การทดสอบทิศทางโมเดลของบุคลิกภาพ เชาวน์อารมณ์ และความพึงพอใจของงาน

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บทคัดย่อ

รูปแบบของการวิจัยในครั้งนี้ เป็นการวิจัยพรรณนาเชิงสาเหตุ เพื่อศึกษารูปแบบความสัมพันธ์ของบุคลิกภาพ เชาวน์อารมณ์ที่มีอิทธิพลต่อความพึงพอใจของงาน โมเดลสมการโครงสร้าง (Structural Equation Model หรือ SEM) เป็นสถิติที่ถูกนำมาใช้ในการพัฒนาโมเดลของบุคลิกภาพ เชาวน์อารมณ์ และความพึงพอใจงานของพนักงานธนาคารกรุงไทยใน 3 จังหวัดชายแดนภาคใต้ของไทย เครื่องมือที่ใช้ในการวิจัย ได้แก่ แบบทดสอบบุคลิกภาพ NEO-FFI โดย Costa และMcCrae (1992), แบบประเมินเชาวน์อารมณ์ของกรมสุขภาพจิต ประเทศไทย(2000) และแบบสอบถามความพึงพอใจในงาน Job Descriptive Index (JDI) และ job In General (JIG) ของ Smith, Kendall และ Hulin (1969) ผลการวิจัย พบว่า ลักษณะบุคลิกภาพ คือ ด้านความไม่มั่นคงทางอารมณ์ ด้านการเปิดเผยตัวเอง ด้านความเข้าใจผู้อื่น และเชาวน์อารมณ์ด้าน ดี เก่ง สุข มีความสัมพันธ์กับความพึงพอใจงานของพนักงานธนาคารกรุงไทยอย่างมีนัยสำคัญทางสถิติ การพัฒนาโมเดลความสัมพันธ์เชิงสาเหตุมีความสอดคล้องกับข้อมูลเชิงประจักษ์ โดยลักษณะบุคลิกภาพด้านความไม่มั่นคงทางอารมณ์และเชาวน์อารมณ์ด้านดี เก่ง มีความสัมพันธ์กับเชาวน์อารมณ์ด้านสุขและความพึงพอใจในงาน (Chi-Square =91.68, df = 86, p = 0.31767, และ RMSEA = 0.021) ซึ่งต้องมีการอภิปรายผลและนำผลไปปฏิบัติต่อไป

คำสำคัญ: ความพึงพอใจในงาน, เชาวน์อารมณ์, บุคลิกภาพ

RESEARCH ARTICLE

Personality, Emotional Intelligence and Job Satisfaction: Test of a Directional Model

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Abstract

A cross - sectional descriptive and causal studies were designed to examine the relationship between personality, emotional intelligence and job satisfaction. Structural equation modeling techniques (SEM) was used to develop a model of personality, emotional intelligence and job satisfaction of Krung Thai Bank employees in three southern border provinces of Thailand. A set of questionnaires consisted of the NEO-Five Factor Personality Inventory by Costa and McCrae (1992), Emotional Intelligence Inventory by the Mental health Department of Thailand (2000) and the Job Descriptive Index (JDI) and Job In General (JIG) by Smith, Kendall and Hulin (1969) were employed. Finding indicated that personality dimensions namely: Neuroticism, Extraversion, and Agreeableness and emotional intelligence aspects of Smart, Good, and Happiness were significantly correlated with job satisfaction of Krung Thai Bank employees. The Generating model is fitted, with Neuroticism dimension of personality, Good and Smart aspects of emotional intelligence were related to Happiness aspect of emotional intelligence and job satisfaction (Chi-Square =91.68, df =86, p = 0.31767, and RMSEA = 0.021). The implications of the results and practice are discussed.

Keywords: emotional intelligence, job satisfaction, personality

Introduction

Krung Thai Bank (KTB) is a state enterprise bank that operates under the acceptable risks management with potential in responding to the state policies on country's development and professional services to fulfill customers' financial needs. It has been ranked the leading commercial bank which has the second biggest market share in banking industry. However, the competition in banking business has been increasing and getting more severe. Every bank fully focuses on developing services with information technology to strengthen its competitive potentials. Krung Thai Bank had adjusted the system into three approaches: new technology, new products and new service. Recently, Krung Thai Bank has successfully restructured itself from being organizational oriented to service oriented.The previous effort of Krung Thai Bank to adjust to the new system found that cooperation and good services from employees were important factor in determining its success in the banking industry. Several researches argued that good service often come from employees who possess good personality and good emotional intelligence. Employees, who have good personality and high level of emotional intelligence can adapt themselves easily in the new working environment, diminishes the boredom job environment and increase job satisfaction (Chin, 1983). Lock (1976) pointed out that job satisfaction may have carried over effects to other parts of the employee's life. To enhance employees to be effective and efficient in their task is very difficult as the individual will respond to what they feel satisfied. Krung Thai Bank needs to expand the market share on the adjustment of the new system so if employees were satisfied with the new policy , they would become active, cooperative and the target of market share would be increased. On the other hand, if employees were unsatisfied, they would loiter or create resistance. Hence, the strong negative responds of employees have influence affected for running bank business. Therefore, personality, emotional intelligence, and job satisfaction was found to be a vital key in achieving organizational goals.

Literature review

Personality in organization

The field of personality has been dominated for the past two decades by the five-factor model of personality (FFM) (McCrae and John, 1992). The five factors usually labeled neuroticism (the tendency to experience negative affect, such as anxiety, insecurity and psychological distress), extraversion (the quantity and intensity of interpersonal interaction and activity level), Openness to experience (the proactive seeking and appreciation of new experience), agreeableness (the quality of one's interpersonal interaction along a continuum from compassion to antagonism), and conscientiousness (the amount of persistence, organization and motivation in goal-directed behaviors). Costa (1996) and Piedmont and Weinstein (1994) have provided personality psychology with a clear measurement framework and are responsible for the resurgence of interest to personality in the field of work and organizational psychology.

What is of most interest for human resource professional is the application and utility of the FFM

in occupational settings. A number of meta-analytic studies have demonstrated the predictive validity of the FFM in occupational setting (e.g.Barrick and Mount, 1991; Salgado, 1997; Tett et.al., 1991), bringing a number of researchers to propose a moratorium on meta-analyses on the relationship among the FFM and job performance criteria (Barrick et.al., 2001; Salgado, 2003). They propose that future studies should focus on how personality traits are related to occupational criteria. De Fruyt and Salgado (2003) argue that personality traits, as described by the FFM, not only predict different facets of job performance, but they also affect a line of additional work outcomes, such as job satisfaction, job commitment, voluntary turnover, absenteeism.

Emotional Intelligence (EI) in the Workplace

The concept of EI was firstly introduced by Salovey and Mayer (1990) as a type of social intelligence, separable from general intelligence, which involves the emotional ability to monitor one's own and other's, to discriminate among them, and to use the information to guide one's thinking and actions. Later, they expanded their model and defined EI as the ability of an individual to perceive accurately, appraise, and express emotion; the ability to access and/or generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth (Mayer & Salovey, 1997).

On the other hand, Bar-On (1997) has defined EI in non-cognitive capabilities, competencies, and skill, which helps an individual to become more efficient in coping with environmental demands and pressures. He proposed a model of non-cognitive

intelligences that include five broad areas of skills or competencies that appear to contribute to success. These include intra-personal skills, inter-personal skills, adaptability, stress management, and general mood (optimism, happiness).

Finally, Goleman (1998) has defined EI as "the capacity for recognizing own feeling and others, for motivating ourselves, and for managing emotions well in ourselves and in our relationships" He formulated his model in terms of a theory of performance since, as he suggested, his model has direct applicability to the domain of work and organizational effectiveness, particularly in predicting excellence in job of all kinds, from sales to leadership (Goleman, 1998).

Job satisfaction of employees

Hoppock (1935) defined job satisfaction as employees' satisfactory feelings on working conditions and other factors, both mental and physical. In other words, it is the employees' subjective response to working condition.

Smith et al. (1969) defined job satisfaction as feeling or affective responses to facets of the situation.

Locke (1976, cited in Gazioglu and Tansel, 2002) quoted that Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job and job experience.

From the discussion above, it could be concluded that Job satisfaction is a positive or negative emotional state resulting from the appraisal of one's job or job experience.

Another influential motivation theory was suggested by Frederick Herzberg (1966), his model is based on two distinct sets of factors that influence

behavior: 1) Hygiene factors influencing job dissatisfaction, which include pay, company policies, working conditions and the nature of supervision. 2) Motivating factors influencing job satisfaction, which include recognition, promotion, achievement, the intrinsic nature of the work and opportunities for personal growth. According to Herzberg, job satisfaction and dissatisfaction are as two distinct and independent continuums. At one end, it ranges from satisfaction to no satisfaction while at the other; it ranges from dissatisfaction to no dissatisfaction. Job factors such as pay, status, and working conditions, job security and interpersonal relations are considered by Herzberg as extrinsic factors. These factors have a placating effect as such employees will become dissatisfied with their job when these needs are not adequately met. However, they may not contribute to job satisfaction even when they are adequately met. On the contrary, factors such as the work, recognition, achievement feeling, opportunities for growth and advancement are known as intrinsic factors. They are the real and forceful motivators that generate job satisfaction.

From the theoretical concept, has a cause-effect relation that leads to the building of a model of factor relationship that can be applied to the hypothesis model with an empirical harmony as shown in a relationship model (Figure 1)

Objective

Based on the above theoretical framework, the objectives of this study are as follow :

1. To examine the relationship between personality, emotional intelligence and job satisfaction.

2. To propose the directional model of personality, emotional intelligence and job satisfaction from the insight of the study and modified model based on structural equation modeling techniques.

Methods

Sample groups and sampling

The population of Krung Thai Bank employees working in the areas of 3 southern border provinces of Thailand is 213 persons. By using the Yamane formula at $\pm$ 5% deviations, the numbers of samples were 139 (Yamane, 1967). In order to have a preventive measure and to compensate the minimum number of returned questionnaires, 150 samples were selected to be sample groups. Tanaka (1987) provided guidelines on sample size as a ratio of sample size to parameter estimated 4:1

The sample groups are presently working in 14 branches and were divided into five positions. These positions were manager, assistance manager, cashiers, supervisor, and operation officer. However, all the positions were conducted by a proportional stratified sampling method with ratio of 1:1:1:3:4. On the top management level which each branch comprised one manager, two assistance manager, and one cashier were drawn using purposive sampling. Other positions such as supervisor and operation officer were taken through the simple random sampling in order to obtained data from all level of bank employees.

Instrument

Three instruments were used to gather for this study. The Neo-Five Factor Inventory (NEO-FFI) was developed by Costa and McCrae (1992) consisting of 60 items The personality test measure neuroticism
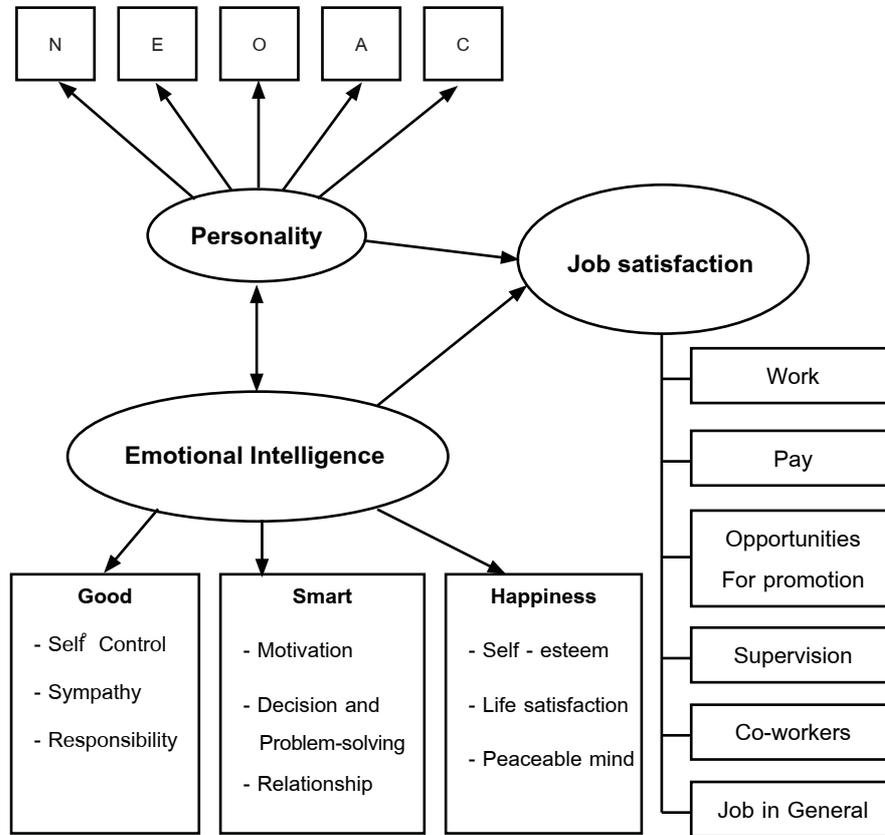
Figure 1: A pattern of casual relationship construct of factors affecting job satisfaction

(N), extroversion (E), openness to experience (O), agreeableness (A) and conscientiousness (C).

Likert scales are used to measure these five factors which there are twelve questions for each dimension. The score of the test can be categorized into 2 levels, high and low. This instrument has been translated into Thai language by Chuchai Smithikai, Chiang Mai University, Thailand.

The emotional intelligence questionnaire was adapted from the Department of Mental Health, Ministry of Public Health of Thailand (2000) to suit with the Thai society context. The committee develop model from theory of Mayer and Solovey,

Bar-On, and Goleman. The emotional intelligence questionnaire contained 52 items based on 3 dimensions i.e., good, smart, happiness using a four point Likert scale. The score of the test can be categorized into 3 levels, High, Normal, and Low.

To measure job satisfaction, the Job Description Index (JDI) and Job in General (JIG) developed by Smith, Kendall, and Hulin (1969) was employed. The JDI of which measures job satisfaction using 5 facets: work on present job, present pay, opportunities for promotion, supervision, and coworker. The JIG of which measures overall job satisfaction and JIG has been shown to predict intentions to quit above or beyond the 5 facets of

the JDI. Each facet contains either 9 or 18 items. There are 72 items in JDI and 18 items in JIG. So there exist 90 items to which the respondents answer "yes" if the word or phrase describes that facet of their work, "no" if it does not describe their work, or "?" if they cannot decide. JDI and JIG have been translated into THAI language by the research groups of Bowling Green State University, USA.

Validation and pilot test of the instrument

Pilot test was conducted using 38 samples at Hat Yai Branch who were not in the sample group. The Cronbach Alpha test of intended reliability on five dimension (N, E, O, A, and C) and overall personality ranged from 0.63-0.75. On Good-emotional intelligence, Smart-emotional intelligence, Happiness-emotional intelligence, and overall EQ, it ranged from 0.83-0.95 respectively. Finally, the internal reliability of the JDI and JIG ranged from 0.63-0.91. Thus, these results proved that the three instruments were reliable.

Results and Discussion

Relationship between personality and job satisfaction

The Pearson's Product correlation analysis was used to assess the relationship between personality and job satisfaction. The results in Table 1 indicated that neuroticism negatively related with job satisfaction, extraversion and agreeableness positively related with job satisfaction whereas Openness to experience and Conscientiousness did not significantly related with job satisfaction.

The above result revealed that neuroticism of KTB employees negatively related with levels of job satisfaction. Goldberg (1992) who addressed that those who are high in neuroticism tend to be discontented and hot-tempered. Banking career is a job which encounters variety of people, and increase pressure at work. Those without good self-control to cope with emerging unfavorable situation would rarely experience job satisfaction. Apart from that, extraversion was found to be positively related to job satisfaction. Banking career is a job yielding a lot of people, employees who are extroverts in term of good relation with surrounding societies, prefer to deal with people, active in servicing work which is very important personality in banking, suit to succeed in their

Table 1 Correlation between neuroticism, extraversion, and openness to experience, agreeableness, conscientiousness and job satisfaction

Facets of personality	$\bar{x}$	S.D.	Job satisfaction (r)
Neuroticism	2.37	0.54	-.245**
Extraversion	3.66	0.43	.322**
Openness to experience	3.52	0.33	.060
Agreeableness	4.00	0.39	.171*
Conscientiousness	4.14	0.44	.078

** p< .01,   *   p< .05

career. Meanwhile, openness to experience did not relate with levels of job satisfaction. This reason might be because most employees of KTB were above 35 years old, and were rather traditionalism, conservative in point of view, fearing of unknown damages that might follow on their work. In addition, agreeableness was positively related to job satisfaction. Agreeableness was an important characteristic which would illustrate the employees' enthusiasm to serve customer. Furthermore, the results found that conscientiousness of the employees had no relation with job satisfaction, Conscientiousness for banking job need higher discretion than other features in other jobs because it deals with monetary operation. The employees must work discreetly and strenuously. These factors caused pressures at work to the employees and lowered their job satisfaction.

Relationship between emotional intelligence and job satisfaction

The relationship between emotional intelligence and job satisfaction (Table 2) found that Good, Smart, and Happiness-emotional intelligence slightly had a relationship with job satisfaction.

The result found that there was a low relationship between "Smart", "Good", and "Happiness" of emotional intelligence and job

satisfaction. Employees with "Smart" emotional intelligence would encourage working motivation, attempt to reach operation targets, and dare to express themselves and ideas. Moreover, "Smart" emotional intelligence also enhanced employees in creating good relationship with customers, making them impressed with good services. Employees with "Good" emotional intelligence would know how to control self emotional and awareness of others' emotion. These characters would spontaneously reduce conflicts at work. Furthermore, employees with "Happiness" emotional intelligence were good-tempered, optimistic, has a peaceful mind and experience realization of nature of life. They would know how to ease up their tension from work and from family. As such, these employees would feel satisfied with their job and feel confident of their self-worthiness in coordinative working to reach the bank's total targets. Isen (1999) found that emotional intelligence induced happiness and also have been noted for their productivity (Simonton, 1977).

Relationship between employees' personality and their emotional intelligence

In Table 3, it was found that there is a relationship between the dimension of personality and aspect of emotional intelligence. This means

Table 2 Correlation between emotional intelligence on overall, smart, good and happiness with job satisfaction

dimension	$\overline{x}$	S.D.	Job satisfaction (r)
Smart- emotional intelligence	58.69	5.92	0.224**
Good- emotional intelligence	61.14	5.72	0.293**
Happiness-emotional intelligence	53.81	5.44	0.191*

** p< .01,   * p< .05

Table 3 The coefficient correlation between personality dimension and emotional intelligence aspect

Variable	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1) Neuroticism	1.000									
2) Extraversion	-.437*	1.000								
3) Openness	-.329*	.352*	1.000							
4) Agreeableness	-.498*	.526*	.377*	1.000						
5) Conscience	-.444	.609*	.412*	.648*	1.000					
6) Overall persona.	-.141	.738*	.592*	.712*.	.799*	1.000				
7) Good	-.437*	.474*	.272*	.389*	.391*	.360*	1.000			
8) Smart	-.448*	.362*	.281*	.299*	.499*	.323*	.534*	1.000		
9) Happiness	-.419*	.384*	.296*	.304*	.535*	.368*	.424*	.591*	1.000	
10) Overall E.Q.	-.501*	.560*	.371*	.493*	.561*	.501*	.769*	.708*	.661*	1.000
$\overline{\text{x}}$	2.37	3.66	3.52	4.00	4.14	3.54	61.14	58.69	53.81	173.63
S.D.	0.54	0.43	0.33	0.39	0.44	0.21	5.72	5.92	5.44	15.01

* $p < 0.05$

that the better the personality, the better the emotional intelligence a person is.

It was found that neuroticism dimension of personality negatively related with Smart, Good, and Happiness of emotional intelligence. Employees with low level of neuroticism often have calm, reasonable, relax, and ability to handle stress which related with emotion intelligence on perceived and understand the problem, able to control emotion, and relieve anxiety and create activity as to promote self-happiness. Furthermore, it was found that extraversion positively related with Good, Happiness, Smart, emotional intelligence. Employees with extraversion like to associate with societies, have warm gestures, active, and good-tempered. These characters are somewhat alike the features possessed by persons with good emotional intelligence, who are sympathetic, caring and helping others, appropriate in self expression, and responsible for assigned mission. Furthermore, openness to experience personality

positively related with Happiness, Smart, and Good, emotional intelligence. Those employees with openness to experience would have aesthetical imagination, liberal thoughts, full experience of life, and none adherence to traditionalism, which related with emotional intelligent on perception of self worthiness, optimism, and clever in seeking self-relaxing activities to bring about peace and happiness in mind when experienced with tension at work. It was found that agreeableness related positively with Good, Happiness, Smart, - emotional intelligence. The employees with agreeableness would agree with others, sympathetic, and humble. The agreeable person is also more likely to withdraw from social conflict, preferring to avoid situations that are unharmonious. (Jensen-Campbell el.al. 2002). Other finding found that conscientiousness positively related with Happiness, Smart, and Good-emotional intelligence. Employees with character of conscientiousness, would always

possessed emotional intelligence in term of perceive self worthiness, motivated to work for assigned targets, and recognition of problem solving approach. Salgoda (1997) found that conscientiousness was the predictors for predicting the job performance. Hogan and Busch (1984) revealed that High scorers on service orientation showed high levels of co-operation, self-control with conscientiousness.

Structural Equation Modeling

For the purpose of this study, SEM was employed for the following two main tasks: 1) determining significant causal paths between personality, emotional intelligence and job satisfaction, and 2) develop research model is accordance with the empirical data.

To develop research model is accordance with the empirical data, three approaches can be taken (Joreskog and Sorbom, 1993). In the first approach, to test a model to be strictly confirmatory is a model testing of the only one hypothetical model and collect empirical data in order to re-test the model. The results from the analysis are either accepted or rejected hypothesis on the basis of the hypothetical model is in harmony with the empirical data. In the second approach, to test an alternative model or a competing model is to get the best model. In the third approach, to test a model generating model as set up a starting, model to be modified if this is not harmony with empirical data. The final target is to discover a model generating method unlike a test model. This study chose to take a model generating approach, then analyzing data by the computer package. The actual model are revealed in Figure 2

It was found that actual model had unacceptable goodness-of-fit indices: Chi-Square =22.99, df =139, p=0.00; RMSEA=0.007; GFI=0.85; NFI=0.88, and ECVI =2.72. The details were presented in Table 4

The results in Table 4 indicated that the actual model did not fit the data. The details of confirmatory factor analysis found that variables relates to personality dimensions had a low regression weight. Moreover, the regression coefficients for the emotional intelligence factors were high with excessive standard errors evident, indicating multicollinearity. Therefore, the model

Table 4 Summary of goodness-of-fit and model evaluation indices

| Measurement Indices	Recommended Value	Statistically significant	Result
Chi-square Statistic	<2	262.99/139 =1.89	Approved
P value of chi-square	>0.05	0.000	Not approved
Goodness of Fix Index (GFI)	>0.90	0.85	Not approved
Normed Fix Index (NFI)	>0.90	0.88	Not approved
Expected Cross validation Index (ECVI)	1.25-1.47	2.72	Not approved
Root Mean Squared Error of approximation (RMSEA)	$\leq .05$	0.077	Not approved
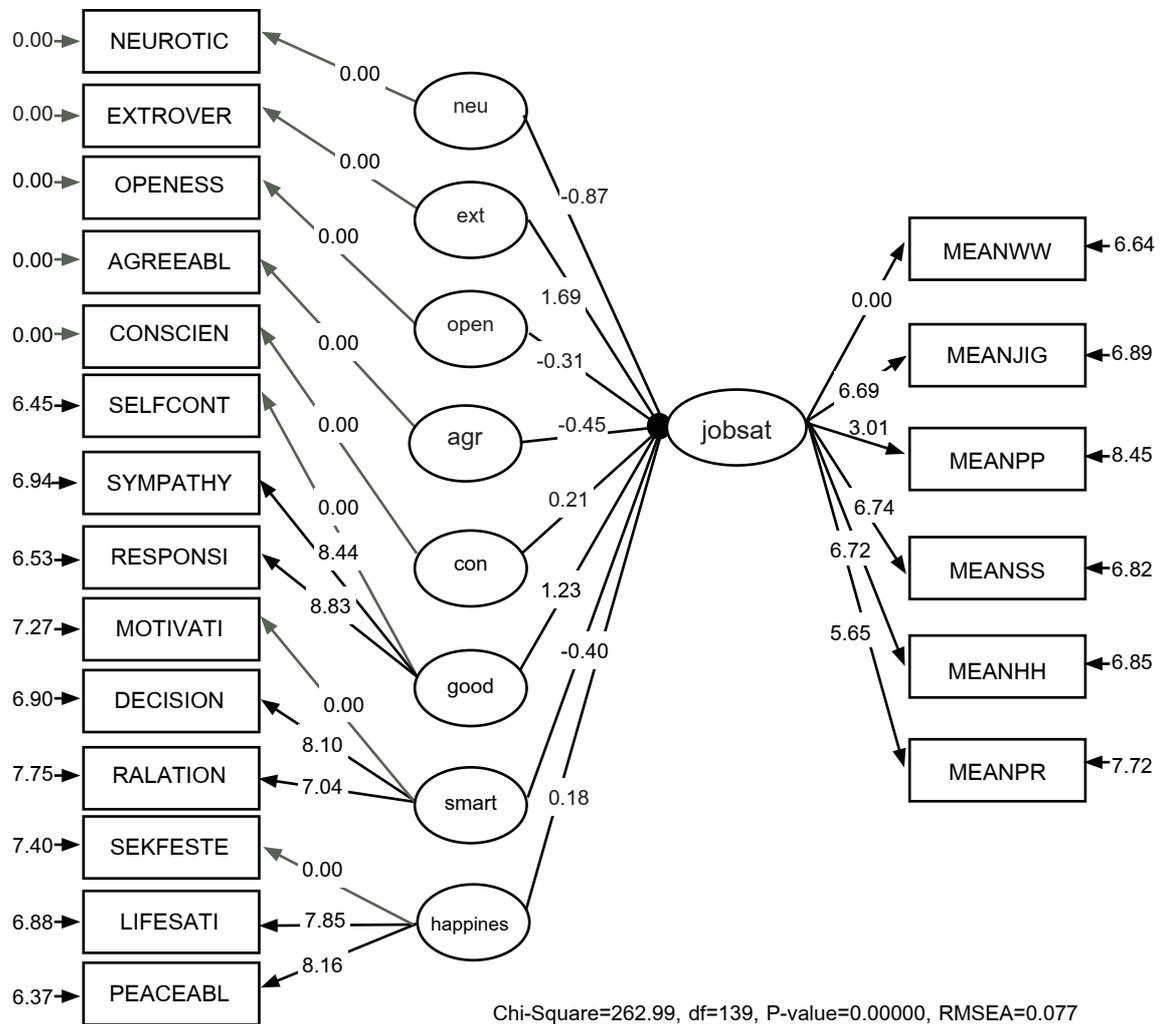
Figure 2 The causal path analysis of personality and emotional intelligence which have affected with the job satisfaction (Actual model)

was modified. Structural equation modeling (SEM) was used to assess all paths in model. First, specifying model based on both past research and theoretical constructs. Then, examining bivariate correlations which it has shown statistically significant in Modification Index. After that, removed the non-significance paths from the actual model since there was standardized residual less than -2.58 (Diamantopoulos and

Siguaw, 2000) and added paths indicating significant is replaced in the model. The actual model was tested until this model was well consistent with the empirical data. Finally, the modified model was proposed in Figure 3.

From figure 3, it can be seen that the resultant modified model is well consistency with the empirical data, giving normal statistical values, which entail high accuracy for the model.

Chi-Square=91.68, df=86, p-value=0.31767, RMSEA=0.021
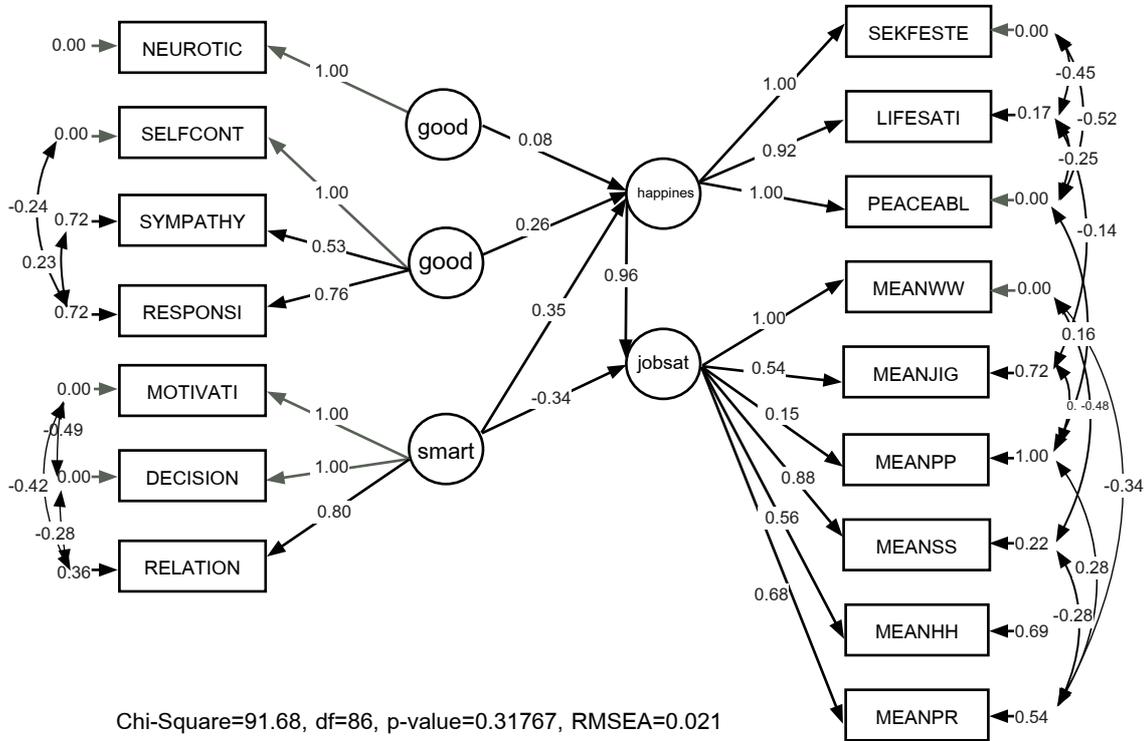
Figure 3 Modified model of personality, emotional intelligence and job satisfaction

Observably, the chi-square value obtained is not statistically significant (chi-square = 91.68, df = 86, p = 0.318), and the ratio of chi-square and degree of freedom, 1.066, is less than the criterion (chi-square < 2, p value of chi-square > .05). GIF is at 0.93 which is higher than the normal of .90 while RMSEA is at 0.021 which is under .05. NFI is at 0.95 which is higher than the normal of 0.90, as it should be. Considering that ECVI (Expected Cross-Validation Index) values at 1.29, which is less than ECVI of saturated model (1.83), and that the value of ECVI at 90% confidence interval falls between 1.25 and 1.47. So it can be concluded that the modified model is in harmony with empirical data and consistent with the population model. The result was presented in table 5.

Here both direct and indirect effects of casual structural relationship model were studied, the following results were found.

Neuroticism dimension of personality, Good aspect of emotional intelligence, and Smart aspect of emotional intelligence were directly and significantly affected the Happiness aspect of emotional intelligence, with statistically level of .05 while standardized path coefficient was -0.08 (t = -1.93), 0.26 (t = 5.00), and 0.35 (t = 6.80) respectively.

Job satisfaction was significantly and directly influenced by Smart aspect of emotional intelligence factor, with statistically level of .05 and standardized path coefficient of -0.34 (t =2.19).

Factors of Neuroticism dimension of personality, Good and Smart aspects of emotional

Table 5 Summary of goodness-of-fit and model evaluation indices

Measurement Indices	Recommended Value	Statistically significant	Result
Chi-square Statistic	<2	91.68/86 =1.066	Approved
P value of chi-square	>0.05	0.318	Approved
Goodness of Fix Index (GFI)	>0.90	0.93	Approved
Normed Fix Index (NFI)	>0.90	0.95	Approved
Expected Cross validation Index (ECVI)	1.25-1.47	1.29	Approved
Root Mean Squared Error of approximation (RMSEA)	$\leq .05$	0.021	Approved

Table 6 Direct effect, Indirect effect, Total effect, and Variance (R^2) estimate of Neuroticism, Good and Smart on Happiness and Job satisfaction.

Causal variables	Happiness			Job satisfaction		
	DE	IE	TE	DE	IE	TE
Neuroticism	-.08*	-	-.08*	-	-.08*	-.08*
Good	0.26*	-	0.26*	-	0.25*	0.25*
Smart	0.35*	-	0.35*	-0.34*	0.34*	-
R^2		33 %			51%	

P*<.05

intelligence also indirectly influenced job satisfaction of the employees, with statistically significance of .05 and standardized path coefficient was -0.08 (t=-1.84), 0.25 (t =3.55), and 0.34 (t =2.69) respectively.

Regarding R^2, it was found that three casual variables, namely Neuroticism dimension of personality, Good and Smart aspects of emotional intelligence, altogether, was able to account for the variance of Happiness aspect of emotional intelligence and job satisfaction for 33% and 51% respectively. The details are display in Table 6.

The results show that Smart emotional intelligence has the highest total effect on Happiness-emotional intelligence (0.35) and Good- emotional intelligence has shown the highest total effect on

job satisfaction (0.25). There have two variables that have negative effect on happiness emotional intelligence and job satisfaction (Neuroticism and Smart).

In conclusion, the modified model was suitable in describing and predicting job satisfaction of Krung Thai Bank employees than the actual model. Therefore, the result of modified model was proposed in this study.

The causal path analysis of personality, emotional intelligence, and job satisfaction

The results revealed that the actual model was not well consistent with the empirical data, and had unacceptable of goodness of fit indices. Joreskog and Sorbom (1993) found that most of

researcher chose model generating approach, if the model is not in harmony with empirical data. The final target is to discover a model that can interpret the model parameter. By the way, the Structural equation modeling (SEM) was used for modifying. The discussion of new model was presented as follow:

The chi-square test for the new model was statistically significant, indicating a good fit between the model and data (Bollen, 1989). Other fit indices which also provided evidence of an acceptable data fit (GFI, NFI, and ECVI). The RMSEA (Root Mean Square Error of Approximation) has only recently been recognized as one of the most informative criteria in covariance structure modeling, and it take into account the error of approximation in the population (Browne and Cudeck, 1993). This discrepancy measured by the RMSEA indicates that new model good fit. Base on these goodness - of-fit statistics, it could be conclude that the casual structural relation model of personality and emotional intelligence which affect job satisfaction fit the empirical data.

In measuring the variables, it was found from the structural model regarding Happiness aspect of emotional intelligence was directly influenced by Neuroticism dimension of personality, in negative effect, but positive effect by Good and Smart aspects of emotional intelligence. This indicates that the persons with characters of relaxation, good self temper control, and having sympathy for others would be good at problem solving and appropriate in self expression, which consequently led them to reach the happiness at work and also the feeling of job satisfaction.

For job satisfaction, it was negatively direct affected by the factors of Smart –emotional intelligence, which meant that the employees with high creative mind, high self motivation, and high determined effort to reach targets would feel dissatisfied in their job. In contrast, employees with low creative mind, self motivation, and weak willed to reach targets would feel more satisfied in their job. However, job satisfaction, at the same time, was indirectly influenced by the factor of Neuroticism personality and by Good and Smart emotional intelligence through Happiness. It indicated that the feeling of Happiness at work would also bring up the employees to feel job satisfaction.

The model modification determines the relationship line between the independent variable and the dependent variable, and also determines relationship among them by measurement model which can be described as follow:

In measuring the independent variables model which includes Neuroticism, Good- emotional intelligence, and Smart- emotional intelligence, it was found that Neuroticism was itself as an observed variable. Howard and Howard (2004) suggested that the person with low level in neuroticism tend to be calm and free from negative felling, which was consistent with research of Costa and McCrae (1992) who observed that low scores of neuroticism were indicative of emotional stability and the ability to handle stress and influence the success or failure of a business (Derman, 1999). Jung believed that Introversion was a term used to describe the direction of life (1933, cited in Pervin and John, 2001) and the

person who could adjust uniquely to his environment (Allport, 1961), with the rationale that job satisfaction may be explained by one or more enduring characteristics. Furnham and Zacherl (1986) found that there were numerous negative correlations between neuroticism and various aspects of job satisfaction. Cooper (1998) also revealed that neuroticism being the strongest predictor of life satisfaction and happiness.

Good aspect of emotional intelligence was related to the observed variables. Responsibilities positively related with Sympathy, and at the same time, it had negatively related with Self-control. It means that Krung Thai Bank's employees who possessed Good-emotional intelligence in the new model must also have characteristics of giving and taking, understanding and accepting other as well as being good temper and relaxation. According to Mayer et. al. (1999), they found that emotional intelligence was associated with empathy and interpersonal relationship. Similarly, Schutte et.al. (2001) presented an empirical report that emotional intelligence was related to interpersonal relations and cooperation. Lopes, Solovey and Straus (2003) also reported that individual who scored high on emotional intelligence, have positive relation with others and are more likely to be elected as leaders (Wolff, Pescosolido and Druskat, 2002). Thus, the relationship of these observed variables indicate that the independent variable- Good had effect on Happiness, the dependent variable which became to be mediator variable in measuring job satisfaction on the new model.

Regarding Smart aspect of emotional intelligence, it has an effect with observed variables, that is,

Motivation which negatively related with Relationship and Decision Making but Decision Making negatively related with Relationship. This means that the employees with Smart-emotional intelligence would be enduring to work for bank's target, accurate problem solving with justice and impartiality, and they dare to express conflict opinion in creative way, which may conflict with co-workers and supervisors. Many researchers have argued that effective leadership fundamentally depends upon the leader's ability to solve the complex social problems which may happen in organization (Mumford. Zaccaro, Haeding, Jacobs, and Fleishmam, 2000). A similar study of Simonton (1977), creative professional was found to have emotional experience and expression for their productivity. In particular, Lewis (2000) confirmed that a leader's display of negative emotion caused the leader effectiveness, and job satisfaction to be lowered. Relationship of these observed variables pointed that Smart emotional intelligence affected Happiness and job satisfaction as dependent variables.

In measuring dependent variable model, which included Happiness aspect of emotional intelligence and job satisfaction, it was found that Happiness had relationship among the observed variables. Self-esteem negatively related with Peaceable Mind and Life Satisfaction, but Life Satisfaction negatively related with Peaceable Mind. In addition, Life Satisfaction was found negatively related with Job in General, and Peaceable Mind positively related with Pay, dependent variable is an index of job satisfaction. This means that employees were quite proud of

working in the bank. They work cautiously. Should there occur any mistake under their responsibility, it would inevitably make them feel tense. But salary was also a motive that made the employees feel happy and continue with their job. These findings were consistent with the research of Hein (2003) which indicate that emotional intelligence means the ability to take responsibility for one's emotions and happiness. Similarly, Isen (1999) found that emotional intelligence induced happiness and increased more creativity. According to Reynolds (2003), he argued that individuals who desire career rewards would be willing to accept long hours on the job and job stress. Evidences are clear that stress have significant impact on employee's well-being (Kahn and Langlieb, 2003). However, the value was linked to higher life satisfaction. (Palmer, Donaldson, and Stough, 2002). It could be concluded that living a life with happiness of employees of Krung Thai Bank, other than the attributes of self-esteem, life satisfaction, and peaceable mind, they must also have attitudes of feeling happy with their job and salary simultaneously. The relationship of these observed variables was the indicator of mediator variables of Happiness aspect of emotional intelligence which was affected by the independent variables of Neuroticism, Good and Smart.

Job satisfaction, dependent variable, had a relationship of observed variables. That is, Work Itself negatively related with Promotion and Supervision while Job in General positively related to Pay and negatively related with Life Satisfaction, dependent variable indicator of Happiness aspect of emotional intelligence. Further, it appeared that

Pay negatively related with Peaceable Mind, dependent variable indicator of Happiness. At the same time, Supervision negatively related with Work Itself and Promotion, while Promotion itself negatively related with Work Itself and Supervision but positively related with Pay. This means that the feeling of job satisfaction of the employees depend on the appropriateness of work load, compared with salary received, promotion opportunity, and good relationship with their supervisor. Hard worked for high salary could cause a limit to one's life living and decrease one's satisfaction in the way of life, as in accordance with the research of Locke (1976). He pointed out that job satisfaction may carry over effects to other parts of the employee's life. Among the most important values or conditions conductive to job satisfaction are challenging work which the individual can cope successfully; personal interest in the work itself; work which is not too physically tiring; reward for performance which are just, informative; working conditions with individual's physical need; high self-esteem of the employee. Some scholars (Kalleberg, 1977; Butler, 1990, Taylor and West, 1992 ;) argued that Pay and promotional opportunities have been found to be correlated with job satisfaction. People with stronger preferences for earnings and advancement would be more satisfied with their earning and advancement outcome. Job satisfaction was found to be negative correlated with organization factors such as work and working condition, pressure of time, difficulties collaborating with other disciplinary staff, and perceived lack of organizational support (Kadushin & Kulys, 1995). In addition, increased

job pressure stressors and perceived lack of organizational support predicted higher scores on depressed mood which may decrease peace in mind and life satisfaction of employees. Finally, these factors were causal impacts that contribute to job satisfaction. Therefore, it could be described that, beside the components of job in general, payment, supervisor, co-worker, and job progress opportunity for measuring job satisfaction, the employees must also have the attitudes of life satisfaction and peaceable mind so as to increase their feeling of job satisfaction. Relationship of these observed variables was the indicator dependent variables of job satisfaction, which was affected by independent variables of Smart aspect of emotional intelligence and even by likewise dependent variables of Happiness aspect of emotional intelligence.

Differences between hypothetical model and modified model

The modified model, with Goodness of Fit, which was consistent with empirical data, was found to be different from the hypothetical model, such as : a) For Personality, the only variable remained in the model was Neuroticism, the factor which directly influenced Happiness aspect of emotional intelligence and indirectly affected job satisfaction via Happiness. For Emotional Intelligence, all variables still existed in the model and casual correlation was found. (Good aspect of emotional intelligence directly influenced Happiness and indirectly affected job satisfaction via Happiness, and Smart aspect of emotional intelligence was the factor that directly influenced Happiness and job satisfaction) and b) Smart aspect of emotional intelligence related positively with job satisfaction

in hypothetical model but appeared negatively with job satisfaction in newly adjusted model with Goodness of fit with empirical data. Finally, c) In the modified model, beside connective relationship between variables under the same category was found, cross-category connective relationship was also discovered. For examples, the variable of Life Satisfaction under Happiness aspect of emotional intelligence was found negatively related with Job in General variable of job satisfaction, and, the variable of Peaceable Mind under Happiness aspect of emotional intelligence was found positively related with Pay of job satisfaction.

Strengths and weaknesses of modified model

Strengths: It was found that a) the modified model was well consistent with empirical data while the derived standardized path coefficient of variables was without measurement errors and thus reliable b) all variables had casual relationship which was accounted for by the pattern of the model itself, and c) it is a kind of model that relates the relationships of latent variables using the existing theories and previous researches as modified model basis.

Weaknesses: It was found that a) four important components of personality, Extraversion, Openness to experience, Agreeableness, and Conscientiousness, were excluded from the model adjustment though they were considered as crucial parts in creating job satisfaction of the employees. b) the same pattern of interrelationship among independent variables implied the existence of Multicollinearity, which could make calculated

regression coefficient less reliable, c) The applicability of the model was limited for Krung Thai Bank's employees, and not applicable for other agencies.

Recommendations

This research finding could be conceptually applied in designing personal potential development training courses. Some branches of a given bank may comprise of employees with improper personality or emotional intelligence for the "job service-oriented" who would simultaneously feel less satisfied with their career. In this case, personnel department of the bank ought to design a training program for personality and emotional intelligence development in order to induce higher job satisfaction of the employees. Personality and emotional intelligence development program was also a kind of self improvement training highly interested by KTB employees. And the research result had indicated that only some personality dimensions related at a low level with job satisfaction, but for all aspects of emotional intelligence and job satisfaction of KTB employees, they obviously related to each other, but in low level. If the outcomes of the research were applied for personnel development and job satisfaction inducement as said, work quality and efficiency of KTB employees would considerably increase which eventually lead to success of the bank in total.

Training programs for personality and emotional intelligence development should also be applicable for newly recruited employees. Prior to probation, the management should assess personality and emotional intelligence of probationers. Provide them with training about the important elements of personality and emotional intelligence for development of emotional maturity, increasing knowledge, being reasonable and understand others, good decision making, and social skills. Before probation period is over, the assessment should be done again to see if probationers get higher average points in personality and emotional intelligence. If the activities mentioned above run positively, the management should develop a new personality and emotional intelligence assessment form to apply together with other assessment forms for efficacy test purpose of the new assessment form. Then bring into use with newly recruited employees in the same routine. As doing so, the organization will get a high quality personality and emotional intelligence assessment form to recruit the employees with best personality and emotional intelligence. Furthermore, it leads to the feeling of job satisfaction.

The research results can be used in enhancing general employees and management executives to realize the importance of personality and emotional intelligence in job satisfaction inducement along with appreciation of workers' knowledge and abilities. If employees are aware that proper personality and emotional intelligence would lead to the feeling of job satisfaction and working pleasure, they will endeavor to improve their self personality and emotional intelligence for the better.

In addition, there should be an establishment of personality and emotional intelligence qualitative standards for bank workers as a recruitment tool to fit more appropriate persons in suitable positions. In this study, Neuroticism was a factor negatively

affected to happiness and job satisfaction, in emotional intelligence: Good was positively affected with Happiness and job satisfaction, but Smart was positively affected with Happiness and negatively affected to job satisfaction. So, it can be concluded that Personality and emotional intelligence were considered essential. Employees with proper Personality and emotional intelligence manifest good image of the bank which would lead to prosperity of the bank because of trustfulness from the customers.

Measuring job satisfaction, through pay, promotion, co-worker, supervision and work itself, were important. In order to retain employee at Krung Thai Bank, adequate compensation and better welfare benefits should be in accordance with living condition and job load, to avoid favoritism or bias in promoting, working with happy mood, building up harmony and team spirit in the work place by co-worker and supervision. These entire factors are areas to focus on.

Conclusion

As banking try to survive and remain competitive, they are re-engineering and implementing new technology. They have mainly focused on people issues in a constrained and intense environment in order to gain profit from running business. Many studies have shown significant different of human behavior when there are changes in the environment. Most of the changes relate to the personality, emotional intelligence, job satisfaction and many others. The results of previous research showed that personality and emotional intelligence were importance factor to increase job performance and job satisfaction. Job satisfaction is a vital key in achieving organizational goals and in succeeding in change environment.

The studies make a contribution to propose model of Krung Thai Bank employees. In addition it has identified implications for organization in terms of selection criteria, development and role profiling (in terms of personality, emotional intelligence and job satisfaction). However, the study was limited to Krung Thai Bank's branches in three southern border provinces of Thailand only. Clearly further research is needed using a similar sample of all regions of Krung Thai Bank or others bank in Thailand in order to confirm construct and validity of this research.

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