-social, political, religious, theoretical, economic, and aesthetic-in his theory. Besides these common traits Allport also made use of some unique traits the individual possess. He calls these unique traits as personal dispositions. Allport thus recognizes the complexity of human personality. (Dr.V.Vijay Durga, 2009)

Cattell's trait theory

From out of several different and sometimes overlapping words representing personality, Cattell has selected one hundred and seventy one word that made use, to describe personality. Using the factor analytic approach, he has identified two categories of traits and labeled them surface-traits and source traits. In all he identified thirty surface traits and ten source traits. A surface trait is something like a medical cause of the diversity symptoms. An example of surface trait is affectionate versus cold.

When compared to type theories, trait theories have some sense. Instead of making unrealistic attempt to place personalities into discrete, discontinuous categories, trait theories give recognition to continuity of personalities but the trait theories suffer from the following limitations: (Dr.V.Vijay Durga, 2009)

1. Traits may be too abstract. For example, the scale of measuring anxiety may be abstract.
2. Traits approach focuses on isolated traits without specifying how these traits are organized within the personality

3. Another fundamental problem of trait theories is that they are essentially descriptive rather than analytical.

2.1.4 The big five model of personality

The Big Five are broad categories of personality traits. While there is a significant body of literature supporting this five-factor model of personality, researchers don't always agree on the exact labels for each dimension. However, these five categories are usually described as follows: (Robert Bullock, 2014)

1. **Openness to Experience:** This trait feature characteristics such as imagination and insight, and those high in this trait also tend to have a broad range of interests. Example, appreciation for art, adventure, ideas, and variety.
2. **Conscientiousness:** Common features of this dimension include high levels of thoughtfulness, with good impulse control and goal-directed behaviors. Those high in conscientiousness tend to be organized and mindful of details. Example, need for achievement, self-discipline, and planned behavior
3. **Extraversion:** This trait includes characteristics such as excitability, sociability, talkativeness, assertiveness and high amounts of emotional expressiveness. Example, energy, positive emotions, and the tendency to seek out social stimulation
4. **Agreeableness:** This personality dimension includes attributes such as trust, altruism, kindness, affection, and other pro-social behaviors. Example, the tendency to be cooperative and compassionate
5. **Neuroticism (or Emotional Stability):** Neuroticism is the tendency to easily experience anger, anxiety, and other negative emotions, while Emotional Stability is the opposite.

2.2 Job Performance

Campbell (1990, p. 704) defined job performance as 'those actions or behaviors relevant to the organization's goals.' He also distinguished between performance, effectiveness (the evaluation of the results of performance), and productivity (the cost of getting to certain levels of effectiveness). As effectiveness and productivity measures are the results of both performance

and other factors such as opportunity and working conditions, Campbell (1990) noted that to the degree that effectiveness and productivity measures are contaminated, they are not acceptable measures of performance.

Some of the most commonly accepted theories of job performance are based on Campbell's (2005) work. Based on a psychological perspective, Campbell described job performance as an individual level variable; that is; performance is something a single person does. This differentiates job performance from more encompassing constructs such as organizational performance or national performance, which are considered higher level variables.

Motowidlo (2003) also viewed job performance as the total expected value to the organization of the individual behavioral episodes over a standard period of time. He also described job performance as a behavioral construct and states that behavior, job performance and results are not the same. Behavior is what people do while at work. Performance is behavior with an evaluative component that can be evaluated as positive or negative for individual or organizational effectiveness. Results are states or conditions of people or things that are changed by performance and consequently either contribute to or detract from organizational goal accomplishment. Results are the route through which an individual's performance helps or hinders an organization in reaching its goals, and this is what makes it appealing to focus on results when considering individual performance (Motowidlo et al., 1997).

2.3 Empirical evidence on the relationship of Personality with job performance

A number of studies have been conducted by various researchers to identify the relationship between personality and job performance. The activities of personality psychology include personality assessments, which are often used to predict significant life outcomes such as job performance. Industrial psychologists, however, question the usefulness of personality measures in predicting job-related criteria such as job performance and job satisfaction for a considerable time. Their concerns are mainly based on pessimistic conclusions of early reviews of this relationship, and concerns that respondents tend to provide biased or fake responses on personality measures (Borman, Hedge, Ferstl, Kaufman, Farmer & Bearden, 2003).

However, a meta-analysis of research in this area suggested that personality measures are valid predictors of diverse job related criteria and typically do not have an adverse impact on disadvantaged employees who may not be test wise/familiar with assessment situations (Barrick & Mount, 1991; Barrick, Mount & Judge, 2001; and Tett & Burnett, 2003) pointed out that personality measures may enhance fairness in personnel decisions. Furthermore, more recent research support previous findings as Dudley, Orvis, Lebiecki and Cortina (2006) have confirmed that personality traits are capable of predicting behavioral outcomes at work.

Research into the role of personality in predicting job performance has largely been motivated by practical objectives such as discovering traits related to performance in particular jobs. Most meta-analysis utilizes a construct-oriented approach to the study of the relationship between specific personality trait and performance in various jobs (Tett & Burnett, 2003). The big five model, as discussed previously, has been the most frequently used taxonomy in these meta-analyses. (Barrick, Mount, and Judge (2001) point out that since the mid -1980's personality research focused largely on the use of the big five model or some variant of it to classify personality. Such findings provide evidence that supports the use of personality in employee selection in the following job categories:

Sales: In sales positions, conscientiousness is the best predictor of future performance, followed by extraversion (Hurtz & Donovan, 2000).

Customer service: Again, conscientiousness is the best predictor. Agreeableness and openness to experience are also correlated with customer service job performance (Barrick & Mount, 1991; Hurtz & Donovan, 2000). When looking specifically at Call Center Employees, conscientiousness, emotional stability, and agreeableness are significantly related to productivity (Skyrme, Wilkinson, Abraham, & Morrison, 2005). This unusual mix indicates a complex pattern of personality for jobs that involve complicated/demanding interpersonal interactions.

Skilled and Semi-Skilled: Conscientiousness was once again the strongest predictor. This is followed by emotional stability, which is lower, but significant (Ones, Dilchert, Viswesvaran, & Judge, 2007).

Professional: Regarding professional occupations, conscientiousness is the only Big-Five trait that significantly predicts performance (Ones et al., 2007).

Leadership: Leadership can be thought of in two ways, (a) how employees ‘emerge’ as leaders (we all have to start somewhere!), and (b) how they perform once they are in managerial roles. Conscientiousness and extraversion are strongly associated with leadership emergence, and significantly but less strongly associated with leadership effectiveness and managerial performance (Judge, Bono, Ilies, & Gerhardt, 2002). In other words, these traits may help you get noticed as a leader but they are less important once you’re in a leadership position – this is likely because of the complex and context-specific nature of leadership roles (different skill sets and personality traits are needed even as one moves up from supervisor to mid-level to executive leader!). (Robert Bullock, 2014)

In terms of performance, conscientiousness is above and beyond the strongest predictor across all job types. This makes sense because conscientious individuals are more driven, have a higher need for job achievement and are more detail oriented. The second strongest personality predictor is emotional stability. However, looking at the differences between job categories also tells us something important. For jobs with a stronger interpersonal component (such as sales, customer service, and managerial), extraversion, agreeableness, and openness become more desirable for predicting performance. This was not the case for skilled and semi-skilled workers. (Robert Bullock, 2014)

Skyrme, Wilkinson, Abraham, and Morrison (2005) also found the big five model of personality dimensions of conscientiousness, agreeableness and emotional stability were positively related to employee performance. The big five model personality dimension of agreeableness is associated with behaviors such as tolerance, good nature and flexibility (Judge, Higgins, Thoresen and Barrick, 2000). Given the nature of customer service work with its emphasis on providing quality customer service, it is likely that those characteristics associated with conscientious individuals will make them suitable for this type of work.

2.4 Personality vs. other predictors

Sometimes when organizations get overenthusiastic about the idea that they can populate their staff with certain personalities and other ‘fit’ factors, they forget that personality represents only one piece of a much bigger picture. If overall job performance was a cherry pie, it could be cut into *several* pieces that represent individual differences that contribute to job performance (e.g., cognitive ability, motivation, emotional intelligence, past experience, and various other skills and abilities). Below is a more complete list of these pieces, ordered from high to low by their contribution to job performance (Judge, Jackson, Shaw, Scott, & Rich, 2007; Dalal, Baysinger, Brummel, & LeBreton, 2012).

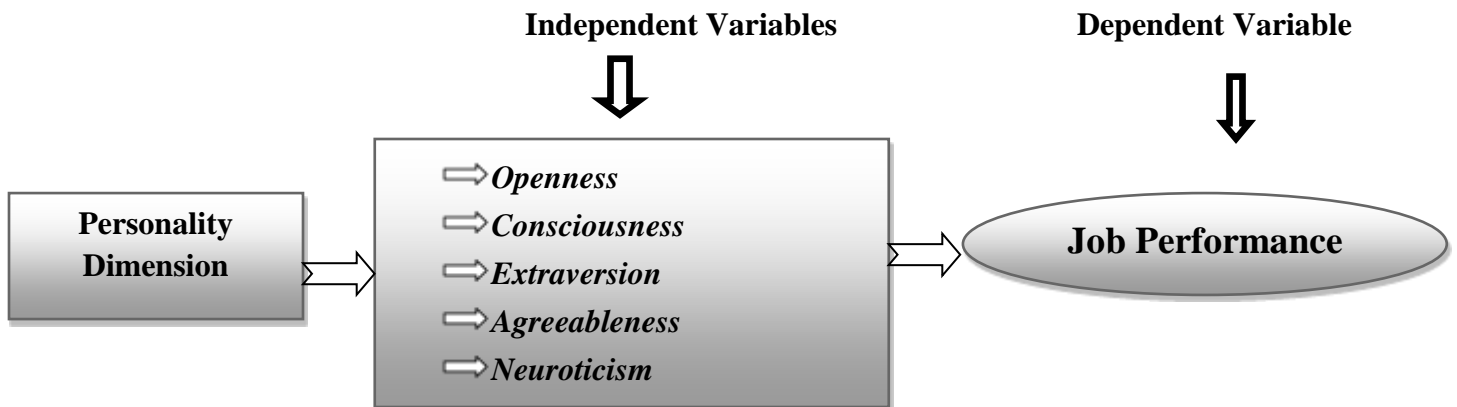
1. General Mental Ability (strongest individual predictor of performance!)
2. Job experience and job knowledge
3. Personality – conscientiousness
4. Core self-evaluation (i.e., a positive view of one’s ability and sense of control)
5. Trait affectivity (i.e., consistent positive or negative mood)
6. Personality – emotional stability

Also, because each job can be seen as a different pie, the best selection process is always one that uses rigorous job analysis to identify the best set of predictors (*which pieces are relevant for this job?*) and their relative importance (*how much weight do we assign each piece?*), then creates a solution that evaluates applicants using multiple (>2) valid tools and techniques (*e.g., reference check + cognitive ability test + personality assessment + structured interview*).

2.5 Conceptual framework of the study

The conceptual framework of this research is developed by using the conceptual framework used by blending the BIG FIVE MODEL, and Robert D. Renaud and Harry G. Murray, (1996) to assess the relationship between personality and performance.

Figure 1: The conceptual framework of the research



Source: Designed by the researcher based on reviewed literature, 2016

By using the big five model of personality of which have five dimensions with various personality traits this particular will examine the relation with job performance of customer service managers of commercial bank of Ethiopia.

Research Hypothesis

After careful consideration of all independent variables and the dependent variable of the study,

The following hypotheses were developed to be tested.

Hypothesis 1:

Neuroticism correlates negatively with job performance of CSM

Hypothesis 2:

Extroversion correlates positively with job performance of CSM.

Hypothesis 3:

Openness to Experience correlates positively with job performance of CSM.

Hypothesis 4:

Agreeableness correlates positively with job performance of CSM.

Hypothesis 5:

Conscientiousness correlates positively with job performance of CSM.

CHAPTER THREE

Research Design and Methodology

3.1 Research Design

Research design is specific research methodology philosophies and techniques used to achieve the objective of the study. It include philosophies and techniques used in opting alternative research methodology and technique such as qualitative, quantitative and mixed methodologies, sources of data, sampling plan and method of analysis.

The study adopted a quantitative research approach because the quantitative data have been used for the study, which was collected through questionnaire and secondary data. Shaw (2006) sees quantitative techniques as an attempt to test a hypothesis by incorporating it into the research design and responding to it by measuring its strength and weakness that give numerical measurements to the data collected. The strength of quantitative research methodology are – it follow scientific approach; bias from the researcher’s influence is less; it can employ large sample size; it can test the validity and reliability of the instrument. So, the results can be believed and generalized for larger population. The purpose of this study is particularly to investigate personality trait and level of job performance. For this objective explanatory variables such as openness, consciousness, agreeableness, extroversion and neuroticism personality dimensions were used to analyze job performance of CSM’s.

The vastnesses of the population rationalize the need to take samples to conclude about the issue under consideration. Thus, the research used a sample survey, in which respondents are asked different questions using questionnaire to generalize about the population. The specific design was the cross-sectional design, by means of which a sample is drawn from a population at a particular point in time (Shaughnessy & Zechmeister, 1997).

3.2. Population and Sampling Technique

The study’s target populations are senior customer service officers of Commercial bank of Ethiopia in branches located on Addis Ababa region. Senior customer service officers are accountants, auditors, and chief cashers. The reason why Senior customer service officers are selected specifically for this study is because these individuals are senior (almost all have worked

in CBE more than 3 years) and they passed through different levels of experiences until they reach in their current position. Moreover, the researcher believed on them to get reliable and fair judgments.

The study employed a probability sampling method. From the probability sampling design, the study uses simple random sampling.

The study applies the formula that provided by Glenn D. Israel (2009) in his equation to determine the required sample size at 95% confidence level, degree of variability 5%, level of precision 9%.

$$n = \frac{N}{1 + N * e^2}$$

Where:

n= refers to sample size

N= refers to population on study

e= refers to level of precision

$$n = \frac{690}{1 + 690 * 0.09^2} = \underline{\underline{103}}$$

$$1 + 690 * 0.09^2$$

According to the data obtained from CBE which is updated until January 1, 2016. The number of branches in Addis Ababa region reached 230 and the number of senior customer service officers are 690. Therefore, the total population of the study is 690 in number by following the sample determination of Gelan Israel the sample size for the study was 103. Therefore in order to give a chance to all districts the researcher drawn proportionately based on number of senior customer service officers of they have in each district. The proportion made for the four districts as 28%, 27%, 23% and 22% for North Addis t, South Addis, East Addis, and West Addis District, respectively..

3.3. Source of Data

The main source of data type for this study was obtained through both primary and secondary sources of data. For the primary data questionnaires were employed. The questionnaire had closed ended questions in order to dig out the main personality trait and job performance of customer service managers. The closed ended questions are used to test the rating of various attributes; this helps reducing the number of related responses to obtain more varied responses. This type of questionnaire is used to generate statistics in mostly quantitative research it can follow a set format, and as most can be scanned straight into a computer for ease of analysis, greater numbers can be produced (Dawson, 2009). Wide target population, generates numeric data, manipulates key factors and variables to drive frequencies etc (Abiy et al. 2009).

Secondary data have been fully utilized to analyze the personality trait that can determine the level of job performance, past studies and case studies were used and surveys from all the available internet sources. All possible accessible relevant books, journals, published and unpublished papers, documents related to personality and job performance were consulted from all the available internet sources. The researcher has used secondary data to support primary data. In addition to this the researcher also conducted relevant performance measurement documents of the CSMs. A full reference list is presented at the end of the study.

3.4 Data Collection Instrument

With regards to instrument for data collection, the researcher employed structured Likert scale questionnaire and performance appraisal documents of customer service managers. Likert scale are commonly used in attitudinal measurements, this type of scale uses a five point scale ranging from strongly disagree, disagree, neutral, agree and strongly agree to rate people's attitudes. The Big Five Traits was measured using Goldberg's International Personality Item Pool (IPIP) (Goldberg, 1992). It consists of 45 items and is divided into five dimensions; Openness to Experience, Conscientiousness, Extraversion, Agreeableness, and Neuroticism. Respondents were asked to evaluate the personality traits of CSM's based on 5-point scale ranging from 1=strongly disagree to 5=strongly agree. Job performance was measured using Instructional Development and Effectiveness Assessment (IDEA) developed by Canshin and Perrin (Canshin & Perrin, 1998).

Respondents were asked to evaluate the job performance of CSM's based on 5-point scale ranging from 1=strongly disagree to 5=strongly agree. The questioner about the personality test adopted from the big five personality test it consists of five traits which are neuroticism, openness to experience, agreeableness and conscientiousness. To measure the job performance of CSM of commercial bank of Ethiopia the research developed a questioner with a likert scale.

The questionnaire consists of demographics characteristics (age, gender, academic qualification and length of service), Big Five traits and CSM's job performance. In addition, author of this work only includes 1 year and 6 months of performance evaluation result for document analysis.

3.5 Assessing Reliability

The reliabilities were assessed with Cronbach's Alpha as presented in the Table 3.1 below the alpha coefficient for the six items (openness, conscientiousness, extroversion, agreeableness neuroticism and performance) is 0.75, suggesting that the items have relatively good internal consistency. Therefore, a reliability coefficient of 0.70 or higher is considered "acceptable" in most social science research situations (table 3.1).

Table 3.1: Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
0.75	6

3.6 Data Collection Procedures

For the purposes of this research, the questionnaires and performance measurement results were used to gather the necessary information. In both measuring instruments, the researcher herself was involved in the collection of data in order to give support to raters while they are filling the questionnaire.

Once the questionnaires had been completed, the authors then coded the responses in each questionnaire. The scores were captured in a Microsoft Excel spreadsheet for statistical analyses were then exported into SPSS.

3.7 Data Processing and Analysis

Data were analyzed by using descriptive and inferential statistics. Descriptive statistics such as frequency, mean, standard deviation, and percentage are used to assess the personality traits and job performance of customer service managers in commercial bank of Ethiopia. This is processed by using SPSS.

Inferential statistics were also used to see the level of job performance of customer service managers in relation to their personality trait (independent) variables with the aid of Statistical Packages for Social Science (SPSS). From inferential statistics the study used correlation analysis, specifically Pearson correlation to measure the degree of association between different variables under consideration. Similarly, the study used multiple regression analysis to compare the contribution of each personality traits towards job performance.

Inferential statistics

3.7.1 Multiple Regression Method

To figure out the degree of personality behavior on job performance of customer service managers in commercial bank of Ethiopia, this paper used multiple regression method for the cross sectional data. In doing so the SPSS software package are employed. Thus this paper specified the multiple regression method as follows:

$$JP = f(OPE, CONS, EXTR, AGGR, NEUR)$$
$$JP = \alpha_1 + \beta_1 OPE + \beta_2 CONS + \beta_3 EXTR + \beta_4 AGGR + \beta_5 NEUR + \varepsilon$$

Where:

EXTR: Extroversion

JP: Customer Service Manager Job Performance

AGGR: Agreeableness

OPE: Openness

NEUR: Neuroticism

CONS: Consciousness

β : Coefficient of the big five personality traits

α : Constant and ε : Residual

3.7.2 Correlation coefficient analysis

The Pearson correlation coefficient is used to measure the strength of a linear association between two variables in this paper the variables are the five big personality behavior and customer service manager job performance, where the value $r = 1$ means a perfect positive correlation and the value $r = -1$ means a perfect negative correlation between the five big personality behavior and customer service manager job performance.

Therefore, the paper used the following formula for calculating the Pearson correlation coefficient:-

$$r = \frac{\sum_{i=1}^{97} (x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum_{i=1}^{97} (x_i - \bar{x})^2} \sqrt{\sum_{i=1}^{97} (y_i - \bar{y})^2}}$$

Where: x_i : Number of respondents and \bar{x} : mean of the respondents on each personal trait

y_i : Number of respondents and \bar{y} : mean of respondents on Job performance indicators

r : The correlation coefficient

3.8 Ethical Consideration

For this purpose data quality has been assured and measured through the validity of the instrument. The questionnaire is adopted from the big five personality test of Golberg's International Personality Item Pool. Besides, data consistency was checked using reliability test (Cronbach's alpha methods). Here, while doing the study (collecting and analyzing the obtained data), researcher honestly followed all ethical standards.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

The data were collected from sampled respondents of CBE staffs who are working Addis Ababa region. The results of the study are discussed by summarizing the different results from questionnaire and secondary data.

For this survey study a total of 103 questionnaires were distributed for sampled CBE districts at Addis Ababa. As the result, a total of 97 questionnaires were collected with a return rate of 97(94%).

4.1 Descriptive Analysis

The personality traits of the CSM's can greatly influence their job performance. Considerable research indicates that the big five personality dimension of conscientiousness is the one of the best predictors of job performance (Salgado, 1997). Conscientiousness tends to be the only personality trait that correlates with performance across all categories of jobs, including customer service centers.

However, other personality dimensions identified by the big five model, such as Agreeableness and Emotional Stability, may also be of importance, particularly in jobs that involve a significant degree of social interaction (Mount, Barrick & Stewart, 1998).

In this specific study the researcher assessed the personality traits of CSM's of CBE using 45 traits by employing mean response of the respondents. The results suggest that mean personality rating were symmetrically distributed and well spread throughout the 5 point rating scale. These personality traits are grouped into five dimensions that include openness to experience, conscientiousness, extroversion, agreeableness, and neuroticism.

4.1.1 Demographic characteristics of the respondent

Table 4.1: Background of the respondent

		Male		Female		Total	
		Count	Percent	Count	Percent	Count	Percent
Gender	Male	60	100.0%			60	61.9%
	Female			37	100.0%	37	38.1%
Background	Diploma	1	1.7%	3	8.1%	4	4.1%
	Degree	49	81.7%	32	86.5%	81	83.5%
	Masters and above	10	16.7%	2	5.4%	12	12.4%
Age	20-30	25	41.7%	17	45.9%	42	43.3%
	31-40	28	46.7%	12	32.4%	40	41.2%
	41 and above	7	11.7%	8	21.6%	15	15.5%
Experience year	1-2	2	3.3%	3	8.1%	5	5.2%
	3-5	36	60.0%	18	48.6%	54	55.7%
	6 & above	22	36.7%	16	43.2%	38	39.2%

Source: Survey data SPSS output, 2016

As it is depicted in above table, majority of the participants were male (62%), possessed minimum a degree qualification (83.5%), aged between 20-40 years old (84.5%) and possess experience between 3 to 5 years (55.7%). This indicates that most of CBE senior staffs are a mix of age levels working in the organization with a holder of 83.5 percent 1st degree and relevant work experiences to having some degree credits. Therefore, the researcher believes that they were well versed with relevant information for this study.

4.1.2 Openness to experience

In this sub section, the data related to openness of customer managers at CBE was presented and discussed. A total of nine questions were questioned to evaluate the openness characteristics of customer service managers.

Table 4. 2: Respondents response about customer service manager openness

I see our customer service manager as someone who ...	SD(1)		D(2)		N(3)		A(4)		SA(5)		Mean	Standard Deviation
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
Does a careful job	10	10.3%	12	12.4%	15	15.5%	42	43.3%	18	18.6%	3.5	1.2
Tends to find fault with others	8	8.2%	17	17.5%	28	28.9%	36	37.1%	8	8.2%	3.2	1.1
Is talkative	4	4.1%	19	19.6%	29	29.9%	32	33.0%	13	13.4%	3.3	1.1
Is depressed, blue	7	7.2%	22	22.7%	33	34.0%	28	28.9%	7	7.2%	3.1	1.0
Is original, comes up with new ideas	6	6.2%	18	18.6%	30	30.9%	33	34.0%	10	10.3%	3.2	1.1
Is reserved	7	7.2%	17	17.5%	34	35.1%	35	36.1%	4	4.1%	3.1	1.0
Is helpful and unselfish with others	10	10.3%	20	20.6%	24	24.7%	28	28.9%	15	15.5%	3.2	1.2
Can be somewhat careless	10	10.3%	24	24.7%	31	32.0%	29	29.9%	3	3.1%	2.9	1.0
Is relaxed, handles stress well	12	12.4%	26	26.8%	41	42.3%	14	14.4%	4	4.1%	2.7	1.0

Note: Strongly Disagree (SD=1), Disagree (D=2), Neutral (N=3), Agree (A=4), Strongly Agree (SA=5)

Source: Survey data SPSS output,2016

From the mean value of the respondents under the openness personality dimension of customer service managers a careful personality is a dominant trait with mean response of 3.5. For the meantime, the standard deviations of respondent response were around 1, which indicates that the respondent perceptions were close to one another.

For the first question from the total respondent, 18.6%, 43.3% and 15.5% of them says strongly agree, agree and neutral, respectively. While 12.4% and 10.3% of the respondent respond disagree and strongly disagree, respectively. This percentage shows large number of respondent which is about 62% of it agreed that customer service managers are careful in the job.

For the second question from the total respondent, 8.2%, 37.1% and 28.5% of them says strongly agree, agree and neutral, respectively. While 17.5% and 8.2% of the respondent respond disagree and strongly disagree, respectively. This result shows that, more than 45% of respondent said customer service managers have the characteristics that tend to find fault with others.

The respondents for the third question, 13.4% of them say strongly agree, 33% says agree, 30% says neutral, and 19.6% says disagree and remain 4.1% responds strongly disagree. Based on the

above result, more than 46.4% of the respondent agree and strongly agree that customer managers are talkative.

For the fourth question from the total respondents, 7.2% of them says strongly agree, 29% says agree, 34% says neutral, and 22.7% says disagree and remain 7.2% responds strongly disagree. Based on this, about 30% of the respondent disagree that customer service manager have a depressed characteristics.

For the fifth question from the total respondents, 10.3% of them says strongly agree, 34% says agree, 31% says neutral, and 18.6% says disagree and remain 6.2% responds strongly disagree. Based on this, around 44.3% of the respondent replied that customer service managers are come up with new ideas.

For the sixth question from the total respondents, 4.1% of them says strongly agree, 36.1% says agree, 35.1% says neutral, and 17.5% says disagree and remain 7.2% responds strongly disagree. Based on this result, around 40.2% of the respondent replied that customer service managers are reserved.

For the seventh question from the total respondents, 15.5% of them says strongly agree, 28.9% says agree, 24.7% says neutral, and 20.6% says disagree and remain 10.3% responds strongly disagree. Based on this result, around 44.4% of the respondent explained that customer service managers are helpful and unselfish with others.

For the eighth question from the total respondents, 3.1% of them says strongly agree, 29.9% says agree, 32% says neutral, and 24.7% says disagree and remain 10.3% responds strongly disagree. Based on this result, about 55% of the respondent explained that customer service managers are not somewhat careless.

Finally, for the ninth question from the total respondents, 4.1% of them says strongly agree, 14.4% says agree, 42.3% says neutral, and 26.8% says disagree and remain 12.4% responds strongly disagree. Based on this result, about 44.3% of the respondent explained that customer service managers are not relaxed and handles stress well.

Therefore, as we can understand from the mean response of respondents in terms of openness to experience personality dimension of CSM's of CBE fairly above and majority of customer service managers have those openness to experience dimension of personality.

4.1.3. Conscientiousness

Conscientiousness is one of the big five personality trait. Under this sub section, the data related to conscientiousness of CBE's customer managers was presented and discussed. A total of nine questions were covered to evaluate the customer service manager's conscientiousness trait.

Table 4. 3: Response about customer service manager conscientiousness

I see our customer service manager as someone who ...	SD(1)		D(2)		N(3)		A(4)		SA(5)		Mean	Standard Deviation
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
Is curious about many different things	3	3.1%	4	4.1%	21	21.6%	44	45.4%	25	25.8%	3.9	1.0
Is full of energy	20	20.6%	52	53.6%	18	18.6%	7	7.2%	0	0.0%	2.1	0.8
Starts quarrels (disagree)with others	25	25.8%	48	49.5%	15	15.5%	9	9.3%	0	0.0%	2.1	0.9
Is reliable worker	2	2.1%	4	4.1%	12	12.4%	60	61.9%	19	19.6%	3.9	0.8
Can be tense (anxious)	22	22.7%	52	53.6%	14	14.4%	8	8.2%	1	1.0%	2.1	0.9
Is ingenious, a deep thinker	4	4.1%	8	8.2%	16	16.5%	51	52.6%	18	18.6%	3.7	1.0
Generates a lot of enthusiasm (interest)	5	5.2%	23	23.7%	18	18.6%	43	44.3%	8	8.2%	3.3	1.1
Has a forgiving nature	4	4.1%	18	18.6%	8	8.2%	45	46.4%	22	22.7%	3.6	1.1
Tends to be disorganized	7	7.2%	15	15.5%	15	15.5%	51	52.6%	9	9.3%	3.4	1.1

Note: Strongly Disagree (SD=1), Disagree (D=2), Neutral (N=3), Agree (A=4), Strongly Agree (SA=5)

Source: Survey data SPSS output, 2016

Under the personality conscientiousness dimension of customer service managers the mean value of the respondents for curious, reliable, ingenious and forgiving nature were more than 3.5 which revealed that on average the respondents agree with the customer service manager's conscientiousness. For the meantime, the standard deviation of respondents response were around 1, which indicates that the respondent's perception were close to one another.

The respondents gave their opinion on customer service manager curious about many different things. As a result, 25.8% of them strongly agree, 45.4% of them agree, 21.6% of them are neutral, 4.1% of them are disagree on the idea and remain 3.1% of the respondents idea says strongly disagree on the idea. Based on the above percentage of the respondents around 71.2% of

the survey result for this question believes that customer service managers are curious about many different things.

For the second question, 7.2% of them agree on the idea, 18.6% of them are neutral, 53.6% of them are disagree on the idea and remain 20.6% of the respondents idea says strongly disagree on the idea. From the above results of the survey, around 74.2% of the respondents disagree and strongly disagree that customer service managers are full of energy.

For the third question respondents give their views as 9.3% of them agree, 15.5% of them neutral on the idea, 49.5% of them are disagree and remain 25.8% of the respondents idea says strongly disagree on the idea. From this survey results, about 75.3% of the respondents replied that customer service managers are not starts quarrels or not disagree with others.

Regarding on the reliable worker trait of customer service manager, 19.6% of them strongly agree on the idea, 61.9% of them are agree, 12.4% of them are neutral, 4.1% of them are disagree and remain 2.1% of the respondents idea says strongly disagree on the idea. From this survey results, about 80.5% of the respondents said that customer service managers are reliable worker.

For the fifth question, 1% of them strongly agree, 8.2% of them agree on the idea, 14.4% of them are neutral, 53.6% of them are disagree on the idea and remain 22.7% of the respondents idea says strongly disagree on the idea. From this survey results, about 76.3% of the respondents revealed that customer service managers are not tense (anxious).

For the sixth question, on the idea, 18.6% of the respondents idea says strongly agree, 52.6% of them are agree, 16.5% of them are neutral, 8.2% of them disagree on the idea and remain 4.1% of them strongly disagree. Based on the survey result, about 71.2% of the respondents suggested that customer service managers have an ingenious or a deep thinking characteristic.

For the seventh question respondents give their views as 8.2% of them strongly agree, 44.3% of them agree on the idea, 18.6% of them are neutral, 23.7% disagree and remain 5.2% of the respondents idea says strongly disagree on the idea. From this survey results, about 52.5% of the respondents replied that customer service managers generate a lot of enthusiasm (interest).

The question response about a forgiving nature of customer service manager shows that, 22.7% of them strongly agree on the idea, 46.4% of them are agree, 8.2% of them are neutral, 18.6% of

them are disagree and remain 4.1% of the respondents idea says strongly disagree on the idea. From this survey results, about 69.1% of the respondents said that customer service managers have a forgiving nature.

Finally, the respondents give their response for the last question. As the result, 9.3% of them strongly agree, 52.6% of them agree on the idea, 15.5% of them are neutral, 15.5% of them are disagree on the idea and remain 7.2% of the respondents idea says strongly disagree on the idea. From this survey results, about 62% of the respondents revealed that customer service managers have a characteristics that tend to be disorganized.

The result implies that personality trait like curious, reliable, ingenious and forgiving nature mean response is above average majority of CSM's have those personality traits. However, can be tense (anxious), full of energy, and starts quarrels mean responses are below average and this shows majority of CSM's are not anxious, full of energy and starts with quarrels.

4.1.4 Extroversion

Like the above personality traits analysis, under the section, a total of nine questions were covered to evaluate the extroversion trait of customer service managers. The data related to extroversion of customer managers at CBE was analyzed and discussed as follow.

Table 4. 4: Response about customer service manager extroversion

I see our customer service manager as someone who ...	SD(1)		D(2)		N(3)		A(4)		SA(5)		Mean	Standard Deviation
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
Worries a lot	30	30.9%	49	50.5%	9	9.3%	8	8.2%	1	1.0%	2.0	0.9
Has an active imagination	12	12.4%	20	20.6%	30	30.9%	22	22.7%	13	13.4%	3.0	1.2
Tends to be quiet	7	7.2%	21	21.6%	13	13.4%	39	40.2%	16	16.5%	3.4	1.2
Is generally trusting	10	10.3%	25	25.8%	10	10.3%	34	35.1%	18	18.6%	3.3	1.3
Tends to be lazy	7	7.2%	16	16.5%	52	53.6%	18	18.6%	4	4.1%	3.0	0.9
Is emotionally stable, not easily upset	8	8.2%	19	19.6%	50	51.5%	18	18.6%	2	2.1%	2.9	0.9
Is inventive	16	16.5%	44	45.4%	23	23.7%	12	12.4%	2	2.1%	2.4	1.0
Has an assertive (self-confident personality)	8	8.2%	13	13.4%	16	16.5%	43	44.3%	17	17.5%	3.5	1.2
Can be cold and aloof	8	8.2%	20	20.6%	18	18.6%	41	42.3%	10	10.3%	3.3	1.1

Note: Strongly Disagree (SD=1), Disagree (D=2), Neutral (N=3), Agree (A=4), Strongly Agree (SA=5)

Source: Survey data SPSS output, 2016

The result revealed that the mean response under extroversion personality dimension on average of the respondents were neutral with the customer service manager's extroversion trait. As presented in the above table 4.4 above assertive is a dominant trait with a mean response of 3.5. For the meantime, the standard deviation of respondents response were around 1, which indicates that the respondent's perception were close to one another.

For the first question from the total respondent, 1%, 8.2% and 9.3% of them says strongly agree, agree and neutral, respectively. While 50.5% and 30.9% of the respondent respond disagree and strongly disagree, respectively. These survey results shows, about 81.4% of respondent explained that customer service managers are not worry a lot.

For the second question from the total respondent, 13.4%, 22.7% and 30.9% of them says strongly agree, agree and neutral, respectively. While 20.6% and 12.4% of the respondent respond disagree and strongly disagree, respectively. Base on this result, more than 36% of respondent explained that customer service managers have an active imagination.

For the third question from the total respondent, 16.5%, 40.2% and 13.4% of them says strongly agree, agree and neutral, respectively. While 21.6% and 7.2% of the respondent respond disagree and strongly disagree, respectively. Based on this result, about 56.7% of respondent explained that customer service managers are quiet.

For the fourth question from the total respondent, 18.6%, 35.1% and 10.3% of them says strongly agree, agree and neutral, respectively. While 25.8% and 10.3% of the respondent respond disagree and strongly disagree, respectively. Based on this survey result, more than 54% of respondent explained that customer service managers are generally trusted.

For the fifth question from the total respondent, 4.1%, 18.6% and 53.6% of them says strongly agree, agree and neutral, respectively. While 16.5% and 7.2% of the respondent respond disagree and strongly disagree, respectively. In this survey result, about 22.7% of respondent said that customer service managers are lazy.

For the sixth question from the total respondent, 2.1%, 18.6% and 51.5% of them says strongly agree, agree and neutral, respectively. While 19.6% and 8.2% of the respondent respond disagree and strongly disagree, respectively. In this survey result, more than 27.8% of respondent replied that customer service managers are not emotionally stable.

For the question related with customer service managers inventive characteristics, 2.1%, 12.4% and 23.7% of them says strongly agree, agree and neutral, respectively. While 45.4% and 16.5% of the respondent respond disagree and strongly disagree, respectively. Base on this result, about 62% of respondent explained that customer service managers are not inventive.

Regardless to the question related with customer service manager self-confidence personality, 17.5%, 44.3% and 16.5% of them says strongly agree, agree and neutral, respectively. While 13.4% and 8.2% of the respondent respond disagree and strongly disagree, respectively. This result shows, about 61.8% of respondent explained that customer service managers have a self-confident.

Finally, for the question related with a characteristics of cold and aloof characteristics. The respondent replied that, 10.3%, 42.3% and 18.6% of them says strongly agree, agree and neutral, respectively. While 20.6% and 8.2% of the respondent respond disagree and strongly disagree, respectively. As the result, about 52.58% of respondent explained that customer service managers are aloof and cold.

The above mean result implies that assertive personality trait is above average this shows majority of CSM's have such type of personality trait. However, worries a lot, inventive and emotionally stable mean responses are below average and this shows majority of the CSM's have not this types of personality.

4.1.5 Agreeableness

Under this sub section, a total of nine questions were covered to evaluate the agreeableness trait of customer service managers. The data related to agreeableness of customer managers at CBE was analyzed and discussed as follow.

Table 4. 5: Response about customer service manager agreeableness

I see our customer service manager as someone who ...	SD(1)		D(2)		N(3)		A(4)		SA(5)		Mean	Standard Deviation
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
Preservers until the task is finished	18	18.6%	39	40.2%	14	14.4%	19	19.6%	7	7.2%	2.6	1.2
Can be moody (unstable)	16	16.5%	20	20.6%	17	17.5%	30	30.9%	14	14.4%	3.1	1.3
Values artistic, aesthetic experiences	20	20.6%	42	43.3%	16	16.5%	15	15.5%	4	4.1%	2.4	1.1
Is sometimes shy, inhibited	8	8.2%	13	13.4%	31	32.0%	32	33.0%	13	13.4%	3.3	1.1
Is considerate and kind to almost everyone	7	7.2%	14	14.4%	26	26.8%	35	36.1%	15	15.5%	3.4	1.1
Does things efficiently	7	7.2%	18	18.6%	16	16.5%	40	41.2%	16	16.5%	3.4	1.2
Remains calm in tense situations	9	9.3%	15	15.5%	21	21.6%	40	41.2%	12	12.4%	3.3	1.2
Prefers work that is routine	9	9.3%	19	19.6%	45	46.4%	17	17.5%	7	7.2%	2.9	1.0
Is outgoing, sociable	25	25.8%	30	30.9%	17	17.5%	19	19.6%	6	6.2%	2.5	1.2

Note: Strongly Disagree (SD=1), Disagree (D=2), Neutral (N=3), Agree (A=4), Strongly Agree (SA=5)

Source: Survey data SPSS output, 2016

The mean value of the respondents for almost all questions under the agreeableness of customer service manager were around 3 which revealed that on average the respondents were neutral with the customer service manager’s agreeableness trait. For the meantime, the standard deviations of respondents response were around 1, which indicates that the respondent’s perception were close to one another.

For the first question from the total respondent, 7.2%, 19.9% and 14.4% of them says strongly agree, agree and neutral, respectively. While 40.2% and 18.6% of the respondent respond disagree and strongly disagree, respectively, about 58.8% of respondent explained that customer service managers are not preservers until the task is finished.

For the second question from the total respondent, 14.4%, 30.9% and 17.5% of them says strongly agree, agree and neutral, respectively. While 20.6% and 16.5% of the respondent respond disagree and strongly disagree, respectively. Base on this result, about 45.3% of respondent explained customer service managers can be moody (unstable).

For the third question from the total respondent, 4.1%, 15.5% and 16.5% of them says strongly agree, agree and neutral, respectively. While 43.3% and 20.6% of the respondent respond disagree and strongly disagree, respectively. Based on this result, about 64% of respondent explained that customer service managers have not aesthetic experiences.

For the fourth question from the total respondent, 13.4%, 33% and 32% of them says strongly agree, agree and neutral, respectively. While 13.4% and 8.2% of the respondent respond disagree and strongly disagree, respectively. Based on this survey result, more than 44.7% of respondent explained that customer service managers are sometimes shy and inhibited.

For the fifth question from the total respondent, 15.5%, 36.1% and 26.8% of them says strongly agree, agree and neutral, respectively. While 14.4% and 7.2% of the respondent respond disagree and strongly disagree, respectively. In this survey result, about 51.6% of respondent explained that customer service managers are considerate and kind to almost everyone.

For the sixth question from the total respondent, 16.5%, 41.2% and 16.5% of them says strongly agree, agree and neutral, respectively. While 18.6% and 7.2% of the respondent respond disagree and strongly disagree, respectively. In this survey result, more than 57.6% of respondent replied that customer service managers do things efficiently.

For the question about customer service managers that remains calm in tense situations. Out of the total respondents, 12.4%, 41.2% and 21.6% of them says strongly agree, agree and neutral, respectively. While 15.5% and 9.3% of the respondent respond disagree and strongly disagree, respectively. Base on this result, about 53.6% of respondent explained that customer service managers are remains calm in tense situations.

Regardless to the customer service manager prefer work that is routine, 7.2%, 17.5% and 46.3% of them says strongly agree, agree and neutral, respectively. While 19.6% and 9.3% of the respondent respond disagree and strongly disagree, respectively. Based on this result, about 29% of respondent explained that customer service managers are not Prefer work that is routine.

Finally, for the question related with a characteristics of outgoing and sociable, 6.2%, 19.6% and 17.5% of the respondent says strongly agree, agree and neutral, respectively. While 30.9% and 25.8% of the respondent respond disagree and strongly disagree, respectively. As the result, about 56.7% of respondent explained that customer service managers are not outgoing and sociable.

The above result implies that on average CSM's have moody, shy, kind, efficient and calm personality traits. On the other hand, the mean result of preservers, values artistic, prefers work that is routine and sociable are below average and this shows majority of CSM's have not such type of personality.

4.1.6 Neuroticism

Under this sub section, a total of nine questions were covered to evaluate the neuroticism trait of customer service managers. The data related to neuroticism of customer managers at CBE was analyzed and discussed as follow.

Table 4. 6: Response about customer service manager neuroticism

I see our customer service manager as someone who ...	SD(1)		D(2)		N(3)		A(4)		SA(5)		Mean	Standard Deviation
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
Is sometimes rude to others	11	11.3%	24	24.7%	36	37.1%	22	22.7%	4	4.1%	2.8	1.0
Makes plans and follows through with them	4	4.1%	15	15.5%	36	37.1%	31	32.0%	11	11.3%	3.3	1.0
Gets nervous easily	6	6.2%	26	26.8%	42	43.3%	15	15.5%	8	8.2%	2.9	1.0
Likes to reflect, play with ideas	9	9.3%	36	37.1%	22	22.7%	22	22.7%	8	8.2%	2.8	1.1
Has few artistic interests	7	7.2%	24	24.7%	24	24.7%	25	25.8%	17	17.5%	3.2	1.2
Likes to cooperate with others	16	16.7%	27	28.1%	26	27.1%	24	25.0%	3	3.1%	2.7	1.1
Is easily distracted	7	7.2%	22	22.7%	36	37.1%	27	27.8%	5	5.2%	3.0	1.0
Is sophisticated in art, music, or literature	12	12.4%	38	39.2%	14	14.4%	29	29.9%	4	4.1%	2.7	1.1
Is politically liberal	19	19.6%	34	35.1%	17	17.5%	16	16.5%	11	11.3%	2.6	1.3

Note: Strongly Disagree (SD=1), Disagree (D=2), Neutral (N=3), Agree (A=4), Strongly Agree (SA=5)

Source: Survey data SPSS output, 2016

The mean value of the respondents for the nine questions under the neuroticism of customer service manager were around 3 which revealed that on average the respondents were neutral on the customer service manager's neuroticism. For the meantime, the standard deviation of respondents response were around 1, which indicates that the respondent's perception were close to one another.

For the first question from the total respondent, 4.1%, 22.7% and 37.1% of them says strongly agree, agree and neutral, respectively. While 24.7% and 11.3% of the respondent respond disagree and strongly disagree, respectively. Base on this result, about 36% of respondent explained that customer service managers are not rude to others.

For the second question from the total respondent, 11.3%, 32% and 37.1% of them says strongly agree, agree and neutral, respectively. While 15.5% and 4.1% of the respondent respond disagree and strongly disagree, respectively. Based on this result, more than 43.5% of respondent explained that customer service managers make plans and follows through with them.

For the third question from the total respondent, 8.2%, 15.5% and 43.3% of them says strongly agree, agree and neutral, respectively. While 26.8% and 6.2% of the respondent respond disagree and strongly disagree, respectively. Based on this result, about 33% of respondent explained that customer service managers are not get nervous easily.

For the fourth question from the total respondent, 8.2%, 22.7% and 22.7% of them says strongly agree, agree and neutral, respectively. While 37.1% and 9.3% of the respondent respond disagree and strongly disagree, respectively. Based on this survey result, more than 46.4% of respondent explained that customer service managers are not like to reflect and play with ideas.

For the fifth question from the total respondent, 17.5%, 25.8% and 24.7% of them says strongly agree, agree and neutral, respectively. While 14.4% and 7.2% of the respondent respond disagree and strongly disagree, respectively. In this survey result, about 33.3% of respondent explained that customer service managers have few artistic interests.

For the sixth question from the total respondent, 3.1%, 25% and 27.1% of them says strongly agree, agree and neutral, respectively. While 28.1% and 16.7% of the respondent respond disagree and strongly disagree, respectively. Based on this result, about 44.8% of respondent replied that customer service managers are not cooperating with others.

For the question related with customer service managers about distracted characteristics, 5.2%, 27.8% and 37.1% of them says strongly agree, agree and neutral, respectively. While 22.7% and 7.2% of the respondent respond disagree and strongly disagree, respectively. Base on this result, about 33% of respondent explained that customer service managers are not easily distracted.

Regardless to the question related with customer service managers sophisticated in art, music, or literature, 4.1%, 29.9% and 14.4% of them says strongly agree, agree and neutral, respectively. While 39.2% and 12.4% of the respondent respond disagree and strongly disagree, respectively. Based on this result, about 51.6% of respondent explained that customer service managers are not sophisticated in art, music, or literature.

Finally, for the question related with a characteristics of customer service managers political liberality. The respondent replied that, 11.3%, 16.5% and 17.5% of them says strongly agree, agree and neutral, respectively. While 35.1% and 19.6% of the respondent respond disagree and strongly disagree, respectively. As the result, about 54.7% of respondent explained that customer service managers are not politically liberal.

From the above result, rude, nervous, play with ideas, cooperate, sophisticated in art and politically liberal mean results are below average. This shows majority of CSM's have not such type of personality trait.

4.1.7 Job Performance

Under this sub section, a total of ten questions were covered to evaluate the job performance of customer service managers. The data collected from respondent related to job performance of customer managers at CBE was analyzed and discussed as follow.

Table 4. 7 Response about customer service manager job performance

I see our customer service manager as someone who ...	SD(1)		D(2)		N(3)		A(4)		SA(5)		Average	Standard Deviation
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
Understand customer needs	6	6.2%	26	26.8%	7	7.2%	47	48.5%	11	11.3%	3.32	1.2
Act with integrity	3	3.1%	18	18.6%	22	22.7%	39	40.2%	15	15.5%	3.46	1.1
Offer help to customers without being asked	8	8.2%	19	19.6%	28	28.9%	34	35.1%	8	8.2%	3.15	1.1
Responsive to customer complaints	6	6.2%	21	21.6%	26	26.8%	32	33.0%	12	12.4%	3.24	1.1
Caring towards customers	7	7.2%	23	23.7%	19	19.6%	38	39.2%	10	10.3%	3.22	1.1
Quick to solve problems when things go wrong	13	13.4%	26	26.8%	17	17.5%	33	34.0%	8	8.2%	2.97	1.2
Help or lend a helping hand to those around me	8	8.2%	20	20.6%	33	34.0%	28	28.9%	8	8.2%	3.08	1.1
Try to prevent problems occurring	8	8.2%	23	23.7%	23	23.7%	32	33.0%	11	11.3%	3.15	1.2
Competent in work	11	11.3%	17	17.5%	21	21.6%	25	25.8%	23	23.7%	3.33	1.3
Give personal attention to customers	10	10.3%	10	10.3%	26	26.8%	32	33.0%	19	19.6%	3.41	1.2

Note: Strongly Disagree (SD=1), Disagree (D=2), Neutral (N=3), Agree (A=4), Strongly Agree (SA=5)

Source: Survey data SPSS output, 2016

The mean value of the respondents for the nine questions under the job performance of customer service manager were around 3 which revealed that on average the respondents were neutral on the customer service manager’s job performance. For the meantime, the standard deviations of respondents response were around 1, which indicates that the respondent’s perception were close to one another.

For the first question from the total respondent, 11.3%, 48.5% and 7.2% of them says strongly agree, agree and neutral, respectively. While 26.8% and 6.2% of the respondent respond disagree and strongly disagree, respectively. As the result, about 58.8% of respondent explained that customer service managers understand customer needs.

For the second question from the total respondent, 15.5%, 40.2% and 22.7% of them says strongly agree, agree and neutral, respectively. While 18.6% and 3.1% of the respondent respond

disagree and strongly disagree, respectively. Base on this result, more than 55.7% of respondent explained that customer service managers are act with integrity.

For the third question from the total respondent, 8.2%, 35.1% and 28.9% of them says strongly agree, agree and neutral, respectively. While 19.6% and 8.2% of the respondent respond disagree and strongly disagree, respectively. Based on this result, about 43.3% of respondent explained that customer service managers offer help to customers without being asked.

For the fourth question from the total respondent, 12.4%, 33% and 26.8% of them says strongly agree, agree and neutral, respectively. While 21.6% and 6.2% of the respondent respond disagree and strongly disagree, respectively. Based on this survey result, more than 45.7% of respondent explained that customer service managers are responsive to customer complaints.

For the fifth question from the total respondent, 10.3%, 39.2% and 19.6% of them says strongly agree, agree and neutral, respectively. While 23.7% and 7.2% of the respondent respond disagree and strongly disagree, respectively. In this survey result, about 49.5% of respondent explained that customer service managers have ability to caring towards customers.

For the sixth question from the total respondent, 8.2%, 34% and 17.5% of them says strongly agree, agree and neutral, respectively. While 26.8% and 13.4% of the respondent respond disagree and strongly disagree, respectively. In this survey result, more than 42% of respondent replied that customer service managers are quick to solve problems when things go wrong.

For the question related to customer service managers help characteristics, 8.2%, 28.9% and 34% of them says strongly agree, agree and neutral, respectively. While 20.6% and 8.2% of the respondent respond disagree and strongly disagree, respectively. Base on this result, about 37.1% of respondent explained that customer service managers are not helping to those around me.

Regardless to the question related to customer service manager to prevent problems occurring, 11.3%, 33% and 23.7% of them says strongly agree, agree and neutral, respectively. While 23.7% and 8.2% of the respondent respond disagree and strongly disagree, respectively. This

result shows, about 44.3% of respondent explained that customer service managers tried to prevent problems occurring.

For the question related with customer service managers competent in work, 23.7%, 25.8% and 21.6% of respondent says strongly agree, agree and neutral, respectively. While 17.5% and 11.3% of the respondent respond disagree and strongly disagree, respectively. As the result, about 49.3% of respondent explained that customer service managers are competent in work.

Finally, for the question related with a characteristics of customer service managers personal attention to customers, 19.6%, 33% and 26.8% of respondent says strongly agree, agree and neutral, respectively. While 10.3% and 10.3% of the respondent respond disagree and strongly disagree, respectively. Base on this result, about 52.6% of respondent explained that customer service managers gave personal attention to customers.

The mean result of job performance implies that majority of CSM's job performance is average.

4.1.8 Secondary Data Result

In this sub section, secondary data was used by using customer service managers PMS result to evaluate their performance. The PMS of CSM's mainly has two measurement categories as financial target and service delivery and internal business process.

However, commercial bank of Ethiopia has not been taking this PMS measurement as a performance measurement. As the result, this study also not used those results as a correct measurement of customer service manager's performance.

Table 4. 8 Customer service managers PMS result (2007Q2 to 2008Q4 EFY)

Measurement	Evaluation Rank	Count	Percent	Mean
Financial target score	Above expectation	9	17.6%	2.0
	Below expectation	12	23.5%	
	Meet expectation	31	58.8%	
	Total	52		
Service delivery and internal business process score	Above expectation	11	21.2%	2.0
	Below expectation	10	19.2%	
	Meet expectation	31	59.6%	
	Total	52		

Note: Below expectation=1, Meet expectation=2, Above expectation=3 and Exceptional=4

Source: Secondary data SPSS output, 2016

Based on the above table 4.1.8 result, the mean or average value of customer service managers PMS result was 2 for both measurement financial and service delivery and internal business process. This result shows that, on average almost all customer service managers meet the expected target and have a good job performance.

Furthermore, customer service manager’s achievement related with the financial target measurement reveals that, 58.8% of them meet the expected target, 23.5% of them scored below expectation target and the remain 17.6% of them scored above expectation.

Similarly, customer service manager’s achievement related with the service delivery and internal business process measurement indicates that 59.6% of them meet the expected target, 19.2% of them scored below expectation and remain 21.2% of them scored above expectation.

4.2 Explanatory Analysis

4.2.1 Correlation Analysis

To empirically examine the relationship between personality and job performance of customer service managers at CBE, the paper undertake Pearson correlation test between personality traits of customer service managers with their job performance.

Table 4. 9 Correlation analysis between personality traits and job performance

		Openness	Consciousness	Extroversion	Agreeableness	Neuroticism	Performance
Job Performance	Pearson Correlation	0.712**	.344**	.516**	.547**	-0.314**	1
	Sig. (2-tailed)	.000	.001	.000	.000	.002	

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

Source: Survey data SPSS output, 2016

The above table illustrates that the Pearson correlation test of personality traits and job performance. The result indicates that openness has a strong relationship on job performance than other personality behavior with 0.712 correlation coefficient value at the 1% level of significance. As a result, the test hypothesis 3 that openness has a positive relationship between customer service manager job performances is accepted. Relative to other measure of personality trait, neuroticism has a weak correlation with employee job performance as provided by its correlation coefficient i.e. -0.314 (sig < .01), thus the paper accept hypothesis 1 which postulates that neuroticism has significant and negative impact on customer service manager job performance.

On the other hand; agreeableness, extroversion and consciousness yield positive and significant correlation coefficients of 0.547 (sig < .01), 0.516 (sig < .01) and 0.344 (sig <.01) respectively which lead us to accept hypothesis 4, hypothesis 2 and hypothesis 5 which supports that there exists a positive and significant association of Agreeableness, Extroversion, and Conscientiousness with customer service manager job performance.

4.2.2 Multiple Regression Analysis

Based on the cross section data, multiple regression method is applied to empirically investigate the degree to which personality dimension can predict the criterion variables of job.

Table 4. 10 Multiple regression result

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.419	.792		-.529	.598
	Openness	.714	.122	.499	5.869	.000
	Consciousness	.347	.212	.119	1.637	.105
	Extroversion	.128	.135	.084	.949	.345
	Agreeableness	.300	.139	.188	2.154	.034
	Neuroticism	-.323	.153	-.148	-2.106	.038

a. Dependent Variable: Performance

Source: Survey data SPSS output, 2016

The above table provides the relationship between independent variables which is personality and dependent variable job performance of customer service managers in CBE, the case study of Addis Ababa region. In line with the hypothesis, the regression result shows that all the independent variables have the expected sign. Positive values in the B values indicate that all four independent variables namely openness, consciousness, extroversion and agreeableness have positive relationship towards job performance while the negative values in B indicate neuroticism has a negative relationship with job performance.

In addition the table above assists to see which among the five independent variables is the most important in explaining the variance in job Performance. From the five explanatory variables

Openness has the highest standardized coefficient followed by agreeableness, neuroticism and conscientiousness. The coefficients of openness which is 0.499 and significant at 5% level of significance. This implies that openness which is creative, imaginative, and curious to experience is the most important in explaining the job performance. This finding is similar to the finding of Barrick and Mount (1991), they found that Openness was a valid predictor for job performance. This is followed closely by aptitude (0.277380) and personal factors (0.174272).

Regarding to agreeableness, it registered a 0.188 standardized coefficient and significant at 5% level of significance. This implies, friendly relationship or team work has a positive important impact on the job performance.

Whereas even though Conscientiousness is not significant at 5% level significance, this paper found it is approximately significant at 10% level of significance. This result suggests that those customer service managers who have self-discipline and planned behavior are performing better in job compared to customer service managers who do not have self-discipline and planned behavior.

On the other hand, neuroticism has negative relationship with job performance by its standardized coefficient -0.148 it is significant at 5% level of significance. This suggests that the tendency to easily experience anger, anxiety, and other negative emotions has negative impact on job performance. It means neurotic customer service managers are performing worse in job performance, compared to customer service managers who are less neurotic.

However the relationship between Extroversion and job performance is found insignificant (although positive) as provided by its standardized coefficient i.e. .084, thus the paper accept the null hypothesis which specifies that extroversion have an impact on customer manager job performance.

4.2.3 Model diagnostic check

Base on the table 4.2.3 the paper tried to discuss the adjusted R- squared, the overall significance of the model and the autocorrelation test.

The adjusted R- squared

The adjusted coefficient of determination (R²) shows that the five personality traits explained approximately 56 % of the variation in job performance. This gives the regression line a good fit while the remaining 44% of the total variation in the job performance is accounted for by the factors included in the error term.

Table 4.2.3: Diagnostic test result

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.767 ^a	.589	.566	.61803	.589	26.033	5	91	.000	1.739
a. Predictors: (Constant), Neurotism, Conscienceness, Agrreableness, Openess, Extroversion. b. Dependent: Job performance										

Source: Survey data SPSS output, 2016

F-TEST

F-test shows that whether the explanatory variable jointly explains the dependant variable or not. It also tests the overall significant of the estimated parameters.

Null hypothesis (H₀); all personality traits variable are zero jointly and simultaneously

Alternative hypothesis (H₁); all personality traits are different from zero jointly and simultaneously

The calculated F (26.03) is greater than the critical value so the paper reject the null hypothesis and accept the alternative hypothesis i.e. The Big Five dimensions of personality have a significant impact on the dependent variable.

Test for autocorrelation

The error terms are tested for autocorrelation, as shown in the above table the Drubin-Waston is approximately approach to 2 thus it depicts that there is no autocorrelation among the error terms.

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Major Findings

As stated in chapter one of this research paper the overall aim of this study was to examine the relationship between personality and job performance of customer service managers in CBE. After analyzing the information gathered through structured questionnaires and performance measurement results, the following major findings are presented.

1. From openness to experience dimension of personality trait does a careful job is fairly above average and majority of CSM's have this openness to experience dimension of personality. On the other hand, careless and relaxed mean responses are below average and this implies majority of CSM's have not such type of personality trait.

2. The consciousness dimension of personality includes nine personality traits out of the forty five. Consciousness dimension includes: curious, reliable, ingenious and forgiving nature mean response is above average majority of CSM's have those personality traits. However, full of energy, starts quarrels and anxious mean responses are below average and this shows majority of CSM's are not full of energy, starts quarrels and anxious.

3. From extroversion dimension of personality trait assertive is fairly above average. This shows majority of CSM's have this extroversion dimension of personality. On the other hand worries a lot and inventive mean responses are below average and this shows majority of CSM's have not such type of personality trait.

4. The agreeableness aspect of personality trait relates to moody, shy, kind, efficient and calm mean response is on average. This shows majority of CSM's are on average such types of personality trait. However, preservers, values artistic, sociable and prefers work that is routine mean responses are below average and this shows majority of CSM's have not such type of personality.

5. The last aspect of personality trait is neuroticism. This personality trait has a negative effect on job performance of CSM's. Personality trait like rude, nervous, play with ideas, cooperate, sophisticated in art and political liberal mean responses are below average. This implies majority of CSM's have not such type of personality trait.
6. There is a positive relationship between openness to experience, conscientiousness, extraversion; agreeableness personality dimensions and job performance of customer service managers at a significant level of 0.01.
7. Openness has a significant strong relationship on job performance than other personality traits with 0.712 correlation coefficient value at 1 percent level of significance.
8. Neuroticism has a weak correlation with job performance with -0.314 correlation coefficient value at 1 percent level of significance.
9. The performance measurement result of customer service managers is on average 2, it implies the job performance of CSM's is good.
10. Openness, agreeableness and neuroticism dimensions of personality predicts job performance of customer service managers at .05 significant levels. On the other hand, consciences and extroversion are found insignificant at 95 percent confidence level in predicting the job performance of customer service managers of Commercial Bank of Ethiopia.
11. According to the questionnaire distributed 94 percent of employees from the total sample are responding to the questionnaire and 6 percent is informative and tells reliable result for the study.
12. Gender distribution of Commercial Bank of Ethiopia is not balanced since from the total samples collected 61.9 percent are males which are almost double the number of female respondents i.e. 37 in number and 38.1 percent from the total population of Commercial Bank of Ethiopia employees. Males are dominating as per the list provided by human resource department.

5.2 Conclusions

This study was conducted with the intention to examine the relationship or association between big five personality traits and job performance among CBE's customer service managers. In order to undertake this survey, a total of 103 questionnaires were distributed with a return rate of 97(94%). Data were analyzed by using descriptive and inferential statistics. Descriptive statistics such as frequency, mean, standard deviation, and percentage are used to assess the personality traits and job performance of customer service managers using SPSS. Meanwhile, inferential statistics were also used to see the level of job performance of customer service managers in relation to their personality trait (independent) variables and job performance as dependant variable. In inferential statistics the study explored correlation analysis, specifically Pearson correlation to measure the degree of association between different variables under consideration. Similarly, the study used multiple regression analysis to compare the contribution of each personality traits towards job performance.

The finding from correlation indicates that, openness has a significant strong relationship on job performance than other personality traits. As a result, the test hypothesis '3' that openness has a positive relationship between customer service manager job performances is accepted. Relative to other measure of personality trait, neuroticism has a weak correlation with employee job performance as provided by its correlation coefficient, thus the paper accept hypothesis '1' which postulates that neuroticism has significant and negative impact on customer service manager job performance.

On the other hand; agreeableness, extroversion and consciousness yield positive and significant correlation coefficients which lead us to accept hypothesis '4', hypothesis '2' and hypothesis '5' which supports that there exists a positive and significant association of Agreeableness, Extroversion, and Conscientiousness with customer service manager job performance.

Based on the cross section data, multiple regression method is applied to empirically investigate the degree to which personality dimension can predict the criterion variables of job. In line with the hypothesis, the regression result shows that all the independent variables have the expected sign. Positive values in the coefficients indicate that all four independent variables namely openness, consciousness, extroversion and agreeableness have positive relationship towards job

performance while the negative values in coefficient indicate neuroticism has a negative relationship with job performance.

The finding also shows that, among the five explanatory variables, openness has the highest standardized coefficient followed by agreeableness, neuroticism, conscientiousness and extroversion. On the other hand, neuroticism has negative relationship with job performance. These implies that; openness which is creative, imaginative, and curious to experience is the most important in explaining the job performance, agreeableness traits such as friendly relationship or team work has also a positive important impact on the job performance. As the same time, conscientiousness traits that customer service managers who have self-discipline and planned behavior are performing better in job compared to customer service managers who do not have self-discipline and planned behavior. Similarly, neuroticism traits may have the tendency to easily experience anger, anxiety, and other negative emotions as a result it will has negative impact on job performance.

Finally, based on this study, the personality trait of the customer service managers at CBE have positive relationship with their job performance which lead to contributes in ensuring managers to perform their job well and deliver monitoring and coaching process effectively.

5.3 Recommendations

Based on this research finding openness to experience, conscientiousness, extraversion and agreeableness dimensions predicts job performance positively therefore, the researcher recommends that Commercial Bank of Ethiopia should have to assign customer service managers with openness, conscientiousness, extraversion and agreeableness dimension of personality.

On the other hand, the finding shows that personality trait especially openness has a highest positive impact and a good predictor on customer service managers job performance at CBE. Therefore, the bank should have training on personality traits that can directly affect job performance in order to make them effective workers to the organization.

An integration of the personality assessment tools such as interpersonal skills, cognitive preferences, emotional intelligence, adaptive intelligence, performance under pressure, empathy, leadership, and learning style into commercial Bank of Ethiopia recruitment and selection process of customer service managers is worthy of further consideration. Since the finding indicates that there is a relationship

between personality trait of customer service managers and job performance, personality assessments on CSM's at CBE should be continued as one of the assessment tools in recruitment and selection of managers by CBE.

Since this study was focused only in Addis Ababa CBE districts, future research, using a larger sample or country level, should test the relationship between big five personality traits and job performance.

Limitation of the study

To achieve the objective at hand the research basically relies only on analyzing the influence of personality traits of customer service managers on job performance. But, the researcher does not believe that these are the only factors that can affect job performance; further researches should be conducted to know the effect of other factors such as wide range of different kinds of abilities and skills; personality, learning and experience etc. Thus, this can be taken as one of the limitations of this study. On the other hand, due to lately started of performance evaluation system in commercial bank of Ethiopia the researcher only got 1 year and six months performance evaluation of customer service managers. Hence, the researcher forced to include a peer rating of job performance to support as a primary data of job performance of customer service managers.

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Annexes

Annex-I

Questionnaire

Questionnaire to be filled by employees of Commercial Bank of Ethiopia

This questioner is prepared in order to gather the necessary information (data) that help to assess personality of customer service managers in relation to job performance in Commercial Bank of Ethiopia.

- The information you are going to give here is very important for the study
- Any information you fill in this questionnaire will be confidential and used only for this study.

We thank you in advance for your cooperation

Part one: Respondent's profile (please tick the box that best describes your response)

Background information

1. Department /unit-----

2. Gender:

Male Female

3. Educational background: Diploma Degree Masters and above

4. Age: 20-30 31-40 41 and above

5. For how long have you been working in Commercial Bank of Ethiopia?

1-2 year 3-5 year 6 years and above

Part two: Questions on personality traits

Directions: The following statements concern your perception about your customer service manager personality traits in variety situations. Indicate your level of agreement with the following sentences from 1 (total disagreement), 2 (disagreement), 3 (neither agree nor disagree), 4(agree) and 5 (total agreement).

Note: put a tick mark (√) to your response for the questions following

Serial No.	our customer service manager is someone who ...	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
	Openness to experience					
1	Has an active imagination					
2	Is original, come up with new ideas					
3	Is curious about many different things					
4	Is inventive					
5	Generates a lot of enthusiasm (interest)					
6	Values artistic, aesthetic experiences					
7	Prefers work that is routine					
8	Has few artistic interests					
9	Is sophisticated in art, music, or literature					
	Conscientiousness					
10	Does a careful job					
11	Can be somewhat careless					
12	Tends to be disorganized					
13	Is reliable worker					
14	Tends to be lazy					
15	Is ingenious, a deep thinker					
16	Preservers until the task is					

	finished					
17	Does things efficiently					
18	Makes plans and follows through with them					
	Extroversion					
19	Is talkative					
20	Is reserved					
21	Is full of energy					
22	Has an assertive (self-confident personality)					
23	Tends to be quiet					
24	Can be cold and aloof					
25	Is sometimes shy, inhibited					
26	Is outgoing, sociable					
27	Likes to reflect, play with ideas					
	Agreeableness					
28	Tends to find fault with others					
29	Is helpful and unselfish with others					
30	Starts quarrels (disagree) with others					
31	Has a forgiving nature					
32	Is generally trusting					
33	Is considerate and kind to almost everyone					
34	Likes to cooperate with others					
35	Is politically liberal					
36	Is sometimes rude to others					
	Neuroticism					
37	Is depressed, blue					

38	Is relaxed, handles stress well					
39	Can be tense (anxious)					
40	Worries a lot					
41	Is emotionally stable, not easily upset					
42	Can be moody (unstable)					
43	Remains calm in tense situation					
44	Gets nervous easily					
45	Is easily distracted					

Part Three:

Questions on job performance

Serial No.	I see our customer service manager as someone who...	Strongly disagree	disagree	Neutral	Agree	Strongly agree
1	Understand customer needs					
2	Act with integrity					
3	Offer help to customers without being asked					
4	Responsive to customer complaints					
5	Caring towards customers					
6	Quick to solve problems when things go wrong					
7	Help or lend a helping hand o those around me					
8	Try to prevent problems occurring					
9	Competent in work					
10	Give personal attention to customers					

Declaration

I, Selamawit Nigussie, have carried out independently a research work on “The relationship between personality and job performance of customer service managers in CBE, the case study of Addis Ababa region a thesis submitted to St. Mary’s University School of Graduate Studies in partial fulfillment of the requirements MBA program in Business Administration with the guidance and support of the research advisor.

This study is my own work that has not been submitted for any degree or diploma program in this or any other institution.

Selamawit Nigussie

January, 2017

Endorsement

This thesis has been submitted to St. Mary University School of Graduate studies for examination with my approval as University.

Goitom Abreham (Asst.Professor)

Advisor

St. Mary University, Addis Ababa

Signature _____

January, 2017