

Evaluating How Openness and Agreeableness Influence Rewards and Affective Commitment Levels

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Article History

Received on 31 July 2025

1st Revision on 07 July 2026

2nd Revision on 10 July 2026

3rd Revision on 16 July 2026

Accepted on 20 July 2026

Abstract

Purpose: This study examined how openness to experience and agreeableness moderate the relationship between non-financial and financial rewards and affective commitment in financial institutions.

Methodology: A quantitative approach with probability sampling was used. Data were collected from 215 employees in 16 Bank of Ghana-licensed institutions in the Municipality in Ghana's Upper West Region. Model estimation was performed using multiple linear regression.

Results: The results showed that agreeableness significantly moderated the relationship between financial rewards and affective commitment. Additionally, openness moderates the relationship between affective commitment and nonfinancial rewards.

Conclusions: This study concludes that rewards positively influence commitment. Therefore, organizations should use appropriate reward systems to strengthen employees' affective commitment. Since the study revealed that the personality traits of agreeableness and openness to experience positively influence affective commitment, managers should recognize and reward employees who demonstrate these traits.

Limitations: The study was limited to the Wa Municipality, which may restrict the generalizability of the findings to other regions of Ghana, as not all regions were represented in the sample. Additionally, the use of a cross-sectional survey design limited the ability to establish causal relationships among the study variables because the data were collected at a single point in time.

Contributions: This study highlights the importance of incorporating individual psychological characteristics into theoretical models of Human Resource Management (HRM) and employee motivation. The findings indicate that employees with different personality profiles respond differently to rewards, underscoring the need for more individualized approaches to reward management in the workplace.

Keywords: *Affective Commitment, Agreeableness, Openness to Experience, Personality Traits, Rewards and Moderating Effects*

How to Cite: Aniah, E., Kuuzume, D., Sarpong, D. A., & Kumi, E. (2026). Evaluating How Openness and Agreeableness Influence Rewards and Affective Commitment Levels. *Annals of Human Resource Management Research*, 6(3), 287-303.

1. Introduction

Managers of organizations recognize human resources as the primary determinant of achieving their goal by promoting socio-economic growth in their payment facilitation functions and the efficient allocation of capital ([Branicki, Steyer, & Sullivan-taylor, 2019](#)). With the rising frequency of the global community facing the trend of employees quietly quitting organizations [Atmaji, Sawitri, Suyono, Fibayani, and Sunaryo \(2024\)](#), there is a need to motivate employees to remain. One key instrument for motivating employees is the use of rewards, which enables them to perform their best in the working environment. Research indicates that organizations that take the initiative to motivate their employees have higher affective commitment ([Soomro, 2022](#); [Kosasih, 2026](#)). To entice and retain personnel loyal to the organization's objectives, managers of human resources in financial institutions should establish suitable reward schemes.

Many companies use a reward system, believing that it helps them by making the company work better because the employees are more motivated and committed to the company ([Hadziahmetovic & Dinc, 2017](#)). The reward system is important for companies because it helps employees perform their jobs. Despite the growing body of research on rewards and organizational commitment, there is still a research gap in the literature regarding the boundary conditions under which rewards translate into employee affective commitment. Specifically, the moderating roles of openness and agreeableness to experience on the rewards–affective commitment relationship remain underexplored, particularly in Ghana's financial sub-sector. Hence, this study explores how openness to experience and agreeableness moderate the relationship between affective commitment and financial and non-financial rewards among employees in financial organizations.

Studies affirm that workers who are rewarded become attached to the core values of their organization at all times. Inspiring employees with good rewards can increase their satisfaction and morale. [Trivedi, Srivastava, Patra, Singh, and Jena \(2024\)](#) showed that recognition, timeliness, and appreciation are the most vital features that influence employee satisfaction. Social exchange theory indicates that workers will exchange commitment for rewards in their organizations ([Tumwesigye, Onen, Oonyu, & Musaazi, 2020](#)). Highly dedicated employees significantly contribute to the development of the organization. [Alcover, Chambel, and Estreder \(2020\)](#) noted that committed personnel are industrious, less absent, and possess a strong desire to get committed members of the organization. Once employees have high commitment, they support the organization's objectives and goals, remain committed to the organization, and contribute optimally to the organization ([Laima, 2016](#)).

Rewards as motivational instruments get employees to concentrate on the goals of the organization ([Untari, Fajariana, Selvi, Huda, & Supardi, 2026](#)). Every employee in every organization expects their hard work to be acknowledged and rewarded by their leaders ([Milulike, Simunic, & Nilolie, 2013](#)). Rewarding people in many countries across the world is a standard practice ([Terera & Ngirande, 2014](#)). For example, in the United States, institutions spend approximately 40 percent of their entire reward on employee remuneration ([Gibson, Donnelly, Ivancevich, & Konopaske, 2012](#)). In Ghana, for instance, scholars have recognized that rewards encourage positive work satisfaction and stimulate motivation and performance ([Gyimah, 2020](#); [Seniwoliba, 2013](#)).

Numerous works have established the connection between employee commitment and rewards ([Malhotra & Prowse, 2007](#)). For instance, research shows that rewards granted by organizations to employees affect their commitment to the organization ([Zhao, Yang, Han, & Zhang, 2022](#); [Mere, & Sungkawati, 2026](#)). Organizational commitment indicates the extent of a person's involvement and identification with a given organization ([Jalilvand, & Nasrolahi, 2015](#); [Meyer, & Allen, 1987](#)). [Meyer and Allen \(1991\)](#) proposed three models of organizational commitment: normative, continuance, and affective commitment. Normative commitment, as indicated by [Meyer and Allen \(1991\)](#), is a sense of responsibility to commit to the organization ([Bahadori, Ghasemi, Hasanpoor, Hosseini, & Alimohammadzadeh, 2021](#)). Continuance commitment is the mindfulness of the price related to leaving an organization ([Meyer & Allen, 1991](#)). Affective commitment refers to the degree of emotional attachment or orientation of a person to an organization ([Meyer & Allen, 1991](#)).

Affective commitment refers to employees' emotional attachment to the organization ([Al-Dossary, 2022](#)). When employees entirely adopt the organization's goals, they feel accountable for the organization's success. Affective commitment implies an individual's emotional longing to continue being involved in the organization, and it is the core of organizational commitment. Employees with high affective commitment crave to continue with the organization because of the feelings they derive from the employment connection ([Al & Mohammed, 2020](#)). Affective commitment is a key constituent of commitment, predicting extra employee behavior, turnover intention, knowledge transfer, and absenteeism, with current meta-analyses revealing that affective commitment strongly and positively predicts desirable work outcomes ([Da, Zhu, Cen, Gong, & Siu, 2021](#); [Hadi, & Tentama, 2020](#)).

Affective commitment is frequently considered the central aspect of organizational commitment because employees persist with the organization and readily contribute to its success as a result of the encouraging work involvement and assistance they gain from their connection with it ([Jalilvand & Nasrolahi, 2015](#)). This justifies the motivation for choosing affective commitment in this study. Employees become effectively committed to an organization when they are appropriately rewarded and satisfied with their organization, resulting in the development of attachment and a sense of accountability to their organization ([Meyer & Allen, 1987](#)). Notwithstanding the various studies worldwide, empirical research displaying the relationship between non-financial, financial, and affective commitment in the financial sub-sector in Ghana is limited, generating limited data in the extant literature. Additionally, none of the reviewed studies sought to assess the moderating effects of agreeableness and openness to experience on the relationship between rewards and employee commitment.

Personality traits influence commitment levels in organizations. Every person is unique, and their distinctive characteristics can play a major role in their commitment to organizations. Essentially, openness to experience and agreeableness as dimensions of personality traits are vital in human resource management. Research indicates that individuals with an agreeable personality exhibit devotion, willingness, understanding, and agreement ([Hasanah, Kusmaningtyas, & Riyadi, 2022](#)). In addition, openness to experience implies being open-minded, curious, creative, proactive, and easily adaptable to change ([Barza & Galanakis, 2022](#)).

Human resource managers need to be aware of the actions of employees when selecting and dealing with employees because employees' actions and their level of commitment are largely influenced by their traits. Understanding that employees with varying personality traits would have different levels of commitment and appreciation of reward systems is a crucial step in the administration of rewards. Since rewards make employees commit differently in organizations, to comprehend the part rewards play in the commitment of employees, it is imperative to consider their interplay with agreeableness and openness to experience. Such a contingency perspective is vital because of the effectiveness of agreeableness and openness to experience in influencing behavior, which should not be neglected. Therefore, this study sought to assess the moderating effects of agreeableness and openness to experience on the relationship between rewards (financial and non-financial) and employee commitment.

2. Literature Review and Hypotheses Development

2.1 Agreeableness, Affective Commitment and Rewards

To increase employees' affective commitment, organizations should provide appropriate rewards. Several studies have revealed that rewards influence employees' affective commitment ([Grund & Titz, 2022](#)). [Alcover, Chambel, and Estreder \(2020\)](#) studied the connection between monetary incentives and affective commitment, and the results indicated that these variables are related. [Berber and Gašić \(2024\)](#) found a significantly positive association between commitment and compensation systems. Social exchange theory fundamentally sees associations between individuals as a shared connection considered by interchange ([Blau, 1967](#)). Thus, this mutual relationship may also be seen in the setting of an organization when personnel are likely to reciprocate by working harder. Although rewards impact commitment, individual variances affect employees' commitment levels in their organizations.

Psychoanalytic theory clarifies that specific transformations among individuals disturb their commitment and output levels at work ([Hogan & Holland, 2003](#)). This suggests that since diverse individuals hold dissimilar personality traits, the interaction of personality traits and rewards has a different influence on commitment. Research indicates that personality traits such as agreeableness influence work commitment ([Naquin & Iii, 2002](#)). Studies have shown that individuals with agreeableness prioritize good relationships with other individuals and become committed to working with others to achieve organizational success ([Ganu & Nyaranga, 2021](#)). Other studies have indicated that agreeableness has the greatest influence on affective commitment ([Farrukh, Ying, & Mansori, 2017](#)).

For example, [Ghayas, Shaheen, and Devi \(2021\)](#) indicated that HR policies and work nature mediate the relationship between agreeableness and organizational commitment. [Osita-Ejikeme and Worlu \(2018\)](#) also found a negative relationship between agreeableness and employee affective commitment. [Alagan and Shanker \(2022\)](#) also confirmed in their study that agreeableness is significantly related to employee commitment. However, it is worth noting that the direction of agreeableness's influence may vary depending on the context: while it generally predicts positive affective outcomes, its interaction with specific reward types may produce nuanced effects that warrant empirical investigation.

[Saqib, Abrar, Sabir, Bashir, and Baig \(2015\)](#) studied intangible and tangible rewards and showed that intangible and tangible rewards positively relate to organizational commitment. Since rewards result in the affective commitment of employees, and the personality traits of individuals influence the rewards they receive, the interaction between agreeableness and employee rewards (financial and non-financial) could influence their level of affective commitment in an organization. Because employees have varied expectations regarding each reward from their employer, the relationship between rewards and commitment is influenced by employee personality traits. Thus, personality traits such as agreeableness may moderate the relationship between non-financial and financial rewards and affective commitment. Based on the discussions, this study hypothesizes the following:

H_{1a}: Financial reward will positively relate to affective commitment

H_{1b}: Non-financial rewards will positively relate to affective commitment

H_{2a}: Employees' agreeableness would moderate the relationship between financial rewards and affective commitment

H_{2b}: Employees' agreeableness would moderate the relationship between non-financial rewards and affective commitment

2.2 Rewards, Openness to Experience, and Affective Commitment

Rewards are a big part of keeping employees motivated and committed to the company. This has led many organizations to use different reward systems, such as extrinsic and intrinsic methods, to increase employee commitment ([Forces, Matloob, Shah, Shah, & Ahmed, 2021](#)). According to [Forces et al. \(2021\)](#), non-financial and financial rewards influence employee commitment and motivation ([Nurrosyid, Harsono, & Dwikardana, 2026](#)). Affectively committed employees become attached to the organization. Therefore, identifying the antecedents of affective commitment can benefit employees and the organization at large ([Gurbuz, Costigan, & Marasli, 2022](#)). According to [Nazir, Shafi, Qun, Nazir, and Tran \(2016\)](#), employee affective commitment is significantly influenced by employee satisfaction with rewards such as training, extrinsic benefits, autonomy, and support from coworkers and supervisors. Similarly, the reward system acts indirectly through the development of affective commitment to reduce turnover and improve employees' willingness to transmit knowledge ([Martin-Perez & Martin-Cruz, 2015](#)). Social exchange theory explains the role that organizations play in bringing about commitment among employees towards the organization through the use of rewards ([Awan & Sufyan, 2024](#)). In addition to rewards, employees' personality traits play a role in their affective commitment.

For instance, affective commitment can be predicted by being open to new experiences ([Barza & Galanakis, 2022](#)). Openness, which is also called “intellect,” signifies a person who is explorative and needs aesthetics, is a significant predictor of creativity, and has the greatest role in predicting affective commitment ([Barza & Galanakis, 2022](#)). [Ganu and Nyaranga \(2021\)](#) demonstrated that openness has a positive relationship with organizational commitment, suggesting that employees who exhibit openness tend to find greater job satisfaction and commitment. Since employees with openness personality traits are open to new ideas and are curious and imaginative, they derive job satisfaction ([Ganu & Nyaranga, 2021](#)).

This enables individuals with this personality trait to influence other variables, such as customer citizenship behaviors ([Soomro, Saraih, & Ahmad, 2023](#)). Other studies have shown that openness is positively related to affective commitment through positive affectivity when core evaluations are of high-to-medium strength ([Gurbuz et al., 2022](#)). [Marchalina, Ahmad, and Gelaidan \(2021\)](#) showed that personality traits are related to employee commitment to change and are moderated by organizational culture. Similarly, [Smollan and Singh \(2022\)](#) demonstrated that personality traits are determined by an individual's affective responses, behavior, and cognition. In addition, openness to experience has a positive and significant relationship with learning orientation ([Hasanah, Kusmaningtyas, & Riyadi, 2022](#)). Other studies have shown that the openness to experience trait has a significant positive association with employee commitment and other job behaviors ([Masood, Jafri, & Sarfaraz, 2022](#)).

Openness moderates other significant variables and has a direct correlation with many variables. For example, research indicates that openness moderates the relationship between task and commitment ([Fernández-Mesa, Llopis, García-Granero, & Olmos-Peñuela, 2020](#)). [Tarka, Kukar-Kinney, and Harnish \(2022\)](#) showed that openness to experience exerts an indirect and positive influence on compulsive buying behavior. Additionally, research indicates that openness to experience moderates the relationship between creative thinking and intelligence ([Shi, Dai, & Lu, 2016](#)). This shows that openness to experience influences several important variables and, therefore, could influence the relationship between rewards and affective commitment. Consequently, it can be concluded that:

H_{3a}: Employees' openness to experience would moderate the relationship between financial rewards and affective commitment

H_{3b}: Employees' openness to experience would moderate the relationship between non-financial rewards and affective commitment

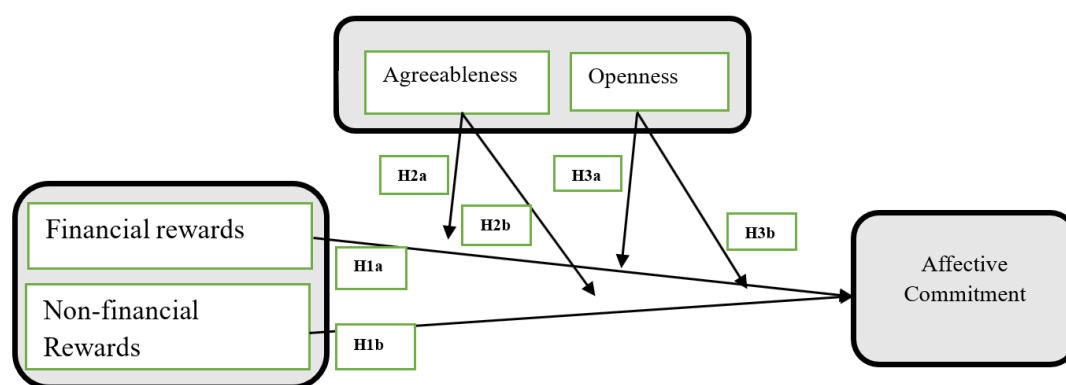


Figure 1. Research framework

Figure 1 shows the framework depicting the moderating role of agreeableness and openness to experience on rewards and affective commitment.

3. Methodology

3.1 Population and Sampling

All mainstream bank employees registered and working in the Wa Municipality of the Upper West Region of Ghana comprised the population. These include Banks, Rural Banks, and Non-Bank

Financial Institutions. Nine non-bank financial institutions, seven banks, and three rural banks were present. Accordingly, nineteen (19) financial institutions authorized by the Bank of Ghana were identified and sampled for this study in Wa Municipality. The researcher used a census to collect information from the sampled institutions. In all, two hundred and fifty-five (255) general staff of the financial institutions sampled in the Wa Municipality were used for the study.

The survey design was chosen for this study because of its suitability for examining the relationships between variables across large samples within a specified time frame. However, it is acknowledged that self-reported survey data may be susceptible to social desirability bias and common method variance, since both predictor and outcome variables were collected from the same respondents at a single point in time. Future studies should consider procedural remedies, such as time-lagged data collection or multi-source measurements to mitigate these concerns. The categories of financial institutions in the Wa Municipality are listed in Table 1.

Table 1. Categories of financial institutions in Wa Municipality

Category	Number	Sample
Banks	7	6
Rural Banks	3	3
Non-Banks	9	7
Total	19	16

3.2 Measures

A five-point scale ranging from "Strongly Disagree" to "Strongly Agree" served as the foundation for the response scales for all measures. All measures used in this study were used. The measures for affective commitment were adopted from the Organizational Commitment Questionnaire ([Allen & Mayer 1990](#)). The organisational commitment questionnaire has been extensively used by many authors, including [Allen and Meyer \(1990\)](#). The International Personality Item Pool (IPIP), which [Goldberg \(1992\)](#) developed, served as the source for the measures of agreeableness and openness to experience. The researcher selected agreeableness and openness to experience from the widely used Big Five personality traits, which were designed by the International Personality Item Pool (IPIP). Finally, the measures for rewards were designed using the pattern of the Affective Commitment Questionnaire. Self-administration was used to complete each closed measure in the questionnaire.

4. Results and Discussions

4.1 Measurement Model

A reliability test was conducted using Cronbach's Alpha (CA), composite reliability, and Average Variance Explained (AVE). Research evidence indicates that a good instrument should demonstrate Cronbach's alpha and composite reliability coefficients above 0. While the AVE should be considerably greater than 0.5 ([Hair et al., 2014](#)). Again, the acceptable thresholds given by [Hair et al. \(2019\)](#) are always exceeded by the values of AVE and Composite Reliability (CR). Financial Rewards (CA = .723; CR = .883; AVE = .655), agreeableness (CA = .725; CR = .845; AVE = .524), and openness (CA = .700; CR = .820; AVE = .533) are among the various values. Table 2 presents the reliability results. Construct validity tests were also used to verify the validity of the study instruments. Construct validity was ensured by retaining items that exhibited strong items for every construct. Items with factor loadings below 0.6 were removed from strongly fitted models, resulting in a total span of factor loadings of 0.620–0.906.

Table 2. Validity and reliability test results

Constructs/Measures	Loadings (t-values)
Financial Rewards (CA = .723 ; CR = .883 ; AVE = .655)	
My financial performance is linked to my employer's financial reward	.870 (fixed)
Every staff that excels in his or her area of work is rewarded	.773 (13.06)
My employer rewards me according to the value of my work performance	.856 (15.50)
My employer assesses my job before I am paid	.730 (11.96)
Non-Financial Rewards (CA = .705; CR = .802; AVE = .505)	
My work gives me the opportunity to advance my career	.817 (fixed)
My job gives me time for my family	.735 (11.08)
My employer appreciates my effort	.657 (11.96)
I get work advancement	.622 (10.06)
Agreeableness (CA = .725; CR = .845; AVE = .524)	
I am people people oriented	.831 (fixed)
I empathise with others' emotions	.718 (14.99)
I am kind hearted	.701 (14.40)
I am thoughtful of others	.633 (10.90)
I feel people's emotions	.722 (15.29)
Openness (CA = .700; CR = .820; AVE = .533)	
I am quick learner	.791 (fixed)
I have extensive vocabulary	.768 (13.52)
I have creative imagination	.669 (10.08)
I have brilliant ideas	.685 (10.68)
Affective commitment (CA = .879; CR = .877; AVE = .644)	
I would be delighted to continue my career this with this organisation	.620 (fixed)
I feel emotionally connected to the organisation	.856 (34.54)
This organisation has a great deal of personal meaning for me	.846 (32.28)
I feel a strong sense of belonging to my organisation	.863 (35.63)
I would not feel right to leave my organisation even if there are better offers elsewhere	.672 (13.02)
Loyalty is vital	.650 (11.14)

Table 2 shows the strong fit statistics demonstrate that the items of each construct fit well (Hair et al., 2019). For example, the CFA results for financial rewards ($X^2(\text{d.f.}) = 1.262 (2)$, RMSEA = 0.00, CFI = 1.00, SRMR = 0.01) demonstrate the robustness of the four (4) measures of financial reward. For non-financial rewards, the CFA model fit results show that the four items retained achieved a good fit [$X^2(\text{d.f.}) = 3.358 (2)$, RMSEA = 0.06, CFI = 0.99, SRMR = 0.02]. The fit indices for agreeableness were also robust [$X^2(\text{d.f.}) = 7.375 (5)$, RMSEA = 0.05, CFI = 0.99, and SRMR = 0.03]. The same conclusions can be made for openness to experience [$X^2(\text{d.f.}) = 6.215 (2)$, RMSEA = 0.10, CFI = 0.96, SRMR = 0.03], indicative of the goodness of fit of the items used and affective commitment [$X^2(\text{d.f.}) = 6.472(2)$, RMSEA = 0.10, CFI = 0.99, SRMR = 0.02] constructs. As a result, it can be deduced that each item measures precisely what it was intended to measure. Table 3 shows the model fit statistics generated for each construct after performing the confirmatory factor analysis.

Table 3. Model fit indices

CFA model	χ^2	DF	RMSEA	NNFI	CFI	SRMR
Financial rewards (FR)	1.262	2	.00	1.0	1.0	.01
Non-financial reward (NFR)	3.358	2	.06	.97	.99	.02
Agreeableness (AG)	7.375	5	.05	.98	.99	.03
Openness (OP)	6.217	2	.10	.89	.96	.03
Affective commitment	6.472	2	.10	.97	.99	.02
Note: χ^2 = Chi-square; DF = degree of freedom; RMSEA = root mean square error of approximation; NNFI = Bentler non-normed fit index; CFI = comparative fit index; standardized root mean.						

This study also attempted to determine whether the key constructs were independent and not used to measure other things. Discriminant validity was assessed to check this. Discriminant validity was evaluated by comparing the AVE coefficients with the shared variance (S.V.) of each pair of constructs. The S.V.s are reported below the principal diagonal, while the AVE of each construct is shown in Table 4. According to the literature, the AVE for each construct should be significantly higher than the shared variance of each pair. As shown in Table 4, the AVE for financial reward (0.655) is higher than the shared variance of financial rewards with any other construct. This is shown by the shared variance scores in the FR column under the AVE. Again, the average variance extracted for non-financial rewards was 0.505, which was significantly higher than the shared variance between any other construct and non-financial rewards. This is evident in the S.V. scores on both the row and column of non-financial rewards before and below the associated AVE coefficient (0.505). The fact that the results for the remaining variables were the same indicates that discriminant validity was established.

Table 4. Discriminant analysis

	FR	NFR	AG	OP	AC
Financial rewards (FR)	(.655)				
Non-financial reward (NFR)	.180	(.505)			
Agreeableness (AG)	.053	.085	(.524)		
Openness (OP)	.138	.052	.251	(.533)	
Affective commitment (AC)	.200	.370	.108	.082	(.644)

4.2 Correlation Matrix

Table 5 presents the output for the correlation analysis run among the dependent versus independent variables. It can be said that non-financial rewards have a strong effect on affective commitment ($R = 0.609$, $p < 0.001$), indicating that each time we increase the non-financial reward in an important way, it will imply a relevant improvement in affective commitment. The relationship between financial rewards and affective commitment was positive ($R = 0.446$, $p < 0.001$). Affective commitment was positively influenced by agreeableness ($R = 0.328$, $p < 0.001$) and openness to experience. Table 5 demonstrates that individuals high in agreeableness ($R = 0.231$, $p < 0.001$) and openness to experience ($R = 0.372$, $p < 0.001$) are more likely to be influenced by financial rewards. Similarly, agreeableness and non-financial rewards ($R = 0.291$, $p < 0.001$). Affective commitment is increased by high-ranking positions, as evidenced by the correlation ($R = 0.272$, $p < 0.001$). Tenure had a strong and positive relationship with affective commitment ($R = 0.189$, $p < 0.001$). Affective commitment was also significantly different between married and unmarried workers, with married workers being more committed ($R = -0.252$, $p < 0.001$).

Table 5. Correlation matrix and descriptive statistics

	MS	T	OS	FR	NFR	AG	AC	OP	Mean	Std.dev	Min	Max
Marital status (MS)	1								1.5	0.6	1	4
Tenure (T)	-.314**	1							1.4	0.6	1	3
Organization status (OS)	-.290**	.242**	1						1.5	0.7	1	4
Financial (FR)	-.043	.100	.017	1					3.4	1.0	1	5
Non-financial (NFR)	-.204**	.058	.234**	.424**	1				3.4	0.9	1	5
Agreeableness (AG)	-.081	-.080	.102	.231**	.291**	1			3.9	0.7	2	5
Openness (OP)	-.060	-.085	.067	.372**	.228**	.372**	1					

	MS	T	OS	FR	NFR	AG	AC	OP	Mean	Std.dev	Min	Max
Affective commitment (AC)	-.252**	.189**	.272**	.446**	.609**	.328**		1	3.7	1.0	1	5
Note: **. Correlation is significant at the 0.01 level (2-tailed) *. Correlation is significant at the 0.05 level (2-tailed)												

4.3 Hypothesis Testing

4.3.1 The Moderating Role of Agreeableness

Table 6 examines the relationship between affective commitment and rewards among employees in terms of agreeableness and openness. The data show a significant interaction effect on agreeableness. Specifically, the combination of higher levels of agreeableness (FR AG with financial rewardss had a positive and statistically significant effect on affective commitment (Model 1b; $\beta = .097$, $p > 5\%$), indicating that agreeableness enhances the impact of financial rewards on employees' emotional attachment to their company. Non-financial rewards also follow a similar pattern. Affective commitment is also significantly affected by the interaction between agreeableness and non-financial rewards (Model 1b; $\beta = .030$, $p > 10\%$), albeit negatively. The hypothesis that individual differences in agreeableness condition the rewards–commitment relationship is partially supported by the fact that these results provide sufficient evidence to conclude that agreeableness plays a moderating role in how both financial and nonfinancial rewards translate into employee commitment. Together, these findings provide sufficient evidence to support this conclusion.

4.3.2 The Moderating Role of Openness

Table 6. Moderation regression results

Variables	Affective Commitment (AC)	Affective Commitment (AC)
	Model 1a	Model 1b
Marital status (MS)	-.088 (1.515)	-.071(-1.239)
Tenure (T)	.83(1.459)	.115(2.027)**
Organization status (OS)	.134(2.289)**	.113(1.974)**
Financial rewards (FR)	.217(3.591)***	.207(3.526)***
Non-financial reward (NFR)	.432(6.856)***	.439(7.159)***
Agreeableness (AG)	-	.165(2.774)***
FR×AGG	-	.97(1.512) **
NFR×AGG	-	-.030 (-.460) *
FR× OP	.105(1.041)*	
	*+++++	
NFR×OP	-.092 (-1.532)	
R square	0.469	0.479
Adjusted R-square	0.447	0.458
Mean VIF	1.167	1.324
F- statistics	21.091***	22.433***
Note: T – Values in parentheses* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$		

According to Table 6, the pattern of openness to experience varies depending on the type of reward. The interaction of financial rewards with openness to experience (FR × OP) has a significantly positive effect on affective commitment (Model 3a; $\beta = .105$, $p > 10\%$), indicating that employees who are more open to experience tend to respond strongly to financial incentives in terms of emotional organizational attachment. However, non-financial rewards were not subject to this moderating influence. Despite swerving in the opposite direction, the interaction between openness to experience and non-financial rewards fails to reach statistical significance (Model 3a; $\beta = .092$, $p > 10\%$). This irregularity suggests that being open to new experiences modifies the

rewards-commitment relationship, increasing the impact of financial rewards while largely preserving the impact of non-financial rewards.

4.4 Discussion

This study sought to determine whether agreeableness and openness to experience moderate the influence of rewards on affective commitment. Accordingly, the findings show that agreeableness acts as a partial moderator in the relationship between affective commitment and rewards. This finding is consistent with the idea that employees' engagement levels are influenced by various personality traits. According to other research [Olafsdottir and Einarsdottir \(2024\)](#), employees in gender-balanced workplaces are more committed to and satisfied with their jobs than those in male and female dominated workplaces.

The results demonstrate that employee commitment and rewards have an exchange relationship. This study clearly demonstrates that employees will commit to the organization if they are rewarded appropriately. The fundamental tenet of social exchange theory is this expectation of reciprocity ([Gouldner, 1960](#); [Blau, 1967](#)). Social exchange theory explains that employees always want to return any benefit they receive from their employers ([Iqbal, Asghar, & Asghar, 2022](#)). According to [Arefin, Raquib, and Arif \(2015\)](#), when workers are content with their rewards, they may establish and maintain a very long connection with the company that is mutually beneficial to them.

According to [Anku-tsede \(2013\)](#), employees are more motivated and committed to their employers when they perceive rewards as favorable. According to [Mamo \(2017\)](#), incentives also positively impact employee attraction and retention. In other words, according to [Tausif \(2012\)](#), employees are more committed and motivated to an organization with good financial or non-financial rewards. In addition, [Ali, Grabarski, and Baker \(2024\)](#) study show that affective commitment has a negative association with turnover intention. As a result, employees are less likely to leave when they are given fair compensation and become committed ([Novialumi & Winata, 2025](#)). According to [Berber and Gašić \(2024\)](#), affective commitment also mediates a negative relationship between turnover intention and adjustments and neurodiversity policies.

To achieve organizational objectives and retain employees, this relationship must be maintained. Employees' appreciation with the intrinsic job aspects, such as task appeal, and responsibility, it is key to emotional attachment, as well as for external rewards like financial benefits and supervisory support ([Tausif, 2012](#)). Employees cherish non-financial rewards and demonstrate a strong commitment to the company in return. This study's findings corroborate [Delle \(2015\)](#) findings that agreeableness is positively and significantly linked to affective commitment. It also supports [Izzati and Hadi \(2015\)](#) finding that agreeableness and affective commitment are significantly linked. There are two significant reasons for this. First, it states that the agreeableness of persons determines their attachment level.

This study demonstrates that agreeable employees are emotionally connected to their organizations. Employees who possess these psychological characteristics are always present and committed to their organizations. According to [Saadullah, Bailey, and Awadallah \(2020\)](#), agreeableness leads to more support and feedback, leading to employee dedication to their work and high-performance. According to Laima's research, agreeableness is correlated with a greater amount of organizational commitment. [Albrecht, Marty, Albrecht, and Personality \(2017\)](#) found that personality traits were positively associated with affective commitment and that individual difference factors had direct and indirect effects on employees' affective commitment and engagement. [Ganu and Nyaranga \(2021\)](#) discovered through a multi-linear analysis that agreeableness, one of the Big Five personality traits, is significantly connected to organizational commitment and job satisfaction. Employee affective commitment is also influenced by financial rewards and openness to employee experience, according to the findings. The findings demonstrate that employee affective commitment to financial rewards is moderated by openness to experience.

According to [Shi, Dai, and Lu \(2016\)](#), openness to experience moderates the connection between intelligence and creative thinking. [Fernández-Mesa, Llopis, García-Granero, and Olmos-Peñuela \(2020\)](#) also confirmed that experience-openness moderates the relationship between task significance and organizational commitment. Employees willing to learn are more likely to take on challenging responsibilities and are more creative and active. This assumes that when such people are given financial rewards, they naturally develop an emotional attachment to their organization, which inspires creativity. A good start would be to find people who are open to new experiences and financially reward them.

According to the findings, personality traits play a crucial role in employee commitment. Using personality traits such as agreeableness and openness to experience, this study's findings suggest that organizations should develop effective organizational setups and policies to manage employee commitment. The predictive effect of personality traits such as openness and agreeableness may have significant practical utility, given that employee commitment is a very important factor in organizational motivation and performance. Instead of only concentrating on entry-level work experience, organizations could adopt recruitment and selection procedures that are contingent on personality measures to induce an increase in employee commitment.

4.5 Theoretical Implication

Particularly in relation to Ghana's financial subsector, this study makes several key theoretical contributions to the current knowledge regarding organizational commitment, personality traits, and rewards. First, this study extends Social Exchange Theory by [Gouldner \(1960\)](#); [Blau \(1967\)](#) demonstrating that the reciprocal exchange between rewards and affective commitment is not uniform across all employees but is contingent on individual personality traits. This study advances the theory of social exchange by demonstrating that personality traits, such as agreeableness and openness to experience, shape the strength and direction of reciprocity. Social exchange theory holds that employees work hard and commit themselves to receiving favorable treatment from their employers. By introducing personality traits as significant boundary conditions that qualify the rewards–commitment relationship, this contingency perspective enriches the theoretical framework of the social exchange theory.

Second, this study contributes to the Big Five personality trait literature by providing empirical evidence that agreeableness and openness to experience function as significant moderators, not merely predictors, of affective commitment. These characteristics have been largely treated as direct antecedents of commitment outcomes in previous studies ([Barza, & Galanakis, 2022](#); [Farrukh, Ying, & Mansori, 2017](#); [Ganu, & Nyaranga, 2021](#)). By positioning them as interactive moderators within a rewards-commitment model, this study advances the discussion and provides a more nuanced theoretical understanding of how personality functions in organizational settings. Third, this study advances the Psychoanalytic Theory of individual differences ([Hogan & Holland, 2003](#)) in the context of reward management.

This study demonstrates that individual psychological characteristics must be incorporated into theoretical models of HRM and motivation by demonstrating that employees with different personality profiles respond differently to financial and non-financial rewards. A distinct theoretical understanding of how reward types interact with distinct personality profiles is provided by the finding that agreeableness moderates the relationship between financial rewards and affective commitment, whereas openness to experience moderates the relationship between non-financial rewards and affective commitment. Finally, this study contributes to the sparse literature on rewards and affective commitment in Sub-Saharan Africa, particularly in Ghana's financial sector. According to [Gyimah \(2020\)](#); [Seniwoliba \(2013\)](#), most studies in this field have been conducted in Western or Asian settings, leaving a significant geographical gap. This study provides a theoretical foundation for contextualizing reward-commitment dynamics in emerging economies, where institutional, cultural, and economic conditions differ significantly from those in developed markets, by establishing its inquiry within the Ghanaian banking and financial services context.

4.6 Practical Implication

Human resource managers, institutional leaders, and policymakers in Ghana's financial sector can benefit from the recommendations of this study. First, personality tests should be incorporated into employee selection and recruitment. Financial institutions are advised to incorporate validated personality assessment tools, such as those derived from the International Personality Item Pool (IPIP) or the Big Five Inventory, into their recruitment procedures, since agreeableness and openness to experience moderate the rewards–affective commitment relationship. Institutions can build a workforce that is more likely to respond positively to reward systems and develop a deeper emotional attachment to the organization by identifying candidates with high agreeableness and openness.

This is especially important in banking positions that involve working with clients and teams to achieve common goals. Second, HR managers can use by HR profiles to create distinct reward programs. HR managers should consider employer-specific reward packages and personality type profiling. Employees who are agreeable may be more responsive to financial incentives tied to performance, such as bonuses and merit-based pay, while employees who are open to experience may be more committed to non-financial rewards, such as career development opportunities, training, creative assignments, and role autonomy.

Third, financial rewards should be linked to measurable performance. Financial institutions should clearly communicate pay structures and bonus systems and link them to objective performance metrics. Employees with agreeable personality traits who value fairness and relational integrity in the workplace are more likely to receive transparent, performance-contingent financial rewards, which are more likely to reinforce the sense of reciprocity that drives affective commitment. Lastly, management training on how to recognize and respond to personality diversity is needed. The administration and perception of reward systems are heavily influenced by the line managers and supervisors. Financial institutions should fund management training programs that raise awareness of personality trait differences and their effects on employee commitment and motivation. If managers understand how personality shapes reward responsiveness, it will be easier for them to tailor their leadership strategies and cultivate higher levels of affective commitment among diverse employee groups.

5. Conclusions

5.1 Conclusion

There is strong evidence to suggest that rewards (financial and non-financial) positively influence workers' commitment levels. However, the influence of non-financial and financial rewards may vary. Notwithstanding, employees should use rewards to improve their affective commitment to the organization. This study revealed that agreeableness and openness to experience traits positively influence commitment; thus, they are good. When employees' attitudes are seen as good, their attitude will be positively accepted by managers. Employees with these traits should thus be appreciated once in a while with rewards.

5.2 Research Limitations

This study had several limitations. First, the scope of the research was restricted to the Wa Municipality and did not include all regions of Ghana, which may limit the generalizability of the findings. Second, the study relied on a self-administered questionnaire, which may not fully capture employees' behavior and personalities compared to qualitative approaches such as interviews or open-ended questions. Third, the cross-sectional survey design prevented the establishment of causal relationships between the variables. Finally, because the data were collected exclusively from financial institutions, the findings may be subject to common method variance issues.

5.3 Suggestions and Directions for Future Research

Future studies should employ a longitudinal design to establish causal relationships and include additional industries, such as transportation, education, and services, to improve the generalizability of the findings. Researchers are also recommended to expand the study area by covering all regions of Ghana, rather than focusing on a single municipality. Furthermore, future research may adopt mixed methods by combining surveys with observations or interviews to provide a more comprehensive

understanding of respondents' behavior. Finally, future studies should examine all dimensions of the Big Five Personality Traits, together with personality traits and rewards, to provide broader insights into the relationships among these variables.

Acknowledgement

The authors wish to express their sincere gratitude to all the employees of Bank of Ghana-licensed financial institutions in the Wa Municipality of the Upper West Region of Ghana, who willingly participated in this study. Special appreciation is also extended to the management and human resource officers of the 16 sampled financial institutions, whose institutional access and support made data collection possible. Finally, the authors are grateful to the colleagues, reviewers, and mentors whose constructive feedback and scholarly engagement helped sharpen the rigor and clarity of this work.

Author Contributions

EA contributed to the conception of the study, literature review, and data collection process. DK was responsible for data analysis. DAAS edited and revised the manuscript. EK contributed to the editing and revision of the manuscript. All authors have reviewed and approved the final version of the manuscript.

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