

# RATIONAL BEHAVIOUR AND PERSONALITY TYPES IN A THAI INSURER

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## Abstract

This is a greatly condensed report of a human resource research study undertaken within a Thai insurance company. The primary purpose of this study was to identify the degree of rational behavior of the employees and to identify their personality types. The secondary purpose was to investigate the relationship between their rational behavior and the independent variables, their personality types and the independent variables, as well as the relationship of the rational behavior and the personality types.

Two instruments were used, first, the Rational Behavior Inventory Test which reveals the rational and logical views of the staff. It is a self-administered questionnaire aimed to assess rational behavior, irrational and absolutist beliefs. The other instrument was the Myers-Briggs Type Indicator Test which identifies personality differences. Its results help to show how a person likes to look at things and how he/she likes to go about deciding things. Knowing one's own preferences and learning about other people's can help understand what one's strengths are, what kinds of work one might enjoy, and how people with different preferences can relate to one another.

The sample chosen randomly was 200 employees (out of a total of 380). There was a response rate of 90%. The data was scored and statistically analysed using the Statistical Package for Social Sciences (SPSS), plus the use of Chi Square Test, One-Way ANOVA, and t-test. The findings are presented mainly according to the typology from the Myers-Briggs instrument.

## Introduction

The Thai United Insurance Company Limited has been a registered non-life insurer since 1947. The four categories of its products are: fire, marine and transportation, automobile, and

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miscellaneous insurances. It has headquarters in Bangkok, regional branches and approximately 100 service branches in every province of Thailand. Its organization structure is divided into management level and staff levels, the core functional divisions being underwriting, indemnity, marketing, accounts and finance, and management & administration. The overall marketing policy is to focus on rendering a good insurance service. The company adopted a strategy to maintain and expand its customer base through service effectiveness.

The company set up staff training to increase efficiency and to ensure that staff are able to provide a high standard of service to customer and build up a good company image. The company has to rely on staff co-operation in performing their best. It has paid attention to the development of its human resources, in the belief, that all modern organizations need staff with competency and knowledge well able to adapt themselves to a rapidly changing world and customer needs and expectations. The employees are required to have the following personal qualities: positive attitude, the ability to work effectively under pressure, ability to learn and initiate and work unsupervised, good common sense and judgment, punctuality and regular attendance, ability to work as a team, and a good personal appearance.

Such essential personal qualities, in combination with skills, produce the action needed to achieve the company's customer service strategy. In other words, personality has a big effect on producing behaviour. People have personality differences. Many companies use psychological testing, of various kinds, to help employees' personal understanding and development, and to provide input into the company's selection and training programmes.

This study identified the personality types of the employees so that they can understand themselves better and maybe make some adjustments. Its application could also result in better understanding of human resources on the part of the company and lead to better human resources development. By understanding the relationship between personality types and employment structure, the findings could help the company plan training sessions, and seminars for employee development.

The researcher was a member of the company's Planning and Analysis Team and was able to study the employees' rational behavior and personality types by using two inventories, the Myers – Briggs Type Indicator Test and the Rational Behavior Inventory Test. Taking both inventories and receiving feedback will help employees identify their unique gifts and these responses, as a tool, can support the planning process of the entire group. This study could play a major role in career development, organization development, team building, management and leadership training, problem solving, relationship counseling, diversity and multicultural training. Further, this study would be beneficial to recruitment and enable the training team to create appropriate training and development plans for the staff.

This research provides an assessment of Rational Behavior, and determination of Personality preferences of employees of the Thai United Insurance company. The study also aims at

determining the suitable interdisciplinary function of the employees. The study attempts to discover answers to the research questions:

Is there a significant level of rational behavior in the employees, and how does this differ for the variables of level of employment, functional division, gender, age, and educational level?

What are the significant personality types of the employees, and is there a significant relationship in the personality type for the variables of levels of employment, functional division, gender, age, and levels of education?

Is there a significant relationship existing between rational behavior and the personality types of these employees?

### **Personality and Behaviour**

The working definition of personality is founded on the notion that people differ in a variety of ways; traits, internal characteristics corresponding to labels such as “shy” and “kind”; and behavioral dimensions. A personality profile is a line connecting degrees of behavioral dimensions, each representing a trait. Personality, therefore, is a set of points falling along several behavioral dimensions, each corresponding to a trait, resulting in a unique profile (Allen, 1994). *Persona*, derived from the Latin word meaning ‘mask’, is the public face we reveal in our relationships with other people. It also represents the various roles we play in response to social demands. Personality plays a very significant role in an individual’s life in society. Success or failure in adjusting oneself to the environment, career or interpersonal relationship are determined by one’s personality (Raichareon, 1996).

In general, the concept of personality is the individual’s unique way of making sense out of every life experience. It represents those characteristics of a person that account for consistent patterns of behavior. It includes one’s character, temperament, adjustment, cognition (thought process), affects (emotions), interests, attitudes, values as well as overt behaviors. Each person’s personality is influenced and formed by his/her heredity and exposure to environment and life situations. Generally, one’s personality remains stable and it is predictable under specific situations in the past and predisposing of the future. An overview of the various meanings of personality in psychology gleaned from various authors would give us a deeper understanding of this construct (Pervin, 1989)

Jung’s personal unconscious is different for different people, but his collective unconscious is the same for all people. The psyche is all of mentality. The ego is associated with consciousness. Personality is the mask that corresponds to any one of the roles that society thrusts upon us. The self is the core of the psyche. The collective unconscious contains the archetypes. Jung’s most enduring contributions are extraversion and introversion. Also important are his four psychological functions: thinking, feeling, sensing and intuiting. Individuation is the process by

which a person becomes a psychological individual. It differentiates the self from the psyche with the aid of the transcendental function (Jung, 1959b, pp.3-5).

What do we mean by behavior? Some commonly used synonyms include 'activity', 'action', 'performance', 'responding', 'response', and 'reaction'. Essentially, behavior is anything that a person says or does (Thorpe, 1990).

Behavioral Assessment is concerned with obtaining a description of the problem behavior, identifying possible environmental causes of the behavior, selecting the appropriate behavioral treatment strategy to modify the behavior, and evaluating treatment outcome. Behavioral assessment is a behavioristic method based on patient analysis using learning theory (McMahon and McMahon 1983). The behavioral assessment method, is founded on the theoretical base of behaviorism (the theoretical stance that emphasizes man as exclusively a product of learning). Behaviorists are those who follow the learning theory approach to psychopathology, and for their purposes, limiting assessment to particular problem areas may be a step in the right direction, but it is still too vague. Instead of looking at problem areas, their focus is even narrower and centers on carefully defined specific behaviors (Schwartz, 1994).

Behavioral assessment began to emerge during the 1960s as an alternative traditional psychodiagnostic assessment. (Mc Mahon and McMahon, 1983) The psychoanalytic approaches to abnormal behavior originating from Freud and others viewed abnormal behavior as a symptom of an underlying mental disturbance in a personality mechanism. A major purpose of traditional psychodiagnosis assessment was to identify the type of mental disorder assumed to underly abnormal behavior. In contrast to this, behavioral assessment is concerned with obtaining a description of the problem behavior, identifying possible environmental causes of the behavior, and selecting an appropriate behavioral treatment strategy to modify the behavior. Behavior modification has expanded during the past three decades, so has the demand for guidelines for conducting behavioral assessments.

### **Methodology**

*Population Scope.* The total number of employees at the time was 380. The sample was 200 selected randomly, using stratified sampling, divided into two groups: headquarters, and regional branches. The company headquarter employees numbered 120 persons and the researcher distributed the questionnaires to all. As all regional branches had the same organizational structure, the researcher selected 80 persons out of 240 who attended the recent regional seminar. 179 fully completed questionnaire were returned (90% of the sampled subjects).

### *Independent variables.*

- Employment Levels (manager, staff)
- Functional Divisions (underwriting, indemnity, marketing, financing & accounting, management & administration)
- Gender (male, female)
- Age (below 31 years, 31-40 years, 41-50 years, over 51 years)
- Educational Background (High School, Bachelor Degree, Master Degree)

### *Dependent variables.*

- Rational Behavior      Personality Type

### ***The Two Instruments:***

***Rational Behavioral Inventory (RBI)***      (Shorkey and Whiteman, 1977)

Purpose: To measure irrational and absolutist beliefs.

Description: The RBI is a 37-item instrument that provides an overall index of irrationality, or the tendency to hold irrational and absolutist beliefs. The RBI is based on the work of Albert Ellis and the assumption that irrational beliefs underlie emotional disorders. The RBI can investigate other items such as: catastrophizing, guilt, perfectionism, need for approval, caring and helping, blame and punishment, inertia and avoidance, independence, self-downing, projected misfortune, control of emotions, evaluation in rational behavior and cognitive behavior. Each factor has three or four items, and separate factor scores as well as the overall score to give a clear picture of the extent of and individual's irrational or dysfunctional beliefs in several areas.

Directions: The respondents have to rate each item on a Likert scale (5=Strongly Disagree. 1=Strongly Agree). There are rules for scoring.

Interpretation: People with high scores on this scale are likely to be rational and logical in their view of the world. People with low scores are likely to accept a variety of assertions from others uncritically.

In addition, One Way ANOVA, t-test, and Pearson Chi-Square were applied to test the difference of mean and to find out any significances by setting the level of significance at 0.05.

***Myers –Briggs Type Indicator (MBTI)***      (Kirby and Myers, 1993)

The MBTI is a theoretically constructed test based on Carl Jung's Theory of personality types. It was used to identify the four categories of personality types consisting of orientation of energy: extravert (E) and introvert (I), perception: sensing (S) and intuition (I), judgment: thinking (T) and feeling (F), and orientation to the outside world: judgment (J), and perception(P).

Description: This is based on Jung's ideas, and categorises individuals into the eight Jungian types: Extraverted: thinking, feeling, sensing, intuition;

Intraverted: thinking, fee;ing, sensing, intuition.

**Reliability:** Most split-half reliabilities of scale scores are beyond .7 and attempts to provide a split-half reliability for types are around this same figure, although the statistical procedure is dubious.

**Validity:** For a test of this type, to establish validity is difficult. Construct validity is attested by correlations with a variety of other personality tests.

**Item types:** 1. Forced-choice items (two choices); 2. Two words are presented of which subjects choose the more appealing. Thus some scores are ipsative.

**Number of Items:** 126. **Time for completion:** 30-40 mins.

High scores generally mean a clear preference. Low scores are quite common, it probably just means that for some reason a preference is not clear. Mostly, the questions are asked about how a person usually feels or acts.

The MBTI preferences indicate the differences in people resulting from the following:

1. Where do you prefer to focus your attention and get energy? (E-I dichotomy)

**E EXTRAVERSION:** People like to focus on the outer world of people and activity. They direct their energy and attention outward and received energy from interacting with people and from taking action.

**Characteristics:** Attuned to external environment, prefer to communicate by talking, work out ideas by talking them through, learn best through doing or discussing, have broad interests, sociable and expressive, readily take initiative in work and relationships.

**I INTROVERSION:** People like to focus on their own inner world of ideas and experiences.

They direct their energy and attention inward and receive energy from reflecting on their thoughts, memories, and feelings.

**Characteristics:** Drawn to their inner world, prefer to communicate in writing, work out ideas by reflecting on them, learn best by reflection, mental “practice”, focus in depth on their interests, private and contained, take initiative when the situation or issue is very important to them.

2. How do you prefer to take in information? (S-N Dichotomy)

**S Sensing:** People like to take in information that is real and tangible – what is actually happening. They are observant about the specifics of what is going on around them and are especially attuned to practical realities.

**Characteristics:** Oriented to present realities, factual and concrete, focus on what is real and actual, observe and remember specifics, build carefully and thoroughly toward conclusions, understand ideas and theories through practical applications, trust experience.

**N Intuition:** People who prefer intuition like to take in information by seeing the big picture, focusing on the relationships and connections between facts. They want to grasp patterns and are especially attuned to seeing new possibilities.

**Characteristics:** Oriented to future possibilities, imaginative and verbal creative, focus on the patterns and meanings in data, remember specifics when they relate to a pattern,

move quickly to conclusions, follow hunches, want to clarify ideas and theories before putting them into practice, trust inspiration.

How do you make decisions? (T-F Dichotomy)

**T Thinking:** People like to look at the logical consequences of a choice or action. They want to mentally remove themselves from the situation to examine the pros and cons objectively. They are energized by critiquing and analyzing to identify what's wrong with something so they can solve the problem. Their goal is to find a standard or principle that will apply in all similar situations.

Characteristics: Analytical, uses cause and effect reasoning, solve problems with logic, strive for an objective standard of truth, reasonable, can be "tough-minded", fair-wants everyone treated equally. (Shorkey and Whiteman, 1977)

**F Feeling:** People like to consider what is important to them and to get others involved. They mentally place themselves into the situation to identify with everyone so they can make decisions based on their values about honoring people. They are energized by appreciating and supporting others and look for qualities to praise.

Characteristics: Empathetic, guided impacts of decisions on people, strive for harmony and positive interactions, compassionate, may appear "tenderhearted", fair-want everyone treated as an individual.

4. How do you deal with the outer world? (J-P Dichotomy)

**J Judging:** People like to live in a planned, orderly way, seeking to regulate and manage their lives. They want to make decisions, come to closure, and move on. Their lives tend to be structured and organized, and they like to have things settled. Sticking to a plan and schedule is very important to them, and they are energized by getting things done.

Characteristics: Scheduled, organize their lives, systematic, methodical, make short and long-term plans, like to have things decided, try to avoid last-minute stresses.

**P Perceiving:** People like to live in a flexible, spontaneous way, seeking to experience and understand life, rather than control it. Detailed plans and final decisions feel confining to them, they prefer to stay open to new information and last-minute options. They are energized by their resourcefulness in adapting to the demands of the moment.

Characteristics: Spontaneous, flexible, casual, open-ended, adapt, change course, like things loose and open to change, feel energized by last-minute pressures.

The MBTI uses the four letter combination that best describes one's natural way of doing things (the first letter is either E for Extraversion or I for Introversion, and the next three letters are from the SNTFJP list above): ISTJ, ISFJ, ISTP, ISFP, INTJ, INFJ, INTP, INFP, ESTJ, ESFJ, ESTP, ESFP, ENTJ, ENFJ, ENTP, and ENFP.

*Process.* Both instruments were translated from English into Thai by the researcher with the help of two professionals in the Thai Itoh International Language and Business School. A pilot

study was launched to 30 subjects in the Viriyah Insurance Company Limited to test the reliability of the questionnaire. At this stage, the researcher interviewed personally and clarified any questions if the respondents were in doubt. Questionnaires were returned after the respondents fully completed the questionnaire. It took approximately 50 minutes to complete the questionnaire.

Thereafter, permission was granted by the Thai United Insurance Company Limited to conduct a study among their employees. The complete set of tests was sent to 200 employees selected randomly by using stratified sampling. The researcher divided the headquarter respondents into small groups, distributed the questionnaires, as well as explained the purpose of the study, the benefits to the respondents, and the direction of the questionnaires. The researcher also distributed the questionnaire to the regional branches' respondents by joining in the regional company seminar in each part of Thailand. The test was explained and permission was given the respondents that they were allowed to take the questionnaires home for completion, and would return these the following day. After the questionnaires were collected, the researcher scored the responses of the participants and interpreted these answers according to the directions for scoring of tests.

### **Summary of the Findings**

The results from this study revealed that the rational behavior of Thai United Insurance employees did not show any difference in their employment level, their functional division, their gender, or their age. Nevertheless, by testing the hypothesis of the rational behavior in relation to their educational background, it was found to have significant statistical difference. The statistical analysis showed a strong relationship between the rational behavior in the level of education of those who completed the High School and those who graduated from the Master's degree. It was reported that those who graduated Master's Degree subjects obtained a higher mean of 20.25 while those who completed High School got a mean of 16.07. It was assumed that the high educational subjects (Master's Degree) had a positive relationship to their high rational behavior. The people who had higher education were presumed to have quality of thinking, feeling, and acting in ways that help them attain their goals. Conversely, the low educational subjects (completed High School) obtained less rational behavior and logical view, and their thinking, feeling, and acting led to behavior that was self-defeating that thwart their goals.

Those results showed similarly in the theoretical assumption of rational-emotive therapy by Albert Ellis (1962), who suggested that psychological problems resulted from one's irrational beliefs and hence the focus of therapy should be on the modification of the client's cognitions. He emphasized that people condition themselves to feel disturbed (rather than being conditioned by their parents and external sources), they had the natural tendency to think irrationally and to needlessly upset themselves, they had the tendency to invent disturbing beliefs and to disturb themselves about their disturbances, and they had the capacity to change their cognitive, emotive



and behavioral process. He stated that individuals were born with the potential for rational thinking but tend to fall victim to the uncritical acceptance of irrational beliefs that are perpetuated through self-reindoctrination. The assumption was that thinking, evaluating, analyzing, questioning, doing, practicing, and re-deciding were at the base of behavior change.

Although the results from this study revealed there were no significant difference among the rational behavior and the four determinant factors out of five factors, findings showed that the Rational Behavior Inventory identified the degree of rational behavior of the Thai United Insurance employees with a mean of 17.20 and standard deviation of 4.86. Thus, the scale range consisted of low score of rational behavior (a score value of  $< 12.34$ ) numbering 32 employees (17.9%) out of 179 employees whose score fell under the less rational view. The highest rational behavior mean was found to be in the female subjects, the age, 51 years up, at the manager level, in the marketing division, and had graduated with Master's Degree. The least rational behavior mean belonged to male subjects, age below 31 years, at the staff level, in the financing and accounting division, and had High School diplomas. From this study, the researcher assumed that subjects who had more work experience with skill's training, a higher position with problem-solving skills, education and responsibility as well as getting a chance to live and work with a numbers of customers, would make more reasonable decisions and were hence reported as having higher rational behavior than others.

From the study was undertaken to investigate any differences in personality types and the five independent variables of the Thai United Insurance employees. The MBTI results showed that there were no significant difference between personality types and the employment levels, the functional divisions, the age, the gender, and the educational background. Therefore the personality types did not relate to the five variables mentioned above in the Thai United Insurance Company Limited. In addition, the theoretical term of personality was defined here as consistent behavior patterns and intrapersonal process originating within the individual (Burger, 1994). We could identify these consistent behavior patterns across time and across situations. In recent years, personality psychologists have become aware of the need to consider the culture an individual comes from. A thorough understanding of human personality requires more social and cross-cultural study.

In a study aimed to identify the personality types of the employees, the result showed that ISTP personality type represented the highest percentage in most of the employees. ISTP people (Sensing/Introverts) are patient and flexible, quiet observers until problems arise, and then quickly find the solutions. They analyze what makes thing workable and are ready to go through large amounts of information in order to isolate the core of the problem. They are interested in cause and effect. They organize fact and information by using logical principles. They value efficiency.

The researcher explored the type preference combination of I, S, T, P that the employees possibly were “people who prefer introversion, tend to be reflective, self-sufficient, and like privacy”. Their vocational interests tend to draw them to technical-scientific professions where they can work alone. Sensing types emphasize reality and authority and tend to be cooperative and pragmatic. They tend to be attracted to practical vocations. Thinking types are objective and analytical. They desire order and demonstrate endurance. Their vocational preferences tend to include technical, and business professions that require logical thinking. Perceptive types tend to be spontaneous, flexible and open-minded. How others may see ISTPs, others usually see them as being adaptable, independent, confident, self-determined, and action-oriented risk takers.

If ISTPs do not find a place where they can use their gifts and be appreciated for their contributions, they usually feel frustrated and may become cynical and negative critics, withdraw their attention and energy, and postpone decisions. It is natural for ISTPs to give less attention to their non-preferred Feeling and Intuitive parts. If they neglect these too much, however, they may overlook other’s emotional needs and values, not give sufficient weight to the impacts of their decisions on others, and focus so intently on immediate results that they lose track of the long-term ramifications of their decisions and actions.

Under great stress, ISTPs may erupt outwardly in inappropriate displays of emotion. The resulting explosive anger or hurt tearfulness is quite unnerving to others and embarrassing to the usually calm and controlled ISTP. Suitable occupations for ISTP types would be accountants, financial managers, mechanics, protective services workers, statisticians, administrators, managers, sales people, and supervisors (Briggs & McCaulley, 1985).

The Myers-Briggs personality type becomes even more useful when it began to explore combinations of preferences. This explanation was organized to see qualities shared by groups of types of personality of the Thai United Insurance employees. The researcher divided these into four sections.

1. The combinations of the direction of energy (E or I) and external orientations (J or P): dealing with change .

The majority of Thai United Insurance employees were ‘Adaptable Introverts’ (IP). When changes were proposed, they were curious and sought information. Then they assessed the information with their internal judgement (values or logical principles). Their information seeking appeared adaptable, but they moved ahead only in their own time after they had decided.

The next category, IJ people, checked changes against their perceptions (data or big pictures). If the changes ‘fit’ they moved quickly to implement them. If the changes didn’t fit, they dig in their heels and become unmovable opponents.

The remainder, only a few people, were EP (Adaptable Extraverts) and EJ (Decisive Extraverts). When changes were proposed, EP people consulted their networks, talked to people, found out what everyone thought. They gathered resources and tried to energize everyone to implement the changes. People with EJ applied their judgement out loud by questioning. Then, if their questions were answered, they moved quickly to plan, organize, and implement change.

2. The combinations of perception (S or N) and judgement (T or F): influencing career interests.

The results showed that the majority of Thai United Insurance employees were ST. The remainder were SF, NF, and NT. People who preferred ST focused on facts. The employees handled the job by applying their objective analysis and their experience. Thus they tended to be practical and analytical persons. They were interested in technical skills with objects and facts. Their career interests are related to administration, banking, business, applied science, law enforcement, production and construction.

3. The combinations of energy orientation (E or I) and perception (S or N): use of information.

The analysis of Myers-Briggs personality type of Thai United Insurance employees showed that the majority was IS (thoughtful realists). Knowledge was important to establish what was true. The second was ES (action-oriented realists). Knowledge was important for its own sake. The third was EN (action-oriented innovators). Knowledge was important for its practical use. The last was IN (thoughtful innovators). Knowledge was important for changing reality.

Insurance is a financial arrangement for redistributing the costs of unexpected losses, requiring a legal contract whereby an insurer agrees to compensate an insured for losses. The insurance employees had to predict losses accurately. This mathematical rule stated that the greater the number of observations of an event based on chance, the more likely will the actual result approximate the expected result.

4. The combinations of judgement (T or F) and external orientation (J or P): leading/ following styles.

The Thai United Insurance employees mostly were TP. People with TP (adaptable problem solvers) led by example, valued and displayed technical expertise, and created consistent and orderly frameworks for working. Objective, skeptical, and curious, they were effective problem solvers, if interested.

Insurance is a social device in which a group of individuals transfers risk in order to combine experience, which permits mathematical prediction of losses requiring a legal contract, and provides for payment of losses from funds contributed by all members who transferred risk. This requires professionals, and cooperation between insurance companies, their customers, law enforcement officials, and the courts. Thus TP type was revealed an appropriate personality type for insurance employees.

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