

INTERNATIONAL JOURNAL OF ORGANIZATIONAL LEADERSHIP

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INDUSTRIAL MANAGEMENT INSTITUTE

# The mediating role of transformational leadership style on relationship between personality type and turnover intention in Saudi Arabian banking context

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#### ABSTRACT

The purpose of this paper is to study the mediation effect of leadership style on the relationship between employees' personality types and turnover intention in the banks of Saudi Arabia. Data were collected using online questionnaires from 343 branch employees from two Saudi commercial banks operating in Riyadh City in Saudi Arabia. The obtained data was analyzed using structural equation modeling (AMOS) to test the hypotheses. It was found that high conscientiousness has an influence on decreasing turnover intention. Moreover, bank employees with high conscientiousness are less likely to perceive their leaders as transformational or transactional ones. Regarding to openness to experience, Saudi bank employees are less likely to perceive their leaders as passive or avoidant styles of leadership. The results of the study demonstrated that Saudi Arabian employees who score high in Neuroticism are more likely to perceive their banks' leaders as either transformational or transactional ones. This research contributes to organizational behavior and leadership theory; it is considered as one of the first empirical studies within the Saudi context to investigate the mediating role of perceptions between leadership styles between personality traits and employees' turnover intentions. It is also one of the first studies to examine the relationship between personality traits, leadership styles, and turnover intention in banking contexts. The findings have several important implications. For instance, this study documents both the direct and mediation effects of perceived leadership styles on employees' personality and their turnover intentions which will be helpful for the development of new studies on human resource management and crosscultural management.

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#### Keywords:

Turnover Intention, Transformational Leadership Style, Transactional Leadership Style, Neuroticism, Conscientiousness, Openness to Experience, Agreeableness, Extraversion

Received 15 June 2016

**Received in revised form** 16 November 2016

**Accepted** 18 November 2016

Correspondence: sialmandeel@kau.edu.sa The subject of leadership has attracted a great deal of attention in the 19<sup>th</sup> century, thus a special focus was given to the concept of great man when distinguishing leaders from nonleaders (Shondrick, Dinh, & Lord, 2010). In this regard, the leadership continuum primarily gave attention to the leader as the main element of the leadership process in what is known as the leader-centric approach (Bass & Bass, 2008). Accordingly, leadership was considered as a vertical process in which leaders' behavior has a one-way influence on followers. It is seen too much through the eyes of followers rather than the leaders where leadership behavior is mainly influenced by followers' perceptions of their leaders (Kaiser, Hogan, & Craig, 2008). This line of research (Emery, Calvard, & Pierce, 2013; Felfe & Schyns, 2006; Hetland & Sandal, 2003; Hetland, Sandal & Johnsen, 2008; Meindl, 1995; Yammarino & Atwater, 1993) suggested that academic literature has neglected the role of characteristics of good followers in shaping and influencing leaders' behavior. Therefore, the focus of the current study is on leadership behavior from the followers' perspective. Therefore, it can be labelled as a follower-centered leadership style that examines the role of followers' characteristics which are posited to be the dependent variables affected by leaders' behavior (Dvir, Eden, Avolio & Shamir, 2002) and are considered as recipients or moderators of the leadership influence. Consequently, the purpose of this study is to identify the relationship between employees' personality traits and their turnover intentions. Additionally, it has intended to investigate the mediation effect of leadership style on the relationships between employees' personality traits and their turnover intentions in Saudi commercial banks. In spite of the plentiful research on leadership styles and mediational associations between leaders' leadership styles, perceptions, personalities, and turnover intentions, insufficient research has been done on these issues. To address the research gaps, this study attempts to examine the direct effect of the personality traits on employees 'turnover intentions and test the mediational effect of leadership style on the relationship between employees' personality and turnover intentions. Figure 2 presents a schematic representation of the relationships. The study can make several significant contributions. In term of theory, this study will provide insights into how the specific employees' personality traits in commercial banks in Saudi Arabia have an effect on their turnover intentions. It also contributes to the employees' turnover intention literature through examining the mediating effect of perceived leadership styles on the relationship between employees' personalities and turnover intentions, specifically, the attitudes of those who are working under transformational and transactional leaders in Saudi baking sector. In addition, this study adds to the growing body of leadership and organizational behavior literature by providing a more integrative view of transformational and transactional leadership styles as mediator variables in the relationship between dependent and independent variables. Most research has tested whether the direct effects of leadership styles are congruent with dependent and independent variables (Felfe & Schyns, 2006; Hussain Haider & Riaz, 2010; Nguni, Sleegers & Denessen, 2006; Yin, 2009; Zhu, Avolio & Walumbwa, 2009). In terms of real-world practice, the finding of this study can help international organisations which intend to enter the Saudi market and, in particular, they need to understand the role of Saudi employees' personalities in shaping their attitudes to their organisations and leadership perceptions. Banks' human resources managers could include personality tests that evaluate individuals' personality traits when selecting and hiring new bankers to determine whether a candidate is suitable for a specific work environment such as banking. Banks require tolerant employees who are able to handle encounters with a wide variety of people while working under pressure within teams effectively and create productive social relationships with clients. Furthermore, the findings of the current study will help in developing leaders' behavior by training them in how to deal differently with each follower according to his/her personality characteristics. The findings will help to provide guidance for leaders on how they can best work with followers by taking each follower's personality differences into account. The study considers similarities in personality types of leaders and followers during employees' selection and training, formulation of job descriptions, and leaders' development by identifying the leadership behavior from the followers' point of view specifically in the banking sector.

#### **Theoretical Background**

# The Influence of Personality in Leadership Perception

Personality refers to "generalization about life, human nature, and exploration of individual differences" (Hogan, 2005, p. 334). It consists of a group of traits which is stable over time and distinguishes differences between individuals' dispositions and enduring patterns of thoughts and emotions which help to explain their behaviors within social situations (Costa & McCrae, 1992).

The preceding lines of research underline the role of personality disposition on work behavior. Watson, Clark, and Tellegen (1988) suggested that there are two main independent personality dispositions that individuals experience including positive affectivity and negative affectivity. Positive affectively reflects the extent to which a person feels energetic to engage in pleasurable activities. So, individuals who have high positive affectively are more likely to display pleasurable engagement in their works which leading to a higher sense of overall wellbeing. On the other hand, negative affectively reflects anxiety and distress feelings; therefore, individuals with high negative affectively are more likely to experience negative feelings during situations which may create barriers in social interaction (Keith & Frese, 2005). Two affective dimensions are associated with personality traits that indicate whether individuals will exhibit either positive or negative emotions. For example, positive affectively corresponds more to extraversion personality traits, conscientiousness, and agreeableness, while negative affectively mainly corresponds to the dominant personality traits of neuroticism (Watson et al., 1988). An individual's personality is interpreted through a behavioral and expression approach, so in this regard their personality traits become a good predictor of a person's behavior. The Big-Five model involves a set of personality attributions (Costa & McCraes, 1992). It provides a framework for interpreting a person's personality and is based on personality traits which have been encoded into their languages and are then used to clarify differences between individuals (John & Srivastava, 1999). Big-Five measurement model has been examined in different contexts to confirm its validity. It consists of five individual personality attributions including openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism. In extraversion, an individual possesses social skills and is enthusiastic, assertive, and ambitious. An extravert person refers to one who enjoys of being with other people (Goldberg, 1990; Hogan, 2005). The second attribute refers to agreeableness of individuals. People who score high in agreeableness are flexible, broad-minded, warm, cooperative,

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sensitive, and have forgiveness (Barrick & Mount, 1991; Hogan, 2005). Conscientiousness or dependability is associated with educational success, hardworking, and focusing on success; thus, it is representative factor which shows the need for achievement (Digman, 1990). The fourth personality attribute is openness to experience. Individuals who possess this attribute are imaginative, cultured, scientific thinkers, original, creative, intellectually curious, art- and beauty-oriented, and are aware of their feelings (Costa & McCrae, 1992). On the other side, individuals with a low score in openness to experience or who are closed-minded tend to have a narrow set of interests. Neuroticism or having low levels of emotional stability is considered to be an important trait in personality studies. An individual who scores high in neuroticism is more likely to experience a negative influence because of his/her surroundings due to traits such as anxiety, depression, aggression and are more likely to experience negative feelings during situations which may create barriers in social interaction (Keith & Frese, 2005; Watson et al., 1988). Consistent with this perspective, researchers (DeNeve & Cooper, 1998; John, Naumann & Soto, 2008) argued that openness to experience dimension could be described as a double-edged sword where individuals at both ends of the spectrum feel equally good or bad, so the direction of the affective reaction in social situations is not clear. It is not obvious whether this dimension is positive affective or negative affective and the directional influence the openness to experience on job attitude is unclear. Personality traits are assumed to be stable dispositions that affect employees' attitudes, beliefs, work behavior, and interaction with their leaders. Therefore, focusing on employees' personalities will help to explain employees' perceptions of leadership styles (Collinson, 2006). Leadership will be associated with employees' personalities which are reflected in how they perceive and interact with their leader, which will be translated into their ratings. The transformational leader who displays of confidence and articulation of a vision designed to inspire employees (Bass & Riggio, 2006). The main key to the success of leadership style is the leader's sensitivity to employees; some attention has been paid to the followers of transformational leaders. For example, Felfe and Schyns (2010) and Hetland and Sandal (2003) suggested that there was an interaction between a transformational leader's ability to motivate their followers and the followers' personality characteristics. Leader's behavior is influenced by employees' characteristics. The study model was formulated that employees' personality traits may influence their perception of leadership behavior (Ehrhart & Klein, 2001). Employees with each of these personality traits have tendency to perceive different work situations (Bowling, Beehr, & Lepisto, 2006). Therefore, focusing on employees' personalities will help explain employees' perceptions of leadership styles. Employees' personality traits are likely to guide their choices regarding to their leadership perception (Collinson, 2006) when rating their leaders.

# Transformational and Transactional leadership Style and Positive Affectivity Traits

Transformational leaders who exhibit transformational/transactional behaviors encourage positive affective responses (Emery et al., 2013; Felfe & Schyns, 2006; Hetland & Sandal, 2003; Meindl, 1995; Yammarino & Atwater, 1993) and stimulate followers to change their beliefs, values, motives, and challenges in order to raise their performance (Avolio, Bass, & Jung, 1999). Similarly, transactional leadership comprises contingent rewards (clarifies desired outcomes), activeness (corrects problems when detected) and passive management-by-

exception (intervenes reluctantly). Contingent rewards are based on the idea that reward is the driving force behind effective performance. Leaders who practice active management-by-exception behavior continually monitor their employees to avert below-standard performance. Positive affectivity traits such as, extraversion, agreeableness, and conscientiousness personality traits encourages their leaders to be proud and faithful. They should recognize their individual needs and define contingent reward system for themselves based on their performances (Bass, 1995), exhibiting either a highly transformational or transactional leadership style with low levels of avoidant leadership style. Previous research indicates that individuals with high levels of positive affective traits seek to establish interpersonal relationships with their leaders (Emery et al., 2013). Openness to experience attribute is more likely to be associated with self-expression, critical thinking, diverse acception, creativity, and positive affective thinking (Emery et al., 2013; Stevens & Ash, 2001). Hence, the openness attribute is conceptually similar to positive affectivity; therefore, these positive traits would be associated with a positive description of the leader as a transformational leader. Based on previous findings the following hypotheses were formulated:

 $H_{01a}$ : There is a positive relationship between employees' extraversion and their perception of a transformational leadership style.

 $H_{02b}$ : There is a positive relationship between employees' extraversion and their perception of a transactional leadership style.

 $H_{03c}$ : There is a positive relationship between employees' agreeableness and their perception of a transformational leadership style.

 $H_{04d}$ : There is a positive relationship between employees' agreeableness and their perception of a transactional leadership style.

 $H_{05e}$ : There is a positive relationship between employees' conscientiousness and their perception of a transformational leadership style.

 $H_{06f}$ : There is a positive relationship between employees' conscientiousness and their perception of a transactional leadership style.

 $H_{07g}$ : There is a positive relationship between employees' openness to experience and their perception of a transformational leadership style.

 $H_{08h}$ : There is a positive relationship between employees' openness to experience and their perception of a transactional leadership style.

## Transformational and Transactional Leadership Style and Negative Affectivity Traits

The leadership research has confirmed that neurotic followers are emotionally unstable with negative emotions which exhibit a wide spectrum in mood which can range from high levels of anxiety and depression to low levels of self-esteem (McCrae & Costa, 1987; Moss & Ngu, 2006). This is similar to the influence of negative affectivity as described earlier in this section which resulted in negative emotional interference, less confidence in their leader, unpleasant relationships with the leader, and non-affective interactions with him/her. The negative emotions of neurotic followers cause them to interact negatively and give negative descriptions of their leader (Hetland et al., 2008). Thus, they are less likely to prefer to work with a well-organized leader such as those who have a transformational and transactional leadership style

and possibly more likely to prefer to work with passive or avoidant leadership (Ehrhart & Klein, 2001). Based on the above findings the following hypotheses were formulated:

 $H_{09i}$ : There is a negative relationship between employees' neuroticism employees and their perception of a transformational leadership style.

 $H_{010j}$ : There is a negative relationship between employees' neuroticism employees and their perception of a transactional leadership style.

#### **Employees' Personality Influence on Turnover Intention**

Intention to leave can be considered as the most significant predictor of turnover. Job dissatisfaction was more closely related to the thought and intention of quitting than actual turnover intention. Although employees may be satisfied with their current job, they may still have the desire to leave their employers. This may be due to broader economic performance issues, where it is expected that employees who are satisfied or dissatisfied with their jobs are equally to choose to change employers because of the availability of alternative job opportunities. Little systematic research on personality measures has been directed at investigating whether the Big-Five personality types are a predictor of counterproductive behavior such as deviant behavior and turnover intention. Previous meta-analysis studies were conducted by Salgado (2002) and Zimmerman (2008) to investigate the impact of personality on employees' behavior due to its influence on their positive or negative affective responses, beliefs, and values. Analysis showed that traits have an influence on employees' turnover intentions. Neuroticism has the strongest relationship with turnover intention, it can be said that it is the impact of Emotional Stability on turnover intention. The results indicated that agreeableness and openness to experience had the closest relationship with actual turnover, while extraversion shows a close relationship to job performance (Salgado, 2002; Zimmerman, 2008). Accordingly, personality traits have been proposed in terms of positive or negative dispositional affects. There was a negative correlation between positive affective traits and turnover and a positive correlation between negative affective traits and turnover (Bouckenooghe, Raja, & Butt, 2013). Research has also suggested that employees' personalities can be considered as an important predictor of turnover. For example, conscientiousness which is frequently assessed consisting of persistence, hard work, and desire to success and link to how well employees are able to control their work-related behaviors. Conscientiousness traits predict deviant behaviors and turnover while extraversion, openness, agreeableness, and emotional stability or neuroticism only predict the turnover criterion. The meta-analysis studies have provided some evidence that personality measures can be considered as a valid predictor of work-related behaviors and job turnovers. In this regard, the current study intends to provide an empirical evidence of the relationship between employees' personality characteristics and their turnover intentions. Positive affectivity traits such as extraversion, agreeableness, conscientiousness, and openness to experience direct the extent by which individuals are driven for having responsibility and high self-control. These factors can generate in employees a feeling of obligation towards their employers because they are related to their employers' emotions, so taking withdrawal decisions is not an easy job. Therefore, they may be reluctant to quit their jobs without previous planning (Maertz & Griffeth, 2004). They may have achieved good social integration at their organizations, so the employees would experience positive affectivity traits more frequently regarding themselves and their working environments. As a result, they will become more motivated about their jobs. Based on this assumption, the following hypotheses were proposed:

 $H_{02a}$ : There is a negative relationship between extraversion and turnover intention.

 $H_{02b}$ : There is a negative relationship between conscientiousness and turnover intention.

 $H_{02c}$ : There is a negative relationship between agreeableness and turnover intention.

Although openness to experience is classified as a positive affectivity trait, employees who obtain score high in openness to experience show more autonomy, flexibility, willingness to change, and are experience seeking. Such employees are willing to explore other job opportunities regardless of how they feel about their jobs (Zimmerman, 2008), so employees with high openness to experience may value changing jobs and be ready to leave their organizations for a new opportunity. Based on this assumption, the following hypothesis was formulated.

 $H_{02d}$ : There is a positive relationship between openness and turnover intention.

Negative affectivity trait reflects feelings such as anxiety and distress, so individuals who have high negative affectively traits are more likely to experience negative feelings during these situations, which may create barriers for their social interactions (Keith & Frese, 2005). Negative affectively trait mainly corresponds to the dominant personality factors of neuroticism (Watson et al., 1988), so individuals who obtain high scores in neuroticism are more likely to perceive negative behaviors regarding themselves and their working environments which in turn influence on their emotions and feelings of insecurity. In addition, they are more likely to generate conflict with co-workers and experience anger and frustration that would increase their level of stress and cause them quit their jobs (Spector & Jex, 1998). Based on this assumption, the following hypothesis was proposed:

 $H_{02e}$ : There is a positive relationship between neuroticism and turnover intention.

# The Mediation Effect of Leadership

A number of studies have been conducted that examined the relationship of personality trait, leadership styles (Ehrhart & Klein, 2001; Felfe & Schyns, 2006; Hetland et al., 2008; Zhu et al., 2009) and turnover intention (Sheard & Kakabadse, 2002; Waldman, Ramirez, House & Puranam, 2001; Dixon & Hart, 2010; Liu, Mitchell, Lee, Holtom & Hinkin, 2012).These studies have suggested that a substantial amount of the variance in relationship between personality, leadership, and turnover intention remains unexplained. This observation is significant because it indicated that there are other forms of associations that transmit the relationships between personality dimensions and turnover intentions. Moreover, mediation relationships are based on the contribution of the dependent variables. In this inquiry, this study intended to examine the role of perceiving leadership style as a mediator variable that helps better understand the relationships between personality traits and turnover intentions. Employees' personality types have an impact on their behaviors in relation to their turnover intentions. Therefore, focusing on employees' personalities will help to explain the employees'

perceptions of leadership styles. Employees' personality traits are likely to guide their leadership choices and perceptions (Collinson, 2006) when rating their leaders. Leadership will be associated with employees' personalities which are reflected in how they perceive their leaders. Leaders who exhibit transformational leadership style usually encourage positive affective responses (Emery et al., 2013; Felfe & Schyns, 2006; Hetland & Sandal, 2003; Meindl, 1995; Yammarino & Atwater, 1993) and stimulate followers to change their beliefs, values, and motives and finally challenge them in order to raise their performances and go beyond their self-interest for the good of their organisations (Avolio et al., 1999). Based on this, the following hypotheses are postulated to examine the meditational impact of a transformational leadership style on the relationship between employees' personality types and turnover intentions.

 $H_{03a}$ : Perceived transformational leadership style mediates the relationship between neuroticism and turnover intention.

 $H_{03b}$ : Perceived transformational leadership style mediates the relationship between extraversion and turnover intention.

 $H_{03c}$ : Perceived transformational leadership style mediates the relationship between openness and turnover intention.

 $H_{03d}$ : Perceived transformational leadership style mediates the relationship between agreeableness and turnover intention.

 $H_{03e}$ : Perceived transformational leadership style mediates the relationship between conscientiousness and turnover intention.

Transactional leadership comprises contingent rewards (clarifies desired outcomes), activeness (corrects problems when detected) and passive management-by-exception (intervenes reluctantly). Contingent rewards are based on the idea that reward is the driving force behind employees' effective performances. Leaders who practice active management-by-exception behavior continually monitor their employees to avert below-standard performance. On the basis of this, a number of hypotheses were proposed to examine the meditational impact of perceived transactional leadership style on the relationship between employee personality type including openness to experience, conscientiousness, extraversion, agreeableness, neuroticism, and turnover intention. Thus, the following hypotheses were proposed to track the meditational effect:

 $H_{04a}$ : Perceived transactional leadership style mediates the relationship between neuroticism and turnover intention.

 $H_{04b}$ : Perceived transactional leadership style mediates the relationship between extraversion and turnover intention.

 $H_{04c}$ : Perceived transactional leadership style mediates the relationship between openness and turnover intention.

 $H_{04d}$ : Perceived transactional leadership style mediates the relationship between agreeableness and turnover intention.

 $H_{04e}$ : Perceived transactional leadership style mediates the relationship between conscientiousness and turnover intention.

Baron and Kenny (1986) outlined the conditions in which mediators should be tested. First, the independent variable (personality traits, in the current study) should be related to the dependent variable (turnover intention). Second, the independent variable should be related to the mediator (perception of transformational and transactional leadership). Third, the mediator should be related to the dependent variable. Partial mediation is shown when the independent variable (personality traits) and the mediating variable (transformational and transactional leadership) each significantly related to turnover intention. The literature review above states that relevant personality traits are valid predictors of turnover intention. These personality traits are related to transformational leadership styles, and finally transformational and transactional leadership styles partially mediate the relationship between relevant personality traits and turnover intention.

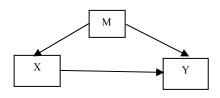


Figure 1. Mediational model

Although there are several partial mediation models that could be tested, the study examined one that is parsimonious, theoretically grounded, and has sufficient empirical support. In developing a theoretical model, previous research were taken into consideration (Jaramillo, Grisaffe, Chonko & Roberts, 2009; Lounsbury, Saudargas & Gibson, 2004; Mount, Ilies and Johnson, 2006; Salgado, 2002; Zimmerman, 2008). Strength of this model is that it is parsimonious; therefore, it tests the relationships among three important sets of constructs in organizational behavior including Big-Five personality model, leadership, and turnover intention.

#### Method

To obtain more variance in the measurements of TSFL, TSCL, Big-Five, and TI, the data were collected from electronic questionnaire from two branches of Riyadh bank. The targeted population consisted of bank employees' who had daily direct contact with managers of their branches. It composed of 343 full-time employees of the Saudi banks. The convenience sampling was used in selecting the respondents from the banks which their mangers agreed to allow their employees to participate in the study. The main reasons for applying this convenience sampling is that the researcher needed to have a written agreement from each bank before collecting the data. The banks also needed to get approval from Saudi Arabian Monetary Agency (SAMA) to be allowed to share their data and this was a time-consuming task. The current researcher has visited the banks and asked them for permission to respond the questionnaire. They study used a convenience sampling because the current researcher could obtain approval of just two banks. Then, reminder e-mails were sent to the human resources

manager in each bank to encourage their employees to fill the determining questionnaire. The process of data collection continued until the required sample size had gathered. Ages of the participants were ranged from 20 to 60 years. Descriptive statistics highlighted that 53.1 per cent of respondents were between 30 and less than 40 years and 0.3 per cent of the respondents were 60 and above. By taking into consideration that number of respondents, it seems that this number decrease dramatically as the age increases. From the total sample size, 14.6 per cent were female and 85.4 per cent were male.

#### Measures

In preparing scales and questionnaires, this study used the back translation method. First, all scales were professionally translated from English into Arabic and then back into English. Then, translated version was compared to initial version and revised until it was very close to the original. The study has used Big-Five personality traits measures, NEO FFI personality inventory, and the short version of the NEO-PI Inventory which consists of 240 items. The NEO-FFI consists of 60 self-report items. Participants were instructed to evaluate the extent to which they agreed or disagreed with each statement on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). A measure of overall personality type was found by calculating the means of each personality dimension. The reliability of subscales were found acceptable (Hair, Black, Babin & Anderson, 2010), the Cronbach's alpha of the openness to experience (0.59), consciousness (0.81), extraversion (0.53), agreeableness (0.52), and neuroticism (0.74). The study has conducted a confirmatory factor analysis (CFA) to assess the scale's construct validity. The initial model (1) of big five personality measurement has showed in adequate model fit  $\chi^2$  (77) = 19.65; p < 0.00; CFI = 0.67; GFI = 0.65; RMSEA = 0.06; SRMR = 0.09. As a result, several processes were used to adjust the original model to reach an acceptable level of goodness-of-fit for the current data. The first alteration procedure was based on the factor loading of the scale items; it was decided to delete the poor items (Hair et al., 2010; Harrington, 2008). The higher the value, the better the factor loading; items with loadings above 0.7 are to be considered excellent, 0.63 very good, 0.55 good, 0.45 fair, and 0.32 poor. The items which were deleted from the initial model had factor loadings that ranged from 0.1 to 0.45. Then, based on the recommendations of modification indices, it was decided to delete items that are not significant in order to improve the fitness that could decrease the chi-squared value (Hox & Bechger, 2011). Accordingly, the results of the modified model of personality measurement was improved and considered a good-fit and a valid instrument for measuring Saudi bank employees' personalities,  $\chi^2$  (219) = 39.32; p < 0.00; CFI = 0.90; GFI = 0.90; RMSEA = 0.04, SRMR = 0.06.

#### **Transformational and Transactional Leadership**

Perceived leadership style was assessed through using Multifactor Leadership Questionnaire (MLQ-5x/Short Form) (Bass & Avolio, 1995). The current study used the "leader form" which is filled in by the employees to reveal their opinions about their leaders' styles (B. Bass & R. Bass, 2008). The scale consists of 45 questions which measure the full range of leadership styles including 20 items which measures transformational, 12 items which measured

transactional, and four items which measured avoidant. The measure also assesses three items of leadership outcomes, namely leaders' extra efforts (3 items), leaders' effectiveness (4 items), and satisfaction with the leader (2 items). The bank employees' responses were marked on 5-point Likert scale ranging from 0 (not at all), through 1 (once in a while), 2 (sometimes), 3 (fairly often), to 4 (frequently, if not always). The reliability of these subscales has been found to be satisfactory, the Cronbach's alpha ( $\alpha$ ) of leadership subscales ranged from 0.62 to 0.75.

#### **Turnover Intention**

It was measured using the Mobley's measure (1977) to assess withdrawal cognition among employees. Mobley (1977) suggested that employees' intention to search for another job or search behavior would generally precede their turnover intentions or actual turnovers. Five single-item measures of withdrawal cognition were used in the study to measure employees' intentions to quit their jobs; for example, thinking of quitting or the desire to leave was measured with an item worded "At the present time, I am actively searching for another job in a different organization", intention to search was measured by "I will probably look for a new job in the near future", looking for an acceptable alternative was measured by "All things considered, I would like to find a comparable job in a different". The internal consistency or reliability was measured through using Cronbach's alpha ( $\alpha$ ) which were above 0.7 for turnover intention. For turnover intention, the amount of  $\alpha$  was 0.55 which was considered acceptable according to Nunnally and Bernstein (1994).

### Results

The main aim of the study was to examine the relationship between the Big-Five model of personality, perception of leadership style, and turnover intention among employees in Saudi banks. The analysis was performed using SPSS 20 and AMOS computer software based on the principal components factoring method, with varimax rotation on the correlations of the observed variables. In order to explore the validity and reliability of the measures used in this study, CFA was performed. It was crucially important to assess its validity and reliability in the Saudi Arabian context, because the questionnaire had been adapted from the literature. CFA was conducted to explain the correlation patterns between a set of observed variables and scale factors. CFA was used to assess convergent and discriminant validities of the measurement model, in which each questionnaire item loaded only on its respective latent construct and had correlation with latent constructs. Model parameters were estimated using the maximumlikelihood method. The results were reported using several fit indices including chi-square, goodness of fit index (GFI), comparative fit index (CFI) (Joreskog & Sorbom, 1993). The initial model of Big-Five personality model has showed an adequate model fit,  $\chi^2$  (77) = 19.65; p < 0.00; CFI = 0.67; GFI = 0.65; RMSEA = 0.06, SRMR = 0.09. Decisions about inclusion or exclusion of items were based on some criteria. One of these criteria states that items with loading less than 0.45 were excluded from further analysis because they were considered to be weak (Hair et al., 2010). Any item which had low cross-loading with a latent variable (less than 0.45) was also excluded. Cronbach's alpha of 0.60 and above was considered as acceptable level. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy which measures

whether the distribution of values is adequate to conduct CFA was 0.81. Tabachnick and Fidell's test of sphericity (2007) was estimated and the result was significant (p < 0.00). Therefore, the researcher was confident that factor analysis was the appropriate method for the current study. A number of goodness of fit measures were used to evaluate how well the model fits the data obtained (CFI, GFI, RMSERA, SRMR) adopted from Schumacker and Lomax (2004). The findings of the CFA indicated that the four measurement types showed a good and reasonable model fit and performed a good analysis of psychometric properties with observed data. Accordingly, the results of the modified model of personality measurement was improved and considered as a good fit and a valid instrument for measuring Saudi bank employees' personalities,  $\chi^2$  (219) = 39.32; p < 0.00; CFI = 0.90; GFI = 0.90; RMSEA = 0.04, SRMR = 0.06. After an extensive review of relevant studies in the personality literature and turnover intention, it was revealed that most researchers have chosen to investigate the relationship between one or two aspects of personality traits mainly neuroticism and turnover intention. In the current study, the whole of Big-Five personality model was used to form a more comprehensive and broader perspective. While some studies have been conducted in the Arab world overall and in the KSA specifically. There is not a single study that has statistically investigated the relationship between the complete Big-Five personality model and turnover intention. Therefore, it was deemed statistically important to test this model in a non-Western setting such as the KSA. The results of CFA and the measures that assessed the leadership styles, namely transformational and transactional scales,  $\chi^2$  (25) = 84.9; p < 0.00; CFI = 0.92; GFI = 0.94; RMSEA = 0.08, SRMR = 0.05, revealed that the initial model of leadership style ( 8 factors) yielded an adequate fit for the data which means that the MLQ scale can be considered as a robust scale as it performed well in the Saudi banking context which differed from the Western culture context where the scale was originally generated. The results of CFA in turnover intention measure shows that employees' turnover intentions did not perform well with the sample data in Saudi bank contexts. The results of CFA which assessed the employees' turnover intentions,  $\chi^2(2) = 51$ ; p < 0.00; CFI = 0.78; GFI = 0.35; RMSEA = 0.27, SRMR = 0.08, revealed the initial model of intention to leave provided an inadequate fit to the data, so some modification needed to be carried out as these items failed to measure what was supposed to have been measured. Thus, a result of the CFI decreased to 0.70. According to the findings, the lower results on the turnover intention scale were possibly due to the lower number of items, which affected the validity of the scale. The initial model of turnover intention performed better than the modified model (4 items). It was decided that the initial model should be employed as well-performed measurement model measurement.

#### **Data Analysis**

Table 1 presents several interesting correlations among the existing variables as well as the correlations of the main variables which are in the expected directions.

		Ν	А	0	Е	С	TSFL	TSCL	TI
N	Pearson Correlation	1							
	Sig. (2-tailed)								
Α	Pearson Correlation	0.01	1						
	Sig. (2-tailed)	0.73							
0	Pearson Correlation	-0.17**	-0.02	1					
	Sig. (2-tailed)	0.00	0.65						
Е	Pearson Correlation	-0.16**	0.52**	0.12*	1				
	Sig. (2-tailed)	0.00	0.00	0.02					
С	Pearson Correlation	-0.22**	0.60**	-0.02	0.60**	1			
	Sig. (2-tailed)	0.00	0.00	0.71	0.00				
TSFL	Pearson Correlation	-0.19**	0.15**	0.10	0.17**	0.18**	1		
	Sig. (2-tailed)	0.00	0.00	0.06	0.00	0.00			
TSCL	Pearson Correlation	-0.17**	0.17**	0.01	0.21**	0.26**	0.65**	1	
	Sig. (2-tailed)	0.00	0.00	0.79	0.00	0.00	0.00		
TI	Pearson Correlation	-0.12*	0.09	-0.05	0.06	0.12*	0.17**	0.31**	1
	Sig. (2-tailed)	0.02	0.06	0.34	0.20	0.07	0.00	0.00	0.01

Table 1
Correlations

The results showed that all variables were correlated with each other to varying degrees. For example, transformational leadership style is positively correlated to a small degree with personality types such as agreeableness (r = 0.15;  $p < 0.01^{**}$ ), extraversion (r = 0.17;  $p < 0.01^{**}$ ), consciousness (r = 0.18;  $p < 0.01^{**}$ ), and negatively related to neuroticism (r = -0.19,  $p < 0.01^{**}$ ). This means that transformational leaders motivate followers with consciousness and extraversion personality traits more than those with agreeableness but demotivate followers with neuroticism. The results showed that transactional leadership style is significantly correlated with a small degree of consciousness (r = 0.28;  $p < 0.01^{**}$ ), extraversion (r = 0.21;  $p < 0.01^{**}$ ), agreeableness (r = 0.17; p < 0.01), and negatively with neuroticism (r = -0.17;  $p < 0.01^{**}$ ). This means transactional leaders could motivate their followers with consciousness more than those with extraversion and agreeableness, but demotivate followers with neuroticism. Employees' turnover intentions negatively correlated with neuroticism (r = -0.12;  $p < 0.01^{**}$ ) and positively with consciousness (r = 0.12;  $p < 0.01^{**}$ ). The degree of its relationship with transactional leadership style (r = 0.31;  $p < 0.01^{**}$ ) was more than its relationship with transformational negatively correlated with neuroticism (r = -0.12;  $p < 0.01^{**}$ ) and positively with consciousness (r = 0.12;  $p < 0.01^{**}$ ).

# Path Relationship between Personality Type, Turnover Intention, and Perceived Leadership Style

Structural equation modeling (SEM) was used to test the proposed hypotheses using standardized coefficients or beta coefficients ( $\beta$ ) which is equal to the standardized coefficients

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generated from regression analysis (Savalei & Bentler, 2010). This was produced from the path analysis or simultaneous equations to accept or reject the hypotheses. Figure 2 shows a model of proposed relationships between the study variables. The results indicated that extraversion was also negatively related to their turnover intentions ( $\beta = -0.001$ ,  $p < 0.01^{**}$ ). However, conscientiousness was negatively related to turnover intention, the finding supported the opposite assumption that conscientiousness was positively related to their turnover intention (B = 0.12;  $p < 0.05^*$ ). The finding of the study supported that neuroticism positively predicted turnover intention ( $\beta = 0.13$ ;  $p < 0.05^*$ ). It means that employees who have more neurotic personality traits were more likely to leave their jobs. The findings of the study supported that neuroticism positively predicted job turnover intentions ( $\beta = 0.13$ ;  $p < 0.05^*$ ), which means that employees who had more neurotic personality traits were more likely to leave their jobs. Positive coefficient beta values ( $\beta$ ) were found between turnover intentions and neurotic personality types ( $\beta = 0.13$ ;  $p < 0.05^*$ ) as well as consciousness personality types ( $\beta = 0.12$ ;  $p < 0.05^*$ ) 0.05\*); while negative coefficient beta values obtained between job turnover intentions and extraversion personality types ( $\beta = -0.00$ ;  $p < 0.01^{**}$ ). Both transformational and transactional leadership styles had different results with each personality type. Positive significant beta values obtained between transformational leadership style and consciousness ( $\beta = 0.06$ ; p < 0.060.01\*\*). These values were negative between transformational leadership style and neuroticism  $(\beta = -0.16; p < 0.01^{**})$ . There were positive beta values ( $\beta$ ) between transactional leadership style and consciousness ( $\beta = 0.18$ ;  $p < 0.05^*$ ).

#### **Mediational Effects**

The second part of the study investigated the mediation role of employees' perceptions of the leadership styles of their actual leaders who may have a mediating role in the relationship between employees' Big-Five personality traits such as openness to experience, conscientiousness, extraversion, agreeableness, neuroticism, and turnover intention. The mediation relationship explained how or why two variables are related as shown in Figure 2, where the mediator variable (M) has an intermediating role in the relationship between an independent variable (X) and outcome (Y). A Sobel test was used to estimate the value of mediated or indirect effect in the current study. Sobel (1982) created a mathematical method to calculate the indirect effect of independent and dependent variables through the mediator to assess the significance of the mediation effect. Accordingly, the mediational relationship was assumed in the current study based on the following chain associations:



Figure 2. The hypothesized model

The hypothesized model that we test contains direct paths from the personality variables to transformational and transactional leadership styles as well as the paths from transformational

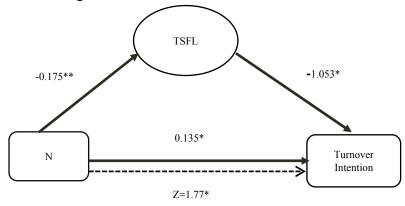
and transactional leadership styles to turnover intentions and paths from personality traits to turnover intentions. For example, agreeableness is primarily oriented toward interpersonal behaviors. There is a direct path from agreeableness to transformational/transactional leadership styles. Likewise, conscientiousness was primarily oriented toward task behaviors where there was a direct path from conscientiousness to transformational/transactional leadership styles. Different patterns of mediated effects for agreeableness and conscientiousness were in line with our expectations that agreeableness was primarily oriented toward interpersonal behaviors and conscientiousness was primarily oriented toward task behaviors. Further support for this expectation will be sought by comparing the total effect (the sum of direct and indirect effects) of agreeableness and conscientiousness on the turnover intentions. Determining whether the mediation type was full or partial was based on detecting whether there was a direct or indirect relationship between agreeableness, conscientiousness, and turnover intention with and without the presence of the transformational/transactional leadership styles.

Table 2	
Fit Statistics for Mediational Models	(N=343)

	χ2	CFI	GFI	RMSEA	SRMR
Recommendation	<i>p</i> -value > 0.05*	$\geq 0.9$	≥ 0.9	$\leq 0.1$	$\leq 0.08$
Original model	198 (68), <i>p</i> < 0.001	0.90	0.93	0.07	0.05
Alternative model	58.26(17), <i>p</i> < 0.001	0.19	0.76	0.31	0.15

Resources: Cut-off recommendation X2 and GFI (Joreskog & Sorbom, 1997); CFI and SRMR (Bentler, 1995); RMSEA (MACcollum, Browne, & Sugawara, 1996).

The results indicated that SEM model provided a very good fit to the data  $\chi^2$  ( $\Delta \chi^2$  (51) = 38.26\*\*, p < 0.00), the fit of the model suggested that additional paths were not necessary to explain the variation among the measures.

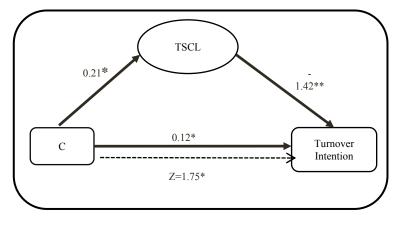


*Figure 3.* Transformational leadership style as a mediator between neuroticism (N) employees and turnover intention (TI).

The findings indicated that the coefficient for the path from (N-TSFL) or (path *a*) was statistically significant ( $\beta = -0.17$ ;  $p < 0.01^{**}$ ), which meant that the neurotic employees' perceptions of their leaders was less transformational. The amount of coefficient paths ( $\beta = -1.05$ ,  $p < 0.05^{*}$ ) meant that perceived transformational leadership behavior (TSFL) would

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decrease their turnover intentions among banks employees. The coefficient path from (N- TI)  $(\beta = 0.13; p < 0.05^*)$ , showed that neuroticism employees had higher turnover intentions. As a consequence, the mediation requirements from Baron and Kenny (1986) were met; therefore, it is appropriate to apply Sobel test to these variables to detect indirect or mediating effects. The result of Sobel test has produced a statistically significant value of Z (1.77,  $p < 0.05^*$ ) using Preacher and Hayes's online calculator (2008). The results confirmed that the perception of TSFL played a mediational role in the relationship between neurotic employees and their turnover intentions. The strength of the indirect relation between neurotic employees and their turnover intentions was significant (p = -0.03,  $p < 0.05^*$ ) especially after adding the mediator. The above analysis showed that employees' perceptions of transformational leadership style mediated the relationship between neurotic employees and their turnover intentions in Saudi banks. Thus, the findings suggested that there was an indirect relationship between neurotic employees and their turnover intentions which could be transmitted by transformational leadership style. Therefore, there was an evidence of complete mediational effect for transformational leadership style for neurotic personality type and job turnover intentions, as the direct effect of the independent variable (neuroticism) on the dependent variable (turnover intention) was not significant after adding the mediator transformational leadership style. Transformational leadership style could be considered as a set idealized attributes, idealized behaviors, inspirational motivation, intellectual stimulation, and individualized consideration which fully mediated the effect of employees with neurotic personality type on their turnover intentions. Therefore, the hypothesis confirmed that transformational leadership style had a mediation effect on the relationship between neurotic employees and their turnover intentions.



*Figure 4.* Transactional leadership style as a mediator between conscientious employees and their turnover intentions.

The findings indicated that the coefficient for the path from (C-TSCL) was statistically significant ( $\beta = 0.21$ ,  $p < 0.05^*$ ), which meant that conscientious employees perceived their leaders to be transactional. The coefficient for the path from (TSCL-TI) or (path b) produced a statistically significant value ( $\beta = -1.42$ ,  $p < 0.01^{**}$ ) which meant that perceiving transactional leadership behavior would decrease the level of turnover intention among banks employees. The coefficient for the path from (C-TI) ( $\beta = 0.12$ ), ( $p < 0.05^*$ ) showed that type conscientious

employees had more tendency to leave their jobs. Hence, the mediation requirements given by Baron and Kenny (1986) were met; therefore, it was appropriate to apply a Sobel test to these variables to detect any indirect/mediating effects. Accordingly, the result of Sobel test has produced a statistically significant value of Z (Z = 1.75\* p < 0.05\*). The results confirmed that perceiving transactional leadership style showed a complete mediation in the relationship between conscientiousness employee and their turnover intentions. Therefore, there was an indirect relationship between employees' conscientiousness and their turnover intentions which has been transmitted through perceiving transactional leadership style. The direct relationship between conscientiousness and turnover intention vanished after adding the mediator. This suggested that conscientiousness had an influence on the perception of transactional leadership style which then elicited an attitudinal response towards employees' organizational attitudes such as turnover intention. As a result, there was evidence of a complete mediational effect of transactional leadership style and turnover intention as the direct effect of the independent variable (conscientiousness) on the dependent variable (turnover intention) was not significant after adding the mediator for transactional leadership style (Table 3). Therefore, the interpretation of this result was that perceiving transactional leadership style as a set, (contingent reward management-by-exception - active) fully mediated the effect of employees with a conscientiousness personality type on their turnover intention. Therefore, the hypothesis which stated that the perceived transformational leadership style mediated the relationship between employees' conscientiousness and their turnover intention was confirmed.

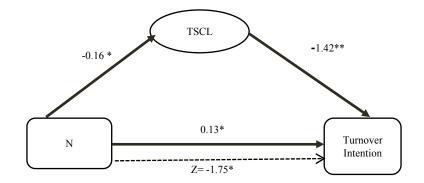


Figure 5. Transactional leadership style as a mediator between neurotic employees and their turnover intentions

The findings indicated that the coefficient for the path from (N-TSCL) was statistically significant ( $\beta = -0.16$ ,  $p < 0.05^*$ ) which meant that neurotic employees perceived their leader to be less transactional. The coefficient for the path from (TSCL-TI) produced a statistically significant value ( $\beta = -1.42$ ,  $p < 0.01^{**}$ ) which meant perceiving transactional leadership behavior would increase the level of turnover intention among banks employees. The coefficient for the path from (N-TI) ( $\beta = 0.13$ ;  $p < 0.05^*$ ) showed that type neurotic employees had higher turnover intentions. Hence, the mediation requirements given by Baron and Kenny (1986) were met; therefore, it is appropriate to apply a Sobel test for these variables to detect any indirect/mediating effect. A statistically significant value for Z ( $\beta = 1.75$ ,  $p < 0.05^*$ ) was

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produced from Sobel test. Thus, the results confirmed that the perception of transactional leadership style played a mediational role on the relationship between neurotic employees and their turnover intentions. The effect of the mediation variable transactional leadership style on the relationship between employees with neurotic personalities and turnover intentions with a direct path from (N-TI). The results showed that the direct path from (N-TI), ( $\beta = 0.08$ , p = n.s.) was not statistically significant. The findings indicated that perceiving transactional leadership style mediated the relationship between neurotic employees and turnover intentions. This meant that neuroticism personality traits have exerted indirect effects on turnover intentions of employees through transactional leadership style perception. Thus, the findings of this study suggested that there was an indirect relationship between neuroticism and turnover intention which was fully transmitted by perceived transactional leadership style. Evidence in support of this finding derived from the absence of a significant direct relationship between neuroticism and turnover intention after adding perceived transactional leadership as a mediator. Therefore, the interpretation of this result was that perceiving transactional leadership style as a set fully mediated the effect of employees with neuroticism personality types on their turnover intentions. Therefore, the hypothesis which stated that perceived transactional leadership style mediates the relationship between neuroticism and turnover intention.

# Table 3 Summary of Mediation Results (N=343)

Mediators	Independent variables	Dependent variables	Direct path a	Direct path b	Direct path c	Direct path After adding mediator c'	Mediation effect/Sobel Test	P-value	Mediation type
TSFL	Ν	TI	-0.17**	-1.05*	0.13	0.84(n.s.)	1.77	P < 0.05	full
TSCL	Ν	TI	-0.16*	-1.42**	0.13*	0.08 (n.s.)	1.75	P < 0.05	Full
TSCL	С	TI	0.21*	-1.42**	0.12*	-0.24 (n.s.)	-1.76	P < 0.05	Full

According to Baron and Kenny (1986), mediation could not be established unless the mediator variable (M) affected the dependent variables (Y), the independent variables (X), and the independent variable affects the dependent variable. The regression tests have produced a significant coefficient value ( $\beta$ ) for the three variables (X, M, Y). It meant that there was a linkage pattern for meditation only between (neuroticism, transformational leadership style, and turnover intention), (neuroticism, transactional leadership style, and turnover intention), and (consciousness, transactional leadership style, and turnover intention). As it can be seen from the Table 3, the mediation test that was used in this study revealed that perceived transformational and transactional leadership styles exhibited a full mediator role for the relationship between employees with a neurotic personality type and turnover intention. Moreover, perceived transactional leadership style fully mediated the relationship between employees with consciousness personality type and turnover intention.

# Discussion

The impact of employees' personality traits on their perception of leadership style is well reported in many studies (Ehrhart & Klein, 2001; Felfe & Schyns, 2006; Hetland et al., 2008;

Zhu et al., 2009). In addition, the literature has pointed out the significant relationship between personality traits and turnover intentions (Lounsbury et al., 2004; Mount et al., 2006; Salgado, 2002; Zimmerman, 2008). Leadership styles were seen to have an influence on employees' turnover intentions (Dixon & Hart, 2010; Liu et al., 2012; Waldman et al., 2001). As a result, it can be argued that personality traits influence on the perceptions of leadership styles, which in turn, could lead to changes in the level of turnover intention. This study contributed to a more integrative view of leadership style as a mediator variable whereas extant research has largely focused on the direct effect of transformational leadership style and was congruent with dependent and independent variables (Felfe & Schyns, 2006; Nguni et al., 2006; Yin, 2009; Zhu et al., 2009). In this study leadership styles including transformational and transactional were examined as a mediator between employees' personality traits including neuroticism, conscientiousness, and turnover intention. Unfortunately, none of them has been sufficiently studied in the Middle East societies. However, with empirical study of Saudi banks provided some supporting evidence for the hypotheses proposed in our theoretical model. In a highly competitive environment such as Saudi's banking sector which faces a high level of demand for qualified employees who are experts in their fields, personality type plays an important role in turnover intention levels (Zimmerman, 2008). Interestingly, the results of this study revealed that there was a high level of potential intention to leave their current job among Saudi bank employees. The study results showed that employees had 5 years of experience in average in the current bank which was less than the mean of 8 years' experience in the banking sector. This might mean that Saudi bankers received some attractive job offers from their new competitors or banks. In some cases, employees had a high level of turnover intention regardless of whether the conditions of their current job were ideal or not, while other employees preferred to stay with the same employer even though the work environment was not ideal for them. In this regard, personality trait might play a role in turnover intention. The current study set out to provide an insight into how an individual's traits relate to their turnover intentions. In a similar vein, Zimmerman (2008) noted that dispositional affectivity, whether positive or negative, had an impact on individuals' beliefs and values. Disposition affectivities have been linked to the Big-Five personality traits as positive affectivity and negative affectivity have been demonstrated as directors of individuals' moods, behaviors, and reactions to the situations in the workplace (Bouckenooghe et al., 2013). The findings indicated that bank employees' turnover intentions had a significant positive relationship with the neurotic personality type of employees. The findings reinforced the idea that those high neurotic employees who had a negative affectivity disposition had a high level of turnover intention. A positive relationship between neuroticism and turnover intention was supported ( $\beta = 0.13$ , p < 0.13) 0.05\*). Moreover, a possible explanation for these results can be found in the neuroticism personality traits. High neurotic bank employees have been described as having low stability with feelings of anger and depression, which leads them to interpret neutral situations as threats and exaggerate minor frustrations as serious difficulties; they also have trouble controlling their emotions (Terracciano et al., 2008). Neurotics are more likely to experience a negative impact from their surroundings due to negative affectivity traits such as anxiety, depression, aggression, worry, and moodiness. The current finding was consistent with the study by Lounsbury et al. (2004) who confirmed that low emotional stability or neuroticism was closely correlated to turnover intention, as the findings of Lounsbury et al. (2004) were represented by correlation (r = 0.35,  $p < 0.01^{**}$ ). Although in this study the score was lower than Lounsbury's result (r = 0.12,  $p < 0.05^*$ ). The findings also supported previous findings in Bouckenooghe et al. (2013) conducted some samples from Pakistani organisations and examined the relationship between negative affectivity and some key work outcomes, job performances, and turnover intentions and finally found that neuroticism could increase employees' turnover intentions. In this regard, thinking of quitting job could transfer to actual turnover which reinforced by neuroticism. The findings of this study supported the negative relationship between the extraversion personality type and job turnover intention ( $\beta = -0.00, p < 0.01^{**}$ ). The findings reinforced the idea that bank employees with positive affectivity disposition had a reduced turnover intention. One possible interpretation of the findings was that extraversion describes those individuals who possess social skills, enthusiasm, assertiveness, and ambition (Goldberg, 1990; Goldberg et al., 2006). They enjoyed being with people as they were full of energy. Therefore, they often possesses positive emotions regarding a situation which could affect on their judgement with regard to events around them (Connolly & Viswesvaran, 2000). Extravert bankers tended to experience lower levels of stress and interpreted situations positively as well as extravert employees tried to put more effort into enhancing their work situations in order to improve their performances and satisfaction levels. It took time for extravert employees to transfer their quitting thoughts into actual job turnover. The current results were in line with the findings of Bouckenooghe et al. (2013) who found extraversion as a positive affective feeling which had negative correlation with turnover intention (r = -0.13,  $p < 0.05^*$ ). In this regard, individuals who had high disposition traits such as extraversion often experienced positive emotion in the working environment derived from their ability to deal with stressful situations, attain their goals, thereby decrease the likelihood of their turnover intentions. The surprising finding of the current study came from the negative relationship between conscientiousness and turnover intention. Contrary, the empirical findings supported the opposite assumption which stated that there was a positive relationship between conscientiousness personality type and turnover intention ( $\beta = 0.12$ ,  $p < 0.05^*$ ). A possible explanation for these results could also be found in conscientiousness personality traits (Ashton et al., 2009; Judge et al., 2002) where the excitement and enthusiasm could encourage conscientious employees in order to extend their turnover intentions if they felt that it was necessary to leave their jobs. Conscientious employees in the banking sector were willing to establish social relationships in and out of the banks because connections with others might play an important role in applying for a new job. However further research (perhaps qualitative in nature) is needed to explore this suggestion and other reasons for the association. Contrary to the current study's findings, the research of Zimmerman (2008) and Salgado (2002) showed that having an extravert (E) personality type did not relate to employees' turnover intentions. Based on Salgado's (2002) findings in his meta-analytic study, neuroticism, conscientiousness, and agreeableness were the strongest predictors of actual turnover. With regard to the differences in the results, it was possible that contextual differences in nationality aspects might affect on the findings. There is indeed no evidence arising from this study for any relationship between the personality types such as agreeableness, openness to experience, and turnover intention.

The current findings linked the Big-Five personality traits to the perception of transformational and transactional leadership styles. It was important in this section to identify the personality profiles of bank employees who rate their leaders and their leadership styles. This might help to refine our understanding of the role that personality traits play among bank employees based on Meindl's (1995) assumption of leadership. Conscientiousness was positively related to the perception of transformational leadership styles. It meant that these associations could reach significant levels among Saudi bank employees. It was contrary to the findings of Hetland et al. (2008) which was conducted in a Norwegian context and found that there were a significant relationship between conscientiousness and perception of an avoidant leadership style in Norwegian sample which may arise due to differences between Saudi Arabian and Norwegian national cultures; because Saudi Arabia is considered as a collectivist society while Norway is considered as an individualist society which would impact on the results. The impact of the conscientiousness personality trait appears to be more apparent in a society that accepts different classes of individuals and hierarchical orders within organisations. Another possible explanation might be due to the leadership process itself and the leadership process. According to Meindl (1990), a social construction that has been created by leaders and followers is primarily a two-way process where both leaders and followers are transformed by each other over time (Burns, 1978; Kaiser et al., 2008). In this respect, employees' personality traits determined the emergence of leadership style based on similarity attraction theory (Emery et al., 2013; Felfe & Schyns, 2010), where people who possessed the same personality characteristics attract could each other which increased the possibility of their positive interactions (Bono, Hooper & Yoon, 2012; Ehrhart & Klein, 2001); likewise, employees preferred to be led by a leader who had similar traits to theirs. Hence, the positive association between conscientiousness and perception of transformational and transactional leadership styles could be derived from similarities between bank employees' positive affectivity and their branch leaders' positive behaviors which created a positive circle between employees and leaders. There was a beneficial impact of the postulated positive cycle on employees' behavior. It has been acknowledged that high conscientious employees expended more effort in the workplace than other types of employees because they had a set of their autonomous goals which worked beyond their requirements, goals, and negative work attitudes. In this instance, employees' positive characteristics of conscientiousness had a positive relationship with transformational leadership (Zhu et al., 2009). Thus, high conscientious bankers might work effectively under transformational and transactional leadership styles. The initial correlation between conscientiousness and transformational leadership style was positive, but the association did not reach a significant level after running the SEM analysis. A possible interpretation of the findings was derived from the need of high conscientious employees who fulfilled their accomplishment sense which made them work more effectively under instrumental leaders such as transactional ones. The findings of Bono et al. (2012) stated that there was a positive association between conscientious personality types and their rating of their leader who had transactional leadership style ( $\gamma = 0.14$ ,  $p < 0.05^*$ ). Positive affectivity was likely to have been exhibited in the workplace by conscientious bank employees who working with transactional bank leaders that had willingness to promote contingent rewards and practice active management styles through applying exceptional

behaviors consistent with their positive positions. Bank employees who possessed positive affectivity traits such as conscientious perceived their branch leader as either transformational or transactional; who are willing to interact with their positive position in the workplace with exhibiting transformational behaviors through intellectual stimulation elements and transactional behavior style via contingent rewards elements. Therefore, they could interact effectively based on the positive cycle of the relationship. Nonetheless, there were positive affectivity traits such as extraversion, openness to experience, and agreeableness which referred to non-significant relationships based on employees' perceptions of their leaders' transformational and transactional leadership styles. Hence, further research is needed to unpack these findings.

Employees who scored highly in neuroticism tended to be emotionally unstable and to demonstrated some negative moods and behaviors such as anxiety, depression, and low selfesteem which results from experiencing unpleasant interactions with their leaders. The sense of insecurity could lead to a negative cycle effect. The current findings were similar to those provided in studies by Felfe and Schyns (2006) and Hetland et al. (2008). The results of current study ( $\beta$ = -0.161,  $p < 0.01^{**}$ ) were relatively higher than the results obtained by Hetland et al. (2008) ( $\beta$ =-0.12, p<0.05\*) and Felfe and Schyns (2006) ( $\beta$  = -0.14, p < 0.05\*). Since transformational bank leaders provide inspirational motivational, intellectual stimulation, idealized behavior, and individual consideration behavior which triggers neuroticism (N), these leaders would reinforce the negative influence cycle in neurotic employees which in turn impedes the accomplishment of challenging goals and the implementation of new ideas. The noticeable finding of the current study was that there was a negative relationship between neurotic employees and their perceptions of transactional leadership style ( $\beta = -0.12, p < 0.05^*$ ) which was in line with findings which may contribute to the leadership literature. The absence of a significant relationship between neuroticism and transactional leadership style is shown in a number of other studies (Emery et al., 2013; Hetland et al., 2008; Rowold & Rohmann, 2009). The findings indicated that transactional bank leaders controlled their employees by emphasizing on task goals and exhibited transactional behaviors such as giving rewards which are contingent on performance and active management by taking action prior to problem behaviors development (Bass, 1995). This would increase the amount of pressure on neurotic employees who were less likely to be confident about their potential leaders who practiced either transactional or transformative forms of leadership styles (Emery et al., 2013). Accordingly, such employees will avoid working with structural and organized leaders such as transactional leaders. Saudis do not consider themselves equal; therefore, everyone has a place in society. In such hierarchical society and organizational setting, employees accept to take orders from their leaders. It is suggested that a transactional style is more suited to a hierarchical work environment such as Saudi banks. To some extent, there was a negative relationship between neurotic employees and perceived transactional behavior within a hierarchical society base on this hypothesis. Further research is needed in the realm of neurotic employees and their perception of transactional leadership style. Such an argument is underpinned by the above findings; it has been claimed that the relationship between perceptions of transformational leadership and neuroticism might be in a positive direction (Felfe & Schyns, 2006). Owing to the fact that the interaction process between transformational

leaders and high neurotic employees was a developed dynamic, it would be expected that the leader would react to employees' anxiety and low self-esteem by employing more transformational leadership behavior such as individual consideration behavior. This might also encourage the employees to increase their efforts in the workplace and as a result neurotic employees might be attracted to working with active and inspired leaders such as transformational leaders. However, neurotic employees in Saudi banking contexts had a negative effect on employees' perceptions of transformational leaders due to the strong influence of negative affectivity cycle.

The results of the Sobel's test supported some of the hypothesized mediating effect of transformational and transactional leadership styles. The perception of transformational leadership style mediated a positive relationship between neuroticism and turnover intention among employees of Saudi banks. Thus, the findings of this study suggested that there was an indirect relationship between neuroticism and turnover intention that has been transmitted by perceived transformational leadership style (Z = 1.77,  $p < 0.05^*$ ) as shown in Figure 2. Evidence in support of this finding derived from the absence of any significant direct relationship between neuroticism and turnover intention after adding transformational leadership as a mediator. This meant that the inclusion of transformational leadership style in SEM has removed the direct influence of negative affectivity that comes from neuroticism traits on turnover intention. Perceived transformational leadership style had a positive effect and could reduce the desire of turnover intention in neurotic bank employees. A Sobel's test was conducted to test the hypothesized mediational role of transactional leadership style on the relationship between neuroticism and turnover intention. The results of Sobel's test confirmed the full positive mediational effect of transactional leadership style on the relationship between neuroticism and turnover intention. The full mediation effect suggested that neuroticism personality traits have exerted indirect positive effects on turnover intention through perceived transactional leadership style. This meant that the perception of transactional leadership style mediated a positive relationship between neuroticism and turnover intention among Saudi employees as shown in Figure 4. Thus, the findings of this study suggested that there was an indirect relationship between neuroticism and employees' turnover intentions transmitted by perceived transactional leadership style (Z = 1.75,  $p < 0.05^*$ ). Evidence in support of this finding derived from the absence of a significant direct relationship between neuroticism and turnover intention after adding transactional leadership as a mediator. As a result, it could be suggested that neuroticism traits had an influence on the perception of transactional leadership, which might then elicit an attitudinal response in employees' organizational attitudes such as turnover intention. This meant that the inclusion of transactional leadership style removed the direct influence of negative affectivity that comes from neuroticism traits on turnover intention. It appeared that perceived transactional leadership style had a positive effect which reduced the desire of turnover intention for neurotic bank employees. The result of the Sobel's test confirmed that a perceived transactional leadership style had a negative mediation effect on the relationship between conscientious employee traits and turnover intention. This meant that there was an indirect negative link between conscientiousness and turnover intention through perception of transactional leadership style (Z = -1.76,  $p < 0.05^*$ ) as shown in Figure 3. Furthermore, the significant direct relationship between conscientiousness and turnover

intention vanished after adding the mediator. In this sample, conscientiousness appeared to have an influence on employees' perceptions of transactional leadership, which reduced their turnover intentions. This meant that the inclusion of perceived transactional leadership style removed the direct influence of positive affectivity of conscientious personality traits on turnover intention. Perceived Transactional leadership style appeared to decrease the rate of turnover intentions for conscientious bank employees.

### Conclusion

Although this study is not free from limitations, it obtained many interesting empirical data. Based on a social identity perspective, this study proposed Five-big personality traits which had an influence on employees' job turnover intentions and their perceptions of transformational and transactional leadership styles. The results of the study reinforced the view that there was a positive significant relationship between neurotic and conscientiousness personality traits in Saudi Arabian employees and their turnover intentions. This result was in line with findings of previous studies in Western settings such as Zimmerman's (2008) and Lounsbury et al.'s (2004) studies in terms of the neurotic personality type which its opposite was reported in terms of conscientiousness. The current study has replicated the results which found in Bouckenooghe et al. (2013) that extraversion had a positive affectivity because extraversion employee described an individual who possessed social skills, enthusiasm, assertiveness, and ambition (Goldberg, 1990; Goldberg et al., 2006). They enjoyed being with people who were energetic and possessed positive emotions regarding a situation which will influence on their judgments (Connolly & Viswesvaran, 2000) and had negative relationship with their turnover intentions. These together provides some useful practical applications for staff retention. In terms of the relationship between personality types and leadership styles, it was also found that high conscientious bank employees' perceive their leaders to be either transformational or transactional. This result was in line with the results of previous studies (Ehrhart & Klein, 2001; Hetland et al., 2008; Rowold & Rohmann, 2009). However, those employees who were scored high in neuroticism were less likely to perceive their leader to be transformational and transactional.

The findings from this study had useful implications for both academic researchers and managerial practitioners. For academic researchers and especially for researchers in international human resources management or cross-cultural management, our study suggested a new direction regarding the relationship between employees' personality traits, perceptions of leadership, and their turnover intentions. The obtained data revealed that these three variables might have both significant direct and interactive effects on the behaviors or decisions of followers such as their turnover intentions. To fully understand these effects, it would be helpful to conduct more future studies in this direction which should help further develop theory on transformational, transactional, and cross-cultural management. For human resources managers who are interested in the career development of their employees, the findings of this study also had useful implications. It was especially true for managerial practitioners of human resources in firms with highly turnover rate. It should be beneficial to adopt transformational and transactional leadership styles to improve employees' retention and reduce employees'

turnover intentions. The findings of this study can be used by human resource managers to evaluate new recruits so that the main negative effects which stem from personality traits might be avoided. In addition, there was useful data in the study for training managers on how they might be perceived by their followers and the importance of leadership in the leader-follower exchange. The major limitation of this study was that the study was only conducted in Saudi Arabia and therefore these findings were not generalizable to other Middle Eastern cultures. Future research should address this research gap by testing the same hypotheses in other Middle Eastern cultures such as in United Arab of Emirates. In this way, we can understand better the external validity of the findings on the relationships between personality types, perceptions of transformational and transactional leadership styles, and consequent employees' turnover intentions. Moreover, the main dependent variable (employee intentions to leave) and the mediator (perception of leadership) were measured by asking the same respondents in the same survey. Accordingly, the threat of common-method variance is still an issue. Future studies may try to overcome this weakness by asking a second party such as another manager to rank their leadership styles among their employees. Although this approach may have brought problems of its own, it can help to minimize the threat of possible common method variance. Finally, leaders' perceptions of transformational and transactional leadership styles were not measured. This is considered as a weakness because it is also important to test whether the measure from a given leader and her/his subordinates are consistent. Future studies should try to measure transformational and transactional leadership styles from both sides.

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