

## THE EFFECT OF PERSONALITY CHARACTERISTICS ON THE SALES PERFORMANCE OF IRAN INSURANCE SALES REPRESENTATIVES

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**Abstract:** The study population is active representatives selling Iran insurance under the Azadi branches, that number was 349. The navigation of a standardized questionnaire assessing five personality traits McCrae and Costa to measure personality and a questionnaire was used to measure sales performance. To analyze the data, descriptive and inferential statistics were used. Inferential statistics to test hypotheses of correlation and regression tests were used. LISREL and SPSS software was used for statistical analysis. Data analysis showed that neuroticism does not affect the performance of sales representatives selling insurance. But the extroversion, conscientiousness features, compliance features and characteristics of openness to accepting Iran's experiences affect the performance of sales representatives selling insurance.

**Keywords:** personality features, functionality, performance, sales, insurance

### 1 Introduction

The importance of personality has been nowadays acknowledged as one of the predictors of job performance. It is also obvious that an individual's personality plays an important role in their job performance since it determines motivation and attitudes of a person towards a job and the manner they deal with job requirements. According to Witt, personality can be utilized for the prediction of work-related behaviors and performance.

Accordingly, personality can have an impact on the process interpreting the organizational environment for employees and shape behaviors highlighted by such an environment. In fact, personality is taken into account as one of the factors determining the types of perception associated with environment and reactions towards it. Personality is similarly one of the significant factors affecting compatibility of an individual with a job because each personality trait has conditions specified for a job. In this respect, understanding the relationship between a personality trait and a job can assist organizations to augment their productivity, increase job satisfaction among their employees, prevent losses due to probably inappropriate selections, and save huge economic costs imposed by improper selections through right selection of their workforce.

One of the most important goals of for-profit organizations is to have earnings through selling products and providing services in market which are mostly conducted by sales personnel in a company; therefore, they play an unquestionable role in this respect. Given the importance of this issue over the past century, numerous research studies have been focused on the factors determining the performance of sales personnel (Armstrong, 2005).

It seems that special attention to personality traits of sales and marketing personnel and their impacts on sales performance in this industry would be a good solution to deal with this issue. The present study was to investigate the effect of personality traits on sales performance of Iran Insurance Company (Co.) agencies in the city of Tehran based on the theory of five broad personality traits. The main research question addressed whether personality traits of Iran Insurance Co. agents had an effect on sales performance of Iran Insurance Co. agencies or not?

### 2 Theoretical Foundations

Today, the importance of personality has been accepted as one of the factors predicting job performance. Besides, it is obvious that an individual's personality in this respect has a significant effect in their job performance as it establishes motivation and attitudes of a person to a job and the manner they cope with job requirements. According to Witt, personality can be employed for the forecast of work-related behaviors and performance. As a matter of fact, personality is taken into account as one of the factors determining the types of perception of environment and reactions to it. Personality is likewise one of the decisive factors affecting the compatibility of an individual with a job because personality trait has conditions specified for a job. In this regard, considering the relationship between a personality trait and a job can help organizations to increase their productivity, augment job satisfaction among their personnel, avoid losses due to probably improper selections, and prevent huge economic costs incurred by inappropriate selections through right selection of their employees.

In this line; Guthrie (2008), examined the relationship between personality and career success in order to predict individuals' performance in managerial positions through obtaining information about their personality traits. They developed a personality model of a successful young manager using specific personality traits prioritized on the basis of their relative importance for managerial positions. Comparing the personality traits of students enrolled in the field of MBA, Guthrie (2008), successfully predicted career success in these students based on the given model. Five years following this preliminary study, it was concluded that graduates in the field of MBA whose personality traits were identical to the personality model of an ideal manager were more likely to work full-time and earn higher salaries. The results of the given study showed the need for further investigations into special fields such as the importance of personality traits in dealers.

Among professionals with high public relations, self-esteem is also another personality trait associated with personal success. Goldberg (1993), investigated the mutual impact of self-esteem on talent in terms of sales performance forecast. Hussey and Hussey and Duncombe (1999), put forward the theory that self-esteem is likely to have a reverse effect on the variables of environmental conditions in terms of job performance. It was argued that a good work environment was more likely to compensate for lower levels of self-esteem and high self-esteem could make amends for a negative work environment. Eventually, people with high self-esteem compared with those with lower levels of self-esteem at the same stressful work environment had greater tendency to perform more tasks.

Relationship between personality and performance has been a widely investigated issue in the field of industrial psychology over the past century (Epley and Waytz, 2007). Job performance is in this regard a multidimensional concept that shows how employees do their duties, what initiatives they consider, and what measures they take to resolve problems (Snell and Bohlander, 2007). Moreover, such a performance indicates the extent employees perform their tasks as well as the manner they make use of the resources available, as well as the time and energy spent for their activities (Fotros, 2010).

Karimi (2009) in a study entitled "Examining the relationship between personality traits and job performance in police forces" checked the correlation between several personality traits and job performance in a group of police forces. In the given study, the theory of major basic personality traits including extraversion, work conscientiousness, emotional stability, agreeableness, and compatibility were used. The findings revealed that work conscientiousness was highly correlated with job performance among the five factors considered although extroversion and

emotional stability led to a better job performance in police forces. However, various research studies found that the two factors of agreeableness and compatibility were not correlated with job performance in employees.

White, Kark examined the interactive relationship between personality traits, organizational policies, and underlying functions using a sample size of 540 employees in an organization. The data collection instrument was comprised of the Traits Personality Questionnaire (major five factors) and Underlying Function Data Questionnaire (job sacrifice and inter-personal relieving). The results of the given study demonstrated that conscientiousness was significantly correlated with job sacrifice and compatibility had a significant relationship with inter-personal relieving. Furthermore, extraversion was correlated with inter-personal relieving.

Barrick et al. (2009), recruiting three sample groups (1- the first group included 146 individuals from middle managers of the American army; 2- the second group involved 103 sales agents in an industrial organization; 3- the third group was comprised of 121 people from local press institution managers) showed a significant relationship between the personality trait of conscientiousness, cognitive ability, and job performance among all the study groups. The results also revealed that the values for the correlation and variance of performance and conscientiousness were higher than those of performance and cognitive ability. In other words, conscientiousness could explain more ratio of the variance of job performance compared to that of cognitive ability. Furthermore, increased variance when these two factors (cognitive ability and conscientiousness) interactively entered into the equation was not significant.

Furthermore; Barrick et al. (2009), conducted a meta-analysis in order to review the credibility of the dimensions of the major five factors of personality (extraversion, conscientiousness, emotional stability, agreeableness, openness to experience) for job performance forecast. The results of their meta-analysis demonstrated that conscientiousness was a credible predictor of performance among all job groups as well as all job components. The other personality factors had the required validity only in some jobs and some work-related criteria for performance forecast. Barrick et al. (2009), also found that extraversion was a valid predictor of job performance in managers and emotional stability was a trustworthy predictor of job performance in police forces. Agreeableness was also a valid predictor of job performance for both job groups; however, openness to experience showed no validity for the prediction of job performance in job groups. Extraversion was also a valid predictor of training efficiency and emotional stability, agreeableness, and openness to experience were reliable predictors of training efficiency.

Aaker, (2001) in a study entitled "Personality traits and performance: the intermediary role of compromise at call centers" supported a proposition in a Canadian call center for five personality factors. The results revealed that all the five personality traits had a positive effect on employee performance in terms of customer relationship. Moreover; conscientiousness, agreeableness, extraversion, emotional stability, and openness to experience were significantly correlated with performance in terms of customer relationship. Thus, the five major personality traits were predictors of employee performance in terms of customer relationship in call centers. Given the t-value, the findings of the study indicated that agreeableness was the most important predictor of employee performance considering customer relationship and openness to experience, agreeableness, emotional stability, and extraversion were the subsequent predictors in this respect.

Likewise; Mahraves (2013), conducted a study entitled "Academic performance forecast: relationship between five

major personality factors and academic performance" using a statistical sample of students in the faculty of Psychology and Educational Sciences (mostly enrolled in the field of Psychology) in the University of Bucharest in Romania. According to the results of the given study, only conscientiousness was significantly correlated with academic performance which could be generalized as a predictor out of the five major personality factors. The other factors had an approximately 2% correlation with academic performance.

Khanian (2011), investigated the effect of five major personality factors on sales personnel performance in terms of the moderating role of culture. It was noted that research on sales personnel performance was a continuous process which had drawn different stakeholders to obtain profits through a combination of factors for an effective sales personnel performance. The results of this study showed that no special collection of factors could lead to effective performance of sales personnel in all conditions because performance was considered as an output based on backgrounds, contents, and conditions. It was concluded that the five major personality factors could not effectively explain the performance of sales personnel. Customer-orientation by these individuals could also have a significantly intermediary role in predicting their performance within the framework of five major personality factors. As well, the moderating impact of culture in sales personnel was illustrated in the provided model to help in determining the likely unusual differences in their performance.

Parhizkari (2012), in a master's thesis entitled "Investigating the impact of personality traits in principals on their performance from the attitudes of schoolteachers in the city of Chalus" examined the impact of personality traits of principals through obtaining the attitudes of schoolteachers in the city of Chalus in the academic year 2012-2013. The findings of the study indicated a reverse relationship between introversion in principals and their performance based on the attitudes of teachers. There was no relationship between extraversion in principals and their performance. A reverse and negative correlation was also observed between neuroticism in principals and their performance. In terms of gender, no significant difference was found between the attitudes of male and female teachers towards principals' performance.

Khakpoor (2004), in a master's thesis entitled "Examining the relationship between personality traits and job performance (underlying/task-based) of principals in lower-secondary schools in the city of Hamedan in the academic year 2003-2004" checked the relationship between personality traits and job performance of the given principals. The results of the study showed a significant and positive relationship between the personality traits of principals and their levels of underlying as well as task-based performance.

### 3 Research Model

To measure the variable of personality in the present study, FFM: Five-Factor Model of Personality developed by Robert McCrae and Paul Costa in 1998 was used. This model has a comprehensive view towards human and it encompasses nearly all the personality traits known by the public as well as the scientific theories of personality.

To check the performance of an insurance company affiliated agencies, a researcher-designed questionnaire was used in this respect that was also a tool for the measurement of all the dimensions of sales performance.

Given the review of the related literature and the variables used to fulfill the objectives of the present study, the conceptual research model was illustrated as follows (figure.1):

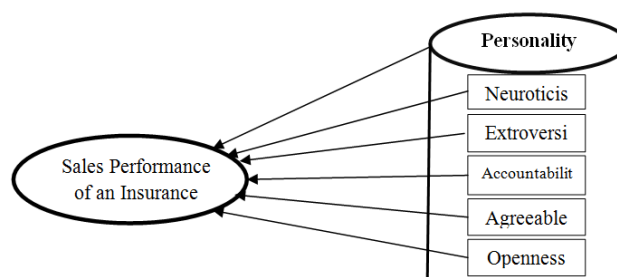


Figure1: Conceptual model of the study - Extracted from the models presented by Aaker (2001)

#### 4 Research Methodology

In terms of the research method, this study was survey-based and it was in the form of an applied research considering the research objectives. The statistical population of the present study included active agencies of Iran Insurance Co. affiliated with the Azadi branch. According to the data and statistics released by the Vice-Chancellor Office for Resources in Iran Insurance Co., the total numbers of active agencies of the given company affiliated with the Azadi branch were equal to 349. Due to the limited population size; following the determination of the sample size, the questionnaires were distributed randomly among active agencies of Iran Insurance Co... Given the limited number of members of the population, Cochran's Formula was used in order to determine the sample size. Using the sample size (349 individuals) in Cochran's Formula, the sample size was determined as 183 individuals. Moreover, simple random sampling method was used in order to distribute the questionnaires.

$$n = \frac{\frac{(1.96)^2 (0.5)(0.5)}{0.05^2}}{1 + \frac{1}{349} \left( \frac{(1.96)^2 (0.5)(0.5)}{0.05^2} - 1 \right)} = 183 \quad (1)$$

Table 1: Results of the Kolmogorov-Smirnov test

Row	Research variables	Kolmogorov-Smirnov test	Level of accepted error
1	Neuroticism	0.677	0.748
2	Extroversion	1.102	0.177
3	Accountability (Conscientiousness)	0.820	0.512
4	Agreeableness	0.836	0.487
5	Openness to experience	0.682	0.742
6	Sales performance	0.753	0.624

Considering that the distribution of dependent variables in the present study was normal and met the conditions for linear regression in which dependent variables should be normal and given that the present study was to investigate the effectiveness of one independent variable on a dependent variable; the examination of the research hypotheses was conducted through linear regression analysis.

Table 2: Results of regression analysis for the model in the first hypothesis

Model	non-standardized coefficients		standardized coefficient	T	significance
	B	error criterion estimate	beta		
Constant value	3.202	0.321	-0.025	9.979	0.000
Neuroticism	-0.031	0.095		-0.324	0.747

It was found that the constant value was significant; however, the variable of neuroticism in the given model was not so. Thus, it was concluded that the variable of neuroticism had no significant effect on the performance of Iran Insurance Co. agencies.

**5.2 Sub-Hypothesis 2:** Extroversion had an impact on sales performance of Iran Insurance Co. agencies. The regression analysis test was also conducted for the second sub-hypothesis.

In terms of the library method, prominent resources and research papers published in professional journals as well as books and scientific and research-oriented publications and online resources were used.

Using Cronbach's alpha test in the SPSS software, the reliability of the standard Questionnaire of Five-Factor Personality Measurement by McCrae and Costa (1998), was obtained equal to 0.853. The reliability coefficient of the researcher-designed questionnaire for the measurement of sales performance with the initial distribution of 30 questionnaires was also 0.842.

#### 5 Data Analysis

In this section, the normality of data was obtained in order to conduct data analysis through parametric or non-parametric tests. The Kolmogorov-Smirnov test was similarly used to determine the normality of the research data. Considering the results of the given test through the calculations in the SPSS software summarized in Table 1, all the data associated with this study were normal.

**5.1 Hypothesis 1:** Neuroticism had an effect on sales performance of Iran Insurance Co. agencies. The regression analysis test was also conducted for the first hypothesis. (Table2)

The results for the correlation between the two variables of extroversion and sales performance were illustrated in Table 3.

Table 3: Results of regression analysis for the model in the second hypothesis

Model	non-standardized coefficients		standardized coefficient	T	significance
	B	error criterion estimate	beta		
Constant value	34.301	4.721	0.047	7.266	0.000
Extroversion	0.826	1.358		0.608	0.000

According to Table 3, the constant value and the variable of extroversion were significant in both models. Following the determination of the significance of the constant value and extroversion, the standardized coefficients represented a standardized regression coefficient or constant value. Standardized regression coefficient or beta in the second hypothesis was equal to 0.047 indicating the positive effect of the variable of extroversion on sales performance.

**5.3. Sub-Hypothesis 3:** Accountability (Conscientiousness) had an effect on sales performance of Iran Insurance Co. agencies. The regression analysis was also conducted for the third hypothesis.

Table 4: Results of regression analysis for the model in the third hypothesis

Model	non-standardized coefficients		standardized coefficient	T	significance
	B	error criterion estimate	beta		
Constant value	31.603	5.117	0.084	6.176	0.000
Accountability (Conscientiousness)	1.616	1.480		1.092	0.000

As illustrated in Table 4, the constant value and the variable of accountability (Conscientiousness) were significant in both models. Following the determination of the significance of the constant value and accountability (Conscientiousness), the standardized coefficients indicated a standardized regression coefficient or beta. The standardized regression coefficient or beta in the third hypothesis was also equal to 0.084 revealing the

positive impact of the variable of accountability (Conscientiousness) on sales performance.

**5.4 Sub-Hypothesis 4:** Agreeableness had an impact on sales performance of Iran Insurance Co. agencies. The regression analysis was also conducted for the fourth hypothesis.

Table 5: Results of regression analysis for the model in the fourth hypothesis

Model	non-standardized coefficients		standardized coefficient	T	significance
	B	error criterion estimate	beta		
Constant value	33.646	4.624	0.059	7.277	0.000
Agreeableness	1.208	1.345		0.754	0.000

According to Table 5, the constant value and the variable of agreeableness were significant in both models. Following the determination of the significance of the constant value and the variable of agreeableness, the standardized coefficients showed a standardized regression coefficient or beta. The standardized regression coefficient or beta in the fourth hypothesis was equal

to 0.059 representing the positive effect of the variable of agreeableness on sales performance.

**5.5 Sub-Hypothesis 5:** Openness to experience had an effect on sales performance of Iran Insurance Co. agencies. The regression analysis was also conducted for the fourth hypothesis.

Table 6: Results of regression analysis for the model in the fifth hypothesis

Model	non-standardized coefficients		standardized coefficient	T	significance
	B	error criterion estimate	beta		
Constant value	32.336	4.124	0.091	7.842	0.000
Openness to experience	1.419	1.201		1.182	0.000

As shown in Table 6, the constant value and the variable of openness to experience were significant in both models. Following the determination of the significance of the constant value and the variable of openness to experience, the standardized coefficients represented a standardized regression coefficient or Beta. The standardized regression coefficient or beta in the fifth hypothesis was equal to 0.091 indicating the positive effect of the variable of openness to experience on sales performance.

## 6 Discussion and Conclusion

Sales performance is taken into account as one of the main issues in marketing and management which is affected by various cultural, social, personal, and psychological factors. Understanding sales-related behavior and performance is not a simple task, however. In order to achieve success in this respect, marketers should go beyond different factors affecting sales performance and investigate the ones determining sales performance. Accordingly, there is no doubt that better recognition of the factors affecting sales performance and more likely the prediction of behavior and personality of sales personnel and eventually effectiveness on their performance requires the recognition of sales personnel personality traits that are considered as one of the most important and effective factors. The Trait and Factor Theory is also one of the most practical theories in recognizing personality traits in the field of marketing and NEO Personality Inventory is among the various tests used to check personality traits and frequently employed in various marketing research studies.

Given the results obtained, the following suggestions were put forward to managers and authorities of Iran Insurance Co. in order to promote sales.

Considering the results of the research hypotheses in terms of the positive effect of extraversion, openness to experience, accountability (Conscientiousness), and agreeableness on sales performance; it became obvious that sales performance was not affected by intellectual behavior and it was mainly on the basis of entertainment, emotions, and feelings in sales personnel. Most of the sales were accidental and instantaneous and the results actually indicated that more sociable, imaginative, cultured, curious, original, open-minded, intelligent, artistic, and sensitive sales personnel were more likely to have an effect on sales performance. Given the results obtained, the following practical suggestions were presented to managers and authorities of Iran Insurance Co.:

1. According to the results of the first hypothesis, managers of companies and service-oriented institutions particularly insurance companies ought to check personality traits in sales personnel precisely prior to their recruitment and prevent the employment of individuals with the given type of personality traits.

2. Considering the results of the second hypothesis, it was recommended to recruit extroverted individuals as sales personnel and move the introverted individuals towards extroversion through training. The training courses need to be held in different areas. In terms of problem-solving, such behaviors in individuals are required to be reinforced: inclination to speak loudly, use of the best solutions crossing mind during speaking, inattention to others' comments, and interest to participate in group discussions in order to solve the problems. Given the communications, it was suggested to enhance such behaviors in sales personnel: preference to have face-to-face relationships if possible, inclination to see non-verbal reactions and behaviors, need for instantaneous feedback, lack of interest to write daily memories, and search to find opportunities for conversations and social activities. Reinforcement of several other behaviors was also recommended in terms of decision-making: reception of information from others prior to decision-making and inclination to show quick reactions in critical conditions. In terms of inter-personal interactions, such behaviors were suggested to be promoted in sales personnel: use of the energy obtained from interactions with others, feeling of energy discharge due to long-time loneliness tolerance, and having numerous friends and acquaintances. Given the area of attention and concentration in individuals, such behaviors were recommended to be enhanced: much focus on surrounding people and items, inability to focus at the time of silence, exhaustion due to coercion to sit and long-term attention to one item or issue, and indifference to interfering factors. Considering natural strengths, such behaviors were suggested to be improved: giving energy to people and groups, ability to react quickly, feelings of passion and thrill, and making individuals get to know each other. In terms of natural weaknesses, it was recommended to enhance such behaviors in individuals: not giving space to others to speak, inattention to others' information, no writing about difficulties, and reactions before thought. In order to help people to move away from introversion and to recover extroversion among sales personnel, it was suggested to reinforce such behaviors mentioned in different areas.

3. Given the results of the third hypothesis, it was recommended to boost accountability (Conscientiousness) in sales personnel and recruit only responsible individuals. The structure of the company should be designed in such a way that only accountable employees are able to have access to high-ranking managerial positions. This is an obvious fact that managerial skills and knowledge can be acquired in the working process, but accountability as the most basic factor affecting work progress cannot be easily obtained. Although we can demand accountability in the personnel of an organization through an optimistic strategy to change oneself to a practical model for

other employees and expect them to follow us and acquire accountability, this fact should be considered that adopting this strategy can only make us hopeful that the spirit of accountability will emerge in the work environment. In this respect, some psychoanalysts believe that accountability is a personality trait which originates from a major decision in one stage of human life. In other words, humans become accountable due to the effect of various social and educational factors and maintain such a personality trait during their lifetime and also show it at their work environment. However, those who have not experienced this stage always evade such a responsibility. Therefore, the element of accountability should be taken into account as the most basic selection criterion at the time of assigning managers. On the other hand, control systems in an organization must form up in a way that the accountability of employees is inevitable. In other words, supervisory systems ought to be in a form that managers and the staff cannot ignore accountability. To achieve this objective, the first condition in order to have access to managerial positions should be accountability. Persuasion and control of employees and managers towards accountability have two valuable consequences in this respect: a. changes in the selection methods of managers; and b. transformations in supervisory institutions.

4. According to the results of the fourth hypothesis, it was suggested to reinforce sociability in sales personnel and recruit social individuals. In order to enhance social and cordial behavior in a salesperson, they should be suggested to have such behaviors: use of different facial and bodily gestures in order to show their interests in the issues and use of gentle handshakes. These behaviors would indicate confidence, warmth, openness, and honesty. They should also use body language (signs and gestures), strongly avoid smoking, never take off their jackets or loosen their ties if they have worn one for being formal provided that the host has shown the same behavior before, prevent excessive approaching and standing to someone; speak less loudly, and allow customers to finish their talks before responses.

5. Given the positive effect of openness to experience on sales performance and the important role of experiences by sales personnel, it was recommended to reinforce openness to experience in sales personnel and recruit individuals with higher levels of experience who are interested in accepting new experiences. To encourage sales agencies to acquire new experiences, there is a need to motivate them and provide incentives for them in order to share their new experiences. This can be fulfilled through holding monthly meetings for sales agencies and sharing such experiences among all.

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**Primary Paper Section:** A

**Secondary Paper Section:** AE