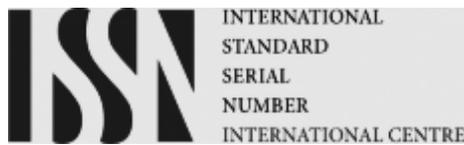




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Proactive Personality, Psychological Contract as Correlates of Job Satisfaction among Bankers

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Abstract

This study examined impact of proactive personality, psychological contract and job satisfaction among bank workers. One hundred and sixty-three (163) participants were drawn from 6 commercial banks in Owerri city of Imo State using stratified cluster sampling technique. They comprised of 52 women and 110 men. Their ages ranged from 24-47 years with a mean age of 33.28 years. The participants were administered with the psychological contract inventory, proactive personality and job satisfaction scale. Two hypotheses were postulated and tested. Cross sectional survey design was adopted and multiple linear regression was used to analyze data. Result showed that proactive personality had significant impact on job satisfaction among bankers while psychological contract had significant impact on job satisfaction among bankers. The results were discussed based on previous findings and theories.

Keywords: proactive personality, psychological contract, job satisfaction.

INTRODUCTION

Satisfaction is an intrapsychic state of pleasure, happiness or achievement. It is indeed a nondetachable part of the human well-being (Chine, Nnedum, & Ike, 2018; Nnedum, & Egwu, 2004; Okedeji, Aniebiet, & Nnedum, 2011). Most of all human activities are geared towards attaining this state of contentedness and blissfulness. Satisfaction keeps us aligned to appropriateness in our different engagements towards our long and short time goals. While some people see work as an essential activity merely

geared toward earning a living, others go deep in accepting work as to that which should bring happiness and satisfaction. Job satisfaction is of a paramount desire to all workers. The importance of Satisfaction with job cannot be underrated in the assessment of the wellbeing of individuals and their organizations. Job satisfaction is an individual's subjective viewpoint encompassing the way they feel about their job and the employing organization, job satisfaction is the pleasurable emotional state that results from the



achievement of job values (Cronley & Kim, 2017). Satisfaction is influenced by a broad range of concepts and variables of which personality and environmental factors are strong holds. In this light, this study examines the relationship between proactive personality on job satisfaction. This study also examines the relationship between perceived organizational support as it relates to job satisfaction. And it finally studies the mediating role of self-efficacy between proactive personality, psychological contract on job satisfaction.

Job satisfaction refers to how pleased a worker or an employee is with their current job. It is a state of mind that a worker or employee holds with regards to how comfortable they are with the very job they are doing. Job satisfaction is “the extent to which one is happy with one’s job; hence an employee’s willingness to perform to an optimum level “ (Hoffman- Miller, 2013; P. 156). Job satisfaction is a worker’s sense of achievement and success on the job. It is generally perceived to be directly linked to personal well-being. It implies one doing a job one enjoys doing well and being rewarded for one’s efforts. Job satisfaction further implies “enthusiasm and happiness with one’s work” (Kaliski, 2007;P. 446). Greenberg and Baron (2008) state that Job satisfaction is a feeling that can produce a positive or negative effect towards one’s roles and

responsibilities at work (P.791). Cranny, Smith and Stone (2014) defined job satisfaction as “employees emotional state regarding the job considering what they expected and what they actually got” (P.109). Weiss (2002) stated that job satisfaction is an overall assessment of “an individual’s beliefs, affect, and evaluation of their job which could be positive or negative about his or her job or situation” (P. 175).

One’s satisfaction with job could be greatly related to how one believes in one’s own thoughts and abilities of making things happen, this could be loosely translated to “I can do it” belief. Self efficacy is the belief people have in their own abilities especially in their abilities to meet challenges ahead of them and complete a task successfully (Akhtar 2008). General self efficacy refers to our overall belief in our capability to make it or succeed in our endeavors. According to Bandura (1997) it is the belief that one can perform novel or difficult tasks, or cope with adversity in various domains of human functioning. Self-efficacy also narrows down to the belief in one’s own effectiveness in performing specific tasks, it also furthers into one’s sense of control. This level of one’s sense of control determines the level at which one will engage in productive behaviors. It could go as far as mediating all other factors that influence job satisfaction since it centers on self influenced ability



of succeeding no matter how the situation might be.

Personality factor such as Proactive personality is not left out to ascertain job satisfaction. Proactive personality is an inherent disposition which enables an individual to take actions that are positive in influencing his or her environment. Proactivity refers to “active attempts made by an individual to effect changes to his or her environment” (Zampetakis, 2008; p.154). “individual who are proactive in nature are more likely to be satisfied at work and are dominating, self confident and achieve much” (Claes, Beheydt& Lemens, 2005; P. 476). Crant (2000) described proactivity as taking initiative in improving and challenging the status quo rather than passively adapting to present conditions (P. 435). Personality factor as proactive personality is liable to influence an employee’s love for his or her job and a sense of achievement in life. This dispositional factor of someone’s natural trait and genetics is based on the tendency that one’s satisfaction is partly derived from it “A person’s disposition can leave a significant effect on their job attitudes, this in turn can reflect positively or negatively on satisfaction (Amabile, Barsade, Muller & Staw, 2005; P. 367). Researchers estimate that “30% of an employee’s job satisfaction is associated with dispositional factors” (Kreitener & Kinicki, 2007, P. 212).

Satisfaction with work is also presumed to be relative to employee’s feelings about how their organization has their wellbeing at heart. Attaining satisfaction of any form could be determined by how well our-employers treat us, this goes along way as to how they show interest in our wellbeing. Psychological contract refers to the symbiotic and unwritten expectations or obligations between an employee and employer. These expectations between the employers and employee are informal and unstipulated. It is a product of a give and take situation whereby perception and expectations build with time. An employee would heighten this expectation towards their employer when they have put in a lot of effort towards realizing the employer’s goals. These efforts involve; putting in more time than usual, employing more skills, and efforts, involving in citizenship behavior and more. When employees engage in these, they expect their organization to respond in equal manner, thus, in this reciprocity they expect the organization to care about their well-being by rewarding these efforts by incentives, bonuses, health care, promotion and more. On the first hand, the organization still expects these employees to work towards realizing her goals even when needed actions that are unwritten in the employees job description arise . For example, an



employee staying late to achieve a task before deadline, taking organizations' calls even outside working hours, protecting the interest and property of the organization and more. When there is a balance in these perceptions there comes psychological contract fulfillment. When the expectations of these two parties tally, satisfaction and motivation will be high, provided that these principles and interests of trust and commitment are kept.

Employees will however feel a breach of contract when employers or organization fail to perform according to their expectations. Psychological contract fulfillment reflects "the quality of exchange process between employer and employee, such that individuals are more or less obliged towards their organization in return for a delivery of inducements by employers" (Coyle-Shapiro, 2002; P. 927).

Guest and Conway (2002) assert that psychological contracts are beliefs of promises, obligation and expectations of individuals and organizations to an unwritten reciprocal treatment. Psychological contract can either be fulfilled or breached. When promises are kept and expectation are met, individuals consider psychological contacts fulfilled (Rosseau, 1989, P. 121, Kickul & Gundry, 2002, P. 89). On the other hand when there is a failure to meet the expectations of either of the partners

then there has been a violation or breach (Rosseau, 1989, P. 130). According to Ng, Feldman and Butts (2014) "an organization that upholds and promotes psychological contract fulfillment can improve relationships and satisfaction between the various categories of employees including superiors and colleagues of the organization" (P. 537). Psychological contracts are imbedded deep our minds towards employment relationship . it usually develops over time and is implicit. It does not come spontaneously or by a single interaction or activity and might be developed in an unintentional way. Employees who receive more inducements than promised experience more satisfaction" (Coyle-Shapiro & Kessler, 2000, P. 904). Psychological contracts are of two types: The first is transactional contract and the second is relational contract. The transactional contract focuses on economic and financial exchanges on the extrinsic while the relational contracts are associated with emotional, social and non financial exchanges which are in the intrinsic.

There have been numerous research on satisfaction of employees but there seems to be a scarcity of research cutting across how job satisfaction of employees is affected by self-efficacy, proactive personality and Psychological contract . More specifically as to Nigeria Bank workers. Nigerian banks mete out



unrealistic targets to their staff which keep them busy from dawn to dusk (Vanguard Media, 2010). The fundamental aim of International Labour Organization is the achievement of “decent work and productive work for men and women in conditions of freedom, equity, security and human dignity” (ILO, 2008:P2). These four values are expressed through four objectives; the promotion of workers’ protected rights to dignity, equality and fair labour practices, promotion of social security, social dialogue and doing of job of acceptable quality (ILO 1999:P.3). Amidst these standards, Nigerian banks place difficult and unrealistic targets on their workers, yet many of these workers are not treated as stipulated by the labour law of the ILO (Vanguard Media, 2010), they suffer job insecurity but still smile at work and appear to be the most courteous set of workers of the organized private sector, To this end, this study is poised to investigate whether satisfaction with job of these workers is affected by the personality dispositions they possess or by how they perceive the banking firms to be supportive to their well-being or both. The following research questions were preferred:

Will proactive personality positively predict job satisfaction Will psychological contract positively predict job satisfaction.

Therefore the specific objectives are:

To examine whether proactive personality will correlate with job satisfaction.

To Examine the relationship between psychological contract and job satisfaction.

THEORY AND HYPOTHESES

Job satisfaction: Job satisfaction is a vital part of an individual’s life, it takes a whole lot of an individual’s personal and professional time when compared to any other activity. Jobs are means to individual’s livelihood. Satisfaction is the contentment felt after a need has been fulfilled. Job satisfaction is sharply different from happiness. It is an employee’s attitude towards his or her job. It is not the same as motivation. It centers on a psychological state of an employee being happy with the work they do, it also transcends to a feeling of achievement determined by a broad range of internal and external factors available to the individual or employee. Job satisfaction is a worker’s positive affect towards different facets of their job- which can be determined by the worker’s expectation about the job outcome and what actually the job provides.

Salman (2010) investigated the level of job satisfaction among bank workers in Pakistan province of Punjab. A survey collected from 144 respondents from a simple random distribution indicated that



sectoral differences in terms of salary, promotions, job security, recognition and benefits play a significant role in influencing employees' perception of job satisfaction. A study by Baro, Fyneman and Zoukemefa (2013) conducted to investigate the level of job satisfaction among staff of university libraries in Nigeria. 86 staff from 29 university libraries in Nigeria participated in the survey. Results showed that 86% of the staff were satisfied with their current job. It revealed that these staff are dissatisfied with dimensions such as roles and responsibilities and work place culture. On the other hand, they were satisfied with administration and supervision, performance evaluation and evaluation and opportunities.

Proactive Personality: Proactive personality is a dispositional tendency that propels individuals to act in positive ways towards making needful positive change in their environment for sustainability. Proactive personality employees or people who possess proactive personality do not prefer to wait passively for information and chances to present themselves to them, rather the take charge of their environment. Proactive personality is a personal disposition that enables an individual take initiative to make things happen, it goes down to a self awareness responsibility of one's own actions.

people who are not proactive fail to identify differences in their environments and do not take charge of opportunities to act on them.

Psychological contract: The term psychological contract commonly refers to the actual but unwritten expectations of an employee towards their employer. This contract is usually seen from the employee to employers view but have its converse side-between both parties. Psychological contract can be simply seen as unspecified expectations between an employee and employer. Psychological contract has two sides; transactional contract and relational contract. The transactional contracts are sets of expectations concerning tangible exchanges like pay, reward and promotion. Relational contract on the other hand involves longer term dealings of emotional attachment such as empathy and care. Psychological contract is a kind of social exchange relationship. When these unwritten contracts are met, it is said that there has been psychological contract fulfillment but when these expectations are not met, it turns around to be a breach of psychological contracts.

Guest and Conway (2002) found that the development of a positive significant psychological contract is positively significant that it contributes to higher commitment in the organization and



better employee satisfaction. The study was a survey involving 1306 senior managers. Findings showed a positive significant relationship between psychological contract and employee satisfaction.

Theoretical Framework: The theoretical framework guiding this study is the combination of Bandura's (1977) Self-efficacy theory and Adam's (1965) Equity theory. Self-efficacy refers to an individual's thought about their ability to execute given tasks. This belief can be motivating in itself in that the individual has an internal drive for the completion of a task or goal. Self-efficacy theory proposes that increasing the self-efficacy of employees will boost satisfaction and performance. Adam's equity theory is centered on achieving a balance between employee's inputs and outputs. The degree of balance would thus, lead to satisfaction or dissatisfaction at their various domains. Adam's equity theory of 1965 is about the efforts or inputs of an employee towards their work and the results they get at the end of the day which is their output. These outputs can be promotion, salary and bonuses. A colourful balance between input and output would keep an employee motivated and satisfied. Adam's equity theory holds that a satisfied worker would perform optimally, but when there is an imbalance of employees'

input outweighing their output the employees would be left unhappy and therefore will not perform optimally.

This summary review of the literature synthesizes that proactive personality and psychological contract are determinants of job satisfaction. Also there is a general consensus among researchers that psychological contract is a key determinant of job satisfaction. The following hypotheses were tested in the course of this study:

- H₁:** proactive personality will positively and significantly predict job satisfaction.
H₂: psychological contract will positively and significantly predict job satisfaction.

METHOD

Participants:

A total number of 163 bank workers selected from 6 different banks located in Owerri metropolis served as participants in this study. These participants were selected through convenience sampling technique, they were comprised of 110 (67.9%) male and 52 (32.1%) female workers. Their age ranged from 24 year to 47 years, with the mean age of 33.28 years (SD = 6.32). In terms of their marital status, 79 (48.5%) of them were single (not married), while 84 (51.5%) were married. When it comes to their educational qualification, 60 (37.3%) hold B.Sc degree, 88 (54.5%) had masters degree, 10 (6.1%) were PGD



holders, and 3 (1.8%) had Ph.D. I of the participants did not state his/her education qualification. Their ranks cut across rank and file, from manager's position to bank teller 2 (cashier). Finally, 131 (80.4%) were core workers (permanent workers) whereas 32 (19.6) were contract workers.

Instruments

Job Satisfaction scale; Job satisfaction scale developed by Cammann, Fichman, Jenkins, and Klesh (1983) was used to measure overall job satisfaction. The questionnaire has three items measured on a 7 point likert format ranging from strongly agree to strongly disagree. Only item 2 is reversely scored. The scale measures an employee's subjective view of how pleased they are with their job. Internal consistency reliability of the scale using Cronbach's Alpha showed .77

Proactive Personality scale (PPS): proactive personality scale measures the inclination to take action and change the environment to realize one's goals the 10-item scale was developed by Seibert, Kraimer and Crant (1999) with a .96 reliability from its original 17item scale. The reliability goes thus, 17-items=.88; 10 items= .86 making the 10-item version comparable to the original 17-item version. The instrument has no reverse items and is scored on a 7 point Likert format.

Psychological contract inventory (PCI);

The psychological contract inventory is used to assess an individual's subjective reports regarding a particular employment relationship between an employer and employee. This is a four item questionnaire is scored on a five point Likert format. It was developed by Rousseau (2000). It has an internal consistency reliability for Employer and Employee Fulfillment of .84 and .74 (Chronbach Alpa) respectively.

Procedure

With a letter of identification collected from the department of psychology Nnamdi Azikwe university Awka, the researcher introduced himself to the different bank managements and sought the consent of the authority to conduct the study. This helped in facilitating the cooperation of the bank workers. These bank workers were briefed that the research was part of the requirements to complete an M.Sc. program in psychology. The participants were informed that their names were not necessary for the study and that objectivity and anonymity would be employed. A total of 300 questionnaires were distributed and 163 Were retrieve for the study 137 Questionnaires were not used due to improper filling, non-filling and misplacement by the participants.



Design and Statistics

This was a correlational research design and cross-sectional survey data. Multiple

regression statistics was applied using SPSS statistical software version 23.0.

RESULTS

Table 1: Mean, Standard deviation, Cronbach Alpha Reliability and Zero-Order Correlation of the Demographic variables and main variables of the study

Variables:	M	SD	1	2	3	4
1-Gender	1.32	.46	1			
2-PP	5.32	.82	.08	(.809)		
3-PCF	3.84	.76	.09	.57**	(.728)	
4-Job sat	.61	.77	-.01	.38**	.37**	(.435)

** = $p < .01$, * = $p < .05$,

OTHER KEYS:

PP = Proactive Personality,
 PCF = Psychological Contract
 Fulfillment,
 JOB SAT = Job Satisfaction

significantly with job satisfaction: proactive personality and job satisfaction ($r = .38, p < .01$), psychological contract fulfillment and job satisfaction ($r = .37, p < .01$), There is also a significant positive relationship between PP and PCF ($r = .57, p < .01$), PCF had a significant positive relationship with job satisfaction ($r = .37, p < .01$)

Interpretation

In table 1 above, the first variable is a demographic. The scores enclosed in parenthesis along the diagonal represent the Cronbach alpha reliability of the main variable constructs. The demographic variables had non-significant relationship with any of the main variables of the study. The correlation results among the main variables revealed that all the main variables of the study correlated

Test of Hypotheses

H₁: proactive personality will positively and significantly predict job satisfaction.
H₂: psychological contract will positively and significantly predict job satisfaction.



Table 2: Summary of Multiple Regression Analysis for the Relationship between Proactive Personality, Psychological contract Fulfillment and Job Satisfaction

Variables	B	R ²	Fvalue	Pvalue
PP	.38	.141	26.50	.001
PCF	.37	.129	25.08	.001

** = $P < .01$, * = $p < .05$, F = F-value, P = P value

OTHER KEYS:

PP = Proactive Personality,
PCF = Psychological Contract Fulfillment,

Interpretation:

As shown in table 2, the result of the first multiple regression analysis showed that proactive personality (PP) was added in the analysis in and the result indicated that PP was significantly and positively related to job satisfaction (JS) ($\beta = .38$, $p < .001$) confirming hypothesis 1. Meanwhile, PP explained a significant 14.10% of the variance in job satisfaction in this study (R2-Adjusted = .141, $F(1,161) = 26.50$, $p = .000$). Further, the result of the analysis demonstrated a significant and positive prediction of psychological contract fulfillment (PCF) on JS ($\beta = .37$, $p < .001$), with PCF explaining a significant 12.90% of the variance in JS (R2-Adjusted = .129, $F(1,161) = 25.08$, $p = .000$). By this finding, confirming hypothesis 2 of the current study was supported.

DISCUSSION

The study examined the relationship between proactive personality, psychological contract and job satisfaction. The statistical data from the analyses confirmed all the stated hypotheses.

Hypothesis 1 which stated that proactive personality will positively and significantly predict job satisfaction was confirmed. This study indicated that proactive personality positively and significantly correlated with job satisfaction. This result agrees with Koustelios (2001), Spina (2013) and Mincjun (2015) whose studies revealed that proactive personality positively and significantly correlated with job satisfaction.

Hypothesis 2 which stated that Psychological contract will positively and significantly predict job satisfaction was accepted. Result of this study indicated that psychological contract positively and significantly predicted job satisfaction. This finding tallies with Lijo



and Wanlamkumar (2016); Dhani and Sonal (2016) whose research indicated that

psychological contract significantly and positively predicts job satisfaction, in a similar vein, the study by Milanovic, Dokic and Dordevic (2018) conducted to examine the influence of Psychological contract breach on job satisfaction indicated that psychological contract breach negatively affected job satisfaction.

Based on the outcome of the findings: Proactive personality positively and significantly correlated with job satisfaction at $p < .01$ level of significance; whereas Psychological contract fulfillment positively and significantly correlated with job satisfaction at $p < .01$ level of significance.

Limitations of the Study

The findings of this study have some limitations such as the usage of small sample size. Secondly, the data was obtained from a conveniently selected group of bankers from a designated location thus, not harboring other samples from different parts of the country, thus, limits generalization of the study.

Suggestion for Further Studies

The results of the study could be a bidirectional. To provide cause-effect relationship, experimental study or

longitudinal method of assessment is needed. Also larger sample size be employed cutting across other regions and metropolis across the nation and beyond.

Implications of the Study

Based on the results of the current study, within the banking industry employees with high proactive individuals better satisfied with their jobs, this is evident in that when proactive personality correlated positively and significantly Self-efficacy additionally mediated between them. Also Psychological contract was positively perceived to correlate significantly towards job satisfaction.

CONCLUSION

Based on the result of the current study, it will be essential while recruiting bank employees to focus not only on their academic qualifications and requisite skills but also to consider underlying personality trait such (Proactive Personality) and attitude to working partner (Psychological Contract) because this is likely to provide necessary indicators to ascertain job satisfaction at the workplace.



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