

# **“Relationship between Personality Traits of Bank managers and loan sanction ability – A study with reference to Mysore district Banks”**

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## **Abstract :-**

The paper describes a survey of MBTI personality test determined on 204 bankers in Mysore district branches to identify their common personality preferences. It measures personality on a four scale structure of an individuals behavioral choices .it is used to measure individual personality traits which help employees understand each other better and hence work more successfully knowing full well that individual needs and characteristics are different lymene M 1999 .It presents a preliminary investigation of the role of psychological factors in the choice of sanctioning loans by bankers to MSME or Entrepreneurs in the new and innovative segment .The present study investigates the role of psychological factors in the choice of sanctioning loans by bankers to MSME entrepreneur in the new and innovative segment is personality traits have an effort on this relationship is their correlation between each of the dimensions of personality as defined in the MBTI

## **Introduction;**

MBTI myers-briggs type indicator is a tool for self-discovery of Mental health professionals may administer the test in counselling sessions to provide their patients with insight into their behavior, among adults even in schools and colleges in class room it uses to study the learning style of students, among young adults it better understand their learning,communication, and social interaction styles it gives guidance to counselors. it is also used in organizational setting to assess management skills and facilitate teamwork and problem solving

The myers-briggs inventory is based on carl jugs theory of types. outlined in his 1921 work psychological types. It evaluates personality type and preference based on that four Jungian psychological types Extroversion (E) Introversion(I) Thinking (T) Feeling(F) Sensing(S)

Intuition(I) Judging (J) Perceiving (P) MBTI personality traits test was administered on 204 bankers in Mysore, and its district branches represented officers from public sector banks , private sector , regional rural banks and cooperatives banks the results indicated that common personality traits among bankers are found to be Extroversion , sensing , Thinking and judging using MBTI tests It presents a preliminary investigation of the role of psychological factors in the choice of sanctioning loans by bankers to MSME or Entrepreneurs in the new and innovative segment Do personality traits have an effect

## **Review of literature**

Yang et al., 2014 The viewpoints of personality traits effect job performance have been demonstrated by many scholars. Person with great agreeableness mix together into group faster and develop relationship easier

Barrick and Mount, 1991; Tett, et al., 1991 Moreover, as proposed by Salgado (1997), emotional stability trait is very important especially when involve jobs that require teamwork as they able to control temper, endure pressure, thus making one pleasant to others and attaining excellent job performance

(Barrick et al., 1998; Mount et.al, 1998). In short, individual with strong conscientiousness trait perform better in job because they are responsible, careful, hardworking and reliable.

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Lounsbury et al. (2007) examined personality traits in relation to job satisfaction. They found openness and extraversion to be significantly related to job satisfaction.

A study by Acuna et al. (2009) analysed the relationships between personality, team processes, task characteristics, product quality and satisfaction in software development teams. They found that the teams with the highest job satisfaction were precisely the ones whose members scored highest for the personality factors agreeableness and conscientiousness.

Husin (2011) in his research studied the correlation effects between the big five personality traits and employee's job satisfaction. The results indicated small, positive and significant relationship between the big five 91 personality traits as a whole on employee's job satisfaction .Openness to experience and extroversion portrayed a significant positive relationship on employee's job satisfaction

## **Objectives of study**

- 1) To study the Personality traits of the Bankers
- 2) To analyze the Personality preference of bankers
- 3) To elaborate 16 personalities Distribution among the sample study

## **Methodology of the study :-**

This study is based on identifying personality traits using MBTI personality test .it is psychological test to identify personality preferences , learning and management styles (grandy, TG et al,1996

It measures personality on a four scale structure of an individuals behavioral choices .it is used to measure individual personality traits which help employees understand each other better and hence work more successfully knowing full well that individual needs and characteristics are different lymene M 1999

It presents a preliminary investigation of the role of psychological factors in the choice of sanctioning loans by bankers to MSME or Entrepreneurs in the new and innovative segment Do personality traits have an effect

The present study investigates the role of psychological factors in the choice of sanctioning loans by bankers toMSME entrepreneur in the new and innovative segment is personality traits have an effort on this relationship is their correlation between each of the dimensions of personality as defined in the MBTI

## **Sample size and selection**

MBTI personality traits test was administered on 204 bankers in Mysore, and its district branches represented officers from public sector banks , private sector , regional rural banks and cooperatives banks the results indicated that common personality traits among bankers are found to be Extroversion , sensing , Thinking and judging using MBTI tests

## **Analysis**

### **The Four dichotomies of the Myers –Briggs technique:-**

Extroversion (E) Personality focused on the outside world ,gets its motivation from interaction with other people and by doing things	Introversion(I) Personality focused on the inner world gets its motivation from thought , information,ideas, and concept
Thinking	Feeling

Person decides by logic and unbiased analysis of cause and effect .Decisions try to be objective without involving feelings as much as possible.	Person decides with emphasis on the expected effect upon feelings of others and the self.The decision may be based on gut feeling , tries to harmonize and satisfy others .
Sensing Person decides based on facts and trusts palpable current current facts , figures and details	Intuition Person decides based on intuition , relationships, and speculations
Judging Person judges quickly and takes sides or decides , wants to be part of the game – not a spectator .more organized than spontaneous	Perceiving Person tries to be a spectator and leave themselves all the options open as long as possible . very slow to judge

Source;-

MBTI test results for 204 bankers indicates that majority of the bankers are judging (80 percent), followed by sensing (73) percent , Thinking (72percent ) and( Extrovert 68percent ) in that order mentioned in the bracket

Table 2 Personality of Bankers

Extroverts 139 (68perc)	Introverts 65 32 perc	Total 204
Sensing 149 73 perc	Intuitive 55 (27perc )	204
Thinking 146 72%	Feeling 58 28%	204
Judging 164 80%	Perceiving 40 20%	204

Table shows that the difference in the first personality preference, i.e.extroversion andintroversion is the least among all the four pairs there is a wide gap in sensing and intuitive preference which is clearly dominated by the sensing persons similarly .thinking preference is more prevalent as compared to feeling preference .lastly judging preference has clear dominance over perceiving preference. Based on the above result,

Personality preference of bankers

E higher value of E or I
S higher value of S or N

T higher value of T or F
J Higher value of J or P

**Therefore, the common personality preference of the banker is ESTJ , and the common characteristics of ESTJs are as follows**

People who have an extroverted preference like to deal and interact with outer world and are at their strength while interacting with people

Sensing people are more comfortable with verifiable facts and realities than theories and new possibilities which generally intuitive people prefer

Thinking people are logical , objective ,process driven , follow consistency while taking a decision and generally keep themselves away from feelings , personal values and emotions

Those who prefer judgment are plan-full, quick in taking decision ,follow the timeline, and are generally not flexible, not spontaneous and not easily adaptable as is the case with people who have perceiving as their preference

Table showing the classification of sample population among 16 personalities

Distribution based on 16 types

ESTJ	ESFJ	ENFJ	ENTJ
71(35%)	17(8%)	6(3%)	13(6%)
ESTP	ESFP	ENFP	ENTP
7(4%)	10(5%)	7(4%)	7(4%)
ISTP	ISFP	INFP	INTP
1(0%)	2(1%)	1(0%)	5(3%)
ISTJ	ISFJ	INFJ	INTJ
31(15%)	10(5%)	5(2%)	11(5%)

Field survey

**Limitations:-**

The study has been conducted based on sample of 204 bankers , and hence the conclusion cannot be generalized for all bankers study needs to be conducted with a larger sample size before the conclusion can be generalized

### **Conclusion:-**

The preliminary findings of the sample study indicates that the common personality preference of the bankers (ESTJ) is almost clearly opposite to that of the new start ups entrepreneurs who are creative, innovative and risk takers . personality . it would seem, does have a significant impact on individual decision making . this study finds that 73 percent of the bankers have “sensing “preferences while entrepreneurs in new segment have the new “intuition “as their preference . It may , therefore , be concluded that among various reasons of poor credit to entrepreneurs , the difference in the personality traits could be one of the critical factors

The finding of the study states that “there is the strongest correlation of MBTI with sensing – intuition dichotomy and the outcome and the results are strongly related to the persons like and dislike it is better to say that entrepreneurs have new ideas , more tech-savy and creative in thinking , the bankers are sensing in nature which need concrete facts and verifiable data as evidence to accept a loan proposal . moreover , when entrepreneurs need emotional empathy . the same could be missing amongst bankers it may therefore, be concluded that personality traits may have a strong bearing on the loan decision taken by the bankers in India

“Without the guidance of emotions , reasoning has neither principal nor power “- Robert k . copper

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