

Personality And Self-Rated Service Performance: Mediating Role Of Customer Orientation, Productivity Propensity And Engagement

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Abstract

The purpose of this study is to examine the personality traits of frontline employees and their impact on self-rated performance along with the variables of customer orientation, productivity propensity and engagement. This study was cross-sectional, and data were collected through a questionnaire that was self-administrated. The data of 152 questionnaires were collected from frontline employees of different banks, including commercial and Islamic banks, situated in Faisalabad. The findings of this study indicate that the relationship between agreeableness, customer orientation, product propensity, conscientiousness and customer orientation, and neuroticism with productivity propensity were insignificant.

Keywords:- Employee satisfaction, customer orientation, Frontline service employees, productivity propensity.

Introduction

Personality refers to individual variances in characteristic forms of behaving, thinking and feeling. Trait theory suggests that a 'person's behavior or the way he or she acts will have generated their personality. There were empirical studies reporting that customer orientation has some relationship with personality traits. Personality is meaningfully related to work or on-job behavior. It defines human personality (Agnew et al. 2002). Employees should possess personality traits that are able to persuade customer-oriented behavior. The personality of frontline employees is most important because it has influences on the customer. Over the few past years, many scholars have required to identify the factors that lead to quality and productivity through frontline employees. Similarly, recent research concludes that "the existing evidence of customer orientation on important performance outcomes raises questions" (Franke and Park 2006).

The demands of an organization and its customers are satisfied with successful performance and achievements. Given that managers must achieve financial results and customer perception, serious thinking has been noticed regarding the productivity focus of front-line employees (Jonason et al. 2012). The introduction of productivity propensity is given a transformed focus on productivity in presentation.

Customer orientation and product propensity examine from both sides of an organization through external and internal perspectives. Significantly, it is not focused on individual behavior or outcomes to position as product propensity and emotional resource that motivate work performance. Ultimately, self-rated work performance is affected by the outcomes of product propensity (e.g. sales volume) as revealed by the work of (Harris and Fleming 2017). Specifically, they look forward to contributing to the literature, expanding our understanding of personality and behavior as a possible explanation of the minor validity associated with the Big Five (Matthews et al., 2003).

First, look at a wide context at the current status of performance criteria and examine the concise proof of the Big Five's interest in relation to these criteria. Then, consider our faith in improving and enhancing the performance rules. Many organizational researchers today agree that complete job performance can be characterized by three wide elements of job performance, context performance, and counterproductive conduct (Khedhaouria et al., 2015; Shahbaz, Tiwari, Jam, & Ozturk, 2014; Waheed, 2011a; Ziauddin, Khan, Jam, & Hijazi, 2010). Personality trait dimensions, such as extraversion, agreeableness and openness, are more likely to customer orientation as compared to neuroticism and conscientiousness. Customer

orientation is known to make long-term relations to meet their needs and wants. Productivity is related to fulfill the organizational objectives (Sheth and Sisodia, 2002) and improve the understanding of productivity. Marinova et al. (2008) relate productivity with frontline employees of the company. Productivity orientation was discussed by (Keinan and Kivetz 2011), which means that productivity is an individual measure which depends on customer experience. Engaged employees actually care about their company and work. Nahrgang et al. (2010) explained the two variables of engagement, job satisfaction and organizational commitment. Frontline employees who have a high degree of productivity propensity are more satisfied (Kristof-Brown et al., 2005; Shahbaz, Jam, Bibi, & Loganathan, 2016; Waheed, Klobas, & Ain, 2020; Waheed, Klobas, & Kaur, 2017).

Personality trait theory suggests that a 'person's behavior has been created constant with his/her personality trait. There were a lot of empirical studies concluding that personality trait has a significant relationship with behavior. Most of the studies found that personality trait is expressively related to work-related behavior. This study uses the Big Five model of personality trait to estimate customer orientation behavior. The big five model elements are openness, extraversion, agreeableness, conscientiousness and neuroticism. All these drivers are used for customer orientation as human resource practices (Strong and Harris, 2004). Each dimension of personality has a different effect on the customer orientations, such as extraversion, agreeableness and openness, and are more likely to be customer-oriented as compared to neuroticism and conscientiousness. Frontline employees usually consider at an initial stage. Job stages model decides that openness to experience and agreeableness estimate recital during the initial stage but conscientiousness and extraversion are foreseen to perform once throughout the maintenance stage.

H1a Agreeableness has a relationship with customer orientation.

H1b Extraversion has a relationship with customer orientation.

H1c Neuroticism has a relationship with customer orientation.

H1d Conscientiousness has a relationship with customer orientation.

H1e Openness has a relationship with customer orientation.

Mueller and Plug (2006) show that the influence of personality traits on income is similar to that of cognitive abilities. In addition, these features can help in calculating the strong relationships between labor market outcomes that do not take into account the transfer of education and parental wealth. Recent studies have linked job performance and paid off the personality traits of the Big Five.

Conscience and emotional stability show a strong positive relationship with income, while agencies have a negative relationship. Personality matches the sample of successful young managers who graduate and then get offered higher jobs on higher pay, letting them work full time. It is also more likely and less likely to work, that is, at least in the management template. Science subjects do poorly, and some people do well (Agnew et al., 2002; Ain, Kaur, & Waheed, 2016; Waheed, & Kaur, 2016).

This literature depicts the continuous positive effects of conscience and emotional stability on job performance, alongside the effects of certain work-related personality traits or some aspects of work-relatedness (competence and openness towards experience). A long tradition of research, psychology and organizational behavior seeks to combine personal qualities, especially personalities, with the success of their work. Specifically, the relationship between Big Five personality dimensions and distinct aspects of job performance has been examined on meta-analyses. Research reviews the current literature and classifies into one or five primary variables and certain personality measures used in separate research. The results of the two meta-analysis findings were identical (Jonason et al., 2012).

H2a Agreeableness has a relationship with productivity propensity.

H2b Extraversion has a relationship with productivity propensity.

H2c Neuroticism has a relationship with productivity propensity.

H2d Conscientiousness has a relationship with productivity propensity.

H2e Openness has a relationship with productivity propensity.

Personality can be explained in five main factors ('Big Five'), including change, acceptance, conscience, emotional instability, and openness to

experience. Meta-analyses have shown that particular personality dimensions predict successful performance in many settings. Conscience has proven to be consistent in predicting situations. Some people are usually well-organized, cautious, purposeful, and hardworking (Harris and Fleming, 2017; Khan et al., 2011; Waheed, Kaur, Ul-Ain, & Qazi, 2013; Waheed, Khan, Khan, & Khalil, 2012). Conscience can be seen as a motivating factor for work, and it seems that the 'Crew' motivates performance across all jobs through the motivational component. Not surprisingly, conscience is also regarded as an aspect of contextual performance by (Malouff et al., 2010). As always, the relationship between certainty and performance is simple. For example, in a meta-analysis, the overall sample size corresponds to the sample size in the range with the correct method. This means that there may be other changes that could damage the relationship. (Jam, Singh, Ng, & Aziz, 2018; Khan, Shahbaz, & Jam, 2019; Waheed, & Leisyte, 2020; Waheed, & Leišytė, 2021; Woods and Sofat, 2013) suggest that personality and work are not the same, but are confusing. They recommend that researchers examine how differences in personality and motivation influence differences.

Guay et al. (2016) examine the relationship between workflow and science experience on the one hand, and work and contextual performance on the other. Flow does not result in better job performance for all employees. Often flows are useful for performance and contextual performance as evaluated by participants, only for high-science personnel. For very few employees in science, it was found that their flow experience did not matter in terms of performance. Therefore, positive emotions are only good for employees who can manage those feelings in the right things and activities.

Similarly, Klumper et al. (2012) conducted four studies to test the hypothesis that the relationship between conscience and performance, which reflects individual influence, is more positive among high workers and not less than social skills. The results support the inference in all four studies. In workers with low social competence, the relationship between good intentions and achievement was significant but negative in the other three studies. In summary, a study conducted by (McCrae and Terracciano, 2005) highlights the importance of motivation and competence when considering relationships.

Achieving quality goals understood by customers and combining organizational productivity are difficult tasks for employees who reach the limit (Marinova et al., 2008). Stress can affect FLE performance in service settings (Singh, 2000).

H3a Customer orientation plays a mediating role between Agreeableness and productivity propensity.

H3b Customer orientation plays a mediating role between Extraversion and productivity propensity.

H3c Customer orientation plays a mediating role between Neuroticism and productivity propensity.

H3d Customer orientation plays a mediating role between Conscientiousness and productivity propensity.

H3e Customer orientation plays a mediating role between Openness and productivity propensity.

Customer Orientation is hypothesized to straight affect the propensity of frontline employees. This statement is found in that research specifying that frontline employees who are customer-related outclass in customer interaction positions and sales responsibilities (Ali et al., 2010; Vilela et al. 2010) owing to the acceptance of their particular service and characteristics. Significantly, the demands of a durable job and employee fit in between increased performance and motivation happen (Grandey, 2003; Waheed, & Jam, 2010).

The term customer-oriented discusses certain behavior showed by individuals during service encounters and those manners will lead to 'customer's satisfaction. Scholars precisely defined customer-oriented behavior which is essential for customer needs, wishes and interest by assisting and influencing customer by providing information and attaining goal. On the side of employees, co-behavior is viewed as a propensity or tendency to meet customer interest in a place of work context. In this competitive environment, it is very challenging for the FLE to deliver high-quality performance by managing the profitability or productivity. Customer loyalty or satisfaction recognizes the degree of profitability of an organization because it depends on them (Ilies et al., 2009).

H4a Customer orientation has a relationship with productivity propensity.

In the service sector, if frontline employee satisfies with their productivity, he/she must be satisfied with the job. It is expected that if productivity propensity

is high, then job satisfaction is also at a higher level, and work of context will be strong which leads to job outcome frontline employees must consider from both sides of customer as well as organization to attain goals. Most of the researchers argue that the specific personality trait shows a propensity for engagement due to their behavioral characteristics (Muduli et al., 2016).

H4b Productivity propensity has a relationship with engagement.

A customer-oriented organization is tailored to satisfy customers based on each business decision. Client trends are defined as sales and long term customer relationships. Delivering right message to relevant customer timely is important. This is the Holy Grail for which they fought for the time when hyper-personalization became a mission-critical. Of course, this is not a drag. This is especially true when you consider that many marketers are still practising what one-size-fits-all approaches, attractive prospects, supplements and prayers for customers (Hamid, Jam, & Mehmood, 2019; Jam et al., 2019; Waheed, 2011b; Zablah et al., 2012).

A marketing tool can be used to overcome those challenges and foster greater personalization, and the best results of a business are business modeling. If you are not familiar with the term, use mathematical models to estimate whether a particular action will take place. In other words, it's a way to identify which of your audience is actually likely to make a purchase, accept an offer, or register for a service.

H4c Productivity propensity plays a mediating role between customer orientation and engagement.

Physical, emotional and rational energies on goal achievement focus on engaged employees and, therefore, perform better than their less engaged colleagues. Woods and Sofat (2013) indicate that each drive provides staff efficiency distinctly. In particular, they theorize that physical energies simplify the efficiency of the behavioral methods needed to fulfill role commitments. Think of

employee performance energies by offering a shriller focus and enhancing focus on the information appropriate to efficient role performance. Emotional energies help boost employee performance by serving staff through a thorough and trustworthy efficiency to fulfill the emotional burdens of their position. These physical, rational and emotional impacts explains that performance increased with high engagement level which ultimately increases organizational commitment and job satisfaction (Chamorro-Premuzic and Furnham, 2003).

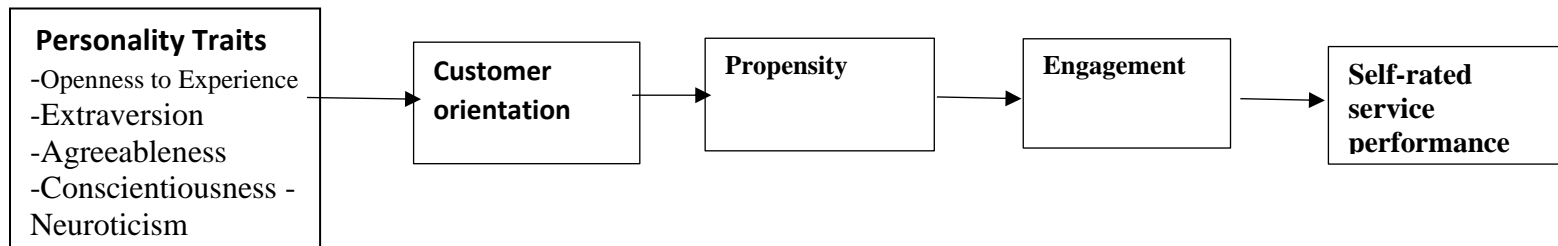
H5a Engagement has a relationship with self-rated service performance.

People are the factors that cannot be copied by the competitor and are considered the best value assets if managed and linked properly. Schmitt et al. (2007) refer to their involvement and concept of work in relation to institutional influence. However, it is generally regarded as one of the many requirements for providing an innovative and cooperative work environment, which leads to performance and effectiveness.

Zhao and Seibert (2006) introduced the concept of employee involvement, citing its now well-defined definition and identity, namely, "members of the self-help organization" for their role in the work. People are involved in displaying their physical and emotional roles. Kahn then states that the terms of three psychological attitudes are very important for employees to be properly involved, namely (the function), security (including social elements, management style, organizational processes, and rules) and the availability of the person(s). Another important detail that emerges is the Gallup Buckingham and Common Organization (1999), which commented on the commitment that "the right people engage employees in the right roles with the right managers". He also believes that a fully involved employee is the person who can answer all.

H5b Engagement plays a mediating role between productivity propensity and self-rated service.

Conceptual framework



Methodology

This research was cross-sectional and used quantitative method, which consisted of primary data. The study was based on frontline employees those had direct dealing with the customers of the Bank of Faisalabad. This research was cross-sectional and used primary data. In Faisalabad, there are approximately 185 banks located. The overall population of employees was 2,775. In this study, consider the frontline employees only who have one-to-one relation or interaction with customers. Each bank assumed four to five employees, meaning approximately 925 was the size of the population. According to (Israel 1992), the sample size is 169. The size of population of frontline employees was approximately 925, and the sample size of this population was considered as 169. Total of 169 questionnaires has been floated to respondents. Total of 152 questionnaires was received back which was taken from the banks of Faisalabad. Researcher contacted the managers of different banks for the permission to fill the questionnaire.

Data was collected through self-administered. To measure the personality traits, scale adopted from John and Srivastava (1999) where extraversion measured with eight items with three reverse code questions, agreeableness was measured with nine items with four reverse code questions conscientiousness assessed with nine items scale, neuroticism was assessed with eight items scale, openness was measured with ten item scale. The Customer Orientation measures were adopted from the Brown et al. (2002) study, productivity propensity scale was adopted from Harris et al. (2014), engagement scale was adopted from Fred Luthans et al. (2007), performance measure was adopted from (Brown et al. 2002) and assessed on a 5-point Likert scale.

Results

Using PLS-SEM, Cronbach's alpha and composite reliability was checked. For construction reliability, the value of Cronbach alpha and composite reliability should exceed 0.0 (Hair et al., 2014).

Table 1: Validity and reliability

Variables	Cronbach Alpha	Composite Reliability
Agreeableness	0.678	0.734
Openness	0.805	0.890
Extraversion	0.706	0.782
Neuroticism	0.688	0.772
Conscientiousness	0.639	0.834
Customer Orientation	0.894	0.915
Productivity Propensity	0.785	0.859
Engagement	0.774	0.856
Self-Rated Performance	0.787	0.847

CFA model shows in the following figure was used for determining convergent validity and discriminant validity.

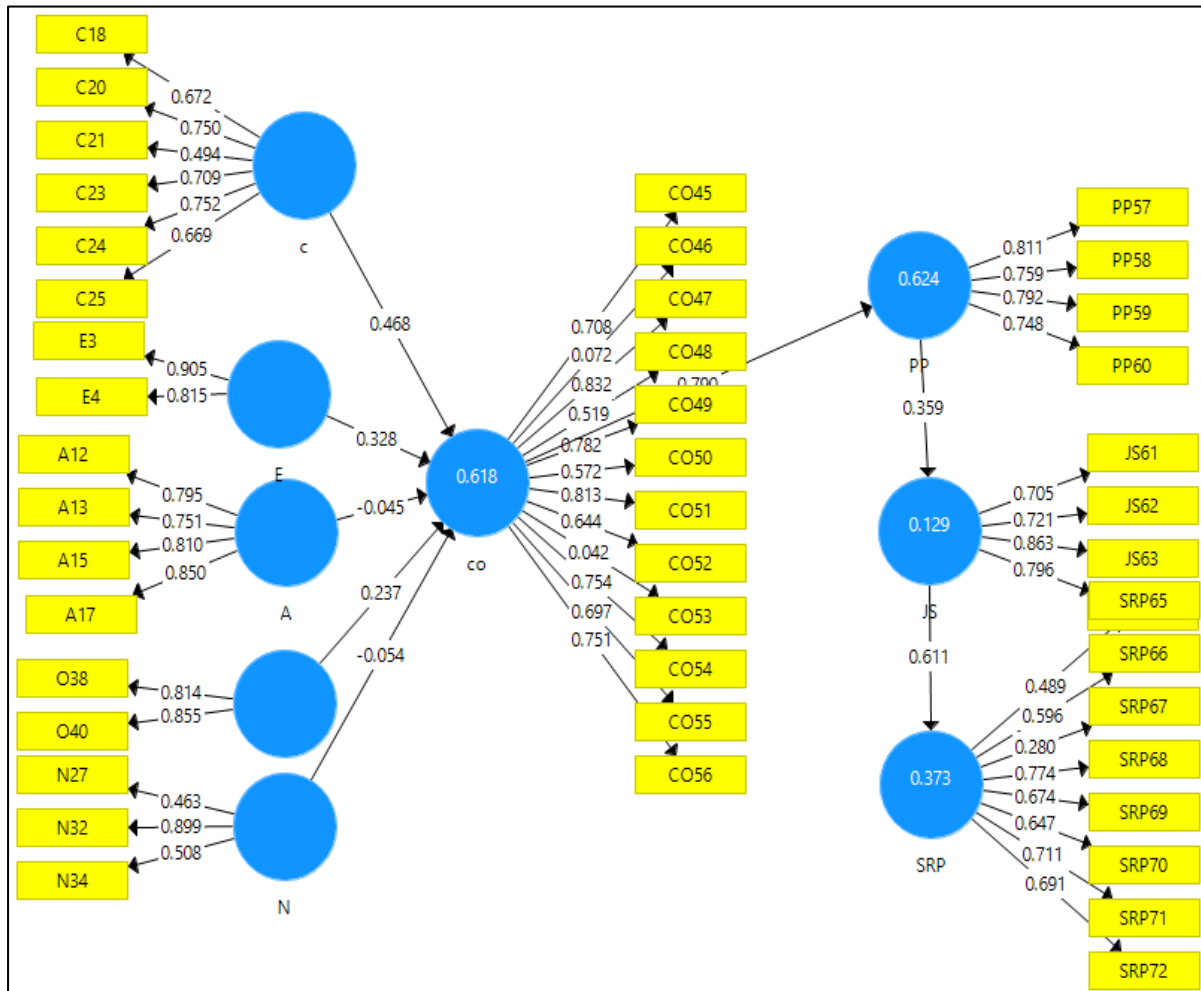


Figure 1: CFA model

In table shows that the convergent validity analysis and results suggest that AVE value of agreeableness is 0.501 and CR is 0.734, openness AVE value is 0.527 and CR value is 0.690, extraversion AVE value is 0.554 and CR value is 0.682, neuroticism AVE value is 0.537 and CR value is 0.672, conscientiousness AVE value is 0.718

and CR value is 0.834, customer orientation AVE value is 0.557 and CR value is 0.915, productivity propensity AVE value is 0.604 and CR value is 0.859, engagement AVE value is 0.599 and CR value is 0.856, self-rated performance AVE value is 0.482 and CR value is 0.847. AVE value is equal to 0.5 but in self-rated performance it is less than 0.5 but CR is 0.8 so all the composite reliability values are above then 0.6 which comes in acceptable range.

Table 4.7 Convergent Validity Analysis

Variables	Average Variance Extracted (AVE)	Composite Reliability
Agreeableness	0.501	0.734

Openness	0.527	0.690
Extraversion	0.554	0.682
Neuroticism	0.537	0.672
Conscientiousness	0.718	0.834
Customer Orientation	0.557	0.915
Productivity Propensity	0.604	0.859
Engagement	0.599	0.856
Self-Rated Performance	0.482	0.847

Correlation is bivariate analysis which identify the associations between variables, positive or negative relationship and strength of relationship. According to the pearson correlation coefficient value. The following table shows the correlation for each measure. There is a significant, positive and moderate correlation between extroversion and customer orientation ($r = .284, p = .001$). There is a significant positive association found between agreeableness and customer orientation ($r = .393, p = .00$). There is a significant positive association found between openness and customer orientation ($r = .449, p = .00$). There is insignificant relationship between neuroticism and customer orientation ($p = .440, n.s.$). There is a significant positive association found between conscientiousness and customer orientation ($r = .550, p = .000$). There is insignificant relationship between extroversion and productivity propensity ($p = .081, n.s.$). There is a significant

positive association found between agreeableness and productivity propensity ($r = .297, p = .00$). There is a significant positive association found between conscientiousness and productivity propensity ($r = .421, p = .000$). There is insignificant relationship between neuroticism and productivity propensity ($p = .80, n.s.$). There is a significant positive association found between openness and productivity propensity ($r = .385, p = .000$). There is a significant positive association found between customer orientation and productivity propensity ($r = .739, p = .000$). There is a significant positive association found between productivity propensity and engagement ($r = .354, p = .000$). There is a significant positive association found between engagement and self-rated performance ($r = .577, p = .000$).

Table 2: Correlation

		1	2	3	4	5	6	7	8	9
1	Extroversion	1								
2	Agreeableness	.117	1							
3	Conscientiousness	.195	.454**	1						
4	Neuroticism	-.018	-.288**	-.325**	1					
5	Openness	.212*	.191	.248*	.201*	1				
6	Customer Orientation	.284*	.393**	.450	.288**	.449**	1			
7	Productivity Propensity	.196	.297**	.421**	.313**	.385**	.739**	1		
8	Engagement	.269*	.145	.205	.226*	.279*	.333**	.354**	1	
9	Self-Rated Performance	.207*	.339**	.394**	.225*	.457	.637**	.659**	.577**	1

4.9.1 Hypothesis 1

H1a: Agreeableness have relationship with customer orientation.

Table 3: Regression weights Agreeableness -> Customer Orientation

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Agreeableness -> Customer Orientation	-0.084	-0.091	0.093	0.905	0.366

Whereas the regression weigh represents the significant (P) value between agreeableness and customer orientation. The value of p is 0.366 which is insignificant. Hence this hypothesis is rejected due to insignificant value

H1b: Extraversion have relationship with customer orientation.

Table 4: Squared multiple correlation Extraversion -> Customer Orientation

	Estimate
Extraversion -> Customer Orientation	0.461

Table 5: Regression weights Extraversion -> Customer Orientation

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Extraversion -> Customer Orientation	0.265	0.264	0.102	2.599	0.010

Table 6: Standard regression weight Extraversion -> Customer Orientation

	Estimate
Extraversion -> Customer Orientation	0.265

In the above table, consider the values of squared multiple which represent the R^2 . The value of R^2 is 0.461 in case of relationship between extraversion and customer orientation. This relationship has 0.451 R square value which means 46.1% variance in extraversion. Whereas the regression weigh

represents the significant (P) value between extraversion and customer orientation. The value of p is 0.01 which is significant.

H1c: Neuroticism have relationship with customer orientation.

Table 7: Regression weights Neuroticism -> Customer Orientation

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Neuroticism -> Customer Orientation	-0.021	-0.009	0.096	0.222	0.825

The regression weigh represents the significant (P) value between neuroticism and customer orientation.

The value of p is 0.825 which is insignificant. Hence this hypothesis is also rejected.

H1d: Conscientiousness have relationship with customer orientation.

Table 8: Squared multiple correlation Conscientiousness -> Customer Orientation

	Estimate
Conscientiousness -> Customer Orientation	0.361

Table 9: Regression weights Conscientiousness -> Customer Orientation

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Conscientiousness -> Customer Orientation	0.403	0.388	0.137	2.942	0.003

Table 10: Standard regression weight Conscientiousness -> Customer Orientation

	Estimate
Conscientiousness -> Customer Orientation	0.403

In the above table, consider the values of squared multiple which represent the R^2 . The value of R^2 is 0.361 in case of relationship between Conscientiousness and customer orientation. This relationship has 0.361 R^2 value, which means 36.1% variance in Conscientiousness. Whereas the

regression weigh represents the significant (P) value between Conscientiousness and customer orientation. The value of p is 0.003 which is significant, the value of Beta is 0.403 unit change in customer orientation.

H1e: Openness have relationship with customer orientation.

Table 11: Squared multiple correlation Openness -> Customer Orientation

	R^2
Openness -> Customer Orientation	0.475

Table 12: Regression weights Openness -> Customer Orientation

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Openness -> Customer Orientation	0.390	0.395	0.104	3.740	0.000

Table 13: Standard regression weight Openness -> Customer Orientation

	B
Openness -> Customer Orientation	0.39

In the above table, consider the values of squared multiple which represent the R^2 . The value of R^2 is

0.475 in case of relationship between Openness and customer orientation. This relationship has 0.475R

square value which means 47.5% variance in Openness. Whereas the regression weigh represents the significant (P) value between Openness and customer orientation. The value of p is 0.000 which is significant, the value of Beta is 0.39-unit change in customer orientation.

4.9.2 Hypothesis 2

H2a: Agreeableness have relationship with productivity propensity.

Table 14: Regression weights Agreeableness -> Productivity Propensity

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Agreeableness -> Productivity Propensity	-0.073	-0.053	0.112	0.654	0.514

The regression weigh represents the significant (P) value between agreeableness and productivity propensity. The value of p is 0.514 which is insignificant. Hence this hypothesis is rejected.

H2b: Extraversion have relationship with productivity propensity.

Table 15: Squared multiple correlation Agreeableness -> Productivity Propensity

	Estimate
Extraversion -> Productivity Propensity	0.416

Table 16: Regression weights Extraversion -> Productivity Propensity

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Extraversion -> Productivity Propensity	0.255	0.233	0.100	2.537	0.011

Table 17: Standard regression weight Extraversion -> Productivity Propensity

	Estimate
Extraversion -> Productivity Propensity	0.253

In the above table, consider the values of squared multiple which represent the R^2 . The value of R^2 is 0.416 in case of relationship between extraversion and productivity propensity. This relationship has 0.416R square value which means 41.6% variance in extraversion. Whereas the regression weigh represents the significant (P) value between

extraversion and productivity propensity. The value of p is 0.011 which is significant, the value of Beta is 0.253-unit change in productivity propensity.

H2c: Neuroticism have relationship with productivity propensity.

Table 18: Regression weights Neuroticism -> Productivity Propensity

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Neuroticism -> Productivity Propensity	-0.015	0.009	0.117	0.132	0.895

The regression weigh represents the insignificant (P) value between neuroticism and productivity propensity. The value of p is 0.895 which is insignificant. Hence this hypothesis is rejected.

H2d: Conscientiousness have relationship with productivity propensity.

Table 19: Squared multiple correlation Conscientiousness -> Productivity Propensity

	Estimate
Conscientiousness -> Productivity Propensity	0.491

Table 20: Regression weights Conscientiousness -> Productivity Propensity

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Conscientiousness -> Productivity Propensity	0.408	0.432	0.131	3.118	0.002

Table 21: Standard regression weight Conscientiousness -> Productivity Propensity

	Estimate
Conscientiousness -> Productivity Propensity	0.408

In the above table, consider the values of squared multiple which represent the R^2 . The value of R^2 is 0.491 in case of relationship between Conscientiousness and productivity propensity. This relationship has 0.491R square value which means 49.1% variance in conscientiousness. Whereas the regression weigh represents the significant (P) value

between conscientiousness and productivity propensity. The value of p is 0.002 which is significant, the value of Beta is 0.408-unit change in productivity propensity.

H2e: Openness have relationship with productivity propensity.

Table 22: Squared multiple correlation Openness -> Productivity Propensity

	Estimate
Openness -> Productivity Propensity	0.381

Table 23: Regression weights Openness -> Productivity Propensity

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Openness -> Productivity Propensity	0.300	0.323	0.069	4.339	0.000

Table 24: Standard regression weight Openness -> Productivity Propensity

	Estimate
Openness -> Productivity Propensity	0.299

In the above table, consider the values of squared multiple which represent the R^2 . The value of R^2 is 0.381 in case of relationship between Openness and productivity propensity. This relationship has 0.381R square value which means 38.1% variance in Openness. Whereas the regression weigh represents the significant (P) value between Openness and productivity propensity. The value of p is 0.000 which is significant, the value of Beta is 0.299-unit change in productivity propensity.

Mediation is a hypothesized causal chain in which a second variable impacts a third variable. The mediator is the variable that intervenes. It "mediates" a predictor's connection with an outcome. If there is no mediation in the model the direct effect should be significant, however it not a compulsory condition (Mathieu et al., 2006) and when the mediator present in the model the indirect effect should b significant (Hair et al, 2014).

3.10.1 Hypothesis 3

H3a: Customer orientation plays mediating role between Agreeableness and productivity propensity.

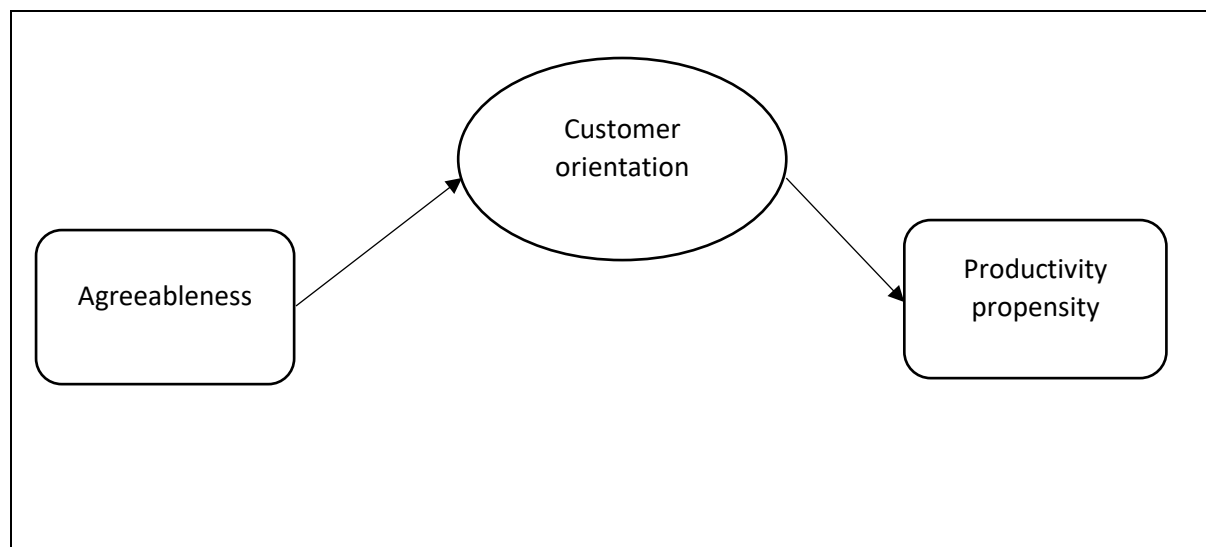


Figure 2: Customer orientation mediating role Agreeableness and productivity propensity

Table 25: Mediation Analysis

Effects	R^2	P
Total effect	0.449	0.000
Direct effect	0.661	0.000
Indirect effect	0.345	0.140

Results shows that indirect effect is 0.345 and p value is insignificant with 0.140. Direct affect shows significant relation between agreeableness and productivity propensity. Hence there is no need of mediator.

Table 26: Mediation effect

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Customer Orien -> Agreeableness	1.124	0.796	0.093	1.247	0.551
Productivity Prop -> Agreeableness	0.627	0.881	0.054	11.255	0.000
Productivity Prop -> Customer Orien	0.894	0.910	0.066	13.528	0.000

Direct relationship of customer orientation and productivity propensity found significant. So there is no need of mediator and hypothesis is rejected.

H3b: Co plays mediating role between Extraversion and productivity propensity.

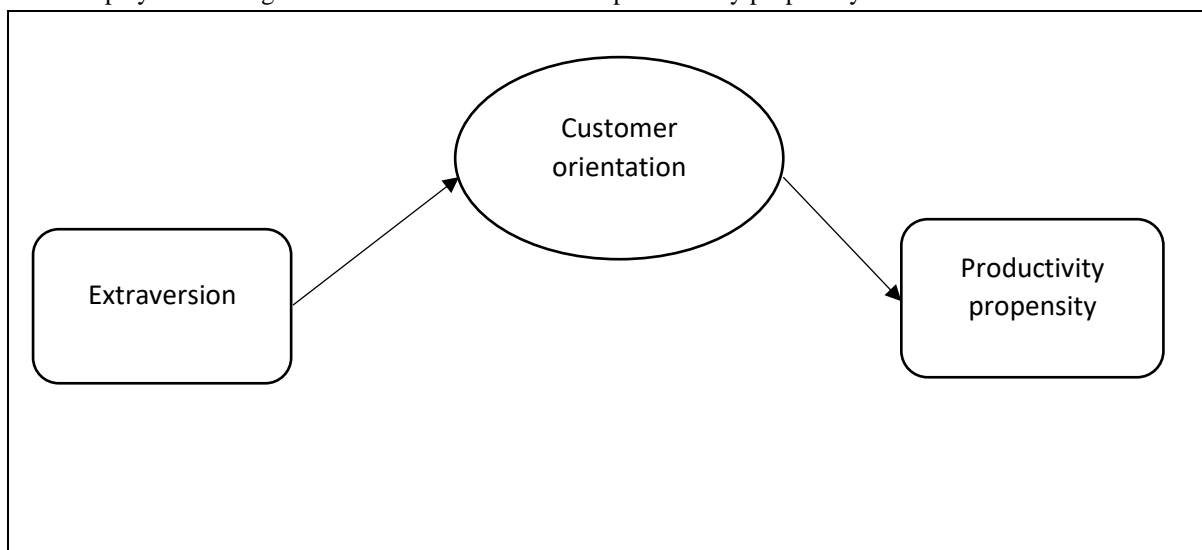


Figure 3: Customer orientation mediating role Extraversion and productivity propensity

Table 27: Mediation Analysis

Effects	R ²	P
Total effect	0.478	0.000
Direct effect	0.661	0.000
Indirect effect	0.391	0.000

Table 28: Mediation Effect

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Customer Orien -> Extraversion	4.112	0.796	0.093	44.21505	0.000
Productivity Prop -> Extraversion	0.742	0.457	0.751	0.988016	0.000
Productivity Prop -> Customer Orien	0.452	0.91	0.066	6.848485	0.000

Results shows that indirect effect is 0.391 and p value is significant with 0.00. Total affect shows that after adding mediator it shows significant relation between extraversion and productivity propensity.

H3c: Co plays mediating role between Neuroticism and productivity propensity.

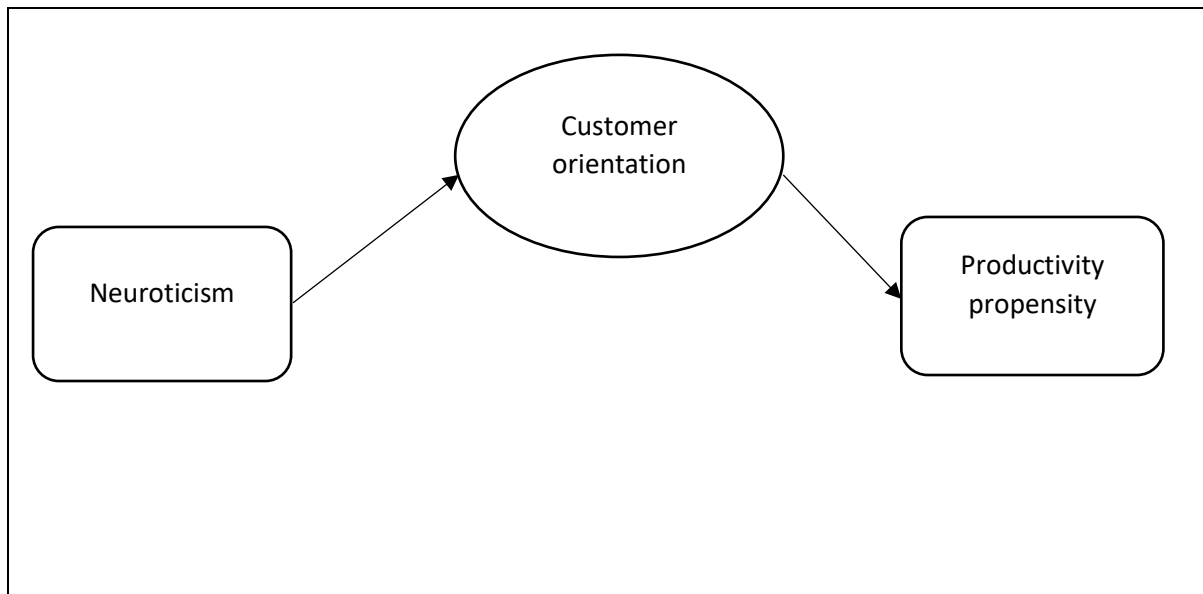


Figure 4: Customer orientation mediating role Neuroticism and productivity propensity

Table 29: Mediation Analysis

Effects	R ²	P
Total effect	0.745	0.000
Direct effect	0.661	0.125
Indirect effect	0.881	0.000

Table 30: Mediation Effect

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Customer Orien -> Neuroticism	2.412	0.451	0.931	2.590763	0.000
Productivity Prop -> Neuroticism	0.124	0.884	0.471	0.26327	0.000
Productivity Prop -> Customer Orien	0.824	0.914	0.666	1.237237	0.125

In above table 4.36 direct effect of neuroticism and productivity propensity is in significant 0.125 whereas after adding mediator customer orientation its shows significant result 0. 000. Hence this hypothesis is accepted.

H3d: Customer orientation plays mediating role between Conscientiousness and productivity propensity

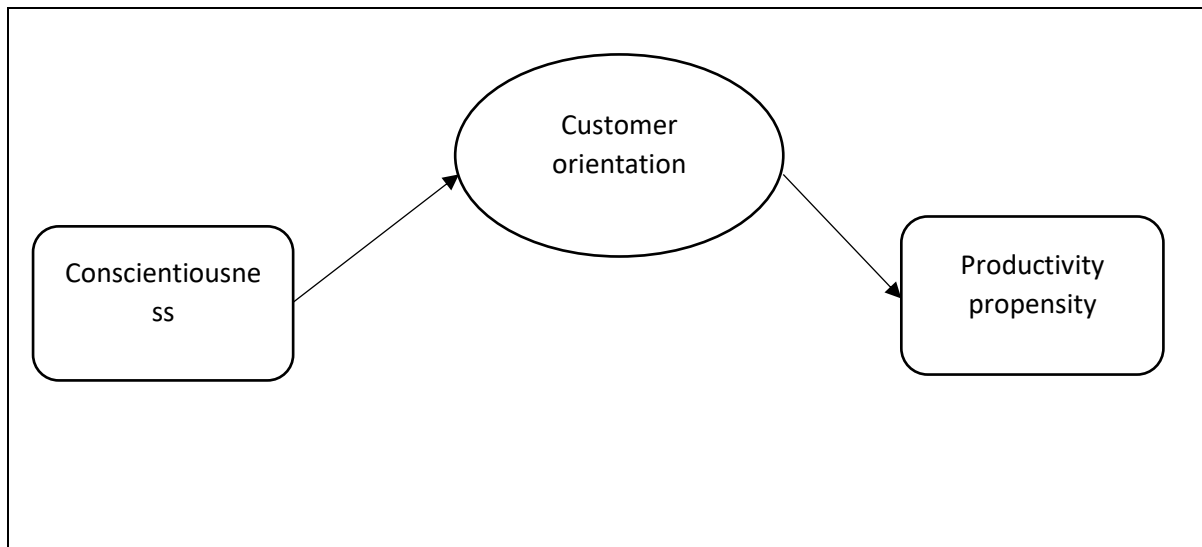


Figure 5: Customer orientation mediating role Conscientiousness and productivity propensity

Table 31: Mediation Analysis

Effects	R ²	P
Total effect	0.584	0.000
Direct effect	0.661	0.000
Indirect effect	0.451	0.321

Table 32: Mediation Effect

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Customer Orientation -> Conscientiousness	3.125	0.77	0.456	6.85307	0.453
Productivity Prop -> Conscientiousness	0.521	0.541	0.861	0.60511	0.000
Productivity Prop -> Customer Orientation	2.125	0.961	0.843	2.520759	0.000

As in table 4.38 shows that the direct effect of conscientiousness and productivity propensity is significant, but the indirect effect is 0.321 which is insignificant table. After adding mediator there is no

change occur in the relationship hence no mediator is required.

H3e: Co plays mediating role between Openness and productivity propensity.

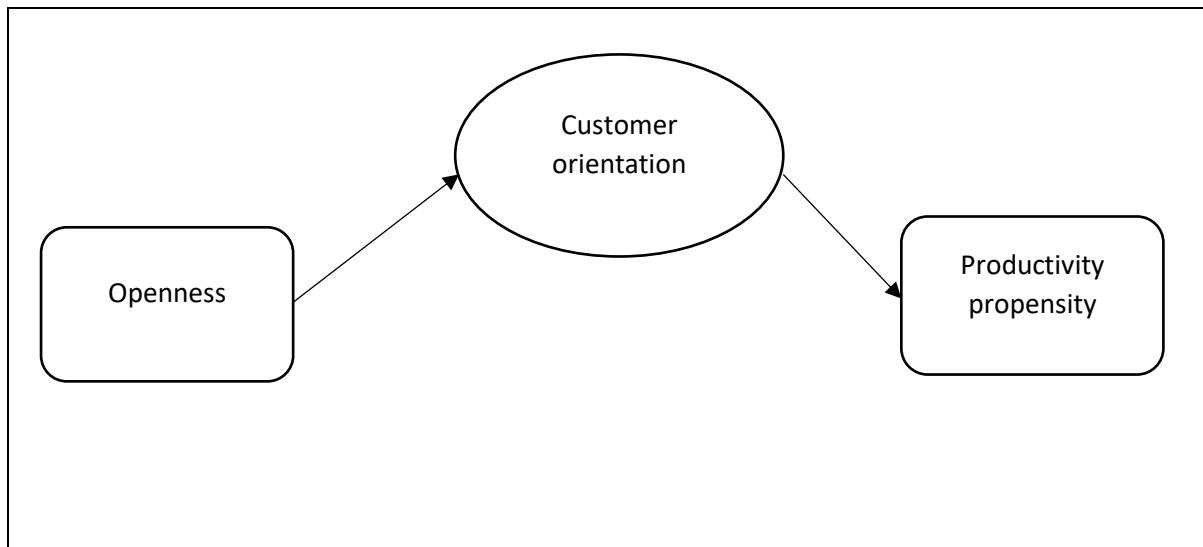


Figure 6: Customer orientation plays mediating role Openness and productivity propensity

Table 33: Mediation Analysis

Effects	R ²	P
Total effect	0.551	0.000
Direct effect	0.661	0.000
Indirect effect	0.412	0.000

Table 34: Mediation Effect

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Customer Orientation -> Openness	2.154	0.881	0.561	3.839572	0.000
Productivity Prop -> Openness	2.152	0.661	0.811	2.653514	0.000
Productivity Prop -> Customer Orientation	1.235	0.941	0.841	1.46849	0.000

Results shows that indirect p value is significant with 0.00. Total affect shows that after adding mediator it shows significant relation between

openness and productivity propensity. So, with and without mediator results are significant.

Table 35: Mediation type

Relationship of variables	Indirect effect P Value	Direct effect P Value	Total effect P Value	VAF	Mediation type
Agreeableness-co-pp	0.140	0.000	0.000		Not significant
Extraversion -co-pp	0.000	0.000	0.000	81%	Partial mediation
Neuroticism-co-pp	0.000	0.125	0.000	100%	Full mediation
Openness-co-pp	0.000	0.000	0.000	74%	Partial mediation
Conscientiousness-co-pp	0.321	0.000	0.000		Not significant

4.10.2 Hypothesis 4

H4a: Co have relationship with productivity propensity.

Table 36: Squared multiple correlation Customer Orientation -> Productivity Propensity

	Estimate
Customer Orient -> Productivity Propensity	0.731

Table 37: Regression weights Customer Orientation -> Productivity Propensity

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Customer Orient -> Productivity Propensity	0.783	0.796	0.046	17.186	0.00

Table 38: Standard regression weight Customer Orientation -> Productivity Propensity

	Estimate
Customer Orient -> Productivity Propensity	0.783

In the above table, consider the values of squared multiple which represent the R^2 . The value of R^2 is 0.731 in case of relationship between customer orientation and product propensity. This relationship has 0.731 R square value which means 73.1% variance in agreeableness.

Whereas the regression weigh represents the significant (P) value between customer orientation

and product propensity. The value of p is 0.000 which is significant. Beta value is representing in the results of standardized regression weigh. The value of B tells about then change occurs in dependent variable due to independent variable.so the value of Beta is 0.790-unit change in product propensity.

H4b: Productivity propensity have relationship with engagement.

Table 39: Squared multiple correlation Productivity Propensity -> Engagement

	Estimate
Productivity Propensity -> Engagement	0.354

Table 40: Regression weights Productivity Propensity -> Engagement

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Productivity Propensity -> Engagement	0.790	0.796	0.046	17.186	0.000

Table 41: Standard regression weight Productivity Propensity -> Engagement

	Estimate
Productivity Propensity -> Engagement	0.790

In the above table, consider the values of squared multiple which represent the R^2 . The value of R^2 is 0.354 in case of relationship between Productivity propensity and engagement. This relationship has 0.354 R square value which means 35.4% variance

in agreeableness. Whereas the regression weigh represents the significant (P) value between Productivity propensity and engagement. The value of p is 0.000 which is significant. The value of Beta is 0.790-unit change in engagement.

H4c: Productivity propensity play mediating role between Co and engagement.

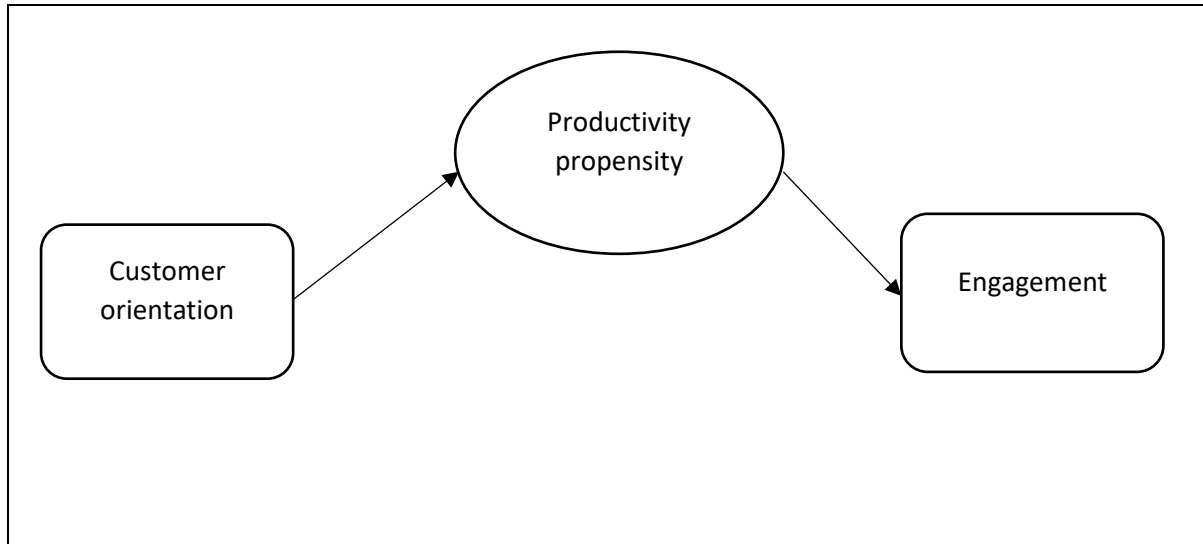


Figure 7: Productivity propensity mediating role Customer orientation and engagement

Table 42: Mediation Analysis

Effects	R^2	P
Total effect	0.381	0.000
Direct effect	0.354	0.000
Indirect effect	0.452	0.000

Table 43: Mediation Effect

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Productivity prop -> Co	2.154	0.881	0.561	3.839572	0.000
Co -> engagement	2.152	0.661	0.811	2.653514	0.000
Engagement -> Productivity prop	1.235	0.941	0.841	1.46849	0.000

Results shows that indirect effect is 0.452 and p value is significant with 0.000. Total affect shows that after adding mediator it shows significant relation between customer orientation and engagement. So, with and without mediator results are significant.

4.10.3 Hypothesis 5

H5aEngagement have relationship with self-rated service performance.

Table 44: Squared multiple correlation Engagement->self-rated service performance

	Estimate
Engagement->self-rated service performance	0.739

Table 45: Regression weights Engagement-> self-rated service performance

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Engagement-> self-rated service performance	0.783	0.796	0.046	17.186	0.000

Table 46: Standard regression weight Engagement-> self-rated service performance

	Estimate
Engagement-> self-rated service performance	0.783

In the above table, consider the values of squared multiple which represent the R^2 . The value of R^2 is 0.739 in case of relationship between Engagement and self-rated performance. This relationship has 0.739R square value which means 73.9% variance in agreeableness. Whereas the regression weigh represents the significant (P) value between

Engagement and self-rated performance. The value of p is 0.000 which is significant. The value of Beta is 0.790-unit change in self-rated performance.

H5b: Engagement play mediating role between product propensity and self-rated service performance.

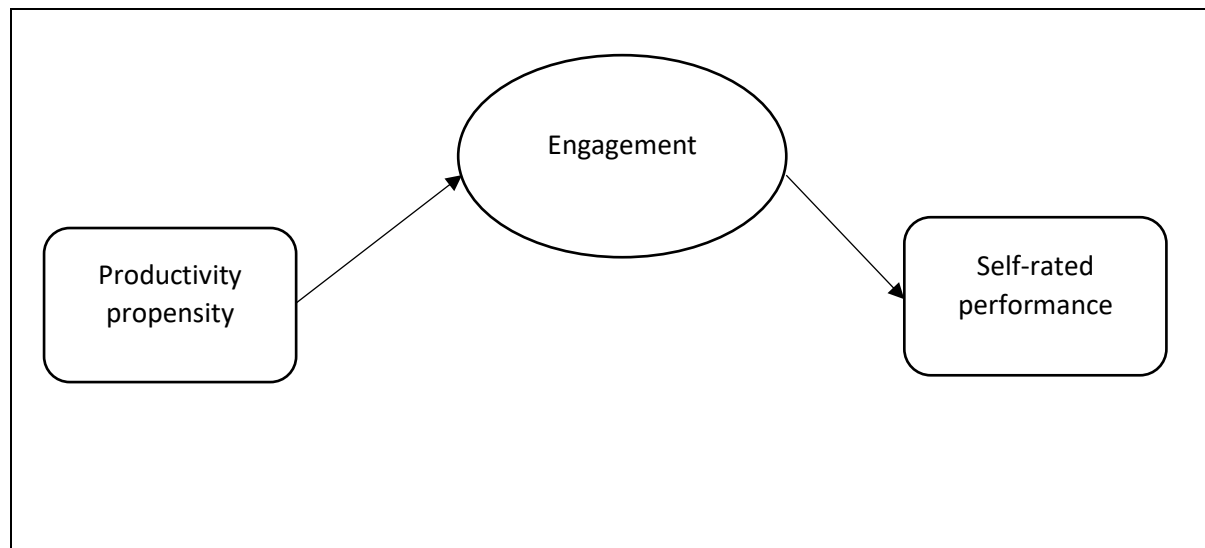


Figure 8: Engagement mediating role product propensity and self-rated service performance

Table 47: Mediation Analysis

Effects	R^2	P
Total effect	0.561	0.000
Direct effect	0.649	0.000
Indirect effect	0.554	0.000

Table 48: Mediation Effect

Mean, STDEV, T-Values, P-Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Engagement-> product prop	2.154	0.881	0.561	3.839572	0.000
product prop -> self-rated service performance	2.152	0.661	0.811	2.653514	0.000
self-rated service perf -> Engagement	1.235	0.941	0.841	1.46849	0.000

Results shows that indirect effect is 0.554 and p value is significant with 0.00. Total affect shows that after adding mediator it shows significant relation between productivity propensity and self-rated performance. So, with and without mediator results are significant.

Discussion:

The work in this research offers a number of understandings into front line employees' performance. Customer orientation and productivity propensity exert a positive influence in this study. Firstly, notice about personality five factor model with customer orientation H1a-H1e in which extraversion, conscientiousness and openness have shown relationship with customer orientation whereas agreeableness and neuroticism show insignificant relationship with customer orientation. Secondly, consider the personality five factor model with productivity propensity H2a-H2e in which extraversion, conscientiousness, and openness show relation with productivity with propensity whereas neuroticism and agreeableness were insignificant and hypotheses were rejected. Five factor model mediation between personality traits and productivity propensity H3a-H3e in which H3a and H3e shows no mediation whereas H3b and H3d show partial mediations and H3c gives full mediation. In previous research employee performances influences on conscientiousness, agreeableness and neuroticism are vary (Brown et al., 2002). H4 Customer orientation and productivity propensity shows the positive influenced in front line employees of bank. Higher level of customer oriented leads higher level of productivity propensity (Zalbah et al., 2012). H4a, Productivity propensity relationship with engagement of front line employees of banks gives significant result. H4b, mediation between customer orientation and productivity propensity also show positive

relationship. H5a, Productivity propensity significantly influenced the engagement and self-rated performance. H5b, The direct relation of productivity propensity with engagement as it show in (Licata et al., 2003) and the mediation of engagement between productivity propensity and self -rated totally support the hypothesis. Research shows that significance mediation has been identified between personality traits and Self-rated services performance by customer orientation, product propensity and engagement.

The concept of self-rated service performance is well established. Data sources used to quantify employee performance were primarily limited to self-reported questionnaires. Studies presented a longer time interval design, which most clearly confirmed the causal relationship between the variables (Agnew, Brezina, Wright, & Cullen, 2002). In other studies, self-rated service performance of employees effects personality. Researchers have demonstrated particularly important attitudes such as customer orientation, engagement and productivity propensity, and the influence of occupations on adaptation. From a business perspective, work engagement leads to the development of an organization, which is defined as revenue growth, net income, and employment (Borghans, Duckworth, Heckman, & Ter Weel, 2008). The current global labor market trends of becoming customer orientation market, along with the overall level of job engagement, should push companies to develop their HR strategies, while recognizing the importance of self-rated service performance. However, the process requires some investment in the history of engagements(Cobb-Clark & Schurer, 2012), adjusting the organization to new demands, allowing employers to calculate the return on the engagement and, based on this, more knowledge.The above studies describe the type of

evidence and effects of personality on a range of indications of self-rated service performance, as well as engagement and productivity propensity, but the interaction effects of office type and personality on these results. One exception is the research by (Guay et al., 2016), who examined the influence of personality traits on stress and job satisfaction with three office types (cell, semi-private office, and open office). Personality traits is an important aspect of any individual. HR Management of the banks develop tools or used already developed tools to measure the personality trait of the candidate before hiring and match the trait with the job specifications. This study also suffer with some limitations. This study used cross sectional research design, future research can use longitudinal research design to measure change which occur due to time. Convenient sampling technique was used for this study, future research can used probability sampling technique for generalizability of results. As this study was conducted on only one sector i.e. banks which minimize its applicability on one sector only, future research can measure the above model on other sectors. Future research can be done in different countries with different culture orientations.

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