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INFLUENCE OF SOCIAL FACTORS, SELF-ESTEEM, INTROVERSION AND EXTROVERSION ON PSYCHOLOGICAL WELL-BEING AND QUALITY OF LIFE AMONG BANKERS IN IBADAN, OSOGBO AND AKURE

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ABSTRACT

This study examined the influence of psychosocial factors, self-esteem, introversion and extroversion on psychological well-being and quality of life among Fidelity bank employees. The study utilized ex-post facto design using random sampling technique to select bankers. Two hundred and forty-four (244) bankers participated in the study yielding a return rate of 94%. The instrument used was closed-ended questionnaire divided into five sections. This comprised of demographic variables, self-esteem, personality factor, quality of life and psychological well-being. Four hypotheses were tested. The result indicated that participants bankers with high self-esteem significantly reported higher quality of life and psychological well-being than the those with low self-esteem [$t(242)=7.01, p<.001$ & $t(242)=8.32, p<.001$] respectively. Also, extrovert bankers significantly reported higher quality of life and psychological well-being than the introvert [$t(242)=5.86, p<.001$ & $t(242)=6.75, p<.001$] respectively. The result of the regression analysis indicated that self-esteem and introversion/extroversion had significant joint influence on quality of life [$F(2,242)=18.54; R^2=0.225, p<.001$] and psychological well-being [$F(2,242)=24.55; R^2=0.345, p<.001$]. Also, age, educational status, marital status and job status were significant joint predictors of quality of life $F(4,238) = 14.446; R^2 = 0.128; p<.001$. Based on the findings of the result, it was concluded that self-esteem and personality factor were joint predictors of quality of life and psychological well-being. It was recommended that management of banks should take into consideration these effects and they should develop programs for workers in order to enhance self-esteem and deal with stressful life events.

Keywords: Social factors, Self-esteem, Introversion/Extroversion, Psychological well-being, Quality of life

Introduction

Psychological well-being, involves the wellness and health of individuals in the workplace. Psychological well-being is about lives going well. It is the combination of feeling good and functioning effectively. Sustainable well-being does not require

individuals to feel good all the time; the experience of painful emotions (e.g. disappointment, failure, grief) is a normal part of life, and being able to manage these negative or painful emotions is essential for long-term well-being. Psychological well-being is, however, compromised when negative

emotions are extreme or very long lasting and interfere with a person's ability to function in his or her daily life.

The concept of feeling good incorporates not only the positive emotions of happiness and contentment, but also such emotions as interest, engagement, confidence, and affection. The concept of functioning effectively (in a psychological sense) involves the development of one's potential, having some control over one's life, having a sense of purpose (e.g. working towards valued goals), and experiencing positive relationships.

Bankers are subjected to different kinds of stressors, such as the pressure of work with an obligation to succeed, work overload, work pressure and work-family conflict. They also face social, emotional and physical and family problems which may affect their psychological well-being, quality of life and performance (Fish & Nies, 1996; Chew et al., 2003).

The World Health Organization (2002) postulates three components in its definition of health - the mental, the physical, and the social components. While the physical component features both subjective dimension and objectively measurable basis, the social, and especially the psychological components of health in the mentally healthy population are primarily accessible through subjective assessment of a person. Therefore, the "psychological method" is vital to the assessment of the quality of health, including its conversion in the form of psychological well-being.

Schreurs, Van Emmerik, Notebaers & De Witte (2010) points out the significance of subjective assessment

when compared to objective parameters: "A physiological-somatic way can hardly be applied to determination of well-being at present in the same way as it is difficult to identify behavioral indicators. Moreover, we are far from the goal of anchoring well-being in objective situational determinants".

Well-being is not only a potential parameter of overall health. Abele (2001) states that, happiness and well-being for the largest possible number of people is the leading idea of social and political actions. Well-being is a precondition of growth motives; it supports one's activities and motivation, improves sociability and open-mindedness, increases one's problem-solving capacity, supports a positive view of the world, have a positive impact on health and health perception.

Human resource of an organization is considered important so, organizations wish to keep well trained and effective work force. Employees, who are satisfied with their job, may exert high effort to organization's wish to their employers for getting effective more work done. To make the best use of people as a valuable resource of the organization attention must be given to the quality of life and psychological well-being of workers.

Also, everyone wants to have a good quality of life. Good life quality is also taken by many as a sign of successful development. There is less agreement, however, about what promotes good quality of life. In this study, we argue that personality factors can significantly affect the quality of life that is experienced. We start with a brief discussion of how personality and quality of life might be conceptualized.

Work is one of the most fundamental of life's tasks (Csikszentmihalyi, 1992; Sweeney & Witmer, 1991). Research focusing on the biopsychosocial impacts of quality of life on the modern worker (Sweeney & Witmer, 1991) suggests that one's level of quality of life with one's work impacts upon one's mental and physical health and quality of life experienced by the worker (Balzer, Kihm, Smith, Irwin, Bachiochi, Robie, Sinar & Parra, 1997; Csikszentmihalyi, 1992; Earnshaw, Amundson & Borgen, 1990; Kinnunen & Natti, 1994).

The key to quality of life in the work place is to focus on changing those areas of work that employees want changed, and not the areas that journalists or behavioral scientists think that employees should want changed (Hackman & Oldham, 1980). Since employee retention and turnover are related to one's level of job satisfaction and quality of life (Performance Unlimited, 1999), it is important to achieve good person-organization relationships by adapting jobs to people and adapting people to jobs (Hackman & Oldham, 1980). By doing this, employee quality of life and organization productivity increase, thus benefiting the employee and the employer (Fetsch, Flashman, & Jeffers, 1984).

Administrators need to understand the level of quality of life of their employees. Before organizational changes take place, the anticipated sensitive factors for employees need to be identified and analyzed. By identifying and analyzing these factors, administrators will have an understanding of what their employees want from

their work. Understanding what their employees want from work can help administrators develop in-service trainings that will meet the needs of their employees, thus keeping quality of life and job satisfaction at a maximum while simultaneously reducing job dissatisfaction. Realizing employees' attitudes and behavior during organizational change is imperative in helping administrators plan educational programs that will alleviate possible negative effects of reorganization on job performance (Barnett & Louderback, 1971; Jayaratne & Gamon, 1998).

In general, there is an argument that individual differences play an important role in moderating the manner in which they respond to life circumstances. These differences then play out in turn in the quality of life that is experienced. To provide evidence for these assumptions, there is focus in the last part of the study on research concerning the associations between quality of life and two specific individual difference variables: self esteem and introversion/extroversion.

The plan and action to achieve higher efficiency and productivity of the human sector that is regarded as the most valuable organizational capital, requires a higher knowledge and a comprehensive one of the organization members. However, if one feels an improved quality of life for himself, this makes him more powerful to perform his work and finally causes higher productivity and better function.

The improvement of peoples' function and an increase in productivity influences the decrease of life's major problems such as economic inflation, actions without surplus value, and

expenditures caused by (false jobs and hidden joblessness, physical and psychic diseases), and results in the increase of national earning, per capita earning, productive employment level, and public welfare.

Previously, human employment in organizations was for earning the income and life provision, while today, with the standardization of life level, the increase in information and awareness of manpower has caused a variation in interests and preferences of the employees. Some of the knowledgeable believe that a part of productivity record and product quality reduction is due to the reduction of life quality and the changes occurred in employees' interests and superiorities in some large industrial countries. The employees request to have more supervision and interference in their work (Guest, 2005).

The conception that individuals could be categorized into different personality types is about 2400 years old from the time of Hippocrates. At that time it was believed that people were developing a personality trait as a result of their bodily fluids, blood, yellow and black bile and phlegm. Therefore an individual who was depressed ('melancholic') would have an excess of black bile in his body (Carver & Scheier, 2004). In more recent times Carl Jung hypothesized that people could be divided into two different personality types, extrovert or introvert. An extrovert prefers to be in company of other individuals as opposed to spending time alone. On the other hand introvert like to be alone and could be perceived as shy. Being either an extrovert or introvert accord-

ing to these previous typologies, newer theories propose the existence of a continuum among personality traits, and individuals could have higher or lower scores on these traits. Raymond Cattell derived his 16 dimensions of personality by using factor analysis on statements presented to participants. Hans Eysenck also used factor analysis to support his theory of the two personality dimensions introversion vs. extraversion and emotionality vs. stability (Eysenck & Eysenck, 1975).

One reason for using the term personality is to provide a sense of continuity, stability, or consistency about what a person does, thinks, or experiences. Consistency can take several different forms, each of which tells us something about the manner in which the term personality is used. One type of consistency concerns stability across time (John could not handle unpredictability when he was a child, and he can not handle unpredictability today).

Another type of consistency involves consistency across situations (Sarah just talks a lot – she talks at work, at parties, she even talked a lot at her Mother's funeral). One reason for using the word personality, then, is to convey a sense of the consistency or continuity seen in people from moment to moment, and from one context to another. A second reason for using the term personality is to convey a sense that the cause of whatever it is that the person is doing (or thinking or feeling) is originating from within. The behavior (or thought or feeling) cannot be explained on the basis of the external situation alone. Suppose, for example, that you are interviewing someone for

a job. You know that the position requires someone who can work independently and is a self-starter. You also know that your applicant knows the nature of the job, because of the manner in which the job was posted. In spite of the job requirements, your applicant comes across as a very timid and dependent person, as someone who needs a lot of nurturing.

Also, Self-esteem is now a household concept and high self-esteem is regarded as something that causes positive outcome in life in general and in specific situations. Self-esteem as a construct has had many varying definitions and ways of measuring, but in this study it refers to a person's global evaluation of his or hers overall worthiness (Rosenberg, 1979), and reflects how you feel about your own skills, abilities, and social relationships (Coatsworth & Conroy, 2006). When we hear organization explain their recent success or failure in the media they often attribute this to either high or low self-esteem. In extreme cases we see organization that has been going down in productivity, starts gaining ground again after a change in management, and an increase in self-esteem is often mentioned as a contributing factor to this change. The belief that higher self-esteem causes positive outcomes (Blascovich & Tomaka, 1991) has therefore resulted in intervention programs in some areas with the intention to increase self-esteem (Baumeister, Campbell, Krueger, & Vohs, 2003). Many of these intervention programs have been directed towards improving job performance.

There seems to be sparse support to the assumption that higher self-esteem causes better performance, whereas it can cause people to persist longer in a task when failing (Baumeister et al., 2003). This would be beneficial for bankers and employees generally since most jobs require some form of tedious practice on the road to mastery. Although there is little evidence of a causal relationship between quality of life and self-esteem, studies show that these factors are in some way connected (Baumeister et al., 2003; Coatsworth & Conroy, 2006). Many researchers assume that self-esteem influences affect and behavior of individuals and their well-being (Harter, 2001).

Statement of the Problem

Given the paucity of research that investigated the influence of personality and self esteem on psychological well-being and quality of life (happiness and life satisfaction), there is need to fill the gaps in knowledge by examining the mentioned predictors of psychological well-being among bankers.

Positive psychological well-being is very crucial to achieving the objective of any organization. Writers in this field of specialisation also seem to agree that self esteem and personality factors are some of the important factors that influence psychological well-being among bankers. Some organizations, particularly in the banking industry are reported to have been making huge investments in treatment of health problems resulting from negative psychological well-being poor quality of life. The psychological

demand-decision latitude model (Karasek & Theorell, 1990) posits that employees in jobs characterized by high psychological demands and low control are at particular risk for developing psychological symptoms and physical illness. Employees in such high-strain jobs manifest significantly higher rates of distress (Karasek, 1979; Karasek & Theorell, 1990; Theorell & Karasek, 1996).

Bank workers in general frequently work under different types of high demand/low control job conditions. Studying this occupational group can enhance our knowledge of how key factors in the stress process operate to increase or decrease the likelihood of negative psychological outcomes for bank workers and others in high-strain occupational roles.

The quality of life and psychologically well-being among bankers have not been extensively documented. Regrettably, very few studies have been conducted in Nigeria to investigate the relative and joint contributions of self esteem and personality factors on quality of life and psychological well-being among bankers in Nigeria. Therefore, this study hereby examines the relative contribution of self esteem and personality factor (introversion/extroversion) on quality of life and psychological well-being among bankers in Ibadan metropolis.

Objectives of the Study

The broad objective of this study is to examine the influence of self esteem and personality factor (introversion/extroversion) on quality of life and psychological well-being among bankers in Ibadan metropolis. While the specific objectives for the study is:

- To determine the relationship between self esteem and psychological well-being.
- To explore the relationship between self esteem and quality of life.
- To determine joint contribution of self esteem and introversion/extroversion on quality of life and psychological well-being among bank workers.
- To determine joint contribution of demographic factors on quality of life and psychological well-being among bank workers.

Hypotheses

1. Participants with high self esteem will significantly report high quality of life and psychological well-being than those with low self esteem among bankers.
2. Extroverts will significantly report high quality of life and psychological well-being than introverts among bankers.
3. There will be independent and joint contribution of self esteem and introversion/extroversion on quality of life and psychological well-being among bank workers.
4. There will be independent and joint contribution of demographic factors on quality of life and psychological well-being among bank workers.

METHOD

Research Design

The study adopted ex-post facto research design because the independent variables were actively not manipulated in the study. Independent variables were demographic factors (age, marital status, job status, educational qualification and years of experience), self esteem and introversion/extroversion. The dependent variables were Quality of life and Psychological well-being. This involved using a self-designed questionnaire in collecting data from the respondents. This method was chosen in order to make reference to phenomena as they exist in real life and it is relatively economical in terms of time and resources.

Study Setting

The participants for this study were drawn from employees of Fidelity Bank, in Ibadan, Osogbo and Akure stations. They were selected purposely from various departments in the bank. The choice of Fidelity Bank was based on its peculiarity as one of the fast growing new generation bank in Nigeria. An analysis of the study setting reveals that it has combination of people from diverse ethnic groups, gender and age groups.

Participants

Subjects for the study were drawn from two hundred and forty-four (244) participants from employees of Fidelity Bank, Ibadan representing 97.6%. These subjects were randomly selected from different departments of the bank for the study population. The

simple random sampling technique was adopted because it is a basic sampling technique, which allows for equal representation and selection of samples. The selection of the subjects was done in a way to include all categories of staff (senior, junior and management) and also cut across gender. This was done in such a way that the sample provides the necessary variety of information required of this study. For marital status, there were 65 (26.6%) singles, 177 (72.5%) married and 2 (0.8%) divorced. There were 124 (50.8%) junior officers, 102 (41.8%) senior officers and 18 (7.4%) management officers. In terms of educational attainment: SSCE 6 (2.5%), OND/NCE, 102 (41.8%), HND/First degree 120 (49.2%) and masters, 16 (6.6%). The ages of the respondents ranged between 20 and 58 with mean of 35.16 years and standard deviation of 8.65.

Instrumentation

The instrument used in this study was a close-ended questionnaire designed by the researcher. The questionnaire comprised four (4) parts or sections;

The first section comprising six (6) items of demographic data: age, sex, marital status, job status, educational qualification and work experience.

Self-esteem was measured using the Rosenberg (1965). Self-esteem Scale (RSES). The RSES is a well-established measure with high reliability and construct validity (Robins, Hendin, & Trzesniewski, 2001). The scale contains five positively-worded items, such as "I feel that I have a

number of good qualities"; and five negatively-worded items, for example "At times I think that I am no good at all", measured on a five-point Likert scale (1=*Strongly disagree*; 5=*Strongly agree*). The negatively-worded items were reverse coded so that for each of the 10 items a higher score indicated higher self-esteem. By summing responses, a total self-esteem score is calculated for each student. The scores range from 10, low self-esteem, to 40, high self-esteem. Rosenberg (1979) summarizes the research on the scale's reliability and validity. Two small college samples had two-week test-retest reliability coefficients of $r = .85$ and $.88$. Along with face validity, the scale has also demonstrated convergent validity with the Coopersmith Self-Esteem Inventory, with the scales correlated at $r = .60$ (Robinson & Shaver, 1973).

Personality characteristics (extroversion/introversion) was extracted from big five personality scale (44 items) by Oliver & Rainanstedt (2006). The sub-scale has 9 items each rated on five likert response format ranging from 1 = strongly disagree, 2 = Disagree little, 3 = neither nor disagree, 4 = Agree a little, 5 = strongly agree. Items 1 - 9 measures extroversion/introversion. The sub-scale has two levels of scores, high and low ranging from 5 to 40. The norm score for each sub scale is 5 as cited by the author. The Cronbach reliability alpha of 0.86 was reported by the author. An attempt was therefore made by the researcher to re-validate the instrument for use in Nigeria. It shows a split half reliability of 0.78 and Spearman-Brown validity of 0.89. Cronbach reli-

ability alpha for each sub scale are: Extraversion is 0.71 and Conscientiousness is 0.74.

This version of the Quality of life Scale (QOLS) developed by Anderson & Burckhardt (2003) has 16 items rather than the 15 found in the original Flanagan version. Item #16, "independence, doing for yourself" was added after a qualitative study indicated that the instrument had content validity but that it needed an item that reflected the importance to these people of remaining independent and able to care for themselves. Flanagan did not report internal consistency reliability (Cronbach's alpha) estimates in his instrument development work. Estimates from the first study of 240 American workers indicated that the 15-item QOLS satisfaction scale was internally consistent ($\alpha = .82$ to $.92$) and had high test-retest reliability over 3-weeks in stable working groups ($r = 0.78$ to $r = 0.84$). Other researchers have reported similar reliability estimates for the 16-item scale. A higher score indicates better quality of life.

The Psychological Well-being is an 18-item scale designed to measure well-being in respect to autonomy, environmental mastery, personal growth, positive relations with others, purposes in life and acceptance developed by Ryff (2006). It is a Likert type scale anchored on 5 point rating. The response format range from "Strongly agree" (5) to "Strongly disagree" (1). A high score on the scale indicates poor psychological well-being. The author established a reliability coefficient for 0.85.

Administration of the instruments

Permission was first sought from each head unit of the various banks by the researcher before the administration of the questionnaires. The purpose of the research work was explained. The researcher then gave a copy of the questionnaire to the respondents after explaining the instruction on how to fill the questionnaire. Confidential treatment of information was assured. With regard to the scoring of responses, the first section of the questionnaire needs no score attached to it, since the information required are bio-data of the subject. It took two weeks before the questionnaires were collected and collated for data analysis. Two hundred and fifty questionnaires were administered out of which only 244 were retrieved and eventually used for analysis.

Method of data analysis

Various statistical methods were employed in analyzing the questionnaire data. Descriptive statistics of frequency and percentages were used to analyse the demographic characteristics of the questionnaire, while independent sample t-test and regression analysis were used to test the stated hypotheses.

RESULTS

Hypothesis one which states that Participants with high self esteem will significantly report high quality of life and psychological well-being than those with low self esteem among bankers was tested using an independent sample t-test. The result is presented in table 1.

Table 1: Summary table of independent sample t-test showing the significance effect of self esteem on quality of life and psychological well-being of bankers

DV	Self esteem	N	Mean	Std	Df	t-value	Sig
Quality of life	Low	134	28.11	14.30	242	7.01	<.001
	High	110	40.71	10.65			
Psychological well-being	Low	134	32.33	4.33	242	8.32	<.001
	High	110	45.77	3.69			

Table 1 shows that bankers with high self esteem significantly reported higher quality of life and psychological well-being than the those with low self esteem [$t(242)=7.01$, $p<.001$ & $t(242)=8.32$, $p<.001$] respectively. From the table above, bankers with high self esteem reported higher ($\bar{X}=40.71$) quality of life, while those

with low self esteem scored ($\bar{X}=28.11$) with a mean difference of 12.60. Also, bankers with high self esteem reported higher ($\bar{X}=45.77$) psychological well-being, while those with low self esteem scored ($\bar{X}=32.33$) with a mean difference of

13.44. Therefore, the hypothesis was confirmed.

Hypothesis two which states that Extroverts will significantly report high quality of life and psychological well-being than introverts among

bankers was tested using an independent sample t-test. The result is presented in table 2.

Table 2: Summary table of independent sample t-test showing the significance effect of Introversion/extroversion on quality of life and psychological well-being

DV	Introversion/ extroversion	N	Mean	Std	Df	t-value	Sig
Quality of life	Extrovert	152	47.86	16.03	242	5.86	<.001
	Introvert	92	32.02	11.75			
Psychological well-being	Extrovert	152	57.80	4.74	242	6.75	<.001
	Introvert	92	38.34	4.98			

Table 2 shows that extrovert bankers significantly reported higher quality of life and psychological well-being than the introvert [$t(242)=5.86$, $p<.001$ & $t(242)=6.75$, $p<.001$] respectively. From the table above, extrovert bankers reported higher ($\bar{X}=57.80$) quality of life, while the introvert scored ($\bar{X}=38.34$) with a mean difference of 15.84. Also, extrovert bankers reported higher ($\bar{X}=45.77$) psychological well-being, while the introvert scored ($\bar{X}=32.33$) with a mean difference of 19.46. Therefore, the hypothesis was confirmed.

Hypothesis three which states that there will be joint and independent influence of self esteem and introversion/extroversion on quality of life and psychological well-being among bankers was tested using multiple regression analysis. This is presented in Table 3.

Table 3: Relative contributions of self esteem and introversion/extroversion on quality of life and psychological well-being of bankers

(a) Quality of life							
Predictor	Beta ()	t-value	Sig	R	R ²	F	P
Self esteem	-0.448	-6.881	<.001				
Introversion/extroversion	0.286	3.551	<.001	0.477	0.227	18.54	<.001
(b) Psychological well-being							
Self esteem	-0.349	-6.876	<.001				
Introversion/extroversion	0.247	4.774	<.001	0.544	0.354	24.55	<.001

Table 3 shows that self esteem and introversion/extroversion yielded a coefficient of multiple correlation (R) of 0.477 and multiple correlation square of 0.227. This shows that 22.7% of the total variance of quality of life was accounted for by the linear combination of self esteem and introversion/extroversion. This table also indicated that the independent variables had significant joint influence on the dependent variable [$F(2,242)=18.54$; $p<0.001$].

Also, table 3 shows that self esteem and introversion/extroversion made significant independent contribution to quality of life ($=-0.448$, $p<0.001$ & $=0.286$, $p<0.001$) respectively.

Additionally, the table shows that self esteem and introversion/extroversion yielded a coefficient of multiple correlation (R) of 0.544 and multiple correlation square of 0.354. This shows that 35.4% of the

total variance of psychological well-being was accounted for by the linear combination of self esteem and introversion/extroversion. This table also indicated that the independent variables had significant joint influence on the dependent variable [$F(2,242) = 24.55$; $p<0.001$].

Also, table 3 shows that self esteem and introversion/extroversion made significant independent contribution to psychological well-being ($=-0.349$, $p<0.001$ & $=0.247$, $p<0.001$) respectively. Therefore, the hypothesis was confirmed.

Hypothesis four which states that there will be independent and joint contribution of demographic factors on quality of life and psychological well-being among bank workers was tested using multiple regression analysis. The result is presented in table 4.

Table 4: Multiple Regression Analysis Showing Independent and joint prediction of age, educational status, marital status and job status on quality of life

Variables		T	P	R	R ²	F	P
Age	-0.044	-1.004	>.05				
Educational status	0.219	4.785	<.001	0.357	0.128	14.446	<.001
Marital status	0.009	0.201	>.05				
Job status	-0.217	-4.696	<.001				

Table 4 shows that, age, educational status, marital status and job status were significant joint predictors of quality of life $F(4,238) = 14.446$; $R^2 = 0.128$; $p < .001$). The variables jointly explained 12.8% variance of quality of life.

Furthermore, educational status and job status ($\beta = 0.219$; $t = 4.785$; $p < .001$ & $\beta = -0.217$; $t = -4.696$; $p < .001$) respectively were significant independent predictors of quality of life. However, age and marital status were not significant independent predictors of quality of life ($\beta = -0.044$; $t = -1.004$; $p > .05$ & $\beta = 0.009$; $t = 0.201$; $p > .05$). This result partially supported hypothesis four.

DISCUSSION

The first hypothesis which tested the influence of self-esteem on quality of life and psychological well-being of bankers was confirmed. The result indicated that participants with high self-esteem experienced better psychological well-being than those with low self-esteem. This finding is supported by several research studies. For example, (Jerusalem and Mittag, 1995) in their study found self-esteem to be related to stress. With reference to the civil service setting, self-esteem has

been found to positively correlated with occupational stress and well-being. Also, several studies have also established that workers with a strong sense of esteem tend to exhibit greater levels of planning, organization, and enthusiasm. They persist when things do not go smoothly and are more resilient in the face of setbacks. They tend to be less critical with their subordinates and co-workers and "work longer with workers who is struggling" (Ash-ton and Webb, 1986; Coladarchi, 1992, Gibson and Dembo, 1984).

Overholser et al. (1995) reported that self-esteem is not necessarily a bad thing and that, people with high self-esteem experience more happiness, optimism, and motivation than those with low self-esteem, as well as less depression, anxiety, and negative mood. Also, self-esteem is not always unstable, contingent, narcissistic or ego-defensive. Healthy and non-narcissistic forms of high self-esteem exist as well (Overholser et al, 1995). What is unclear, however, is why certain individuals possess a sense of global self-esteem that is healthy versus egoistic. I would argue that in order to understand this issue, it is of limited use to stay within the theoretical realm of self-esteem itself.

Hypothesis two which stated that Extroverts will significantly report high quality of life and psychological well-being than introverts among bankers was confirmed. The result indicated that bankers who are extroverts reported higher quality of life and better psychological well-being than introverts. This is supported by Hayes and Joseph (2003) who reported that in general, subjective psychological well-being is considered a stable trait and therefore, certain personality dimensions are related to this experience of happiness. Along these lines, Hayes and Joseph (2003) stated that certain people tend to be happier than others because of their personality. Likewise, Costa and McCrae (1980) believed that satisfaction with life is related to a high level of extraversion and a low level of neuroticism. Thus, Eysenck and Eysenck (1975) reported that extroverts tend to vary between positive affect and what they called a neutral element, whereas neurotics display changes that go from negative affect to neutrality.

Also many authors consider extraversion to be the main trait of happiness and psychological well-being (Argyle Diener et al. 1999), the above-mentioned meta-analysis of DeNeve and Cooper (1998) found that, when the personality traits were grouped in the Big Five model, emotional stability (the positive pole of neuroticism) was the best predictor both of negative affect and of satisfaction with life, whereas extraversion was identified as the dimension with the highest predictive capacity of positive affect.

Hypothesis three which stated that self esteem and introversion/ extroversion will jointly predict quality

of life and psychological well-being among was confirmed. The result indicated that both self esteem and introversion/extroversion jointly predicted quality of life and psychological well-being contributing 22.7% and 35.4% respectively. This is corroborated by past studies which revealed that extraversion is related to psychological well-being. Some investigations have shown that extraversion has a consistent and strong correlation with psychological well-being (Mershon & Gorsuch (1988)). This relation is based on the consideration that extraverts are happier because they seem to have more social skills; they are more assertive and more cooperative.

Hypothesis four which states that there will be independent and joint contribution of demographic factors on quality of life and psychological well-being among bank workers was confirmed. The result indicated a joint influence of all independent variables while, only educational status and job status independently predicted psychological well-being.

Demographic characteristics have shown some differential effects for well-being and ill-being. Women have substantially higher rates of symptoms (or diagnosis) of common mental disorders such as anxiety and depression than men, but the effect of gender is much less clear when it comes to mental well-being. Most surveys showed little evidence of gender differences (Donovan & Halpern, 2002; Helliwell, 2003). Some showed higher scores for men (Stephens, Dulberg, & Joubert, 1999), while others showed higher scores for women on some sub-scales such as those

assessing social functioning (Huppert, Walters, Day, & Elliott, 1989; Ryff & Singer, 1998b). The association between age and mental well-being is also complex. Large surveys using single-item measures of well-being (e.g. overall rating of life satisfaction) usually find a U-shaped relationship with age: younger and older people tend to have higher well-being scores than the middle aged, although there may be a decline in well-being among the very old (Blanchflower & Oswald, 2008; Clark & Oswald, 1994). Middle-aged adults also have the highest prevalence of common mental disorders (Singleton, Bumpstead, O'Brien, Lee, & Meltzer, 2001). Blanchflower and Oswald (2008) have shown that the U-shaped relationship holds across different cohorts and in many nations.

For example, well-being improves with advancing age on measures such as sense of coherence (Stephens et al., 1999) and two of the Ryff scales (autonomy, environmental mastery) (Ryff & Singer, 1998b), although in the latter study individuals over 75 years were not included. Interactions between age and gender have also been reported. Data from the British Health and Lifestyle Survey show that, compared to middle-aged and younger men, older men have the lowest number of symptoms of psychological distress, but also the lowest scores on a measure of positive psychological well-being. On the other hand, compared to other age groups, older women have the highest score on symptoms of psychological distress and also the lowest scores on positive well-being (Huppert & Whittington, 2003). Being married is usually associated with

higher life satisfaction and lower rates of psychological ill health (Dolan, Peasgood, & White, 2008). But the direction of causation is not clear, since individuals with high levels of psychological well-being are more likely to get married (Diener, 2000). Some longitudinal studies have found that, while getting married is good for one's psychological well-being, being married may not be (Zimmermann & Easterlin, 2006). Two recent studies have shown that one dimension of well-being, autonomy, is higher among women who have been divorced or separated, compared with married or never-married women (Lindfors, Berntsson, & Lundberg, 2006). There is also evidence, from both the US and the UK, that having children living in the household is not good for women's happiness (Kahneman, Krueger, Schkade, Schwarz, & Stone, 2004), and that women have higher psychological well-being if children over the age of 16 have left home.

Conclusion

Based on the findings of this study, the followings are the conclusion:

Bankers with high self esteem significantly reported higher quality of life and psychological well-being than those with low self esteem.

Extrovert bankers significantly reported higher quality of life and psychological well-being than the introvert.

Self-esteem and introversion/ extroversion jointly predicted quality of life and psychological well-being among bankers.

Age, educational status, marital status and job status jointly predicted quality of life and psychological well-being among bankers.

Recommendations

In the present study, it was seen that having high self-esteem has a supporting effect on quality of life and psychological well-being that one experiences in daily life. As a consequence, management of banks should take into consideration this effect and they could develop programs for workers in order to enhance self-esteem and deal with stressful life events.

This work raises doubts about the dimension of extraversion being the main trait that influences subjective well-being, and supports the viewpoint that neuroticism-emotional stability is the dimension that is consistently associated with the three dependent variables (subjective well-being, quality of life, and affective balance). The evidence provided by this work suggests that the concept of subjective well-being, considered globally, is more closely related to extraversion than to the trait of introversion.

In sum, the reported studies show that people differ in their tendencies to manage unattainable goals. These individual differences in disengagement from unattainable goals and re-engagement in other meaningful activities independently predicted high levels of well-being and low levels of distress and depression, above and beyond other personality constructs. Thus, people who are able to withdraw effort and to relinquish commitment from unattainable goals and people who identify, commit to, and start pur-

suing alternative goals can be expected to show high levels of quality of life.

Limitation of the study

Some limitations of this study include the small number of participants and using a tool dedicated to measure the instruments (self esteem, quality of life and well-being) despite the fact that the items, composing of dimensions, can be scores only by the total. Possibility of correlation of other variables with the subscales of quality of life could lead to more accurate and valuable results. Another limitation is the lack of insight for the causal relationships between variables of the study.

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