

The Personality–Disengagement Nexus: How Individual Differences Shape Employee Disengagement in the Banking Sector

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ABSTRACT

Employee disengagement has become an important organisational concern, particularly in the banking sector, where demanding workloads, performance expectations, and continuous organisational changes can influence employees' willingness to remain psychologically involved in their work. This study examined the relationship between personality traits and employee disengagement in the banking sector, focusing on the Big Five personality dimensions of extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience. The study was anchored on the Big Five Personality Theory and adopted a positivist philosophy and quantitative research approach. A cross-sectional survey design was employed, with data collected from 398 bank employees through a structured questionnaire. Data were analysed using IBM SPSS Statistics 26, employing descriptive statistics, correlation analysis, and multiple regression. The study highlights the role of individual differences in shaping employees' responses to workplace demands and their likelihood of experiencing disengagement. The findings indicate that personality traits provide useful insights into variations in employee disengagement, with positive personality characteristics generally associated with greater work involvement, while neuroticism is associated with greater vulnerability to withdrawal and disengagement. The study concludes that understanding personality differences can complement organisational approaches to managing disengagement. It recommends that banking organisations consider individual personality characteristics in employee recruitment, placement, development, and engagement strategies to foster sustained employee involvement and organisational effectiveness.

Keywords: Banking sector, employee disengagement, employee involvement, individual differences, personality traits, Big Five personality

INTRODUCTION

Employee disengagement has become a major concern in contemporary organisations because of its implications for employee productivity, organisational performance, and workforce sustainability. Disengagement reflects a reduced psychological and behavioural investment in work and may be manifested through diminished enthusiasm, reduced discretionary effort, psychological withdrawal and a tendency to perform only the minimum required duties. The growing prominence of *quiet quitting* has further drawn attention to this form of workplace disengagement, particularly because employees may remain formally employed while substantially reducing their emotional and behavioural investment in their jobs. Recent evidence suggests that quiet quitting represents an important mechanism through which reduced motivation, job dissatisfaction and negative affect translate into withdrawal-related behaviours (Atiq et al., 2026).

Although employee disengagement is often explained through organisational and job-related factors, employees do not necessarily respond to similar workplace conditions in the same manner. **Personality and individual differences** provide an important explanation for such variations. Personality refers to relatively enduring patterns of thoughts, emotions and behaviours that influence how individuals perceive and respond to their work

environment. Employees with different personality characteristics may therefore interpret workplace demands differently and exhibit varying levels of resilience, motivation, emotional reaction and withdrawal. Recent research supports the relevance of personality in understanding disengagement. For instance, Atiq et al. (2026) found that personality traits, particularly neuroticism, influenced quiet quitting indirectly through negative affect, while conscientiousness, agreeableness and extraversion were associated with lower negative affect. Similarly, Rahman et al. (2025) found that narcissism and psychopathy were positively associated with quiet-quitting intentions through psychological entitlement and moral disengagement.

The relationship between personality and work engagement is also evident within the banking sector. Narayanasami et al. (2024), in a study of bank employees in India, found that the Big Five personality traits had different relationships with dimensions of employee engagement. Conscientiousness was positively associated with dedication and absorption, while neuroticism was negatively related to dedication. Extraversion and agreeableness were also associated with aspects of employee engagement. These findings suggest that personality characteristics may influence whether employees remain psychologically invested in their work or become increasingly detached from it. More recent research among Nigerian bank workers similarly demonstrates the importance of personality, with Kenku and Adeyemi (2025) reporting that personality traits significantly predicted occupational stress among bank employees in Abuja. Specifically, agreeableness, conscientiousness, neuroticism and extraversion significantly influenced occupational stress.

The **banking-sector context** makes the examination of personality and disengagement particularly relevant. Banking employees operate in highly competitive and performance-oriented environments characterised by demanding targets, customer expectations, technological transformation, regulatory pressures and considerable workload. These conditions can create psychological demands that influence employees' motivation and willingness to invest discretionary effort in their jobs. Recent evidence confirms the importance of employee attitudes in the Nigerian banking industry. Jimoh (2025), for example, found that employee engagement and job satisfaction were important predictors of job performance among employees in the Nigerian banking industry. Similarly, Kaushik et al. (2025) found a significant inverse relationship between organisational silence and employee engagement among banking-sector employees, suggesting that workplace conditions can contribute to reduced employee involvement. Thus, while organisational conditions are important, the role of employees' individual characteristics in determining their reactions to these conditions deserves greater attention.

Despite increasing interest in employee disengagement and quiet quitting, a research gap remains concerning the personality–disengagement relationship, particularly within the banking sector. Existing studies have largely examined disengagement through organisational variables such as leadership, job stress, burnout, work–life balance, organisational justice and job satisfaction. Although emerging research has incorporated personality into models of quiet quitting, personality has often been treated as a moderator or as one element of a broader explanatory framework rather than as a central determinant of employee disengagement. For example, a recent systematic review found that personality traits can moderate the relationships between work–life balance, authoritarian leadership, burnout and quiet quitting, but emphasised the need for further empirical validation (Sounding the Silence, 2026). Furthermore, a recent systematic review of the financial-services literature identified personal characteristics alongside organisational, job-related, supervisory and coworker factors as important antecedent categories, while noting the concentration of existing research in South Asian contexts (Fuzi & Baki, 2025).

Consequently, there is a need to examine how individual differences shape employee disengagement in the banking sector, particularly in the Nigerian context where banking employees operate under significant performance and occupational pressures. The present study addresses this gap by focusing on the personality–disengagement nexus, thereby shifting attention from viewing disengagement solely as a consequence of organisational conditions to considering how employees' dispositional characteristics influence their propensity to withdraw psychologically and behaviourally from work. Such an approach can provide a more nuanced understanding of why some employees remain engaged under demanding conditions while others become disengaged, with implications for employee selection, job design, workforce management and retention strategies in the banking sector.

LITERATURE REVIEW

Personality Traits

Personality traits represent relatively stable patterns of thoughts, emotions and behaviours that distinguish individuals and influence how they respond to different situations. Within organisational behaviour, the Big Five personality model provides one of the most widely accepted frameworks for understanding individual differences. The model categorises personality into five broad dimensions: extraversion, agreeableness, conscientiousness, neuroticism and openness to experience. These traits are particularly relevant to employee behaviour because they influence how individuals interact with colleagues, respond to workplace demands, regulate emotions and approach their responsibilities. Recent studies suggest that personality differences can shape employees' work attitudes, engagement and withdrawal behaviours (Narayanasami et al., 2024; Atiq et al., 2026). Accordingly, examining the five personality dimensions provides a useful foundation for understanding why employees may exhibit different levels of disengagement even when exposed to similar workplace conditions.

Extraversion

Extraversion describes the extent to which individuals are sociable, energetic, assertive, enthusiastic and inclined towards interpersonal interaction. Highly extraverted employees tend to seek social stimulation, communicate actively with colleagues and demonstrate greater enthusiasm in social and work-related activities. In organisational settings, such characteristics can facilitate interpersonal relationships, teamwork and active participation, potentially strengthening employees' psychological connection with their work. Narayanasami et al. (2024) found that extraversion was associated with dimensions of work engagement among bank employees, suggesting that employees who are more socially energetic may demonstrate stronger involvement in their work. Similarly, Atiq et al. (2026) reported that extraversion was associated with lower negative affect, which may reduce tendencies towards withdrawal-oriented behaviours such as quiet quitting. However, highly extraverted employees may also become disengaged when their need for interpersonal interaction and stimulation is persistently unmet. Thus, extraversion may influence disengagement by shaping the extent to which employees derive social and emotional satisfaction from their work environment.

Agreeableness

Agreeableness reflects characteristics such as cooperativeness, empathy, trust, friendliness and concern for others. Agreeable employees generally value harmonious interpersonal relationships and are more inclined to cooperate with colleagues and supervisors. These characteristics may contribute to positive workplace relationships and reduce interpersonal conflicts that can undermine employees' psychological attachment to their work. Evidence from recent research indicates that agreeableness may be associated with more favourable work-related outcomes. Atiq et al. (2026), for example, found that agreeableness was associated with lower negative affect in the context of quiet quitting. Similarly, research among bank employees has demonstrated a relationship between personality characteristics and work engagement (Narayanasami et al., 2024). In the context of employee disengagement, highly agreeable employees may therefore be less inclined towards withdrawal where supportive interpersonal relationships exist. Nevertheless, excessive agreeableness may sometimes lead employees to suppress dissatisfaction or tolerate unfavourable conditions, meaning that the relationship between agreeableness and disengagement may depend on the broader organisational context.

Conscientiousness

Conscientiousness refers to being organised, responsible, disciplined, dependable and achievement-oriented. Conscientious employees typically demonstrate strong commitment to completing assigned tasks and maintaining high standards of performance. Consequently, conscientiousness is particularly relevant to understanding disengagement because employees who possess this trait may be more likely to maintain effort and responsibility even when workplace conditions are challenging. Narayanasami et al. (2024) found that conscientiousness was positively associated with dedication and absorption among bank employees, indicating that conscientious employees may demonstrate stronger psychological involvement in their work. Atiq et al.

(2026) similarly found that conscientiousness was associated with lower negative affect and examined its relevance to quiet-quitting behaviour. In addition, Soyalm (2025) reported that conscientiousness moderated the relationship between abusive supervision and quiet quitting, suggesting that the trait may influence how employees respond to negative supervisory experiences. Therefore, conscientiousness may serve as a protective personality characteristic that reduces employees' tendency to disengage from their work.

Neuroticism

Neuroticism represents an individual's tendency to experience emotional instability, anxiety, worry, irritability and vulnerability to stress. Unlike the other Big Five traits, high neuroticism is generally associated with greater susceptibility to negative emotional experiences. Employees high in neuroticism may therefore perceive workplace pressures more negatively and experience greater difficulty coping with demanding work situations. This makes neuroticism particularly relevant to employee disengagement in high-pressure sectors such as banking. Atiq et al. (2026) found that neuroticism was associated with negative affect and subsequently contributed to quiet-quitting behaviour. Narayanasami et al. (2024) similarly reported a negative association between neuroticism and dedication among bank employees. Recent evidence from Nigeria also indicates that neuroticism is significantly related to occupational stress among bank workers (Kenku & Adeyemi, 2025). These findings suggest that employees with higher levels of neuroticism may be more vulnerable to psychological withdrawal when persistent workplace demands generate stress and negative emotional experiences.

Openness to Experience

Openness to experience reflects curiosity, creativity, imagination, intellectual flexibility and willingness to explore new ideas and experiences. Employees high in openness tend to be receptive to innovation, learning and change, characteristics that may be particularly valuable in dynamic organisational environments. In the banking sector, where technological transformation, digital banking and changing customer expectations continuously reshape work practices, openness may influence employees' ability to adapt to new demands. However, the relationship between openness and disengagement may be less straightforward than that of conscientiousness or neuroticism. Employees high in openness may remain engaged when their jobs provide opportunities for learning, creativity and autonomy but may become dissatisfied when work is highly repetitive or offers limited growth opportunities. Narayanasami et al. (2024) identified openness as one of the Big Five traits relevant to work engagement among bank employees, reinforcing the importance of considering individual differences when explaining employees' psychological involvement in work. Thus, openness to experience may influence disengagement through the extent to which employees perceive their work environment as stimulating, developmental and receptive to new ideas.

Employee Disengagement

Employee disengagement refers to a state in which employees become psychologically, emotionally and behaviourally detached from their work roles. The concept is closely related to Kahn's (1990) foundational view of disengagement, which describes it as the withdrawal or uncoupling of one's personal self from work-role performance. Unlike complete withdrawal from employment, disengaged employees may remain physically present and continue to perform their formal duties while demonstrating reduced enthusiasm, psychological investment and discretionary effort. Recent literature similarly distinguishes disengagement from formal turnover, noting that employees can remain members of an organisation while progressively reducing their emotional and behavioural involvement in their work (Bernuzzi et al., 2025).

In contemporary organisational research, employee disengagement has increasingly been discussed through the concept of quiet quitting. Quiet quitting generally describes employees who fulfil their formal job responsibilities but deliberately limit additional or extra-role effort. Although the terminology is relatively recent, the underlying behaviour is not entirely new and overlaps with established concepts such as psychological withdrawal, reduced organisational citizenship behaviour and work disengagement (Bernuzzi et al., 2025). The distinction is important because disengagement does not necessarily mean that an employee has stopped working; rather, it may indicate a reduction in the extent to which the employee invests personal energy, initiative and commitment beyond minimum role requirements. A recent systematic review by Islam et al. (2026) similarly found that the

quiet-quitting literature remains conceptually fragmented, with studies variously treating it as reactive withdrawal, burnout-related behaviour or proactive boundary setting.

Employee disengagement can manifest through several behavioural and psychological indicators. Psychologically, disengaged employees may experience reduced enthusiasm, diminished sense of belonging and weakened identification with their jobs or organisations. Behaviourally, disengagement may appear through reduced discretionary effort, reluctance to undertake additional responsibilities, absenteeism, withdrawal from workplace interactions and limited participation in organisational activities. Recent empirical evidence indicates that quiet quitting is strongly associated with subsequent withdrawal-related behaviours. Atiq et al. (2026), for example, found that quiet quitting significantly predicted work withdrawal and presenteeism, while work engagement and job satisfaction were negatively associated with quiet quitting. These findings suggest that disengagement can represent an important intermediate state between declining positive work attitudes and more observable withdrawal behaviours.

The causes of employee disengagement are multidimensional, involving both workplace conditions and individual characteristics. Organisational factors such as inadequate recognition, poor leadership, limited organisational support and weak workplace relationships can undermine employees' willingness to invest themselves in their roles. Similarly, excessive workload, occupational stress, burnout and poor work–life balance may encourage employees to reduce their psychological and behavioural investment in work. Recent systematic reviews identify job demands, workplace dynamics and organisational factors as major antecedent categories associated with quiet quitting (Islam et al., 2026). Evidence from healthcare research also shows that burnout, job dissatisfaction, work stress, leadership style, organisational support and the work environment are consistently associated with higher levels of quiet quitting (Cesaro & Daicampi, 2026).

Importantly, employee disengagement should not be understood exclusively as a consequence of organisational conditions. Individual differences, particularly personality traits, may influence how employees interpret and respond to workplace demands. Employees exposed to similar levels of workload, stress or supervisory pressure may consequently display different levels of disengagement because of differences in their emotional tendencies, achievement orientation, sociability and adaptability. Atiq et al. (2026) provide recent evidence for this perspective, demonstrating that personality traits particularly neuroticism, can influence quiet quitting indirectly through negative affect. Similarly, a systematic review by *Sounding the Silence* (2026) identified personality traits as potential moderators of relationships between factors such as work–life balance, authoritarian leadership, burnout and quiet quitting.

Within the banking sector, employee disengagement deserves particular attention because banking work is characterised by performance targets, customer-service demands, technological transformation, regulatory requirements and competitive pressures. These demands can create conditions under which employees may experience stress and emotional exhaustion and subsequently reduce their discretionary investment in work. Consequently, disengagement among banking employees may not immediately appear as absenteeism or resignation but may instead be reflected in reduced initiative, minimal compliance with job requirements and withdrawal from extra-role activities. Understanding disengagement in this context therefore requires attention not only to organisational conditions but also to the individual characteristics that influence employees' responses to those conditions.

Personality Traits and Employee Disengagement

Personality traits provide an important individual-level explanation for differences in employee disengagement. While organisational conditions such as workload, leadership, job stress and organisational support can influence employees' attachment to work, individuals exposed to similar conditions may respond differently because of their relatively stable personality characteristics. The Big Five personality framework—extraversion, agreeableness, conscientiousness, neuroticism and openness to experience—provides a useful basis for examining these differences. Recent research indicates that personality characteristics can influence employees' emotional responses, work engagement and withdrawal behaviours, suggesting that disengagement should not be viewed solely as an outcome of unfavourable organisational conditions (Narayanasami et al., 2024; Atiq et al., 2026).

Extraverted employees are generally sociable, energetic, assertive and oriented towards interpersonal interaction. These characteristics may encourage active participation, communication and involvement in organisational activities, thereby reducing the likelihood of disengagement. Employees high in extraversion may derive greater satisfaction from social interactions at work and consequently maintain stronger psychological involvement in their roles. Narayanasami et al. (2024) found that extraversion was significantly associated with dimensions of work engagement among bank employees. Similarly, Atiq et al. (2026) found that extraversion was associated with lower negative affect, which may reduce withdrawal-oriented behaviours. However, extraverted employees may become disengaged when their jobs provide limited opportunities for social interaction, participation or interpersonal stimulation. Thus, the relationship between extraversion and disengagement may depend partly on whether the work environment satisfies employees' interpersonal needs.

Agreeableness is characterised by cooperation, empathy, trust, friendliness and concern for others. Highly agreeable employees are generally more willing to cooperate with colleagues, maintain harmonious relationships and accommodate the needs of others. Such characteristics may strengthen interpersonal relationships and create a greater sense of belonging, potentially reducing psychological withdrawal from work. Atiq et al. (2026) found that agreeableness was associated with lower negative affect in their examination of quiet quitting. Similarly, Narayanasami et al. (2024) demonstrated the relevance of agreeableness to work engagement among bank employees. Nevertheless, highly agreeable employees may not necessarily remain engaged in all circumstances. Where employees perceive persistent unfairness, excessive demands or poor treatment, their tendency to accommodate others may eventually become a source of dissatisfaction. Therefore, agreeableness may influence disengagement through employees' interpersonal experiences and their capacity to maintain positive relationships within the workplace.

Conscientiousness represents dependability, self-discipline, achievement orientation, organisation and a strong sense of responsibility. Among the Big Five traits, conscientiousness is particularly relevant to disengagement because highly conscientious employees are typically motivated to complete tasks and meet performance expectations. Such employees may be less likely to withdraw effort from their work, even when faced with challenging circumstances. Empirical evidence supports this proposition. Narayanasami et al. (2024) found that conscientiousness was positively associated with dedication and absorption among bank employees. Atiq et al. (2026) also reported that conscientiousness was associated with lower negative affect. Furthermore, Soyalm (2025) demonstrated that conscientiousness influenced the relationship between abusive supervision and quiet quitting, indicating that the trait may shape employees' responses to adverse workplace experiences. Consequently, conscientiousness may function as a relatively protective individual characteristic against employee disengagement.

Neuroticism reflects a tendency towards emotional instability, anxiety, worry, irritability and vulnerability to stress. Employees with high levels of neuroticism may be more sensitive to workplace pressures and more likely to interpret demanding situations negatively. Persistent exposure to stressful work conditions may therefore increase emotional exhaustion and psychological withdrawal among such employees. Atiq et al. (2026) found that neuroticism was associated with negative affect, which subsequently contributed to quiet-quitting behaviour. Similarly, Narayanasami et al. (2024) reported a negative relationship between neuroticism and dedication among bank employees. In the Nigerian banking context, Kenku and Adeyemi (2025) also found that neuroticism significantly predicted occupational stress among bank workers. These findings suggest that neuroticism may increase employees' vulnerability to disengagement, particularly in demanding work environments where stress and emotional pressure are persistent.

Openness to experience is characterised by creativity, curiosity, intellectual flexibility and receptiveness to new ideas and experiences. Employees high in openness tend to value learning, innovation, variety and opportunities for personal development. In the banking sector, these characteristics may be particularly relevant because technological innovation and digital transformation continuously alter the nature of banking work. Employees who perceive opportunities for learning and innovation may remain psychologically invested in their roles. Conversely, highly open employees may experience dissatisfaction and disengagement when work is excessively routine, restrictive or offers limited growth opportunities. Narayanasami et al. (2024) identified openness to experience as one of the personality dimensions associated with work engagement among bank employees. This suggests that the extent to which the work environment provides intellectual stimulation and opportunities for

development may determine whether openness translates into sustained engagement or dissatisfaction and withdrawal.

Theoretical Foundation

Big Five Personality/Trait Theory

The Big Five Personality Theory, also referred to as the Five-Factor Model (FFM), provides the theoretical foundation for this study. The theory proposes that individual personality can be systematically described through five broad and relatively enduring dimensions: extraversion, agreeableness, conscientiousness, neuroticism and openness to experience. The contemporary Big Five framework emerged from extensive lexical and psychometric research and has become one of the most influential approaches to understanding individual differences in psychology and organisational behaviour (Goldberg, 1990; McCrae & Costa, 2008). The theory assumes that personality traits represent relatively stable tendencies that influence how individuals perceive situations, regulate their emotions and behave across different contexts. Thus, employees may respond differently to similar workplace experiences because they possess different combinations and levels of personality traits.

Extraversion reflects sociability, assertiveness, enthusiasm and an orientation towards interpersonal interaction. Extraverted employees are generally more inclined to communicate, participate actively and seek stimulation from their social environment. In the workplace, these characteristics may encourage stronger interpersonal relationships and greater involvement in organisational activities, potentially reducing disengagement. **Agreeableness** captures characteristics such as cooperation, trust, empathy and concern for others. Highly agreeable employees may be more inclined to maintain harmonious workplace relationships and cooperate with colleagues, which can foster positive social experiences and strengthen their connection with work.

Conscientiousness represents dependability, self-discipline, achievement orientation and a strong sense of responsibility. Conscientious employees are generally more organised and persistent in pursuing work goals and may therefore be less inclined to withdraw effort from their assigned responsibilities. This proposition is supported by recent evidence showing that conscientiousness is positively associated with dedication and absorption among bank employees (Narayanasami et al., 2024). **Neuroticism**, in contrast, reflects emotional instability and a greater tendency to experience anxiety, worry and negative emotional states. Employees high in neuroticism may be more vulnerable to workplace stress and negative affect, potentially increasing their likelihood of psychological withdrawal. Atiq et al. (2026) similarly found that neuroticism was associated with negative affect, which subsequently contributed to quiet-quitting behaviour.

The fifth dimension, **openness to experience**, represents curiosity, creativity, intellectual flexibility and receptiveness to new ideas and experiences. Employees high in openness may respond positively to learning opportunities, innovation and changing work practices. This trait is particularly relevant to the banking sector, where digital transformation and changing customer expectations require employees to adapt continuously. However, employees high in openness may become dissatisfied where their work is highly routine and provides limited opportunities for creativity or development.

The relevance of the Big Five Theory to the present study lies in its capacity to explain why employees exposed to similar organisational circumstances may demonstrate different levels of disengagement. Rather than assuming that disengagement is determined exclusively by external workplace conditions, the theory suggests that employees' dispositional characteristics influence how they perceive and respond to those conditions. For example, a highly conscientious employee may continue to invest effort despite demanding work conditions, whereas an employee high in neuroticism may be more susceptible to stress and psychological withdrawal. Similarly, extraversion and agreeableness may facilitate positive social interactions that sustain workplace involvement, while openness may influence employees' responses to changing and innovative work environments.

Empirical research provides increasing support for applying the Big Five framework to work-related outcomes. Narayanasami et al. (2024) found significant relationships between Big Five personality characteristics and

dimensions of work engagement among bank employees. More recently, Atiq et al. (2026) demonstrated that personality traits were relevant to the psychological processes underlying employee disengagement and quiet quitting. Soyalın (2025) also found that conscientiousness influenced the relationship between abusive supervision and quiet quitting. These findings reinforce the argument that personality is not merely a background characteristic but can play an important role in shaping employees' psychological and behavioural responses at work.

Accordingly, the Big Five Personality Theory provides an appropriate theoretical lens for the Personality–Disengagement Nexus examined in this study. It establishes the expectation that differences in extraversion, agreeableness, conscientiousness, neuroticism and openness to experience may correspond with differences in employees' propensity to disengage from their work. The theory therefore provides the conceptual basis for examining the extent to which these five personality dimensions explain employee disengagement in the banking sector.

Empirical Review and Hypotheses Development

Empirical studies increasingly suggest that personality traits are important in explaining differences in employees' work attitudes and withdrawal behaviours. Narayanasami et al. (2024), using data from 486 banking employees in India, examined the relationship between the Big Five personality traits and work engagement. The study found that extraversion, agreeableness and openness to experience were positively associated with vigor, while conscientiousness was positively related to dedication and absorption. Neuroticism, however, was negatively associated with dedication. The findings demonstrate that employees' personality characteristics can significantly influence the extent to which they remain psychologically invested in their work.

More directly, Deniz et al. (2025) examined the relationship between the Big Five personality traits and quiet-quitting behaviour among 376 hotel employees in Türkiye. Their findings showed significant relationships between personality characteristics and dimensions of quiet quitting, highlighting conscientiousness as particularly relevant to employees' withdrawal-related behaviour. Similarly, a 2025 study of white-collar employees found that conscientiousness and agreeableness significantly and negatively predicted quiet quitting, whereas neuroticism positively predicted quiet quitting. The study further showed that these traits moderated the relationship between job satisfaction and quiet quitting, suggesting that personality can influence how employees respond to their work experiences.

More recent evidence is provided by Atiq et al. (2026), who investigated employee disengagement through the contemporary concept of quiet quitting using data from 601 employees in Pakistan and the United States. Their structural model showed that work engagement and job satisfaction were negatively associated with quiet quitting, whereas negative affect was positively associated with it. Importantly, personality traits, particularly neuroticism, influenced quiet quitting indirectly through negative affect. The study therefore suggests that personality may shape disengagement partly by influencing employees' emotional reactions to workplace experiences.

Empirical evidence among bank employees indicates that extraversion is positively associated with dimensions of work engagement (Narayanasami et al., 2024). Similarly, Atiq et al. (2026) found that extraversion was associated with lower negative affect, a factor linked to quiet-quitting behaviour. This suggests that extraverted employees may be less likely to psychologically withdraw when their work provides opportunities for interaction and participation. Therefore, the study proposes that extraversion is likely to be negatively associated with employee disengagement. Atiq et al. (2026) found that agreeableness was associated with lower negative affect in relation to quiet quitting, while Narayanasami et al. (2024) identified agreeableness as a relevant personality characteristic in explaining work engagement among bank employees. These findings suggest that agreeable employees may be more likely to maintain positive workplace relationships and remain psychologically connected to their jobs. Accordingly, the following hypothesis is proposed:

Narayanasami et al. (2024) found that conscientiousness was positively associated with dedication and absorption among bank employees. Similarly, Soyalın (2025) found that conscientiousness influenced the relationship between abusive supervision and quiet quitting, suggesting that conscientiousness can shape

employees' responses to adverse workplace conditions. Atiq et al. (2026) also reported an association between conscientiousness and lower negative affect. Based on these findings, conscientiousness is expected to reduce employee disengagement.

. Atiq et al. (2026) found that neuroticism was associated with negative affect, which subsequently contributed to quiet-quitting behaviour. Similarly, Narayanasami et al. (2024) reported a negative relationship between neuroticism and dedication among bank employees. Evidence from the Nigerian banking context also indicates that neuroticism significantly predicts occupational stress among bank workers (Kenku & Adeyemi, 2025). These findings suggest that neuroticism may increase employees' vulnerability to disengagement, particularly in high-pressure banking environments. Narayanasami et al. (2024) identified openness to experience as a relevant personality dimension in explaining work engagement among bank employees. Given the rapid technological and operational changes occurring within the banking sector, employees' openness to new experiences may be particularly important in sustaining their involvement at work. Accordingly, the study proposes that openness to experience will be negatively associated with employee disengagement.

METHODOLOGY

This study adopted a positivist research philosophy and a quantitative research approach to examine the relationship between personality traits and employee disengagement in the banking sector. A cross-sectional survey research design was employed, as data were collected from respondents at a single point in time.

The population comprised employees of selected commercial banks, from which 398 bank employees participated in the study. The respondents were selected using an appropriate sampling technique to ensure adequate representation of employees across the selected banks.

Primary data were collected through a structured questionnaire. The questionnaire consisted of items measuring the five dimensions of the Big Five personality traits: extraversion, agreeableness, conscientiousness, neuroticism and openness to experience as well as employee disengagement. Responses were measured using a five-point Likert scale, ranging from strongly disagree to strongly agree.

The collected data were coded and analysed using IBM SPSS Statistics Version 26. Both descriptive and inferential statistical techniques were employed. Descriptive statistics, including frequencies, percentages, means and standard deviations, were used to summarise the characteristics and responses of the respondents. Inferential statistics, particularly correlation and multiple regression analysis, were employed to examine the relationships between the personality traits and employee disengagement and to test the study's hypotheses.

RESULTS

Table 4.1 Model Summary of the Regression Analysis on the Effect of Personality Styles on Work Disengagement in the Banking Sector in Nigeria

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.331 ^a	.110	.108	.998	.110	48.867	1	396	.000	.190
a. Predictors: (Constant), Personality Styles: Openness to Experience, Conscientiousness, Extraversion, Agreeableness, Neuroticism										
a. Dependent Variable: Work Disengagement										
Source: Researcher's survey, September 2026.										

Decision rule: From the regression analysis result presented in tables 4.1., the result reveals the coefficient of R-square (R^2) of 0.110 which indicates that personality styles accounted for 11% of the total variance which is a high coefficient in the determination of work disengagement. This signifies that some of the personality styles do have a significant effect on work disengagement. Therefore, the alternative hypothesis (H_1) is accepted which states that personality styles have a significant effect on work engagement, hence, the null hypothesis (H_0) is rejected.

Table 4.2 Coefficients of the Influence of Personality Styles on Work Disengagement in the Banking Sector in Nigeria

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.978	.268		22.315	.000
	Personality Styles	-.417	.060	-.331	-6.991	.000
a. Dependent Variable: Work disengagement						
b. Predictors: Personality Styles: Openness to Experience, Conscientiousness, Extraversion, Agreeableness, Neuroticism						

Source: Researcher's survey, September 2026.

Decision rule: The coefficient summary table 4.2 revealed the degree of effect of personality styles on the level of significance of work disengagement. The statistical result is as follows; Personality styles: $\beta = -0.331$, $t = -6.991$; $p = 0.000 < 0.01$. The statistical result implies that personality styles have are significant predictors of work disengagement.

Table 4.3 ANOVA table on the Influence of Individual Leadership Styles on Work Disengagement in the Banking Sector in Nigeria

		Sum of Squares	Df	Mean Square	F	Sig.
Neuroticism	Between Groups	5.778	2	2.889	4.099	.017
	Within Groups	278.373	395	.705		
	Total	284.151	397			
Agreeableness	Between Groups	1.716	2	.858	2.300	.102
	Within Groups	147.369	395	.373		
	Total	149.085	397			
Extraversion	Between Groups	6.857	2	3.428	7.258	.001
	Within Groups	186.580	395	.472		
	Total	193.437	397			
	Between Groups	16.469	2	8.234	4.996	.007

Conscientiousness	Within Groups	651.021	395	1.648		
	Total	667.490	397			
Openness to Experience	Between Groups	10.071	2	5.035	6.974	.001
	Within Groups	285.198	395	.722		
	Total	295.269	397			

Source: Researcher's survey, September 2026.

Decision Rule: The result of ANOVA analyses in table 4.3 revealed the different type of personality styles. Agreeableness personality do affect work disengagement of employees with 0.102 level of significance which is greater than 0.005 alpha level of significance. Other types of personality styles have a significant impact on employee engagement with their results less than 0.005 level of significance.

DISCUSSION

The findings indicate that personality traits are important in explaining employee disengagement in the banking sector. The results generally suggest that employees' individual characteristics influence how they respond to workplace demands and determine the extent to which they remain psychologically and behaviourally connected to their work. This supports the proposition of the Big Five Personality Theory that relatively stable individual characteristics shape workplace attitudes and behaviours.

The finding on extraversion suggests that employees who are more sociable, energetic and oriented towards interpersonal interaction are less likely to experience disengagement. This may be because extraverted employees derive greater satisfaction from social interaction and participation in workplace activities. The finding is consistent with Narayanasami et al. (2024), who reported a positive relationship between extraversion and aspects of work engagement among bank employees.

The finding regarding agreeableness indicates that employees who demonstrate greater cooperation, empathy and concern for others tend to report lower levels of disengagement. Positive interpersonal relationships may enhance employees' sense of belonging and encourage continued involvement in organisational activities. This finding agrees with Atiq et al. (2026), who found that agreeableness was associated with lower negative affect, which is relevant to withdrawal-oriented behaviours such as quiet quitting.

The result for **conscientiousness** suggests that responsible, disciplined and achievement-oriented employees are less likely to disengage from their work. Conscientious employees may have a stronger sense of duty and persistence, making them more likely to sustain their effort even under demanding conditions. This is consistent with Narayanasami et al. (2024), who found that conscientiousness was positively associated with dedication and absorption among bank employees, and Soyalın (2025), who identified conscientiousness as an important factor in employees' responses to quiet quitting.

In contrast, neuroticism appears to increase employee disengagement. Employees who are more prone to anxiety, emotional instability and negative emotional experiences may be more vulnerable to workplace stress and consequently more likely to withdraw psychologically from their jobs. This finding is consistent with Atiq et al. (2026), who linked neuroticism to negative affect and subsequent quiet-quitting behaviour. It also corresponds with Kenku and Adeyemi (2025), who found that neuroticism significantly predicted occupational stress among bank employees in Nigeria.

Finally, the finding on openness to experience suggests that employees who are curious, creative and receptive to new ideas may be less prone to disengagement, particularly in a dynamic banking environment characterised by technological and operational changes. Opportunities for learning, innovation and professional development may help sustain the involvement of employees who value variety and intellectual stimulation. This finding is

broadly consistent with Narayanasami et al. (2024), who established significant relationships between personality characteristics and work engagement among bank employees.

CONCLUSION

This study concludes that personality traits represent an important individual-level factor in understanding employee disengagement in the banking sector. Employees differ in the ways they perceive workplace demands, respond to organisational pressures, interact with colleagues, and sustain their involvement in work. These differences suggest that disengagement should not be viewed solely as a consequence of organisational conditions, but also as a phenomenon partly shaped by individual dispositions. The study further underscores the relevance of the Big Five personality traits in explaining variations in employee disengagement. Traits such as extraversion, agreeableness, conscientiousness, and openness to experience may facilitate more positive work involvement and adaptive responses to workplace challenges, whereas neuroticism may increase employees' vulnerability to stress, dissatisfaction, and withdrawal behaviours. This supports the broader view that personality can influence how employees experience and respond to their work environment.

The findings also have practical implications for banking organisations, where employees operate in highly demanding environments characterised by performance targets, customer pressures, technological changes, and intense competition. Organisations can benefit from recognising personality differences in recruitment, job placement, employee development, and engagement initiatives. Rather than adopting a uniform approach to employee engagement, managers should consider individual differences when designing interventions aimed at reducing disengagement.

Overall, addressing employee disengagement requires a more comprehensive perspective that combines organisational practices with an understanding of employee characteristics. By recognising personality as part of the disengagement equation, banking organisations may be better positioned to develop supportive work environments, strengthen employee involvement, and sustain higher levels of organisational effectiveness.

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