

**Impact of Big Five Factors of Personality Factors on Employee Turnover Intentions in Private Banking Sector; Mediating Effect of Work-Life Balance**

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**ABSTRACT**

*This study focused on the relation between the big five factors of employees' personality, work-life balance, and turnover intentions amongst employees of private banks in Quetta, Pakistan. The data was collected from the employees of 54 branches of 9 private banks located in Quetta city through structured questionnaires. The hypothesis was well supported by the results, and all hypotheses and sub hypotheses were accepted. According to the findings, work-life balance moderated the relationship between personality factors; work-life balance and these personality factors also have a strong impact on employees' turnover intentions. Extraversion, agreeableness, conscientiousness, and openness are personality traits that might help employees manage their job and non-work activities, and hence these personality traits are positively connected to work-life balance turnover intentions.*

**Keywords:** Big five personality factors, turnover intentions (TOI), work-life balance (WLB),

**INTRODUCTION**

After 2001, Pakistan's private banking sector made substantial progress. The number of total branches doubled within a few years with a 7.7 % to 10 % increase per year from 2001. Due to increased private commercial banks and their branches all over Pakistan, stiff competition has been started to attract new clients and retain existing customers to acquire a higher market share. To survive in this arduous competition, they must be having a competitive edge with better products and services. Employees at private banks usually sit late for balancing the books. They have also introduced additional products, and additional branches and implemented advanced technology infrastructure for better financial control and real-time services. As a result, employees are working longer hours, additional services add to the workload in a more sophisticated and restricted work environment, and employees are under more stress. Aside from procedural pressures,

some of the central bank's stringent financial and banking controls are implemented through banks, adding additional work and pressure on commercial bank employees. In developed countries, banking has changed enormously due to digital banking, deposit machines, ATMs, and other machines used for transactions. ATMs have to some extent reduced customers who need limited withdrawals. Ultimately, this leads to a work-life balance and conflict, causing dissatisfaction among employees and positively affecting employee turnover.

Personality is a crucial factor that encourages people and promotes their learning and development. According to previous research, personality has a significant impact on turnover intentions. (Jeswani & Dave, 2012; Swider et al., 2011; T. A. Timmerman, 2006). Garcia (2020) believes that when managers recognize or understand their employees' personality traits, it can help to reduce turnover in the hospitality business (García, 2020). Conscientiousness, extraversion, and emotional stability helps to improve job embeddedness, and job embeddedness reduces turnover (Singh, 2019). Some researcher considers personality as an important factor to influence turnover intention negatively; even in the situation where employee faces a harsh environment, workplace bullying, and ostracism (Albrecht & Marty, 2020; Butucescu et al., 2020; Lea & Schumann, 2020). Personality is an important dimension of work-life balance; it is considered to be a predictor of positive as well as negative work-life balance considering mainly the allocation of time (Wickramaaratchi & Perera, 2016). As a result, many constructs influence work-life balance, such as family issues, and overall organizational factors that influence an individual or individual difference; several studies have found that work-life balance is a social phenomenon that arises at the individual level rather than at the organizational level. (Clark, 2000; Eby et al., 2005; Kreiner, 2006; Mulki et al., 2015). Many variables impact maintaining a suitable work-life balance, according to Carlson (2009), but an individual's personality plays an essential part in enhancing or disrupting the work-life balance. (Carlson et al., 2009).

Van Breeschoten and Evertsson (2019) believe that workplace support with part-time work relates to improving work-life balance (van Breeschoten & Evertsson, 2019). When an individual finds it difficult to perform social responsibilities owing to time constraints, the work-life balance is disrupted. (Rupert et al., 2012) (Akanji, 2012). If an employee requires social networking and social life improvement but does not have a good work-life balance, the intent may compel him to shift jobs or organizations. (Sam D. Sieber, 1974). According to Ouyang (2015), the majority of employees wish to leave their current employment due to long working hours and issues balancing work and non-work activities. (Ouyang et al., 2015). Long working hours and a work-life balance, as per Green and Tsitsianis (2005), cause employees to be dissatisfied with their jobs, which leads to turnover intention (Green & Tsitsianis, 2005). According to Kinder et al. (2008), work-life balance is the leading cause of employee discontent, which leads to withdrawal behavior and intention to leave. (Kinder et al., 2008). Morgenroth T. et. al (2021) consider that women experience less work-life balance compared to men because of lower fit in their leaders (Morgenroth et al., 2021). Work-life balance has a positive impact on employee health (Kim & Cho, 2020). Both turnover intention and work-life balance are influenced by personality factors. People with unstable personalities are the most unsatisfied in the workplace. Work-life balance, on the other hand, is a key source of employee discontent, which leads to turnover and absenteeism, and plans to leave.

Banks in Pakistan are open from 9 a.m. to 5 p.m., but workers work for longer hours, unlike other occupations, they are required to balance books and records beyond bank hours. As a result, many employees in the private banking sector struggle to establish a work-life balance. Some people with big five personality traits strive to strike a work-life balance, while others can't. (Aslam et al., 2011; Noor, 2011). Different researchers study personality with WLB and TOI individually, but the main five personality variables with WLB and TOI are not examined, which is characterized as a research gap. As a result of the high pressure and long working hours, employees are more prone to change jobs. Workplace pressure and work-life balance are also dealt with by certain employees with stronger and more stable personalities.

## **Theoretical Framework**

### **Personality and work-life balance**

Personality is composed of a collection of distinctive attributes that combine to make them unique individuals. Numerous studies have been conducted to determine how personality affects an employee's performance and behavior in various areas such as their profession, education, work-life, and personal life. (Allemand et al., 2010). According to Kacmar et al., (1999), an individual must be able to establish a suitable balance between family and work because several factors influence work-family stability and the individual personality. (Kacmar et al., 1999). It has also been demonstrated that personality has a significant impact on work-life balance, and researchers have proposed that differences in individual personalities have resulted in the development of the big five personality types, which could help us predict the stability of individual roles in work-family situations. (Devadoss & Minnie, 2013; Malekiha et al., 2012; Soni & Bakhr, 2019; Venkatapathy & Vishnunath, 2015; Zahoor et al., 2021). Köse et. al. (2021) state that personality has a role in ascertaining work-life balance and life satisfaction (Köse et al., 2021). Personality is defined as a set of "psychological and behavioural" characteristics that distinguish one individual from another. The five-factor personality model, which covers five dimensions: Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to Experience, was used to describe people's personality traits. (McCrae & Costa, 1987). Stress, life happiness, and personality traits are all linked to work-life balance (Kaur, 2013; Kundnani & Mehta, 2012). The study was to look at the relationships between work-life balance and personality traits.

*H1: There is a significant relationship between personality and work-life balance.*

*H1<sub>a</sub>: Extraversion has a positive relation with work-life balance.*

*H1<sub>b</sub>: Conscientiousness has a positive relation with work-life balance.*

*H1<sub>c</sub>: Openness to Experience has a positive relation with work-life balance.*

*H1<sub>d</sub>: Agreeableness has a positive relation with work-life balance.*

*H1<sub>e</sub>: Neuroticism has a negative relation with work-life balance.*

### **1.1. Personality and employee turnover intentions**

Organizations have a challenge concerning employee turnover. Customer demand, efficiency, future return growth, and productivity, all suffer when there is a substantial

level of turnover (Acquah, 2015; Selden & Sowa, 2015). Researchers discovered that employees who have low degrees of commitment to their job, organization, and personality have a favorable relationship with organizational commitment. (Spilsbury & Meyer, 2004; Thoresen et al., 2003). Different studies indicated a relationship between employees' turnover intention and big five personality traits. Personality is considered to be an influencing factor for turnover intentions (Akgunduz et al., 2020; Albrecht & Marty, 2020). Conscientious people are responsible, diligent, and effective time managers, which means they have fewer time constraints and less conflict in their job and non-work activities. (Cascio & Aguinis, 2005). Nervousness, uncertainty, defensiveness, tension, anxiety, and concern are all characteristics of neuroticism. These qualities lead to a work-life balance and a high degree of stress, which can lead to a desire to leave the job. (Higgins et al., 1999) (Mount, M. K.; Barrick, M. R., Strauss, 1994). Openness to experience is associated with intelligence, unconventionality, curiosity, creativity, and a willingness to adapt rather than being imprisoned by tradition. Individuals with the attribute of openness to experience are less likely to quit their jobs as a result of these traits, as well as their willingness to embrace change and cope with unpleasant situations. (I. G. H. Timmerman & Emmelkamp, 2006).

*H2: Work-life balance mediates the relation between Personality and turnover intentions.*

*H2<sub>a</sub>: Work-life balance mediates the relation between extraversion and turnover intentions*

*H2<sub>b</sub>: Work-life balance mediates the relation between agreeableness and turnover intentions*

*H2<sub>c</sub>: Work-life balance mediates the relation between Conscientiousness and turnover intentions*

*H2<sub>a</sub>: Work-life balance mediates the relation between neuroticism and turnover intentions*

*H2<sub>e</sub>: Work-life balance mediates the relation between openness to experience and turnover intentions*

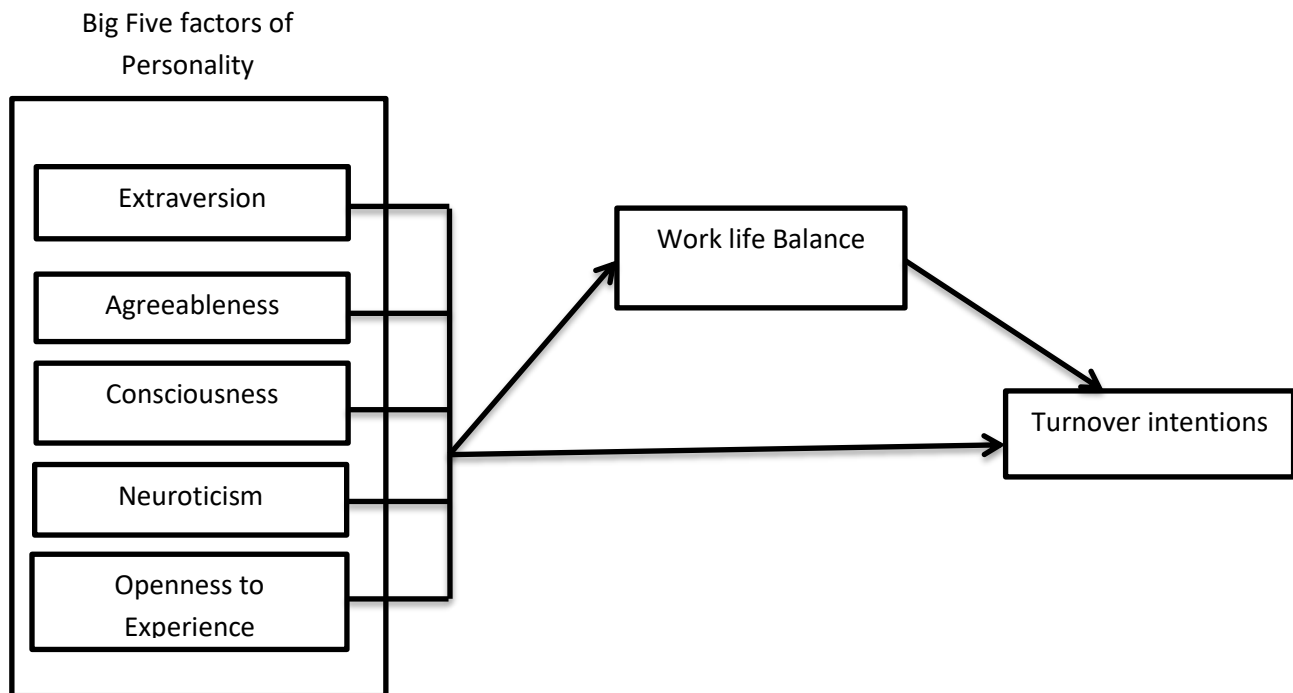
## **1.2. Work-life balance and turnover intentions**

Work-life balance is incongruous with work-life conflicts. Work-life balance is an equilibrium when a person's personal and professional lives are evenly balanced. (Eby et al., 2005; Govaerts et al., 2011). Work-life balance has become a critical issue in today's environment. This issue has been the subject of several studies. Researchers sought to find the components that create an imbalance between professional and personal life in nearly every study. Not only that, but researchers also focused on the component of work-life imbalance and the potential of bringing harmony between professional and personal life. (Tasnim et al., 2017). It is necessary to evaluate how work-life balance, individual personalities, and turnover intentions are connected to develop approaches to improve the organizational environment and retain personnel. Maintaining a healthy work-life balance enhances job satisfaction and lowers turnover rates. Employers may reduce employee turnover by improving employee job satisfaction through work-life balance (Baral & Bhargava, 2010). Work-life balance and emotional intelligence are

crucial components of achieving both personal life and work performance. Jaharuddin and Zainol (2019) Lestari and Margaretha (2021) studies work-life balance on job engagement and turnover intentions and found significant relation among construct in different industries; they concluded that work-life balance increases job engagement and remarkably reduces turnover intentions of employees (Jaharuddin & Zainol, 2019) (Lestari & Margaretha, 2021). Suifan and Diab (2016) studied WLB and TOI in private hospitals of Jordan and found a direct negative relationship; Shankar and Bhatnagar (2010) studied WLB and TOI with similar findings; Ranasingha and Darshani (2015) studied WLB and TOI of working mothers after pregnancy in private banking sector of Sri Lanka and significant negative relationship; (Kerdpitak and Jermittiparsert (2020) studied workplace stress WLB and TOI at pharmaceutical industry Thailand and found negative relationship between WLB and TOI; Abdien (2019) studies WLB and TOI with other constructs; Kaushalya and Perera (2018) studied WLB and TOI in selected private banks in Colombo district; Chiew, Hwa and Teh (2018) studied WLB as mediator between work intensification and turnover intentions in academia and found significant negative relation between WLB and TOI and positive relation between work intensification and TOI (Suifan & Diab, 2016) (Shankar & Bhatnagar, 2010) (Ranasingha & Darshani, 2015) (Kerdpitak & Jermittiparsert, 2020) (Abdien, 2019) (Kaushalya & Perera, 2018) (Chiew et al., 2018).

Developing a healthy balance between professional and personal life enhances employee performance and productivity, which is favorably connected with higher levels of satisfaction and negatively correlated with intentions to leave. Employee turnover reflects a lack of commitment to the firm, and it can also add indirect expenses such as mishandling a talented employee or hiring someone who isn't qualified for the job. (Korabik, Karen & Chappell, 2008). Work-life balance, job satisfaction, and turnover intentions of employees are considerably interrelated to one another (Noor, 2011). Having a strong work-life balance leads to increased life satisfaction and enjoyment, which in turn leads to greater enactment at work (Koubova & Buchko, 2013). Employee turnover intention and work-life balance have a good relationship. When an employee expresses interest in quitting the company, it is clear that the employee is unsatisfied and does not need to stay (Higgins et al., 1999). The study concluded that work-life imbalance leads to turnover intentions.

***H3: There is a significant negative relation between work-life balance and turnover intentions.***



*Figure No1: The theoretical framework of the research*

The construct of the big five-factor of personality is having a direct and mediating effect on turnover intentions and this relation is mediated by work-life balance.

## **2. Research methodology**

The research is explanatory and causative. A quantitative research approach is used to evaluate a series of hypotheses to determine the influence of work-life balance on turnover intentions and the mediating effect of personality. Questionnaires were used to obtain data from employees of Quetta's private banks. The study's target population was all personnel working in Quetta's private banking industry. A total of 54 branches of 9 well-known private banks in Quetta were selected for the study. 300 Employees were given a survey questionnaire, of which 272 were returned. Items were scaled from 1 to 5, with 1 being "strongly disagree" and 5 being "strongly agree". To assess personality characteristics, work-life balance, and turnover intentions, a self-administered questionnaire was developed. The questionnaire was divided into four sections. The first section contained questions related to demographic details, the second section was contained questions for the big five personality scale which was adopted from Goldberg (1990), whereas the third and fourth sections contained work-life balance and turnover intentions which were adopted from Mathew (2011) and Gert Roodt, (2004) respectively (Bothma & Roodt, 2013; Goldberg, 1990; Mathew & Panchanatham, 2011).

## **3. Results**

The responders were from various branches of Quetta's 9 private banks. The frequency table shows the distributions of responses from various banks.

Table 1 Frequency and percentage of organizations from where data collected

List of banks	Frequency	Percent
Askari bank	31	11.4
Allied Bank Limited	26	9.5
MCB	28	10.3
Bank Alfalah	33	12.1
Bank Al Habib	31	11.4
Faysal Bank	30	11.0
HBL	33	12.1
Standard Chartered bank	30	11.0
United Bank Limited	30	11.0
Total	272	100

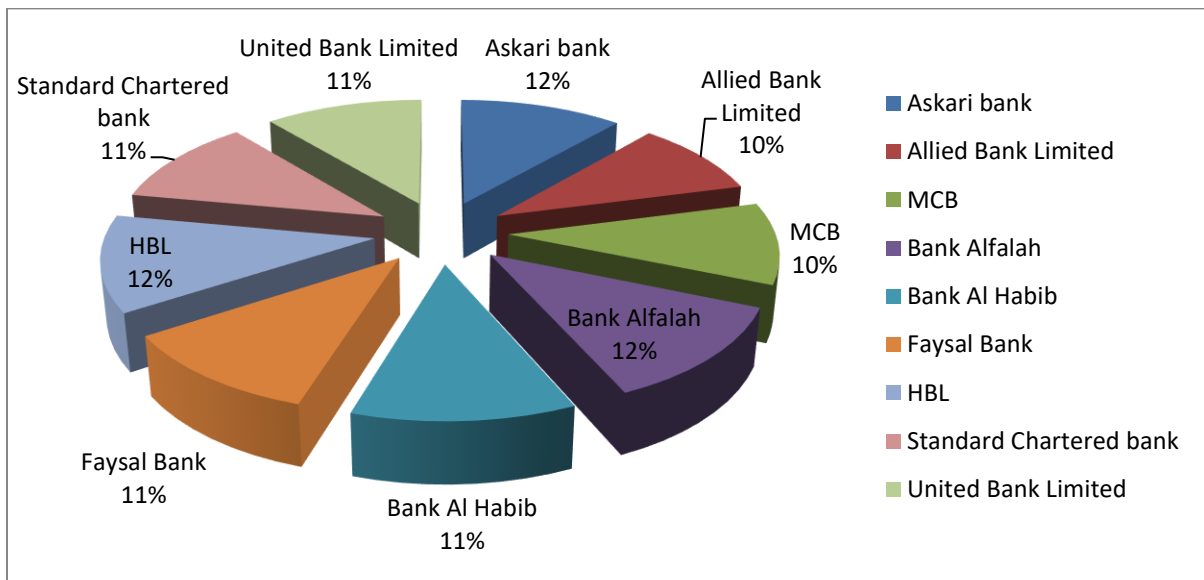


Figure 2: pie chart showing organizations from where data collected

**Age:** Maximum respondents 46% as presented in the table and graph are between 26-30 years, 33.8% are between the ages of 30-35 years, 15.4% are from the age groups 20-25 and respondents of age above 35 are 4.8%.

Table 2 Frequency distribution of age

Age	Frequency	Percent
20-25	42	15.4
26-30	125	46.0
30-35	92	33.8
35-Above	13	4.8
Total	272	100.0

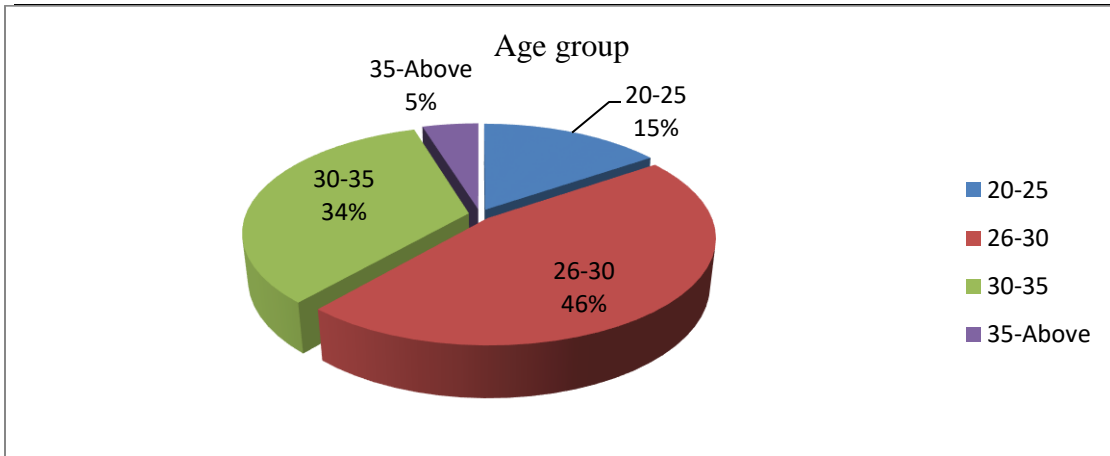


Figure 3: Pie chart for the frequency distribution of age

**Gender:** Both genders are represented in this research investigation. As seen in the table and chart, male respondents make up 73 percent of the total, while female respondents make up 37 percent.

Table 3 Frequency distribution of respondents' gender

Gender	Frequency	Percent
Male	201	73.9
Female	71	26.1
Total	272	100.0



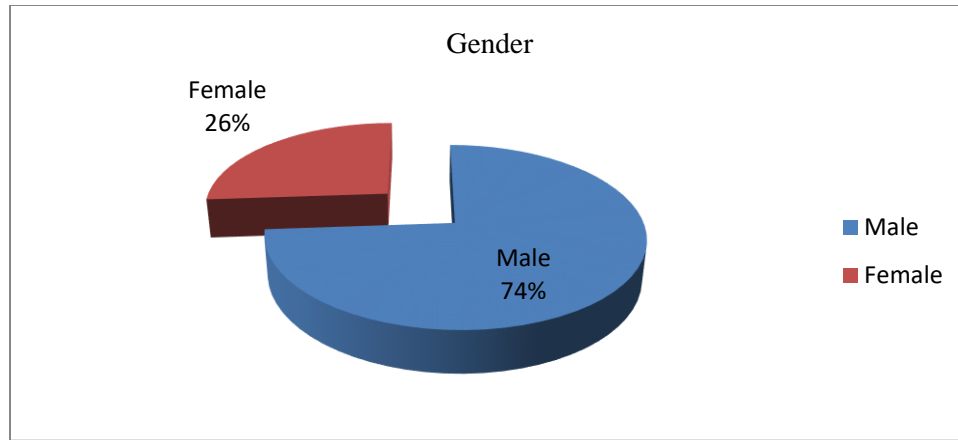


Figure 4 Pie chart for the frequency distribution of respondents' gender

**Qualification:** 52% of respondents were posted graduates, 39.3% were graduates and 1 respondent was intermediate passed and 7.4% were in the others category.

Table 4 Frequency distribution for respondents' qualification

Qualification	Frequency	Percent
Inter	1	.4
Graduation	144	52.9
Post Graduate	107	39.2
Others	20	7.4
Total	272	100.0

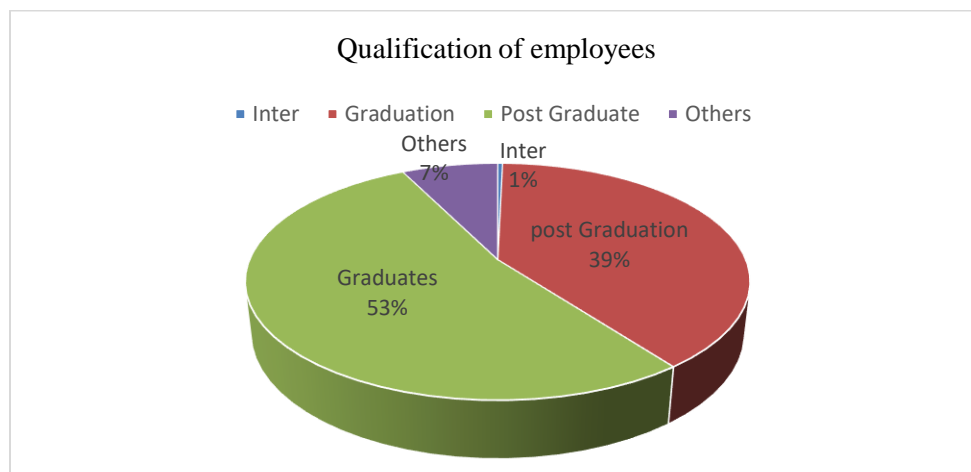


Figure 5 Pie chart for the frequency distribution for respondents' qualification

**Marital status:** 68% of respondents were married and 32% were single.

Table 5 Frequency distribution for respondents' marital status

	<b>Frequency</b>	<b>Percent</b>
Single	87	32.0
Married	185	68.0
Total	272	100.0

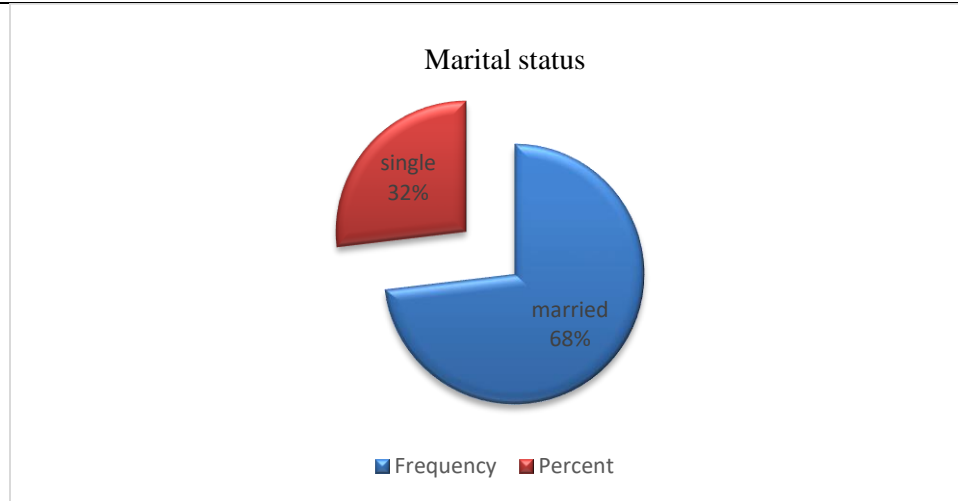


Figure 6 Pie chart for frequency distribution for respondents' marital status

**Professional experience:** Most of the respondents 72.1percent had professional experience of 1-5 years. The experience of 23.5 percent of respondents was between 6-10 years and 4.4 percent had an experience of 11-15 years.

Table 6: Frequency distribution for respondents' professional experience

	<b>Frequency</b>	<b>Percent</b>
1-5 years	196	72.1
6-10 years	64	23.5
11-15 years	12	4.4
Total	272	100.0

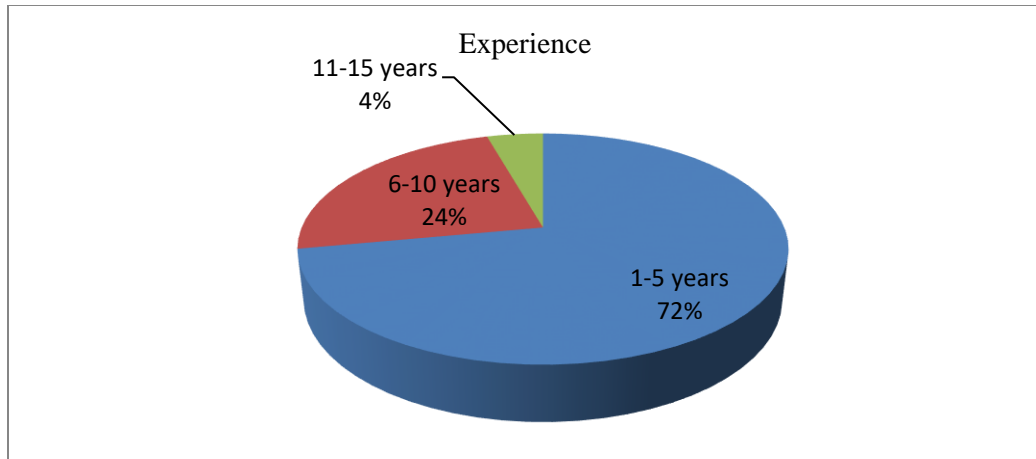


Figure 7: Pie chart for frequency distribution for respondents' professional experience

**Monthly income:** According to the table and figure, the majority of respondents (32.4%) had a monthly income of 15000-25000, followed by 30.5 percent with a monthly income of 30,000-45,000, 26.8% with a salary of 25000-30000, 4.4 percent with a salary of less than 15000, and 15% with a monthly income of 45000-60000.

Table 7 Frequency distribution for respondents' monthly income

	Frequency	Percent
15000 or below	12	4.4
15000-25000	88	32.4
25000-30000	73	26.8
30000-45000	83	30.5
45000-60000	15	5.5
60000-above	1	.4
Total	272	100.0

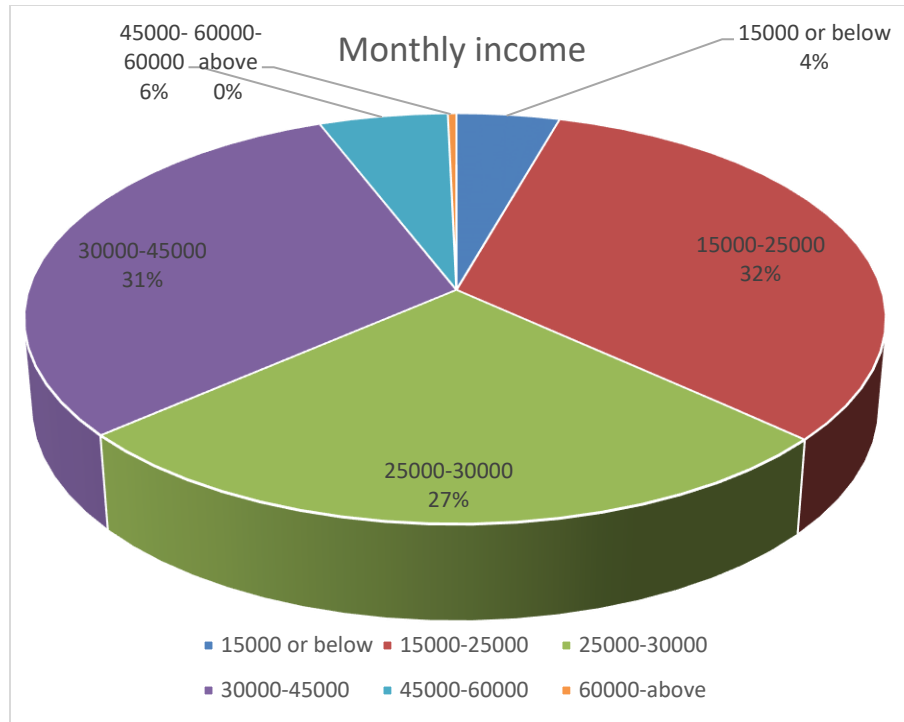


Figure 8 Pie chart for respondents' monthly income

After analyzing the data following results were obtained;

Table No 9: Correlation Analysis

	EX	AG	CS	NU	OP	WLB	TOI
Extraversion (EX)	1						
Agreeableness (AG)	.628**	1					
Conscientiousness (CS)	.631**	.650**	1				
Neuroticism (NU)	-	-	-	1			
Openness (OP)	.627**	.494**	.530**	.574**	1		
Work-life Balance (WLB)	.308**	.301**	.358**	.693**	.391**	1	
Turnover Intentions (TOI)	.630**	.540**	.598**	.903**	.632**	.684**	1
Mean	2.213	2.283	2.209	2.314	2.225	2.973	3.511
Standard Deviation	.4435	.4030	.3577	.6948	.3658	.6496	.8211

Note: \*\*Where P < 0.01

The above Table 9 shows the association between work-life balance and five factors of personality. The correlation between extraversion and work-life balance is 0.308\*\* (p<0.01) shows there is weak positive relation exists between the two variables. Thus

hypothesis **H1a** is accepted. Table 9 visibly displays that a high degree of positive correlation exists between agreeableness and work-life balance 0.310\*\* Hence hypothesis **H1b** is accepted. The results of this study show the correlation value of 0.358\*\* that supports the hypothesis of the current study “there is a significant positive relation between work-life balance and conscientiousness” therefore hypothesis **H1c** is proved. The r-value of -0.693\*\* shows a strong negative relation between neuroticism and work-life balance. The results support the hypothesis **H1d** “neuroticism has a negative relation with work-life balance”. Results further show the negative correlation between work-life balance and openness to experience (0.391\*\*) that supports hypothesis **H1e**. Overall results of correlation analysis between five factors of personality and work-life balance that personality factors do have a relation with work-life balance. The results supported the previous studies discussed in the literature review section and thus hypothesis **H1** is accepted.

The above Table 9 also displays the correlation between work-life balance and turnover intentions of employees from private banks in Quetta. The correlational value of -0.684\*\* (p <0.01) indicates that work-life balance and turnover intentions are strongly negatively correlated. Therefore, it supports the hypothesis that “there is a significant negative relation between work-life balance and turnover”.The four-step regression analysis of Baron and Kenney (1986) was used to examine the mediating influence between the dependent and independent variables. A variety of regression analyses were accompanied by this four-step approach, and coefficients were observed (Baron & Kenny, 1986). The indirect impact is represented by the regression coefficient, which reflects the change in the dependent variable turnover intention for every unit change in the independent variable five personality variables, which is mediated by the mediator work-life balance. Bootstrapping is one of the strategies for determining the indirect level of relevance. (Bollen et al., 1990) (Shrout & Bolger, 2002).

Table 10: Big five personality factors, work-life balance, and turnover intentions

	<b>Coefficient</b>	<b>Standard error</b>	<b>LL confidence interval</b>	<b>UL confidence interval</b>
EX-WLB-TOI	0.2159	0.0448	0.3127	0.1370
AG-WLB-TOI	0.2526	0.0519	0.3585	0.1558
CS-WLB-TOI	0.3101	.0635	0.4417	0.1916
NU-WLB-TOI	-0.6823	0.0296	-0.0192	-0.1162
OP-WLB-TOI	0.3172	0.0529	0.4298	0.2174

*Extraversion (EX)*  
*Agreeableness (AG)*  
*Conscientiousness (CS)*  
*Neuroticism (NU)*  
*Openness (OP)*  
*Work-life Balance (WLB)*  
*Turnover Intentions (TOI)*

The indirect effects of the big five factors of personality on turnover in the presence of mediator work-life balance (WLB) is been shown in above Table 10. The results show that extraversion, agreeableness, conscientiousness, and openness of big personality factor has a weak negative indirect relation with turnover intentions which is mediated by work-

life balance. Therefore, hypotheses H2a, H2b, H2c, and H2e are accepted. Whereas neuroticism factor of the big five personality model is having a very strong positive indirect relation with turnover intentions mediated by work-life balance. Therefore, we also accept H2d as assumed.

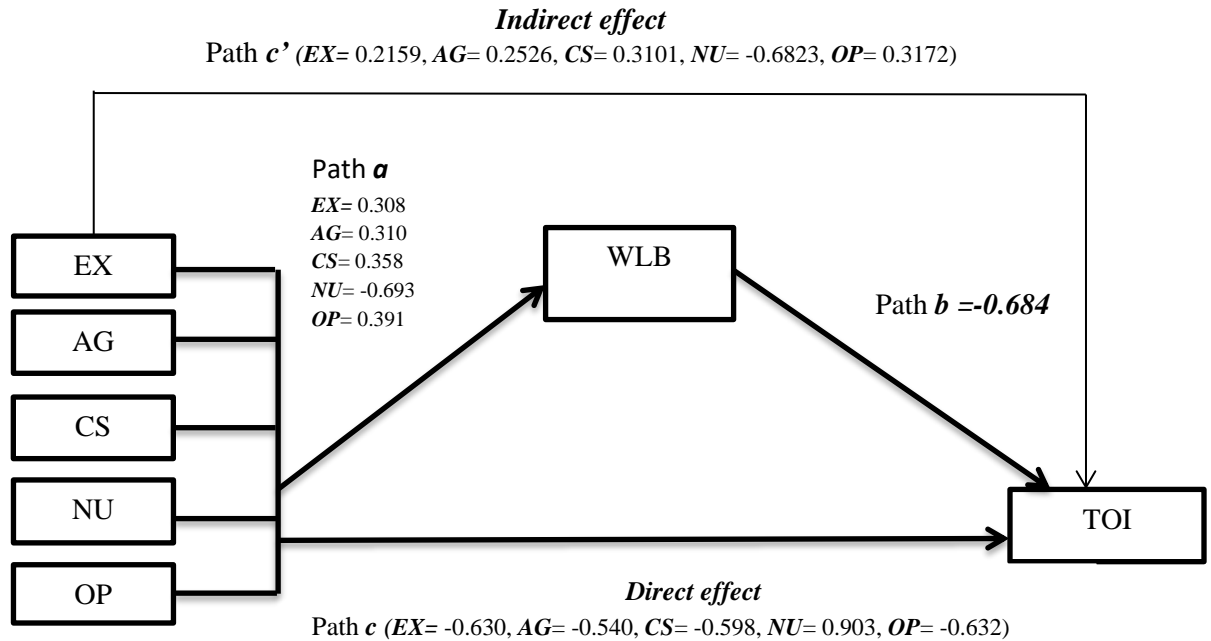


Figure 10: Results of the research

### Conclusion

All of the hypotheses and sub-hypotheses were accepted since the results supported the theory. Work-life balance partially mediates the relationship between personality factors (extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience) and work-life balance, according to the findings, and these five personality factors also have a significant impact on employees' commitment to the organization. Jeswani and Dave (2012) investigated the influence of five personality factors on employee turnover intentions at an Indian educational institute (Jeswani & Dave, 2012). According to the findings, the personality qualities agreeableness and extraversion had opposing effects on the likelihood of employee turnover. Extraversion, agreeableness, conscientiousness, and openness are personality qualities that are adversely associated with work-life balance turnover intentions.

According to a similar study, emotional intelligence and conscientiousness have a significant negative relationship with employee intention to quit, but neuroticism has a strong positive relationship with employee desire to leave (Koubova & Buchko, 2013).

Employees with the personality attribute neuroticism are thought to have a better work-life balance, which leads to lower job satisfaction and a higher likelihood of quitting.

### **Limitations and future recommendations**

There are certain limitations to the study. The study's first limitation is that it solely focused on the banking sector of a provincial capital city, limiting its generalizability to other businesses and geographic areas. The study's second limitation is that academics believe self-review for personality is more valid than peer review; but, owing to a lack of time and resources, this study exclusively concentrated on self-review for the examination of the major five personality variables and neglected peer evaluation. The study ignores moderating and conditional variables. Future researchers can draw generalizations by comparing it to other industries over a larger range, and they can investigate conditional and other reflective elements that may affect the relationship between variables.

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