
The relationship between big five personality model and customer's adoption on mobile banking services among international banks users in Malaysia

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Keywords

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Abstract

During the past few years, doing banking transactions using online services through internet has been mushrooming all around the world and it is one of the most popular features used by most people around the world. Mobile banking is a service provided by banks or financial institutions that allows its customers to conduct financial transactions easily using a mobile device i.e smartphone or tablet. Therefore, personality traits can have a major impact in making decision about almost everything. Unfortunately, in the early researches, personality and mobile banking has rarely been discussed, especially on the attitude and characteristic of the customers. Thus, this research trying to look into the relationship between the Big Five personality dimensions towards mobile banking adoption among international banks users in Klang Valley, Malaysia.

The research model was tested and confirmed with 137 valid responses which were obtained via structured questionnaires among the international bank users. The data was analyzed using Smart Partial Least Squares which is the variance-based structural equation modeling. Two stage analysis were taken up. In the first stage analysis, the convergent validity result portrayed that the data are reliable and valid to be proceed for the second stage. Surprisingly, the results evoked that a person with high agreeableness peronality has the highest tendency to adopt mobile banking. This is then followed by a person with conscientiousness personality. The study has highlighted that personality of the bank user could jeopardize the adoption of mobile banking in Klang Valley. In order to create an era of mobile banking usage as financial services accordance to the advancement of technology nowadays, a new approach on mobile banking platform must be taken into action. The improvement can be done by including the impact of performance expectancy, effort expectancy and facilitating condition on the adoption of mobile banking.

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