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The Effect of Big Five Personality Dimensions of Employees on Organizational Brand Image: The Case of Commercial Bank of Ethiopia, Bahir Dar City Branches

Fentaye Gebeyehu

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BAHIR DAR UNIVERSITY

College of Business and Economics

Department of Management

Master of Business Administration

The Effect of Big Five Personality Dimensions of Employees on Organizational Brand Image:
The Case of Commercial Bank of Ethiopia, Bahir Dar City Branches

By: Fentaye Gebeyehu (BDU0905287PE)

A Thesis Submitted to Graduate Studies of Bahir Dar University, College of Business and Economics in Partial Fulfillment of the Award of Masters of Business Administration

Advisor: Gojjam Ademe (PhD)

June, 2020

Bahir Dar, Ethiopia
The Effect of Big Five Personality Dimensions of Employees on Organizational Brand Image

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June, 2020
BahirDar, Ethiopia
DECLARATION

I Fentaye Gebeyehu, registration number/I.D. number BDU0905287PE, do hereby declare that this thesis is my original work and that it has not been submitted partially; or in full, by any other person for an award of degree in any other university/institution.

Submitted By:

Fentaye Gebeyehu

Full Name

Signature

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This Thesis has been submitted for examination with my approval as BDU college of Business and Economics, Postgraduate supervisor.

Approved by:

Gojjam Ademe (PhD)

Advisor

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Date
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# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Contents</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>DECLARATION</td>
<td>i</td>
</tr>
<tr>
<td>APPROVAL</td>
<td>ii</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENT</td>
<td>iii</td>
</tr>
<tr>
<td>TABLE OF CONTENTS</td>
<td>iv</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>vii</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>viii</td>
</tr>
<tr>
<td>ACRONYMS</td>
<td>ix</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>ix</td>
</tr>
<tr>
<td>CHAPTER ONE</td>
<td>1</td>
</tr>
<tr>
<td>1.1. Background of the Study</td>
<td>1</td>
</tr>
<tr>
<td>1.2. Statement of the Problem</td>
<td>3</td>
</tr>
<tr>
<td>1.3. Research Questions</td>
<td>6</td>
</tr>
<tr>
<td>1.4. Objective of the Study</td>
<td>7</td>
</tr>
<tr>
<td>1.4.1 General Objective:</td>
<td>7</td>
</tr>
<tr>
<td>1.4.2 Specific Objectives:</td>
<td>7</td>
</tr>
<tr>
<td>1.5. Significance of the Study</td>
<td>7</td>
</tr>
<tr>
<td>1.6. Scope of the Study</td>
<td>8</td>
</tr>
<tr>
<td>1.7. Limitation of the Study</td>
<td>8</td>
</tr>
<tr>
<td>1.8. Definition of Terms</td>
<td>8</td>
</tr>
<tr>
<td>1.9. Organization of the Study</td>
<td>9</td>
</tr>
<tr>
<td>CHAPTER TWO</td>
<td>10</td>
</tr>
<tr>
<td>LITERATURE REVIEW</td>
<td>10</td>
</tr>
<tr>
<td>2.1 Theoretical Literature Review</td>
<td>10</td>
</tr>
<tr>
<td>2.1.1 Definition and Concepts of Personality</td>
<td>10</td>
</tr>
<tr>
<td>2.1.2 Theories of Personality</td>
<td>11</td>
</tr>
<tr>
<td>2.1.3 Big Five Personality Dimensions (OCEAN)</td>
<td>13</td>
</tr>
<tr>
<td>2.1.3.1 Openness</td>
<td>14</td>
</tr>
<tr>
<td>2.1.3.2 Conscientiousness</td>
<td>15</td>
</tr>
</tbody>
</table>
CHAPTER FOUR .................................................................42
RESULTS AND DISCUSSIONS ............................................42

4.1 Introduction .........................................................................42
4.2. Response Rate ....................................................................42
4.3 Descriptive Statistics Result .................................................43
    4.3.1 Demographic Analysis of Respondents .........................43
    4.3.2 Descriptive Analysis of Big Five Personality Dimensions 50
    4.3.3 Descriptive Analysis of Brand Image ..............................52
4.4. Inferential Statistics Result ................................................52
    4.4.1 Pearson Correlation Coefficient ...................................52
        4.4.1.1 The Relation Between Big Five Personality Dimensions and Brand Image 53
    4.4.2 Regression Model Diagnosis ........................................54
        4.4.2.1 Test for Multicollinearity ...................................54
        4.4.2.2 Test for Heteroscedasticity ...............................55
        4.4.2.3 Test for omitted variables .................................55
        4.4.2.4 Reliability Test ..............................................56
        4.4.2.5 Normality Test ..............................................57
    4.4.3 Ordinary Least Square (OLS) Regression .........................59
    4.4.4 Hypothesis Testing .....................................................61
        4.4.4.1 The Effect of Openness on Organizational Brand Image 61
        4.4.4.2 The Effect of Conscientiousness on Organizational Brand Image 62
        4.4.4.3 The Effect of Extraversion on Organizational Brand Image 63
        4.4.4.4 The Effect of Agreeableness on Organizational Brand Image 64
        4.4.4.5 The Effect of Neuroticism on Organizational Brand Image 65

CHAPTER FIVE ........................................................................66
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS ..............66

5.1 Summary of Findings .......................................................66
5.2 Conclusions .......................................................................67
5.3 Recommendations ..........................................................68

REFERENCES ........................................................................70

APPENDICES ........................................................................77
LIST OF TABLES

Table 2.1 Features of the big five personality dimensions........................................20
Table 3.1 Population and sample size of the study..................................................35
Table 3.2 Actions taken by the researcher to insure validity of the study.....................39
Table 3.3 Cranach’s reliability test assumptions.......................................................40
Table 3.4 Result of reliability test.............................................................................41
Table 4.1 Response Rate............................................................................................42
Table 4.2 Mean age of employees and two-group mean comparison test.....................44
Table 4.3 Job experience of employees in years.......................................................48
Table 4.4 Employment category of sample respondents.........................................49
Table 4.5 Monthly earning of employees.................................................................50
Table 4.6 One-sample mean response test of big five personality dimensions.............51
Table 4.7 One-sample mean response test of organizational brand image measures.......52
Table 4.8 Pearson correlation coefficients................................................................53
Table 4.9 Multicollinearity test................................................................................55
Table 4.10 Cronbach’s alpha reliability test..............................................................56
Table 4.11 Model Summary......................................................................................59
Table 4.12 OLS regression coefficients....................................................................60

LIST OF FIGURES

Figure 2.1 Imaginary view of the big five personality traits....................................14
Figure 2.2 The big five personality dimensions.......................................................18
Figure 2.3 Conceptual framework..........................................................................30
Figure 4.1 Gender composition of respondents......................................................43
Figure 4.2 Marital status of respondents .................................................................45
Figure 4.3 Education Level of Respondents............................................................46
Figure 4.4 Job experience of employees in category of years....................................48
Figure 4.5 Normality test graphs..............................................................................57
<table>
<thead>
<tr>
<th>ACRONYMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>APA: American Psychological Association</td>
</tr>
<tr>
<td>BDU: Bahir Dar University</td>
</tr>
<tr>
<td>BFPD: Big Five Personality Dimensions</td>
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<tr>
<td>BI: Brand Image</td>
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<tr>
<td>CBE: Commercial Bank of Ethiopia</td>
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<tr>
<td>et.al: and others</td>
</tr>
<tr>
<td>OCEAN: Openness, Conscientiousness, Extraversion, Agreeableness and Neuroticism</td>
</tr>
<tr>
<td>OLS: Ordinary Least Square</td>
</tr>
<tr>
<td>VIF: Variance Inflation Factor</td>
</tr>
</tbody>
</table>
ABSTRACT

The objective of this study was to access and investigate the effect of the big five personality dimensions namely; openness, conscientiousness, extraversion, agreeableness and neuroticism on organizational brand image in case of Commercial Bank of Ethiopia, Bahir Dar city branches. Based on the work of Sener on big five personality dimensions for organizations brand image, a structured and self-administered questionnaire was developed to the selected respondents of employees. From the total of 256 respondents selected through multi stage sampling technique, 250 questionnaires were valid for the study. The analysis was done using descriptive and inferential statistics. The result of Pearson Correlation analysis shows that there was statistically significant and positive relationship between the three personality dimensions (i.e. openness, conscientiousness and extraversion) and organization brand image. However, the remaining two personality dimensions; agreeableness and neuroticism had statistically insignificant relation with the organization brand image. Although, neuroticism had negative relation while agreeableness had positive relation with brand image. The result of multiple regression Analysis revealed that 29.76% of the variation of big five personality dimensions of employees’ can be predicted by the independent variables i.e. openness, conscientiousness, extraversion, agreeableness and neuroticism. In addition, all these big five personality dimensions had significant contribution to organization brand image at 95% confidence level. However, neuroticism had a negative effect towards organization brand image. Therefore, it can be concluded that the more the employees with openness, conscientiousness, extraversion and agreeableness personality dimensions builds good brand image towards their organization. Whereas the more neurotic employees adversely affect the brand image of the organization. Hence, the researcher recommended that, the organization need to establish circumstances to minimize neurotic personality dimensions via education, training and development mechanisms and put up with openness, conscientiousness and extraversion and agreeableness personality dimensions of employees in order to build positive brand image.

Keywords: Openness, Conscientiousness, Extraversion, Agreeableness, Neuroticism, Brand image and Commercial Bank of Ethiopia
CHAPTER ONE
INTRODUCTION

1.1. Background of the Study

The primary goal of every business organization is generate profit. To accomplish this goal effectively an organization must establish an environment in which people can work in good personality dimensions. Productive workforce demographics have strongly co-related with personality characteristics. Personality is a set of behavioral characteristics that are consistently expressed by a person or the distinct patterns exhibited in behavior (Intiful et al., 2019).

In addition, employee personality dimensions strongly co-related with image to an organization; in return, it has effect on productivity and profitability (Hajnik, 2014). The success of many business organizations has different factors. One of the major factors is positive personality of employees of the firm. In the regard, service providers’ personality is a crucial element of business success and productivity for every business institution (Smith, 2011).

Personality dimension’s also influence every person productivity and performance in the organization. Good personality character helps to develop the employee morale, productivity and team-building abilities (Khormae, 2016). The relation and contacts that every customer will have with employees of an organization is an opportunity to increase brand image of the firm as well as to retain new and loyal customers. Likewise, those customers may get services with friendly personality manner of employees served in the organization.

A number of studies have shown a clear and consistent dominance of certain personality preferences, with some authors expressing concern about the implied narrowness of the accounting profession and necessary skills such as tactical thinking and convincing communication. Well-constructed measures of normal personality are valid predictors for wide range of occupational performance in marketing, linked to performance and productivity (Hajnik, 2014).

Various researches in relation to big five personality dimensions conducted previously. Among them, Ghorbani explained that big five personality dimensions have positive and negative attributes. A positive personality is important in order to make good relationship with different stakeholders of the organization to become successfully and effectively promote brand image. On the contrary,
negative personality dimensions affect the overall productivity. Therefore, sustainability and quality service can be the attribute of employees having positive personality, is important to improve their work experience. Big five personality of employees is important to make sure the organization can accomplish the process and activities successful (Ghorbani, 2014).

Nekljudova (2019) in his study explained that Openness to experience is define as being innovative, deviating approach and open-minded person, the most controversial of the features of the Big Five, with which you can describe a huge number of people, like those who appreciate art, love to travel, try new products and those who like to fantasize. A person can be open in relation to a myriad of things; we only hope that a detailed look at certain types of the main features of the big five can give a clearer understanding of openness, experience and its importance for the individual.

The journal ‘Development and validation of the Behavioral Indicators of Conscientiousness’, assesses personality traits collapse behaviors, thoughts, and feelings into a single measure without distinguishing between these different manifestations. To address this lack of specification, the current study develops and validates a measure that assesses a number of broad behaviors associated with the personality trait of conscientiousness. The finding concluded that low conscientious level is mostly similar to the lower-order structure in existing trait measures. Overall, the finding recognize specific behaviors that conscientious individuals tend to perform and best bit possible advantages of this attitude. Highly conscientious people are responsible, reliable, self-control and determined. Conscientiousness also refers to the person who has ability to plan, organize and strategically think towards the goals and become successful in carrying out the task (Jackson et al., 2018)

Extraversion is a higher-order dimension of personality variation encompassing individual differences in sociability, assertiveness, positive emotionality, approach tendencies, and status motivation. The extraversion continuum emerges consistently as a salient higher-order dimension of behavioral variation within human populations, which likely explains its ubiquitous inclusion in personality trait taxonomies going back to the prescientific era. Extraversion levels correlate positively with various subjectively desirable and reproductively beneficial life outcomes, but highly extraverted behavior also brings potential costs. Consistent with the theory that extraversion’s evolutionary persistence reflects these cost-benefit tradeoffs, variation in extraversion levels is often adaptively patterned in relation to circumstances that predict the magnitudes of these costs and benefits including organization success(Ahmad et al., 2014).
Agreeableness is people with courteousness, good-natured and caring individuals and groups. It is related to the interpersonal behaviors. Behaviors of individuals contribute great effect on organization performances. An individual tend to agreeableness personality dimension have successful and good relationship with others. In contrast, persons with low agreeableness lacks cooperation with the others due to, they do not trust other people. This affects coordination, relationship and trustworthiness to do with others. (Graziano et al., 2017).

Neuroticism personality dimension refers the degree in which a person experiences the life as difficult, threatening, painful and unsafe. In his study investigate the neuroticism personality dimension influences and give impact on general life of satisfaction. This study identifies that employees have neuroticism personality character due to negative personality character, which affects the level of job satisfaction, and hinder the overall performance of employees and organization (Smith, 2011).

As many researches were addressing on big five personality dimensions of employees working in an organization explained above; many of them may not analyze the effect of personality dimensions on organizations brand image. However, another researcher conducted by Şener (2019) demonstrates that personality can affect organization brand image. The researcher also argues that personality traits like adaptability and responsibility had significant effect on organization brand image, even if these personality traits are in the sub parts of big five personality traits.

Yideneku (2018) also argues that big five personality dimensions except neuroticism can affect the brand image of an organization. However, her study samples were only sales person employees. (Cheng Wu et al., 2011) contended that not only sales person and but also every employee’s personality working in an organization has a great contribution for organization brand image to the individual consumer’s over other methods of communication. Therefore, the purpose of this study is conducting filling this information gap and to enhance knowledge of the researcher by considering the general and specific questions under the study of commercial bank of Ethiopia, Bahirdar city branches.

1.2. Statement of the Problem

Currently there are many financial and non-financial organizations in the world. However many of them cannot survive different challenges they incurred. Due to this reason they become easily collapse and obligated to drop out from the market. However, the major weakness behind their
failure is inability to know their major problem. Hence, well-stated problem is half solved (Einstein, 1982). In this regard identifying personality dimensions of employees has its own great effect for the survival, productivity of an organization (Najam us Sahar, 2016).

Asaari et al. (2018) studies that the effect of employees personality on organizational performance. Results of this study confirm that personality is a significant predictor and base for organization performance. In doing their study, the researchers briefly explain some of the problem facing about the personality and behavior of person or employees that can be impact on performances. The research work further investigates the subject matter of sample opinions of various authors on personality types, theories, and its effect on performances.

Yesil & Sozbilir (2013) studies on an empirical investigation into the impact of personality on individual innovation behavior in the workplace explores the effect of personality characteristics on individual innovation behavior. Hypotheses of the study were drawn from the related literatures and tested through the data collected from hotel employees located in Kahramanmaras in Turkey. Data was analyzed via Smart PLS program. The results shows that openness to experience is positively related to individual innovation behavior and other personality dimensions have adverse effect on it. The finding provides there was a relationship between personality of individuals and individual innovation behavior in the workplace of an organization.

Lack of good personality dimension and poor integration of employees affect organizational image (Khamitov et al., 2019). (Akin, 2017) studies the effect of sales person’s personality on corporate image by using Cattel’s sixteen personality. The study indicated that 81% of organizational leaders acknowledged the importance of personality trait to build good organizational brand image but only 14% identified an effective personality characteristics for their organization. Most organization employees lack good personality traits, which often results in poor brand image on the eyes of their customers to succeed effective service delivery across processes of the organization. Additionally some senior organization heads lack strategies to establish good personality culture of organizations to improve brand image (Zhang, 2015).

Especially service provider organizations of financial institutions like banking industries should give especial attentions for personality of employees; they are directly interacting with their customers for the day-to-day activities. If these things are not met, the business organization will lose its customers and collapse in a short period of time (Abdullah et al., 2016). Based on this argument
Personality of employees is important to make sure the organization can accomplish the process and activities as specified way. In this regard employees with a positive personality dimensions will build a positive brand image and satisfy the customers that will result success to the business organization as well (Sadeghi & Garosi, 2017).

Many researches have put into different viewpoints and theories how employee’s personality influences brand image, which makes an organization to be successful and competitive advantage. Said et al. (2017) founds in their study, from the many factors that can influence organization brand image: personality is one of the major factors to build good branding in Libian oil and gas company. Since some individuals are a subject to negative affectivity, while others are predisposed to positive affectivity. A cross sectional design used to address the research objective. The collected data were analyzed through correlation coefficient and regression analysis. However, the extent the association has not been investigated comprehensively; mainly focused on openness conscientiousness and neurotic personalities in the context.

On the other hand (Kim et al., 2008) investigate that how Personality affects brand of an organization. The study was mainly focused on empirical Evidence from Banking Sector of Pakistan; personality affects the brand image of the bank so that personality analysis best performing workforce could be hired for banking sector in Pakistan. Results of the study proven that personality is a good predictor for brand image of the organization. Extraversion, Conscientiousness, Agreeableness and Openness to Experience has positive but insignificant effect on brand image of the organization while neuroticism has negative significant effect on brand image.

Youshan & Hassan (2015) study “The Effect of Employees Personality on Organizational Brand Image” on insurance company was analyzed based on questionnaire to the sample size of 100 of respondents. The study found that conscientiousness and agreeableness have a significant and positive impact on organizational brand image. The finding of the study discovered that; consciousness and agreeableness personality dimensions have positive and statistically significant effect to build the brand image of organizations. Openness and extraversion personality dimensions have positive but insignificant effect. However, neuroticism has negative but significant effect towards the insurance company (Youshan & Hassan, 2015).

Those studies explained above have their own limitations: some of them uses Cattels personality model; the large and vague sixteen personality dimensions, on the contrary some of them uses
Eysenck’s personality model; small and constricted three personality traits (i.e. extraversion, neuroticism and psychoticism). Additionally the study done by other researchers also, may not represent the current situation. Therefore, this study conducted with the objective of assessing personality dimensions of employees based on the contemporary big five-inventory model of Sener. It consists of openess to experience, conscientiousness, extraversion, agreeableness and neuroticism and its relationship with organizational brand image in the case of commercial bank of Ethiopia to forward possible recommendations for the organization.

Commercial bank of Ethiopia is one of the major profitable financial organization in Ethiopia. Especially In the last 10 consecutive years the bank’s profitability is increasing by an alarming rate annually. Due to this reason, the organization has its own great contribution for the country; by filling the budget deficit, supporting basic mega projects, pioneer to introduce modern banking, plays catalyst role in the economic progress and development. Currently the bank total assets is more than 810 billion Ethiopian birr. Additionally the bank has recorded sustainable financial performance and profitability. The reason for its profitability is the organizations have good public trust and brand image (Commercial Bank of Ethiopia annual report, 2019).

However, it is questionable that, either the big five personality dimensions of employees has positive or negative relation on brand image for this consecutive achievement. This was the issue that, the researcher is initiating to conduct the effects of big five personality dimensions on organization brand image in commercial bank of Ethiopia, Bahirdar city branches.

CBE employees who are working in Bahir Dar City branches were taken as target of the study due to multiple reasons. First, Commercial Bank of Ethiopia has its own code of conduct that obligate all employees to have good personality character all the day of working hours, which makes them as well as the company to be effective and efficient to handle the customers. Secondly, CBE employees can be found relatively in formally organized way to conduct the survey easily. Thirdly, the researcher has been working in the institution for long years, which has important contribution for easy facilitation of data collection by taking in to account cost and time.

1.3. Research Questions

To address the problem statement the following main and basic research question are set. The main research question is what is the effect of big five personality of employees on CBE brand image? Whereas the sub questions are:
What is the effect of openness personality of employees on brand image of CBE?

How conscientiousness employees do affect the brand image of CBE?

What kind of relation is exist between extraversion personality and brand image of CBE?

What is the effect of agreeable employees on the brand image of CBE?

How neuroticism personality of employees do affect the brand image of CBE?

1.4. Objective of the Study

1.4.1 General Objective:
The general objective of this study is to investigate the effect of big five personality of employee’s on organizational brand image of CBE in Bahirdar city branches.

1.4.2 Specific Objectives:
The study has following specific objectives:

- To explore the effect of openness personality of employees on brand image of CBE.
- To access the relationship between conscientiousness employees and brand image of CBE.
- To examine the effect of extraversion personality of employees on the brand image of CBE
- To investigate the relation between agreeableness of employees and brand image of CBE.
- To access the effect of neuroticism as a personality dimension on brand image of CBE.

1.5. Significance of the Study

This study used as a practical guideline for any individual or organization who wants to look and study on the effect of personality dimensions on brand image and related issues. It provides some insight about how maintaining big five personality of employees is important to boost brand image of the organization that maintains balance between the customer exception and the service of the organization. It also helps the organization to provide great deal of emphasis on importance of building positive personality dimensions of employees for long-term success of the organization.

Generally, this thesis provides information used as reference for further studies and investigations regarding to the arena of big five personality dimensions and brand image of organizations. Hence,
the study can open a door or utilize as an initial base to conduct further studies in various public organizations.

1.6. Scope of the Study

The study is limited to a section of the effect of big five personality dimensions of employees on brand image measures in CBE, Bahir Dar city branches. The findings of this study would have paramount importance if more employees of CBE branches had been included in the research. However, it was practically unattainable to assess more than the selected branches due to lack of time and financial resources.

1.7. Limitation of the Study

Not all the employees of CBE were taken as the subject of the study. Not only this but also, the fact that the study is only conducted in Bhirdar city branches which limits the generalizability of the research findings. In addition to the big five personality dimensions there will have several variables affecting brand image like consumer behavior, environmental factors, demographic factors, salary and benefits etc. which this study does not cover.

1.8. Definition of Terms

**Big five personality dimensions**: five broad dimensions commonly used to describe the human personality. These are openness, conscientiousness, extraversion, agreeableness and neuroticism (Soto & John, 2017).

**Openness**: is a general appreciation for art, emotion, adventure, unusual ideas, imagination, curiosity, and variety of experience. It is the level of an individual to like new things and to be kind on the eyes of others (Nekljudova, 2019).

**Conscientiousness**: is a tendency to display self-discipline, act dutifully, and strive for achievement against measures or outside expectations. It is the level of doing what individual say to do, (Jackson et al., 2018).

**Extraversion**: characterized by breadth of activities (as opposed to depth), urgency from external activity/situations, and energy creation from external means. It is the level of like hanging out with other people (Tekln, 2016).
Agreeableness: reflects individual differences in general concern for social harmony. Agreeable individual’s value getting along with others. It is the level of kindness or agreeable with others (Graziano et al., 2017).

Neuroticism: is the tendency to experience negative emotions, such as anger, anxiety, or depression. It is the level of stable emotionality (TekIn, 2016).

Brand Image: the mirror in which the company’s key values are reflected (Prayag, 2007).

1.9. Organization of the Study

This thesis had five chapters, which discusses on the entire content of the study. The first chapter is introduction that consists of background of the study, statement of the problem, research question, research objectives, and significance of the study, scope of the study, limitation of the study, definition of terms and organization of the study. Chapter two describes the review of the relevant literature and chapter three that describes the research design and methodology which deals with introduction, research area, research approach, research design, research population, sample size, sampling technique, data collection, data validity, data reliability, data preparation, data analysis and ethical considerations.

Chapter four consists the research findings and discussion, which describes; introduction, response rate, demographic analysis of respondents, descriptive analysis of brand image versus determining factors, correlation analysis, regression analysis and hypothesis testing were discussed in detail. Lastly, chapter five summary, conclusions and recommendations have discussed based on the finding.
CHAPTER TWO
LITRATURE REVIEW

2.1 Theoretical Literature Review

This topic provided an insight about the theoretical view of the topics under study. In line with the objectives of the study, the chapter covers topics related to the theories and concepts of big five personality dimensions and brand image. In addition, empirical research findings and conceptual framework of the study presented following the theoretical literature review.

2.1.1 Definition and Concepts of Personality

Personality simply defined as “Non contextual factors that shape the person and their activities” (Ghorbani, 2016). Personality is what makes a person a unique, and it is recognizable after birth. In other words, personality is the characteristic set of emotional patterns, behaviors and cognitions that involve from environmental and biological factors. The early research on personality, which mainly aimed at description and explanation, began with identification of the personality terminology in the lexical language i.e. single word. The later interest was shift to more applied areas like measurement of personality traits and prediction of future behavior. Personality traits expressed through the person’s behavior. The situations are barriers for personality traits (Soto & John, 2017). Yet they traits are powerful to overcome them.

The term personality used in a number of ways including the apparent features of individual person. However, scholars use it to refer to the characteristic pattern of thinking, feeling, acting, observing and analyzing. By characteristic pattern mean the consistent and distinctive ways person’s ideas, feelings and actions are organized (Ahmad et al., 2014). When we talk about personality of an individual, we usually mention to the totality or whole of the person characteristics. Thus, the enduring pattern expressed by the person in various situations is the assurance or of personality. Theories of personality go beyond the literal meaning of personality, which stands for large masks used by actors and artists in ancient Greek drama. Contrary to this, the personality theorists view personality as the essence or identity of the person. It is a person’s “true” inner nature(Soto & John, 2017). The distinctive impression that a person makes on other peoples is equally essential in order to understand personality. However, psychologists and scholars in many ways have defined personality as the theoretical perspective or position, which directs our attention to particular aspects.
2.1.2 Theories of Personality

Understanding an individual’s personality is difficult and challenging task. Personality is so complex that no single theory is able to cover its characteristics. Different theories of personality approach the structure and functioning of character from different situations. There are four major theoretical perspectives of personality. They include psychoanalytic, trait, humanistic and social-cognitive perspectives. Each of these perspectives attempts to describe different patterns in personality, including how these patterns form and how people differ on an individual level (Ejaz & Ara, 2013).

I. The psychoanalytic perspective

Founded by Sigmund Freud, explains the psychoanalytic perspective of personality give emphasis to the early childhood experiences and the unconscious mind. Freud, in this theory explains the influence of the unconscious, the importance of sexual and aggressive instincts, and early childhood experience a person. This theory has been very influential in literary circles, art, psychology, psychiatry and films. Many of Freud’s ideas have become part of everyday usage. He started his career as a neurologist and developed in the course observations of his patients, as well as, meditation. He used free association to support his patients recover forgotten memories. Freud learned that mind is like an iceberg and we have limited conscious awareness.

Freud proposed that psychological forces operate at three levels of awareness level, the thoughts, feelings, and feelings that one is aware of present. Conscious level contains information of which one is not currently aware; however, they can easily enter conscious attention. Unconscious level consists of thought, feelings, wishes, drives etc. of which we are not aware influences our conscious level of activity.

II. The humanistic perspective of personality

The humanistic perspective of personality or theory focuses on psychological growth, free will, personal awareness and takes a more positive outlook on human nature and how each person achieves its possible capacity. This viewpoint proposes that within each individual is an active innovative force, usually called “self”. This force seeks expression. It develops and grows. This perspective, also well known as the third force, underlines on human potential and characteristics like self-awareness and free will. It views human beings as naturally good. The conscious and subjective insight of self is reflected as very significant (Kumaranayake, 2017).
Carl Rogers and Abraham Maslow are the main advocates of the humanistic perspective. Abraham Maslow proposed the idea of self-actualized people. He suggested that human motives are settled in a hierarchy of needs. Human needs are organized from physiological needs to self-transcendence. Maslow notes that the self-actualized people have realistic perception are free, easily accept self and others, creative, enjoy and appreciate positive aspects of life, like secrecy and freedom. Carl Rogers reflects that the basic human motive is actualizing leaning. It is the inborn drive to maintain and enhance the human organism. Rogers experiential that people are motivated to act in accordance with their self-concept. They deny or mislead the experiences that are contrary to their self-concept. His notion of a fully functioning individual is that the self-concept is flexible and changing. It holds an optimistic view of human beings.

III. The social cognitive perspective

This perspective developed by Albert Bandura views behavior as influenced by the interaction between persons and the social framework. This perspective assumes that our thoughts and actions are originated from the social world but it is essential that human beings have capacity for self-regulation and engage in active reasoning processes. The theory is concerned based on laboratory research. However, the theory ignores the unconscious factors that influence behavior. The theory also underlines the rational side of life while ignoring the emotional side.

(Hee DBA & Johari PhD, 2014) emphasizes the significance of observational learning, self-efficacy, situational influences and cognitive practices. The social cognitive perspective or theory focused on the role of thought and memory in personality of a person. We often find that the expectations and skills learned by people are very important in shaping behaviors.

IV. The trait perspective

This theory also called dispositional theory focused on identifying, describing and measuring the specific characteristic behaviors and sensible motives that make-up human personality (Aghaz & Hashemi, 2014). The trait based personality theories define personality as traits that predict a person’s behavior. It also an approach to the study of human personality that is primarily interested in the measurement of traits, which is the expected pattern of behavior, thought and emotion (Ejaz & Ara, 2013). They represent a relatively stable and enduring predisposition to behave in a given way. Traits are regularly used in describing people. The focus of trait approach is very common and involves estimating list of personal characteristics. Trait theories of personality mainly focuses on
identify, describe and measure the individual differences. The apparent traits are called surface traits e.g. happy, cordial (Alghamdi et al., 2017).

Essence proposed a theory, which categorizes people in four types: introverted neurotic, introverted-stable, extraverted- neurotic and extraverted-stable. In subsequent work, Essence proposed psychoticism as another dimension of personality. However, human behavior is an outcome of interaction between traits and situations. Hence, the situations chosen and consistency in responding to situations indicate the value of traits (Davis, 2012).

A trait is a relatively stable characteristic that causes individuals to behave in certain ways unlike other theories of personality, such as psychoanalytic or humanistic theories, the trait theory to personality is concentrated on differences between individuals (McLead, 2020). The combination and interaction of various traits form a personality that is unique to each individual are the distinctive qualities or characteristics of individuals (Smith, 2011).

Trait theories as Cattell’s and Eysenck’s have considerable research. Researches result of Cattell focused on too many traits and Essence on too few. As a result, a new trait theory often referred to as the "Big Five" theory appeared (Boeree, 2018). This five-factor model of personality represents five core traits that interact of human personality. These are extraversion, agreeableness, conscientiousness, neuroticism and openness (Smith, 2011) Therefore, this study will focus on the trait perspectives of personality.

2.1.3 Big Five Personality Dimensions (OCEAN)

The big five personality dimensions also called the big five personality traits, which is a characteristic pattern of thinking, feeling, or behaving that tends to be consistent over time and across relevant circumstances (Dalpé et al., 2019).

Over the years, several theorists have attempted to give an explanation to the psychological phenomenon of personality some of which include all port, whose approach to personality was criticized for being too inclusive, and Eysenck’s who was criticized for being far too simplified. However, a group of researchers in 1980’s came to the conclusion that there are five major personality traits. This theory is often called the Big Five Personality Dimensions, also popularly known as OCEAN; a handy acronym, to outline these traits. The Big Five theoretical perspective is a classification system of traits which are believed to capture the essence of individual differences in personality. These are extraversion; the level of like hanging out with other people, agreeableness;
the level of kindness or agreeable with others, conscientiousness; the level of doing what individual say to do, neuroticism; the level of stable emotionality, and openness; the level of an individual to like new things (Soto, 2018).

Figure 2. 1 Imaginary view of the big five personality traits

Source: The big five personality traits Soto (2018)

The Big Five personality dimensions also commonly known as OCEAN i.e. referred to as Openness to Experience, Conscientiousness, Extraversion, Agreeableness, and Neuroticism respectively (Soto, 2018).

2.1.3.1 Openness

As Costa & McCrae noticed, openness is one of the big five factors, personal characteristics, which describe the ability effectively take ideas, situations and lifestyles, even if they are absolutely new and unusual. It represents differences in intellectual interest, aesthetic sensitivity, and imagination. Highly open individuals enjoy thinking and learning; are sensitive to art and beauty, and generate original ideas, while close-minded individuals tend to have a narrow range of intellectual and creative interests.
Openness is most strongly associated with intellectual (knowledge) and creative outcomes. Highly open individuals tend to score higher on tests of creativity and intelligence, and to follow scientific and artistic professions. They are also more likely to hold liberal political and social attitudes to describe themselves as spiritual (but not essentially religious).

2.1.3.2 Conscientiousness

Conscientiousness is the another big five personality dimension which means the tendency of individual differences to follow socially prescribed norms of desire control, to be goal-directed, playful, able to delay enjoyment, and to follow norms, procedures and rules. In other words Conscientiousness is a tendency to show self-discipline, act respectfully, and endeavor for achievement against measures or outside expectations. It is related to the way in which people control, regulate, and direct their impulses or desires. Highly conscientious individuals prefer order and structure, pre-determined work to follow their goals, and are committed to fulfilling their duties: is often perceived as being stubborn and focused. Whereas low conscientious individuals are associated with flexibility and freedom, but can also appear as carelessness and lack of reliability comfortable with disorder and less motivational behavior to accomplish tasks (Jackson et al., 2018).

Conscientiousness is an important predictor of accomplishment and health related outcomes. Highly conscientious students tend to earn higher grades, and conscientious workers tend to perform better in a diversity of occupations. Highly conscientious individuals also tend to preference for planned rather than spontaneous behavior. They are also more probable to hold conservative political attitudes and religious beliefs (Bornstein, 2018).

2.1.3.3 Extraversion

Various psychological and behavioral professionals define extraversion. According to Jackson et al. (2018) extraversion is defined as gregariousness, confidence, assertiveness, sociable approach tendencies, positive emotionality, and standing with motivation.

It represents individual variances in social engagement, assertiveness, and energy level. Highly extraverted individuals enjoy socializing with others and comfortable to express their feeling in group situations, and frequently experience positive emotions such as enthusiasm, passion and excitement. Thus, extraverted individuals have more friends, dating partners, and their peers see them as having higher social gatherings. Generally, high consciousness individuals prefer social and
imaginative occupations, and are more likely to implement and adopt community leadership roles in a given society.

In contrast, low extraversion individuals, which commonly known as introverted persons prefer to become shyness, submissiveness, inconspicuousness, avoidance tendencies, and negative emotional behavior, socially and emotionally reserved. Psychologically, extraverts tend to practice greater subjective well being than introverts, especially in terms of the frequency and intensity of positive emotions. Therefore, Extraversion consistently predicts social outcomes.

2.1.3.4 Agreeableness

Agreeableness is one of the big five personality factors defined as the tendency to yield to the will of others or a tendency to kindly and cooperative towards others. It is associated with a number of affinitive and prosaically outcomes. Agreeableness captures differences in kindness, respectfulness, and acceptance of others (Graziano et al., 2017).

Agreeable individuals experience emotional worry for others’ well-being, treat others with regard for their personal rights and favorites, and hold generally positive beliefs about others; For example, their peers better like highly agreeable individuals, and their close relationships tend to be more stable and strong. They generally prefer social occupations and are more likely to hold religious beliefs, perform volunteer work, and assist in community leadership roles. Agreeable individuals are also less likely to engage to criminal behavior. Disagreeable individuals tend to have less respect for others, and for social norms of politeness.

2.1.3.5 Neuroticism

Neuroticism is defined as a tendency to experience negative affects (Costa & MaCrae, 1992). It is a personality dimension representing the degree to which a person experiences the world as distressing, hostile, and unsafe. Occasionally neuroticism referred as socially desirable extreme, emotional stability, which captures variances in the frequency and intensity of negative emotions (Matthews et al., 2019).

Highly neurotic individuals tend to be experiencing anxious, sadness, mood swings, labile, anxious, tense, and withdrawn and feel dissatisfied with themselves and their lives whereas Individuals who are low in neuroticism tend to be content, confident, and stable, emotionally stable, remain calm and resilient, even in difficult circumstances. Neuroticism is negatively associated with subjective well-being and mental wellbeing. For example, highly neurotic individuals tend to experience lower
levels of overall life satisfaction, as well as lower satisfaction in a number of specific life domains (e.g., job and relationship satisfaction). They are also at increased risk for various forms of psychopathology, including anxiety and mood disorders.

**NEO PI-R Personality Inventory**

Generally the figure 2.2 below explained the big five personality dimensions based on (McCrae and Costa (2008) which were further studied by Soto and John (2017), categorized the characteristics of the big five personality based on cognitive stability, cognitive flexibility, cognitive efficiency and temperament which are defined as follows.

**I. Cognitive efficiency**

Cognitive efficiency is a multifaceted construct that describes the ability to reach learning, problem solving or instructional goals through optimal use of mental resources. Cognitive efficiency (CE) is generally defined as qualitative increases in knowledge gained in relation to the time and effort invested in knowledge acquisition. An individual in high cognitive efficiency is positive in openness, conscientiousness, extraversion & agreeableness and negatively neurotic and vice versa for low cognitive efficiency.

**II. Cognitive flexibility**

Cognitive flexibility refers to the ability to switch between thinking about two different concepts or to think about multiple concepts simultaneously. In other words it is the ability to adapt behaviors in response to changes in the environment Individuals those who had high in openness and high in extraverted have high cognitive flexibility and the reverse is low cognitive flexibility.

**I. Cognitive stability**

Cognitive stability refers to our ability to follow behavioral plans in the face of distraction or task performance in the presence of irrelevant distractors. It assess the individual spontaneous (unplanned) in response to ambiguous stimuli to quantify the individual dispositional cognitive flexibility in a theoretically motivated way (i.e., as a proxy for attractor stability). A person with high cognitive stability is high agreeableness & conscientiousness and low neuroticism personality dimensions. On the contrary, the low-level agreeableness & conscientiousness and high neuroticism personality of individuals are considered as low cognitive stability.
Figure 2.2 The big five personality dimensions

Source: The big five personality dimensions Soto and John (2017)

II. Temperament
Temperament refers a person's temperament is formed as an infant and never changes. It simply develops over time. Studies have shown that temperament remains constant and serves as a means to help you determine how you will react to situations. It is a way to recognize consistent personality traits. A person can have any combination of the temperament types to make up their overall personality.

**Sanguine:** This is anyone who is always positive, socially active, and always moving. Nothing brings them down, no matter the circumstances. Individuals are more enthusiastic, active and social. It indicates that negative in neuroticism and positive conscientiousness personality dimension.

**Choleric:** This is someone who easily gets irritable and has a short temper. Their short fuse does lead to getting things done quickly, so there are advantages to a choleric temperament. Choleric-fast, short tampered and irritable. Both positive in neuroticism and extraversion personality dimension.

**Melancholic:** This person is quiet, but they have wisdom and can analyze a situation deeper than others can. It is someone who you would want on a team. They may not say much, but each word has an impact. Melancholic-analytical, wise and quit with neuroticism (+) and extraversion (-) personality dimension.

**Phlegmatic:** This person is always relaxed and at peace with themselves, even if it feels like their world is falling apart. They may not necessarily be an optimist, but instead someone who is okay with the negative situation they are facing at a moment. Phlegmatic persons relaxed and peaceful i.e. both negative personality dimensions on neuroticism and extraversion.

Obviously, temperaments can overlap. Someone can have signs of all four temperaments in them, or have one stand out amongst the rest.

Generally, family life and the way someone was raised will also affect the big five personality dimensions. Soto and John studies have shown that about half of the variation between individuals results from their genetics and half from their environments. Thus the researchers have found conscientiousness, extraversion, openness to experience, and neuroticism to be relatively stable from childhood through adulthood (John and Soto, 2019).
Table 2.1 Features of the big five personality dimensions

<table>
<thead>
<tr>
<th>Personality dimensions</th>
<th>Definition</th>
<th>Characteristics</th>
<th>High</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Openness</td>
<td>The tendency to experience intellectual and creative ideas</td>
<td>Curious, Open to emotion, beauty, more creative and more aware of their feelings</td>
<td>Perseverance, pragmatic characteristics, data-driven, dogmatic, and closed-minded.</td>
<td></td>
</tr>
<tr>
<td>Conscientiousness</td>
<td>A tendency to control, regulate, and direct their impulses</td>
<td>Being stubborn and focused, planned rather spontaneous behavior</td>
<td>Flexibility, spontaneity, sloppiness and lack of reliability</td>
<td></td>
</tr>
<tr>
<td>Extraversion</td>
<td>Characterized by breadth activities (as opposed to depth) and energy creation from external means</td>
<td>Extraverts: Enjoy interacting with people, Enthusiastic, action-oriented, High group visibility</td>
<td>Introverts: They tend to seem quiet, Low-key, deliberate, Less involved in the social world</td>
<td></td>
</tr>
<tr>
<td>Agreeableness</td>
<td>Reflects individual’s value getting along with others</td>
<td>Kind, generous, trusting and trustworthy, helpful, optimistic view</td>
<td>challenging, argumentative, untrustworthy</td>
<td></td>
</tr>
<tr>
<td>Neuroticism</td>
<td>The tendency to experience negative emotions</td>
<td>More negative life event and worse psychological well being</td>
<td>Less easily upset, less reactive, calm, depressed</td>
<td></td>
</tr>
</tbody>
</table>

Source: Developed from the Literature Soto (2018)

2.1.4 Development of Big Five Personality Dimensions

Can Personality Traits Change? To answer this question first it is better to understand development of big five personality dimensions, used to know whether personality could change over time or not. According to older personality theories, the individual’s personality type is inborn and does not change over time (Kivunja, 2018).

However, recent reports indicated that individuals could develop personality traits and habits that differ or even directly contradict the explanation of their type (Roberts & Mroczek, 2018). The situation where people live in can shape their personality in a certain way and force them to develop
traits and behaviors that might be foreign to their type (Alghamdi et al., 2017). For instance, if a person is naturally unplanned and spontaneous, but the work schedule is very structured and the manager is obsessive about schedules, the preferences of the person likely to change to more organized and scheduled personality.

The more you try the more you will change (Roberts & Mroczek, 2020). Those researchers agree that the only valid way to measure personality is a framework called the Big Five. It measures each individual's level of personality character based on the measurement scales. For example, extraversion; the level of like hanging out with other people, agreeableness; the level of kindness or agreeable with others, conscientiousness; the level of doing what individual say to do, neuroticism; the level of stable emotionality, and openness; the level of an individual to like new things. The researcher wanted to express if people can actively choose to shift where they fall on one of the above scales, asking each one to identify some aspect of their personality they would like to change. Most wanted to be either more outgoing (i.e. more extroverted) or less neurotic.

Brent W. Roberts, who is a well-known Professor of Psychology and the Chair of the Social and Behavioral Sciences in August 27, 2019 studied on his title “Can you change your personality traits”? Based on his research work he also concluded that personality development is the development of the organized pattern of behaviors and attitudes that makes a person distinctive. Personality development occurs by the ongoing interaction of temperament, character, and environment. For example, a child's personality is determined by temperament, environment, and character; these and other factors change an individual from one personality dimension to the other.

Research by Roberts, B. W. (2010) also founds that at personality traits can be changed through different factors. In his study, a negative personality of an individual can be changed to the positive one or a positive personality of an individual to the negative one may change through the level of training and development, spiritual education, environmental condition, leaving standard, psychological guidance and counselling, job type, punishment style etc. Generally, a personal trait can be changed in one or many ways (Tasselli et al., 2018).
2.1.5 Brand Image

2.1.5.1 Definition of Brand Image

Brand image is simply an impression of attitudes and beliefs on a consumers mind developed over a period. The brand image is eventually the mirror through which the company’s key values are reflected (Prayag, 2007).

Today’s generation is quite impressionable and hence in order to enhance their personality, or to meet social standards, they gravitate towards branded products that are creating a stir in the market. This determines the product sales either it supplied by goods or services by an organization. The character and value of the brand is determined by its image, as it is the main component in the scheme of things and sustainability of an organization.

2.1.5.2 Organizational Brand Image

Organizational brands require a powerful management approach and intra-organizational factors handled with a greater attention. Especially the employees have a crucial role in forming and maintaining a good organizational brand. A powerful brand image not only improves customers’ interaction with the corporate and perceptions about the service delivery process but also contributes to the business’s financial performance (Sener, 2019).

A strong brand image is considered as asset a company, which can differentiate one company from others that cannot be copied by other competitors. Therefore companies must thus make serious commitment on personality development to investing in developing a brand strategy for products and services of an organization. Hence, it is the core for success, profitability and long-term sustainability.

Consumers identify the brand, which satisfies and differentiate from other competitors, and increases the likelihood that consumers will purchase the brand. A company product/services, which constantly holds a favorable image by the customer, would better gain a good position in the market, sustainable competitive advantage, and increase market share or performance. In addition, several empirical findings have confirmed that a favorable image increases customer loyalty and retention of customers (Hoai Linh, 2017)
2.1.5.3 Building Brand Image

Today’s generation is quite impressionable and hence in order to enhance their personality, or to meet social standards, they gravitate towards branded products that are creating a stir in the market. Brand image is simply an impression in the minds of customers developed over a period of time duration. This image of an organization brand determines the product sales of goods and services. The brand image is very important, as it is an accumulation of beliefs and views about an organization. The character and value of the brand has portrayed by its image, it is the mirror in which the company’s key values and beliefs are reflected (Hoai Linh, 2017).

The author explained above, Hoai Linh, also mentioned that there are different mechanisms of building good brand image. In his finding personality, dimensions are the vital and have significant effect on organizations brand image. In this study the researcher, focus on the effect of big five personality dimensions to build brand image of CBE.

2.1.5.4 Advantages of Good Brand Image

Organizations make an effort in one or more ways to increase their brand image on the ayes of customers. The reason behind is to increase job satisfaction, productivity, to develop job performance to achieve organization success.

The perception of a consumer towards a particular brand is in direct relation to the image of the brand. Having a strong brand image directly affects the consumer buying behavior, and hence premium brands as well as top brands have a target of building a strong and positive image of the brand. A positive brand image can make the decision process easier, thereby promoting a lot of repeat purchases as well as primary purchases. A promising brand image conveys the success of the product and gives results with increased sales and revenues. A positive image gives confidence to the customers as they feel that the brand is sincere and clear in its vision to create the best.

The main advantage is that a customer is secure in the knowledge that the brand is dependable and will provide him/her maximum benefits. The honor of a company is replicated by its brand image, which a person looks towards it. Hence, brand and its image are very important for the success of a company.
2.1.6 The Role of Big Five Personality Dimensions on Organizations Brand Image

Sener (2019) indicated that developing a positive big five-personality dimension increases the organization brand image. The big five personality dimensions focuses on the words individuals use while defining themselves and others and accepts that behaviors of individuals under different circumstances show consistency and have continuity (Soto, 2018). Thus the big five personality dimensions are important determinant factor for a corporate brand image, confirmed the existence of strong relation between big five personality and brand image of the organization.

In terms of businesses, personal characteristics is important while monitoring behaviors and establishing strategies accordingly. Businesses can achieve profitable changes as long as they can analyses personal characteristics accurately and establish an accurate correlation between their personality type and product or brand type of an organization (Kotler, 2000).

The big five personality can affect the corporate brand image either positively or negatively. The positive personality strengthen a competitive advantage for businesses depends on a powerful corporate brand image. Whereas the negative personality minimizes the company’s loyalty and performance due to less trustworthy corporate brand image (Khamitov et al., 2019).

2.2. Empirical Literature Review

2.2.1. Effect of big five personality dimensions on organizational brand image

Personality has its own effect on brand image; however, the tendency of big five-personality type to affect the brand image varies among organizations (Teimouri et al., 2016). Some authors discovered how the big five personality dimensions affect the brand image of organizations. Some of the empirical studies explained as follows.

Youshan & Hassan (2015) study “The Effect of Employees Personality on Organizational Brand Image” on insurance company was analyzed based on questionnaire to the sample size of 100 of respondents. Based on the findings from the analysis of data, the study found that conscientiousness and agreeableness have a significant and positive impact on organizational brand image. The finding of the study discovered that; consciousness and agreeableness personality dimensions have positive and statistically significant effect to build the brand image of organizations. Openness and extraversion personality dimensions have positive but insignificant effect. However, neuroticism has negative but significant effect towards the insurance company (Youshan and Hassan, 2015).
Awadh & Wan Khairuzzaman (2008) study “The Impact of Personality Traits and Employee Work-Related Attitudes on Brand Image of Service Business Organizations with the Moderating Effect of Organizational Culture”: in Case of Saudi Arabian context discussed several definitions of personality in the contemporary literature. The impact of personality traits (the big five model) and work related attitudes on brand image, including their inter-relationships was further discussed in an exhaustive detail. The study hypothesized that work-related attitudes and big five personality traits such as openness, conscientiousness, extraversion, agreeableness and neuroticism have direct positive significant relationships with organizations brand image, with the moderating effect of organizational culture in the Saudi Arabian context (Awadh and Wan Khairuzzaman, 2008).

An author called Ghorbani, studied “The impact of consumer personality traits on brand personality and brand loyalty” in Libyan oil and Gas Company. Specifically, the research has conducted using quantitative data where a set of adapted questionnaire was utilized to collect data from the respondents in Libya. The proposed framework had assessed based on five major personality components, namely openness to experience, conscientiousness, extraversion, agreeableness and neuroticism. Results revealed a significant and positive relationship between all components of personality (Openness to Experience, Conscientiousness, Extraversion, Agreeableness, and Neuroticism) and brand personality & brand loyalty, with the highest effect being from Openness to Experience and the lowest was from Conscientiousness. The conclusion of this study summarized from various angles. Researchers have renowned that identifying and understanding the personality dimensions is vital for the success of any organizations. This is because if employees have good brand image to their organization, the performance of the entire organization will affected, as employees are the main motorists for any organizations. The findings of this research indicate that elements in the framework significantly shows that the big five personality dimensions have high degree of influence on organizational brand image (Ghorbani, 2016).

Sener (2019) also studied on the title “corporate brand image. According to consumer personality characteristics”. Having on their study, the researchers considered some of the main concepts behind personality traits there is sufficient base to conclude individuals’ personality traits can affect corporate brand image. Although the relationship between some individual traits and the impact on corporate brand image was obvious. The result of the correlation analysis shows significant and positive relation exists between extraversion, agreeableness, openness and neuroticism personality trait corporate brand image at p<0.01. On the other hand positive but no statistically significant
relation exists between conscientiousness personality trait and overall impression, which p value >0.05 (Sener, 2019).

Additionally, Yideneku (2019) studied “the effects of sales persons’ personality traits on organizations’ brand image” a case study on Ethio-telecom. The study also focused on the big five personality dimensions on 123 sales person employees through questionnaire and 10 purposively sampled interviewees from 10 sales branch offices in Addis Ababa. The quantitative data was cleaned, organized and analyzed using STATA version 11 software and qualitative data was analyzed using appropriate qualitative data analysis method. The result of her finding shows that sales person’ personality traits of openness, consciousness, extraversion and agreeableness have significant effect on Ethio-telecom brand image. On the contrary, employees with neurotic personality dimensions have negative relation on brand image with statistically significant effect towards their organization. Her finding generalizes that the independent variables statistically and significantly predictor of the dependent variable (organization brand image) influenced amount of organization brand image by 82.1%. Extraversion personality trait was a major predictor and strongly correlated with brand image (Yideneku, 2019).

2.2.2 Effects of big five personality dimensions on job productivity

Najam us Sahar (2016) studied “The objective of this research is to find out the impact of personality type of an employee on his job productivity”. A survey of 10,000 individuals has conducted from different cities to elucidate the associations between organizational goals and a number of intra-organizational variables. In his research, the author Najam us Sahar founded that there are many factors which affect the employee performance and which are either affected by employee’s performance or employee’s performance is affected by them. Among those factors, the big five personality of an employee plays an important role. The findings of the study also have numerous implications for experts. At a strategic level, the study suggests that organization officials should acknowledge that decisions at an organizational level regarding the personality of an employee could have a significant effect on the productivity of an employee, further increases profitability of the organization. Further, managers of functions may find it beneficial to manipulate a range of intra-organizational variables to enhance employee productivity (Najam us Sahar, 2016).

Personality trait helps to improve employee morale, productivity and team-building abilities, which further facilitates an organization to have good brand image on the eyes of customers. Understanding how positive and negative big five personality dimensions affect the brand image is a significant
tool in creating a harmonious work environment and accomplish the organization goal (Sadeghi & Garosi, 2017). A positive personality trait at work is important since work is a place where people interact with co-workers and colleagues. In this regard, a positive personality trait helps to cope more easily of daily affairs of life and enable to see the helpful life (Cheng Wu et al., 2011). A positive personality in the workplace is essential how employees do at work and handles customers. Major sales and marketing researchers study the link between personality and consumer purchasing behavior. These studies found that personality factors influence greatly what consumers purchase, as well as when and how they use products and services (Saufi et al., 2017).

Workplace negative personality and attitude of employees affects how the customers handled. Failure to respond properly to customers can negatively affect a business. A study conducted among employees presented 72% of respondent’s shows their negative attitudes affect their performances at different times. From customer service representatives it also founds that, who have neither the authority nor the ability to resolve customers’ problems on their own, run the risk of isolating customers and transferring them from agent to agent without any resolve due to negative personality of salespeople (Magandini & Ngwenya, 2015). To avoid damaging effects in the organization business, organizations needs to make sure that the employees who will be working most closely with customers acquire the appropriate training and authority to manage issues that triggers them express characteristics of negative personality traits (Cheng Wu et al., 2011).

2.2.3 Effects of big five personality dimensions on job performance

Mahlamäki et al. in 2015 studies the “The Influence of Personality on the Job Performance as a Key indicator”. The researchers briefly explain some of the problem facing about the personality and behavior of person or employees that can be impact on organization performance. The research work further reviewed to the related literature on the subject matter to sample the opinions of various journalists on the subject. The journal of related literatures centered on personality types, theories, and effect on performances. The study employed drafted questionnaire, and the use of primary data as the major instrument for collecting information. The data gathered was analyzed based on questionnaire distributed to the sample respondents. The sample employees participated in this research was about 100 of respondents. Based on the findings from the analysis of data, the study found that Conscientiousness and Agreeableness have a significant and positive effect on organizational performance. Conclusions was drawn and recommendation also made on how to ensure employees gives positively personality not only in the workplace but also to the environment.
t in order to confirm that the employees always produces good behavior and personality to increase the productivity and performance of the business. (Mahlamäki et al., 2015)

The organizations might lead to skip going through these consideration when managers or supervisors in rush are trying to arrange a work team or looking for the right individual for a given job position. This is simply a heads up for management to avoid burning employees putting them to do a little that they are not meant to do. Not only what are the core skills and competencies of employees, but also what their personality are for the organization there is much more to gain if they were look for the right fit between employees’ skill, competences and personalities. They strongly believe that the output will worth the effort. Based on the findings, it is evident paying highly conscientious and agreeable personality types to work in the organization could improve performance. Therefore, human resource, marketing and operational managers ensure and identify the personality type before they made any recruitment and selection decision and the human resource department should ensure that the arrangement of proper training and development activities takes place in the formation at regular interval of time.

2.2.4 Effect of big five personality dimensions on Organizations’ Success

Employee personalities play a critical role in determining success. Although management has paid particular attention in training and developing the employees, they seem to neglect the profound impact of the personality of the employee’s performance. Given the same tools, level of education, and propensity to work, some employees succeed where others fail (Dalpé et al., 2019). A research conducted in telecommunication internet provider in Zimbabwe revealed that self-efficacy, locus of control, and proactive personality determines sale performance (Magandini & Ngwenya, 2015)

Every employee is the face of his or her company to clients, giving personality to a lifeless product and business (Singh, 2014). The sales persons’ personality and attitude will shape the customers’ opinion of and feelings near the product, company, and brand. The way a client feels about and interact with employees will often determine the way the client feels about the organization (Yakasai & Jan, 2015). Their personality and behavior must give clients positive and confident approaches about the product or service they are considering. Those personality traits help persons to make the sale and create a positive organization brand image further yields the organization become success.

In this study, the researcher will hypothesized that big five personality traits of employees will have positive effect on organization success. An important question, which type of personality traits exists
among the employees, what relationship between personality traits and organization success via brand image and what kind of opportunities available in employee’s personality traits were answered. Hence, this research will be tested an approach to fill this gap.

2.2.5 Practice of Big five personality dimensions and Brand Image in CBE

Commercial bank of Ethiopia provides its financial services to its customer through different ways. Among the many service rendering mechanisms it invests on employee personality mechanisms; given in training and other internal memos and personal outlooks on how to handle the customers and how easily create friendship with customers to work together. At head office and district levels the training and development department gives different workshops and training materials to its employees (Annual Report of Commercial Bank of Ethiopia, 2019). However, those mechanisms in one or another way were not continuous and are not supported by scientific methods. Hence complains raised by customers are coming raised in alarming rate from time to time. (Annual Report of Commercial Bank of Ethiopia, 2019) There are total of more than 29,700 employees currently working in Commercial Bank of Ethiopia. Within this, 25,690 works at branch level and have a direct relationship with customers. This study conducted among sampled employees at branch level that have direct relationship with customers.

2.3 Conceptual Framework

Sener (2019) big five personality dimension shows the main and important personality traits used to differentiate an individual character from others. As shown the figure 2.3 below the conceptual framework has the two variables that are interrelated. This variables are dependent and independent variables. Dependent variables are variables that researcher measures to establish change or effect created by the independent variable. The dependent variable in this framework is brand image. The most important big personality dimensions that significantly affect brand image are considered as independent variables. Those independent variables are openness, consciousness, extraversion, agreeableness and neuroticism (Sener, 2017).
2.4. Hypothesis of the Study

In line with the theoretical and conceptual framework of the study researcher investigated the following hypothesis.

H1: Openness personality dimension of employee’s has a positive and statistically significant effect on the organization brand image.

H2: Conscientiousness personality dimension of employee’s has a positive and statistically significant effect on the organization brand image.

H3: Extraversion personality dimension of employee’s has a positive and statistically significant effect on the organization brand image.

H4: Agreeableness personality dimension of employee’s has a positive and statistically significant effect on the organization brand image.

H5: Neuroticism personality dimension of employee’s has a negative and statistically significant effect on the organization brand image.
CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1. Introduction

This chapter deals with the Research design, Source of data, Target population, Sampling design and sample size, data collection instruments and methods of data analysis of the study. Moreover, Validity and Reliability of the instrument and ethical consideration also discussed in detail.

3.2 Research Approach

Quantitative research approach consists methods of data collection, data analysis and data interpretation procedures to answers research questions through a controlled deductive process, collection of numerical data, prediction of outcomes, measurement of variables, and use of statistical procedures to analyze and develop inferences from that data (Creswell and Clark, 2007).

Quantitative research approach had implemented by the researcher through deductive data process, allowing for the collection of numerical data, the prediction, the measurement of variables, and the use of statistical procedures to analyze and develop inferences from that data to test the research hypothesis. The study also utilized cross-sectional survey in which all relevant data were collected to obtain pertinent information from the respondents at a single point of time.

3.3 Research design

According to Creswell and Clark (2007), research design forms the blueprint or maps that details how the research is going to collect information that is relevant to addressing the research questions. It is a general guide for data collection, measurement of variables and analysis of data, with the central goal of solving the research problem. Explanatory research design method is appropriate to assess, interpret, analyze and explain the data, in which it focuses on cause and effect relationship among the independent and dependent variables (Buck et al., 2009).

Based on the above assumption and the ease of this study the researcher used explanatory research design method. It helped to investigate the current personality traits of the employees and its effect on the organization brand image at specific time-period by taking a snapshot or cross-section of the population. Hence, the cross sectional study was simple in design and the required information can generate in less time with reasonable cost. Accordingly, close-ended questionnaire with pre-
determined 5-point Likert scale for response was distributed to target sample employees of CBE; for which respondents were selected through multistage sampling technique.

The researcher used both descriptive and inferential methods of statistical analysis. Demographic information of the sample respondents were analyzed using descriptive statistics through frequencies, percentage, means and standard deviation. On the other hand, data collected on the study variables that were rated based on a 5-point Likert scale was analyzed using inferential statistics i.e. Pearson Correlation and Multiple Regression Analysis. Pearson Correlation has been used to identify relationship that exist between dimensions of big five personalities of employees (i.e. openness, conscientiousness, extraversion, agreeableness and neuroticism) and organization brand image. Whereas, regression analysis was also used to test the hypothesis and to achieve the study objective that focuses on identifying the big five personality dimensions of employees in relation to contribution to organizational brand image.

3.4 Population and Sample size

3.4.1 Population of the study

According to Babbie (2007), the population for a study is the group usually of people about whom we want to draw conclusions. Commercial bank of Ethiopia, have 29, 789 employees including those who were in managerial level positions as of February 28, 2020 (www.combankneth.com.et).

For this research paper, employees located in 15 districts other than Bahirdar city branches were not part of the study; as it was difficult to contact them due to the geographical limitation. Thus, 624 employees within 24 branches were working in Bahir dar city: which were the total number of populations the researcher focuses.

Inclusion and exclusion criteria: all employees hired permanently enrolled in the study. Employees on contract, casual, hired by other organizations or expatriate staff who come from to provide technical support not included on the study.

3.4.2 Sampling Technique

It is obviously difficult to undertake all CBE employees, which are currently operating in Bahir Dar town since it requires adequate time, financial resource and other related resources to accomplish the study.
Multistage sampling technique have employed in this study. As Creswell (2012) elaborated, a researcher can use multistage sampling technique when one of the following criterions are meet.

1) When the researcher uses two or more sampling types to select the final sample size,

2) When the elements of population are spread over a wide geographical region and it is not possible to obtain a representative sample with only one sampling technique, it can be described as sampling within the sample,

3) When the final unit or element of population, used in investigation, obtained after sampling at several stages (Creswell, 2012).

Based on the Creswell’s assumption listed above, the researcher used the following two stage sampling technique to select the respondents in doing the study.

**Stage 1) purposive sampling:** assumes the participants are selected with a purpose or a criterion of selection in mind (Sekaran, 2006). Based on this assumption the researcher considers the following main points.

**Firstly, as the researcher was an employee of the organization:** accessibility of respondents, easily distribute and follow up the questionnaire, convenience to collect data, to save time and to minimize cost expenses; the researcher purposely selects Bahir dar city branches.

**Secondly, geographically branches were distributed in different location:** Even though all branches have found in the city of Bahir dar, their alignment is different one from another. example; they are differ by location to access market places, governmental organizations, private institutions, educational and religious institution’s etc. These diversified geographical locations can influence the personality of employee’s attitude at each branches.

**Thirdly, the number of branches were small in number (24 branches only).** Due to these reasons the researcher taken all branches purposely.

**Stage 2) proportionate random sampling:** in this stage the percentage of every branch is set based on the proportion of their actual number of employees (Saunders, 2003). Sample proportionate had allocated for all 24 branches. The more population of the branch have the more samples in the branch and vice versa. Finally every element has an equal chance of been selected, exhaustive lists of elements selected randomly (Creswell, 2012). Thus, simple random sampling technique have applied to select respondents from each 24 branches.
3.4.3 Sample Size

Yamane (1967:886) provides a simplified formula to calculate sample sizes. A 95% confidence level and e=0.05 were assumed for the following equation: By considering the formula sample, size is calculated as follows.

\[ n = \frac{N}{1+e^2N} \]

Where; \( n \) = represents sample respondents from the population

\( N \) = represents total number of employees= 624 employees and,

\( e \) = Represents a 95% confidence interval hence a sample precision within 5% range.

\[ n = \frac{624}{1+((0.05)^2)624} \]

\[ n = 243.75 \]

Thus, the number of respondents on the sample study were the sum 95% confidence level (243.75) and 5% precision (12.19) becomes 256 employees ; i.e. 243.75 +12.19. By considering the total number of respondents participated in the study, the researcher can calculate number of samples in the 24 strata (branches) based on the respective branch male and female ratio.

Hence, using this formula, out of the total 624 population the sample size were 256 CBE employees, which was manipulating based on Birchalley (2004) sample to population proportionate to minimize sampling error, better representation for the total population.

\[ \text{Proportionate} = \frac{n}{N} \text{ i.e. } = \frac{\text{Sample size}}{\text{Total population of the study}} \]

\[ = \frac{256}{624} \]

\[ = 0.410256 \text{ i.e. approximately 0.4103} \]

Thus by multiplying number of total employees in each branch, we can generate the number of respondents. Based on this the value of sample size is summarized in the following table.
Table 3.1 Population and sample size of the study

<table>
<thead>
<tr>
<th>No.</th>
<th>Branch Name</th>
<th>Total number of employees=P</th>
<th>Prop.</th>
<th>Total number of respondents=n</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>M</td>
<td>F</td>
<td>Total</td>
</tr>
<tr>
<td>1</td>
<td>Aba Fasilo</td>
<td>10</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>2</td>
<td>Abay Mado</td>
<td>17</td>
<td>10</td>
<td>27</td>
</tr>
<tr>
<td>3</td>
<td>Atse S/ Dingil</td>
<td>16</td>
<td>9</td>
<td>25</td>
</tr>
<tr>
<td>4</td>
<td>Bahirdar</td>
<td>71</td>
<td>33</td>
<td>104</td>
</tr>
<tr>
<td>5</td>
<td>Beg Tera</td>
<td>12</td>
<td>8</td>
<td>20</td>
</tr>
<tr>
<td>6</td>
<td>Belay Zeleke</td>
<td>13</td>
<td>7</td>
<td>20</td>
</tr>
<tr>
<td>7</td>
<td>Beza wit</td>
<td>27</td>
<td>14</td>
<td>41</td>
</tr>
<tr>
<td>8</td>
<td>Bilue Nile</td>
<td>22</td>
<td>10</td>
<td>32</td>
</tr>
<tr>
<td>9</td>
<td>Daga Estifanos</td>
<td>7</td>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>10</td>
<td>Dengel</td>
<td>12</td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>11</td>
<td>Dessiet</td>
<td>6</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>12</td>
<td>Dona Ber</td>
<td>26</td>
<td>13</td>
<td>39</td>
</tr>
<tr>
<td>13</td>
<td>Ghion</td>
<td>20</td>
<td>8</td>
<td>28</td>
</tr>
<tr>
<td>14</td>
<td>Gish Abay</td>
<td>25</td>
<td>12</td>
<td>37</td>
</tr>
<tr>
<td>15</td>
<td>Kibran Gebriel</td>
<td>7</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>16</td>
<td>L/Alemayehu</td>
<td>7</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>17</td>
<td>Mina</td>
<td>5</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>18</td>
<td>Peda</td>
<td>9</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>19</td>
<td>Shimbit</td>
<td>27</td>
<td>14</td>
<td>41</td>
</tr>
<tr>
<td>20</td>
<td>Tanna</td>
<td>47</td>
<td>23</td>
<td>70</td>
</tr>
<tr>
<td>21</td>
<td>Tanqwa</td>
<td>8</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>22</td>
<td>Woreb</td>
<td>5</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>23</td>
<td>Zendabba</td>
<td>14</td>
<td>8</td>
<td>22</td>
</tr>
<tr>
<td>24</td>
<td>Zenzelma</td>
<td>5</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>418</td>
<td>206</td>
<td>624</td>
</tr>
</tbody>
</table>

Source: CBE, Baharat district human resource department (February, 2020). M-male, F-female, Prop-proportion, P-population and n-sample size
3.5 Data Source and Methods of Collection

3.5.1 Data sources

The data source can be either primary or secondary. Primary source describes a questionnaire as a booklet of structured, standardized procedure, pre-coded used to collect information from the respondents who record their own answers. Whereas, secondary source of data describes foundations of someone other than the investigator, which can be accessed from researches, international journal articles, important books, etc. (Creswell, 2012).

In order to address the stated objectives, the researcher utilized both primary and secondary data. The primary data was collected from respondents’ survey; a questionnaire which contains close-ended questions. On the other hand, secondary data was used through reviewing theoretical literatures, empirical studies and annual and semi-annual reports of Commercial Bank of Ethiopia as well as timely feedbacks from line departments.

3.5.2 Data Collection tools

Data collection tools refers to the instruments or devices such as; interviews and survey used to collect data (Ethiopian civil service university, 2017).

Based on the current research design methodology structure of this study the researcher used a survey method of data collection instrument i.e. closed ended questions. Because it is helpful to reach respondents in less cost and less time way.

3.6 Regression Model Specification

A regression model is used to investigate the relation between two or more variables and estimate one variables based on the others. In regression analysis, variables can be independent, which are used as response variables. Linear regression is a linear approach to modeling the relationship between independent (explanatory) variables and dependent variables. The case of one explanatory variable is called simple linear regression and for more than one independent variables is called multiple linear regression. OLS is a type of linear list squares method for estimating the unknown parameters in a linear regression model.(Zaidi et al., 2019).
Based on the definition above the systematic relationship of big five personality dimensions of employees and brand image of the organization was estimated using Ordinary Least Square (OLS) regression model.

The functional specification of the model for determinants of brand image and employees personality was developed using linear regression.

\[ B_i = \alpha + \beta X_i + \epsilon_i \]

Where \( B_i \), brand image and big five personality of employees\((i)\). \( X_i \), is the set of explanatory variables (the big five personality dimensions of employees such as: openness, conscientiousness, extraversion, agreeableness and neuroticism), \( \alpha \) is a constant term, \( \beta \) indicates the regression coefficients, and \( \epsilon_i \) is error term which is assumed to be normally, independently and identically distributed with mean 0 and constant variance.

In more details, functional forms of the model could be expressed as;

Brand image= f \{big five personality dimensions\}

Brand image= f \{openness, conscientiousness, extraversion, agreeableness, neuroticism\}

The above functional relationship can be re-written to econometric regression analysis form as follows:

\[ B_i = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon_i \]

Whereas; \( p_i \) refers the dependent variable agreement level of sample respondents on brand image indicators. \( \beta_1 \sim \beta_5 \): Coefficients of the independent variables and \( \epsilon_i \): Error term.

The independent variables include:

\( X_1 \), Openness

\( X_2 \), Conscientiousness

\( X_3 \), Extraversion

\( X_4 \), Agreeableness

\( X_5 \), Neuroticism
3.7 Data Analysis

Data analysis is a process of obtaining raw data and converting it into information useful for decision makers and other users. It explains that data analysis is the process of summarizing the collected data and organizing them to answer the predetermined research questions. The activities of data analysis includes; coding, classifying, editing, and tabulating. It also entails categorizing, ordering, manipulating and summarizing data, to find answers to the research questions (Creswell, 2012).

Data analysis occurs after data collection and it involved uncovering structures, extracting important variables, detecting any irregularity and testing any assumptions (Marczyk, Dematteo and Festinger, 2005). The study engaged both statistical tools and regression models of data analysis throughout the analysis process. Collected data of the study were processed and analyzed using STATA 13 software package.

Before the analysis of data using STATA version 13, data will be cleaned, edited, checked for accuracy and will coded. These processes are essential to ensure that the collected data will systematically organize in a manner that facilitates analysis. STATA software for version 13 employed to analyze and present the data through the statistical tools used for this study, namely descriptive analysis, correlation and multiple regression analysis (Creswell, 2012).

Multiple regressions will be conducted to determine the overall fit of the model and the relative contribution of each of the independent variables on the outcome variables that is organization brand image between its employees big five personality. In this investigation, the coefficient of determination and proportion of variance in the dependent variable were explained by the independent variables.

3.8 Ethical Consideration

As Trochim (2000) and Sekaran (2006) suggested the researcher should obey ethical consideration on conducting the study. Based on the assumption the researcher was taken in account the ethics of organization by keeping its secret as well as keep the confidentiality of the respondents. Copy of the other’s bodywork without permission of the owner is not advisable. Here the researcher follows ethical principles of research during designing, taking sample from population. Hence the researcher duly acknowledges all the authors, further the researcher gave due respect for the values of respondents and non-personal predisposition while collecting, analyzing and interpreting the data.
3.9 Validity and Reliability of the Instrument

3.9.1 Validity

Validity is simply defined as how well a variable measures the hypothetical or supposed to measure. More simply, validity is the accuracy of measurement concerns with the degree to which a question measures what it is intended to measure (Saunders, 2003).

To assure the validity of the study, the researcher took the comment from the advisor and used the well-known model done by John and Soto for big five personality dimensions and the work of Sener for brand image on the effect of big five personality dimensions on organizations brand image. Additionally the researcher assured validity of the study by manipulating the following activities.

Table 3. 2 Actions taken by the researcher to insure validity of the study

<table>
<thead>
<tr>
<th>No.</th>
<th>Validity type</th>
<th>Actions taken to insure validity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Content Validity</td>
<td>Conducting theoretical aspects of the literature review of big five personality dimensions and its effect on brand image. Reviewed literature on big five-personality dimensions questionnaire and adapted to fit the study.</td>
</tr>
<tr>
<td>2</td>
<td>Face Validity</td>
<td>By considering the literature review the researcher developed research questions used to test the hypothesis and answer the research question through appropriate research design method</td>
</tr>
<tr>
<td>3</td>
<td>Criterion oriented Validity</td>
<td>The researcher collected predefined big five personality dimensions characteristics from the literature review which supports the finding of the thesis</td>
</tr>
<tr>
<td>4</td>
<td>Construct Validity</td>
<td>The researcher conducted a literature review and designed the questionnaire to examine the effect of big five personality dimensions on brand image</td>
</tr>
</tbody>
</table>

Source: Developed By the Researcher (2020)
3.9.2 Reliability

Reliability refers to consistency of the study result or the consistent result of measuring test. It is used to measure the internal consistency of a questionnaire, which is an indication of stability and consistency of the instrument measurement, used to test goodness of the measure. Thus, the extent to which a measurement procedure to give consistent results over time and an accurate representation of the total population under study is referred to as reliability. In precise way reliability is the extent in which the data collection techniques or analysis procedure gives consistent result of the finding (Saunders, 2003).

There are different methods of reliability test. According to Cho & Kim (2015), the researcher used Cronbach’s Alpha as a measure of internal consistency, it is the most common measure of internal consistency or reliability. A commonly accepted rule of thumb for describing internal consistency using Cranach’s alpha is as follows (Cronbach, 2004).

Table 3. 3 Cranach’s reliability test assumptions

<table>
<thead>
<tr>
<th>Cranach’s Alpha</th>
<th>Internal Consistency</th>
</tr>
</thead>
<tbody>
<tr>
<td>( \alpha \geq 0.9 )</td>
<td>Excellent (High-Stakes testing)</td>
</tr>
<tr>
<td>( 0.7 \leq \alpha &lt; 0.9 )</td>
<td>Good (Low-Stakes testing)</td>
</tr>
<tr>
<td>( 0.6 \leq \alpha &lt; 0.7 )</td>
<td>Acceptable</td>
</tr>
<tr>
<td>( 0.5 \leq \alpha &lt; 0.6 )</td>
<td>Poor</td>
</tr>
<tr>
<td>( \alpha &lt; 0.5 )</td>
<td>Unacceptable</td>
</tr>
</tbody>
</table>

Source: Cranach’s reliability test, Cronbach (2004)

As it is explained above (table 3.3), the value of Cronbach’s alpha coefficient should be more than 0.7 that is an acceptable level of internal consistency or indicating acceptable reliability.

Responses the questionnaire filled by the respondents were measured using 5-point Likert scale (i.e. Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree). The alpha coefficients for the study dimensions and the overall scale calculated as a reliability indicator was presented in the following table. It shows a good reliability and internal consistency i.e. all Cronbach alpha value > 0.7.
Table 3. 4 Result of reliability test

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Number of Attributes</th>
<th>Cronbach Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Openness</td>
<td>8</td>
<td>0.7498</td>
</tr>
<tr>
<td>Conscientiousness</td>
<td>8</td>
<td>0.7867</td>
</tr>
<tr>
<td>Extraversion</td>
<td>8</td>
<td>0.7976</td>
</tr>
<tr>
<td>Agreeableness</td>
<td>8</td>
<td>0.7865</td>
</tr>
<tr>
<td>Neuroticism</td>
<td>8</td>
<td>0.7616</td>
</tr>
<tr>
<td>Brand Image</td>
<td>5</td>
<td>0.8463</td>
</tr>
<tr>
<td><strong>Test Scale</strong></td>
<td><strong>5</strong></td>
<td><strong>0.8133</strong></td>
</tr>
</tbody>
</table>

Source: own survey result, 2020
CHAPTER FOUR
RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter presents the research findings obtained from the data collected through survey questionnaire. Responses for the measures on the questionnaire were summarized through tables, histogram and pie charts to facilitate easy understanding. Research findings obtained from the data collected through questionnaire was analyzed through descriptive and inferential statistics.

Demographic profiles of sample respondents have described using descriptive statistics. Whereas, the cause and effect relationship between big five personality dimensions and brand image of Commercial Bank of Ethiopia were analyzed through inferential statistics such as: Pearson correlation coefficient and OLS regression analysis.

4.2. Response Rate

The American psychological association website reported that survey distributed to internally (employees of the organization) should have a much higher response rate than those distributed to external audience (customers). Response rate of internal survey >30% is acceptable, >50% is good and >80% is excellent. On the other hand for external survey >15% is acceptable, >30% is good and >50% is considered as excellent response rate (Pajares, 2007).

Table 4. 1 Response Rate

<table>
<thead>
<tr>
<th>Gender</th>
<th>Questionnaires distributed</th>
<th>Questionnaires Not Returned</th>
<th>Questionnaires Rejected</th>
<th>Usable Questionnaires</th>
<th>Response Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>171</td>
<td>-</td>
<td>-</td>
<td>171</td>
<td>100%</td>
</tr>
<tr>
<td>Female</td>
<td>85</td>
<td>2</td>
<td>4</td>
<td>79</td>
<td>92.9%</td>
</tr>
<tr>
<td>Total</td>
<td>256</td>
<td>2</td>
<td>4</td>
<td>250</td>
<td>97.6</td>
</tr>
</tbody>
</table>

Source: own survey result, 2020

As illustrated above (Table 4.1), the researcher distributed 256 questionnaires. Among these questionnaires, 171 were for males and the remaining 85 were for females. However, 2 questionnaires
of females were not returned to the researcher. In order to make the raw data ready for conducting statistical analysis, the researcher conducted data checking for completeness the questionnaires filled by the respondents. Thus, out of the collected 354 questionnaires, 4 questionnaires from female respondents were rejected, due to incompleteness of some part of the survey sections.

Thus, 350 questionnaires were used for this study with a high response rate of (97.6%) which 171 (100%) of male and 79 (92.9 %) from female questionnaires were valid. It can be considered as excellent and much enough response to conduct this analysis.

4.3 Descriptive Statistics Result

4.3.1 Demographic Analysis of Respondents

In this section, the selected demographic characteristics of the study respondents such as gender, age, marital status, level of education, monthly salary, work experience and job position were presented. The purpose of the demographic analysis in this research was to describe the characteristics and background of the sample employees so that the analysis could be more meaningful (Marczyk, Dematteo and Festinger, 2005).

4.3.1.1 Gender composition of respondents

Figure 4.1 Gender Composition of respondents

Source: Own survey result, 2020

Figure 4.1 above showed that from 250 valid responses collected for analysis, large number of respondents were male which accounted 68%(171) while the remaining 32%(79) were female employees.
### 4.3.1.2. Age of respondent

The value of ‘t’ close to ‘0’ indicates no difference among two variables. On the other hand the greater the magnitude of \( t > 1 \) (either positive or negative) and p-value less than 0.05 indicates significant impact or difference between variables (Gujarati, 2003).

Based on the above assumption the average age of all employees is 33.28 years with standard deviation of 8.8 and the minimum age is 21 years, while the maximum age is 62 years. On the other hand, the mean age of female employees is 33.06 years with standard deviation of 8.41, which is less than counterparts average age of male employees, which is 33.39 years with standard deviation of 9.01.

Table 4.2 Mean age of employees and two-group mean comparison test

<table>
<thead>
<tr>
<th>Category</th>
<th>Freq.</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Sd</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>79</td>
<td>33.06</td>
<td>0.95</td>
<td>8.41</td>
<td>22</td>
<td>61</td>
</tr>
<tr>
<td>Male</td>
<td>171</td>
<td>33.39</td>
<td>0.69</td>
<td>9.01</td>
<td>21</td>
<td>62</td>
</tr>
<tr>
<td>Combined</td>
<td>250</td>
<td>33.28</td>
<td>0.56</td>
<td>8.81</td>
<td>21</td>
<td>62</td>
</tr>
</tbody>
</table>

**Diff**

\[
\text{diff} = \text{mean(Female E)} - \text{mean(Male E)}
\]

\[
t = -0.2688
\]

<table>
<thead>
<tr>
<th>Ho:</th>
<th>diff = 0</th>
<th>degrees of freedom = 248</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ha:</td>
<td>diff &lt; 0</td>
<td>Ha: diff != 0</td>
</tr>
<tr>
<td></td>
<td>Ha: diff &gt; 0</td>
<td></td>
</tr>
<tr>
<td>Pr(T &lt; t) = 0.3941</td>
<td>Pr(</td>
<td>T</td>
</tr>
<tr>
<td>Pr(T &gt; t) = 0.6059</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Own survey result, 2020. Freq. = frequency

This shows that there is no statistically significant difference of age between female and male employees: the mean difference is statistically insignificant using two-group mean comparison test (table 4.2). This can be the participation of women in education as well as skill based job activities in banking industry was good in Commercial Bank of Ethiopia. Thus age based bias may not be a treat for male and female employees in commercial bank of Ethiopia, Bahir Dar city branches. This indicates that the organization had employees that are more adult, availability of productive and fertile human resource.
**4.3.3.3. Marital status of respondents**

Marital status of employees is a key demographic variable that can play invisible role to determine employee’s personality character, strength and cope up work related hardships. Among the total sample respondents, 46% are single, 49.2% are married, 4.4% are divorced and only 0.48% widowed their marriage. Considering marital status of female and male employees separately, figure (4.2) indicates that 49.7% male employees are single while this figure is decreased to 38% in case of female employees. In line with the age difference of male and female employees, where both male and female staffs are adult employees, significant number of male employees are single compared to female employees.

Figure 4. 2 Marital status of respondents

Source: Own survey result, 2020
In support of the above justification, 45.6% of male employees are married while this figure increased to 57% in case of female employees. Additionally 4.1% male and 5.1% female employees are divorced their marriage. On the other hand, 0.83% of males and none of female employees lost their marriage partners.

4.3.3.4. Education status of respondents

Many studies usually treat educational level of the respondent as key variable since it can play major role to determine the socio-economic situation of employees as well as it is a powerful determinant to shape the personality of individuals of an organization. Recently, education qualification of employees in banking industries in general has shown tremendous improvement where most of work positions demand first degree and above, while there are limited job positions that require diploma and below education level keeping in mind that years of experience has an added value to be considered as a candidate for certain position.

Figure 4. 3 Education Level of Respondents
Accordingly, Majority of the employees in Commercial Bank of Ethiopia, Bahir Dar City Branches have first degree, which encounters 61 % followed by master’s degree holders of 20%. The remaining 19% of employees have diploma and below educational status. This indicates that the bank has considerable number of employees that meets the minimum educational requirement: in which the bank needs at least employees should have first degree.

Gender segregated education level data on figure (4.3) clearly shows that there is some significant education level difference among male and female employees. 66% of male and only 51% of female employees have first-degree education level. In this case, male employees are more first degree holders as compared to female employees. However 19% of male employees have received, their second degree where as 24% of female employees have second-degree education level. Hence, female employees are more second-degree holders as compared to males. On the other hand, 25% of male employees have diploma and blow while this figure decline to 15% for female employees.

The above gender based education level analysis tell us that, more or less female employees have equal level of education compared to male employees that may benefit their placement at managerial positions and used to improve their involvement on decision making which can entirely create positive personality to have good brand looking for CBE.

4.3.3.5. **Job Experience of Employees**

Job experience is a vital variable that can determine the type of personality dimensions such as openness, conscientiousness, extraversion, agreeableness and neuroticism. The level and relationship of experience with brand image is clearly discussed in the regression analysis part, while table (4.3) simply portrays average work experience of sample respondents disaggregated by gender.

Based on the table 4.3 below, CBE employees has better years of experience, average work experience of sample respondents is 8.34 years. An employee who had a minimum job experience with 1 year and the employee who had the maximum job experience is for 41 years. The average job experience of male employees is 8.51 years and it is greater than female employees who had 7.97 years of service experience. Meanwhile, the mean difference of work experience among male and female employees tested using two groups mean comparison test and found insignificant difference.
Table 4. 3 Job experience of employees in years

<table>
<thead>
<tr>
<th>Category</th>
<th>Freq.</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Std.</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>79</td>
<td>7.97</td>
<td>0.77</td>
<td>6.85</td>
<td>1</td>
<td>39</td>
</tr>
<tr>
<td>Male</td>
<td>171</td>
<td>8.51</td>
<td>0.61</td>
<td>8.00</td>
<td>1</td>
<td>41</td>
</tr>
<tr>
<td>combined</td>
<td>250</td>
<td>8.34</td>
<td>0.48</td>
<td>7.65</td>
<td>1</td>
<td>41</td>
</tr>
</tbody>
</table>

| diff     | -0.54 | 1.04  |

\[ \text{diff} = \text{mean(Female E)} - \text{mean(Male E)} \]
\[ t = \frac{-0.54}{1.04} \]
\[ \text{degrees of freedom} = 248 \]

Source: Survey result, 2020

Considering average work experience of employees, the above table (4.3) shows that there is no statistically significance difference among male and female employees; even though female employees have less average years of experience as compared to males. This indicates that female employment has been encouraged parallel with male employees.

Figure 4. 4 Job experience of employees in category of years

Source: Own survey, 2020
More or less similar to other civil service institutions, the above figure tell us that majority of the
bank employees, 74.8% have less than or equal to 10 years of work experience, of which 46.4% of
employees have less than or equal to 5 years of service. This figure affirms that most employees are
young and energetic to engage and contribute to organizational development if proper human
resource development activities are manipulated with effective and efficient management.

On the contrary, only 25.2% employees have more than 10 years of experience and only 16.8% of
employees have 15 years and above experience. Generally, CBE had good opportunity to develop
and deploy its young staff for further improvement and attainment of strategic objectives.

4.3.3.6. Job Position of Sample Respondents

Like any other institutions, Commercial Bank of Ethiopia has managerial and non-managerial posts.
Consequently, among the total 250 valid respondents in Bahir Dar City Branches, 16.4 %( 41) hold
managerial positions, while the remaining 83.6 %( 209) are from non-managerial positions. Majority
of managerial positions are taken by male employees, where 28(11.2%) of male respondents hold
managerial positions, while only 13 (5.2%) female employee hold managerial position in Bahir Dar
City Branches of CBE.

Table 4. 4 Employment category of sample respondents

<table>
<thead>
<tr>
<th>Employment Category</th>
<th>Sex</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
<td>Total</td>
</tr>
<tr>
<td>Managerial Positions</td>
<td>Freq.</td>
<td>13</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>16.46</td>
<td>16.37</td>
</tr>
<tr>
<td>Non-Managerial Positions</td>
<td>Freq.</td>
<td>66</td>
<td>143</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>83.54</td>
<td>83.63</td>
</tr>
<tr>
<td>Total</td>
<td>Freq.</td>
<td>41</td>
<td>209</td>
</tr>
</tbody>
</table>

Source: Own survey, 2020

The above composition of managerial and non-managerial positions indicates that the organization
simultaneously empowered female employees to hold managerial positions. Hence, relatively the
same percentage i.e. 16.46 % and 16.37% of males and females were at managerial position
respectively. It is also approximately the same percentage of 83.54% and 83.63% of male and female employees were at non-managerial position.

4.3.3.7. Monthly Earning of Respondents

As it is explained below (table 4.5), the average monthly earning of employees is birr 14,527.89 ranges from 2,345 up to 41,025.

Table 4.5 Monthly earning of employees

<table>
<thead>
<tr>
<th>Category</th>
<th>Freq.</th>
<th>Mean</th>
<th>Std. Err.</th>
<th>Sd</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>79</td>
<td>13,674.67</td>
<td>922.54</td>
<td>8,199.67</td>
<td>2,345</td>
<td>35,568</td>
</tr>
<tr>
<td>Male</td>
<td>171</td>
<td>14,922.07</td>
<td>654.79</td>
<td>8,562.54</td>
<td>4,300</td>
<td>41,025</td>
</tr>
<tr>
<td>Combined</td>
<td>250</td>
<td>14,527.89</td>
<td>534.62</td>
<td>8,453.10</td>
<td>2,345</td>
<td>41,025</td>
</tr>
<tr>
<td>Diff</td>
<td>(1,247.40)</td>
<td>1,149.53</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

diff = mean(Female E) - mean(Male E) 

t = -1.0851 

Ho: diff = 0 

Ha: diff < 0 

Ha: diff != 0 

Ha: diff > 0 

Pr(T < t) = 0.1395 

Pr(|T| > |t|) = 0.2789 

Pr(T > t) = 0.8605 

Based on the table 4.5 above shows that the mean difference of monthly earning of respondents between male and female employees had insignificant difference. The result indicates that male and female employees of CBE earns more or less related salary irrespective of their gender. In this case, employees’ personality may not be affected by salary offered by the organizations while other variables may change their personality character. Thus, employees will develop consistent personality character.

4.3.2 Descriptive Analysis of Big Five Personality Dimensions

In order to see the general perception of the respondents regarding the big five personality dimensions, the researcher summarized with the respective means and standard deviations. Thus,
the mean indicates to what extent the sample group averagely agrees or does not agree with the different statements. The lower the mean, the more the respondents disagree with the statements. The higher the mean, the more the respondents agree with the statement. On the other hand, standard deviation shows the variability of an observed response from a single sample (Marczyk, Dematteo and Festinger, 2005).

The mean values had presented in table 4.6 below, together with standard deviation and one-sample mean t-test values for each variable. Usually in questions that are developed using five alternative likert scale models the expected mean (expected mean for five-point likert scale = (1+2+3+4+5)/5=3).

Responses of sample employees towards big five personality dimensions determining variables including openness, conscientiousness, extraversion, agreeableness and neuroticism summarized under table (4.6) using mean responses and its statistical significance compared to the expected mean using one sample mean test. The researcher sub-divided major variables to sub-variables and target-focused statements were constructed to capture agreement level of employees on each big five-personality indicator variables.

Table 4. 6 One-sample mean response test of Big Five Personality Dimensions

<table>
<thead>
<tr>
<th>Big five personalities</th>
<th>Frequency</th>
<th>Mean</th>
<th>Exp. Mean</th>
<th>Std. Err</th>
<th>Std. Deviation</th>
<th>t-value</th>
<th>Pr(T &gt; t)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agreeableness</td>
<td>250</td>
<td>3.44***</td>
<td>3</td>
<td>0.05</td>
<td>0.77</td>
<td>8.9630</td>
<td>0.0000</td>
</tr>
<tr>
<td>Neuroticism</td>
<td>250</td>
<td>3.55***</td>
<td>3</td>
<td>0.05</td>
<td>0.74</td>
<td>11.7204</td>
<td>0.0000</td>
</tr>
<tr>
<td>Openness</td>
<td>250</td>
<td>3.65***</td>
<td>3</td>
<td>0.05</td>
<td>0.79</td>
<td>12.9646</td>
<td>0.0000</td>
</tr>
<tr>
<td>Extraversion</td>
<td>250</td>
<td>3.15***</td>
<td>3</td>
<td>0.05</td>
<td>0.81</td>
<td>2.9913</td>
<td>0.0015</td>
</tr>
<tr>
<td>Conscientiousness</td>
<td>250</td>
<td>3.37***</td>
<td>3</td>
<td>0.05</td>
<td>0.84</td>
<td>7.0325</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

*** indicates significant at 1%. Source: Computed from own survey, 2020

The above table (4.6) shows agreeableness of employees measured via sub-divided variables. Mean response of agreeableness addressing statements is 3.44, it is greater than the expected mean, and the mean difference is statistically significant at less than 1%. Hence, mean response for
agreeableness is greater than the expected mean and it is statistically significant using one-sample mean test.

Mean response of sample respondents for neuroticism, openness, extraversion and conscientiousness related measuring questions had also greater than the expected mean which were 3.55, 3.65, 3.15 and 3.37 respectively and it is statistically significant using one-sample mean test. Accordingly, the study revealed that, employees have greater agreement on the presence of big five personality dimension variables. This reflects that employees have more agreement on the presence of openness, conscientiousness, extraversion, agreeableness and neuroticism personalities in their organization.

4.3.3 Descriptive Analysis of Brand Image

Organizational brand image questions were included in the survey to measure employee’s level of agreement towards brand image of their company. As, mean of employees score to build good brand image to their organization is depicted on the table 4.7 below.

Table 4. 7 One-sample mean response test of organizational brand image measures

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>mean</th>
<th>Exp. Mean</th>
<th>Std. Error</th>
<th>Std. Deviation</th>
<th>t-value</th>
<th>Pr(T &gt; t)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BI</td>
<td>250</td>
<td>3.32***</td>
<td>3</td>
<td>0.05</td>
<td>0.85</td>
<td>6.0079</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

*** indicates significant at 1%. Source: own survey result, 2020

As explained in table 4.7 above the mean score of employees is 3.32, which had significant difference from the expected mean at p-value < 0.01. It implies that the respondents of CBE employees strongly agree on organizational brand image measures.

4.4. Inferential Statistics Result

Probability distributions, hypothesis testing, correlation testing and regression analysis are under the category of inferential statistics.

4.4.1 Pearson Correlation Coefficient

Pearson Correlation Coefficient reveal the magnitude and direction of relationships (either positive or negative) and the intensity of the relationship (−1.0 to +1.0). Correlations are the most basic and most useful measure of association between two or more variables. Correlations of .01 to .30 are considered small, correlations of .30 to .70 are considered moderate, correlations of .70 to .90 are
considered large, and correlations of .90 to 1.00 are considered very large (Marczyk, Dematteo & Festinger, 2005).

### 4.4.1.1 The Relation Between Big Five Personality Dimensions and Brand Image

Accordingly, the below Pearson correlation coefficients shows that among the five dimensions measuring big five personality openness, consciousness, extraversion, and agreeableness were positively related with organizational brand image within the range of 0.120 to 0.502, all are significant at p<0.1 level. Whereas employees with neuroticism personality dimensions were negative relation by -0.103 with brand image of the organization but insignificant effect at p=0.104

Table 4. 8 Pearson correlation coefficients

<table>
<thead>
<tr>
<th></th>
<th>Brand Image</th>
<th>Openness</th>
<th>Agreeableness</th>
<th>Neuroticism</th>
<th>Extraversion</th>
<th>Conscientious</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand Image</td>
<td>1.000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Openness</td>
<td>0.151**</td>
<td>1.000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.017</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agreeableness</td>
<td>0.120*</td>
<td>-0.033</td>
<td>1.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.058</td>
<td>0.609</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neuroticism</td>
<td>-0.103</td>
<td>0.012</td>
<td>0.056</td>
<td>1.000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.104</td>
<td>0.850</td>
<td>0.376</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extraversion</td>
<td>0.358***</td>
<td>-0.015</td>
<td>-0.016</td>
<td>-0.033</td>
<td>1.000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.000</td>
<td>0.819</td>
<td>0.806</td>
<td>0.608</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conscientious</td>
<td>0.502***</td>
<td>0.104*</td>
<td>0.039</td>
<td>0.040</td>
<td>0.460***</td>
<td>1.000</td>
</tr>
<tr>
<td></td>
<td>0.000</td>
<td>0.100</td>
<td>0.542</td>
<td>0.526</td>
<td>0.000</td>
<td></td>
</tr>
</tbody>
</table>

*, **, *** indicates significant at 10%, 5% and 1% respectively. Source: own survey result, 2020

Table (4.8) above indicates that conscientiousness has shown moderate positive correlation with organizational brand image followed by extraversion at 0.52 and 0.35 per unit respectively. Whereas openness, agreeableness and neuroticism had low relationship with organizational brand image of CBE at a unit magnitude of 0.151, 0.120 and -0.103 in respective order. However, as neuroticism increases by one unit it adversely affects brand image of the organization by 10.3%. Besides, this strength of correlation is more manifested on the regression analysis (table 4.11).
Relationship among big five personality dimensions except, neuroticism and agreeableness shows significant relationship with the brand image of Commercial Bank of Ethiopia, Bahir Dar city branches. Conscientiousness, extraversion and openness had positive significant relation with brand image of the organization with a significant level of 1%, 1% and 5% respectively. Employees with agreeableness personality dimension had positive but insignificant at p-value > 10% (p=0.058). On the other hand employees with a neuroticism personality dimensions had negative insignificant relationship with the organization brand image at p>10% (p=1.04).

4.4.2 Regression Model Diagnosis

Regression model is used to investigate the relation between two or more variables and estimate one variables based on the others, elaborated in detailed in model specification of chapter three. This section mainly focused on regression analysis to identify the effect of big five personality dimensions on organizational brand image. Mainly linear regression analysis have used to determine the effect of independent variables.

Model diagnosis tools including reliability, normality, multicollinearity, heteroscedasticity and omitted variable tests were conducted and analyzed in detail in order to ensure that the study has done based on scientific method that full fill basic assumption of the regression analysis. Moreover, triangulation discussions in line or contrast with other empirical studies are included to strengthen key findings of the study

4.4.2.1 Test for Multicollinenity

Multicollinearity problem refers the existence of relationship among explanatory variables that can affect our result. When there is a multicollinearity problem, a small change in the data produces wide range change in parameters; coefficients may have high standard error and wrong sign and unrealistic magnitude. The bigger $R^2$ that means the more highly correlated a certain variable with the other independent variables in the model, the bigger the standard error will be. If a given variable is perfectly correlated with the other independent variables, the standard error will equal infinity, which referred as the problem of multicollinearity. In addition, $1 - R^2$ is referred to as the tolerance of a given independent variable $x$. A tolerance close to 1 means there is little multicollinearity, whereas a value close to 0 suggests that multicollinearity may be a threat.

The reciprocal of the tolerance is known as the Variance Inflation Factor (VIF). The VIF shows us how much the variance of the coefficient estimate is being inflated by multicollinearity. Using VIF
as an indicator of multicollinearity, some authors stated that the larger the value of VIF the more collinear the variable. As a rule of thumb, if the VIF of a variable exceeds 10, which will happen if $R^2$ exceeds 0.90, that variable is said be highly collinear.

Table 4. 9 Multicollinearity Test

<table>
<thead>
<tr>
<th>Variable</th>
<th>VIF</th>
<th>1/VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conscientiousness</td>
<td>1.3</td>
<td>0.7711</td>
</tr>
<tr>
<td>Extraversion</td>
<td>1.28</td>
<td>0.7809</td>
</tr>
<tr>
<td>Openness</td>
<td>1.02</td>
<td>0.9826</td>
</tr>
<tr>
<td>Neuroticism</td>
<td>1.01</td>
<td>0.9923</td>
</tr>
<tr>
<td>Agreeableness</td>
<td>1.01</td>
<td>0.9927</td>
</tr>
<tr>
<td>Mean VIF</td>
<td>1.12</td>
<td></td>
</tr>
</tbody>
</table>

Source: STATA result, 2020

From the multicollinearity test of the model, the mean VIF = 1.12 which indicates that independent variables have less relationship with each other. Hence, it is possible to conclude that the multicollinearity is not a threat for the model.

4.4.2.2 Test for Heteroscedasticity

Heteroscedasticity is a condition where the assumption of constant variance of error terms across the data (homoscedasticity) is violated. In other words, the variance of error terms is not constant.

Though there are various tests to detect heteroscedasticity, the researcher utilized Breusch-Pagan / Cook-Weisberg test and found that $\text{chi}^2 (1) = 0.39$ and $\text{Prob} > \text{chi}^2 = 0.5300$ which indicate that the null hypothesis ($H_0$: Constant variance) is accepted by rejecting the alternative one. Hence, the model is free from heteroscedasticity problem which explained that variance of error is constant.

4.4.2.3 Test for omitted variables

Ramsey RESET test using the powers of the fitted values of dependent variable is used to detect whether there is an omitted variable in the regression model. The result shows that $F (3, 94) = 1.86$ and $\text{Prob} > F = 0.1369$ which means that, the model has no omitted variables which accept the null hypothesis ($H_0$: model has no omitted variables) by rejecting the alternative one.
4.4.2.4 Reliability Test

Reliability measures the internal consistency of measurement scales. The study used Cronbach’s alpha reliability test, where coefficients normally ranges between 0 and 1. However, there is actually no lower limit to the coefficient; the closer Cronbach’s alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. Cronbach (2004) provide the following rules of thumb: \( \alpha > 0.9 \) – Excellent, \( \alpha > 0.8 \) – Good, \( \alpha > 0.7 \) Acceptable, \( \alpha > 0.6 \) Questionable, \( \alpha > 0.5 \) Poor, and \( \alpha < 0.5 \) is Unacceptable.

Table 4. 10 Cronbach’s alpha reliability test

<table>
<thead>
<tr>
<th>Item</th>
<th>Obs</th>
<th>Sign</th>
<th>Item-test correlation</th>
<th>Item-rest correlation</th>
<th>Average inter item correlation</th>
<th>Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand Image</td>
<td>250</td>
<td>+</td>
<td>0.8156</td>
<td>0.6898</td>
<td>0.4284</td>
<td>0.7498</td>
</tr>
<tr>
<td>Agreeable</td>
<td>250</td>
<td>+</td>
<td>0.7342</td>
<td>0.569</td>
<td>0.4797</td>
<td>0.7867</td>
</tr>
<tr>
<td>Neurotic</td>
<td>250</td>
<td>-</td>
<td>0.708</td>
<td>0.5319</td>
<td>0.4962</td>
<td>0.7976</td>
</tr>
<tr>
<td>Openness</td>
<td>250</td>
<td>+</td>
<td>0.7345</td>
<td>0.5695</td>
<td>0.4795</td>
<td>0.7865</td>
</tr>
<tr>
<td>Extravert</td>
<td>250</td>
<td>+</td>
<td>0.7908</td>
<td>0.6521</td>
<td>0.444</td>
<td>0.7616</td>
</tr>
<tr>
<td>Conscious</td>
<td>250</td>
<td>+</td>
<td>0.2245</td>
<td>0.0641</td>
<td>0.3796</td>
<td>0.8463</td>
</tr>
<tr>
<td>Test scale</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.4655</td>
<td>0.8133</td>
</tr>
</tbody>
</table>

Source: Computed from own survey, 2020

The table 4.10 above explained that, the reliability test based on the Cronbach alpha value for the five Scales items in the survey instrument. The Total scale of Cronbach alpha value was mainly 0.8133 and is thus considered as good in internal consistency. While increasing the value of alpha is partially dependent upon the number of items in the scale, it should be noted that this has diminishing returns and an alpha of .8 is probably a reasonable goal.

The reliability test table (4.10) shows that the total scale reliability coefficient of the study is 0.8133 refers that the model is good scale reliability and internal consistency to predict the outcome variable.
4.4.2.5 Normality Test

Normal distribution of error terms is among the assumption of ordinary least square regression model. The assumptions guarantee that the error term has zero mean and a constant variance $\sigma^2$. This assumption is necessary in order to perform statistical tests concerning the estimated parameters using the normal distribution. However, the normal distribution has impact on hypothesis testing for inference; it does not affect the estimation of parameters.

A normal probability plot, which makes use of normal probability plot, a special designed graph. A histogram of residuals is a simple graphical device used to learn something about the shape of the probability density function of a random variable. If you mentally superimpose the bell-shaped normal distribution curve on the histogram, you will get some idea as to whether normal probability density function approximation may be appropriate. If the variable is from the normal population, the normal probability plot will be approximately a straight line (Gujarati, 2009).

Figure 4.5 Normality test graphs
Source: completed from own survey, 2020
The above figure 4.5 shows the normal probability plot and histogram of the residuals. The plot shows that the points fall very close to the normal line, and the histogram shows the standardized residuals are bell-shaped. This means the residuals are more or less normally distributed. Therefore, normality is that much not a problem in the model.

### 4.4.3 Ordinary Least Square (OLS) Regression

The study engaged Ordinary Least Square (OLS) regression to examine the effect of big five personality dimensions of employees on organizational brand image. In this case, the dependent variable is organizational brand image, while independent variable includes openness, conscientiousness, extraversion, agreeableness and neuroticism. Before proceeding to the analysis of regression results, it is vital and recommended to check whether regression analysis assumptions are acceptable or not.

#### Model summary

Model summary of the regression analysis revealed that, 31.17% of the predicted variable, performance of employees is explained by explanatory variables and significant at less than 0.01. This indicates that the model properly fits and enables the study to extend further analysis about the effect of each explanatory variable.

**Table 4. 11 Model Summary**

<table>
<thead>
<tr>
<th>Source</th>
<th>SS</th>
<th>Df</th>
<th>MS</th>
<th>Number of obs = 250</th>
<th>F( 5, 244) =22.10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>55.50</td>
<td>5</td>
<td>11.10</td>
<td>R-squared=0.3117</td>
<td>Prob &gt; F=0.0000</td>
</tr>
<tr>
<td>Residual</td>
<td>122.57</td>
<td>244</td>
<td>0.50</td>
<td>Adj R-squared=0.2976</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>178.07</td>
<td>249</td>
<td>0.71</td>
<td>Root MSE=0.7087</td>
<td></td>
</tr>
</tbody>
</table>

Source: STATA result, 2020

The above model summary indicates that a total of 250 valid responses are included with in the regression analysis and F-statistic model with degree of freedom 5 and error term degree of freedom 244 is 22.10. Prob > F is the probability of getting an F statistic test statistic as extreme as, or more so, than the observed statistic under the null hypothesis; the null hypothesis is that all of the regression coefficients are simultaneously equal to zero. This p-value is compared to a specified alpha level, our willingness to accept a type I error, which is typically set at 0.05 or 0.01. The small
p-value, < 0.0001, would lead us to conclude that at least one of the regression coefficients in the model is not equal to zero.

**OLS regression Coefficients**

As stated earlier in the first chapter, this study aims to identify the most contributing independent variable/s in the prediction of the dependent variable. Hence, the coefficient explains the average amount of change in dependent variable that is caused by a unit of change in the independent variable.

Accordingly, the beta coefficient (β) tell us the unique contribution of each factor to the model. A high beta value (β) and a small p value (<0.05) indicate the predictor variable has made a statistically significance contribution to the model. On the other hand, a small beta value (β) and a high p value (p >0.05) indicate the predictor variable has little or no significant contribution to the model (George and Mallery, 2003).

Base on the above explained assumption table 4.12 below indicates that conscientious and extravert employees had statistically significant contribution to build good organization brand image at a high beta value of 41.8% and 17.39% respectively with the P value of both variables are less than 0.01.

**Table 4. 12 OLS Regression Coefficients**

| Brand Image     | Coef. (β) | Std. Err. | T   | P>|t| | [95% Conf. Interval] |
|-----------------|-----------|-----------|-----|-----|----------------------|
| Openness        | 0.1233**  | 0.0571    | 2.16| 0.0320| 0.0109               |
| Agreeableness   | 0.1288**  | 0.0584    | 2.2 | 0.0280| 0.0137               |
| Neuroticism     | -0.1392** | 0.0607    | -2.29| 0.0230| -0.2588             |
| Extraversion    | 0.1739*** | 0.0627    | 2.77| 0.0060| 0.0504               |
| Conscientiousness | 0.4184*** | 0.0612    | 6.84| 0.0000| 0.2980               |
| _cons           | 0.9636**  | 0.4088    | 2.36| 0.0190| 0.1583               |

***, **, Significant at p<0.01, & p<0.05 respectively, Source: Own survey, 2020
Additionally employees who have openness and agreeableness personality dimensions had statistically significant contribution to build good brand image to their organization. Since the beta values of openness and agreeableness are 12.3 & and 12.9% respectively. Similarly, their P value is less than 5%. On the contrary employees with neurotic (nervous) personality dimensions have negative significant effect to build good brand image to wards their organization with P value of 0.0230 i.e. (P < 0.05)

From the above explanation on the effect of big five personality of employees (i.e. openness, conscientiousness, extraversion, agreeableness and neuroticism) on organizations brand image, the value for regression weights were as follows:

\[ Y=0.9636+0.1233X1+0.4184X2+0.1739X3+0.1288X4 - 0.1392X5+e \]

where:

Y= the dependent variable (organizations brand image)

X1 = the first independent variable (openness)

X2 = the second independent variable (conscientiousness)

X3= the third independent variable (extraversion)

X4 =the fourth independent variable (agreeableness)

X5=the fifth independent variable (neuroticism)

e = Standard Error

4.4.4 Hypothesis Testing

4.4.4.1 The Effect of Openness on Organizational Brand Image

H1: Openness personality dimension of employee’s has a positive and statistically significant effect on the organization brand image.

Openness is one of the Big Five factors, personal characteristics, which describe the ability effectively take ideas, situations and lifestyles, even if they are absolutely new and unusual. It represents differences in intellectual interest, aesthetic sensitivity, and imagination. Highly open individuals enjoy thinking and learning; are sensitive to art and beauty, and generate original ideas, while close-minded individuals tend to have a narrow range of intellectual and creative interests (Said et al., 2017)
This finding is similar with the study conducted by Youshan & Hassan (2015), Awadh & Wan Khairuzzaman (2008) and Şener (2019) which revealed that there is significant positive relationship among openness and brand image. Positive and significant effect of openness on brand image is also conducted by Yideneku (2019) and Ghorbani (2016).

The result of multiple regression analysis of the table 4.12 above indicates that employees those who have openness personality characteristics have positive significant effect organizational brand image with $\beta = 0.1233$, at P value of 0.0320 which is less than 0.05. Thus, the researcher hypothesis (alternative hypothesis) “Openness personality of employee’s trait has a positive and statistically significant effect on the organization brand image” is accepted. The beta value, $\beta =0.1233$, shows that if there is a unit increase in openness, there will be 12.33% increase in building good organizational brand image. As beta value indicates, the independent variable (brand image) and the dependent variable (openness) have positive relationship. Thus, based on this result we would accept the alternative hypothesis, Openness personality of employee’s trait has a positive and significant effect on the organization brand.

Based on the tested hypothesis, CBE employees who have openness personality dimensions in Bahir Dar city branches significantly contribute in building good brand image towards their organization. This implies that employees are intellectually curious, open to emotion, sensitive to beauty and willing to try new things, more creative, more aware of their feelings, enjoy with learning, sensitive to art and beauty, and generate original ideas to build good brand image towards their organization (Soto, 2018).

4.4.4.2 The Effect of Conscientiousness on Organizational Brand Image

H2: Conscientiousness personality dimension of employee’s has a positive and statistically significant effect on the organization brand image.

Conscientiousness is another organizational trait which is a tendency to display self-discipline, act dutifully, and strive for achievement against measures or outside expectations. It is related to the way in which people control, regulate, and direct their impulses. High conscientiousness is often perceived as being stubborn and focused. Low conscientiousness is associated with flexibility and spontaneity, but can also appear as sloppiness and lack of reliability. High scores on conscientiousness indicate a preference for planned rather than spontaneous behavior (Jackson et al., 2010).
In line with Yideneku (2019), Youshan & Hassan (2015), Ghorbani (2016), and Awadh & Wan Khairuzzaman (2008), consciousness personality dimension has positive and statistically significant effect on brand image. The study conducted by Sener (2019) also testifies that consciousness has positive effect on brand image.

Based on the finding of this study, a single unit change on the level of agreement with regard to conscientiousness indicator questions contribute to positively affect organizational brand image by 0.4184 (41.84%) units (table 4.12). Therefore, alternative hypothesis of the research which suggested that Conscientiousness personality of employee’s trait has a positive and significant effect on the organization brand image consistency has significant effect on employee performance is accepted.

A significant and positive effect of conscientiousness on organization brand image tell us that, employees were being stubborn and focused, planned rather than spontaneous behavior, workers tend to perform better in a variety of occupations, reflecting their tendency to engage in healthy behaviors (Lotfi et al., 2016).

4.4.4.3 The Effect of Extraversion on Organizational Brand Image

H3: Extraversion personality dimension of employee’s has a positive and statistically significant effect on the organization brand image.

The third Big Five personality dimension (BFPD) is extraversion which deals on the ability of sociability, assertiveness, positive emotionality, approach tendencies, and status motivation of a person. Extraversion is characterized by breadth of activities (as opposed to depth), surgency from external activity/situations, and energy creation from external means. The trait is marked by pronounced engagement with the external world. Extraverts enjoy interacting with people, and are often perceived as full of energy. They tend to be enthusiastic, action-oriented individuals. They possess high group visibility, like to talk, and assert themselves. Extraverted people may appear more dominant in social settings, as opposed to introverted people in this setting (TekIn, 2016).

The study asserted that extraversion has strong and significant positive effect on organizational brand image and this finding is similar with Yideneku (2019), Youshan & Hassan (2015), Ghorbani (2016), Sener (2019), and Awadh & Wan Khairuzzaman (2008).

Referring back to regression table (4.12) indicates that a unit change on the level of agreement that ensure presence of high extraversion indices with the organization has significant positive effect on organizational brand image by a coefficient of 0.1739 (17.39%) units. Thus, the researcher
hypothesis is fully accepted since extraversion has a statistically significant positive effect on organizational brand image.

Based on the finding, employees those who have extraversion personality builds their organization brand image through enjoyable way of life, good interaction with customers, and are often perceived as full of energy to do their task responsibility. They tend to be enthusiastic, action-oriented individuals. They possess high group visibility, like to talk, and assert themselves (Soto, 2018).

4.4.4.4 The Effect of Agreeableness on Organizational Brand Image

H4: Agreeableness personality dimension of employee’s has a positive and statistically significant effect on the organization brand image.

The fourth big five-personality dimension is agreeableness, which reflects individual differences are valuable for social harmony. Agreeable individuals are getting value and respect along with others. Hence hey are generally generous, trustworthy, thoughtful, kind, helpful, and willing to compromise their interests with others. Generally agreeable people have an optimistic view of human nature (Graziano et al., 2017).

The results of Multiple Regression, as presented in table 4.12 above, revealed that agreeableness has a positive and statistically significant influential relationship (contribution) to organizational brand image with $\beta=0.1288$, at 95% confidence level ($p < 0.05$). The Beta value ($\beta$) i.e. 0.1288 shows that if there is one unit increase in consistency, there will be 12.88% increase organizational brand image. Therefore, the researcher accepts the alternative hypothesis. This indicates that agreeableness has a positive and statistically significant influential relationship (contribution) to organizational brand image.

This study is similar with Yideneku (2019), Youshan & Hassan (2015), Ghorbani (2016), Sener (2019), Awadh & Wan Khairuzzaman (2008), which asserts that, agreeableness has positive and significant effect on brand image.

Based on this finding the researcher concluded that, CBE employees who were highly conscientious individuals prefer order and structure, work persistently to pursue their goals, and are committed to fulfilling their duties and obligations to build good brand image towards their organization (Soto, 2018).
4.4.4.5 The Effect of Neuroticism on Organizational Brand Image

H5: Neuroticism personality dimension of employee’s has a negative and statistically significant effect on the organization brand image

The last component of BFPD is neuroticism, which indicates that the degree to which a person experiences an environment as distressing, threatening, and unsafe. Neuroticism is the tendency to experience negative emotions, such as anger, anxiety, or depression. It is sometimes called emotional instability, or is reversed and referred to as emotional stability. According to Eysenck's theory of personality, neuroticism is interlinked with low tolerance for stress or aversive stimuli (TekIn, 2016).

This study asserted that, neuroticism has negative and statistically significant effect on brand image, which is similar with the finding Yideneku (2019) and Youshan & Hassan (2015), however the study conducted by Ghorbani (2016), Sener (2019) and Awadh & Wan Khairuzzaman (2008) contradict with this finding.

Table (4.12) indicates that a unit change on the level of employee’s neuroticism (sadness, stressfulness; depressed and frustrated to do their work) has strong negative effect on the organization brand image by a coefficient of -0.1392 units (13.92%). Thus, the alternative hypothesis set by the researcher, Neuroticism personality of employee’s trait has a negative and statistically significant effect on the organization brand image is accepted. This implies that CBE employees, found in Bahir Dar city branches believe that if an employee is neurotic personality dimension he/she decreased the brand image of the organization by 13.92%.
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter entirely focused on aligning findings of the study with that of formulated objectives, which enable to illustrate conclusions that have been reached. Based on the findings of the study relevant recommendations are also included in order to provide highlights on how to enlighten and/or existing situations and encountered problems.

5.1 Summary of Findings

This study was initiated to investigate the effect of big five personality of employees on organizational brand image in commercial bank of Ethiopia, Bahir Dar city branches. The study involved 256 employees and the analysis was made using 250(97.6%) successfully returned and valid questioners. The study utilized both descriptive and inferential statistics in order to come up with better analysis and make triangulation among various results. Linear regression was used to investigate the effect of big five personality of employees on organizational brand image.

The gender composition of surveyed employees is accounted 68%(171) and the remaining 32%(79) male and female respondents respectively. The mean age of respondents’ employees is 33.28 with minimum 21 and maximum 62 years where majority of employees fall under young adult age which indicates that the organization has young and energetic work force. 49.1% of respondents are married, 45.9% are single while the remaining 4.4% divorced their marriage, and 0.6% employees lost their partner (widowed). Based on the finding married employees are higher in percentage composition this also indicates that the organization has more or less stable employee due to the fact that married couples are less likely to turnover easily compared to single employees. Only 20% of the employees have master's degree holders and above while the majorities 61% of employees have first degree and the remaining 19% have diploma and below education, qualification, which pointed out that the branches of CBE, needs to work more on human resource development. Employees of the office have on average 8.34 years of experience with minimum 1 and maximum 41 years of experience and 36.6% holds managerial positions with insignificant participation of women in managerial positions. The average income level of employees is birr 14,527.89 raised from 2,345 up to 41,025 minimum and maximum salary level respectively.
One sample mean test result, revealed that employees response for all most all organizational big five personality elements (openness, conscientiousness, extraversion, agreeableness and neuroticism) is significantly greater than the expected mean, which indicates that surveyed respondents have higher tendency to agree on the positive effect of organizational traits to enhance good brand image towards the organization of CBE. Consequently, Pearson correlation shows among the big five-personality dimensions openness, conscientiousness, extraversion and agreeableness have positive and moderate correlation with organizational brand image. On the contrary neuroticism has negative relation with organizational brand image. Besides, the regression analysis revealed that, conscientiousness is the first trait that significantly and positively affects performance of employees while extraversion takes the second position.

5.2 Conclusions

The study found that conscientiousness is the most contributing factor among the big five personality dimensions to contribute the organizations to build good brand image. Extraversion and agreeableness are the second and third traits respectively that have shown significant effect to determine good brand image of the organization. Openness takes the least compared to among the subjected big five personality dimensions to influence organizational brand image. On the contrary, neuroticism personality dimension had negative and significant effect to build organizational brand image.

Therefore, it can be concluded that the more conscientiousness, extraversion, agreeableness and openness personality dimensions of employees of the organization has more effect on brand image while the more neurotic employees highly decreases the organizations brand image.

Based on the finding of the thesis; the researcher tests the given alternative hypothesis and the result is summarized as follows:

H1: Openness personality of employee’s trait has a positive and statistically significant effect on the organization brand image--accepted

H2: Conscientiousness personality of employee’s trait has a positive and statistically significant effect on the organization brand image--accepted

H3: Extraversion personality of employee’s trait has a positive and statistically significant effect on the organization brand image--accepted
H4: Agreeableness personality of employee’s trait has a positive and statistically significant effect on the organization brand image—accepted

H5: Neuroticism personality of employee’s trait has a negative and statistically significant effect on the organization brand image—accepted

In general as per the findings of the study, it can be concluded that personality dimension of an employee is important in improving the level of organizational brand image which is asserted by the positive contribution of conscientiousness, extraversion, agreeableness and openness while neuroticism affects the organization brand image negatively.

5.3 Recommendations

 Depending on the findings of the study and conclusions made, the researcher came up with some important recommendations which would help the concerned body to focus on the big five personality of employees that can largely contribute to the improvement on level of organizational brand image. The recommendations given are the following:

1) For Commercial Bank of Ethiopia

Although all personality of employees are important in improving the level of brand image, the organization is better to emphasize on conscientiousness and extraversion whose contribution to organizational brand image is high.

Conscientiousness is the ability to plan, organize and strategically think towards the goals and become successful in carrying out the task (Jackson et al., 2010). Thus the highest mean score of in which most respondents agreed on conscientiousness has significant effect on brand image, refers to reliable, care full, well-organized, self-disciplined employees are better to create good brand image than Low scorers tend to be disorganized, undependable, negligent employees. As conscientiousness has positive and significant predictor on brand image, the organization should continue its investment by developing the skills of and empowerment level of employees to increase capacity for better brand image.

On the other hand, employees’ response on one of the measure of neuroticism shows respondents perceive that it affects the brand image of the organization. Therefore the organization is better to find out all possible solutions to sustain its long-term objective by creating good brand image. Thus,
organization should receive feedback from employees and conduct assessments to know the level of employee’s personality.

Finally, implementing the above listed recommendation, CBE would be able to focus on selected big five -personality dimensions and also it would be possible to have improvements in workplaces to help employees become more initiated to build good brand image.

II) For Researchers

The researcher who is interested to do the big five personality dimensions and related issues can develop the skill of knowledge by using this finding as a reference.

The study investigated that employee who are conscientious builds good brand image towards their organization. Thus, factors for the conscientiousness personality dimension must be well identified to build good brand image in better way.

Neuroticism personality of employees adversely affects the brand image of the company. Hence, further research is vital to investigate how employees escape such personality trait.

III) For Institutions

It is essential that an individual or any governmental and non-governmental institution who want to know and better understand the issue of big five personality dimensions, brand image and related concepts can use this paper as a reference tool.

Additionally business institutions especially banking industries can use this thesis as a benchmark to identify their employee’s personality, to create good brand image and sustain long term profitability.
REFERENCES


McCrae, R.R & Costa, P.T. (2008), The revised Neo Personality Inventory, Vol. 2, 179-198


Dear respondents:

Good morning /afternoon. My name is Fentaye Gebeyehu

First of all thank you for your willingness to be part of the survey. I am a graduate student in department of Business Administration, in Bahir Dar University. Currently, I am undertaking a research entitled with “The Effect of Big Five Personality Dimensions of Employees on Organizational Brand Image; the Case of Commercial Bank of Ethiopia Bahir Dar City Branches”. You are among selected respondents to fill the questioner. Hence, support me by providing actual information detailed with the questioner. Your participation is entirely voluntary and the questionnaire is completely anonymous.

Finally, I need to confirm you that the information that you shared me will be kept confidential and only used for the academic purpose. No individual’s responses will be identified as such and the identity of persons responding will not be published or released to anyone. All information will be used for academic purposes only.

Thank you again for your kind cooperation!
General Information

Date of interview: 18/04/2020 G.C

Respondent’s ID code-----------------------

Section I. Personal information

Instruction 1: Circle the letter that best describes you

<table>
<thead>
<tr>
<th></th>
<th>Gender</th>
<th>A. Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>B.  Female</td>
</tr>
<tr>
<td>2</td>
<td>Write Your Age</td>
<td>........ Years old</td>
</tr>
<tr>
<td>3</td>
<td>Marital status</td>
<td>A. Single</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B. Married</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C. Divorced</td>
</tr>
<tr>
<td></td>
<td></td>
<td>D. Widowed</td>
</tr>
<tr>
<td>4</td>
<td>Monthly salary</td>
<td>................ Birr</td>
</tr>
<tr>
<td>5</td>
<td>How long have you been in this organization?</td>
<td>..................years</td>
</tr>
<tr>
<td>6</td>
<td>Level of Education</td>
<td>A. College diploma and below</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B. Degree</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C. Second Degree and above</td>
</tr>
<tr>
<td>7</td>
<td>Job Position</td>
<td>A. Managerial</td>
</tr>
<tr>
<td></td>
<td></td>
<td>B. Non Managerial</td>
</tr>
</tbody>
</table>

Section II: Big Five Personality Dimensions

Instruction 2: Please put a „√” mark that best describes you, using the scale from 1 to 5 (Where 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree and 5 = strongly agree by considering your character in CBE)

<table>
<thead>
<tr>
<th></th>
<th>Openness</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. I like abstract ideas in CBE</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>1.2 I am curious about many things</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.3 I am deep thinker in doing my job</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.4 I have a vivid imagination</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.5 I am inventive of ideas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.6 I have aesthetic experiences</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.7 I likes to reflect, play with ideas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.8 Is sophisticated in talents</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Conscientiousness</td>
<td>Strongly Disagree</td>
<td>Disagree</td>
<td>Neutral</td>
<td>Agree</td>
<td>Strongly Agree</td>
<td></td>
</tr>
<tr>
<td>----------------------</td>
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<td>----------</td>
<td>---------</td>
<td>-------</td>
<td>---------------</td>
<td></td>
</tr>
<tr>
<td>2.1 I pay detail attention to my job</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.2 I am a reliable worker</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.3 I perseveres until I finish my task</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.4 I do things efficiently</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.5 I do activities through plan</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.6 I am exacting in my work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.7 I do my job through order</td>
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<tr>
<td>2.8 I am always prepared on my job</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>3. Extraversion</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1 I talk a lot with different people</td>
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<tr>
<td>3.2 I am energetic person</td>
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<td>3.3 I generates a lot of enthusiasm</td>
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<td>3.4 I am confidential in my activities</td>
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<tr>
<td>3.5 I am gregariousness in CBE</td>
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<tr>
<td>3.6 I am the life of the party.</td>
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<tr>
<td>3.7 I feel comfortable around people</td>
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<tr>
<td>3.8 I start conversations</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>4. Agreeableness</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1 I am interested to help others</td>
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<td>4.2 I have forgiving nature</td>
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<tr>
<td>4.3 I am generally trusty by others</td>
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<tr>
<td>4.4 I am kind and soft heart to everyone</td>
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<tr>
<td>4.5 Likes to cooperate with others</td>
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<tr>
<td>4.6 I mostly agree with others</td>
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<td>4.7 I feel others’ emotions</td>
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<td>4.8 I take time out for others</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>5. Neuroticism</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1 I am mostly depressed</td>
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<td>5.2 I am easily disturbed</td>
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<td>5.3 I worry a lot</td>
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<tr>
<td>5.4 Situations change my mood a lot</td>
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<td>5.5 I become nervous easily</td>
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<tr>
<td>5.6 I am conservative (procedure based)</td>
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<tr>
<td>5.7 I upset (become sad) easily</td>
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<tr>
<td>5.8 I fear risk on doing my job</td>
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</table>
# Section III: Organizational Brand Image

<table>
<thead>
<tr>
<th>Brand Image</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1    If an employee of CBE is honest, he/she builds good brand image towards the organization</td>
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<td>2    If an employee of CBE is careful, he/she builds good brand image towards the organization</td>
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<td>3    If an employee of CBE is sociable, he/she builds good brand image towards the organization</td>
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<td>4    If an employee of CBE is pleasant/agreeable, he/she builds good brand image towards the organization</td>
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<tr>
<td>5    If an employee of CBE is emotional, he/she builds good brand image towards the organization</td>
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</tbody>
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**THANK YOU!**