A Study on the ‘Big Five Personality Traits’ of Auditors in Malta

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Abstract

This dissertation investigates the influence of personality traits on auditors in Malta, addressing a notable gap in both academic and professional literature. While traditional auditing research has emphasised technical competence and regulatory compliance, growing evidence suggests that behavioural and psychological attributes are equally critical to professional performance. Guided by the Big Five personality framework, this study examines the extent to which Maltese auditors exhibit personality profiles aligned with internationally recognised characteristics of effective auditors.

Adopting a quantitative, cross-sectional research design, the study utilised a structured, self-administered questionnaire based on the Personality for Professionals Inventory (PfPI). Data was collected from warranted auditors listed with the Malta Accountancy Board, capturing measures of personality traits, demographic variables, and self-assessed professional effectiveness. The data was analysed using descriptive statistics, non-parametric tests, correlation, and regression analysis.

The findings indicate that Maltese auditors generally display high levels of conscientiousness and emotional stability, traits strongly associated with diligence, scepticism, and sound judgement under pressure. Openness to experience and extraversion also emerged as significant, supporting adaptability, communication, and stakeholder engagement. However, agreeableness showed a more nuanced role, suggesting that while it facilitates collaboration, excessive agreeableness may undermine scepticism. Demographic factors, including age, gender, and sector of employment, were found to influence the expression of certain traits, while the level of enjoyment in auditing showed only limited association with personality dimensions.

This study makes an original contribution as the first empirical investigation of auditors' personality traits in Malta. It provides practical insights for recruitment, training, and performance evaluation within the Maltese audit profession and offers comparative perspectives that extend international understanding of how personality influences audit quality across cultural contexts.

Key Words: Auditing Profession, Risk Management, Maltese Auditors, Big Five Personality Traits

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List of Abbreviations

AI	Artificial Intelligence
COSO	Committee of Sponsoring Organizations of the Treadway Commission
EI	Emotional Intelligence
ESI	Emotional-Social Intelligence (Bar-On model)
FFM	Five-Factor Model
IFAC	International Federation of Accountants
IIA	Institute of Internal Auditors
IPPF	International Professional Practices Framework
CIIA	Chartered Institute of Internal Auditors
GDPR	General Data Protection Regulation
IRB	Institutional Review Board
WLEIS	Wong and Law Emotional Intelligence Scale
PFPI	Personality for Professional Inventory
RQ1	Research Question 1
RQ2	Research Question 2
RQ3	Research Question 3
RQ4	Research Question 3

Chapter 1: Introduction

1.1 Context and importance of Personality Traits in Auditing

For organisations to uphold strong governance, risk management, and compliance standards, the effectiveness of auditors is paramount (Alzeban & Gwilliam, 2014; Arena & Azzone, 2009). Auditors are required to exercise independent judgement, apply professional scepticism, and interact with a wide range of stakeholders, responsibilities which demand more than technical proficiency alone. Increasingly, research indicates that auditors' effectiveness is shaped by their personality traits, as their role requires not only subject-matter knowledge but also behavioural and psychological attributes (Neuman & Wright, 1999; Fanning & Piercey, 2014).

While technical knowledge and professional competence remain essential, there is growing recognition that personality traits contribute significantly to auditors' overall performance (Van Kuijck & Paresi, 2020; Yaser et al., 2021). Traits such as conscientiousness, integrity, emotional stability, and critical thinking are consistently highlighted as vital to navigating the complexity and regulatory demands of auditing (McCafferty, 2021; Neuman & Wright, 1999; Yaser et al., 2021). Conscientiousness underpins diligence, reliability, and attention to detail, ensuring thorough audit work. Emotional stability allows auditors to maintain professional judgement under pressure, while openness and adaptability support problem-solving in evolving regulatory environments. Emotional intelligence, including empathy and interpersonal awareness, further enables effective communication and relationship management with clients, regulators, and colleagues (Chambers, 2013).

Within the Maltese context, these traits assume particular importance. Malta's audit profession operates in a small but highly regulated environment, shaped by both national frameworks and European Union directives. The scale of the local profession means auditors often work in close-knit professional circles, where their personal characteristics can have a direct impact on both organisational performance and the broader perception of audit quality. In such an environment, attributes such as conscientiousness and integrity play a crucial role in safeguarding governance and maintaining stakeholder trust (McCafferty, 2021; Chambers, 2013).

Despite growing international attention on the behavioural dimensions of auditing, limited research has examined these factors within Malta. Most studies focus on larger markets, leaving a gap in understanding how personality traits influence auditor effectiveness in smaller jurisdictions with distinct regulatory and professional dynamics (Alzeban & Gwilliam, 2014; Yaser et al., 2021). This dissertation seeks to address this gap by analysing the personality traits that underpin auditor effectiveness in Malta, thereby contributing to both the local knowledge base and the broader international discourse on behavioural influences in auditing.

1.2 The Case for Studying Maltese Auditors

Although the importance of personality traits in auditing has gained increasing recognition in recent years, much of the field remains dominated by a focus on technical expertise. As a result, there is a limited understanding of how personal attributes influence ethical decision-making, collaboration, and the ability to navigate complex professional environments (Fanning & Piercey, 2014; Neuman & Wright, 1999). While some international studies, such as those conducted in the Netherlands, have examined auditors' personality profiles (Van Kuijck & Paresi, 2020), there is still little evidence to determine whether auditors consistently exhibit traits that align with the professional standards and "ideal profiles" described in the literature.

Moreover, although traits such as conscientiousness, integrity, and emotional intelligence are often cited as essential for effective auditing, there remains no universally accepted framework that clearly links these personal characteristics to auditor performance across different cultural and regulatory contexts. This gap in understanding is particularly problematic in jurisdictions where cultural norms and institutional pressures may shape how auditors approach their roles.

In Malta, auditors play a critical role in supporting governance, transparency, and compliance. Yet, despite their importance, there is a lack of empirical research examining the personality traits that underpin auditor success in the Maltese context (Alzeban & Gwilliam, 2014; Arena & Azzone, 2009). This absence of local evidence makes it difficult to assess whether international findings can be applied directly to Malta or whether unique factors shape the profile of Maltese auditors. Given the increasing emphasis on corporate governance and fraud prevention, understanding how personality traits influence auditors' ethical judgement, professional scepticism, and decision-making is particularly timely.

By investigating the personality characteristics of Maltese auditors, evaluating how they align with ideal auditor profiles, and comparing these findings with international research, this study aims to fill a critical knowledge gap (McCafferty, 2021; Yaser, Mohammad & Ibrahim, 2021). The results are expected to provide practical insights that can inform evidence-based recruitment, strengthen training and professional development initiatives, and enhance competency frameworks—ultimately contributing to improved audit quality and regulatory compliance in Malta.

1.3 Statement of the Problem

Auditing research has traditionally concentrated on technical expertise, qualifications, and regulatory compliance, often overlooking the role of personal attributes in shaping professional effectiveness. Yet, an auditor's capacity to exercise scepticism, make sound ethical judgements, and collaborate with diverse stakeholders is heavily influenced by personality traits such as conscientiousness, emotional stability, and integrity (Fanning & Piercey, 2014; Neuman & Wright, 1999). Although international research has begun to acknowledge these dimensions, the evidence remains fragmented and inconsistent, with no universally accepted framework linking specific traits to audit quality across different cultural and professional contexts (Arena & Azzone, 2009; Alzeban & Gwilliam, 2014).

In Malta, this gap is particularly pronounced. Auditors in the Maltese financial sector operate within a highly regulated environment where their role in safeguarding governance, transparency, and compliance is both visible and critical. Yet there is limited empirical research exploring the personality traits that underpin auditor effectiveness in this context (Alzeban & Gwilliam, 2014; Arena & Azzone, 2009). Without such evidence, it is difficult to assess whether international findings—such as those reported in Dutch studies of auditors' personality profiles

(Van Kuijck & Paresi, 2020)—can be generalised to Malta, or whether local cultural and regulatory factors produce distinctive auditor characteristics.

This lack of understanding has important practical implications. As organisations face increasing pressures relating to fraud prevention, governance, and risk management, it is essential to identify whether Maltese auditors exhibit the traits most associated with audit quality and how these traits interact with demographic and contextual factors. Addressing this problem is therefore vital not only to strengthen recruitment, training, and professional development practices in Malta, but also to contribute to the broader international discourse on how personality shapes the quality and integrity of the auditing profession (McCafferty, 2021; Yaser, Mohammad & Ibrahim, 2021).

1.4 Research Aim and Objectives

The overarching aim of this study is to examine the personality traits that contribute to the effectiveness of auditors in Malta and to evaluate the extent to which these traits align with internationally recognised auditor profiles. By focusing on the Big Five Personality Framework, the research seeks to provide empirical evidence on the dispositional characteristics that underpin audit quality within a Maltese context.

1. **To investigate how the personality traits of Maltese auditors correspond with the ideal characteristics identified in global research.**
    - *Research Question 1: In what ways do the character attributes of Malta's auditors correspond with the ideal characteristics found in global research?*
2. **To analyse the influence of demographic factors (e.g., age, gender, experience, and professional role) on auditors' personality traits.**
    - *Research Question 2: How do demographics impact the personality traits of auditors?*
3. **To examine whether the level of enjoyment and satisfaction in auditing roles influences auditors' personality traits and professional effectiveness.**
    - *Research Question 3: Does the level of enjoyment have an impact on the auditor's personality traits?*
4. **To assess how insights into personality traits can be applied to improve recruitment, training, professional development, and performance evaluation practices within the Maltese auditing profession.**
    - *Research Question 4: How can insights into personality traits be used to enhance the recruitment, development, and performance evaluation of auditors in Malta?*

1.5 Research Questions

To achieve the abovementioned aim, the study is guided by the following objectives:

1. In what ways do the character attributes of Malta's auditors correspond with the ideal characteristics found in global research?
2. How do demographics impact the personality traits of auditors?
3. Does the level of enjoyment have an impact on the auditor’s personality traits.
4. How can insights into personality traits be used to enhance the recruitment, development, and performance evaluation of auditors in Malta?

1.6 Methodology

This study employs a quantitative, cross-sectional design within a positivist paradigm, suitable for identifying statistical associations between personality traits and job outcomes without manipulating variables (Bryman & Bell, 2015; Saunders, Lewis & Thornhill, 2019). The Big Five traits—Openness, Conscientiousness, Extraversion, Agreeableness, and Emotional Stability—are measured using the validated Personality for Professionals Inventory (PfPI) alongside demographic and self-assessed effectiveness items (McCrae & Costa, 1997; John, Naumann & Soto, 2008). Data is gathered via a structured, electronic questionnaire distributed to warranted auditors listed with the Malta Accountancy Board, using Likert-type scales for comparability (Creswell & Creswell, 2018).

A purposive, stratified sampling strategy targets auditors across sectors such as banking, insurance, investment services, and regulatory bodies, though the limited auditor population in Malta constrains sample size (Saunders et al., 2019). Descriptive and inferential analyses are conducted using Excel and IBM SPSS. Reliability is assessed with Cronbach's alpha (≥0.70), while relationships are tested through correlations and regressions (Saunders et al., 2019).

Ethical standards are strictly observed: participation is voluntary, consent is implied through survey completion, and anonymity and GDPR compliance are assured, with prior ethical approval obtained (Bryman & Bell, 2015). This framework ensures a robust and contextually relevant examination of the link between personality traits and auditor effectiveness in Malta.

1.7 Originality and Contribution of Study

This study makes an original contribution by being the first empirical investigation of auditors' personality traits in Malta, a jurisdiction where limited research exists on the psychological dimensions of the profession. While international studies, such as van Kuijck and Paresi's (2020) research in the Netherlands, provide evidence of distinctive auditor profiles, there is no prior study that systematically explores whether Maltese auditors demonstrate similar characteristics or whether local cultural and regulatory factors shape their traits differently. By addressing this gap, the research enhances understanding of the Maltese audit profession and situates it within the wider international literature on personality and audit effectiveness.

A further contribution lies in the study's application of the Personality for Professionals Inventory (PfPI), a validated psychometric tool grounded in the Big Five model, to assess the traits of Maltese auditors. This methodological approach ensures both theoretical rigour and practical relevance, offering insights that go beyond anecdotal or descriptive accounts of auditor behaviour. The use of a structured and reliable framework strengthens the credibility of the findings and provides a replicable model for similar studies in other small jurisdictions.

The study also contributes to practice by linking personality traits to issues of recruitment, training, and performance evaluation within the Maltese auditing sector. By highlighting the traits most closely aligned with audit effectiveness, and by demonstrating the limited role of personality in predicting professional enjoyment, the findings help firms and regulators to balance psychological insights with organisational reforms. This dual emphasis ensures that recruitment and development strategies address both individual dispositions and contextual factors such as workload, culture, and career progression.

Finally, the study adds value by offering policy-relevant insights for professional bodies such as the Malta Institute of Accountants and the Accountancy Board of Malta. The findings support the integration of behavioural and personality considerations into competency frameworks and continuing professional education programmes, thereby strengthening audit quality and resilience in Malta’s financial sector. In this way, the research contributes both locally, by informing evidence-based improvements in the Maltese audit profession, and globally, by extending comparative knowledge on how personality interacts with auditing across different cultural and regulatory settings.

1.8 Outline of Dissertation

This dissertation is structured into five chapters, each building on the previous one to provide a comprehensive exploration of the personality traits of auditors in Malta and their implications for professional practice.

Chapter 1 introduces the study by outlining its context, research problem, aims, objectives, and research questions. It also presents a brief review of the relevant literature, highlights the originality and contribution of the research, and provides an overview of the methodology adopted.

Chapter 2 reviews the relevant literature in depth, focusing on definitions and functions of auditing, the evolving roles of auditors, and the frameworks that underpin audit practice. It examines the Big Five personality traits model, ethical decision-making theories, and emotional intelligence frameworks, before reviewing empirical studies on auditors' personality profiles and identifying the ideal characteristics of effective auditors. This review establishes the theoretical foundation for the study and highlights the gaps the research addresses.

Chapter 3 sets out the research methodology, explaining the philosophical approach, research design, population and sample, data collection procedures, instruments used, and analytical techniques. It also discusses ethical considerations and limitations, ensuring transparency and replicability of the study.

Chapter 4 presents the results and analysis. It reports the descriptive statistics, correlation tests, and regression models used to assess the relationship between auditors' personality traits, demographic variables, and professional enjoyment. The findings are interpreted considering both the research questions and existing literature.

Chapter 5 concludes the dissertation by summarising the key findings, offering recommendations for recruitment, training, and evaluation in the Maltese auditing sector, and suggesting avenues for future research. It closes with concluding remarks on the broader implications of the study for both the local and international auditing profession.

Chapter 2: Review of Existing Literature

2.1 Definitions of Auditing

Auditing is a critical function in ensuring transparency, accountability, and integrity in financial reporting and operational effectiveness. Various institutions and scholars have defined auditing in different ways, reflecting its evolving nature and broad scope. The European Commission (2023) defines auditing as "a legally required review of financial records to ensure compliance and accuracy in corporate financial statements." This definition highlights the regulatory function of auditing, ensuring that companies adhere to established financial regulations and standards.

The International Federation of Accountants (IFAC) (2022) describes auditing as "an independent examination of financial information to provide assurance on its accuracy, reliability, and conformity with applicable financial reporting standards." IFAC emphasizes the role of auditors in providing confidence to stakeholders by verifying the credibility of financial statements.

According to the Chartered Institute of Internal Auditors (2020), auditing refers to "an independent function within an organization that provides objective assurance and advice on risk management, control, and governance processes to enhance efficiency and accountability." This definition expands the scope of auditing beyond financial reviews to include strategic advisory functions.

The European Court of Auditors (2021) defines auditing as "the systematic examination and verification of a company's financial records and statements by an independent party, ensuring transparency and good governance." This definition reinforces the importance of auditing in fostering trust among investors, regulatory bodies, and the public.

Similarly, Moeller (2016) states that auditing serves as "an essential component of corporate governance that helps organizations assess and enhance the effectiveness of internal controls, risk management, and operational efficiencies." This definition underscores auditing's role in strengthening corporate governance and organizational resilience.

Pickett (2011) describes auditing as "a systematic approach to evaluating and improving the effectiveness of risk management, control, and governance within an organization, ensuring that policies and procedures align with corporate objectives." This perspective emphasizes the proactive nature of auditing in improving organizational functions.

According to Sawyer (2012), auditing is "the eyes and ears of management and the board, providing assurance and insights that help safeguard assets, enhance the effectiveness of operations, and ensure compliance with regulations." This definition highlights auditing's strategic advisory role beyond compliance functions.

2.2 The Audit Process

The audit process is a structured, evidence-based approach used by auditors to assess the fairness and accuracy of an organisation's financial statements. It is guided by the International Standards on Auditing (ISAs), which establish globally recognised procedures to enhance audit quality and consistency (ISA 200, 2022).

The process typically consists of the following key phases:

I. Client Acceptance and Continuance

Before initiating an audit, auditors assess whether they can accept or continue an engagement by evaluating factors such as client integrity, independence threats, and their own capacity and competence (Hayes, Wallage and Gortemaker, 2021; ICAEW, 2022).

II. Issuance of the Engagement Letter

A formal engagement letter is prepared and agreed upon to define the scope, objectives, and responsibilities of both the auditor and management (ISA 210, 2022). This document establishes the legal and professional basis for the audit.

III. Audit Planning and Strategy Development

Once the engagement is confirmed, auditors develop an overall strategy and detailed audit plan. This involves understanding the business environment, identifying risk areas, and allocating resources appropriately (ISA 300, 2022; Gray and Manson, 2023).

IV. Risk Assessment and Understanding the Entity

The auditor gains insight into the organisation's operations, industry, and internal controls to identify risks of material misstatement (ISA 315 Revised, 2021). This includes performing analytical procedures and inquiries with management (Knechel, Vanstraelen and Zerni, 2020).

V. Evaluation of Internal Controls

The design and effectiveness of internal controls are evaluated to determine whether they can be relied upon, and where appropriate, tests of controls are conducted (ISA 330, 2022). Strong controls may reduce the extent of further testing required.

VI. Substantive Testing

Auditors perform substantive procedures, including tests of details and analytical review, to obtain direct evidence regarding account balances and transactions (ISA 500, 2022).

VII. Audit Conclusion and Reporting

Based on the evidence collected, auditors form an opinion and issue the audit report. The opinion may be unqualified or modified, depending on whether material misstatements were identified (ISA 700, 2022).

VIII. Final Communication and Review

The auditor communicates findings to those charged with governance, often through a management letter outlining control weaknesses or other issues (ISA 260, 2022). Final documentation is completed to support the audit opinion.

2.3 Audit Planning

Audit planning is a critical part of the audit process that ensures the engagement is conducted effectively, efficiently, and in accordance with auditing standards. The planning phase enables auditors to focus on areas of greatest risk and to avoid unnecessary procedures (ISA 300, 2022).

Effective planning involves:

- Establishing overall materiality thresholds.
- Identifying significant risk areas and accounts likely to be misstated.
- Designing audit procedures that respond to identified risks.
- Assigning appropriate audit team members based on required expertise.
- Coordinating timing, logistics, and resource allocation.

As Porter, Ó hÓgartaigh and Baskerville (2022) note, a well-planned audit improves audit quality by ensuring that the audit team focuses on areas where the risk of misstatement is higher, thereby enhancing both the efficiency and effectiveness of the engagement.

In practice, audit planning is not a one-time activity but a continuous process. Plans may be updated as new information becomes available or as unexpected issues arise during the audit (Gray and Manson, 2023).

2.4 Functions and Roles of Auditors

Auditors occupy a pivotal role in upholding the integrity, accountability, and operational efficiency of organisations. Their responsibilities have evolved significantly in response to complex regulatory environments, technological advancements, and heightened stakeholder expectations. The internal audit function has transitioned from a narrow compliance focus to a broader strategic role, offering assurance and advisory services that contribute to effective corporate governance and long-term value creation (Chartered Institute of Internal Auditors, 2020; Moeller, 2016).

2.4.1 Assurance Function

The foundational role of auditors is to provide independent and objective assurance regarding the effectiveness of internal controls, financial reporting, and operational processes. This assurance supports stakeholders in making informed decisions and reinforces organisational accountability (IIA, 2017). According to Pickett (2011), auditors systematically evaluate internal systems to determine their adequacy in supporting corporate objectives. This assurance extends to the reliability of financial information, operational efficiency, and the safeguarding of assets (Moeller, 2016).

2.4.2 Risk Management and Internal Control

Auditors are instrumental in supporting risk management functions by identifying, assessing, and evaluating organisational risks. They conduct risk-based audits, focusing on areas of high exposure and ensuring that appropriate control mechanisms are in place to mitigate those risks (Chartered Institute of Internal Auditors, 2020). The Committee of Sponsoring Organizations of the Treadway Commission (COSO, 2013) emphasises that auditors not only assess the design of risk frameworks but also evaluate their operational effectiveness, thereby enhancing the organisation's resilience to emerging threats.

2.4.3 Compliance and Regulatory Oversight

One of the critical roles of auditors is to ensure organisational compliance with applicable laws, regulations, and internal policies. This is particularly significant in today’s environment of increased regulatory scrutiny. Compliance audits conducted by auditors verify adherence to legal standards, corporate governance frameworks, and industry regulations (Moeller, 2016). As noted by Alzeban and Gwilliam (2014), auditors must adopt a proactive approach to monitoring regulatory changes and identifying potential compliance risks to prevent reputational or financial damage.

2.4.4 Fraud Detection and Prevention

Fraud risk assessment is an essential component of the internal audit function. Auditors contribute to the detection and prevention of fraud through forensic audits, fraud risk evaluations, and the monitoring of whistleblowing mechanisms (Sawyer, 2012). Moeller (2016) underscores that auditors must possess strong analytical and investigative capabilities to uncover irregularities, while Neuman and Wright (1999) highlight the importance of professional scepticism in identifying fraudulent behaviours.

2.4.5 Advisory and Consulting Role

In addition to their assurance responsibilities, auditors increasingly serve in a consultative capacity. They provide management with value-added insights into process improvements, cost efficiency strategies, and best practices in corporate governance (IIA, 2017; Pickett, 2011). As organisations face rapid technological change, auditors also offer guidance on cybersecurity risks, IT governance, and digital transformation initiatives (Chartered Institute of Internal Auditors, 2020). COSO (2013) notes a paradigm shift in internal auditing from a retrospective evaluator to a proactive business partner contributing to strategic decision-making.

2.4.6 Technology Integration and Continuous Auditing

The integration of advanced technologies has transformed the internal audit landscape. Tools such as data analytics, artificial intelligence (AI), and continuous monitoring systems enable auditors to conduct real-time audits and predictive risk analysis. According to KPMG (2022), these innovations enhance audit coverage, reduce manual effort, and improve the speed and accuracy of audit findings. Technology-driven auditing practices also allow for dynamic risk assessment and immediate response to anomalies or control failures.

2.4.7 Ethical Oversight and Organisational Integrity

Auditors play a central role in promoting ethical behaviour and organisational integrity. By assessing ethical frameworks, evaluating conflict-of-interest policies, and supporting effective whistleblower programmes, auditors contribute to a robust ethical climate (Sawyer, 2012; Treviño and Weaver, 2003). Schwartz (2016) argues that the internal audit function helps reinforce an organisation's moral compass, particularly in industries exposed to ethical risk or public scrutiny.

The functions and roles of auditors extend far beyond traditional financial verification. Modern auditors are multifaceted professionals who provide assurance, assess and mitigate risk, enforce compliance, detect fraud, advise on strategic initiatives, and foster an ethical culture. Their contribution is increasingly critical in navigating complex regulatory frameworks, technological disruption, and governance challenges. As Moeller (2016) and the IIA (2017) assert, auditors are now viewed as trusted advisors whose insights are integral to effective decision-making and organisational sustainability.

2.5 The Big Five Personality Traits Model

The increasing complexity of audit environments—driven by regulatory demands, globalisation, and digital transformation—has amplified the importance of individual auditor characteristics in determining audit quality, ethical behaviour, and professional judgement. Among the most widely validated frameworks for understanding personality in occupational settings is the Big Five Personality Traits Model, also known as the Five-Factor Model (FFM). This model categorises personality into five broad traits: Openness to Experience, Conscientiousness, Extraversion, Agreeableness, and Neuroticism (often framed inversely as Emotional Stability) (McCrae and Costa, 1987; Goldberg, 1990).

The relevance of these traits to auditing has been Increasingly recognised, particularly In research exploring how personality affects ethical decision-making, fraud detection, auditor independence, and interpersonal communication (Fanning and Piercey, 2014; Judge et al., 2002).

2.5.1 Openness to Experience

Openness to Experience describes an individual’s intellectual curiosity, creativity, and openness to new ideas (McCrae and Costa, 1997). For auditors, this trait is associated with the ability to approach audit tasks with analytical depth and flexibility, especially in unfamiliar or ambiguous scenarios such as evaluating non-routine transactions or emerging risks (Heinström, 2005).

Auditors high in openness are better equipped to understand complex systems, adapt to regulatory changes, and explore new audit methodologies (van Kuijck and Paresi, 2020). In the context of external audits, openness also contributes to professional judgement in areas that require interpretation beyond strict procedural compliance.

2.5.2 Conscientiousness

Conscientiousness, which encompasses self-discipline, organisation, reliability, and attention to detail, is widely regarded as the most critical personality trait for auditor effectiveness (Barrick and Mount, 1991). Auditors must adhere to rigorous standards and tight deadlines while maintaining independence and objectivity. Conscientious individuals are more likely to comply with auditing standards, conduct thorough documentation, and resist pressure from clients or management (Moeller, 2016). Moreover, conscientiousness is closely linked to ethical behaviour and the consistent application of professional scepticism, which are central to maintaining audit integrity (Fanning and Piercey, 2014).

2.5.3 Extraversion

Extraversion refers to sociability, assertiveness, and a tendency to seek social engagement (Goldberg, 1993). While auditing is often considered a technical profession, extraversion has practical implications—particularly in client interaction, team leadership, and communication of audit findings. Extraverted auditors are typically more effective in articulating complex issues to clients and stakeholders, conducting interviews, and working collaboratively with audit teams

(Judge et al., 2002). However, excessive extraversion, especially when accompanied by impulsivity, may compromise the objectivity and focus required during audit procedures (Neuman and Wright, 1999).

2.5.4 Agreeableness

Agreeableness involves cooperation, empathy, and a general tendency to be trusting and helpful (McCrae and Costa, 1997). In audit engagements, moderate agreeableness can facilitate effective teamwork, conflict resolution, and rapport with clients, thereby enhancing audit efficiency. However, excessive agreeableness may reduce an auditor’s willingness to challenge client assertions or confront unethical behaviour, potentially undermining audit independence and scepticism (Fanning and Piercey, 2014). Hence, while agreeableness contributes to positive interpersonal dynamics, it must be balanced with the auditor’s duty to remain critical and impartial.

2.5.5 Emotional Stability (Low Neuroticism)

Emotional Stability, the inverse of neuroticism, reflects an individual’s capacity to manage stress, remain composed under pressure, and respond constructively to setbacks. Auditing often involves tight deadlines, high-stakes judgments, and ethical dilemmas, all of which demand emotional resilience (Roberts et al., 2006). Auditors with high emotional stability are less likely to be affected by anxiety or client pressure, and more capable of maintaining rational judgement and professional demeanour (Nelson and Tan, 2005). Emotional stability also contributes to long-term performance by reducing burnout and promoting consistency in decision-making.

2.5.6 Implications for the Auditing Profession

The application of the Big Five Personality Traits Model offers valuable insights into auditor selection, training, and performance management. Specifically:

- High conscientiousness is foundational for ethical auditing and technical rigour.
- Openness to experience supports adaptive thinking and sound professional judgment.
- Moderate extraversion enhances communication, team engagement, and client interaction.
- Balanced agreeableness facilitates collaboration without compromising independence.
- High emotional stability ensures resilience and objectivity in high-pressure environments.

As audit quality continues to be a central focus for regulators, firms, and stakeholders, consideration of personality traits provides an important complement to technical competence. By understanding how these traits align with audit responsibilities, firms can enhance recruitment practices, design targeted professional development programmes, and support ethical auditing outcomes (van Kuijck and Paresi, 2020; Judge et al., 2002).

2.6 Ethical Decision-Making Frameworks

Ethical decision-making is a critical element of professional conduct, particularly in fields where integrity, objectivity, and public trust are paramount. For auditors, ethical decisions arise frequently in areas such as conflicts of interest, fraud detection, independence, and confidentiality (Treviño and Weaver, 2003). As such, understanding how individuals and organisations make ethical choices is essential for improving both audit quality and professional standards.

Several ethical decision-making models have been proposed in the literature. These frameworks offer insights into the cognitive, emotional, organisational, and situational factors that influence ethical behaviour. Four of the most influential models include: Rest's Four-Component Model, Kohlberg's Moral Development Theory, Treviño's Person-Situation Interactionist Model, and Jones's Issue-Contingent Model.

2.6.1 Rest's Four-Component Model

Developed by James Rest (1986), the Four-Component Model proposes that ethical behaviour is the result of four sequential psychological processes:

1. Moral Sensitivity – Recognising that a situation contains ethical content.
2. Moral Judgment – Determining which course of action is morally justifiable.
3. Moral Motivation – Prioritising moral values over personal or professional gain.

4. Moral Character – Possessing the perseverance to carry out ethical intentions despite obstacles.

This model emphasises that ethical failure can occur at any stage, not just due to poor moral reasoning but also due to lack of motivation or character. In the context of auditing, Rest's model highlights the importance of auditors being able to identify ethical issues (e.g., misstatements, conflicts of interest), make sound judgments, and act decisively under pressure (Thorne, 1998; Schwartz, 2016).

2.6.2 Kohlberg's Moral Development Theory

Kohlberg (1973) expanded on Piaget's work to propose that individuals progress through three levels of moral development, each with two stages:

1. Pre-conventional – Decisions based on self-interest and avoidance of punishment.
2. Conventional – Decisions guided by social norms, laws, and professional codes.
3. Post-conventional – Decisions driven by internalised universal ethical principles.

Most professionals operate at the conventional level, adhering to organisational policies and professional standards (Treviño et al., 2006). However, auditors operating at the post-conventional level are more likely to exhibit ethical courage, even when such actions conflict with organisational interests (Rest, 1994). This model is particularly useful in training programmes designed to raise auditors' ethical awareness and reasoning.

2.6.3 Treviño's Person-Situation Interactionist Model

Treviño (1986) proposed the Interactionist Model, arguing that ethical behaviour results from both individual characteristics (e.g., cognitive moral development, personal values) and situational factors (e.g., organisational culture, leadership, ethical climate).

The model identifies three key influences:

- Cognitive moral development (as per Kohlberg).
- Situational pressures such as role conflict, incentives, or peer behaviour.
- Individual traits like locus of control and ego strength.

This framework explains why auditors with strong personal values may still make unethical choices under organisational pressure (Kaptein, 2008). It also highlights the importance of ethical culture and tone at the top in promoting ethical auditing practices (Treviño and Weaver, 2003).

2.6.4 Jones's Issue-Contingent Model

Jones (1991) introduced the Issue-Contingent Model, which focuses on the moral intensity of the ethical issue as a key factor in decision-making. He identified six dimensions that determine an issue's moral intensity:

1. Magnitude of consequences – Potential harm or benefit resulting from the decision.
2. Social consensus – Societal agreement on the morality of the act.
3. Probability of effect – Likelihood that consequences will occur.
4. Temporal immediacy – Proximity in time of the consequences.
5. Proximity – Emotional or psychological closeness to those affected.
6. Concentration of effect – Whether consequences are focused on a few or dispersed among many.

Jones argues that individuals are more likely to behave ethically when the moral intensity is high—for example, in the case of significant financial fraud. This model is particularly relevant for auditors who must evaluate the ethical significance of various client activities and audit findings (Craft, 2013).

2.7 Emotional Intelligence Frameworks

In recent decades, Emotional Intelligence (EI) has emerged as a critical determinant of professional performance, particularly in roles that require ethical judgment, interpersonal communication, and leadership under pressure. For auditors, whose responsibilities involve not only technical accuracy but also navigating complex human and organisational dynamics, EI contributes significantly to ethical behaviour, stakeholder engagement, conflict resolution, and professional scepticism (Goleman, 1995; Wong and Law, 2002).

Multiple theoretical frameworks have been developed to conceptualise and measure EI, each offering distinct perspectives on how individuals perceive, understand, regulate, and apply emotions in professional settings. The most influential models include: Salovey and Mayer's Four-Branch Model, Goleman's Emotional Competency Model, Bar-On's Emotional-Social Intelligence Model, Petrides and Furnham's Trait EI Model, and Wong and Law's WLEIS Framework.

2.7.1 Salovey and Mayer's Four-Branch Model (1990)

Salovey and Mayer (1990) were the first to define EI as a form of intelligence, describing it as "the ability to perceive, understand, manage, and regulate emotions in oneself and others." Their Four-Branch Model identifies EI as a cognitive ability composed of:

1. Perceiving Emotions – Identifying emotional states in oneself and others.
2. Using Emotions – Employing emotions to facilitate reasoning and decision-making.

3. Understanding Emotions – Interpreting emotional signals and predicting emotional changes.
4. Managing Emotions – Regulating emotions to enhance personal growth and relationships.

This model has been widely applied in performance-based assessments (e.g. MSCEIT) and is especially relevant in auditing, where objective judgment, ethical discernment, and emotional control are vital (Mayer, Salovey and Caruso, 2004).

2.7.2 Goleman's Emotional Competency Model (1995)

Popularised in business contexts, Goleman's model conceptualises EI as a set of emotional and social competenciesthat influence leadership and job performance. Goleman (1995) outlines four primary EI domains:

1. Self-Awareness – Recognising one's emotional states.
2. Self-Management – Regulating disruptive emotions and impulses.
3. Social Awareness – Understanding the emotions of others (empathy).
4. Relationship Management – Managing interpersonal interactions effectively.

This model has been extensively used in corporate leadership development and auditing firm training programs(Goleman, Boyatzis and McKee, 2002). For auditors, these competencies facilitate professional scepticism, client negotiation, and team collaboration, especially in high-pressure environments where objectivity and diplomacy must co-exist.

2.7.3 Bar-On’s Emotional-Social Intelligence Model (1997)

Bar-On (1997) conceptualised EI as a blend of emotional and social competencies that contribute to psychological well-being and professional effectiveness. His model comprises five broad domains:

1. Intrapersonal Skills – Self-awareness, assertiveness, independence.
2. Interpersonal Skills – Empathy, social responsibility, communication.
3. Stress Management – Impulse control, stress tolerance.
4. Adaptability – Flexibility, problem-solving.
5. General Mood – Optimism, well-being.

Bar-On developed the Emotional Quotient Inventory (EQ-i), one of the most widely used EI assessment tools. This model is particularly relevant in auditing and governance roles, where emotional resilience and ethical integrity must be sustained under significant organisational and regulatory pressure (Bar-On, 2006).

2.7.4 Petrides and Furnham’s Trait Emotional Intelligence Model (2001)

In contrast to ability-based models, Petrides and Furnham (2001) conceptualise EI as a personality trait, defined by one’s self-perceptions of emotional abilities. The Trait EI model includes:

- Well-being – Optimism, self-esteem, happiness.
- Self-Control – Emotion regulation, impulse control.
- Emotionality – Empathy, social skills, emotional expression.
- Sociability – Assertiveness, influence, social competence.

Trait EI is measured using self-report instruments, such as the TEIQue (Petrides, 2009). This framework is particularly useful for assessing auditor fit, leadership potential, and interpersonal strengths, particularly in recruitment and development contexts.

2.7.5 Wong and Law Emotional Intelligence Scale (WLEIS) (2002)

Wong and Law (2002) developed the WLEIS, a four-factor model specifically designed for use in workplace and cross-cultural contexts:

1. Self-Emotion Appraisal – Awareness of one's own emotions.
2. Others’ Emotion Appraisal – Ability to perceive emotions in others.
3. Regulation of Emotion – Ability to regulate one’s emotional state.

4. Use of Emotion – Ability to harness emotions for problem-solving and task performance.

The WLEIS has been widely validated and is especially suited for auditors and professionals working in multicultural and high-stakes environments. It is simple to administer and directly aligned with job-relevant outcomes such as ethical conduct, decision-making, and stress tolerance (Wong and Law, 2002).

2.7.6 Application to Auditing and Professional Practice

Emotional Intelligence plays a significant role in the effectiveness of auditors. High EI contributes to:

- Ethical decision-making by enhancing self-awareness and empathy (Schwartz, 2016).
- Stakeholder communication through emotional regulation and social awareness.
- Professional scepticism by enabling emotional detachment when facing ethical dilemmas.
- Leadership within audit teams by promoting conflict resolution and motivation.

Given the interpersonal and ethical challenges inherent in auditing, EI development is increasingly included in professional training programmes, alongside technical and regulatory competencies (Kaplan et al., 2014).

2.8 Personality Traits of Internal Auditors – A study carried out by Van Kuijck and Paresi (2020)

While considerable attention has been devoted to the technical competencies of internal auditors, there is growing recognition of the impact that personality traits have on audit effectiveness, professional judgment, and ethical conduct. Within this context, the empirical study by van Kuijck and Paresi (2020) provides important insights by exploring whether internal auditors possess a distinct personality profile when compared to professionals in other fields. Conducted in the Netherlands, the study contributes to a nuanced understanding of how individual differences—captured through the Big Five Personality Traits model—relate to auditing performance.

The study utilised the Psychological Five Factor Personality Inventory (PfPI) to assess the Big Five traits—Openness to Experience, Conscientiousness, Extraversion, Agreeableness, and Emotional Stability (inverse of Neuroticism)—among a sample of internal auditors and a control group of other professionals with similar educational backgrounds. The aim was to determine whether certain traits are more pronounced among internal auditors, potentially reflecting the demands and behavioural expectations of the profession.

The study revealed statistically significant differences in four of the five personality traits:

<u>Openness to Experience</u>: Internal auditors scored significantly higher than other professionals. This suggests a greater capacity for intellectual curiosity, analytical flexibility, and adaptability—all crucial in navigating evolving risk landscapes and regulatory complexities.

Conscientiousness: Internal auditors also scored higher in this trait, aligning with previous research that links conscientiousness to diligence, reliability, and ethical responsibility—traits essential for audit planning, evidence gathering, and reporting accuracy (Barrick and Mount, 1991).

Extraversion: Contrary to the stereotype of auditors as introverted, internal auditors demonstrated relatively higher levels of assertiveness and energy, supporting effective stakeholder communication, team collaboration, and leadership during audit engagements.

Emotional Stability: Internal auditors showed greater resilience and composure under pressure, which is critical when dealing with complex ethical dilemmas, tight deadlines, or resistance from auditees.

Notably, there was no significant difference in Agreeableness, suggesting that while cooperation and interpersonal harmony are valuable, they are not defining characteristics of internal auditors compared to their peers (van Kuijck and Paresi, 2020).

2.8.1 Implications for Internal Audit Practice

These findings carry important implications for recruitment, training, and performance development within internal audit functions. The elevated levels of openness, conscientiousness, and emotional stability observed among internal auditors suggest that personality profiling could be integrated into recruitment strategies to identify candidates most aligned with the behavioural demands of the role. Furthermore, training programmes might be designed to cultivate relevant traits—such as assertiveness or adaptability—among less experienced auditors.

The results also reinforce the argument that non-technical skills are increasingly critical in internal auditing, particularly as auditors are expected to act as strategic advisors, ethical guardians, and agents of organisational improvement. High levels of conscientiousness and emotional regulation support auditors in maintaining independence and objectivity, while openness and extraversion facilitate proactive engagement with emerging risks and complex stakeholder environments.

2.8.2 Study Limitations and Future Directions

While van Kuijck and Paresi's (2020) findings are compelling, the study's exploratory design and its focus on a Dutch sample limit the generalisability to broader international contexts. Future research could build on these results by employing longitudinal or cross-cultural designs to assess whether similar personality patterns hold among internal auditors in different regulatory and cultural settings.

Nevertheless, the study represents a valuable contribution to the literature by empirically validating the importance of personality traits in the internal audit profession. It supports the view that auditing success is underpinned not only by technical expertise but also by psychological and behavioural competencies that align with the evolving role of internal auditors in governance, risk, and control.

2.9 Ideal Personality Profile for an Auditor according to Literature

In the context of increasing expectations for audit quality, ethical behaviour, and complex risk assessment, there is growing academic interest in identifying the ideal personality profile for auditors. Drawing primarily on the Big Five Personality Traits framework—which categorises personality into Openness to Experience, Conscientiousness, Extraversion, Agreeableness, and Emotional Stability—numerous studies have attempted to define which personality traits are most conducive to effective auditing (McCrae and Costa, 1997; Barrick and Mount, 1991; van Kuijck and Paresi, 2020).

<u>Conscientiousness: The Core Trait of Auditor Effectiveness</u>

Conscientiousness is universally recognised as the most critical trait for auditors. Individuals high in conscientiousness tend to be organised, responsible, detail-oriented, and dependable—attributes that are directly aligned with the tasks of audit documentation, risk assessment, compliance testing, and the enforcement of regulatory standards (Barrick and Mount, 1991; Fanning and Piercey, 2014). Conscientious auditors are also more likely to demonstrate professional scepticism, maintain ethical discipline, and exhibit lower susceptibility to oversight errors.

<u>Emotional Stability: Managing Pressure and Ethical Dilemmas</u>

Emotional Stability (low neuroticism) is another essential trait in the ideal auditor profile. Given the high-pressure environment of auditing—which may involve tight deadlines, ethical dilemmas, and client confrontation—auditors must remain calm, objective, and composed.

Auditors high in emotional stability are better equipped to make rational judgments under stress, resist undue client influence, and maintain professional integrity (Roberts et al., 2006; Nelson and Tan, 2005). Van Kuijck and Paresi (2020) found that internal auditors scored significantly higher in this trait than other professionals, suggesting its importance in audit performance.

Openness to Experience: Supporting Judgement and Adaptability

While not traditionally associated with structured professions like auditing, Openness to Experience has gained recognition as a valuable trait in modern audit contexts. This trait encompasses intellectual curiosity, creativity, and flexibility, all of which are relevant in today's dynamic regulatory environment. Auditors high in openness are more likely to engage in critical thinking, adapt to evolving standards, and apply innovative audit techniques (Heinström, 2005; van Kuijck and Paresi, 2020). This adaptability is particularly useful in areas like forensic audits, IT audits, and the evaluation of emerging risks.

Extraversion: Enhancing Communication and Engagement

Extraversion—especially in the form of assertiveness and energy—can enhance an auditor's effectiveness in roles that require stakeholder interaction, interviewing, and presentation of audit findings. While excessive sociability may hinder objectivity, moderate levels of extraversion contribute to better communication, leadership within audit teams, and greater confidence when addressing challenging issues with clients or auditees (Judge et al., 2002; Oreg and Sverdlik, 2014). Thus, assertiveness, rather than sociability per se, is seen as the beneficial dimension of extraversion for auditors.

Agreeableness: The Need for Balance

Agreeableness, which includes traits like empathy, cooperation, and trust, has a more nuanced role in the auditor profile. On one hand, it supports teamwork, rapport-building, and conflict resolution; on the other, excessive agreeableness may undermine professional scepticism if auditors become too accommodating or hesitant to challenge management (Fanning and Piercey, 2014; Neuman and Wright, 1999). Therefore, the ideal profile includes moderate agreeableness—enough to ensure effective communication, but not at the expense of critical evaluation.

This personality profile aligns with the auditor's evolving role as a communicator, advisor, and ethical gatekeeper, in addition to their traditional function as a compliance enforcer (Goleman, 1995; van Kuijck and Paresi, 2020). Organisations may use these insights to inform recruitment, training, and professional development strategies that prioritise both technical skills and behavioural competencies.

Chapter 3: Methodology

3.1 Introduction

This chapter outlines the methodological framework adopted to examine the relationship between personality traits and auditor effectiveness in Malta. It details the research design, population, sampling strategy, data collection methods, and analysis procedures. The chapter also discusses ethical considerations that guided the study. Each component is structured to ensure transparency, replicability, and alignment with academic standards.

3.2 Research Design and Context

This study employs a quantitative, cross-sectional research design to investigate the relationship between personality traits and internal auditor effectiveness within Malta's financial services sector. Situated within a positivist research paradigm, the study assumes that observable phenomena—such as professional behaviour and performance—can be measured objectively using empirical tools. This approach is appropriate given the study's aim to identify statistically significant relationships between personality dimensions and job effectiveness (Bryman and Bell, 2015; Saunders, Lewis and Thornhill, 2019).

The Personality for Professionals Inventory (PfPI) is used to assess participants across the Big Five personality traits—Openness to Experience, Conscientiousness, Extraversion, Emotional Stability (Neuroticism – reversed), and Agreeableness (John, Naumann and Soto, 2008; McCrae and Costa, 1997). These personality traits form the independent variables, while auditor effectiveness, as measured through structured self-assessments and supervisor evaluations, serves as the dependent variable. The design is correlational rather than causal, meaning it seeks to determine associations between variables without manipulating them or establishing direct cause-and-effect.

Data are collected through a structured survey administered at a single point in time, aligning with a cross-sectional approach. This method is efficient for capturing current behavioural and psychological characteristics, and it is particularly useful for comparing individual differences within a defined population (Creswell and Creswell, 2018).

The research is situated within the Maltese financial services sector, a dynamic and regulated environment that includes banks, insurance companies, investment firms, and regulatory agencies. Auditors in Malta are tasked with upholding corporate governance, ensuring compliance, and evaluating risk management processes in line with national and international standards. This setting is especially relevant for the study due to the increasing emphasis on personal competencies—such as integrity, critical thinking, and emotional intelligence—in high-stakes financial environments (Alzeban and Gwilliam, 2014; McCafferty, 2021).

Focusing on Malta offers the opportunity to generate context-specific insights that may differ from findings in larger or more mature audit markets. Given the limited empirical research on personality traits in the local auditing profession, this study fills an important gap by providing evidence-based recommendations for recruitment, training, and performance management tailored to the Maltese context.

The combination of a quantitative, cross-sectional, correlational design with a focused geographic and professional context provides a structured and robust foundation for exploring how personality traits relate to auditor effectiveness in Malta.

3.3 Population and Sample

The population targeted for this study consists of auditors operating within the Maltese financial services sector, including those affiliated with audit firms and corporate entities. These individuals are responsible for overseeing internal controls, compliance, and risk management processes in various regulated environments.

To identify potential participants, the researcher reviewed the official list of warranted auditors available on the Malta Accountancy Board website. This list served as the primary sampling frame, ensuring that all selected individuals met the minimum professional qualification standards required to practice in Malta. The list was carefully examined in its entirety to extract relevant contact details.

Wherever email addresses were publicly listed—either under individual auditors or their affiliated firms—the researcher contacted the auditors directly or reached out via their respective organisations. This approach allowed for targeted engagement with a qualified population, maximising the likelihood of responses from auditors actively involved in internal audit functions.

The study employed a purposive sampling technique, which is appropriate when selecting participants based on specific professional characteristics relevant to the research objectives

(Saunders, Lewis and Thornhill, 2019). In this case, the inclusion criteria required participants to be warranted auditors with professional experience in auditing. These criteria ensured that respondents had adequate exposure to audit processes and professional responsibilities, thus enabling informed responses.

In addition, the study incorporated stratified sampling by industry sector, allowing for representation across areas such as banking, insurance, investment services, and regulatory bodies. While this sampling strategy does not permit full generalisation to the broader population of auditors in Malta, it enables the collection of data that is both relevant and diverse across institutional contexts (Bryman and Bell, 2015).

The final sample was shaped by auditor availability and willingness to participate, with care taken to include respondents from different organisational backgrounds to enrich the data. This pragmatic, yet structured, approach supports the research's aim to explore meaningful patterns between personality traits and auditor effectiveness in a professional and regulatory context.

3.4 Data Collection Methods

This study used a structured self-administered questionnaire as the primary data collection tool to assess the relationship between auditors' personality traits and their professional effectiveness. The questionnaire was delivered electronically via email to participants identified through the Accountancy Board's list of warranted auditors, using contact details available for either individual auditors or their affiliated organisations.

3.4.1 Data Collection Tool

The questionnaire integrated items from the Personality for Professionals Inventory (PfPI), a validated psychometric instrument developed to assess the Big Five personality traits in occupational settings (John, Naumann and Soto, 2008). The instrument measures five dimensions: Openness to Experience, Conscientiousness, Extraversion, Emotional Stability (reverse of Neuroticism), and Agreeableness. The questionnaire also included a section on self-assessed auditor effectiveness, based on recognised behavioural and performance indicators relevant to internal auditing roles.

All questions were designed using Likert-type scales, allowing for the quantification of both personality characteristics and perceived effectiveness. The format was chosen for its clarity, simplicity, and suitability for statistical analysis.

3.4.2 Data Collection Procedure

Participants were contacted via email and invited to participate voluntarily in the study. The email included a brief introduction to the research, the purpose of the study, assurances of anonymity and confidentiality, and a link to the online survey. Follow-up reminders were sent after one and two weeks to encourage responses. In cases where auditors were part of a firm, the organisation was also contacted to request permission to circulate the questionnaire internally.

Respondents were required to complete the questionnaire independently, without third-party assistance, to ensure the authenticity of responses. Incomplete or partially completed surveys were excluded from the final dataset to maintain data quality.

3.5 Instruments and Measures

The study utilised a structured, self-administered online questionnaire as the main data collection instrument. The questionnaire was designed to gather both background information and psychometric data relevant to the research objectives and was divided into two distinct sections.

Section 1 focused on gathering demographic and professional information, including respondents' age, gender, educational level, years of experience, and current role within their organisation. This section provided important contextual data, enabling a more nuanced interpretation of the personality traits in relation to auditor profiles.

Section 2 contained items adapted from the Personality for Professionals Inventory (PfPI), a psychometrically validated tool based on the Big Five personality framework—comprising Openness to Experience, Conscientiousness, Extraversion, Emotional Stability (reversed Neuroticism), and Agreeableness (McCrae and Costa, 1997; John, Naumann and

Soto, 2008). The PfPI statements were adapted to reflect the auditing context, ensuring relevance to the behaviours and professional demands specific to the field.

Respondents were asked to rate their agreement with various trait-related statements on a five-point Likert scale, indicating the degree to which each statement described their behaviour or mindset in a professional setting. This scaling approach facilitated quantitative analysis and enabled comparisons across individual trait dimensions.

The use of the PfPI ensured strong construct validity, as it is grounded in a widely recognised and empirically supported theoretical framework. Furthermore, the instrument's application in occupational settings reinforces its relevance to the assessment of professional traits within the auditing domain.

Reliability of the personality scales was assessed using Cronbach's alpha, with values of 0.70 or above considered indicative of acceptable internal consistency (Saunders, Lewis and Thornhill, 2019). This analysis confirmed that the instrument reliably measured each of the five personality traits as intended.

To sum up, the questionnaire served as a valid and reliable instrument for capturing both personality characteristics and background details of auditors, forming a solid foundation for the analysis of their relationship with professional effectiveness.

3.6 Data Analysis

Data collected through the online questionnaire were analysed using a combination of Microsoft Excel and IBM SPSS Statistics to ensure accuracy, clarity, and robust statistical interpretation. The analytical process was structured to align with the study's quantitative design and its objective of identifying relationships between personality traits and auditor effectiveness.

Initial demographic data, including variables such as age, gender, level of education, and years of experience, were cleaned and organised in Microsoft Excel. Excel was used to generate descriptive visual outputs such as frequency tables, pie charts, and bar graphs, which provided a clear overview of the respondent profile and supported interpretation of the sample composition.

The main statistical analysis was conducted using SPSS (Statistical Package for the Social Sciences), which enabled advanced data handling and inferential statistical testing. The personality trait scores—calculated based on responses to the PfPI—were coded and aggregated to generate composite scores for each of the Big Five dimensions: Openness, Conscientiousness, Extraversion, Emotional Stability, and Agreeableness.

To assess the internal consistency reliability of the personality scales, Cronbach’s alpha was computed. A threshold of $\alpha \geq 0.70$ was used to confirm acceptable reliability (Saunders, Lewis and Thornhill, 2019). Following reliability testing, descriptive statistics such as means and standard deviations were generated to summarise trait distributions across the sample.

Subsequently, inferential statistical techniques were applied to explore potential relationships between personality traits and self-assessed auditor effectiveness. These included:

- Correlation analysis to identify significant linear associations between individual traits and performance ratings.
- Regression analysis to determine the predictive strength of each personality trait in relation to overall effectiveness scores.

All statistical analyses were performed at a significance level of $p < 0.05$, and the results were interpreted in the context of existing literature on internal auditing and occupational psychology.

This dual-platform analytical approach allowed for the efficient processing of demographic data and the rigorous testing of theoretical relationships, supporting the study's aim of identifying which personality characteristics are most strongly associated with effectiveness in the internal audit profession.

3.7 Ethical Considerations

This study was conducted in accordance with ethical research standards to protect participants' rights, privacy, and well-being. Participation was entirely voluntary, and respondents were informed about the purpose of the study, the nature of their involvement, and their right to withdraw at any time. Informed consent was implied through the act of completing the questionnaire (Bryman and Bell, 2015).

To ensure anonymity and confidentiality, no identifying personal information was collected. Responses were aggregated and analysed without linking data to individual participants. The survey avoided any sensitive or intrusive questions, and all items were neutrally worded using validated scales.

Data protection measures followed GDPR guidelines. All responses were securely stored on password-protected devices and accessible only to the researcher. Data will be retained for a limited period and then permanently deleted, in line with institutional policies (Saunders, Lewis and Thornhill, 2019).

Ethical approval was obtained from the relevant institutional review board (IRB) prior to data collection. The research design was reviewed to ensure compliance with ethical guidelines for studies involving human participants.

3.8 Limitations

One of the main limitations of this study was the difficulty in securing responses from auditors. Despite multiple reminder emails and follow-up efforts—including outreach to both firms and individual auditors via professional networks such as LinkedIn—the response rate remained lower than anticipated. This challenge was compounded by the small size of the internal auditing population in Malta, which naturally limits the potential participant pool.

While the study used purposive and stratified sampling to enhance representativeness, the limited number of completed questionnaires may affect the generalisability of the findings. A larger sample would have allowed for more robust statistical comparisons across demographic or industry subgroups.

Although the responses obtained still offer valuable insights into the relationship between personality traits and auditor effectiveness, these constraints should be considered when interpreting the results and drawing broader conclusions

3.9 Summary

This chapter outlined the methodological framework used to examine the relationship between personality traits and auditor effectiveness in Malta. A quantitative, cross-sectional design was adopted, with data collected through a self-administered online questionnaire. The survey included both demographic questions and items based on the Personality for Professionals Inventory (PfPI). The study employed purposive and stratified sampling, drawing participants from the official list of warranted auditors in Malta. Demographic data were analysed using Excel, while statistical analysis of personality and effectiveness relationships was conducted using SPSS. Ethical guidelines were strictly followed throughout the research process, although the study was limited by a low response rate due to the small population of auditors and difficulty in participant engagement.

Chapter 4: Findings and Analysis

4.1 Introduction

This chapter analyses the findings from 74 questionnaire responses collected from Maltese auditors. It begins with a description of the demographic characteristics of the sample, including age, gender, level of education, years of professional experience, sector of employment, and level of enjoyment in auditing. These variables provide the contextual background for examining the relationship between personality traits and the auditors in Malta.

Following the descriptive analysis, several inferential statistical tests are presented. These include the Kruskal–Wallis H test to examine whether there are statistically significant differences in personality traits across demographic categories, and the Mann–Whitney U test to assess potential gender differences in these traits. A normality test is also conducted to confirm the distribution of the data collected.

The analysis is further expanded using multiple linear regression to evaluate whether demographic variables and personality traits have predictive capacity for specific outcomes. The results, whether statistically significant or not, are discussed in relation to the study's research questions and the existing literature. This provides valuable insight into the link between personality traits and auditors and identifies potential areas where these insights may be applied in professional practice.

The chapter is organised into four main sections: demographic analysis, tests of normality, inferential statistical analysis, and regression analysis.

4.2 Demographics

4.2.1 Demographic Profile of Respondents

This section makes-up of the sample, providing valuable insights into the background characteristics of the participating auditors in Malta. The data comes from the surveys and is summarised using descriptive statistics with visual representations which are provided for clarity.

4.2.2 Age Distribution

The sample comprises of respondents across a wide range of age groups (Figure 1). The largest proportion falls within the 35 to 44 years old category (32.4%), followed closely by the 45 to 54 years old category (22.97%). Younger professional aged 25 to 34 years old, constitute 21.6% of the sample, while those aged 55 years of older represent 14.86%. The smallest representation comes from the 18- to 24-year-old category (8.1%). This distribution suggests that the majority of Maltese auditors in this sample are in their mid to late career stages, which indicates a profession dominated by experienced practitioners.

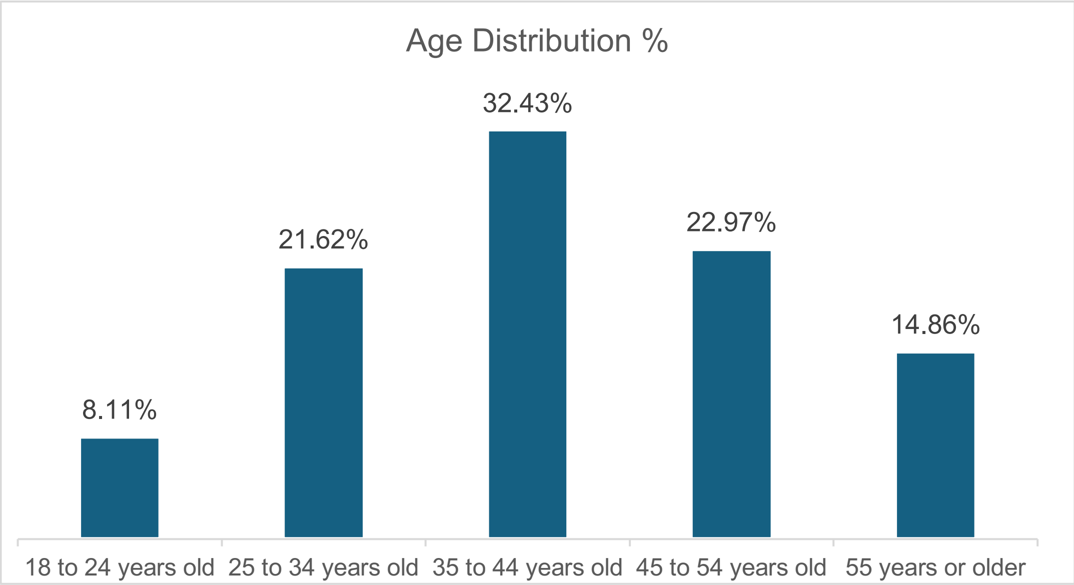

Figure 1 - Age Distribution of Respondents (Source: Excel own compilation)

4.2.3 Gender Distribution

As shown in Figure 2, the gender composition of the sample leans towards female representation, with 58.1% female respondents compared to 41.9% male. This finding is noteworthy in the context of prior literature, which has often document male predominance in accounting-related professions. This relatively higher female representation here could reflect the evolving gender dynamics within the Maltese auditing sector.

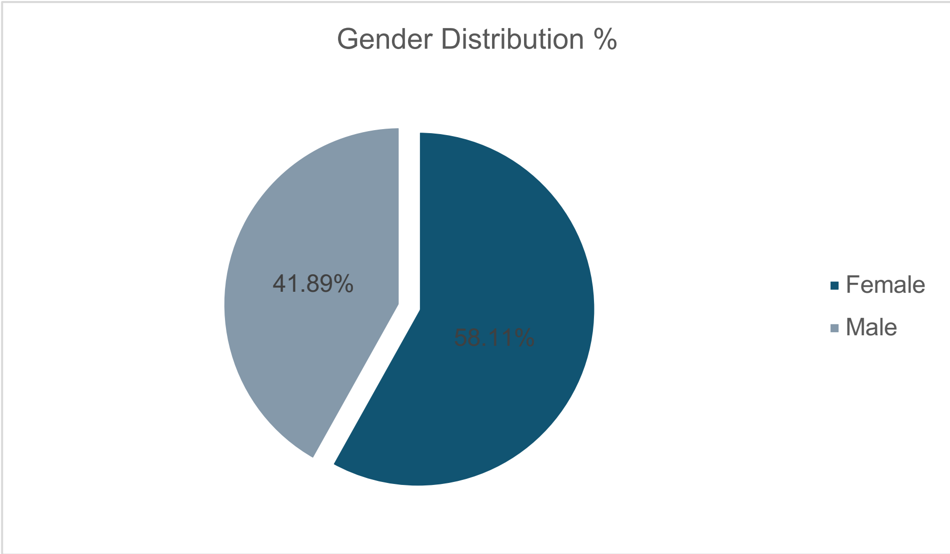

Figure 2 - Gender Distribution of Respondents (Source: Excel own compilation)

4.2.4 Educational Attainment

Figure 3 displays the highest level of education attained by the respondents. The majority held a master's degree (48.65%), followed by bachelor's degree holders 31.08%). Professional certifications such as ACCA, CPA, or CIA were held by 16.2% of participants, while small proportions reported holding Doctorates (2.7%) or Diplomas in accounting/auditing (1.35%).

This high concentration of postgraduate qualifications suggests a highly educated workforce, aligning with global professional requirements for high-level auditing roles.

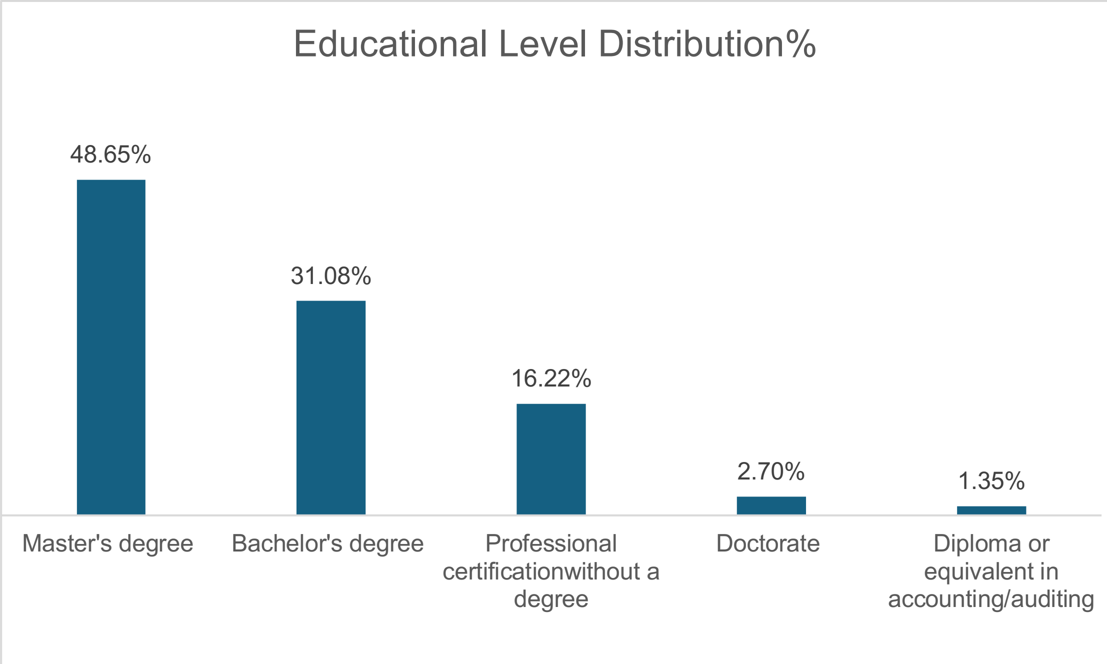

Figure 3 - Education Level Distribution (Source: Excel own compilation)

4.2.5 Years of Experience

The distribution of professional experience (Figure 4) shows that 40.54% of respondents have more than 15 years of experience, indicated a mature professional base. Those with 4 to 7 years (22.97%), and 8 to 15 years (18.92%) of experience also represent substantial proportions. Meanwhile, 1 to 3 years of experience accounts for 16.2%, and less than one year is rare (1.35%).

The predominance of experienced professional supports the idea that auditing in Malta is largely performed by individuals with extensive industry tenure, which has implications for adaptability to emerging practices and regulations.

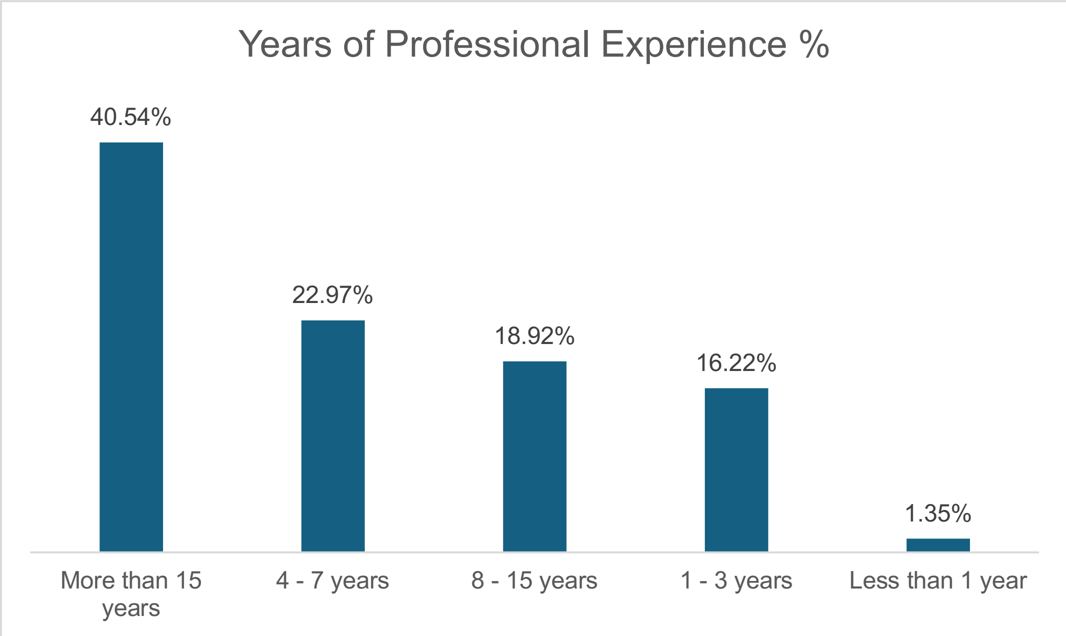

Figure 4 - Years of Professional Experience (Source: Excel own compilation)

4.2.6 Sector of Employment

As shown in Figure 5, more than half of the respondents (52.7%) work in consulting firms, while nearly a third (31.08%) operate in the public sector. Smaller proportions work in the banking sector (9.46%) and in the insurance sector (6.67%).

This distribution suggests a strong concentration of auditors in consulting and public sector roles, which may influence the types of engagements they handle, the regulatory environments they navigate, and the professional skills they develop over time. Such clustering can also shape the professional culture and peer networks withing the Maltese auditing community.

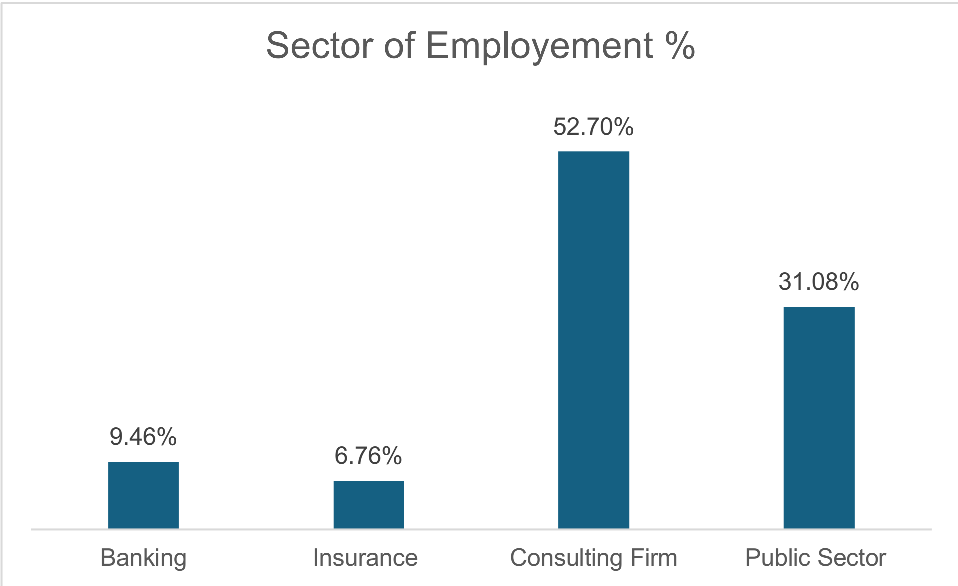

Figure 5 - Sector of Employment (Source: Excel own compilation)

4.2.7 Levels of Enjoyment in Auditing

The survey results (Figure 6) show that 43.24% of respondents state that they generally enjoy auditing but experience some challenges. Almost a third (29.73%) report that they love it and find it highly fulfilling. A smaller proportion (17.57%) feel neutral about their work, indicating that they sometimes question whether auditing is the right career for them. Additionally, 6.76% indicate that they do not enjoy auditing much and consider a career change, while 2.7% explicitly dislike it and want to leave the profession.

This distribution indicates that, although majority of respondents express positive or moderately positive attitudes towards auditing, there remains a notable minority for whom the profession is less satisfying. This pattern provides a foundation for later analysis of whether enjoyment levels relate to specific personality traits.

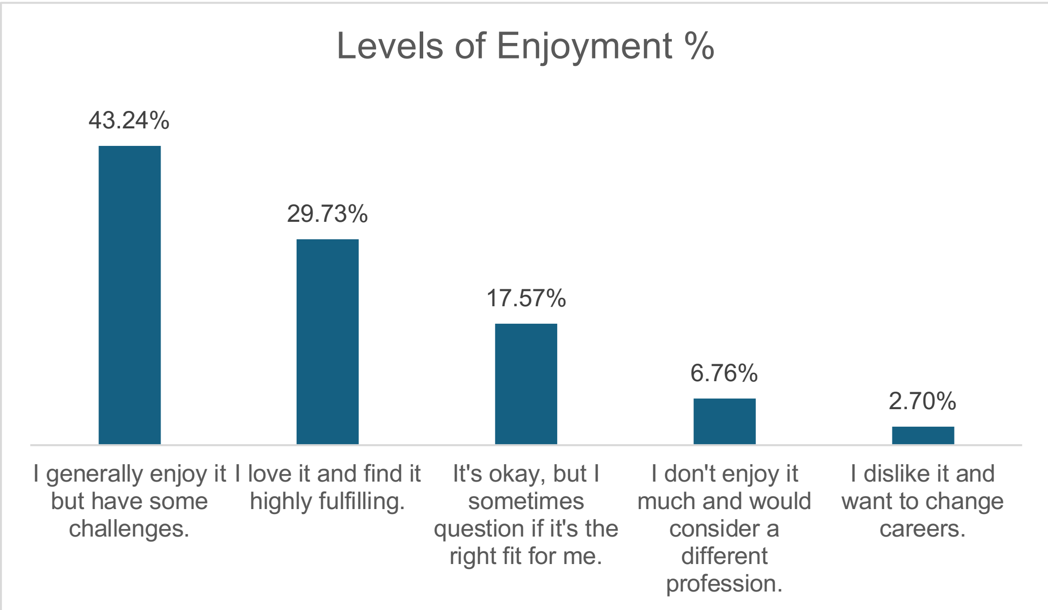

Figure 6 - Levels of Enjoyment in Auditing (Source: Excel own compilation)

4.3 Inferential statistics

4.3.0 Frequency and Distribution of Traits

An examination of the frequency distributions for the Big Five personality traits reveals distinct patterns in how Maltese auditors score on each dimension.

Table 1 – Frequency and Distribution of Traits (Source: SPSS own compilation)

		Total Conscientiousness	Total Openness to Experience	Total Extravesion	Total Agreeableness	Total Neuroticisim (Emotional Stability)
N	**Valid**	74	74	74	74	74
	Missing	0	0	0	0	0
Mean		21.570	20.030	20.700	21.340	19.310
Median		22.000	20.000	21.000	21.000	20.000
Std Deviation		2.695	3.360	2.978	2.686	3.127
Skewness		-1.544	-0.381	-0.835	-0.777	-0.905
Std. Error of Skewness		0.279	0.279	0.279	0.279	0.279
Kurtosis		5.251	-0.262	0.658	2.704	2.119
Std. Error of Kurtosis		0.552	0.552	0.552	0.552	0.552
Range		16	15	14	15	17
Minimum		9	10	11	10	8
Maximum		25	25	25	25	25

Conscientiousness displays a pronounced left skew (skewness < –1), indicating that high scores are more common. This is confirmed by the mean being lower than the median, reflecting a longer tail towards lower scores. The kurtosis value (5.251) is strongly positive, showing a leptokurtic distribution in which most respondents' scores cluster tightly around high values, consistent with a professional population where diligence and reliability are expected norms.

Neuroticism (reported as Emotional Stability when reversed) also exhibits a left skew, suggesting that high Emotional Stability is common in the sample. The mean–median relationship mirrors that of Conscientiousness, with a slightly peaked distribution indicating that a majority of respondents report low levels of emotional volatility.

Openness to Experience records the largest standard deviation (SD = 3.36) among the five traits, signifying greater variability in responses. Its skewness is less extreme than Conscientiousness or Neuroticism, indicating a more balanced distribution between high and low scorers. This pattern suggests that while some auditors embrace novelty and creativity, others maintain a more conventional and structured approach to their work.

Extraversion shows a relatively symmetrical distribution with moderate spread, suggesting no strong bias towards introversion or extroversion in the group. The lack of extreme skewness or kurtosis implies that Maltese auditors vary more evenly in sociability and outgoingness, with both high and low scorers well represented.

Agreeableness demonstrates a mild positive skew, meaning slightly more respondents report moderate to high agreeableness than lower levels. The distribution is relatively flat (platykurtic), indicating a wide spread of scores without heavy clustering around the mean. This suggests a diverse range of interpersonal styles, from highly cooperative and accommodating to more reserved and independent approaches.

Overall, the frequency analysis highlights that high levels of Conscientiousness and Emotional Stability are the most common traits among Maltese auditors, while Openness, Extraversion, and Agreeableness show greater variation, reflecting a more heterogeneous distribution of these personality dimensions.

4.3.1 Tests of Normality

Before conducting non-parametric tests, the normality of the data is assessed, Significance values (Sig.) from the Shapiro-Wilk test indicate whether the data deviate from a normal distribution. A Sig. value below 0.05 suggests significant deviation from normality, whereas values above 0.05 indicate no significant deviation. As seen in the results, the Sig. value for the Big Five personality traits fall below 0.05, confirming that the data are not normally distributed. This finding supports the use of non-parametric statistical methods for the following analyses.

Table 2 - Tests of Normality (Source: SPSS own compilation)

	Kolmogorov-Smirnov *			Shapiro-Wilk		
	Statistic	**df**	**Sig.**	**Statistic**	**df**	**Sig.**
Total Conscientioness	0.121	74	0.009	0.881	74	<0.001
Total Openness to Experience	0.136	74	0.002	0.956	74	0.011
Total Extraversion	0.141	74	<0.001	0.935	74	<0.001
Total Agreeableness	0.177	74	<0.001	0.883	74	<0.001
Total neuroticism (Emotional Stabillity)	0.121	74	0.009	0.942	74	0.002
	*Lilliefors Significance Correction					

4.3.2 Gender Differences in Traits – Mann-Witney U test

The Mann-Whitney U test examines whether there are statistically significant differences in personality traits between male and female respondents. The results show no significant gender differences for any of the Big Five dimensions:

Conscientiousness(p=0.368), Openness to Experience (p=0.585), Extraversion (p=0.791), Agreeableness (p=0.211) and Neuroticism/Emotional Stability (p=0.821).

All p-values excess the significance threshold of 0.05, indicating that personality trait distributions are similar across genders in this sample.

Table 3 - Mann-Whitney U test (Source: SPSS own compilation)

	Null Hypothesis	Test	Sig. a,b	Decision
1	The distribution of Total Conscientiouisness is the same across categories of Gender	Independent-Samples Mann -Whitney U test	0.368	Retain the null hypothesis
2	The distribution of Total Openness to Experience is the same across categories of Gender	Independent-Samples Mann -Whitney U test	0.585	Retain the null hypothesis
3	The distribution of Total Extraversion is the same across categories of Gender	Independent-Samples Mann -Whitney U test	0.791	Retain the null hypothesis
4	The distribution of Total Agreeableness is the same across categories of Gender	Independent-Samples Mann -Whitney U test	0.211	Retain the null hypothesis
5	The distribution of Total Neuroticism (Emotional Stability) is the same across categories of Gender	Independent-Samples Mann -Whitney U test	0.821	Retain the null hypothesis
	a. The significance level is .050			
	b. Asymptotic significance is displayed.			

4.3.3 Education and Traits - Kruskal-Wallis H Test

The Kruskal–Wallis H test assesses whether personality traits differ significantly across levels of education. No significant differences are observed for Conscientiousness ($p = 0.128$), Openness to Experience ($p = 0.278$), Extraversion ($p = 0.270$), or Agreeableness ($p = 0.062$).

However, a statistically significant result is found for Neuroticism/Emotional Stability ($p = 0.021$). This suggests that respondents with higher educational qualifications tend to exhibit greater emotional stability compared to those with lower educational levels.

Table 4 – Education and Traits - Kruskal-Wallis H Test (Source: SPSS own compilation)

	Null Hypothesis	**Test**	**Sig. a,b**	**Decision**
1	The distribution of Total Conscientiouisness is the same across categories of Level of Education	Independent-Samples Kruskal-Wallis test	0.128	Retain the null hypothesis
2	The distribution of Total Openness to Experience is the same across categories of Level of Education	Independent-Samples Kruskal-Wallis test	0.278	Retain the null hypothesis
3	The distribution of Total Extraversion is the same across categories of Level of Education	Independent-Samples Kruskal-Wallis test	0.27	Retain the null hypothesis
4	The distribution of Total Agreebleness is the same across categories of Level of Education	Independent-Samples Kruskal-Wallis test	0.062	Retain the null hypothesis
5	The distribution of Total Neuroticism (Emotional Stability) is the same across categories of Level of Education	Independent-Samples Kruskal-Wallis test	0.021	Reject the null hypothesis
	a. The significance level is .050			
	b. Asymptotic significance is displayed.			

4.3.4 Sector of Employment and Traits – Kruskal-Wallis H Test

No significant differences in personality traits are found across sectors of employment. Conscientiousness (p =0.849), Openness to Experience (p = 0.409), Extraversion (p = 0.727), Agreeableness (p = 0.725), and Neuroticism/Emotional Stability (p = 0.934) all yield p-values above 0.05.

This indicates that sector type does not influence the distribution of personality traits in the sample.

Table 5 - Sector of Employment and Traits - Kruskal-Wallis H (Source: SPSS own compilation)

	Null Hypothesis	**Test**	**Sig. a,b**	**Decision**
1	The distribution of Total Conscientiouisness is the same across categories of Sectors were you Operate	Independent-Samples Kruskal-Wallis test	0.849	Retain the null hypothesis
2	The distribution of Total Openness to Experience is the same across categories of Sectors were you Operate	Independent-Samples Kruskal-Wallis test	0.409	Retain the null hypothesis
3	The distribution of Total Extraversion is the same across categories of Sectors were you Operate	Independent-Samples Kruskal-Wallis test	0.727	Retain the null hypothesis
4	The distribution of Total Agreebleness is the same across categories of Sectors were you Operate	Independent-Samples Kruskal-Wallis test	0.725	Retain the null hypothesis
5	The distribution of Total Neuroticism (Emotional Stability) is the same across categories of Sectors were you Operate	Independent-Samples Kruskal-Wallis test	0.934	Retain the null hypothesis
	a. The significance level is .050			
	b. Asymptotic significance is displayed.			

4.3.5 Years of Experience and Traits – Kruskal-Wallis H Test

The Kruskal–Wallis H test reveals no statistically significant differences in personality traits based on years of professional experience. The p-values for Conscientiousness (p = 0.486), Openness to Experience (p = 0.638), Extraversion (p = 0.778), Agreeableness (p = 0.982), and Neuroticism/Emotional Stability (p = 0.310) are all greater than 0.05.

This suggests that personality traits remain stable across varying levels of work experience.

Table 6 – Years of Experience and Traits – Kruskal-Wallis H Test (Source: SPSS own compilation)

	Null Hypothesis	**Test**	**Sig. a,b**	**Decision**
1	The distribution of Total Conscientiouisness is the same across categories of Years of Experience	Independent-Samples Kruskal-Wallis test	0.486	Retain the null hypothesis
2	The distribution of Total Openness to Experience is the same across categories of Years of Experience	Independent-Samples Kruskal-Wallis test	0.638	Retain the null hypothesis
3	The distribution of Total Extraversion is the same across categories of Years of Experience	Independent-Samples Kruskal-Wallis test	0.778	Retain the null hypothesis
4	The distribution of Total Agreebleness is the same across categories of Years of Experience	Independent-Samples Kruskal-Wallis test	0.982	Retain the null hypothesis
5	The distribution of Total Neuroticism (Emotional Stability) is the same across categories of Years of Experience	Independent-Samples Kruskal-Wallis test	0.31	Retain the null hypothesis
	a. The significance level is .050			
	b. Asymptotic significance is displayed.			

4.3.6 Enjoyment of Auditing and Traits – Kruskal-Wallis H Test

Significant differences in personality traits are observed based on respondents' reported enjoyment of auditing. Conscientiousness (p = 0.014), Extraversion (p = 0.017), and Agreeableness (p = 0.032) differ significantly across enjoyment levels, with higher scores generally associated with greater enjoyment.

Openness to Experience (p = 0.203) and Neuroticism/Emotional Stability (p = 0.142) do not differ significantly by enjoyment levels.

Table 7 - Enjoyment of Auditing and Traits - Kruskal-Wallis H Test (Source: SPSS own compilation)

	Null Hypothesis	Test	Sig. a,b	Decision
1	The distribution of Total Conscientiouisness is the same across categories of Level of Enjoyement	Independent-Samples Kruskal-Wallis test	0.014	Reject the null hypothesis
2	The distribution of Total Openness to Experience is the same across categories of Level of Enjoyement	Independent-Samples Kruskal-Wallis test	0.203	Retain the null hypothesis
3	The distribution of Total Extraversion is the same across categories of Level of Enjoyement	Independent-Samples Kruskal-Wallis test	0.017	Reject the null hypothesis
4	The distribution of Total Agreebleness is the same across categories of Level of Enjoyement	Independent-Samples Kruskal-Wallis test	0.032	Reject the null hypothesis
5	The distribution of Total Neuroticism (Emotional Stability) is the same across categories of Level of Enjoyement	Independent-Samples Kruskal-Wallis test	0.142	Retain the null hypothesis
	a. The significance level is .050			
	b. Asymptotic significance is displayed.			

4.3.7 Correlations Between Traits – Spearman's Rho

Spearman's rho correlation analysis indicates statistically significant positive correlations between all pairs of the Big Five traits ($p < 0.001$). The strongest correlation is between Conscientiousness and Agreeableness ($r = 0.654$), followed by Agreeableness and Extraversion ($r = 0.612$), and Extraversion and Openness to Experience ($r = 0.580$). Even the weakest correlation, between Extraversion and Emotional Stability ($r = 0.418$), is significant.

These results suggest that the Big Five traits tend to co-occur rather than function as isolated characteristics.

Table 8 – Correlations Between Traits – Spearman's Rho (Source: SPSS own compilation)

Trait	Total Conscientiousness	Total Openness to Experience	Total Extraversion	Total Agreeableness	Total Neuroticism (Emotional Stability)
Total Conscientiousness	1	0.523	0.512	0.654	0.46
Total Openness to Experience	0.523	1	0.58	0.54	0.464
Total Extraversion	0.512	0.58	1	0.612	0.418
Total Agreeableness	0.654	0.54	0.612	1	0.526
Total Neuroticism (Emotional Stability)	0.46	0.464	0.418	0.526	1

4.4 Regression Analysis

Multiple linear regression models are applied to examine the extent to which demographic factors predict each of the Big Five personality traits. The independent variables included in each model are age, gender, years of professional experience, and level of education. Separate regression models are conducted for Conscientiousness, Openness to Experience, Extraversion, Agreeableness, and Neuroticism (Emotional Stability).

4.4.1 Conscientiousness

The regression model for Conscientiousness produces a relatively low coefficient of determination (R^2), suggesting that the combination of demographic variables explains a minor proportion of the variance in scores for this trait. Among the predictors, age emerges as the only statistically significant variable. The positive regression coefficient indicates that older respondents tend to score higher on Conscientiousness, suggesting that maturity and accumulated life experiences may reinforce behaviours such as organisation, diligence, and reliability. Gender, education level, and years of professional experience do not display significant relationships with Conscientiousness. This stability across educational and experiential categories implies that the strong work ethic associated with high Conscientiousness may be a more inherent personal characteristic, refined over time but not directly dependent on formal qualifications or length of career.

Table 9 - Conscientiousness and Demographics (Source: SPSS own compilation)

Model Summary					
Model	**R**	**R Square**			
1	.313[a]	0.098			
a. Predictors:(Constant), Years of Experience, Level of Education, Gender, Age					
Model	**Unstandardised B**	**Coefficients Std. Error**	**Standardised Coefficients Beta**	**t**	**Sig.**
(Constant)	20.905	1.547		13.516	<0.001
Age	0.75	0.335	0.325	2.237	0.028
Gender	-1.035	0.672	-0.191	-1.542	0.128
Level of Education	0.152	0.295	0.059	0.516	0.608
Years of Experience	-0.18	0.343	-0.079	-0.524	0.602
a. Dependant Variable: Total Conscientiousness					

4.4.2 Openness to Experience

In the regression model for Openness to Experience, age again emerges as the only statistically significant predictor. The negative coefficient suggests that as age increases, scores on Openness to Experience tend to decrease slightly. This may reflect a shift towards more established routines and a reduced inclination towards novelty and experimentation among older auditors. However, the relationship is modest, and substantial variation in openness is present across all age groups. Gender, education, and years of professional experience do not significantly contribute to predicting Openness, indicating that curiosity, creativity, and receptiveness to new ideas are distributed relatively evenly across these demographic categories.

Table 10 - Openness to Experience and Demographics (Source: SPSS own compilation)

Model Summary					
Model	**R**	**R Square**			
1	.323a	0.104			
a. Predictors:(Constant), Years of Experience, Level of Education, Gender, Age					
Model	**Unstandardised B**	**Coefficients Std. Error**	**Standardised Coefficients Beta**	**t**	**Sig.**
(Constant)	18.16	1.921		9.453	<0.001
Age	0.948	0.416	0.329	2.277	0.026
Gender	-0.971	0.834	-0.144	-1.164	0.248
Level of Education	0.411	0.366	0.129	1.123	0.265
Years of Experience	-0.254	0.426	-0.089	-0.597	0.552
a. Dependant Variable: Total Openness to Experience					

4.4.3 Extraversion

The regression model for Extraversion does not identify any statistically significant predictors, although age approaches borderline significance, with younger respondents tending to report higher Extraversion scores. This suggests that sociability, assertiveness, and outgoingness may be slightly more common in younger auditors, possibly reflecting generational differences in communication styles or comfort with networking. Nevertheless, because the relationship does not meet the conventional significance threshold, the evidence remains tentative. Gender, education, and years of experience do not significantly influence Extraversion levels in the sample, highlighting that interpersonal engagement styles vary widely regardless of demographic background.

Table 11- Extraversion and Demographics (Source: SPSS own compilation)

Model Summary					
Model	**R**	**R Square**			
1	.243[a]	0.059			
a. Predictors:(Constant), Years of Experience, Level of Education, Gender, Age					
Model	**Unstandardised B**	**Coefficients Std. Error**	**Standardised Coefficients Beta**	**t**	**Sig.**
(Constant)	20.666	1.745		11.839	<0.001
Age	0.697	0.378	0.273	1.843	0.07
Gender	-0.264	0.758	-0.044	-0.348	0.729
Level of Education	0.15	0.333	0.053	0.45	0.654
Years of Experience	-0.585	0.387	-0.232	-1.514	0.134
a. Dependant Variable: Total Extraversion					

4.4.4 Agreeableness

The regression analysis for Agreeableness identifies gender as the only statistically significant predictor. Female respondents score marginally higher than male respondents, indicating a tendency towards greater empathy, cooperation, and interpersonal sensitivity among women in the sample. While the effect size is modest, this finding aligns with some prior research suggesting that women in professional contexts often score higher on Agreeableness-related behaviours. Age, education, and years of professional experience are not significant predictors, suggesting that interpersonal warmth and cooperativeness are not strongly shaped by career length or formal education in this sample.

Table 12 - Agreeableness and Demographics (Source: SPSS own compilation)

Model Summary					
Model	**R**	**R Square**			
1	.288[a]	0.083			
a. Predictors:(Constant), Years of Experience, Level of Education, Gender, Age					
Model	**Unstandardised B**	**Coefficients Std. Error**	**Standardised Coefficients Beta**	**t**	**Sig.**
(Constant)	21.254	1.554		13.677	<0.001
Age	0.517	0.337	0.224	1.534	0.130
Gender	-1.317	0.675	-0.244	-1.953	0.055
Level of Education	0.167	0.296	0.065	0.562	0.576
Years of Experience	-0.045	0.344	-0.020	-0.131	0.896
a. Dependant Variable: Total Agreeableness					

4.4.5 Neuroticism (Emotional Stability)

For Neuroticism (reversed to reflect Emotional Stability), age again approaches statistical significance, with older respondents tending to report greater Emotional Stability. This trend may indicate that life and career experiences contribute to enhanced resilience and emotional regulation over time. Although the p-value is slightly above the conventional threshold, the direction of the relationship is consistent with developmental theories that link age with improved emotional control. Gender, education, and years of experience are not significant predictors, suggesting that Emotional Stability is broadly distributed across these categories.

Table 13 - Neuroticism (Emotional Stability) and Demographics (Source: SPSS own compilation)

Model Summary					
Model	**R**	**R Square**			
1	.303[a]	0.092			
a. Predictors:(Constant), Years of Experience, Level of Education, Gender, Age					
Model	**Unstandardised B**	**Coefficients Std. Error**	**Standardised Coefficients Beta**	**t**	**Sig.**
(Constant)	17.224	1.801		9.564	<0.001
Age	0.724	0.390	0.270	1.855	0.068
Gender	-0.845	0.782	-0.134	-1.080	0.284
Level of Education	0.105	0.343	0.035	0.306	0.760
Years of Experience	0.181	0.399	0.068	0.455	0.651
a. Dependant Variable: Total Neuroticism (Emotional Stability)					

4.4.6 All Traits Compared to Level of Enjoyment

A multiple regression analysis is conducted to examine whether the Big Five personality traits predict auditors' enjoyment of auditing. The model includes Conscientiousness, Openness to Experience, Extraversion, Agreeableness, and Neuroticism (Emotional Stability) as predictors, with level of enjoyment as the dependent variable. The model summary shows an R = .230 and $R^2 = .053$, which indicates that the five traits together explain only 5.3% of the variance in enjoyment levels. This proportion is very small, suggesting that enjoyment of auditing is largely independent of personality traits.

The coefficients further confirm the lack of predictive power, as none of the predictors reach statistical significance (all $p > .05$). Conscientiousness ($B = –0.048$, $p = .469$) shows a small, non-significant negative effect, Openness to Experience (B = 0.001, p = .987) shows virtually no relationship, Extraversion (B = 0.025, p = .666) shows a weak, non-significant positive association, Agreeableness (B = –0.034, p = .657) shows a small, non-significant negative effect, and Neuroticism/Emotional Stability (B = –0.029, p = .564) shows no meaningful influence. The constant term (B = 3.893, p < .001) is statistically significant, representing the baseline level of enjoyment independent of personality traits.

Overall, these results indicate that auditors' enjoyment of their profession is not significantly shaped by personality traits. Although traits such as Conscientiousness or Extraversion might be expected to influence enjoyment, the analysis shows that other factors—such as job role, organisational culture, workload, or career motivations—are likely to play a much stronger role in determining whether an individual enjoys auditing.

Table 14 - All the Traits and Enjoyment (Source: SPSS Own Compilation)

Model Summary					
Model	**R**	**R Square**			
1	.230[a]	0.053			
a. Predictors:(Constant), Total Neuroticism (Emotional Stability), Total Extraversion, Total Conscientiousness, Total Openness to Experience, Total Agreeableness					
Model	**Unstandardised B**	**Coefficients Std. Error**	**Standardised Coefficients Beta**	**t**	**Sig.**
(Constant)	3.893	1.041		3.739	<0.001
Total Conscientiousness	-0.048	0.066	-0.131	-0.727	0.469
Total Openness to Experience	0.001	0.049	0.003	0.017	0.987
Total Extraversion	0.025	0.057	0.730	0.434	0.666
Total Agreeableness	-0.034	0.076	-0.092	-0.446	0.657
Total Neuroticism (Emotional Stability)	-0.029	0.049	-0.090	-0.580	0.564
a. Dependant Variable: Level of Enjoyment					

4.5 Discussion

4.5.1 Introduction to the discussion

The findings presented in the previous section highlight several key trends that merit further discussion. In this section, these results are interpreted considering the original research questions and compared with existing studies, with particular attention to their theoretical and practical significance.

4.5.2 RQ1 - In what ways do the character attributes of Malta's auditors correspond with the ideal characteristics found in global research?

The personality profile of Maltese auditors is characterised by very high Conscientiousness (skewness = –1.544; kurtosis = 5.251), high Emotional Stability (skewness = –0.905), average-to-high Openness with wide variability (SD = 3.36), and moderate Extraversion and Agreeableness with relatively balanced distributions. These results converge strongly with international evidence identifying Conscientiousness as the most critical predictor of audit quality (Barrick & Mount, 1991; Fanning & Piercey, 2014) and Emotional Stability as a foundation for sound judgement under pressure (Nelson & Tan, 2005; Roberts et al., 2006). The clustering of these traits at the upper end of the spectrum is even more pronounced than typically reported in larger jurisdictions, which may reflect the heightened reputational and regulatory pressures of Malta’s smaller audit market.

The wide spread of Openness highlights heterogeneity: while some auditors embrace novelty and creativity, others adopt more conventional approaches. This balance is consistent with earlier studies emphasising adaptability and problem-solving as valuable but not universally distributed (Heinström, 2005; van Kuijck & Paresi, 2020). Recent research adds further nuance: Oktafiana & Chariri (2025) show that Openness, alongside the other Big Five traits, strengthens auditors' fraud detection abilities, particularly when combined with digital forensic techniques, suggesting that the variability found in Malta could support a mix of innovation and rigour.

The moderate Extraversion and Agreeableness observed are in line with research showing that measured sociability and collaboration aid communication and teamwork but must be balanced to preserve independence and scepticism (Judge et al., 2002; Neuman & Wright, 1999; Oreg & Sverdlik, 2014). This is reinforced by Chen, Wang, & Liu (2023), who found that Extraversion improves audit quality only when coupled with professional scepticism, and by Abbas (2024), who linked Conscientiousness, Agreeableness, and Openness positively to sceptical judgement, while higher Neuroticism weakened audit quality. These findings mirror the Maltese data, where moderate Agreeableness and balanced Extraversion indicate auditors who can work cooperatively while retaining professional scepticism.

The inferential results further strengthen this picture. Correlation analysis showed all traits were positively and significantly interrelated (e.g., Conscientiousness–Agreeableness, $r = .654$; Extraversion–Openness, $r = .580$; all $p < .001$), suggesting that desirable traits tend to co-occur rather than operate in isolation. This resonates with Asare et al. (2024), who observed increasing homogeneity of personality profiles among auditors working within similar firm contexts and experience levels. In Malta, such homogeneity may explain the strong clustering of Conscientiousness and Emotional Stability.

Finally, the results indicate that enjoyment of auditing was significantly higher among those with greater Conscientiousness ($p = .014$), Extraversion ($p = .017$), and Agreeableness ($p = .032$). Yet, regression analysis confirmed that personality traits together explained only 5.3% of the variance in enjoyment ($R^2 = .053$), a finding consistent with Treviño’s (1986) interactionist perspective. This also reflects Apriliyani et al. (2025), who argue that professional attributes such as education, certification, and technical competence play a stronger role than traits alone in shaping professional outcomes.

The Maltese auditor profile—diligent, resilient, adaptable, moderately sociable, and balanced in cooperation—confirms the “ideal spectrum” identified in both classical and recent research (Barrick & Mount, 1991; Nelson & Tan, 2005; Judge et al., 2002; Fanning & Piercey, 2014; Chen et al., 2023; Oktafiana & Chariri, 2025). However, the inferential evidence shows that while traits co-occur and align closely with global benchmarks, their influence on professional satisfaction remains limited, pointing to the importance of contextual factors such as organisational culture, workload, and regulatory environment. This integrated perspective suggests that personality provides the psychological foundation for audit effectiveness, but its impact is amplified when combined with professional training, technology, and firm-level supports.

4.5.3 RQ2 - How do demographics impact the personality traits of auditors?

The analysis shows that demographic variables exert only a limited influence on the personality traits of Maltese auditors. The Mann–Whitney U test revealed no significant gender differences across any of the Big Five traits (Conscientiousness $p = .368$; Openness $p = .585$; Extraversion $p = .791$; Agreeableness $p = .211$; Emotional Stability $p = .821$), indicating that male and female auditors display broadly similar dispositional profiles. Education exerted a more nuanced effect: while no significant differences emerged for Conscientiousness, Openness, Extraversion, or Agreeableness (all $p > .05$), auditors with higher qualifications reported significantly greater Emotional Stability ($p = .021$). In contrast, no significant differences were identified across sector of employment (consulting, public, banking, insurance) or years of experience (all $p > .05$), reinforcing the impression that personality traits are relatively stable across these categories.

Regression models confirmed the small demographic footprint but highlighted age as the most consistent predictor. Older auditors scored significantly higher on Conscientiousness ($B = 0.75$, $p = .028$; $R^2 = .098$) and Openness ($B = 0.948$, $p = .026$; $R^2 = .104$), with age effects approaching significance for Extraversion ($p = .070$; $R^2 = .059$) and Emotional Stability ($p = .068$; $R^2 = .092$). Gender also approached significance for Agreeableness ($p = .055$; $R^2 = .083$), with women scoring marginally higher. Taken together, the regression models accounted for only a modest share of the variance (around 6–10%), underscoring the relative stability of personality traits across demographic categories.

These findings broadly align with international research. Longitudinal studies consistently show age-related increases in Conscientiousness and Emotional Stability across the lifespan (Roberts et al., 2006; Soto & John, 2012). The trend towards slightly higher Agreeableness among women also echoes prior evidence in personality psychology (Costa et al., 2001). Education-related differences in Emotional Stability are consistent with studies suggesting that advanced education may enhance coping resources and resilience (Chamorro-Premuzic & Furnham, 2006). Conversely, the lack of significant effects for sector of employment and years of experience supports the argument that professional contexts influence performance more through situational demands than through changes in underlying traits (Judge & Zapata, 2015).

Recent evidence further reinforces this interpretation. Asare et al. (2024) demonstrate that personality profiles among auditors tend to converge within firm types and across levels of experience, producing notable homogeneity in traits such as Conscientiousness and Extraversion. This echoes the present finding that neither sector nor years of experience differentiated Maltese auditors' traits. In a small and tightly networked professional environment such as Malta, this convergence may be even more pronounced, helping explain the clustering observed in Conscientiousness and Emotional Stability.

Demographic factors appear to have minimal but notable effects on Maltese auditors' traits. Age emerges as the strongest influence, associated with greater diligence and emotional resilience, while education contributes modestly to emotional stability and gender may play a small role in Agreeableness. However, the overall predictive power of demographics remains weak, suggesting that organisational culture, training, and professional norms exert a stronger influence than background variables. This reinforces the broader conclusion that while demographics shape traits to some degree, the core dispositions underpinning audit quality are largely consistent across groups and contexts.

4.5.4 RQ3 - Does the level of enjoyment have an impact on the auditor's personality traits?

The analysis indicates that the level of enjoyment in auditing is differentially associated with specific personality traits. The Kruskal–Wallis H tests revealed significant differences across enjoyment groups for Conscientiousness ($p = .014$), Extraversion ($p = .017$), and Agreeableness ($p = .032$), with higher scores on these traits linked to greater enjoyment. In contrast, Openness to Experience ($p = .203$) and Emotional Stability ($p = .142$) did not vary significantly by enjoyment levels. These findings suggest that auditors who are more diligent, sociable, and cooperative tend to derive greater satisfaction from their work, while creativity and resilience do not appear to play a decisive role in shaping enjoyment.

However, regression analysis demonstrated that personality traits collectively explain only a small proportion of variance in enjoyment levels ($R^2 = .053$), with none of the Big Five traits reaching statistical significance as predictors. This indicates that while certain traits are associated with enjoyment at a descriptive level, they are not sufficient to predict professional fulfilment in a robust way. Instead, enjoyment is more strongly influenced by contextual and situational factors such as organisational culture, workload, and opportunities for career development. These results align with international research on job satisfaction and personality.

Conscientiousness is consistently associated with higher satisfaction, as conscientious individuals approach tasks with diligence and persistence, which enhances both performance and fulfilment (Barrick et al., 2001; Judge et al., 2002). Extraversion has also been linked to positive affect and satisfaction at work, reflecting the role of sociability and assertiveness in fostering engagement (Connolly & Viswesvaran, 2000). Similarly, Agreeableness is associated with harmonious interpersonal relationships and teamwork, which contribute positively to job satisfaction (Mount et al., 2006). The absence of significant relationships for Openness and Emotional Stability is also consistent with the literature, where their effects on satisfaction are weaker and less consistent (Judge et al., 2002).

More recent studies refine this understanding by highlighting the interaction between traits and professional context. Chen, Wang, and Liu (2023) emphasise that Extraversion enhances audit quality only when moderated by professional scepticism, suggesting that traits alone do not guarantee positive outcomes without situational alignment. Similarly, Apriliyani et al. (2025) argue that professional attributes such as certification, technical expertise, and experience may outweigh personality traits in determining both audit performance and work satisfaction. This interpretation resonates with the Maltese findings: while auditors high in Conscientiousness, Extraversion, and Agreeableness tend to report greater enjoyment, the overall weak predictive capacity of traits points to the greater importance of organisational and structural factors.

The evidence suggests that auditors who are diligent, sociable, and cooperative are more likely to enjoy their work. Yet personality traits alone do not determine professional fulfilment. Enjoyment of auditing is shaped primarily by interactionist factors—the interplay between personal dispositions and situational conditions (Treviño, 1986). This implies that enhancing auditors’ satisfaction depends less on selecting individuals with “ideal” traits and more on fostering organisational environments that support engagement, manage workload effectively, and provide meaningful career development opportunities.

4.5.5 RQ4 - How can insights into personality traits be used to enhance the recruitment, development, and performance evaluation of auditors in Malta?

The findings of this study highlight that Maltese auditors exhibit a distinctive personality profile characterised by very high Conscientiousness, high Emotional Stability, moderate Extraversion and Agreeableness, and variable Openness to Experience. These results have clear implications for recruitment, professional development, and performance evaluation within the Maltese auditing profession.

2.5.5.1 Recruitment

The strong clustering of Conscientiousness and Emotional Stability supports the integration of personality assessment into recruitment processes. Candidates who display high levels of diligence, organisation, and resilience are most likely to meet the ethical and procedural demands of auditing. This aligns with established evidence that Conscientiousness is the most robust predictor of job performance across professions (Barrick & Mount, 1991) and specifically enhances audit quality through greater diligence and reliability (Fanning & Piercey, 2014). Similarly, Emotional Stability underpins sound judgement under pressure (Nelson & Tan, 2005; Roberts et al., 2006). More recent research supports this application: Abbas (2024) links Conscientiousness and Openness to professional scepticism, while Apriliyani et al. (2025) caution that personality alone is insufficient—professional qualifications and technical expertise are equally vital in predicting audit quality.

In practice, Maltese audit firms could integrate personality assessment by incorporating psychometric screening tools (e.g., Big Five inventories) alongside technical testing. Structured interview questions might further probe for personality-linked behaviours, such as organisation under pressure (Conscientiousness) or managing disagreement constructively (Agreeableness). While very high Conscientiousness is already the norm, firms may also seek candidates with higher Openness to broaden their capacity for innovation—particularly in areas such as fraud investigation or the adoption of new digital audit tools.

4.5.5.2 Professional Development

The heterogeneity observed in Openness suggests that some auditors readily embrace innovation, while others rely on more conventional approaches. Tailored professional development can therefore be designed to encourage creativity and adaptability where it is less prominent, without undermining procedural rigour. Similarly, auditors with lower Extraversion may benefit from training in communication, presentations, and negotiation, ensuring that technically competent but less outgoing auditors are not disadvantaged in career progression.

For those with lower Emotional Stability, resilience training and stress management workshops could help strengthen coping skills during deadline-intensive periods. These recommendations are consistent with international evidence emphasising that development programmes are most effective when they target specific personality-linked needs (Judge et al., 2002; Mount et al., 2006).

Practical applications include innovation labs or workshops where auditors can experiment with emerging audit technologies, thereby increasing comfort with change and strengthening Openness. Mentorship programmes could pair junior auditors lower in Agreeableness with more collaborative seniors, striking a balance between cooperation and professional scepticism. Recent studies support this integration of traits with contextual supports: Oktafiana & Chariri (2025) demonstrate that traits such as Openness and Conscientiousness are more effective in fraud detection when paired with digital forensic tools, suggesting that training programmes should deliberately combine personality development with technological upskilling.

4.5.5.3 Performance Evaluation

Traditionally, performance evaluation in auditing has focused on technical competence and compliance. However, incorporating behavioural dimensions linked to personality could enrich this process. For example, evaluators could look for evidence of Conscientiousness in timely and complete work papers, Agreeableness in collaborative engagements that nonetheless retain scepticism, and Emotional Stability in composure under time pressure. While Extraversion and Openness may not be universally required, moderate levels of these traits can enhance adaptability and judgement. Recent findings by Chen, Wang, & Liu (2023) reinforce this balance, showing that Extraversion enhances audit quality only when moderated by professional scepticism. This suggests that performance evaluations should not reward traits in isolation but instead assess how they interact with professional judgement and contextual demands.

In Malta, appraisal systems could therefore be expanded to include trait-linked behavioural indicators such as:

- *"Consistently submits high-quality work within deadlines"* (Conscientiousness).
- *"Maintains professional scepticism while collaborating with colleagues and clients"* (Agreeableness).
- *"Remains composed and makes sound judgements under pressure"* (Emotional Stability).

Promotional decisions could also weigh these behavioural competencies explicitly alongside technical competence. For example, a candidate for managerial promotion might demonstrate high Conscientiousness and Emotional Stability but should also show sufficient Extraversion to lead teams effectively and communicate with clients.

Ultimately, the integration of personality insights into recruitment, development, and performance evaluation provides an opportunity to strengthen audit quality in Malta. Classic studies establish that diligence, resilience, and interpersonal cooperation are vital for professional effectiveness (Barrick & Mount, 1991; Judge et al., 2002; Fanning & Piercey, 2014), and more recent research demonstrates that these traits achieve their full impact when supported by qualifications, organisational conditions, and technological tools (Chen et al., 2023; Asare et al., 2024; Oktafiana & Chariri, 2025; Apriliyani et al., 2025). In practical terms, Maltese audit firms could adopt personality-based recruitment tools, deliver targeted training in resilience and communication, and enrich performance evaluation frameworks with trait-linked behavioural indicators. At a sectoral level, the Malta Institute of Accountants or the Accountancy Board of Malta could also encourage the development of standardised behavioural frameworks to support consistency across firms. These steps would ensure that auditors are not only technically skilled but also psychologically equipped to sustain audit quality in an evolving professional landscape.

4.5.6 Summary of Discussion

Overall, this study shows that Maltese auditors generally reflect the personality traits most strongly associated with audit effectiveness, particularly high Conscientiousness and Emotional Stability. While demographics play only a minor role, enjoyment of auditing is shaped more by contextual and organisational factors than by personality alone. These findings highlight the importance of considering both individual dispositions and workplace conditions in strengthening the profession. The next chapter brings these insights together to present the overall conclusions and implications of the study.

Chapter 5: Conclusion

5.1 Summary of the Study

This dissertation set out to examine the personality traits of auditors in Malta and their relationship with demographic factors and professional enjoyment. Guided by the Big Five personality framework, the study aimed to determine how Maltese auditors align with traits identified in international research as essential for audit effectiveness, whether demographic variables influence these traits, and how personality relates to auditors' enjoyment of their profession. A further objective was to explore how insights into personality traits can inform recruitment, professional development, and performance evaluation within the Maltese auditing sector, thereby offering practical recommendations for both firms and regulators.

To address these objectives, data were collected through a questionnaire survey completed by 74 auditors. The study combined descriptive statistics, non-parametric tests, correlation analyses, and regression models to provide both an overview of trait distributions and a deeper analysis of the predictors of variation. This mixed approach ensured that the findings not only identified broad patterns but also tested for significant relationships and explanatory power, thereby offering a robust examination of the research questions.

The results revealed that Maltese auditors display very high Conscientiousness and high Emotional Stability, alongside balanced levels of Openness, Extraversion, and Agreeableness. This profile closely mirrors the international literature on the "ideal auditor," reinforcing the view that diligence, resilience, and measured sociability are central to audit effectiveness. Demographic factors were found to exert only limited influence: while age, education, and gender showed modest associations with certain traits, sector of employment and years of experience did not. Importantly, although auditors who reported greater enjoyment of their profession tended to score higher on Conscientiousness, Extraversion, and Agreeableness, the regression results indicated that personality traits collectively explained only a very small proportion of the variation in enjoyment. This suggests that organisational and contextual factors—such as workload management, career opportunities, and firm culture—play a much greater role in shaping job satisfaction than personality alone.

Taken together, these findings confirm that personality traits provide a strong psychological foundation for audit quality but are not in themselves sufficient to ensure professional fulfilment. They demonstrate that while individual dispositions contribute to auditors' effectiveness and preferences, job satisfaction and long-term retention are more heavily determined by the interaction of personal traits with organisational conditions. In doing so, the study makes a valuable contribution by filling a research gap in the Maltese context, aligning the local auditor profile with global benchmarks, and highlighting the importance of workplace factors in sustaining both performance and enjoyment. These insights have significant implications for recruitment, training, and evaluation practices in Malta and contribute to the broader international discourse on the intersection of personality and professional practice

5.2 Recommendations

Based on the findings of this study, several recommendations can be made to strengthen recruitment, professional development, and performance evaluation in the Maltese auditing sector. These recommendations are not intended to replace existing practices but to complement them by integrating insights from personality research while recognising the significant role of organisational and contextual factors in shaping auditors' experiences.

In the area of recruitment, the study highlights the importance of Conscientiousness and Emotional Stability, traits which emerged as particularly strong among Maltese auditors, and which international research consistently associates with audit quality and reliability. Incorporating personality assessments, such as Big Five inventories, into recruitment processes could therefore provide firms with a structured means of identifying candidates with these desirable traits. However, such tools should complement rather than replace traditional measures of competence. Over-reliance on personality tests could risk overlooking the critical importance of professional qualifications, technical knowledge, and ethical standards. A balanced approach would ensure that firms recruit individuals who are both professionally competent and personally suited to the demands of auditing. At the same time, given the weak predictive link between personality and enjoyment found in this study, recruitment efforts should also consider how workplace conditions and career pathways can sustain engagement over time.

Professional development represents another area where the findings have practical relevance. The variability observed in traits such as Openness and Extraversion suggests that auditors have differing capacities for adaptability, innovation, and interpersonal engagement. Tailored training programmes can help to address these differences. For example, auditors with lower levels of Extraversion may benefit from workshops in communication and client-facing skills, while those who score lower on Openness may require structured opportunities to engage with innovation and problem-solving in a safe and supportive environment. Likewise, auditors with lower Emotional Stability could benefit from resilience training and stress management programmes designed to mitigate the high-pressure nature of the profession. Mentorship schemes also offer a practical means of reinforcing positive traits, with experienced auditors providing guidance and modelling behaviours such as diligence, perseverance, and composure.

Performance evaluation frameworks could also be expanded to capture behavioural dimensions linked to personality traits. While current systems often focus heavily on technical competence and compliance, this study suggests that broader behavioural indicators—such as diligence, teamwork, and the ability to remain composed under pressure—are equally relevant for assessing effectiveness. Incorporating such measures would provide a more holistic view of auditors' performance. Multi-source feedback, including 360-degree evaluation mechanisms, could further enhance this process by capturing perspectives on interpersonal skills, leadership potential, and client relationships that may not be evident in purely technical reviews. At the same time, it is important that evaluation systems recognise and value diversity in personality traits, as different interpersonal styles and problem-solving approaches can contribute to richer team dynamics and innovative thinking within audit firms.

Finally, at the organisational level, firms should prioritise cultivating supportive workplace environments. Since this study found that enjoyment of auditing is influenced more strongly by contextual factors than by personality traits, investing in organisational culture and sustainable working practices is essential. Managing workload, providing flexible arrangements where possible, and offering clear pathways for career progression can significantly enhance both job satisfaction and long-term retention. Beyond the firm level, professional bodies such as the Malta Institute of Accountants or the Accountancy Board of Malta could play an important role by promoting guidelines and training frameworks that integrate both technical and behavioural competencies. Such sector-wide initiatives would encourage consistency across firms and strengthen the collective capacity of the Maltese auditing profession.

Taken together, these recommendations emphasise the need for a balanced approach. While personality assessments and trait-linked training have the potential to enhance recruitment, development, and evaluation, they should be embedded within organisational systems that address workload, culture, and career opportunities. By combining insights from psychology with structural supports, the Maltese auditing profession can strengthen both individual effectiveness and collective resilience in an increasingly complex and demanding professional environment.

5.3. Future Work

While this study provides important insights into the personality traits of Maltese auditors and their relationship with demographic factors and professional enjoyment, it also reveals several avenues for future research. One of the clearest limitations of this dissertation lies in its relatively small sample size of 74 respondents. Although the findings offer a meaningful snapshot of the Maltese auditing profession, expanding the sample to include a larger number of auditors across a wider range of firms and industries would improve the generalisability of results. A larger dataset would also allow for more fine-grained subgroup comparisons, such as between auditors in Big Four firms, mid-tier firms, and sole practitioners, or between those working primarily in public versus private sector roles.

Longitudinal research represents another promising direction. While personality traits are generally stable, they are not entirely fixed, and professional experiences can reinforce or moderate certain tendencies over time. A longitudinal study would make it possible to track whether auditors' levels of Conscientiousness, Emotional Stability, or other traits shift as they move through different career stages, face changing regulatory demands, or adapt to evolving professional environments. This type of research could provide valuable insights into whether personality influences not only entry into the profession but also long-term retention, career progression, and resilience.

In addition, the current study highlighted that personality traits explain only a small proportion of the variation in professional enjoyment, suggesting that organisational and contextual factors play a much greater role. Future work should therefore explore variables such as firm culture, leadership style, workload intensity, and opportunities for career development in greater depth. These factors were beyond the scope of this dissertation but are likely to have significant implications for both auditor effectiveness and job satisfaction. Mixed methods approach, combining surveys with qualitative interviews or case studies, would be particularly valuable for capturing the nuanced interplay between personality dispositions and workplace conditions.

Another area for future research lies in the intersection of personality and technology. As auditing becomes increasingly shaped by digital tools, artificial intelligence, and forensic analytics, traits such as Openness to Experience and adaptability may take on greater significance. Studies examining how auditors' personality traits influence their willingness to adopt and effectively use emerging technologies could provide timely guidance for training and development programmes.

Finally, comparative studies across different cultural and regulatory environments would provide a broader perspective on the findings of this dissertation. Malta's small and tightly knit audit profession may contribute to the homogeneity observed in traits such as Conscientiousness and Emotional Stability. By comparing Maltese auditors with those in other European countries or small-state contexts, future research could determine whether these patterns are unique to Malta or part of a wider trend. Such cross-cultural analyses would not only test the generalisability of the current findings but also highlight cultural and institutional factors that may shape the ideal auditor profile differently across jurisdictions.

By pursuing these avenues, future research can deepen understanding of how personality interacts with demographics, professional context, and emerging technological trends. In doing so, it will provide both scholars and practitioners with richer insights into the factors that sustain audit quality and professional satisfaction, ensuring that the auditing profession remains resilient, adaptive, and effective in a rapidly evolving global environment.

5.4 Concluding Remarks

This dissertation has demonstrated that Maltese auditors exhibit a personality profile that closely aligns with the global literature on the “ideal auditor.” High levels of Conscientiousness and Emotional Stability, combined with balanced levels of Extraversion, Agreeableness, and Openness to Experience, provide a strong psychological foundation for audit quality. These findings reaffirm the central role of diligence, reliability, and resilience in sustaining professional standards, while also highlighting the diversity that exists in sociability, adaptability, and interpersonal style across the profession.

At the same time, the study revealed that personality traits, although important, are not sufficient on their own to determine professional enjoyment or long-term satisfaction in auditing. While certain traits such as Conscientiousness, Extraversion, and Agreeableness were associated with higher reported enjoyment, regression analysis showed that personality collectively explains only a small proportion of the variation in job satisfaction. This underscores the much greater influence of contextual factors such as organisational culture, workload management, and career development opportunities. In this respect, the study provides a valuable reminder that even individuals who embody the most desirable traits for auditing require supportive environments in order to thrive.

The contribution of this research lies not only in its insights into Maltese auditors but also in its broader implications for the auditing profession. By filling a gap in the literature on small-state contexts, the study demonstrates that the Maltese profession reflects international benchmarks while also facing unique challenges linked to its scale and regulatory environment. The recommendations advanced in this dissertation—integrating personality assessments into recruitment, tailoring professional development to strengthen interpersonal and adaptive capacities, enriching performance evaluation with behavioural indicators, and fostering supportive organisational cultures—offer practical ways to strengthen the sector. Importantly, these recommendations emphasise balance: while personality provides the foundation, professional training, institutional support, and technological adaptation are equally essential in sustaining audit quality and satisfaction.

Looking ahead, the findings suggest that the future of the auditing profession in Malta will depend on its ability to integrate psychological insights with organisational reforms and technological innovation. As the profession continues to evolve in response to digital transformation, globalisation, and regulatory complexity, the capacity to balance personal traits with contextual supports will be critical. This dissertation contributes to that future by providing evidence-based insights into the role of personality in auditing and by highlighting the broader conditions under which auditors can perform effectively and find fulfilment in their work.

Finally, the study affirms that personality traits remain a vital but incomplete part of the picture. Audit quality and professional satisfaction emerge not solely from who auditors are, but from how their individual characteristics interact with the environments in which they work. By recognising and addressing this interaction, Maltese audit firms and regulators can not only sustain professional standards but also ensure that auditors are equipped, supported, and motivated to meet the demands of an increasingly complex and dynamic professional landscape.

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Appendices

Appendix I – Consent Section of the Questionnaire

A study on the Big Five Personality Traits ofAuditors in Malta

Dear Participant,

My name is Clara Bartolo, and I am a postgraduate student pursuing a Master of Science in Insurance and Risk Management at the University of Malta. This survey is part of my master's thesis, supervised by Dr. Jonathan Spiteri and Ms. Sharon Seychell.

Before proceeding, please take a moment to read the consent form carefully to understand the purpose of this research. Participation is completely voluntary, and no compensation will be provided. However, your contribution is greatly appreciated.

The survey consists of 31 multiple-choice questions and should take no longer than 10–15 minutes to complete. Please ensure that you are 18 years or older before participating.

All responses will remain strictly anonymous, and no personal information (such as your name, surname, or email) will be collected. Survey data will be securely stored and deleted six months after final grading.

Under the General Data Protection Regulation (GDPR) and national legislation, you have the right to access, correct, or request the removal of your data under relevant circumstances.

If you have any questions or require further information, please feel free to contact me or my supervisors at the following email addresses:
📩 Clara Bartolo – clara.bartolo.18@um.edu.mt
📩 Dr. Jonathan Spiteri – jonathan.v.spiteri@um.edu.mt
📩 Ms. Sharon Seychell – sharon.seychell@um.edu.mt

Thank you in advance for your time and participation!

Best regards,
Clara Bartolo

I consent to participate in this survey and that my answers can be analysed in an anonymous setting for the purpose the research project. *

☐ Yes

Appendix II – Questionnaire Content

Section A - Demographics

What is your age group ? *

- 18 - 24 years old
- 25 - 34 years old
- 35 - 44 years old
- 45 - 54 years old
- 55 years old +

What is your gender ? *

- Male
- Female
- Non-binary / Third gender
- Prefer not to say

What is your highest level of education? *

- Diploma or equivalent in accounting/auditing
- Bachelor's degree (e.g., BAcc, BCom, BA in Accounting)
- Master's degree (e.g., MAcc, MBA in Accounting, MSc in Auditing)
- Doctorate (Ph.D. in Accounting/Auditing)
- Professional certification (e.g., ACCA, CPA, CIA) without a degree
- Other: ______

How many years of Auditing Experience do you have ? *

- Less than 1 year
- 1 - 3 years
- 4 - 7 years
- 8 - 15 years
- More than 15 years

How many years of Auditing Experience do you have ? *

- Less than 1 year
- 1 - 3 years
- 4 - 7 years
- 8 - 15 years
- More than 15 years

In which sector do you operate in ? *

- Banking
- Insurance
- Consulting Firm
- Public Sector
- Other: ______

Do You Enjoy Working in Auditing? *

- I love it and find it highly fulfilling.
- I generally enjoy it but have some challenges.
- It's okay, but I sometimes question if it's the right fit for me.
- I don't enjoy it much and would consider a different profession.
- I dislike it and want to change careers.

Section B

For each statement below, select the response that best represents how accurately it describes you in a professional setting. *

Use the following scale:
1 - Strongly Disagree
2 - Disagree
3 - Neutral
4 - Agree
5 - Strongly Agree

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I carefully review all details before finalizing my audit reports.	○	○	○	○	○
I follow through on commitments and deadlines without needing reminders.	○	○	○	○	○
I break down complex audit tasks into smaller steps to manage them effectively.	○	○	○	○	○
I find it easy to stay focused and avoid distractions in my professional setting.	○	○	○	○	○
I take full responsibility for errors and ensure they are corrected promptly.	○	○	○	○	○

Section C

For each statement below, select the response that best represents how accurately it describes you in a professional setting. *

Use the following scale:
1 - Strongly Disagree
2 - Disagree
3 - Neutral
4 - Agree
5 - Strongly Agree

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I enjoy analyzing complex data to identify patterns and discrepancies.	○	○	○	○	○
I proactively seek out new audit techniques and compliance updates.	○	○	○	○	○
I frequently look for professional development opportunities outside of my usual role.	○	○	○	○	○
I approach ambiguous problems with a logical and innovative mindset.	○	○	○	○	○
I feel excited about exploring different approaches when faced with a new challenge.	○	○	○	○	○

Section D

For each statement below, select the response that best represents how accurately it describes you in a professional setting. *

Use the following scale:
1 - Strongly Disagree
2 - Disagree
3 - Neutral
4 - Agree
5 - Strongly Agree

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I feel confident presenting audit findings to senior management.	◯	◯	◯	◯	◯
I prefer discussing audit results with teams rather than working in complete isolation.	◯	◯	◯	◯	◯
I confidently express my thoughts and ideas in meetings or presentations.	◯	◯	◯	◯	◯
I actively engage with different departments to ensure a smooth audit process.	◯	◯	◯	◯	◯
I feel comfortable initiating conversations with new colleagues or clients.	◯	◯	◯	◯	◯

Section E

Instructions:
For each statement below, select the response that best represents how accurately it describes you in a professional setting.

Use the following scale:
1 - Strongly Disagree
2 - Disagree
3 - Neutral
4 - Agree
5 - Strongly Agree

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I maintain a fair and objective stance when evaluating compliance issues.	◯	◯	◯	◯	◯
I handle feedback or criticism constructively and professionally.	◯	◯	◯	◯	◯
I prioritize collaboration and teamwork over personal success.	◯	◯	◯	◯	◯
I actively listen to others' perspectives before making audit conclusions.	◯	◯	◯	◯	◯
I handle disagreements professionally and focus on solutions rather than conflicts.	◯	◯	◯	◯	◯

Section F

For each statement below, select the response that best represents how accurately it describes you in a professional setting. *

Use the following scale:
1 - Strongly Disagree
2 - Disagree
3 - Neutral
4 - Agree
5 - Strongly Agree

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I remain calm and composed under tight audit deadlines.	○	○	○	○	○
I do not let stress or pressure impact the quality of my work.	○	○	○	○	○
I am comfortable working independently without frequent supervision.	○	○	○	○	○
I do not feel overwhelmed when questioning financial inconsistencies.	○	○	○	○	○
I handle high-stakes financial decisions with confidence and objectivity.	○	○	○	○	○