



The influence of Personality Traits on Organizational Commitment: Evidence from GCB Bank in Ghana.

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ABSTRACT: The purpose of the paper is to determine the influence of personality traits on organizational commitment among employees in GCB Bank, Ghana. A quantitative approach was used to measure the impact of personality traits (using the five dimensions of the Big Five Model of Personality) on organizational commitment. A structured questionnaire was administered online to gather responses from the employees. The SPSS version 26 was used to produce the demographic information of respondents and the SmartPLS 3.0 version was used to process the structural equation modeling technique. The outcome indicated that openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism had a positive relationship and significant impact on organizational commitment. The findings have many implications for the literature on personality traits and organizational commitment. First, the research provided detailed empirical evidence explicitly about the dispositional basis of organizational commitment; the authors found that the Big Five Personality Trait as a whole is substantially related to organizational commitment. Second, the current results illustrate the role of openness, conscientiousness, extraversion, agreeableness, and neuroticism in shaping organizational commitment. The best indicator of organizational commitment was extraversion. In summary, results show that Big Five traits play a significant role in explaining employee commitment to the organization. Practitioners would benefit from considering all the Big Five traits in their hiring practices, which is in line with prior research on personality traits in the organization.

KEYWORDS: personality traits, organizational commitment, openness, conscientiousness, extraversion, agreeableness, neuroticism

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I. INTRODUCTION

Commitment to an organization is now among the relevant and widely research topic in the area of business psychology since it is believed to produce several attitudes and actions which affects outcomes in businesses such as performance, cooperation, engagement among others (Farrukh et al., 2017; Zayas-Ortiz et al., 2015). It is, hence, appropriate to always ascertain antecedents that create and ensure commitment to an entity. Many factors have been produced by existing research as the antecedents of commitment to an organization and notably among them are an individual feature of an employee (e.g., level of education, employment nature, gender) and job-related elements (e.g., appropriate compensation, good working atmosphere, an opportunity for advancement among others) (Hanaysha, 2016; Leow & Khong, 2015; Tarigan & Ariani, 2015). Organizations can create a good working environment, promote collaboration, and produce dedicated workers by identifying the elements that influence commitment (Syed et al., 2015a).

The commitment to a company is specified about one's attachment, the willingness to remain with the company for a long period, and the duty to remain within the business entity (Posey et al., 2015). It is a condition in which workers associate themselves mostly with the reason for an organization's existence (Ehijiele, 2018). The reasons for promoting commitment to an entity are enormous but one aim is to preserve membership within an organization (Zayas-Ortiz et al., 2015). Commitment shows in situations where an institution is devoted to the needs and concerns of their staff, employees devote themselves to the course of the business and see to the delivery of colleague workers to foster a professional job climate (Syed et al., 2015a). Concerning a behavioral perspective, commitment to a business entity is examined in lines of activity so the

greater the commitment from employees, the most likely a business becomes successful (Fatoni et al., 2018; Xerri & Brunetto, 2013).

Personal characteristics of organizational members are issues of concern to all interested parties (Guay et al., 2016). Because personality traits predict the specific behavior, perceptions, and sequence of reasoning of the individual (Bui, 2017). Knowing the types of characteristics that employees of the company possess inform management about the management style to be implemented, the reporting chain, the maintenance of the cooperation between employees and the top hierarchy, among others (Landis, 2016; Oh et al., 2015). The characteristics of individual employees would inform the kind of risk they take, the warm outlook they have about themselves, the professional attitude they exhibit, and their desire to correct what is wrong without becoming intimidated (Landis, 2016; Leephaijaroen, 2016). Personality features are reported to affect many business outcomes and behavior of employees among which commitment is not an exception (Syed et al., 2015a).

Since the commitment to an entity is alluded to as a kind of work-related attitude, the phenomenon has been explored in several ways, and one way to thrive is to evaluate organizational commitment from the perspective of individual workers (Farrukh et al., 2017). This is because commitment is shown to be a psychological activity that could be established in a particular situation (Tarigan & Ariani, 2015). Eason et al., (2015); Syed et al., (2015) demonstrate that the employee's personality may be a predisposition to either a high or low level of commitment to a company. These studies show that many investigators are committed to establishing the correlation that exists between the trait of a person and their commitment to their affiliations with many of them considering issues such as constructive & negative affectivity and taxonomy of affective temperament. Other studies are of the view that the Big Five Model that characterize an individual's behavior could be employed to provide a satisfactory understanding of commitment since it incorporates all categories of attributes that a person possesses (Guay et al., 2016; Syed et al., 2015a).

Although many antecedents that affect a person's commitment have been ascertained as shown by several outcomes of several studies. However, the majority of this research was conducted in the Asian and European context specifically in countries like the USA, Canada, China, India, and Australia, research on this focus in Sub-Saharan Africa is relatively rare (Farrukh et al., 2016). Therefore, researching on the commitment to an organization and dwelling on elements from the Big-Five Model as antecedents that give meaning to the character of an individual is timely and a step in the right direction. Furthermore, the differences in culture, languages, beliefs, and freedom of worship provide a ground for research to be undertaken to ascertain how people's trait influences their commitment to their work and organization. Thus, this research aims to fall on the "Big Five Model" that defines an individual's trait to define the personal features of workers. This comprises openness to experience, agreeableness, conscientiousness, neuroticism, and extraversion to establish their relationship and impact of employee's commitment in GCB Bank, Ghana.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Personality Traits (The Five-Factor Model)

The trait of a person is explained as the stable dispositions which streamline the consistency in ones thinking, attitude, and perceptions of that individual (Kerr et al., 2017). According to Spector & Fox, (2010) a person's commitment to an entity is most likely to be affected based on the trait that individual carries. The research shows that personality determines people's awareness, environmental assessment, beliefs in triggers of incidents, action tendencies, and the capacity to display violent and counter-productive impulses.

Over the years, numerous studies have examined the elements which constitute the personality of a person (Farrukh et al., 2017; Leephaijaroen, 2016; Sundstrom et al., 2016). This has led to the creation of a model that covers five broader dimensions identified as the Big Five Model or the Five-Factor Model (FFM) (McCrae & Costa, 1987; Menges, 2016). This model takes into consideration how people are expected to act, reason, and communicating their emotions through five dimensions. The model is commonly used by psychologists, persons who research the behavior of people, and has been proven to be a useful predictor of character traits (Oshio et al., 2018). The FFM dimensions are openness, agreeableness, extraversion, conscientiousness, and neuroticism (McCrae & Costa, 1987).

Openness to experience defines an individual scope of interests, and entirely open people are characterized by innovation and experimentation. They are adventurous and very creative. People with low openness struggle with abstract thinking (Atari et al., 2017). Conscientiousness is the tendency for a person to exhibit self-discipline, and posit to obtain goals beyond expectations (Farrukh et al., 2016). People who are conscience is alive display serious attachment to duty, manage their emotions appropriately, and regulate their impulses (Arora, 2020). Conscious people are mostly careful, hardworking, disciplined, thorough, responsible, diligent, organized, committed to their employer, preserving the image of their company, and avoid acting on impulses (Guay et al., 2016). Persons with high conscientiousness are obsessive and stubborn and people with low conscientiousness are said to be flexible, unreliable, and sloppy (Kerr et al., 2017). Extraversion defines a

person's capacity to relate with other people comfortably (Parks-Leduc et al., 2015). They are persons mostly recognized, always excited, sociable, and outspoken (Liu & Campbell, 2017a). Highly extroverted people become emotionally expressive and introverts are the opposite of extroverts and are persons who are reluctant to establish any relationship (Atari et al., 2017). Agreeableness explains how people express kindness, warmth, and show concern for social harmony (Katic et al., 2018). Persons who show high agreeableness mostly show courtesy, very considerate, cooperative, helpful, forgiving, tolerant, team player, trusted, generous, rarely start a conflict in relationships, and willing to compromise to ensure others feel better (Oh et al., 2014). Most times, they are regarded as "obedient children" (Liu & Campbell, 2017a; Parks-Leduc et al., 2015). People that display a low level of agreeableness mostly are cheaters, irresponsible, argumentative, and manipulative (Guay et al., 2016). The situation where an individual experiences adverse emotion such as depression, anxiety, or anger is regarded as neuroticism (Arora, 2020). Neuroticism defines a person's emotional instability and in another breathe a person's emotional stability. (Ali, 2019). Individuals with low neuroses are asserted to be emotionally stable and those with high neuroses are indicated to be emotionally unstable (Bleidorn et al., 2019). These traits constitute the "Big Five Model of personality which has obtain recognition in academia. Below is a summary of the description of the traits in table 1.

TABLE 1 – the Big Five Personality Traits

Traits	Description
Openness to experience	Being curious, original, intellectual, creative, and open to new ideas.
Conscientiousness	Being organized, systematic, punctual, achievement-oriented, and dependable.
Extraversion	Being outgoing, talkative, sociable, and enjoying social situations.
Agreeableness	Being affable, tolerant, sensitive, trusting, kind, and warm.
Neuroticism	Being anxious, irritable, temperamental, and moody.

Source: (Kerr et al., 2017)

Organizational commitment

Organizational commitment is interpreted as the cognitive and behavioral connection of a person to his or her establishment (Hossein et al., 2012). This principle encompasses one's loyalty, involvement, identification, and beliefs in the organizational values (Khan et al., 2010). It explains why and how employees will go the extra mile to work for their organization (Leow & Khong, 2015). Bandula, (2016) argues that commitment comes into the picture when one identifies oneself with an institution, its reason for existence, and opts for a healthy relationship and membership of the establishment. Workers posit to willingly remain a member of the establishment, its related values, objectives, and mission (Fu & Deshpande, 2013).

Committed individuals in an entity are shown in their behavior (Khoeini & Attar, 2015). Kamau, (2015) reveals that individuals show positive behavior to their company when they are committed. This is because individuals regard that it is noble and not a personal advantage (Akram et al., 2017). Organizational commitment is the condition in which workers in the entity are compelled by their values and acts that sustain their efforts and their participation in the organization. (Anthony, 2017; Fatoni et al., 2018).

Meyer & Allen, (1991) characterizes organizational commitment as a psychological condition that defines the employee's relationship with the firm and has bearing on the decision to remain a member of the company. Meyer, (2009); Meyer & Elyse, (2010); Meyer et al., (2002) further introduces a model that categorizes organizational commitment into three which are affective, continuance, and normative commitments. This defines organizational commitment and its implications on employee behavior.

Affective commitment means an emotional connection with an establishment (Meyer et al., 2002). It is borne out by intuition and the desire to be a stakeholder of the organization as long as it takes (Leephaijaroen, 2016). Affectively committed workers have a sense of belongingness and feel valued (Meyer et al., 2002). They are said to be effective advocates, a firm's valuable assets, and go beyond just the call of duty to strengthen the company (Sungu et al., 2020; Vandenberghe et al., 2017).

Normative commitment (Sense of obligation to stay) refers to the beliefs and principles of an organization that generates a feeling of connection for an employee to the organization (Weng & McElroy, 2012). It is the severity to which a person chooses to remain because of a feeling of responsibility to the entity (Masud et al., 2018). This type of commitment occurs when you feel a sense of duty to your firm, even if you are unhappy in your job, or even if you want to seek better chances (Fatoni et al., 2018; Meyer, 2009). You think that you should stick to your company because it's the healthiest thing to do (Qaisar et al., 2012).

Continuance commitment (Fear of loss) explains the form of commitment that arises base on the cost implications workers are like to bear when they part ways with their establishments (Wang, 2010). it is often primarily influenced by corporate culture (Bandula, 2016). When workers consider an organization to be supportive and friendly, they display a high degree of continuing commitment (Meyer, 2009). That kind of commitment happens as you weigh up the risks of parting with your organization (Dixit & Bhati, 2012). You

may think you should stay in your firm because the damage you will incur if you left is greater than the benefit you think you might achieve in a new role (Dixit & Bhati, 2012).

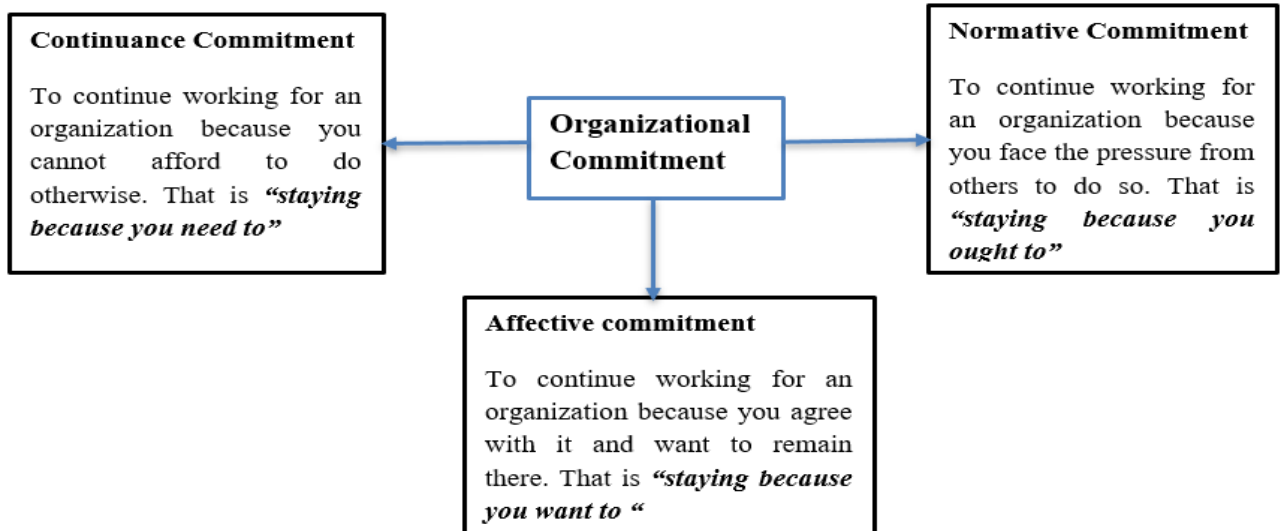


FIGURE 1 Organizational commitment model.

Personality traits (Five-Factor Model) and organizational commitment

Some investigations have been reported out over the years to evaluate the relationship or effect of the five-factor personality characteristics model or the Big-Five theory and organizational commitment (Kumar & Bakhshi, 2010). Chandel et al., (2011) conducted a study to relate organizational commitment to the Big Five Personality Traits. Openness to experience, conscientiousness, agreeableness, and neuroticism have a positive and significant impact on organizational commitment. Additionally, Syed et al., (2015) did a background study on the Five-Factor Model of personality and organizational commitment among public universities in Lahore, Pakistan. The result postulates that there is a meaningful correlation between FFM and the aspects of organizational commitment. Openness to experience and conscientiousness were determined to have a positive impact on affective commitment. Neuroticism and extroversion posit to negatively impact normative commitment.

The correlation between the Big-Five Personality Traits (Neuroticism, Agreeableness, Conscientiousness, Extraversion, and Openness) and organizational commitment was examined by (Thiruvarasi & Kamaraj, 2017). Using respondents of 536 executives employed in the public sector power in Tamil Nadu, the study revealed that there is a strong association between the Big-Five Personality Traits and commitment to an organization especially continuance commitment. Khoeini & Attar, (2015) probed the relationship between organizational commitment and the personal characteristics of South Naft Staffs. The study, which carried out a descriptive study using 103 workers, measured personal characteristics such as neuroticism, openness to experience, and commitment. Conclusively, the result has shown that there is a positive effect of openness and neuroticism on organizational commitment.

Asif et al., (2015) worked on the correlation between the Big-Five Personality Traits with affective commitment among the public sector employees. The study posits that one important antecedent of organizational commitment is personality traits. The initiation of a correlational and descriptive analysis using a population of 150, agreeableness, extraversion, and conscientiousness traits has been shown to have a strong connection with affective commitment. Neuroticism and openness to experience did not correlate with organizational commitment. Furthermore, undertaking a study among English teachers in Sri Lanka Government Schools, Kappagoda, (2013) used a sample size of 450 to investigate the impact of the Five-Factor Model of personality traits on organizational commitment. The research used a multiple regression analysis to bring clarity to the interpretation of the research demonstrating that agreeableness, extraversion, and conscientiousness had a significant and positive effect on organizational commitment. Neuroticism and openness to experience have had an insignificant and negative impact on organizational commitment. Conscientiousness, extraversion, and agreeableness influenced the organizational commitment of English teachers. Abdullah et al., (2013) researched individuals' traits on the level of commitment in the banking sector of Pakistan. Analyzing the data of the study, personality traits such as extroversion, agreeableness, conscientiousness were determined to influence commitment. Farrukh et al., (2017) assessed the effects of the 5-factor personality model on the organizational commitment of higher education institutions in Pakistan. Using the Structural Equation Model, the findings have shown that agreeableness, extroversion, and conscientiousness

are related positively to commitment. Neuroticism and openness to experience had a negative correlation with commitment. On the above empirical basis, this research also puts out the following hypothesis:

H1 – Openness to experience will positively affect the organizational commitment of employees.

H2 – Conscientiousness will positively affect the organizational commitment of employees.

H3 – Extraversion will positively affect the organizational commitment of employees.

H4 – Agreeableness will positively affect the organizational commitment of employees.

H5 – Neuroticism will positively affect the organizational commitment of employees.

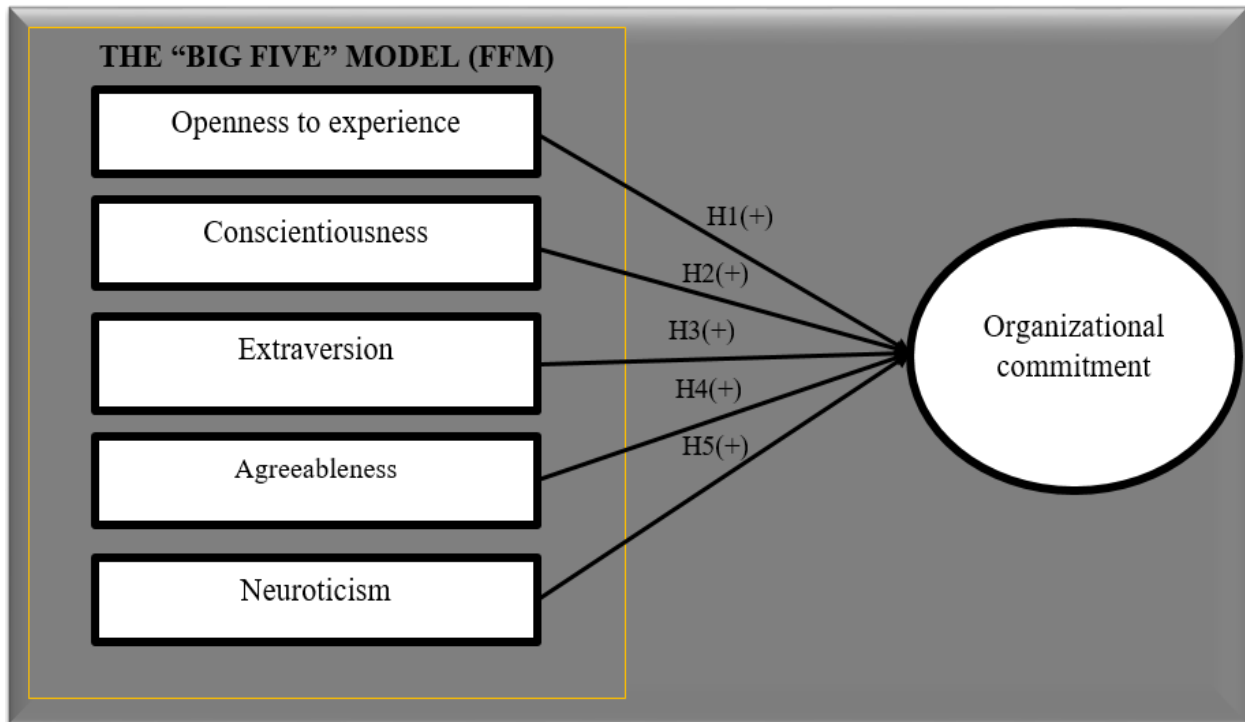


FIGURE 2 Conceptual framework of the study.

III. METHODOLOGY

Data collection

Relying on a quantitative approach, the study used a questionnaire to collate data from the study population who are workers of GCB Bank, Ghana. All measures were rated on a five-point Likert scale starting from (1) strongly disagree to (5) strongly agree. The conceptual framework of the research is made up of 5 exogenous variables representing the aspects of the Big Five Model / Five-Factor Model which has been ascertained to define an individual's character. All the elements under the Big Five Model were measured through a measurement scale provided by (Goldberg, 1990) which could be obtained online at https://ipip.ori.org/new_ipip-50-item-scale.htm. Openness, conscientiousness, extraversion, agreeableness, and neuroticism were measured with three (3), three (3), three (3), four (4), and four (4) items respectively. The reliability of the scale of the original measurement produced alpha values with openness to experience-0.71, conscientiousness-0.73, extraversion-0.71, agreeableness-0.72, and neuroticism-0.75. Sample elements include: action-oriented and open to new ideas (openness to experience), productive person who gets a job done (conscientiousness), an enthusiastic and action-oriented person (extraversion), kind and have sympathy for people (agreeableness), and angry & hostile to people (neuroticism). Five (5) elements for measuring organizational commitment was adapted from (Meyer & Allen, 1991). Some of the elements encompass: I would be eager to spend the entirety of my career with this company, I owe a great deal to my organization, I feel that I have few options to consider leaving this organization.

The study used the simple random sampling approach to obtain information. The research team administered the questionnaire through various digital platforms or online after approval by the management of the organization. The data was gathered within 35 days from October to November 2020. A total of 196 questionnaires were issued out. After the administration, 180 usable questionnaires were obtained which represents a 92% response rate.

Data analysis

For easy accessibility and transition to the various research tools, data were extracted from the online survey questionnaire portal into Microsoft Excel format. The study included both exploratory and confirmatory studies to determine the model's validity. The SPSS version 26.0 was used to establish the descriptive statistics and obtain the socio-demographic information of respondents. The SmartPLS 3.0 (the Partial Least Squares (PLS analysis) was adopted to help the researcher analyze the model of the study. The validity and reliability of the measurement model were ascertained. Moreover, the research determined the structural model based on the available two-staged analytical procedures of SEM (Hair Jr et al., 2016). To ascertain the path coefficient significance and loadings, a bootstrapping approach (5000 resamples) was adopted (Hair Jr et al., 2016).

IV. RESULTS

Demographic information of respondents

TABLE 2: Respondent's Profile

Demographic Characteristics		Frequency(n=180)	Percentage (%)
Gender	Males	106	58.9
	Females	74	41.1
Age	18-25 years	52	28.9
	26-35 years	69	38.3
	36-45 years	39	21.7
	46 years and above	20	11.1
Qualification	Diploma certificate	28	15.6
	Bachelor degree	110	61.1
	Post-graduate degree	33	18.3
	Other certificates	9	5
Work experience	Between 1-2 years	23	12.8
	Between 2-5 years	121	67.2
	Above 5 years	36	20

The descriptive statistics of respondents shown in table 2 reveal that 106 (58.9%) and 74 (41.1%) out of a population of 180 are males and females respectively. This outcome is a revelation that the company is a male-dominated organization. The result shows that 52 (28.9%), 69 (38.8%), 39 (21.7%), and 20 (11.1%) of participants are between the ages of 18-25 years, 26-35 years, 36-45 years, and 46 years and above respectively. The results indicate the organization is populated by a youthful one, hence, an emphasis on personality traits and their impact on their commitment should be a matter of concern. Furthermore, 28 (15.6%), 110 (61.1%), 33 (18.3%), and 9 (5%) of respondents have diploma certificates, bachelor's degrees, post-graduate degrees, and other certificates respectively. The majority of the respondents have a bachelor's degree. Conclusively, 23 (12.8%), 121 (67.2%), and 36 (20%) have between 1-2 years, 2-5 years, and above five years of work experience.

Assessment of the Measurement Model

TABLE 3: Construct Reliability and Validity

Constructs	Notations	Loadings	AVE	Cronbach Alpha	Composite Reliability
Organizational Commitment	OC1	0.734	0.582	0.821	0.874
	OC2	0.705			
	OC3	0.797			
	OC4	0.770			
	OC5	0.805			
Openness to	OPN1	0.822	0.573	0.762	0.801

experience	OPN2	0.736			
	OPN3	0.709			
Conscientiousness	CST1	0.715	0.679	0.759	0.863
	CST2	0.859			
	CST3	0.888			
Extraversion	EXT1	0.841	0.690	0.777	0.870
	EXT2	0.837			
	EXT3	0.813			
Agreeableness	AGR1	0.866	0.654	0.819	0.882
	AGR2	0.766			
	AGR3	0.674			
	AGR4	0.908			
Neuroticism	NRT1	0.836	0.688	0.851	0.898
	NRT2	0.797			
	NRT3	0.841			
	NRT4	0.843			

Note: OC, (Organizational Commitment); OPN, (Openness); CST, (Conscientiousness); EXT, (Extraversion); AGR, (Agreeableness); NRT, (Neuroticism).

The factor loading values, Cronbach Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE) are displayed in table 3 after undertaking for all the latent constructs the Confirmatory Factor Analysis (CFA). According to Chin et al., (2008) factor loadings are accepted when they are beyond the threshold of 0.6 for which factor loadings of this study met. The internal consistency of the model was achieved because the Cronbach Alpha values exceed the suggested 0.70 as proposed by (Hair Jr et al., 2016). Composite reliability values, presenting the amount at which the construct indicators indicate the latent construct, exceeded the benchmark value of 0.7 while average variance extracted, reflecting the full determination of variance in the indicators of the latent construct, going beyond the proposed value of 0.5 (Hair Jr et al., 2016). Therefore, the model is good enough for analysis.

TABLE 4: Collinearity Value Assessed by VIF

Items	VIF
OC1	1.599
OC2	1.569
OC3	1.938
OC4	1.631
OC5	1.868
OPN1	1.373
OPN2	1.209

OPN3	1.223
CST1	1.271
CST2	1.995
CST3	2.147
EXT1	1.517
EXT2	1.754
EXT3	1.605
AGR1	2.279
AGR2	1.826
AGR3	1.222
AGR4	3.463
NRT1	1.932
NRT2	1.779
NRT3	2.296
NRT4	1.815

NOTE: VIF (variance inflation factor)

The values of collinearity for the study's constructs ascertained using VIF is indicated in table 4. The VIF figures for the variables are below the standard value of 5, meaning the model does not contain problems of collinearity (Kim, 2019).

TABLE 5: Fornell-Larcker's Discriminant Validity

Construct	1	2	3	4	5	6
Agreeableness	0.809					
Conscientiousness	0.148	0.824				
Extraversion	0.196	0.429	0.831			
Neuroticism	0.133	0.331	0.477	0.829		
Openness to experience	0.204	0.431	0.488	0.602	0.757	
Organizational Commitment	0.183	0.411	0.524	0.399	0.471	0.763

Values on the diagonal (bolded) are the AVE's square root, while the off-diagonals are correlations.

TABLE 6: Heterotrait-monotrait (HTMT)

Construct	1	2	3	4	5	6
Agreeableness						
Conscientiousness	0.188					
Extraversion	0.240	0.556				
Neuroticism	0.151	0.408	0.585			

Openness to experience	0.269	0.614	0.695	0.813		
Organizational Commitment	0.218	0.519	0.644	0.452	0.652	

Shaded boxes are the standard reporting format for the HTMT procedure.

The extent to which variables are not a replication of some other variables defines the discriminant validity of a model. This is indicated by the low correlation between the measure of concern and the measurement of other constructs. Table 5 shows that each construct's AVE square root (diagonal values) is greater than its corresponding correlation coefficients, suggesting sufficient discriminant validity (Fornell & Larcker, 1981).

Some current disapprovals of the Fornell & Larcker, (1981) criteria reveal they do not effectively identify an absence of discriminant validity (Henseler et al., 2015). Henseler et al., (2015) advocated a different approach to determine the discrimination validity of the heterotrait-monotrait (HTMT) ratio of correlation based on the multi-trait-multimethod matrix. This new approach was incorporated to determine the discriminant validity and the outcome is indicated in table 6. According to (Kline, 2011) the initial basis of HTMT posits that the threshold value should not be more than 0.85, once it exceeds, the discriminant validity becomes problematic. As shown in table 6, all the figures were below the HTMT value of 0.85.

Assessment of the Structural Model

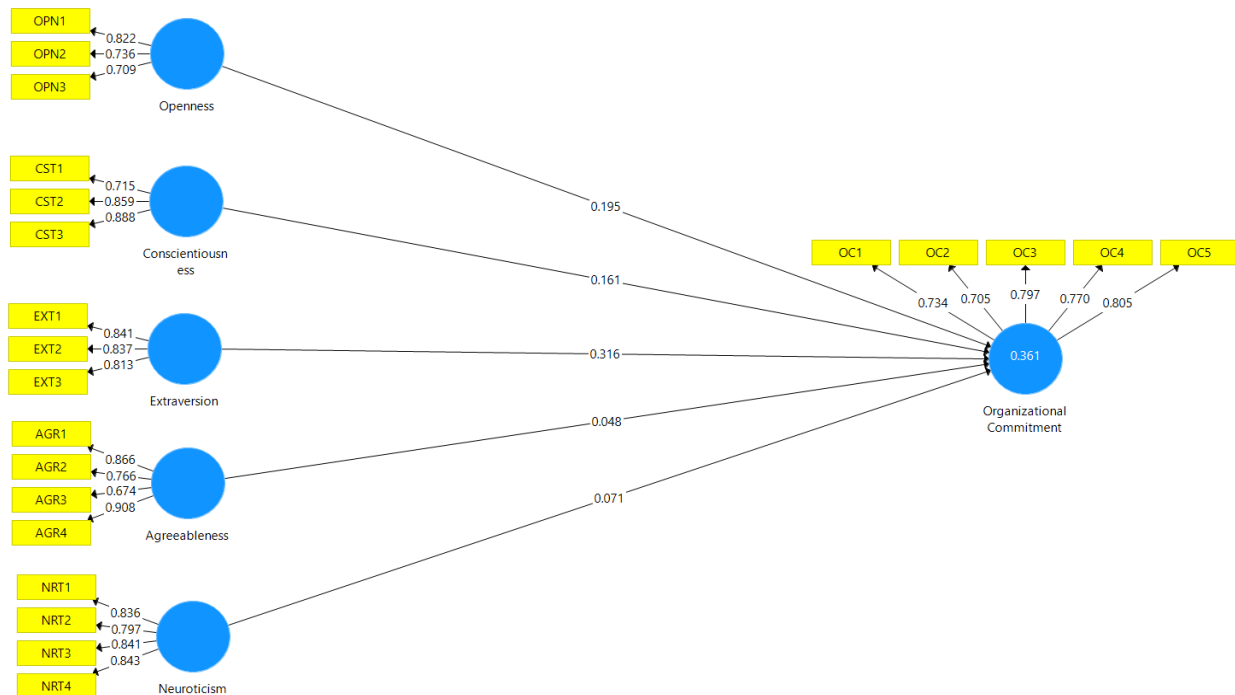


FIGURE 2: The Structural Model

To measure the structural model, we looked at the R^2 , β , and corresponding t -statistics through the 5000 resample bootstrapping process suggested by (Hair Jr et al., 2016). They also proposed that researchers provide results on predictive significance (Q^2) and effect sizes (f^2) together with the basic measures.

TABLE 7: Hypotheses Testing

Hypotheses	(β)	t -statistics	p -value	Decision
H1: Openness to experience>>Organizational Commitment	0.195	4.404	0.001	Supported
H2: Conscientiousness>>Organizational Commitment	0.161	3.389	0.000	Supported
H3: Extraversion>>Organizational Commitment	0.316	6.902	0.000	Supported

H4: Agreeableness>>Organizational Commitment	0.048	2.945	0.004	Supported
H5: Neuroticism>>Organizational Commitment	0.071	3.100	0.007	Supported

NOTE: Path Coefficient (β), Critical t-statistics, *1.96 ($P < 0.05$)

First, the study evaluated the connections between the variables. Openness positively and significantly affected organizational commitment ($\beta = 0.195$, t -statistics = 4.404, $p < 0.05$), and conscientious positively and significantly affected organizational commitment ($\beta = 0.161$, t -statistics = 3.389, $p < 0.05$). Extraversion also positively and significantly affected organizational commitment ($\beta = 0.316$, t -statistics = 6.902, $p < 0.05$). Moreover, agreeableness positively and significantly affected organizational commitment ($\beta = 0.048$, t -statistics = 2.945, $p < 0.05$), and neuroticism positively and significantly affected organizational commitment ($\beta = 0.071$, t -statistics = 3.100, $p < 0.05$). Consequently, H1, H2, H3, H4 and H5 were all supported (See Table 7). Furthermore, openness, conscientiousness, extraversion, agreeableness and Neuroticism explain 36.1% of the total amount of variance in organizational commitment; thus, $R^2 = 0.361$, which is higher than the benchmark figure of 0.26 proposed by Henseler et al., (2015), and this indicates that the model is substantial.

TABLE 8: The effects Size

Relationship	f square (f^2)	Effect size
H1: Openness to experience>>Organizational Commitment	0.102	Medium
H2: Conscientiousness>>Organizational Commitment	0.093	Medium
H3: Extraversion>>Organizational Commitment	0.231	Strong
H4: Agreeableness>>Organizational Commitment	0.030	Medium
H5: Neuroticism>>Organizational Commitment	0.033	Medium

Next, the study evaluated the effect sizes (f^2). As a result, the p -value shows the relationship's significance; however, the impact size does not show. Hence, data and results are challenging to understand by readers. Therefore, substantial significance (f^2), as well as statistical significance (p), must be reported. Cohen's (1988) guidelines were used to measure the effect size, which are 0.02 for small effects, 0.15 for medium effects, and 0.35 for large effects. Table 8 shows that extraversion had the most significant positive impact on organizational commitment with an f^2 value of 0.231, followed by the openness to experience with a significant positive medium effect on organization commitment with an f^2 value of 0.192. Last, conscientiousness, neuroticism, and agreeableness had a substantially positive medium influence on organizational commitment with an f^2 value of 0.093, 0.033, and 0.030 respectively.

TABLE 9: Predictive Relevance

Construct	R square (R^2)	Adjusted R^2	Q square (Q^2)
Organizational Commitment	0.361	0.348	0.191

The predictive sample reuse technique (Q^2), in addition to the size effect of the R^2 and f^2 , can effectively demonstrate predictive relevance (Chin et al., 2008). Based on the blindfolding technique, Q^2 displays how well data can be reassembled empirically through the model and the PLS parameters. For this study, we acquired our Q^2 through cross-validated redundancy procedures. A Q^2 value bigger than zero (0) means that the model has predictive relevance; however, a Q^2 value below 0 means the model's predictive relevance lacks. Therefore, our Q^2 value of 0.191 in table 9 suggested that the model had acceptable predictive relevance.

V. DISCUSSION

Achieving organizational commitment does not happen in a vacuum, several factors come to play (Akram et al., 2017). Several of which originate from the firm and some from individual workers (Nasab & Afshari, 2019). This study was, therefore, pen-down to determine the effect of personality characteristics on organizational commitment among workers in GCB Bank, Ghana. Tailoring the Big Five Personality Characteristics Model that describes individual features McCrae & Costa, (1987), the five main components of the model were used to explicitly assess their influence on organizational participation, which are openness to experience, conscientiousness, extraversion, neuroticism, and agreeableness.

The outcome of this research generally indicates that personality characteristics have a major effect on organizational commitment. This finding is consistent with the outcomes of (Guay et al., 2016; Syed et al., 2015a). To be specific on how each element of the model affect organizational commitment, the study produced five important results:

Firstly, concerning the first hypothesis of the study (H1), openness to experience was ascertained to relative positively and has a major impact on organizational commitment with ($B=0.195$, $t=4.404$, and $p=0.001$). This position is consistent with the outcome of (Fernández-Mesa et al., 2020) where openness was established to be a fundamental contributor to organizational commitment. This outcome also means that workers have visual sensitivity, favorite for alternate choices, and the thoughtfulness of inner feelings. Persons who obtain high scores in openness to experience can achieve the capacity to accept all manner of issues (Syed et al., 2015a). The outcome of the study, however, contradicts the results of Choi et al., (2015) where openness to experience has an inverse relationship with organizational commitment. The outcome also means employees of the organization are inventive, curious, full of ideas, and quick in appreciating issues (Fernández-Mesa et al., 2020).

Secondly, regarding the second hypothesis of the study (H2), conscientiousness was established to have a positive influence on organizational commitment with ($B=0.161$, $t=3.389$, and $p=0.001$). One can then deduce that conscientiousness is a positive predictor of organizational commitment. This assertion is supported by Farrukh et al., (2017); Guay et al., (2016) which established a positive impact of conscientiousness on organizational commitment. Ziapour et al., (2017) also established a positive relationship between conscientiousness and organization with $B=0.296$ and $p=0.004$. This outcome presupposes that employees are self-discipline, focused, hardworking, energetic, and resolute towards their dealings with the organization. According to Syed et al., (2015), it also means that there is an increase in the attachment of employees to their organization. Highly conscientious individuals are characterized as being dependable, careful, organized, hard-working, and achievement-oriented (Takase et al., 2018). According to Chiaburu et al., (2011), conscientiousness has been reported to be a relational trigger of organizational commitment and suggesting that conscientious workers are organizational assets and achievers.

Thirdly, throwing light on the third hypothesis of this research (H3), extraversion was identified to have a positive impact on and a relationship with organizational commitment with $B=0.316$, $t=6.902$, and $p=0.000$. The study can then claim that in GCB Bank, Ghana, there is a significant and positive influence of extraversion on organizational commitment among workers. The findings of the analysis are consistent with the conclusion of (Farrukh et al., 2016; Syed et al., 2015b). Workers who appear to be extroverted develop a bilateral relationship with their employer because they feel that it is a psychological agreement between the entity and themselves, in which they provide a socially acceptable atmosphere (Herath & Shamila, 2018). As stated earlier, highly extroverted people display traits such as sociableness, assertiveness, talkativeness, and gregariousness (Takase et al., 2018). The outcome further suggests that workers of GCB Bank are more sociable, outgoing, action-oriented, and interactive which is good for a company that deals with millions of customers.

Also, given the study's hypothesis four (H4), agreeableness as a personality attribute had a positively significant effect on organizational commitment with $B= 0.071$, $t= 2.945$, and $p= 0.004$. The outcome of the research aligns with (Herath & Shamila, 2018; Syed et al., 2015a). Agreeableness as an inter-personal element defines the constancy of a relationship through trust and cooperation (Sundstrom et al., 2016). Employees scoring higher agreeableness means they are getting along with each other in a pleasant, appropriate, and satisfying manner (Asif et al., 2015). In another breathe, agreeableness is defined to mean how individuals engage in healthy communication with each other (Takase et al., 2018). This move is said to translate into developing some affection or intimacy for the firm because it enhances employee's identity in the business entity (Ziapour et al., 2017). Based on this argument, it is expected for agreeable employees to develop more pleasant and satisfying relationships with employees or managers at other organizations in GCB Bank, Ghana.

Finally, neuroticism reported a positive and substantial effect on organizational engagement with $B=0.071$, $t=3.100$, and $p=0.007$ concerning the fifth hypothesis (H5) of the study. This finding is contrary to the outcome of Farrukh et al., (2017); Syed et al., (2015a) which identified neuroticism to have an adverse effect on organizational commitment because the trait is the primary origin of negative impulses but conforms with the outcomes of (Guay et al., 2016; Kumar & Bakhshi, 2010). Individuals who are extremely neuroses due to adverse experiences and adverse emotions appear to be wary about their emotional connection to an entity because they anticipate losing their job or role, it is said that they are emotionally unstable in this breath (Farrukh et al., 2017). People with low neuroses, on the other hand, are not mainly concerned about the events of an organization and do not read negative meanings as threatening to ordinary circumstances, and instead nevertheless devote themselves to their organization and their job (Kumar & Bakhshi, 2010). These types of persons are said to be emotionally stable (Herath & Shamila, 2018; Liu & Campbell, 2017b). This means that employees in GCB Bank are emotionally stable and are not threatened by the happenings that generate anger, stress, or depression.

VI. CONCLUSIONS

Identifying the antecedents that influence organizational commitment from an individual employee's point of view is worthwhile to research (Akram et al., 2017). It gives us an overview of how organizational commitment can be valued and promoted from the viewpoint of employees (Anthony, 2017). Due to this, the research was constituted to ascertain the impact of personality traits on organizational commitment among employees in GCB Bank, Ghana. The study relying on the Big Five Model Personal Trait determined that openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism had a positive and significant influence on organizational commitment after the Partial Least Squares (PLS) analysis has been undertaken with SmartPLS 3.0. A personality trait is ascertained to influence commitment to a company. Furthermore, this outcome gives the study the basis to indicate that all the five personality traits (openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism) could predict and affect commitment in an organization.

VII. IMPLICATIONS OF THE STUDY

It is no doubt that increased concentrations of openness to experience, conscientiousness, extraversion, compatibility, and lower levels of neuroticism will result in higher organizational commitment according to the previously stated result. The study, therefore, shows that the Big Five Model Personality Trait can be used as a concept to enhance the personal characteristics of workers in GCB Bank, Ghana. Conscientiousness, openness to experience, extraversion, and agreeableness are linked positively with commitment which may likely be beneficial to the organization, employees, and customers. Agreeableness employees are very helpful, cooperative, reliable, and friendly (Herath & Shamila, 2018). In other words, they relate very well with people hence improving the commitment of individuals and reducing the incidents of negative actions or behaviours that might be injurious to the organization (Akhtar et al., 2015). Extraversion employees are most comfortable around people, cheer people up, and initiate communication (Bui, 2017). This means they create a favourable environment for people to feel happy and enjoy the job they do hence advancing the commitment of employees around such individuals (Lounsbury et al., 2008). With extraversion being the highest predictor of organizational commitment in this study, it would be prudent for the organization to take advantage of such revelations to encourage commitment. Conscientious employees are always prepared, active, deliver, and follow a schedule Parks-Leduc et al., (2015) which results in higher job performance to an accumulation of organizational recognition and support that enhances their commitment to the organization and minimizes conflict within the organization (Farrukh et al., 2017). Employees who are open to experiences are ever ready to learn, contain excellent ideas, innovative, creative, and open-minded which mostly promote organizational competitiveness invariable resulting in organizational success (Fernández-Mesa et al., 2020). Appreciating such individuals appropriately is a step in the right direction of bonding them to the organization over a longer period thereby establishing commitment (Leephaijaroen, 2016). Even though several studies such as Bleidorn et al., (2019); Farrukh et al., (2017); Kerr et al., (2017) raise the concern of the negative impact of highly neurotic people on organizational commitment because they show traits such as being upset quickly, worries a lot, frequent mood swing, and irritated easily. However, it is also indicated that lowly neurotic people show they are secured, relaxed most of the time, and seldom feel blue which is a positive sign to promoting organizational commitment (Herath & Shamila, 2018). Also, the study offers insight and advice to the administrators and policymakers of GCB Bank, Ghana, and all organizations on personal qualities or features in enhancing organizational commitment. In summary, the findings indicate that the Big Five attributes play an important role in describing the organization's employee commitment. Practitioners will benefit from incorporating in their recruiting strategies all the Big Five attributes, in line with previous studies on personality characteristics in the company.

VIII. LIMITATIONS AND SUGGESTION FOR FUTURE RESEARCH

The research like any other study has some limitations that do not give room for the outcome of the study to be generalized. The sample size for the study was small and an expansion of the sample size may produce different results. Additionally, data was collated from respondents of the organization in the capital, Accra-Ghana. Obtaining information from other subsidiaries of the company in different cities may produce a different result. Furthermore, organizational commitment was used as one variable and did not give cognizance to the components of organizational commitment.

Future researchers should focus to address the impact of personality traits on the three forms of commitment (affective, continuance, and normative). Since the relevance of personality traits cannot be underestimated, it would be prudent for future researchers would focus on ascertaining the impact of personality traits on elements such as employee performance, work engagement, and turnover.

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