

**MOBILE BANKING ADOPTION: EXAMINING THE ROLE OF
PERSONALITY TRAITS**



By

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ABSTRACT

A variety of studies have been carried out on the important factors affecting the intention of customers to adopt mobile banking services. None of these studies, however have examined the effect of personality traits on the intention of consumers to implement mobile banking services. Hence this study is to identify the how personality traits effect on the intention to adopt mobile banking in the Hambantota District. This study were conducted in under the five independent variable (agreeableness, conscientiousness, neuroticism, openness to new experience and extraversion), two mediating variables (Perceived usefulness and ease of use) and dependent variable (behavioural intention).

This study were limited to Hambantota District as a geographical area and population was the mobile banking users' who are in the Hambantota District. The study accompanies with Quantitative research approach. Primary data had been practiced by this study. To achieve research objectives, data was collected from 150 mobile banking users using structured questionnaires. In this research were used a convenience non-probability sampling approach was employed as a result of resource and time constrictions. Collected data were analysed using SPSS 22.0 analysis. The data were analysed using descriptive statistics, multiple regression, correlation, and mediating analysis.

Descriptive analysis of survey data shows that intention to adopt mobile banking, perceived usefulness and perceived ease of use of mobile banking in Hambantota District are at high level. In addition, the mobile banking customer's personality traits: agreeableness, conscientiousness, openness to new experience and extraversion are at high level while neuroticism is at low level in Hambantota District.

Agreeableness, conscientiousness and extraversion personality traits are positively and significantly impact on of perceived usefulness while conscientiousness and extraversion traits are positively and significantly impact on perceived ease of use of mobile banking in Hambantota district. Also, neuroticism and extraversion traits have significant impact on intention to adopt mobile banking in Hambantota district, however, neuroticism negatively impact and extraversion positively impact. Moreover, while perceived ease of use and perceived usefulness have positive significant impact on intention to adopt mobile banking, perceived ease of use partially mediates the

relationship between all personality traits and intention to adopt mobile banking. However, perceived usefulness partially mediates the relationship between all four personality traits, except conscientiousness trait, and intention to adopt mobile banking, conscientiousness fully mediated.

As a result of this study, when increase personality traits then increase behavioural intention to adopt mobile banking. It is a major point to banking sector in competitive situation. From a managerial point of view, the various impacts of the Big Five personality traits on consumer adoption through perceived usefulness and ease of use indicate that mobile banking service providers need to conduct market segmentation based on personality traits of customers and take advantage of the unique personality traits that are expected to increase mobile banking uptake.

Keyword: Mobile banking, TAM, Personality traits, Agreeableness, Conscientiousness, Neuroticism, Openness to new experience, Extraversion, Behavioural intention, perceived usefulness, perceived ease of use

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