ABSTRACT

Previous studies have identified numerous factors that affect an individual’s intention to use Personal Internet Banking (PIB) services. However, only a few studies have examined effects due to the influence of culture on individuals measured by their personality traits. Based on previous studies a causal model of the determinants of an individual’s intentions to use PIB services was formulated, tested, and developed to arrive at a final model using data collected by questionnaire from a sample of 319 PIB users in Vietnam.

From a theoretical perspective the independent variables representing:

(a) Five of the six Personal Characteristics of the individuals (Age, Gender, Level of Education, Internet Experience, and Internet Banking Experience) did not have important causal effects on the intervening variables Perceived Ease of Use and Perceived Usefulness or the dependent variable Behavioral Intention. However, the individual’s employment Position Description did have an important causal effect on Perceived Ease of Use.

(b) Trust had the most important causal effects on both of the intervening variables Perceived Ease of Use and Perceived Usefulness as well as the dependent variable Behavioral Intention.

(c) Three of the five Personality Traits (Extraversion, Conscientiousness, and Openness to Experience) did not have important causal effects on Perceived Ease of Use, Perceived Usefulness, or Behavioral Intention. Agreeableness had an important causal effect on Perceived Ease of Use while Neuroticism had a small but statistically significant negative causal effect on Behavioral Intention. Although the statistical significance of most of the causal effects involving Personality Traits were not
supported there were statistically significant correlations between Extraversion, Agreeableness, and Conscientiousness and both Perceived Usefulness and Behavioral Intention. In addition, there was a statistically significance correlation between Neuroticism and Perceived Usefulness.

New findings stressed the important mediation roles played by Perceived Ease of Use and Perceived Usefulness in the total effect of Trust on Behavioral Intention while all of the personal characteristics, except for Position Description, were found to be less important than in several previous studies. Among the personality traits the direct effect of Agreeableness on Perceived Ease of Use and Neuroticism on Behavioral Intention had not been reported in previous PIB studies and the same was true for other significant correlations involving Extraversion, Conscientiousness, and Openness to Experience.