

# The Effects of Personality Traits and Conflict Management on Organizational Commitment - A Case Study of Taiwan Financial Services Personnel

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## ABSTRACT

*Moberg(2001) pointed out that people with different personality traits deal in different ways with conflicts. Therefore, this research used questionnaire trying to understand the different of service people in banks with different attribute in personality traits and conflict management, the relation of personality traits and conflict management, and the relation of conflict management and organizational commitment. The total of 1,110 questionnaires were distributed, and 912 questionnaires were collected, 856 copies or 77 percent questionnaires were effective. The result show banking managers' personality traits and conflict management are influenced by age and department of personal attribute. Banking subordinates' personality traits are influenced by gender, age, education degree, working age and service department of personal attribute; Banking subordinates conflict management are influenced by gender, age, education degree and working age of personal attribute. Banking managers' personality traits are partial correlations to the conflict management. Banking subordinates' personality traits are partial correlations to the conflict management; banking managers' conflict management are partial correlations to the organizational commitment; banking subordinates' conflict management are partial correlations to the organizational commitment.*

**Keywords:** Financial Industry, Big Five, Personality Traits, Conflict Management, Organizational Commitment.

## BACKGROUND AND MOTIVES

For the financial globalization and liberalization, the government since 1991 has approved the establishment of 16 new banks, the transformation of trust & investment company and credit cooperative to bank as well as the transformation of public bank to private. In addition, the participation in WTO in 2002 greatly challenges the financial industry in our nation.

Nowadays, when the financial industry faces enormous challenge, it is unable to prevent conflict from happening among banks. Conflicts occur momentarily in society. The psychologist Chuen-Shing Chang (1995) thought the so-called conflict is an unbalanced psychology that when two or more opposite or incompatible motives, desires or goals appear simultaneously, individuals are not contented and reluctant to discard a part of them. Di-Chou Tan and He Wu (2005) believed conflicts are general social phenomena existing in each formal activity and are seen in each area, each form and all behavior entities of human's social activities. We can thus know conflicts continuously occur in our life. Reasons that affect people to manage conflict vary. Moberg (2001) pointed out "different personality traits lead to different conflict managements". Besides, most studies indicated the inclination and difference of personality and psychology influence the pattern of one's preference for conflict management (Hui-Ju Chan, 2008).

Moreover, under the present circumstance of violent competition, personnel are the most important property of an organization. Drucker (1973) had said "the real source in enterprise is human". The personnel in an organization feel their value and have the opportunity to bring their competence into full play during work, which will satisfy the workers, make them identify with the organization, create high interest in work and then be willing to stay and work for

the organization (Chin-Chiang Hsieh, 2005). As a result, the study selected the financial industry that plays an important role in economic development as the subject of questionnaire survey and data analysis in order to achieve the following targets:

1. To understand whether the personality trait of bank personnel and their conflict management will differ due to various personal attributes.
2. To understand if the personality trait of bank personnel is associated with conflict management.
3. To understand if the conflict management of bank personnel is related to organizational commitment.

## REFERENCE DISCUSSION

### 2.1 Definitions of Financial Industry

Directorate-General of Budget, Accounting and Statistics, Executive Yuan (2006) divided the financial industry into the financial/insurance industry and the financial/sub-industry. The study compiled the definitions of financial industry as table 1 shows:

**Table 1: Definitions of financial industry**

Year	Government	Definition
2006	Directorate-General of Budget, Accounting and Statistics, Executive Yuan	Financial/insurance industry – include sectors operating banks and other financial institutions which provide services such as securities and futures trading, insurance transaction and insurance brokerage; Financial/ sub-industry – include sectors which provide financial and sub-transaction related to banks, credit cooperative, credit departments of farmer’s association and fisherman’s association, trust & investment, postal savings and remittance.
2007	Fair Trade Commission, Executive Yuan	Financial industry indicates the financial institutions in the 4 <sup>th</sup> article of the Financial Institutions Merger Law and the financial holding companies in the 4 <sup>th</sup> article of the Financial Holding Company Act, which includes financial holding company, bank, credit cooperative, credit departments of farmer’s association and fisherman’s association, bills company, finance company, credit card business institution, Chunghwa Post Co., Ltd, securities and futures industry, insurance industry, trust industry and so on.

Source: compiled in the study

### 2.2 Definitions of Personality Trait

“Personality” originates from Latin “persona” having two meanings: one is the mask worn by the actor on stage as a characteristic of one’s identity; the other is one’s true self including his inner motives, emotions, habits and thinking (Pi-Hsun Chiu, 2005). At present, the domestic and foreign scholars give numerous definitions of personality trait which are compiled in Table 2:

**Table 2: Definitions of personality trait**

Year	Scholar	Definition
1943	Allport	Personality is the dynamic organization within the individual of those psychophysical systems that determine his unique adjustments to the environment. Traits are a lasting and stable response of the individual to different stimuli in the environment.
1959	Guilford	Lasting and unique traits for the individual to be different from others.
1968	Pervin	Personality is the structural and dynamic character performed when the individual responds to the circumstances, which indicates the lasting traits that make one different from others.
1972	Scott & Mitchell	Personality is the process of human’s psychological maturity and development.
1985	Jun-Su Chang	Personality can be defined as the combination of typical human traits or variables shown by the individual.
1989	Costa & McCrae	Individual behavior reflects the unique characteristics such as timid, offensive, obedient and lazy.

2000	Hsin-Yi Kuo	The lasting traits formed when the individual faces environmental stimuli are the basis of all his behavior, which are of consistency and regularity, and vary among different individuals.
2003	Robbins	Personality traits are the combination to differentiate psychological traits of an individual.
2004	Chuen-Shing Chang	The unique character shown by each individual's adjustments to people, matters, himself and the entire environment in life.
2007	Yin-Ying Chen	Permanent psychological traits of the individual show on his thoughts and behaviors.

Source: compiled in the study

In sum, personality trait in this study is defined as “the unique traits and behaviors formed when the individual receives the exterior stimuli, which differentiate him from others”.

### 2.3 Definitions of Conflict

“Conflict” in Latin means different forces collide, that is, discord and friction among group members (Forsyth, 1990). Webster Dictionary explains conflict as contradiction, competition, opposition or resistance between incompatible forces (Chin-Lien Wu, 2003). In addition, according to the Encyclopedia of Management, conflict indicates “a process that one party (an individual or group) realizes his interest is opposed by the other party (an individual or group) or negatively influenced by the latter (Chau-Chiuan Yu, 2005)”. The study compiled the definitions of conflict given by the scholars at home and abroad as Table 3:

**Table 3: Definitions of conflict**

Year	Scholar	Definition
1957	Mack & Synder	Conflict is the specific course of social interaction between two parties with incompatible values.
1967	Pondy	Conflict is a course involving the behavioral resistance as well as the conceptual and conscious inconsistency.
1976	Thomas	When one realizes the other has an unfavorable impact on things he minds, conflict happens.
1986	Rahim	Conflict is the consequence caused by different opinions due to the discrepancy in goal, interest, expectation or value among more than two people in an organization.
1991	Bin-En Wu	Conflict is the intentional destruction that makes the organization frustrated during their endeavors to achieve goal.
1996	Robbins	Conflict is a process during which one strives to affect or hinder the other from achieving the goal or interest he pursues.
2003	Translated by Yin-San Huang	The discrepancy among two or more individuals, groups or organizations.
2005	Chau-Chiuan Yu	The dispute between a unit or individual and other unit or individual. Such dispute may result from different targets or different views on matter.
2006	Translated by Mu-Fen Jau et al.	Conflict is a process beginning when A considers he has been or will be negatively affected by B, and the effect is what A is concerned about.
2008	Huei-Ru Jan	Conflict, in addition to a situation, is a behavior, a state of perception, and a course of interaction. In sum, when both sides are in disagreement, conflict occurs.

Source: compiled in the study

According to the table 3, conflict in this study is defined as “A confronting situation happens among individuals or organizations when one’s target, feeling or opinion is incompatible with the others”.

### 2.4 Definitions of Organizational Commitment

Becker (1960) thought organizational commitment is the consistent lines of activity when individuals engage in an investment or bet related to the interest of the external world. Wiener (1982) defined organizational commitment as

an inner force of regulation that makes an individual behave for the target and interest of the organization. Definitions of organizational commitment given by scholars diverge and are listed in Table 4:

**Table 4: Definitions of organizational commitment**

Year	Scholar	Definition
1960	Becker	The consistent lines of activity when individuals engage in an investment or bet related to the interest of the external world.
1968	Kanter	The willingness of the individual to devote energy and loyalty to an organization.
1974	Porter et al.	The relative extent of one's identification with and involvement in the particular organization
1982	Wiener	An inner force of regulation that makes an individual behave for the target and interest of the organization.
1986	Guo-Long Huang	The extent of employees' identification with and involvement in certain organization.
1987	Blau & Boal	The individual identifies with and be loyal to the organization and its goals. This also refers to the extent of the individual's willingness to stay in the organization and his responsibility to it.
2000	Balay	One's own investment in an organization and inclining to attitudes resulting in social qualities.
2003	Robbins	Employee's identification with the organization and its goals as well as the extent of his willingness to be a member of it.
2005	Chau-Chiuan Yu	Employee's identification with the organization and its goals as well as the extent of his willingness to be a member of it forever.
2007	Ming-Huei Jian	Employee's identification with the organization and his psychological support to its mission.

Source: compiled in the study

To conclude the studies of domestic and foreign scholars mentioned above, the study defined organizational commitment as "the extent of one's identification with, involvement in and attachment to the organization, that is, the extent of the employee's identification with its goals and willingness to be a member of it".

## RESEARCH METHOD

### 3.1 Research Framework

This study purports to understand the influence of bank executives' and personnel's personality trait and conflict management on organizational commitment. The research framework was established, according to the reference discussion and the motives and purposes of the study, as Chart 1:

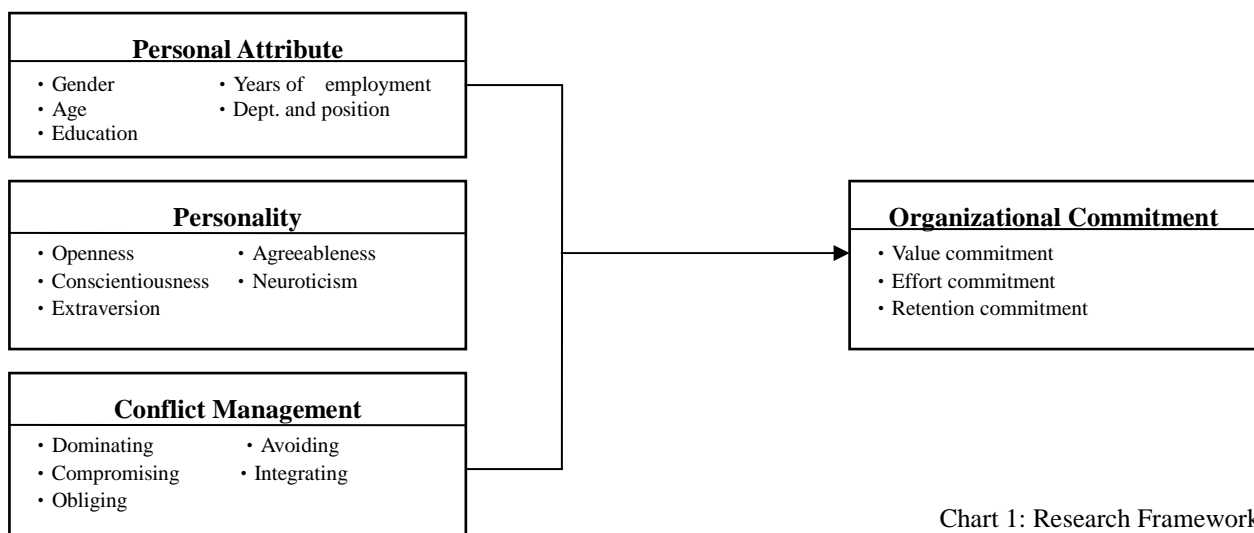


Chart 1: Research Framework  
Source: compiled in the study

### 3.2 Research Hypothesis

H1 Different personality trait and conflict managements of bank personnel will significantly differ due to various personal attributes.

H2 The personality trait of bank personnel is remarkably related to conflict management.

H3 The conflict management of bank personnel is noticeably related to organizational commitment.

### 3.3 Objects of Study and Data Collection

The study was undertaken by selecting the domestic financial industry as the study object and through questionnaire survey. The population is the domestic banks in Taoyuan and Taipei. The questionnaires were distributed via each channel by related bank personnel from the beginning of February, 2008 to the end of April, 2008. 1110 questionnaires were distributed and 912 were returned with a return rate of 82%. After deletion of 56 invalid questionnaires, the total valid questionnaires are 856 with a valid return rate of 77%.

## RESULT

### 4.1 Reliability Analysis

After questionnaires were returned, the reliability analysis was undertaken according to Cronbach's  $\alpha$  on the personality traits, conflict management and organizational commitment of bank executives and employees. The Cronbach's  $\alpha$  of the executives regarding personality traits, conflict management and organizational commitment are 0.788, 0.796 and 0.893 respectively. The overall Cronbach's  $\alpha$  is 0.84. The Cronbach's  $\alpha$  of the employees regarding personality traits, conflict management and organizational commitment are 0.719, 0.772 and 0.905 respectively. The overall Cronbach's  $\alpha$  is 0.804. The overall Cronbach's  $\alpha$  of both executives and employees are higher than 0.7 suggested by Gilford (1954) as high reliability. As a result, the reliability of the scale in the study for executives and employees reaches more than 0.7, which indicates a good reliability and the inner consistency of questionnaire.

### 4.2 Factor Analysis

#### 1. Factor analysis of the scale of bank executives

Through factor analysis, five factors were picked up from the personality trait scale and separately named "conscientiousness", "extraversion", "agreeableness", "openness" and "neuroticism". Each eigenvalue is within 1.363 and 2.67. The cumulative explained variance is 62.742% implying a strong explanative power. Five factors were extracted, through factor analysis, from the conflict management scale and named "integrating", "compromising", "obliging", "avoiding" and "dominating". Each eigenvalue is within 1.396 and 3.364. The cumulative explained variance is 66.218% indicating a good explanative power. Through factor analysis, two factors were found from the organizational commitment scale; the two dimensions were renamed "value-effort commitment" and "retention commitment". Value-effort commitment is the strong belief in the goal and value of the organization and the willingness of high involvement in it; retention commitment is the keen inclination of a member to stay in the organization. Each eigenvalue is within 3.313 and 3.793. The cumulative explained variance is 59.216% demonstrating a strong explanative power.

#### 2. Factor analysis of the scale of bank employees

Through factor analysis, five factors were picked up from the personality trait scale and separately named "extraversion", "conscientiousness", "agreeableness", "openness" and "neuroticism". Each eigenvalue is within 1.255 and 2.312. The cumulative explained variance is 54.997% implying a strong explanative power. Five factors were extracted, through factor analysis and deletion of measurements with factor loading lower than 0.4, from the conflict management scale and named "integrating", "compromising", "obliging", "dominating" and "avoiding". Each eigenvalue is within 1.460 and 3.765. The cumulative explained variance is 63.078% indicating a good explanative power. Through factor analysis and deletion of repeated factors, two factors were found from the organizational commitment scale; the two dimensions were renamed "value-effort commitment" and "retention commitment". Value-effort commitment is the strong belief in the goal and value of the organization and the willingness of high

involvement in it; retention commitment is the keen inclination of a member to stay in the organization. Each eigenvalue is within 3.313 and 3.793. The cumulative explained variance is 59.216% demonstrating a strong explanative power.

#### 4.3 Analysis of Variance

In this part, we used t-test and one-way ANOVA on independent sample, to understand the variation between different personal attributes and personality traits of bank personnel as well as conflict management. The result of analysis is shown as Table 5 and 6:

**Table 5: ANOVA of different personal attributes and personality traits of executives and their conflict management**

		Gender		Age		Education		Years of employment		Department	
		t	P	F	P	F	P	F	P	t	P
Personality Trait	Overall	-0.974	0.332	1.985	0.120	0.492	0.688	0.436	0.823	0.940	0.349
	Openness	0.040	0.968	2.084	0.106	1.005	0.394	0.372	0.867	1.166	0.246
	Conscientiousness	-0.073	0.942	2.709*	0.049	0.099	0.961	0.874	0.501	0.495	0.621
	Extraversion	-1.758	0.082	1.158	0.329	0.719	0.543	0.907	0.480	2.236*	0.027
	Agreeableness	0.045	0.964	0.080	0.971	0.617	0.606	1.088	0.371	-0.234	0.815
	Neuroticism	-1.553	0.123	0.523	0.667	2.456	0.067	0.983	0.432	-1.035	0.304
Conflict Management	Overall	0.514	0.608	2.548	0.060	1.798	0.152	0.621	0.684	-0.002	0.998
	Dominating	-0.011	0.991	3.079*	0.031	0.397	0.756	0.925	0.468	0.931	0.354
	Compromising	1.002	0.319	0.881	0.453	1.141	0.336	2.055	0.077	-2.973**	0.004
	Obliging	-0.562	0.575	0.981	0.404	2.348	0.077	2.011	0.083	0.218	0.828
	Avoiding	0.423	0.673	1.895	0.135	1.195	0.315	0.495	0.779	1.077	0.284
	Integrating	0.868	0.387	0.195	0.899	0.662	0.602	1.942	0.093	0.061	0.951

Source: compiled in the study

**Table 6: ANOVA of different personal attributes and personality traits of employees and their conflict management**

		Gender		Age		Education		Years of employment		Department	
		t	P	F	P	F	P	F	P	t	P
Personality Trait	Overall	0.968	0.333	5.460**	0.001	2.676*	0.046	1.950	0.084	2.322*	0.021
	Openness	0.038	0.969	4.618**	0.003	5.567**	0.001	3.440**	0.004	1.289	0.198
	Conscientiousness	0.607	0.544	7.446***	0.000	2.433	0.064	3.363**	0.005	0.845	0.375
	Extraversion	-1.271	0.204	1.301	0.273	3.711*	0.011	0.870	0.500	2.728**	0.007
	Agreeableness	4.262***	0.000	1.500	0.213	1.129	0.336	1.464	0.199	1.001	0.317
	Neuroticism	0.258	0.797	0.647	0.585	4.991**	0.002	2.297*	0.044	0.918	0.359
Conflict Management	Overall	1.823	0.069	3.413*	0.017	3.528*	0.015	2.307*	0.043	-0.161	0.872
	Dominating	3.346**	0.001	2.655*	0.048	2.144	0.093	3.014*	0.011	0.219	0.826
	Compromising	2.580*	0.010	4.137**	0.006	2.510	0.058	2.537*	0.027	-1.579	0.115
	Obliging	-0.917	0.359	4.664**	0.003	2.614	0.050	3.030*	0.010	0.123	0.903
	Avoiding	0.467	0.641	3.683*	0.012	1.655	0.175	1.216	0.300	0.010	0.992
	Integrating	0.533	0.594	2.540	0.055	1.488	0.216	4.740***	0.000	0.531	0.596

Source: compiled in the study

#### 4.4 Correlation Analysis

Pearson Correlation Coefficient was adopted here to respectively examine the relation among variables of personality traits and conflict management as well as the relation among variables of conflict management and organizational commitment regarding bank executives and employees. The result of analysis is explained as the following Table 7, 8, 9 and 10.

**Table 7: The analysis of correlation between personality traits of executives and conflict management**

Variable		Personality				
		Openness	Conscientiousness	Extraversion	Agreeableness	Neuroticism
Conflict Management	Competition	0.156	0.145	0.223*	0.258**	-0.047
	Compromise	-0.236*	-0.198*	-0.023	-0.146	0.143
	Accommodation	0.361***	0.346***	0.272**	0.257**	0.183
	Avoidance	0.277**	0.209*	0.290**	0.183	-0.075
	Collaboration	-0.216*	-0.110	-0.003	-0.252**	0.193*

\*P&lt;0.05, \*\*P&lt;0.01, \*\*\*P&lt;0.001

**Table 8: The analysis of correlation between conflict management of executives and organizational commitment**

Variable		Conflict Management				
		Dominating	Compromising	Obliging	Avoiding	Integrating
Organizational Commitment	Value, Effort	0.188*	0.305**	0.048	0.167	0.393***
	Retention commitment	0.055	0.140	-0.033	0.028	0.219*

\*P&lt;0.05, \*\*P&lt;0.01, \*\*\*P&lt;0.001

**Table 9: The analysis of correlation between personality traits of employees and conflict management**

Variable		Personality				
		Openness	Conscientiousness	Extraversion	Agreeableness	Neuroticism
Conflict Management	Competition	0.033	0.114**	0.032	0.209***	0.061
	Compromise	-0.173***	-0.094*	-0.043	-0.035	0.109**
	Accommodation	0.230***	0.268***	0.196***	0.170***	-0.020
	Avoidance	0.251***	0.235***	0.253***	0.220***	0.036
	Collaboration	-0.184***	-0.076*	-0.082*	-0.041	0.146***

\*P&lt;0.05, \*\*P&lt;0.01, \*\*\*P&lt;0.001

**Table 10: The analysis of correlation between conflict management of employees and organizational commitment**

Variable		Conflict Management				
		Dominating	Compromising	Obliging	Avoiding	Integrating
Organizational Commitment	Value, Effort	0.050	0.202***	-0.022	0.031	0.229***
	Retention commitment	-0.062	0.023	-0.037	0.017	0.158***

\*P&lt;0.05, \*\*P&lt;0.01, \*\*\*P&lt;0.001

## CONCLUSION AND SUGGESTION

### 5.1 Conclusion

1. Will Different personality traits of bank personnel and their conflict management differ due to various personal attributes?

The personality traits of bank executives do not differ due to different gender, education and years of employment. However, different ages of executives only have variation in conscientiousness; executives in different departments only have variation in extraversion. Regarding conflict management, bank executives do not differ due to different gender, education and years of employment. However, executives of different age only have variation in dominating; executives in different departments only have variation in compromising. From this, we find the personality traits and conflict management of bank executives will vary due to the influence of age and department from personal attribute. The personality traits of bank employees differ because of different age, education and department. Employees of different gender only have variation in agreeableness; employees with different years of employment only have variation in openness, conscientiousness and neuroticism. Concerning conflict management, bank employees differ because their age, education and years of employment are different. Employees of different gender only have variation in dominating and compromising. Hence, we understand that the personality traits of bank employees will vary due to

the effect of gender, age, education, years of employment and department from personal attribute. The conflict management of bank employees will vary because of the influence of gender, age, education and years of employment from personal attribute. According to the above, personality traits of bank executives are slightly influenced by the personal attribute; on the contrary, those of bank employees are greatly influenced by the personal attribute. The conflict management of bank executives are slightly influenced by the personal attribute; on the contrary, that of bank employees are greatly influenced by the personal attribute.

## 2. If the personality trait of bank personnel is associated with conflict management

The personality trait of bank executives is partially related to conflict management. Bank executives with higher openness incline to obliging and avoiding in conflict management and have lower level of compromising and integrating. Bank executives with higher conscientiousness greatly tend to obliging and avoiding in conflict management and have lower level of compromising. Bank executives with higher extraversion are of higher dominating, obliging and avoiding in conflict management. Bank executives with higher agreeableness are of higher dominating and obliging and lower integrating in conflict management. Bank executives with higher neuroticism have higher integrating in conflict management. The personality trait of bank employees is partially related to conflict management. Bank employees with higher openness incline to obliging and avoiding in conflict management and have lower level of compromising and integrating. Bank employees with higher conscientiousness greatly tend to dominating, obliging and avoiding and have lower level of compromising and integrating. Bank employees with higher extraversion are of higher obliging and avoiding and lower integrating in conflict management. Bank employees with higher agreeableness are of higher dominating, obliging and avoiding. Bank employees with higher neuroticism have higher compromising and integrating in conflict management.

## 3. If the conflict management of bank personnel is related to organizational commitment

The conflict management of bank executives is partially connected to organizational commitment. Bank executives with higher dominating have higher value-effort commitment in organizational commitment. Bank executives with higher compromising are of higher value-effort commitment in organizational commitment. Bank executives with higher integrating have higher value-effort commitment and retention commitment in organizational commitment. The conflict management of bank employees is partially connected to organizational commitment. Bank employees with higher compromising are of higher value-effort commitment in organizational commitment. Bank employees with higher integrating are of higher value-effort commitment and retention commitment in organizational commitment.

## 5.2 Suggestion

### 5.2.1 Suggestion for Bank Industry

If the domestic industry wants to increase the organizational commitment of bank executives and employees, executives should enhance their abilities of dominating, compromising and integrating regarding conflict management; employees should improve the compromising and integrating abilities. In this way, bank personnel are able to increase their value-effort commitment and retention commitment, believe the goal and value of the organization, and are willing to deeply involve in the organization and maintain the identity of the member of it.

Conflict is unavoidable in every organization. Therefore, we propose the relevant bank industry planning programs of conflict management for the members of the organization. The members can manage conflict well timely and effectively when it happens. Besides, conflict helps the advance of the quality of the organization. If the organization is too stable without competition among members, the development of the organization will be limited. As a result, we advise the bank industry to arouse conflict in good time to increase positive competition among members.

### 5.2.2 Suggestion for Relevant Government Unit

Conflict happens anytime; whether positive or negative may considerably impact each organization and group. Thus, we suggest the government requesting relevant units to open the conflict management program giving the members more opportunities to learn how to manage conflict. In addition, the competition among the domestic banks is extremely violent now; the government can inspire banks to build their own features to avoid excessive competition.

If each bank has its own feature, the employees will be proud of being one member of the organization and thus willing to make great efforts for it.

### 5.2.3 Suggestion for later researchers

Some measurements of organizational commitment may be too sensitive so the examinees may answer with reserve, which makes it hard to find out the real situation. Thus, we suggest later researchers can use in-depth interview in addition to questionnaire survey to investigate bank executives and employees in order to know well all situations.

Due to the limit of finance, time and manpower, regarding the sample selection, the study is unable to undertake comprehensive survey of executives and employees in each bank. As a result, the objects of study are limited to some banks in Taoyuan and Taipei. The study result may be different if comprehensive survey was done. We suggest later researchers to comprehensively survey each bank to enhance the completeness of the study.

## 5.3 Limit of the Study

1. Due to the limit of finance, time and manpower, the study only chose Taoyuan and Taipei as the studied area resulting in the possible variation of the result.
2. Some measurements of organizational commitment scale may be too sensitive so the bank personnel may answer with reserve.

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