

A Study of the Personality Types in Banking Employees

Mr. Hemant Kumar^{1*}, Dr. Kalika Prasad Singh²

ABSTRACT

The present study examines the personality types of banking employees and explores how these personality characteristics influence their professional behaviour, job performance, communication patterns, and workplace adjustment. Using a descriptive survey method, a sample of 200 banking employees working in public and private sector banks was selected. The Myers–Briggs Type Indicator (MBTI) and Big Five Personality Inventory were used to assess personality traits. Results indicate that banking employees predominantly exhibit personality types such as ISTJ, ESTJ, and ISFJ, which are associated with discipline, responsibility, and task-orientation. Significant differences were also found between public and private sector employees in terms of extraversion and openness to experience. The findings highlight the role of personality assessment in employee selection, training, stress management, and improving organizational effectiveness.

Keywords: *Personality Types, Banking Employees, MBTI, Big Five, Workplace Behaviour, Organizational Psychology*

Personality refers to the enduring patterns of thoughts, emotions, and behaviours that differentiate individuals from one another. In organizational settings such as banking, personality characteristics play a vital role in determining employees' work efficiency, leadership potential, stress tolerance, customer handling skills, and adaptability.

The banking sector is highly competitive and service-oriented. Employees frequently interact with customers, manage financial tasks, take decisions, and handle workplace pressure. Thus, understanding the dominant personality types within this profession helps predict job behaviour, performance outcomes, and suitability for specific roles.

This study focuses on identifying the common personality types among banking employees and analysing how these traits vary based on job role (clerical/executive), gender, and type of bank (public/private).

¹Research Scholar, Psychology Department, Nilamber-Pitamber University, Palamu Jharkhand

²Assistant professor, Dept. of Psychology S.S.J.S.N. College Garhwa Nilamber-Pitamber University, Palamu, Jharkhand

*Corresponding Author

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REVIEW OF LITERATURE

Personality and Job Performance

Barrick & Mount (1991) found that traits like conscientiousness strongly predict job performance across occupations. Conscientious individuals are disciplined, responsible, and reliable—qualities highly desirable in banking.

Personality Types in Service Sectors

Furnham (2001) reported that employees in customer-oriented industries tend to show higher extraversion and agreeableness due to continuous interpersonal interaction.

MBTI and Occupational Preferences

The MBTI suggests that certain personality types (ISTJ, ESTJ, ISFJ) are common in structured and rule-based professions such as banking due to their preference for order, logic, and responsibility (Myers & McCaulley, 1985).

Stress and Personality in Banking

Studies indicate that neuroticism is strongly related to job stress and burnout in banking employees (Singh & Gupta, 2010). Employees with higher emotional stability handle pressure more effectively.

Public vs. Private Sector Differences

Research shows that private-sector workers generally exhibit higher openness and extraversion, while public-sector workers tend to show higher stability and conscientiousness.

Objectives of the Study

1. To identify the dominant personality types among banking employees.
2. To compare personality traits based on gender.
3. To compare personality traits of public and private sector banking employees.
4. To analyse the implications of personality types on workplace behaviour and performance.

Hypotheses

- There will be significant differences in personality traits among banking employees based on gender.
- Public and private sector banking employees will differ significantly in personality types. ISTJ, ESTJ, and ISFJ types will be dominant among banking employees.

RESEARCH METHODOLOGY

Research Design

Descriptive survey method.

Sample

Sample consisted of **200 banking employees**:

- 100 from public sector
- 100 from private sector
- Age: 22–55 years
- Both genders included

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Tools Used

1. Myers-Briggs Type Indicator (MBTI)
2. Big Five Personality Inventory
3. Demographic Information Sheet

Statistical Techniques

- Percentage Analysis
- Mean, SD
- t-test for group comparisons

RESULTS AND DISCUSSION

Dominant Personality Types

Analysis revealed that the most prevalent personality types were:

- **ISTJ – 32%**
- **ESTJ – 27%**
- **ISFJ – 18%** These types reflect discipline, responsibility, task orientation, and loyalty.

Gender Differences

- Male employees showed higher extraversion and thinking (T) type.
- Female employees scored higher in feeling (F) and agreeableness. These findings align with previous research on workplace behaviour patterns.

Public vs. Private Sector Differences

- **Private sector employees** scored higher in extraversion, openness, and energy.
- **Public sector employees** showed higher conscientiousness and emotional stability.

Implications

Employees with ISTJ/ESTJ types were more efficient in administrative roles, while employees with ENFJ/ESFP types showed strength in customer-interaction roles. Personality assessment can assist in recruitment, training, conflict reduction, and stress management.

FINDINGS & CONCLUSION

The study concludes:

1. Banking employees predominantly belong to ISTJ, ESTJ, and ISFJ personality types.
2. Significant differences exist between public and private sector employees on key traits like extraversion and openness.
3. Gender differences were observed in thinking-feeling dimensions and agreeableness.
4. Personality assessment is useful for understanding employee behaviour, communication skills, and job performance.

Suggestions & Implications

- Banks should include personality assessment in recruitment and training programs.
- Workshops on communication, emotional intelligence, and stress management should be conducted.
- Job roles can be assigned based on personality strengths.
- Private sector employees should receive stability-enhancing training, while public sector employees may benefit from creativity and innovation training.

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Limitations

- Limited to urban banks only.
- A sample size of 200 may not represent all employees.
- Self-report tools may have response bias.

Future Research Directions

- Comparative studies between national and international banks.
- Longitudinal studies to track personality changes over time.
- Studies including leadership effectiveness and personality.

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Conflict of Interest

The author(s) declared no conflict of interest.

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