

Study on the Application of DISC Behavioral Style in Talent Management in Banking Industry

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Abstract : Through literature reviewing and questionnaire analysis, putting banking industry as a target, this paper puts forward that positions feature could exert influence on behavioral style, and different positions require different features and behavioral styles; therefore, people can change their behavioral styles according to the features of specific positions. Moreover, if a job matches the innate personality, the advantage in one's behavioral style can be better utilized and the investment return of human capital enhanced.

Key Words: Behavioral style; Personality traits; Position features; Talents management

1 Introduction

The famous principle of iceberg was lodged by Hemingway in 1932, in which he drew an analogy between people's behaviors and iceberg, the part above resembles evident behaviors and the part beneath corresponds to people's emotions, thoughts, judgment, expectation, desire and the noumenon of life. In 1993, American scholar Spencer made a well-known iceberg model of quality, in which the section above is the external performance, including basic knowledge and skills, easy to be understood and measured, also relatively easy to be altered and developed through training, while the section beneath includes social roles, self image, characters and motives, not tends to be influenced by outside factors but crucial to people's behavior and performance_[1]. These researches play significant role in helping us understand people's behavior, deep-seated motives and values through evaluation, and rendering us a better understanding on people's inner and external changes. Since the 19th century, people has remained the core of study of management, psychology and sociology since it relates to personal and corporate development.

In the early twentieth century, psychologists went deeper in their research on evaluation tools for personality traits with the development of the science of mathematics, statistics, biology and medicine, and it was widely applied.

Typical researches and tools for personality traits evaluation include DISC, LIFO, MBTI, PDP, 16PF, HBDI, EPQ, Enneagram and Big Five Personality_[2], etc. The table below shows the major tools; related study started at the beginning of twentieth century and was revised continually over decades_{[3][4]}.

Table 1 Major Evaluation Tools

Name	LIFO	DISC	MBTI	PDP	16PF	HBDI
Source	USA	USA	USA	USA	USA	USA
Founder	Stuart. Atkins Allan. Katcher	Matson	Katherine Cook riggs	Samuel. R Houston	Cartel	Herrmann
Time	In 1960s'	In 1970s'	In 1968	In 1973	In 1979	In 1976
Total application	9.3 million people	50 million people	2 million people	16 million people		2 million
Evaluation	Behavioral style	Behavioral style	Thinking judgment	Behavioral style	Personality trait	Thinking
Theory	Deduction	Deduction	Deduction	Deduction	Induction	
Number of question	18	24	88	30	187	120
Lie detection	No	Yes	No	Yes	No	No
Result	4 types, three-phases I	4 types, three-phases I	16 types	4 types, three-phases I	16 types	4 types, two-phases I
	Favorable and adverse circumstances					

Among these tools, DISC, LIFO and PDP focus on evaluation of behavioral styles; as science and technology updates, the study and application of evaluation tools of behavioral styles also develops constantly, which mainly shows in the scope^[5], forms and fields of application. Thanks to the development of computer technology in 20th century, many evaluation tools began using compute for compiling statistics with direct output of report, such as, DISC and PDP. The development of internet facilitated the rapid promotion of evaluation tools around the world, enhancing the diversification of samples in norms library, and making it possible for researchers to conduct deeper and wider research. Meanwhile, this two tools developed analysis system to help individuals, managers and researchers to process and analyze results more efficiently.

In order to enhance core competitiveness, enterprises hope to gain deeper understanding about individual personality traits and the team development, so as to constantly accelerate the matching between people and their positions, as well as the team performance^[6]. Although evaluation tools of behavioral styles had been widely applied in international enterprises, it was not introduced to China until the end of 19th century; as a result, we don't have so much practical research on it and its application in banking industry are only restricted to staff training and recruitment; there is little that have been done on the establishment of model of behavioral style of people with outstanding performance, and model of position features. Therefore, it is of great practical significance to conduct study on the behavioral style of people in core positions in bank, which is conducive for personal and team development.

2 Example

With DISC tool, evaluation will be conducted for three positions, such as, clients manager, clients service and branch head in banking industry , analyzed by DISCUS system aiming to find the relationship between behavioral style and working positions.

DISC is an evaluation tool of behavioral style and established based on the finding of Dr. William Moulton Marston, an American psychologist, which was released in his *The Emotions of Normal People* in 1928; he believes that the behavior of normal people can be identified and observed and divides it into four categories. These four factors are Dominance, Influence, Steadiness and Compliance, which is the source of DISC; it has covered 50 million people in 84 countries and became the most widely-applied evaluation system in the world.

3 Data and Methodology

3.1 Transition of clients manager's behavioral style

The DISC questionnaire survey covered 38 prominent managers for corporate clients and their style was evaluated through DISCUS; the change in their inner and external traits is shown as follows:

Table 2 Inner and External Behavioral Style of Clients Manager

No.	Inner D	Inner I	Inner S	Inner C	External D	External I	External S	External C
CMzs001	41	27	65	79	31	50	40	86
CMzs002	74	34	50	59	61	27	40	73
CMzs003	49	49	50	79	46	67	52	28
CMzs004	37	49	65	68	23	67	45	41
CMzs005	45	73	50	59	38	61	45	28
CMzs006	74	17	80	46	52	50	30	41
CMzs007	22	60	87	68	23	76	45	52
CMzs008	18	60	91	86	11	27	91	28
CMzs009	45	73	50	46	52	76	57	22
CMzs010	60	49	50	46	52	50	40	52
CMzs011	34	73	56	46	23	81	45	41
CMzs012	45	21	56	90	46	27	40	52
CMzs013	49	60	50	51	61	61	45	28
CMzs014	26	73	87	51	34	76	52	41
CMzs015	74	27	23	86	46	19	64	41
CMzs016	41	60	56	79	46	67	52	52
CMzs017	49	49	50	79	46	67	52	28
CMzs018	45	49	87	79	34	38	52	41
CMzs019	49	44	50	59	34	61	40	28
CMzs020	49	73	56	46	38	38	30	64
CMzs021	37	17	80	90	38	27	52	79

CMzs022	45	44	56	86	38	27	45	79
CMzs023	74	44	56	40	68	27	52	41
CMzs024	26	34	87	86	5	50	71	64
CMzs025	49	17	87	68	23	27	76	41
CMzs026	41	34	91	46	38	38	76	28
CMzs027	87	27	43	51	68	38	45	28
CMzs028	74	49	50	51	38	67	30	52
CMzs029	41	73	80	68	31	67	57	64
CMzs030	41	49	65	68	23	38	76	64
CMzs031	45	27	50	90	31	10	45	73
CMzs032	74	34	80	51	61	27	52	41
CMzs033	53	60	43	86	38	67	30	52
CMzs034	49	60	50	46	34	61	45	86
CMzs035	49	17	87	68	52	27	52	64
CMzs036	37	60	65	59	23	81	64	28
CMzs037	49	44	34	86	61	38	52	64
CMzs038	41	34	80	79	34	38	30	64

Statistics regarding inner and external traits amounting to more than 59 scores was gathered as shown in Table 3, in which it is clear that 17 of them have high level of S trait and 25 high C. Transition occurs as influenced by external working environment, 16 have external I style, 13 adjusted to external C, and the number of external C reduced to 7 persons.

Table 3 Change of Inner and External Behavioral Style of Clients Managers

Trait	Inner D	Inner I	Inner S	Inner C	External D	External I	External S	External C
Number of person Above 59 scores	8	13	17	25	6	16	7	13

The score of inner and external change of different DISC styles is reached according to the following method:

Di refers to inner trait of variable D, Do external trait of variable D, and Do- Di

Ii refers to inner trait of variable I, Io external trait of variable I, and Io- Ii

Si stands for inner trait of variable S, So external trait of variable S, and So- Si

Ci means inner trait of variable C, Co external trait of variable C, and Co- Ci

Table 4 represents the summary of change regarding the 38 persons; it shows that the I trait of 24 persons is on the rise, which indicates that they intentionally developed this trait in working circumstance since they believe they need give more play to I Style (influential and good at social contact) as clients manager. I style refers to friendly, extroverted, warm, expressive and willing to make friends, etc.

Table 4 Summary of Clients Manager Rose in Conversion of Inner And External Behavioral Style

Trait	Balance of D (External style subtracts inner style)	Balance of I	Balance of S	Balance of C
Number of person who changed	8 on the rise	24 on the rise	7 on the rise	7 on the rise

As shown by Table 5, 25 persons dropped by more than 10 scores in C (cautious and reflective), C down-conversion indicates: the evaluated person needs to display more independent and confident elements in current environment than in normal circumstance. There are 23 persons dropped by more than 10 scores in S item, which shows a need to respond quickly and complete the work within given time.

Table 5 Summary of Clients Manager Scored over 10 in Conversion of Inner and External Behavioral Style

Trend of change	Balance of D	Balance of I	Balance of S	Balance of C
Number of person scored over 10 in up-conversion	2	14	3	3
Number of person scored over 10 in down-conversion	20	8	23 人	25

3.2 Transition of branch head's behavioral style

The DISC questionnaire survey covered 34 prominent branch heads in charge of investment

banking and their style was evaluated through DISCUS; the change in their inner and external traits is shown as follows:

Table 6 Change of Inner and External Behavioral Style of Branch Head

No.	Inner D	Inner I	Inner S	Inner C	External D	External I	External S	External C
IBZS001	53	17	65	79	61	50	64	52
IBZS002	87	14	56	79	52	27	52	79
IBZS003	26	49	91	79	38	61	57	73
IBZS004	53	34	50	68	11	38	45	79
IBZS005	49	27	56	86	52	27	40	64
IBZS006	49	21	56	86	34	27	45	64
IBZS007	60	27	43	79	46	50	45	73
IBZS008	45	14	80	79	31	27	45	86
IBZS009	45	44	43	68	34	61	45	73
IBZS010	53	44	56	86	34	19	52	52
IBZS011	22	44	80	86	34	38	52	64
IBZS012	49	44	65	51	31	61	45	64
IBZS013	26	86	50	86	5	85	52	64
IBZS014	41	44	56	86	34	76	30	73
IBZS015	49	49	43	68	52	50	52	41
IBZS016	53	49	23	79	52	67	18	52
IBZS017	60	17	80	51	61	27	30	73
IBZS018	41	17	65	90	31	19	71	73
IBZS019	60	14	80	68	61	38	45	73
IBZS020	49	60	56	51	46	50	52	64
IBZS021	41	9	95	90	5	27	71	79
IBZS022	87	49	50	40	61	50	52	28
IBZS023	45	60	43	86	61	67	23	64
IBZS024	30	73	50	86	34	67	23	73
IBZS025	49	49	50	46	38	50	52	73
IBZS026	30	44	80	79	23	38	57	79
IBZS027	87	17	56	68	68	38	45	64
IBZS028	45	21	80	79	52	19	52	64
IBZS029	49	49	50	59	46	50	45	64
IBZS030	53	10	56	86	61	19	57	64
IBZS031	45	44	65	68	38	61	40	79
IBZS032	34	34	87	79	31	38	71	73
IBZS033	49	34	87	46	46	38	52	52
IBZS034	49	73	43	51	34	38	57	73

Statistics regarding inner and external traits amounting to more than 59 scores was gathered as shown by Table 7, in which it is clear that 14 of them have high level of S trait and 31 high C. Due to influence from external environment and work assignment, external C adjusted to 28 persons and the number of external S reduced to 4 persons.

Table 7 Change of Inner and External Behavioral Style of Branch Head

Trait	Inner D	Inner I	Inner S	Inner C	External D	External I	External S	External C
Number of person Above 59 scores	6	5	14	31	7	8	4	28

The score of inner and external change of different DISC styles is reached according to the following method:

Di represents inner trait of variable D, Do external trait of variable D, and Do- Di

Ii represents inner trait of variable I, Io external trait of variable I, and Io- Ii

Si is inner trait of variable S, So external trait of variable S, and So- Si

Ci is inner trait of variable C, Co external trait of variable C, and Co- Ci

Table 8 represents the summary of change regarding the 34 persons; we can see that there are 14 persons scored over 10 for I, which indicates that they appear to be more confident and friendly as their position requires communication skills. 18 persons scored over 10 for down-conversion S, showing a need of responding quickly and completing the work within the time limit, and 16 down-conversion C, showing that the current working environment demands more independent and confident elements.

Table 8 Summary of More than 10 Scores in Inner and External Behavioral Style of Branch Head

Trend of change	Balance of D	Balance of I	Balance of S	Balance of C
Number of person who scored over 10 for up-conversion	4	14	1	5
Number of person who scored over 10 for down-conversion	15	3	18	16

Based on Table 3 and Table 7 which shows the inner and external behavioral style of clients manager and branch head respectively, the difference of their external behavioral style can be clearly seen, many clients managers have up-conversion I and 16 of them scored more than 59 while a large proportion of branch heads have C and 28 of them scored more than 59.

3.3 Quality of the position of clients manager and telephone sales

3.3.1 Position feature model of clients manager

According to questionnaire survey regarding DISCUS position feature of 38 clients manager, the position feature model of individual questionnaire was generated based on DISCUS analysis system; statistics of key words of each model were gathered showing that the necessary features for this position are being friendly, sociable, expressive, passionate and confident(see Figure 1) .

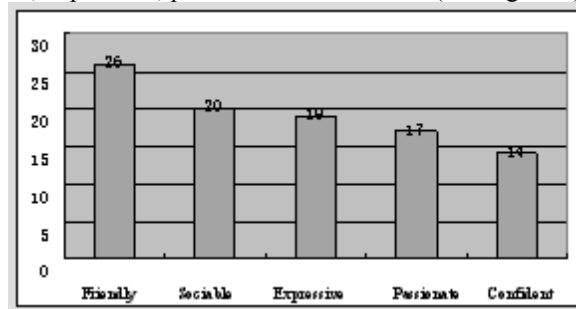


Figure 1 Key Quality Necessary for the Position of Client Manager

The model of DISC position feature of clients manager was concluded through the regulatory function of position feature of DISCUS.

D is 37; I 83, S 35 and C 57, as shown by Figure 2.

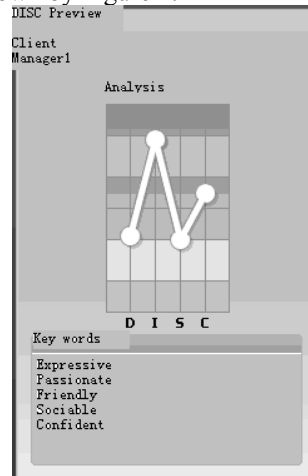


Figure 2 Position Feature Model of Clients Manager

Analysis on the working features of clients manager:

The major feature is that they are able to communicate effectively and passionately. It is necessary for successful candidate to be friendly by nature, some communication skills are also required to help them build effective commercial ties.

Appearance and image: the person in this position represents the organization in front of clients and other employees, so appearance and image are the most important factors and they need bear in mind all the time that they represent the image of the organization

Influence others: this position often has elements influencing others, such as, eloquence and willingness to accept other’s viewpoint, which are helpful to this role, besides positive, inspirational and warm-hearted attitude.

Flexibility: the work of clients manager includes handling unpredictable situations since it is possible for new situation to occur, which demands that candidate should adapt to the changing situation. Those who can respond quickly to change suit this kind role the most.

3.3.1 Position feature model of telephone sales

According to questionnaire survey regarding DISC position feature of 18 telephone sales, the position feature model of individual questionnaire was generated based on DISCUS analysis system; statistics of key words of each model were gathered showing that the necessary features for this position are being team-oriented, sensitive, expressive, patient and friendly (as shown in Figure 3).

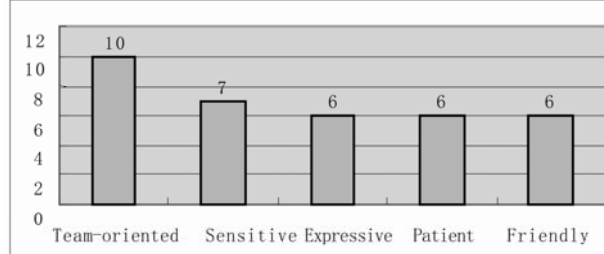


Figure 3 Core Quality of Telephone Sales

The model of DISC position feature of telephone sales was concluded through the regulatory function of position feature of DISCUS. D is 19; I 62, S 41 and C 79 as shown by Figure 4.

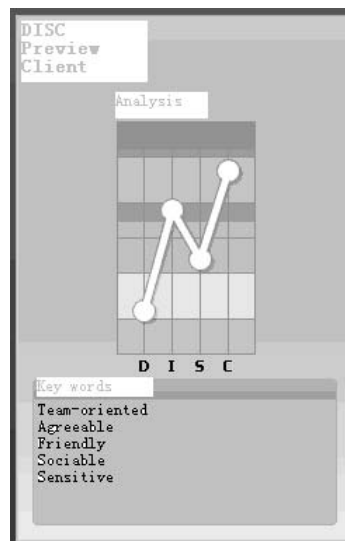


Figure 4 Position Feature Model of Telephone Sales

From the comparative analysis on the core trait of the two positions, it is clear to us that different positions require different personality traits. In the case of clients manager, they are supposed to be friendly, sociable, expressive, passionate and confident; telephone sales should be team-oriented, sensitive, expressive, patient and friendly.

3.4 Analysis on pressure of clients manager in changing their inner and external behavioral style

By reading the evaluation report of DISCUS analysis system, we can see that clients manager may

be under pressure when changing their inner and external behavioral style. Table 9 shows clients managers with obvious or great pressure; the pressure of others is slight or can be ignored.

S represents steady and supportive. If the down-conversion of S is too big, clients manager might face obvious pressure for adapting to the rapid change of the environment. C represents cautious and reflective. If the down-conversion of C is too big, clients manager might face pressure for lack of sufficient support.

Table 9 Pressure of Clients Manager in Changing Inner and External Behavioral Style

No.	Balance of D	Balance of I	Balance of S	Balance of C	Possible influence of pressure	Possible source of pressure
CMzs003	-3	18	2	-51	remarkable	Work without sufficient support.
CMzs006	-22	33	-50	-5	very big	Adapt to the rapid change of the environment
CMzs007	1	16	-42	-16	very big	Adapt to the rapid change of the environment
CMzs008	-7	-33	0	-58	very big	Work without sufficient support.
CMzs017	-3	18	2	-51	remarkable	Work without sufficient support.
CMzs018	-11	-11	-35	-38	very big	Work without sufficient support.
CMzs021	1	10	-28	-11	remarkable	Adapt to the rapid change of the environment
CMzs024	-21	16	-16	-22	remarkable	Work without sufficient support.
CMzs025	-26	10	-11	-27	Intense	Work without sufficient support.
CMzs026	-3	4	-15	-18	remarkable	Work without sufficient support.
CMzs029	-10	-6	-23	-4	remarkable	Adapt to the rapid change of the environment
CMzs032	-13	-7	-28	-10	remarkable	Adapt to the rapid change of the environment
CMzs035	3	10	-35	-4	very big	Adapt to the rapid change of the environment
CMzs038	-7	4	-50	-15	very big	Adapt to the rapid change of the environment

4 Results

Based on the change of inner and external behavioral style of clients manager and branch head, and analysis on necessary core traits for the two positions, it is easy to get the following results:

- (1) People in different positions have different external behavioral styles;
- (2) Different position features require different traits;
- (3) People can change their behavioral style as position changes and position features demands;
- (4) People will be under pressure when changing inner behavioral style to external style in accordance with the outside environment; only when the pressure is moderate the development of employees can be possible.

5 Conclusions

As Confucius says, in the pursuit of knowledge, curiosity is more important than knowledge itself, and enjoyment is even more important than pure curiosity. According to a survey made by BCG in September, 2010, senior management and human resource managers in enterprises around the world pay close attention to three issues: Firstly, how to manage talents? Secondly, how to cultivate and develop the leadership strength of the management? Thirdly, how to motivate employees to make more efforts? If they enjoy the work, they will make more effort; enjoying the work brings about voluntary sense of responsibility and assumption of the responsibility. Therefore, it is of vital importance in building a corporate culture and mechanism in which people enjoy the work, talents are properly used and teaching is offered according to their aptitude. Based on the above analysis, further conclusion can be arrived at that the personal and corporate development can be effectively enhanced as a result of conducting the following aspects:

First, to recruit talents based on the model of position features. To apply DISC to talents recruitment, and carry out matching with the model of position features of clients manager and telephone sales, so as to select person with high degree of matching as candidate; meanwhile, to list those talents, who possess five qualities, such as, being friendly, sociable, expressive, passionate and

confident in their permanent traits or potential traits, as candidates for clients manager, and those who are team-oriented, sensitive, expressive, patient and friendly as candidate for telephone sales.

Second, to develop talents through position features. To train clients manager and telephone sales, develop staff's potential, continuously explore advantageous traits required for the positions and enhance the matching between people and position through the application of the research finding on model of position features.

Third, to reinforce study on the quality of outstanding staff's behavioral style. Based on the current research, to reinforce the study on clients manager, telephone sales, branch head and other people in core positions, who achieved good performance, and hereby establish model of DISC behavioral style of excellent staff, and further improve talents recruitment and development.

Fourth, to find people's advantages and appoint them accordingly. To find the advantages of talents through performance evaluation, competence assessment and behavioral style evaluation, and carry out study on positions features, appoint people in accordance with their capability, give full play to their advantages, enhance satisfaction and reduce cost for training.

Fifth, to help employees with pressure management. DISC evaluation enables us to understand the transition of internal and external behavioral style of employees and the pressure they are facing, so as to offer timely help in managing pressure, turn the work into a kind enjoyment and enhance individual effectiveness.

Sixth, to set up mechanism of talented people management. (1) To set up a culture with management of strong traits, ensure that employees know the requirement of different positions, encourage them to give play to their strength and to do what they are able to do and what they like to do, focus to draw on each other's strength and create a perfect team. (2) To establish a mechanism of employees cultivation, and help all of them to know themselves, develop themselves, explore potential, know other and develop the team. (3) To acquaint management personnel and HR officer with the tools of traits evaluation, guide employees to make career development plan, focus on developing individual strong traits according to specific plan, and improve their potential traits. (4) To hold annual investigation on employees satisfaction rate so as to know their preference in work and needs timely, and accelerate their growth.

Due to limits of time and data, the paper just conducted study 3 group and features of 2 positions. Statistics of more positions remain to be gathered to have wider and deeper research, such as, study on behavioral style, work performance, innate traits and learned trait, etc, in the hope of enhancing the matching level between person and position, and the investment return of human capital through these studies.

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