

# RELATIONSHIP BETWEEN DEMOGRAPHIC CHARACTERISTICS, PERSONALITY TRAITS, AND ORGANIZATIONAL COMMITMENT AMONG NEPALESE SAVING AND CREDIT CO-OPERATIVE WORKERS

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## ABSTRACT

*The philosophy of cooperatives aims to enhance socioeconomic, cultural, democratic, and self-help values at the community level. Employees working in a cooperative are also guided by the principles and values of the cooperative environment, which align with the organization's objectives and support their overall well-being. This study examines how employees' demographic factors relate to their personality traits and organizational commitment. The objectives of this study are to analyze the impact of marital status and gender on organizational commitment, assess how education level influences personality traits, and examine the effects of departmental affiliation on emotional stability. Additionally, the study aims to determine the role of tenure in influencing continuance commitment and investigate how geographical location affects agreeableness. The study involved 826 employees from 206 savings and credit cooperatives in Kathmandu, using purposive sampling. Data were collected through standardized questionnaires, and non-parametric tests were applied to analyze the relationships between demographic factors, personality traits, and organizational commitment. The Results of this research, marital status significantly affects organizational commitment, but gender does not. Education level has no impact on personality traits. Employees in metropolitan cooperatives show lower agreeableness compared to those in rural areas. Tenure does not influence continuance commitment, and departmental affiliation does not affect emotional stability.*

**Keywords:** Demographic variables, personality traits, organizational commitment, savings and credit cooperatives

## INTRODUCTION

The philosophy of cooperatives seeks to cultivate socio-economic, cultural, and democratic values, alongside fostering self-help and inner peace among individuals and society at large. Population factors are deeply intertwined with individual characteristics that contribute to societal development. According to Kumar et al. (2015), cooperatives play a pivotal role in organizing, engaging, and fostering similar attitudes and mindsets, thereby enhancing the economic understanding and livelihoods of their members for the common good.

Nepal's constitution recognizes cooperatives as one of the three pillars of its economy (Constituent Assembly's Secretariat, 2015). This study not only provides insight into human behavior but also aids policymakers and cooperative advocates in understanding the key milestones of both Nepalese and international cooperatives. The paper aims to explore the relationship between demographic characteristics, organizational commitment (as an attitude), and personality traits (as aspects of human behavior) among cooperative employees.

Demographic characteristics significantly influence the personality traits and organizational commitment of cooperative employees. This paper posits that employees with certain demographic profiles, such as marital status, are more likely to exhibit higher levels of organizational commitment compared to those from single backgrounds.

Integrating demographics and personality traits with organizational commitment is crucial for enhancing productivity, employee satisfaction, work-life balance, and reducing withdrawal behavior among cooperative employees. These factors collectively contribute to creating a positive workplace culture, enabling employees to reach their full potential.

Biographical characteristics represent surface-level diversity and can be objectively documented through personnel records. A review of more than 800 studies found that older workers tend to be more

satisfied at work, have better relationships with co-workers, and exhibit greater organizational commitment (Ng and Feldman, 2010). Biographical characteristics are key variables in establishing the relationship between personality traits and organizational commitment among cooperative employees. This study seeks to determine how psychological variables and biographical characteristics influence performance and their impact on the lives of cooperative employees at work.

## **LITERATUR REVIEW**

### **Definition of personality traits**

The personality model is based on the "Big Five" factor structure (Goldberg, 1993), which identifies five broad domains of personality traits. These traits describe enduring characteristics that influence a person's behavior. An individual's personality traits are shaped by various factors, including identity, environment, culture, birthplace, society, and country.

Within an organization, a person's personality plays a significant role in leadership and influencing associates. People's differing personalities affect how they react to and interact with one another. These reactions and interactions, which are measurable traits, manifest during communication. Personality refers to the growth and development of a person's psychological processes and systems. The purpose of this paper is to explore the influence of personality traits and biographical factors on individual behavior. According to research, personality dimensions are closely related to job performance (Oh & Berry, 2009).

### **Definition of organization commitment**

This concept has been critically important for both science and practice since the 1950s, a time when managers were particularly concerned with fostering cooperation among employees and ensuring their willingness to stay and contribute to the company. It reflects individuals' attitudes toward their duties and responsibilities, making the study of commitment and its antecedents essential (Ehtiyar & Unguren, 2016), as no organization can thrive without the commitment of its people.

An individual's attitude plays a pivotal role in shaping the future of the organization. Organizational commitment is linked to transformational leadership within the organization (Pomper & Malbasic, 2016) and is deeply psychological, involving the relationship between employees and the organization. According to Krapic et al. (2018), organizational commitment influences people's values and attitudes. In the Nepalese context, studies have validated the relevance of organizational commitment (Gautam, Dick, & Wagner, 2001), and research by Basnet, Birla, & Regmi (2019a) found no significant differences in organizational commitment across different geographical areas.

This study argues that the demographic profiles of cooperative employees enhance their personality traits and organizational commitment. It examines the demographic characteristics of existing employees in Saving & Credit Cooperatives, focusing on gender, marital status, area, tenure, educational level, and department.

### **Department and emotional stability**

Findings from Basnet, Birla, Sochos, Aryal, and Sochos (2022) suggest that employees in higher-level positions within Saving and Credit Cooperatives exhibit greater emotional stability compared to those in lower-level positions. The departments examined in this study are integral to human resource management, and the behavior and performance of employees within these departments are likely influenced by their level of emotional stability. By identifying personality traits, organizations can select employees and match them to specific roles more effectively. Human resource management departments often use personality tests to predict how employees will behave and perform in the future.

### **Demographic Characteristics and organizational commitment**

Research has investigated the connection between gender and organizational commitment, yielding varied results. Generally, findings indicate that gender can impact commitment levels, influenced by factors such as socialization, role expectations, and workplace dynamics.

Studies show that women typically display greater affective commitment than men, driven by emotional ties and relational factors in the workplace (Meyer et al., 2002). In contrast, men are more likely to exhibit higher continuance commitment, often linked to financial obligations and career advancement (Affum-Osei et al., 2015). Normative commitment also differs, with some research suggesting that women

may feel a stronger sense of obligation to stay in their positions, influenced by social and familial pressures (Savery & Syme, 1996).

Additionally, issues like gender discrimination and workplace culture can impact commitment levels. Women in male-dominated sectors may face challenges that lead to decreased commitment due to insufficient support and recognition (Ng et al., 2010). Furthermore, organizational hierarchy can play a role, with managerial positions often associated with higher commitment levels, irrespective of gender, as noted by Basnet (2021).

### **Gender and organizational commitment**

According to Ayodele et al. (2020) found that males showed higher levels of organizational commitment than females. Jena (2015) observed that affective and normative commitment significantly impacted gender differences. In contrast, Afroz and Haque (2019) found no significant differences in organizational commitment between male and female employees in Indian samples. Similarly, Weiss et al. (2003) found no gender differences in problem-solving ability, analytical skills, motivation, or sociability.

### **Marital status and organizational commitment:**

In various cultural contexts, individuals must support themselves and their families, leading married individuals to face additional responsibilities related to their children and parents. Consequently, married individuals are often more motivated to work diligently to meet their daily obligations.

Shrestha (2015) found no significant difference in organizational commitment based on marital status. Afroz and Haque (2019) reported that the organizational commitment of single and married BPO employees is not significantly different, although they noted that married employees generally exhibit higher organizational commitment than their unmarried counterparts.

## **RESEARCH METHOD**

### **Study area and Sample**

This study involved a sample survey of Savings and Credit Cooperatives in the Kathmandu District, which was defined as the target population. The sample included 206 Savings and Credit Cooperatives and was conducted over a period of one year (2016-2017). Fifty-eight Village Development Committees, Kirtipur Municipality, and Kathmandu Metropolitan City were considered for the sample survey (Kathmandu Cooperative, 2016). Approximately 3 to 5 employees from each cooperative participated in the survey, resulting in a total of 826 employee respondents.

A simple random sampling method was utilized to select Savings and Credit Cooperatives from the Village Development Committees, Kirtipur Municipality, and Kathmandu Metropolitan City. Ethical considerations were rigorously maintained throughout the survey process.

### **Research instrument**

A standard questionnaire was employed to collect data on employees' demographic characteristics, including gender, age, tenure, education, marital status, location, and department. Additionally, some full-version standardized questionnaires utilized sub-scales. The Personality Traits Scale was measured using a 5-point Likert scale: 1 - strongly disagree, 2 - disagree, 3 - neither agree nor disagree, 4 - agree, and 5 - strongly agree. The traits assessed included extraversion, agreeableness, conscientiousness, emotional stability, and intellect.

## **RESEARCH AND DISCUSSION**

### **Geographical area and Agreeableness Personality Traits**

**Table 1**  
**Kruskal-Wallis Test**

<b>Tests statistics</b>	<b>Agreeableness Personality Traits</b>
Chi-Square	13.053
Df.	2
Asymp. Sig. (P-value)	0.01

- a. Kruskal Wallis Test
- b. Grouping Variable: Geographical Area

**Source: Author' Research**

Table 1 shows significant differences in agreeableness personality traits across geographical areas, including Municipality, Village Development Committees, and Metropolitan City ( $p < 0.05$ ). Therefore, the p-value is less than the 5% level of significance. Consequently, agreeableness personality traits are found to be more prevalent among cooperative employees in the Municipality.

**Department and Emotional Stability or Neuroticism Personality Trait**

**Table 2**  
**Kruskal-Wallis Test**

Test statistics	Emotional Stability
Chi-Square	7.763
Df.	4
Asymp. Sig.	0.101

a. Kruskal Wallis Test

b. Grouping Variable: Emotional stability

Source: Author' Research

Table 2 reveals that there were no significant differences in emotional stability personality traits across departments in Saving and Credit Cooperatives. The p-value in this study was greater than the 10% significance level ( $p > 0.10$ ). Consequently, differences in emotional stability traits were observed only in mean ranks and not across the population as a whole.

**Educational background and Personality traits**

**Table 3**  
**Kruskal-Wallis Test**

Test Statistics	Personality Traits
Chi-Square	1.664
Df	3
Asymp. Sig.	0.645

a. Kruskal Wallis Test

b. Grouping Variable: Personality traits

**Source: Authors' Research**

Using the Kruskal-Wallis H-test, Table 3 shows no statistically significant differences in personality traits among employees with varying levels of education ( $p = 0.645$ ,  $p > 0.10$ ). This indicates that the educational background of cooperative employees does not have a substantial impact on the overall personality traits in SACCOS.

### Gender and Organizational commitment

**Table 4**  
**Kruskal-Wallis Test Statistics<sup>a,b</sup>**

Test statistics	Organizational Commitment
Mann-Whitney U	81287
Wilcoxon W	145190
Z	-0.715
Asymp. Sig. (2-tailed)	0.474

a. Kruskal Wallis Test

b. Grouping Variable: Organizational commitment

**Source: Authors' Research**

Table 4 concludes that there is no significant difference in organizational commitment scores between male and female employees of Saving and Credit Cooperatives. The test results are insignificant ( $z = -0.715$ ,  $p > 0.10$ ).

### Tenure and Continuance commitment

**Table 5**  
**Kruskal-Wallis Test statistics<sup>a,b</sup>**

Test statistics	Continuance Commitment
Chi-Square	1.327
Df.	4
Asymp. Sig.	0.857

a. Kruskal Wallis Test

b. Grouping Variable: Tenure

**Source: Authors' Research**

However, Table 5 indicated that tenure had no significant impact on continuance commitment among cooperative employees. Although the descriptive statistics show that higher tenure is associated with higher continuance commitment, these results cannot be generalized due to their lack of statistical significance.

### Martial status and Organizational commitment

**Table 6**  
**Mann-Whitney Test Statistics<sup>a</sup>**

Test Statistics	Organizational Commitment
Mann-Whitney U	65631
Wilcoxon W	97509
Z	-2.12
Asymp. Sig. (2-tailed)	0.034

a. Grouping Variable: Organizational commitment

**Source: Authors' Research**

Table 6 reveals a significant difference between married and single employees in their perceptions of organizational commitment. The test results indicate a significant difference with  $z = -2.120$ ,  $p < 0.05$ , which is statistically significant at the 5% level. It was found that married employees are more committed to the organization than single employees in a Savings and Credit Cooperative.

## Discussion

The research has found the differences in agreeableness personality traits and geographical area of Saving and Credit Co-operatives. Saving and Credit Co-operative employees' recruited in Municipality showed higher agreeableness traits than Village Development Committees and Metropolitan city. This study found one Municipality which was called Kirtipur Municipality.

Individual with agreeableness traits are found collectivistic behavior. So the employees at Municipality's Saving and Credit Co-operative find more agreeableness traits than the Village Development Committee and Metropolitan city. Employees of Savings and Credit Co-operatives have different agreeableness personality traits based on their geographical location.

In the study, there was no difference in the emotional stability personality trait by department-wise. Employees' emotional stability traits in Saving and Credit Co-operative did not affect marketing, admin, account, loan, and management departments but in the various department of Saving and Credit Co-operative found emotional stability or neuroticism traits. Several studies have shown that employees who are more emotionally stable or neurotic perform better. A study of Basnet & Regmi (2019b) claimed employees with low –self-efficacy impacted low emotional stability. Thus, different department employees have their own types of emotional stability and self-efficacy. As per the department-wise employees as such loan and management are seen higher level of emotional stability in this study. However, marketing and account department found a higher level of emotional instability. Employees with these sections are busiest, routinely and sensitive job.

Likewise, marketing and account department have higher level of emotional instability in Saving and Credit Co-operative employees. We conclude that it cannot predict emotional stability or neuroticism of the Saving and Credit Co-operatives' employees on the basis of their job in department-wise as per the present study of this research.

It is impossible to imagine a world without education and technology in the present day. Educating a human being contributes to his or her own personality, which determines what he or she does in the workplace. Education is the background of the person's personality. Well educated individuals are showing balancing personality traits. Employees with Big Five Personality traits included extraverted, agreeable, conscientious, open to experience or intellect, and less neuroticism or emotional stability (Costa & McCrae, 1992). People always believe that people's personality traits contribute to an organization's success.

This study cannot support that the positive relationship between education and personality traits of the employees. A total of 66 Master's degree respondents were surveyed from 206 sample units in three geographical areas in Kathmandu District. Hence, the cooperative sector did not prioritize recruiting highly qualified employees as the analysis of this study. Due to the lack of higher level of educational background employees are not adequate in managerial level employees in Saving and Credit Co-operatives. People's behavior in an organization is determined by the personality traits but also their educational background and multicultural diverse workforce. According to the previous researches, several positive relationships between personality traits and their educational experiences were consistent. This study found inconsistent results as negative relationship between the educational background and personality traits. It appears that everyone with an education level of escape other/literate has higher mean scores of personality traits.

In the study, no gender-based difference was found in organizational commitment in Nepalese Co-operatives. Inconsistent results are found by Ajayi (2017), Mahanta (2012), and Meyer et al. (2002). The result of this study was inconsistent with those of Mguqulwa (2008) and Sofoluwa et al. (2020). Sofoluwa et al. (2020) found positive relationship between continuance commitment and tenure of Nigerian Cooperative members. Inconsistent and significant result was found by (Affum-Osei et al., 2015). Thus, in comparison to their female counterparts, male employees were highly committed in service sector in Commercial Bank in Ghana. According to Shrestha (2016), affective commitment results were inconsistent but continuance and normative commitment results were consistent in the service sector of Nepalese organization. A consistent result of Chang & Hsu (2022) found that male library staff means scored lower on organizational commitment than female library staff. Chang et al. (2022) concluded that male and female librarians had insignificant results in organizational commitment.

In the Nepalese context, the cooperatives operate in the local area and are run by local residents. Thus, the Co-operative does not discriminate against its employees or do not show partiality towards them. Members of the cooperative are responsible for recruiting or recommending potential employees. Managing and mobilizing all the resources of the cooperative is the responsibility of the members. These

circumstances lead to no gender differences in organizational commitment among co-operative employees. A key aspect of the cooperative movement is the promotion of gender equality. Cooperatives in Nepal have 40 percent female board members and 51% female members (<https://genderequality.coop>). According to the data above, employees at cooperatives were not discriminated against based on their gender. Consistency results were found by Shrestha (2016) with regard to continuance commitment.

According to Bakotic's study (2022), the results of this study were consistent. Nepalese Co-operatives' employees do not perceive gender differences in-term of workplace behavior, work division, and benefits. Salami (2008) and Shore & Marin (1989) found that gender does not have a significant impact on organizational commitment. The finding is inconsistent with the findings of Savery & Syme (1996). Employees' commitment level may vary depending on their hierarchical position within the organization. According to Basnet (2021), managerial level employees of SACCOS are more committed than supporting level employees.

The effect of organizational commitment is different in term of marital status. Married Co-operative employees showed higher organizational commitment than single Co-operative employees. Present and past researches about the relationship between marital status and organization commitment have contradictory. Compared to this study, Bakotic's (2022) study found inconsistent results. Affum-Osei et al. (2015), employees who are single are more committed than those who are married or divorced. During the surveying data, researchers found that female employees were encouraged to work and they are based on local areas. Employees who are married need to survive at all costs since they have responsibilities and roles related to their families. Despite this, single employees do not have to face the same family responsibilities as married employees in Nepalese context.

Married employees needed to survive at any cost because they have families' roles and responsibilities. However, single employees do not have to face the family responsibilities as compare to marriage employees. Salami (2008) found consistency in his results. Basnet (2021) also supported that managerial level employees' organizational commitment are higher than supporting level employees of Saving and Credit Co-operative. Characteristics of managerial level employees were particle, aged, more benefitted, married and long experienced. In these circumstances, they are committed.

Employee tenure was irrelevant to continuation commitments at the Co-operatives. 49.27 % and 28.57 % of the respondents were showed 0-3 and 4-7 years tenures in organization. Many similar studies concludes that the higher the tenure, the better the organization commitment. Therefore, Saving and Credit Co-operative employees' mean rank scores of continuing commitment are also higher over their tenure in the organization according to this study (The highest mean score on continuance commitment is found among 16 years old and above. Tenure in organization of the employees was low retention. Low tenure impacted employees' lower continuance commitment. Sofoluwe, et al. (2020) found higher the experienced of Co-operative members better the continuance commitment of Cooperative organization in Nigeria.

Based on the demographic characteristics of respondents, all subgroups of personality traits and organizational commitment should be analyzed. This study used the Mini IPIP sub-scales of agreeableness and emotional stability. The Scale contains very few items, making it difficult to capture all the traits of respondents' personalities. Research should use the 100-item Big-Five Factor Makers Scale (Goldberg, 1992), which includes 20 items for each personality dimension. Research theory must be built by adopting mixed methods in future research to generalize findings and implications. Those with a continuance commitment of 0-3 years and 4-7 years had lower tenure in this study. This should be minimized to retain the employees in the Co-operatives. Cooperatives should provide motivational training and development programs for their employees, as well as wellness programs to maintain their continuance commitment.

In Saving and Credit Co-operative, we find organizational commitment in married employees than single. Thus, Co-operatives can take this into consideration when recruiting candidates. As the philosophy of the Co-operatives' norms and values are cooperation and self-help which is found in municipality and village development committee cooperative employees. Therefore, Co-operative should develop in the following geographical areas.

There are higher emotional instability personality traits in marketing and accounts department of employees at Co-operative, so the policy body should be active to minimize these characteristics of the employees. Departments of government, pressure groups, and employers as policy makers of the concerned organizations must not be failed to keep promises made to them, which leads to less commitment and lower levels of creativity (Ng, Feldman, & Lam, 2010).

Education background does not appear to influence the existing personality traits of employees in cooperatives. Employees with a Master's or Ph.D. level are recruited less frequently than those with a bachelor's degree or high school diploma. There may be a negative impact on the performance of executing bodies at the corporate level of co-operatives. Thus, it should be analyzed by the regulator body of the concern authorities.

Future research could explore employees' demographic characteristics as moderator variables between components of personality traits and antecedents of organizational commitment. Likewise, they may be demographics characteristics and job satisfaction, culture, employees' engagement and other important employees' diversities. Since the history of Nepal Co-operatives movement is seen from 1957. However, the study gathered samples mostly established from 1993 to 2014 of the Kathmandu District. 12 – 15 years and 16 years and above tenure employees were found 4.96 % and 1.94 %. While the Mini IPIP sub-scales were utilized, a recommendation for future studies includes using the 100-item Big-Five Factor Markers Scale for more comprehensive data.

Hence, it should have been a major concern of the policy makers and future researchers of Co-operative associations to retain and extend the tenure of the employees at Co-operatives. The recommendation should be added include a wider range range of cooperatives and locations, longitudinal studies and mixed methods to be implemented in future.

## CONCLUSION

A moderate level of organizational commitment, including continuance commitment, agreeableness, and emotional stability personality traits, was observed among Savings and Credit Co-operative employees. The agreeableness personality traits were notably higher across all regions within the Kathmandu District, reflecting the cooperative ethos that underpins these organizations. The concept of agreeableness is inherently aligned with cooperation.

This study identified positive and significant differences between geographical areas and agreeableness personality traits. Additionally, a positive correlation was found between marital status and organizational commitment, with married employees demonstrating higher levels of commitment than their single counterparts. The study also revealed that variables such as education and department are not significantly related to personality traits. Furthermore, organizational commitment and continuance commitment were not influenced by gender and tenure, respectively.

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