THE ROLE OF PERSONALITY TRAITS ON USERS' INTENTION TO ADOPT MOBILE BANKING: THE CASE OF COMMERCIAL BANK OF ETHIOPIA, ADDIS ABABA

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THE EFFECT OF PERSONALITY TRAITS ON USERS' INTENTION TO ADOPT MOBILE BANKING CASE STUDY ON COMMERCIAL BANK OF ETHIOPIA, ADDIS ABABA

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DECLARATION

This is to certify that the thesis paper prepared by Behailu Mamo entitled the effect of personality traits on users' intention to adopt mobile banking case study on commercial Bank of Ethiopia in Addis Ababa. In partial fulfillment of the requirements for the Degree of Masters of Marketing Management of the Postgraduate Studies, complies with the regulations of the University and meets the accepted standards to originality and quality.

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Acronyms

AGR: Agreeableness

AMOS: Analysis of Moment Structures

BI: Behavioral intentions

CBE: Commercial Bank of Ethiopia

CFA: Confirmatory Factor analysis

CON: conscientiousness

DIT: Diffusion of Innovation Theory

EXV: Extraversion

ICT: Information and Communication Technology

MB: Mobile Banking

MM: Mobile Money

NEU: Neuroticisms

OPE: Openness to new experience

PU: Perceived usefulness

PEOU: Perceived ease of use

SEM: Structural Equation Modeling

SPSS: Statistical Package for Social Science

TAM: Technological Acceptance Model

ABSTRACT

This study used the Commercial Bank of Ethiopia as a case study in Addis Ababa to assess how personality factors affected users' intents to utilize mobile banking.

This study was conducted using a quantitative research methodology. The CBE in Addis Ababa City was the study's primary data source. The primary data was collected using a questionnaire survey. A total of 385 questionnaires were distributed, and 375 of them were completed, for a response rate of 97.4%. The data were collected using convenience sampling. The study used an explanatory and correlational research design. The study used structural equation modelling and confirmatory factor analysis (CFA) to investigate the relationship and effects of explanatory variables (i.e., agreeableness, conscientiousness, and openness to new experiences, neuroticism, extraversion, perceived usefulness, and perceived ease of use) on CBE mobile banking service adoption. Using SPSS in AMOS, structural equation modeling and confirmatory factor analysis were used to analyze the data. Data was analysed using SPSS in AMOS, structural equation modelling, and confirmatory factor analysis.

When all other factors are controlled for, the study's findings show that extraversion and neuroticism have no discernible effect on perceived utility or ease of use. Characteristics like consciousness, agreeableness, and openness to new experiences all have a major impact on perceived utility and simplicity of use. Furthermore, in the context of CBE, PU and PEOU have a considerable impact on intentions to use mobile banking.

The report suggests that in order to secure profitability and enhance market share, mobile banking service providers affiliated with Commercial Bank of Ethiopia had to take into account these essential components during the formulation of appropriate marketing and product development plans. Because financial institutions and app developers may create more specialized marketing campaigns, user interfaces, and support systems to promote increased adoption of mobile banking by having a better grasp of these personality traits.

Keywords: Personality traits, Mobile banking service, Commercial Bank of Ethiopia, Addis Ababa.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The vast majority of commercial endeavors benefit greatly from the use of electronic technology worldwide. The banking sector has been impacted globally and widely by the rapid advancements in information technology. In order to get a competitive advantage and rise to the top of their sector, banks are always searching for new technologies. Regarding this, "Mobile is a definite and emerging new channel in the banking and payments space." Vanessa (2012).

To enhance their capacity to offer mobile money services, financial institutions, such as banks, are heavily investing creation of mobile applications, or apps. Using mobile financial channel apps on their smartphones or tablets, customers may keep an eye on their balances and bank statements, make in-app purchases, transfer money between banks, inside banks, and to/from mobile money platforms.

The smartphone app acts as a scalable platform for financial services, allowing banks to advertise their products and services. Banks can retain consumers by tailoring their offers to their geography and/or individual demands through mobile apps. (Floh and Treiblmaier, 2006).

Personal traits influence how users use mobile banking apps, as they interact with app system components (Hong et al., 2002; Pituch & Lee, 2006; Ramayah et al., 2012). Given the growing importance of user personal characteristics in the operation of technologies, Bennett and Perrewé (2002) advocate incorporating personality traits into research frameworks to better understand mobile money adoption behaviour, particularly technology usage.

Several studies have been conducted at various institutions on the acceptance, problems, opportunities, and variables influencing mobile banking in Ethiopia. However, no previous research has examined how a customer's personality qualities influence their use of mobile banking; this study tries to fill that gap.

This study at the Commercial Bank of Ethiopia in Addis Ababa aims to investigate the association between customer personality factors and mobile banking in order to build behavioural intents to use mobile banking services. This study investigates the practical implications of combining personality variables into research frameworks for mobile banking adoption in an effort to fill a significant vacuum in the literature. This study investigates how both human and technological elements influence consumer behaviour in order to provide useful insights for developing mobile banking services and customer contact strategies.

1.2 Statement of the problem

Mobile phones have had a significant impact on people's lives. The ability to communicate almost anywhere has transformed daily living as well as commercial procedures. Many value-added services that are now widely utilized worldwide were spurred to invention by the widespread use of mobile phones. For a lot of people, this platform has created new avenues for marketing, sales, and service delivery to clients from all socioeconomic backgrounds. Numerous factors can impact whether technological product advancements are accepted or rejected. User acceptance is a crucial factor in determining the success or failure of a mobile banking service (Anthony and Mutalemwa, 2014). Determining the impact of these variables on mobile banking services was essential.

Over 100 million people call Ethiopia home, 80.5% of them reside in impoverished rural areas (UN, 2016). Notwithstanding Ethiopia's 51 million mobile phone users (approximately half of the total) and 15 million internet users, financial institutions are similarly unevenly distributed throughout the country, with the majority List bank branches in Addis Ababa and other cities (Asfaw, 2015).

Recently, Ethiopian banks have started using mobile banking as an affordable solution to achieve high performance levels. Still, a lot of these banks are just getting started with that process. Ethiopia's capital, Addis Ababa, is presently seeing a revolution in mobile banking. While the majority of bank mobile banking services available today have a purpose, most are unproductive. Finding an effective customer service location where you may apply for a market, high cash

movements, and more clients physically visit the branch for any services is challenging because bank branches and agents primarily handle cash withdrawal and cash-in services. The manual (in branch) and digital transactions are 1,030,110,298 and 709,380,392, respectively, according to the CBE 2022–2023 annual report. As a result, the cumulative effect of these studies is notable in improving our understanding of MB adoption; However, the MB research suggests that there is still much to learn about the impact of personality traits on users' intents to embrace and use MB. This shows poor use of digital (i.e., mobile banking).

There are significant academic ramifications for comprehending the challenges associated with The use of mobile financial services in underdeveloped countries (Zhao et al., 2008). This study adds to the existing body of information on the use of technology in emerging economies by investigating the drivers and restrictions that influence the uptake of mobile banking services, particularly in a setting like Ethiopia. The Commercial Bank of Ethiopia in Addis Ababa performed research to examine how consumers' attitudes towards mobile banking services are influenced by their personality factors. The findings offer valuable insights into how underserved areas adapt to technology innovations. By illuminating the nuanced relationship between personal traits and technology adoption behaviors, this study aims to enhance scholarly understanding and contribute to the increasing corpus of knowledge on the uptake of mobile banking. and its consequences for financial inclusion and technological advancement in developing nations.

1.3 Research Questions

The main research questions addressed within this study are:

1. What is the effect of agreeableness on the perceived usefulness (PU) and the perceived ease of use (PEOU) of MB?
2. What is the relationship between conscientiousness on the perceived usefulness (PU) and perceived ease of use (PEOU) of MB?
3. Does neuroticism affect the perceived usefulness (PU) and perceived ease of use (PEOU) of MB?
4. Is there a relationship between openness to new experience on the perceived usefulness (PU) and perceived ease of use (PEOU) of MB?

5. Is the effect of extraversion on perceived usefulness (PU) and perceived ease of use (PEOU) of MB significant?
6. What is the effect of perceived usefulness (PU) on behavioral intention to adopt MB?
7. What is the effect of perceived ease of use (PEOU) behavioral intention to adopt MB?

1.4 Research objective

1.4.1. General Objective

The general objective of the study is to assess the impact of personality traits on users' intention to adopt mobile banking case study on Commercial Bank of Ethiopia in Addis Ababa.

1.4. 2. Specific Objectives

The specific objectives that this study is to materialize at the end of the study are:

1. Examine how agreeableness affects the perceived usefulness and ease of use (PEOU) of MB.
2. Investigate how conscientiousness affects the perceived usefulness (PU) and ease of use (PEOU) of MB.
3. Investigate the effect of neuroticism in the perceived usefulness (PU) and the perceived ease of use (PEOU) of MB.
4. Explore the relationship between openness to new experience in the perceived usefulness (PU) and the perceived ease of use (PEOU) of MB.
5. Investigate the effect of extraversion in the perceived usefulness (PU) and the perceived ease of use (PEOU) of MB.
6. Determine the impact of perceived usefulness (PU) on behavioural intention to adopt MB.
7. Examine how perceived ease of use (PEOU) affects behavioural intention to use MB.

1.5 Significance of the Study

The goal of the study was to add to the body of knowledge already available on mobile banking in Ethiopian contexts so that Ethiopian banks may utilize the results to direct their own business practices. Additionally, the study can help policymakers and senior management at the bank comprehend and value the factors influencing the adoption of mobile banking in Ethiopian commercial banks and other financial institutions.

The banking system was able to uncover adoption-related factors and improve pertinent variables by investigating the features that impact consumer acceptance of mobile banking. This helped to encourage customers to use the service, which in turn advanced electronic banking. By accomplishing these goals, we were able to gather sufficient data to respond to the research questions and make recommendations for how to provide mobile banking services in a way that would entice customers to use them.

1.6 Scope of the Study

The main goal of this study is to investigate the impact of personality factors on users' intentions to use mobile banking. The study focused on both users and non-users of Commercial Bank of Ethiopia's mobile banking in Addis Ababa.

1.7 Limitation of the study

The following limitations of this research could be addressed in a subsequent study to build upon it. First off, the majority of the people in our sample were MB users; those who used associated technologies like m-shopping, mobile payments, and internet banking were not included. Therefore, future studies should pinpoint any potential differences between the user groups and expand the focus to include other user groups, including online banking. Second, the results of the study showed that PU and PEOU, two of the Big Five personality characteristics, had an impact on behavioral intention. According to research (Barnett et al., 2014; McElroy et al., 2007; Urueña et al., 2018), there may be a relationship between technology usage and the Big Five personality traits. Thus, it is important to investigate how these personality traits affect actual MB adoption. Third, in order to ascertain whether the results vary, subsequent research may manipulate the sociodemographic traits of the participants (such as age, gender, and income).

1.8 Definition of Terms

Behavioral Intention refers to the The user's chance of conducting online transactions via mobile banking. Ali and Hayat 2014.

Active Mobile banking users Bank operations require active mobile banking customers, Customers that utilise mobile banking technology at least once after signing up are considered active mobile banking users. It could be for checking the balance of the customer's account and other services.

1.9. Organization of the Study

This study would be divided into five chapters. The first chapter examines the introduction, which includes the study's history, issue statement, aims, research questions, significance, scope, and operational explanation of key words. The second chapter, which reviewed related material on the subject, would come after this. The theoretical, empirical, and conceptual literature would be organised among the many topics. The third chapter would look at the study's methodology, which includes a description of the subject area, research design, research approach, data type and data source, target population, and sample size calculation. It would also take into account data sources and gathering tools, as well as data collection and analysis processes. The fourth chapter would be dedicated to knowledge analysis, discoveries, and discussion. Finally, Chapter 5 will deal with an outline of the study, conclusions made from the findings, and suggestions of the study.

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CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Theoretical Framework

2.1.1 Definition of Mobile Banking

Different people define mobile banking in different ways. According to previous definitions, mobile banking is "a service or product offered by financial institutions that makes use of portable technologies" (T. Oliveira, M. Thomas, G. Baptista, F. Campo, 2019). A newer term describes "the use of handheld devices to conduct banking transactions and/or access banking information via wireless application protocols, downloadable applications, and/or short message service (SMS) messaging services to access financial and nonfinancial services." (A. Hurpaul; A.A. Shaikh; D. Ramdhony; R. Glavee-Geo; H. Karjaluoto, 2021). Without mobile devices and communication networks, mobile banking is not possible (G. Baptista, 2015).

2.1.2 Personality Traits

According to trait theorists, a person's personality is mostly defined and determined by their qualities. The goal of trait-based personality theories is to discover and measure traits that have the ability to forecast and determine a person's actions, emotions, and responses in a certain circumstance. One's actions in social settings have an impact on their personality attributes. According to Kassin (2003), these personality traits are habitual thought, behavior, and emotional patterns that influence behavior and are typically constant and steady over time and under many conditions. Because they enable people to maintain consistency in their behavior, personality traits are specific to each individual (Cervone & Pervin, 2013).

Cognitive patterns that impact an individual's emotions, beliefs, and actions are referred to as "personality characteristics" (Krishnan et al., 2010; Maddi, 1996). Because they have an impact on how information systems are used, these personality qualities are crucial to their acceptance. Although the psychology literature covers a wide variety of personal traits, the current study focuses on the direct effects of the "big five" personality variables on the use of mobile banking

apps. Conscientiousness, openness, extraversion, neuroticism, and agreeableness are the five personality qualities (Digman, 1990).

The five-factor model (FFM) is useful for examining the effects of personality traits and has a good predictive value, according to prior research (Chang, 2012). Not much research has been done on the influence of the big five personality traits on mobile money services, despite the fact that they may be helpful in understanding variations in user behavior.

According to Allport (1961), a person's personality influences their distinct thought and behavior patterns. But qualities are the extent to which this emergent uniqueness becomes apparent when examining an individual from different angles or viewpoints. Most psychologists concur that personal characteristics and environment have an impact on how people behave (Endler and Magnusson, 1976; Allport, 1961). Eysenc (1991) identified five principles that make up personality traits: comprehensiveness, external correlates, replicability, source qualities, and many levels. The five principles were later known as the Big Five Factors or the Five Factor Model (FFM). FFM categorised personality qualities as follows:

Conscientiousness is the tendency to be watchful, orderly, industrious, obedient to rules, and trustworthy. Because of this, industrious people arrange their lives to enable them to carry out activities with a high degree of discipline while continuing to be reliable and safe. This demographic is more likely to be responsible, cautious, and self-disciplined, which makes them more likely to use mobile money apps for banking-related chores successfully. According to the empirical findings, conscientiousness also affects how well people use IT systems and internet resources (Landers & Lounsbury, 2006; Barnett et al., 2014).

Openness is the ability to engage with and investigate novel concepts as well as the outside environment. It also includes a person's risk-taking tendencies and curiosity. These individuals will probably experiment with new technologies to increase productivity. Many IS studies, like those by Tuten and Bosnjak (2001) and Kim and Jeong (2015), have discovered a correlation between an individual's openness and willingness to use technology. Users with an open mind should use mobile banking apps to investigate the numerous bank-related features and services offered through these apps (McCrae (1993), McCrae & Terracciano 2005).

Extraversion: People with an extraverted personality are gregarious, affectionate, joyful, and upbeat. People are readily drawn into the need for affiliation of the social environment in order to accomplish a particular purpose. People are therefore more likely to utilise technology to accomplish their objectives (Shambare, 2013). Therefore, extroverts are more inclined to use socially conscious mobile banking apps. Significant research on the relationship between extraversion and technology use was done by Loiacono (2015) and Leonidas et al. (2019).

The traits of neuroticism include despair, pessimism, emotional instability, and an inability to handle stress of any kind. People with neuroses often perceive technology as difficult and unpleasant, which makes them resist and avoid utilizing it (Rosen & Kluemper, 2008). This is because neurotics are prone to negative thinking and emotional instability. Equivalent findings were found by Loiacono (2015) and Barnett et al. (2014), corroborating the hypothesis that information technology use and neuroticism are related.

Agreeableness refers to the attribute of being cooperative, understanding, amicable, forgiving, and kind. According to IS research, technology use and agreeableness have a favourable correlation. According to research, people who are agreeable tolerate difficult-to-use technology, such as a website that takes a long time to navigate (Landers & Lounsbury, 2006). Loiacono (2015) found that consistent individuals are more likely to use social media and the internet.

2.2 Technology Adoption Theories and model

M. Webster defines adoption as the process of starting to use something new or different. Therefore, the process through which individuals, businesses, and other entities start utilizing new or different technologies is referred to as technology adoption. Information and communication technology is dynamic, which leads to the development of new technological goods. Furthermore, the progress of a country, a business, and an individual is greatly impacted by the degree to which people are able to accept and utilize the many forms of technology that are created and used. A few technology adoption paradigms are covered in the paragraph that follows theories, including:

- Reasoned Action (TRA)
- Planned Behavior (TPB)
- Technology Acceptance Model (TAM)
- Unified Theory of Acceptance and Use of Technology (UTAUT)

Theory of Reasoned Action (TRA)

The first model for explaining technological acceptability was created by the social psychology field of study. In order to "organize and integrate research in the attitude area within the framework of a systematic theoretical orientation," (Ajzen, 1980) established the Theory of Reasoned Action (TRA). Their goal was to develop a theory that could influence, explain, and predict human behaviour. The main focus is on how these aspects interact with one another. The framework differentiates between intentions, behaviours, beliefs, attitudes, and subjective norms. Using these ideas, a model for forecasting particular intents and actions is created. The TRA predicts and explains behavior over a wide range of domains, which makes it a useful model to utilize as a theoretical foundation for examining the factors that drive user behavior (Ajzen, 1980).

Using purpose, social influence, and attitude variables as predictors, the theory of reasoned action is a well-researched social psychology model (Fishbein 2008). According to the notion, one's desire to behave is impacted by their attitude toward engaging in the behavior as well as the subjective norm. An individual's attitude can be described as their subjective assessment of the outcomes multiplied by their conviction that a particular action would result in a range of negative or good outcomes. That mindset could be positive or negative. According to Fishbein (2008), an individual's subjective norm is the behavior they feel most important people should or shouldn't exhibit. Moreover, the idea of reasoned action maintains that behavioral aim is the sole direct impact.

Limitations of the TRA.

As stated by Ajzen I. (1985), the notion of correspondence placed restrictions on the theory. Action, aim, context, time frame, and specificity must all be agreed upon by the theory in order to predict a certain behavior, attitude, and purpose (Sheppard, B. H., Hartwick, J., and Warshaw, P. R., 1988). The primary shortcoming of the theory is its assumption of conscious control over behavior. Stated differently, the concept is limited to deliberate, prearranged actions. Irrational decision-making, habitual behavior, and any behavior not consciously considered are not explained by this hypothesis.

Theory of Planned Behavior (TPB)

To solve the problem of inadequate volitional control, (Ajzen I., 1985) suggested enhancing the TRA. It was from this expanded version of TRA that the theory of planned behavior (TPB)

emerged. A popular method for forecasting and comprehending human behavior is the TPB model, which takes into account the contributions that social systems and specific organizational members make to this process (Ajzen I., 1991). TPB (Ajzen I. &., 1980) was created to use measures of perceived behavioral control to predict behaviors that are not entirely under volitional control.

The perceived behavioral control (PBC) component of the TPB, which accounts for circumstances in which a person's control over their behavior is not entirely intact, sets it apart from the TRA. This can be impacted by circumstances and actions (Ajzen I., 1991). The PBC idea is positioned by the TPB within a broader framework of the relationships that exist between beliefs, attitudes, intentions, and behavior. PBC is said to have an impact on both intention and behavior. PBC has the ability to directly or indirectly (via behavioral intention) impact behavior. When a person has total control over how they behave, intentions alone ought to be enough to predict behavior, according to the TRA.

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Limitations of the TPB.

The TPB has come under fire for neglecting to look at the connection between intention and behavior, which frequently leads to significant unexplained variation. TPB is a psychological model that focuses on internal processes; hence it ignores demographic data and assumes that everyone would experience the model's processes in the same way. Moreover, it describes behavioral changes in an insufficiently effective manner (Armitage 2001). Taylor (1995) criticized TPB for assuming that all non-controllable behavior can be avoided by focusing on one variable (PBC). The core ideas were combined to produce a metric for the PBC. This compilation has drawn

criticism for possible biases and for not identifying particular traits that could be used to predict behavior.

Unified Theory of Acceptance and Use of Technology

The Unified Theory of Acceptance and Use of Technology (UTAUT) is one of the most widely used general theories of technology acceptance. (2003, Venkatesh). Like earlier acceptance models, it seeks to promote usage behavior and clarify user intentions to utilize an IS. Compared to earlier individual models, this synthesis model (Venkatesh, 2003) offers a more comprehensive explanation of the acceptance process. Eight previously used IS models, all with roots in psychology, sociology, and communications, were combined to create an integrated model. These models include the Motivational Model (MM), the Social Cognitive Theory (SCT), the Model of PC Utilization (MPCU), the TRA, TPB, TAM, and TAM2, and the DOI.

All models aim to predict and explain user behaviour by combining a number of independent variables. The conceptual and empirical commonalities between these eight ideas led to the development of a single model. According to the theory, four key constructs—performance expectancy, effort expectancy, social influence, and facilitating conditions—have a direct impact on usage intention and behaviour. To reduce the impact of the four primary components on usage intention and behaviour, the following variables are suggested: gender, age, experience, and voluntary use.

The UTAUT model also seeks to show how individual characteristics affect technology use. More specifically, age, gender, and experience can all play moderating roles in the link between perceived utility, ease of use, and intention to use. For example, the association between perceived utility and intention to use varies with age and gender, and it is stronger among male and younger workers. Age and gender also influence perceived ease of use's impact on intention, with older and female workers considering it as more important; however, these effects fade with experience (Venkatesh 2003).

Behavior intention or usage is predicted by the four components of the UTAUT: performance expectancy, effort expectancy, social influence, and facilitating factors. The following is how the predictors are defined (Venkatesh 2003):

1. Performance expectation (PE): defined as "the extent to which a person feels that employing the system will enable him or her to achieve improvements in job performance."
2. Effort expectancy (EE) refers to the level of convenience that comes with utilizing the technology.
3. Social influence, also referred to as SI, "is the degree to which an individual perceives that [it is] important others believe he or she should use the new system."
4. "The degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system" is known as "facilitating conditions," or FC.

Perceived usefulness, extrinsic motivation, job-fit, relative advantage, and outcome expectations are five linked factors that are combined by the UTAUT model to determine performance expectancy (PE). In model-validation, it was discovered that performance expectancy is the most significant predictor of intention across all models that were analyzed, and it is relevant in both required and voluntary scenarios (Venkatesh, 2003).

Effort expectancy (EE), a component of the UTAUT paradigm, encapsulates the concepts of perceived complexity and ease of use. Davis' groundbreaking research (1989) included ease of use as a second component. It is widely accepted that people's attitudes about technology use and acceptance of it are greatly influenced by its simplicity of use. For UTAUT validation, EE was significant in both required and optional usage settings, albeit only during the first usage phase. It makes sense that effort-oriented structures will become less noticeable when initial learning obstacles are removed because experience increases user comfort with software.

Social influence takes into account a person's particular interpersonal agreements with others, their subjective culture, and how they interpret the opinions of others. It also takes into account the degree to which utilizing an innovation is thought to improve a person's reputation or status within their social system (Venkatesh, 2003).

Technological Acceptance Model (TAM)

Fishbein and (Ajzen I., 1985) presented the theory of reasoned action (TRA), which served as the cornerstone for TAM. TAM identifies perceived utility (PU) and perceived ease of use (PEOU) as the two most important factors impacting system adoption and usage (Bangole, 2011; Davis et al.,

1989). Previous study verified the TAM model's PU and PEOU components (Adams, 1992; Doll, 1998; Subramanian, 1994).

Perceived ease of use refers to how easy an individual believes it will be to utilise a specific technology (Luo 2010). In contrast, perceived ease of use defines how straightforward it is to understand and use mobile financial services. According to Aladwani (2006).

Perceived usefulness refers to how strongly an individual believes that employing a specific system will improve his or her work performance. (Luo, 2010). The appraisal of the benefits of financial transactions, as well as the suitability of utilising a mobile phone for financial transactions, are both regarded factors of perceived utility. (Aladwani, 2006). (Source: Lee, 2009).

This model is perfect since it is specific and frugal at the same time, having a high degree of predictive power for technology utilization (Alalwan, 2017; Lee, 2009). Moreover, these characteristics are typical in technological environments and can be applied successfully to resolve the acceptability problem (Lee, 2009; Taylor, 1995; Mathieson, 1991). Additionally, according to Mathieson (1991), the theory performs better empirically than other theories like TPB. Indeed, (Yousafzai, 2010), cited by (Mohammadi, 2015), found that TAM performed better in the online banking domain than other models. The significance of TAM in analyzing online banking behavior was also emphasized.

On the other hand, Venkatesh V. &. (2000) contend that the TAM has limited applicability in characterizing consumers' attitudes and behavioral intents to adopt mobile services since it leaves out external elements like economic and demographic characteristics. This perspective seems to support the claims made by earlier research (Alalwan, A. et al, 2016; Gu et al., 2009; Luarn, 2005; Mehrad, 2017) that PU and PEOU are insufficient to explain behavior-related technology and individual intention.

Consequently, other elements such as self-efficacy and perceived risk (Alalwan, A. et al., 2016), personal innovativeness and relative advantage (Chitungo, 2013), trust (Kim, 2009), and perceived security (Hsu, 2011) have been added to the original TAM by several MB adoption studies. As Davis (1989) points out, TAM actually permits you to incorporate external structures into the PU and PEOU assessment procedures. In this sense, we contend in our work that behavioral intentions to use MB via PU and PEOU are influenced by personality factors.

The ease of use and utility of new technology were highlighted by the TAM model, which also offered an explanation based on these two perceived factors. The TAM model has been applied to forecast individuals', groups', or organizations' intentions to adopt new technology, according to published research (Davis, 1989). According to the concept, the degree to which technology is used will depend on a number of factors, including attitudes toward its use, behavioral goals, perceived utility, and ease of use. The Unified Theory of Acceptance and Use of Technology (UTAUT), among other ideas, was developed with the assistance of the TAM (Venkatesh V. M., 2003).

TAM has also received empirical support for its adoption in the following areas: business-related technologies, mobile marketing, e-commerce, mobile wallets, e-learning, mobile banking, Big Data, and a variety of other information (Sultan et al., 2009; Shin et al., 2009; Abdullah et al., 2016; Isaac et al., 2018; Okcu et al., 2019; Kalinic et al., 2019). Given the current condition of the mobile money market and the many forces mentioned in the literature, empirical study on a number of critical criteria is prudent.

2.3. Empirical Literature

Agye (2020) explored mobile banking adoption among Ghanaian customers in terms of the Big Five personality traits (agreeableness, conscientiousness, extraversion, neuroticism, and openness to experience). They used an advanced technology acceptance model (TAM) to account for perceived usefulness and ease of use as mediators. Their findings demonstrated that agreeableness, conscientiousness, and openness to new experiences all significantly improved the perceived utility and ease of use of mobile banking, which in turn influenced intention to use mobile banking. Conscientiousness was ranked second in terms of overall impact, following agreeableness.

Giovanis (2019) investigated the role of personality factors and other variables in Greek consumers' intentions to utilise mobile banking services. They created a hybrid model that included the Big Five personality traits with TAM and TPB. They discovered that perceived utility, perceived ease of use, attitude, subjective norms, and perceived behavioural control all had a direct beneficial impact on the desire to use mobile banking services. Openness to experience was the only significant positive factor influencing intention to use mobile banking services; neuroticism, on the other hand, had a substantial negative effect.

Lema tested their mobile financial service in Tanzania in 2017. The results of this study show that the adoption of mobile financial services by unbanked individuals is influenced by perceived utility, perceived cost, and social influence. In Nigeria, Ezeh and Nwankwo (2018) carried out research on the variables influencing the uptake of mobile money. According to this study, three factors—perceived financial cost, perceived ease of use, and amount of information or knowledge—influence customers' adoption of mobile money. In a Tanzanian study, Anthony and Mutalemwa (2014) found that user-friendliness significantly influenced the utilization of mobile payments.

Despite research in other disciplines (Costa & McCrae, 1992; Sproles & Kendall, 1986; Xu et al., 2016) demonstrating that personality traits have a significant influence on an individual's decision-making process, little is known about the role of personality qualities in information system adoption. Nonetheless, past research, such as that conducted by McElroy et al. (2007), has highlighted the importance of personality factors in understanding people's IS adoption behaviour. Contextualizing the history of digital financial technologies and the various elements influencing their adoption is made possible by the content that comes before it. According to the literature study, the acceptance of digital money services is influenced by a number of factors, including prior knowledge, perceived danger, perceived utility, perceived simplicity of use, and awareness. The present thesis centers on the effects of personal attribute components in the TAM model on the uptake of mobile money services, however the results of previous studies offered a sound foundation for the current investigation.

2.4. Conceptual Framework of the Study

The TAM model's streamlined form of personal qualities serves as the foundation for the proposed study model. The suggested conceptual framework is shown in Figure 1, and the ensuing subsections include further details on each of its components.

Agreeableness

People who are agreeable are kind, pleasant, considerate, forgiving, cooperative, and they also build more friendly and trustworthy relationships with others (Islam et al., 2017; Pervin et al., 2004). These findings are supported by research conducted by Evaraj et al. (2008), McElroy et al. (2007), Xu et al. (2016), and others. Additionally, compared to individuals with low agreeableness scores, those with high agreeableness scores are more concerned with upholding harmony and

averting conflict. According to research, people who are pleasant tend to be more flexible and tolerant of new technology, which makes them more prone to spend time online (Devaraj et al., 2008; Urueña et al., 2018).

Devaraj et al. (2008) go on to say that happy people are more drawn to the good aspects when technology improves job performance. It is suggested by academics that personality and TAM notions are related since personality shapes an individual's self-perception (Barrick & Mount, 1996; Svendsen et al., 2013). As MB enables users to do financial transactions quickly, anytime, anywhere, it may be assumed that those with high agreeableness will adopt it because they are compassionate or compliant and will score MB highly on views of usefulness and simplicity of use.

Agreeableness is a significant predictor of perceived utility (PU) in collaborative technology and mobile commerce contexts, according to research by Devaraj et al. (2008) and Zhou & Lu (2011). According to Özbek et al. (2014), agreeableness and PEOU have a positive association. Thus, the following theory is put forth:

Hypothesis (H1a): Agreeableness correlates positively with MB PU.
Hypothesis (H1b): Agreeableness correlates positively with MB PEOU.
Conscientiousness

According to several studies (Islam et al., 2017; Jani & Han, 2014; McElroy et al., 2007; Xu et al. 2016), characteristics including self-control, self-discipline, caution, organization, and dependability are traits that characterize consciousness. Proactively planning, organizing, and finishing work are characteristics of someone with high conscientiousness. Conscious people are inherently determined to succeed and possess self-control, according to Uffen et al. (2013). A study found that highly conscientious people find mobile applications irritating and unproductive, thus they are less likely to use them for pleasure. Prompt and diligent students were shown to be more likely to use the internet for learning than for leisure, according to research by Landers and Lounsbury (2006).

Furthermore, conscientious individuals are more likely to thoroughly examine how technology could increase their productivity and improve the outcomes of tasks they complete, according to Devaraj et al. (2008). In addition, conscientiousness has been linked to motivation, according to

Hurtz and Donovan (2000), who also propose that it may be interpreted as both a direct and indirect predictor of behavior. Because of their propensity for in-depth thought, systematic approach, and planning skills, conscientious persons are predicted to employ MB more frequently. Thus, we recommend that:

Hypothesis (H2a): Conscientiousness correlates positively with MB PU.
Hypothesis (H2b): Conscientiousness is positively connected to MB's PEOU.
Neuroticism

Neurotic individuals may experience anxiety, tremors, and depression (Jani & Han, 2014; John et al., 2008; Urueña et al., 2018). According to Xu et al. (2016), high neuroticism is associated with fear, self-consciousness, negative emotions, and negative reactions to work-related stimuli (Devaraj et al., 2008), whereas low neuroticism is associated with emotional stability and well-adjustment, and is less likely to be open to new experiences. Members of this category struggle to use new services and technology due to a lack of confidence, limiting their online usage (Devaraj et al., 2008; Tuten & Bosnjak, 2001).

Neuroticism has also been linked to a decreased willingness to adapt new technologies into daily activities by reducing PU and behavioural control (Uffen et al., 2013). Research by Özbek et al. (2014), Zhou and Lu (2011), and Devaraj et al. (2008) indicates that neuroticism negatively impacts PU. We anticipate that those with high neuroticism may perceive MB as more complex and difficult to use, leading them to question its worth. Thus, we presented the following theories:

Hypothesis (H3a): Neuroticism has a negative correlation with MB PU.
Hypothesis (H3b): Neuroticism has a negative correlation with MB PEOU.
Openness

openness to new experiences According to Xu et al. (2016), individuals are "creative, open-minded, self-reliant, and eager to explore new avenues and encounter new experiences." Those that are more receptive to new experiences also tend to be more curious and eager to pick up new abilities (Devaraj et al., 2008; Islam et al., 2017; Marbach et al., 2016; McElroy et al., 2007). Individuals with low personality traits tend to be more comfortable with change and prefer stability and the status quo, whereas high personality traits are autonomous thinkers who do not adhere to

conventions or tradition. According to research, they are more likely to be innovators and early adopters of new services and technology (Constantiou et al., 2006; Tuten and Bosnjak, 2001).

Özbek et al. (2014) and Svendsen et al. (2013) observed a positive relationship between openness to new experiences and PEOU. However, Uffen et al. (2013) discovered a positive link between PU and openness to new experiences. Based on the current debate, we hypothesise that people with high openness characteristics will have positive attitudes and perspectives towards accepting new technologies such as MB.

Hypothesis (H4a): Openness to new experience is positively related to PU of MB.

Hypothesis (H4b): Openness to new experience is positively related to PEOU of MB.

Extraversion

"People with high extraversion are social, outgoing, active, and talkative," according to Xu et al. (2016). Individuals that are extraverted tend to be gregarious and outgoing (John et al., 2008; Urueña et al., 2018). According to several studies (Devaraj et al., 2008; Uffen et al., 2013; Watson & Clark, 1997), they also cherish close-knit relationships. Increased usage of social media, apps, and the internet has already been associated with extrovertism (Amiel & Sargent, 2004; Correa et al., 2010; Xu et al., 2016). More so than other personality types, extraverts, according to Zmud (1979), have a favorable attitude toward IS. Extraversion helps both PU and PEOU, according to Svendsen et al. (2013). We predict that extraverts will be more likely to adopt MB because the foundations of extraversion are daring actions carried out both inside and outside of social environments (Davis & Yi, 2012). As a result, we put forth these theories:

Hypothesis (H5a): Extraversion correlates positively with MB's PU.
Hypothesis (H5b): Extraversion correlates positively with MB PEOU.
Perceived usefulness

According to Davis (1989), PU measures a person's perception that using a specific technology would improve their job performance. The impact of PU on the adoption of new technologies has been demonstrated repeatedly (Chong et al., 2015; Liebana-Cabanillas et al., 2017; Venkatesh and Davis, 2000). One of the primary causes of TAM is PU (Sharma, 2017). Most IS researchers agree

that PU, rather than PEOU, another important TAM element, has a bigger impact on new technology adoption (Adams et al., 1992; Davis, 1989).

Previous studies have revealed a favourable correlation between PU and MB acceptability (Gu et al., 2009; Makanyeza, 2017; Shaikh & Karjaluoto, 2015). Furthermore, studies have shown that it has a significant and positive impact on MB acceptance in a number of countries, including Iran, Germany, Australia, and Jordan (Koenig Lewis et al., 2010; Mohammadi, 2015; Wessels and Drennan, 2010). In truth, PU is one of the most carefully examined parts of any new technology's acceptability, including MB, according to Sharma (2017). As a result, we presented the following theory:

Hypothesis (H6): PU is positively associated to the behavioural desire to adopt MB.

Perceived ease of use

Davis (1989) defines PEOU as "the extent to which potential users expect the target system to be free of effort". Research has demonstrated that PEOU has a considerable impact on users' intents to embrace new IS (Adams et al., 1992; Chong et al., 2015; Davis, 1989; Sharma, 2017). Because MB services demand a specific level of knowledge and competence from clients, PEOU may have a substantial impact on their likelihood to utilise this type of technology (Alalwan et al., 2016). This assumption has been empirically supported by studies in a variety of fields, including mobile payments (Kim et al., 2010; Liebana Cabanillas et al., 2014. Internet banking (Chong, 2010) and MB settings (Alalwan et al., 2016; Hanafizadeh et al., 2014; Koksal, 2016; Sharma, 2017). Some studies, such as Makanyeza (2017), found no link between the PEOU and the intention to use MB. Research on behavioural intention to adopt new technologies and PEOU provides inconclusive results. Thus, bring up the following theory:

Hypothesis 7 (H7): PEOU is positively correlated with behavioural intention to adopt MB.

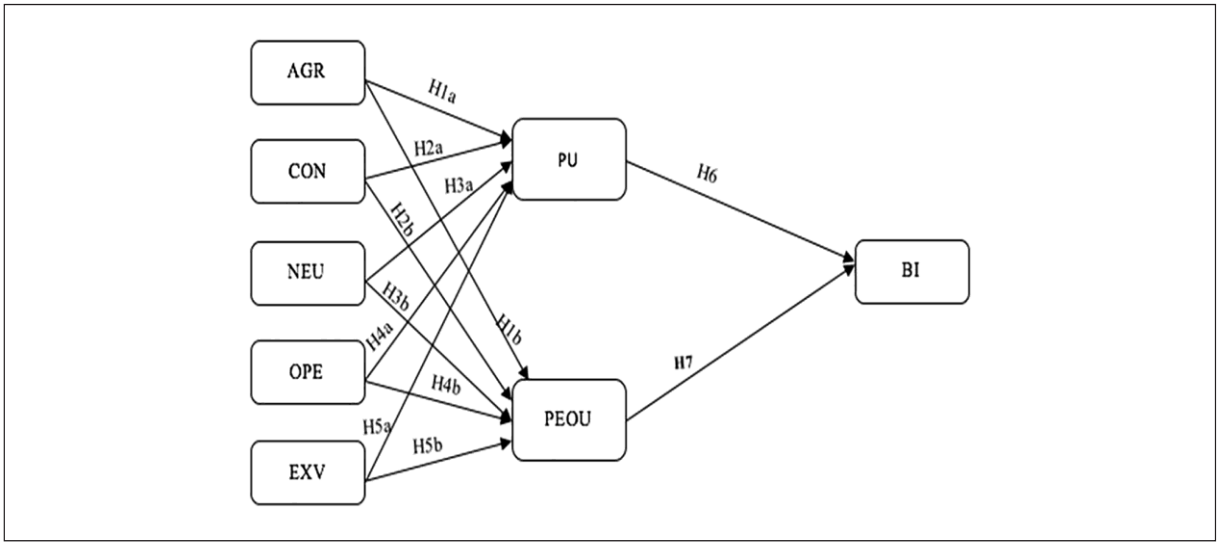


Figure 1. The proposed research models. (Agyei, etal. 2020)

2.4 Research Gap

Since most research studies are based on TRA and TAM theories, which consist of two constructs; perceived ease of use and perceived usefulness, which are not sufficient to explain factors affecting the adoption of Mobile Banking, there is a need to adopt other issues in this study in order to increase the utilisation of mobile banking, so the thesis to appeal personality traits, so this study is one of the first attempts in MB literature to examine and establish the influence This work fills a critical gap in the literature by responding to recommendations for greater research on the role of personality traits in the adoption of new technologies (Devaraj et al., 2008; McElroy et al., 2007). Therefore, rather than focusing on individual characteristics, this research is needed to help financial institutions better understand the factors driving the utilization of mobile banking.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter goes over the study methodologies, design, data sources, target population, sample size and procedure, sampling procedures, and data collection instrument that the researcher used to collect and assess the data needed to satisfy the research objectives. The study included tools for assessing data dependability and validity, as well as ethical concerns.

3.1 Study Area

The Commercial Bank of Ethiopia (CBE) is one of Ethiopia's oldest commercial banks, having been established in 1942 as the State Bank of Ethiopia. CBE was granted formal status as a share corporation in 1963. Since then, it has made significant contributions to the country's progress. According to a 2021 report by the Commercial Bank of Ethiopia (CBE), the bank has over 40 million account holders throughout its more than 1940 locations, as well as more than 6.6 million and 37,000 users of its mobile and online banking services, respectively. More than 8.3 million active ATM cardholders and 17 million CBE Birr users were contacted.

3.2 Research Approach

This inquiry was designed using a quantitative approach. A quantitative component was used to evaluate consumers' adoption and use of mobile banking. The quantitative component was created using data from surveys of Commercial Bank of Ethiopia clients in central Addis Ababa. Because this was a quantitative study, quantitative approaches were used to analyse survey data, identify factors influencing mobile banking uptake in Ethiopian banks, and establish connections between the components.

3.3 Research Design

When a study aims to determine the extent to which two or more variables co-vary, correlational research is utilized, according to Creswell (2002). Stated differently, altering one variable necessarily modifies another. Predicting and explaining the associations between variables is the main goal of correlational design approach. To measure two or more variables and determine whether they have any correlations is the goal of correlational research, according to Lodico et al. (2010). Correlational studies are mostly conducted to find relationships that can help us comprehend important events. Alenkel and colleagues (2012).

The use of explanatory study can also be employed to examine the causal relationship between the dependent variable (usage of mobile banking services) and the independent variables (PEOU and PU). Explaining previously observed facts, situations, or behaviors is the goal of the explanatory study.

3.4. Population

3.4.1. Source population

The source population for the study is all Commercial Bank of Ethiopia customer used banking service who are coming to branch in the central region Addis Ababa.

3.4.2. Study population

Commercial Bank of Ethiopia Mobile banking use customers and non-user customers attending service during the study period in central region Addis Ababa.

3.5. Inclusion and Exclusion criteria

Mobile banking customers attending service during the study period was included. Mobile banking customer's s with an emergency condition, involuntary, was excluded.

3.6 Data Source and Collection Instrument

In order to gather primary data for this study, the researcher used a standardized questionnaire that was given to respondents who were city dwellers in Addis Ababa. According to Biggam (2018), primary data is information on a certain topic that is independently found by a researcher. It is highly advised to use a Likert scale in order to obtain high reliability findings. Unsurprisingly, Venkatesh et al.'s study on technology adoption has made heavy use of the Likert scale format. We employed multi-item, five-point Likert scales, which were developed from earlier research on mobile banking, to measure the study's aspects.

The questionnaire has two components. Section 1 of the questionnaire contained participant biography data, whereas Section 2 tested respondents' perceptions of the constructs in the research model in Addis Ababa city.

3.7. Sampling and Sampling Techniques

The sample size is the number of objects or units taken from a population. Choosing the optimal sample size can be a difficult process. According to Schurink (2003), sample size is influenced by core demographic features, the type of data required for the survey, and the associated expenses.

The researcher used convenience sampling, a non-probability sampling strategy, to acquire data from readily available study participants. Respondents to this poll were bank clients, including those who utilised and did not use mobile banking services.

Our study objectives state that all individuals who own a phone, have a bank account, and utilise or do not use mobile banking are units of analysis and part of the general population. As a result, this survey takes into account a significant section of the Addis Ababa population. As a result, when determining the sample size of large populations is uncertain, Cochran (1963) developed Equation to construct a representative sample for percentage.

$$\underline{n = Z2Pq}$$

$$e2$$

Where;

- n is the sample size.
- $Z2$ is the normal curve's abscissa that removes an area α at the tails (1- α equals the necessary confidence level of 95%). The value of Z is available in statistics tables that include the area of the normal curve.
- e is the level of precision (allowable error commonly 5% = 0.05).
- P is the estimated proportion of an attribute that is present in the population.
- q is 1- p

The sample size was calculated using the above procedure, assuming maximum variability of P=0.5, 95% confidence interval, and ±5% precision, and taking Z = 1.96 from the Z table value;

e = 0.05

P = 0.5

q = 0.5= 1-p

$$no = \underline{Z2Pq} = no = \underline{(1.96)2)\ (0.5)\ (0.5)} = \underline{0.96} = 385$$

$$e2 \qquad (0.05)2 \qquad 0.0025$$

As a result, using convenience sampling procedures, data was obtained via a questionnaire from a sample of 385 respondents selected from Addis Ababa city.

3.8. Method of Data Analysis

To examine the factors impacting mobile banking service uptake, a questionnaire was created and sent to the target population in Addis Abeba City. Following the completion of the questionnaire, two steps were conducted to analyse the statistical data. The validity of the proposed study paradigm was first evaluated. Cronbach's α coefficient was used to measure the reliability of the model constructs. Confirmatory factor analysis (CFA) was performed to assess composite reliability, convergent validity, and discriminant validity. The selected study hypotheses were then tested using structural equation modelling (SEM). AMOS and SPSS were used to evaluate the data.

3.8.1. Descriptive Analysis

The descriptive statistical findings were provided as tables, frequency distributions, and percentages. The mean and standard deviation were used to examine respondents' demographic information and identify personality traits that influence users' willingness to use mobile banking services at Commercial Bank of Ethiopia in Addis Ababa.

3.8.2 Structural Equation Modelling (SEM)

Approaches to statistics Path analysis, covariance structure analysis, and simultaneous equation models (SEM) are other names for the technique that enables researchers to test and estimate the proposed relationships in a conceptual model at the same time, thereby identifying potential correlations between several dependent and independent variables. Because of this, it is appropriate for developing ideas and theories as well as methodically clarifying the subsequent research topics without turning to Additionally, SEM was shown to be useful in social science research for determining the construct validity of the variables in the proposed model, which is probably why it is so widely used in IS and behavioral science in addition to social science research.

3.9 Scale Reliability and Validity Analysis

3.9.1 Scale Reliability

The stability or consistency of a measurement tool is its reliability. Put otherwise, the same measurements must be taken by the measuring device at all times. It follows that each time a person

uses the assessment instrument they need to receive a consistent score. (J. Lehman, 2010.) The reliability coefficient Cronbach's Alpha quantifies the degree of positive correlation between the items in a collection. The internal consistency of the variables in the research instrument was assessed using Cronbach's alpha. Cronbach's alpha, a reliability coefficient with a range of 0 to 1, assesses the internal consistency of the scale. Zikmundet al. (2000) state that scales with coefficient alpha values between 0.6 and 0.7 indicate a fair level of dependability.

3.9.2 Validity Analysis

The most important criterion is validity, or how well an instrument measures what it was designed to examine. In other words, validity refers to how well differences discovered using a measuring instrument reflect genuine differences among the people being evaluated. The construct validity of the study was confirmed in order to assess the quality of the research design material. Content validity refers to how well a measurement tool covers the issue under consideration. The instrument's content validity is good if it contains a sample that represents the entire universe. Kothari (2004).

3.10 Ethical Considerations

To protect the confidentiality of the data provided by respondents, they were not forced to write their names and were assured that their responses would be kept totally confidential. The questionnaire's introduction discloses the study's goal. Furthermore, the researcher sought to avoid making misleading or deceptive remarks in the questionnaire. Finally, questionnaires were only distributed to willing participants.

3.11 Result dissemination plan

The final report was submitted to the Department of Marketing Management Studies at Addis Ababa University, with a copy sent to the School of Commerce AAU library. The research will be submitted to peer-reviewed publications for publication.

CHAPTER FOUR

RESULTS

This study sought to investigate how personality factors influenced consumers' desire to use mobile banking in Addis Ababa. This chapter is divided into two sections that deal with statistical data analyses. First, the validity of the conceptualised research model was assessed. Cronbach's α coefficient was used to measure model construct dependability. Convergent and discriminant validity, as well as composite reliability, were assessed using confirmatory factor analysis (CFA). The proposed research hypotheses were then tested using structural equation modelling (SEM). The analysis was performed using AMOS and SPSS data.

4.1. Response Rate

To address the research issue, the current study employed a survey research approach. The study's target population was Addis Ababa, Ethiopian bank consumers who used MB. Owing to temporal and resource constraints, a convenience non-probability sampling approach was adopted. However, this approach is in line with the technique of a number of earlier studies on technological acceptability (Afshan & Sharif, 2016; Farah et al., 2018; Luarn & Lin, 2005). A one-round pretest was conducted prior to the distribution of the questionnaires in order to adjust items with unclear language and evaluate the measurement's validity in the context of MB. Senior IT officials and representatives from the department of digital business participated in the pilot testing. This test's objectives were to verify the reliability of the measurement tools and to spot any ambiguous language or causes of doubt. As of right now, the pretest revealed no noteworthy problems with structure or wording. The questionnaire was found to be straightforward and comprehensive; just a few small phrase adjustments were needed, which were then made, and the completed form was produced. There were two sections to the questionnaire. While the respondents' opinions of the elements in the study model were evaluated in section two, the demographic features of the participants were evaluated in section one. 385 copies of the administered questionnaires were given to respondents by the researcher in order to fulfill the research goals. Out of the total samples, 375 respondents honestly completed the questionnaire and sent it back, meaning that 10 (3.6%) were not collected. Based on the responder sample, the results show that the response rate is 97.4%, which is statistically significant for inferring information about the population of the research area. Because of this, the responses that were obtained from the participants were sufficient to meet the

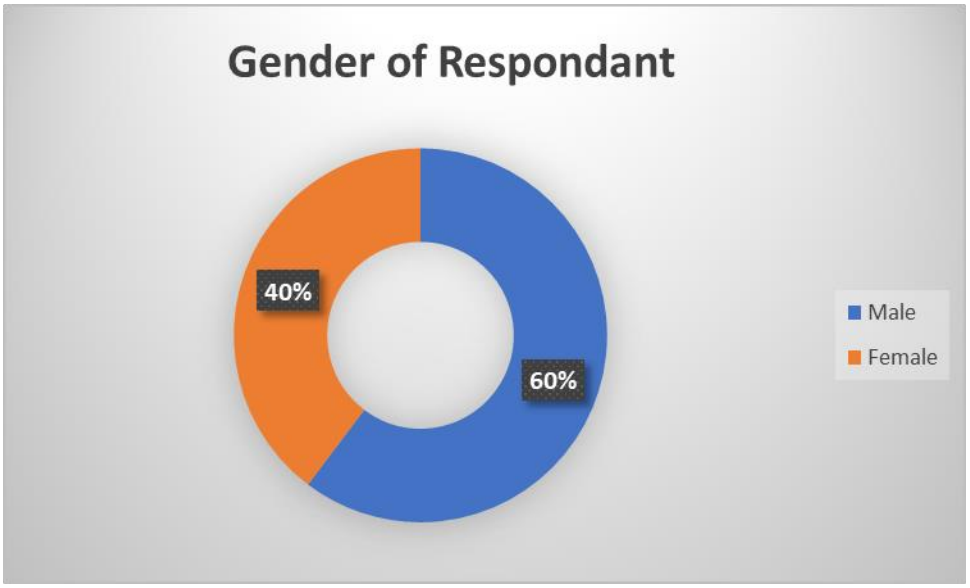
goals of the study. A range of CBE branches, primarily Grade 4 and Special branches, provided the data that was gathered.

4.2. Demographic Characteristics of the Respondents

The study's respondents' demographic information can provide us with more insight into their traits. Considering that it provides a deeper comprehension of the study's target population, this was judged essential. With the use of trends in the CBE, the demographic factors for this study were thus: gender, age, occupation, education level, and respondents' current use of mobile banking.

Gender of Respondents

The resulting gender, 226 men and 149 women, is displayed in Table 4.1. Of the total, women made up 39.7% and men made up 60.3%. This indicates that there are more men than women using CBE mobile banking in Addis Ababa.

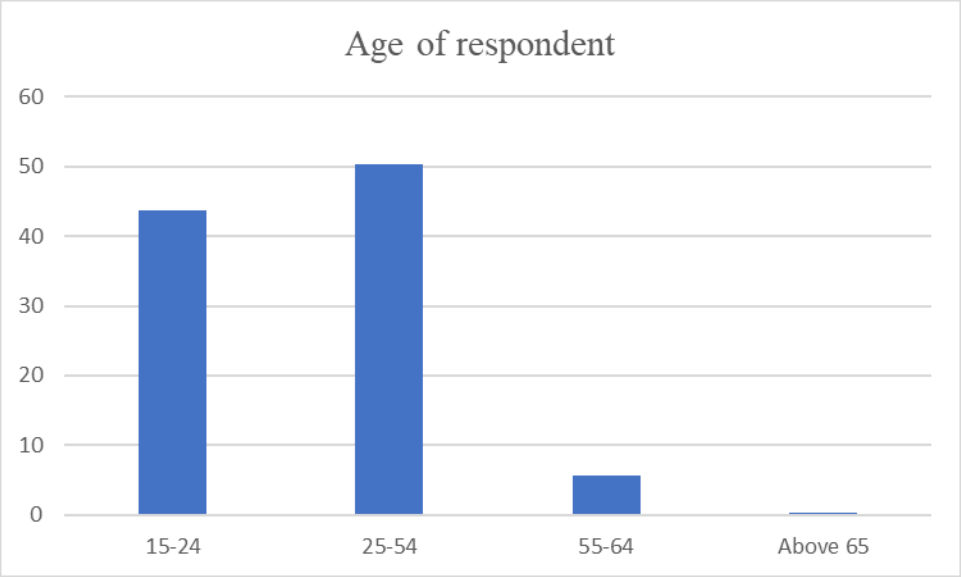


Source: Own survey, 2024

Figure 2: Gender of Respondents

Age of Respondent

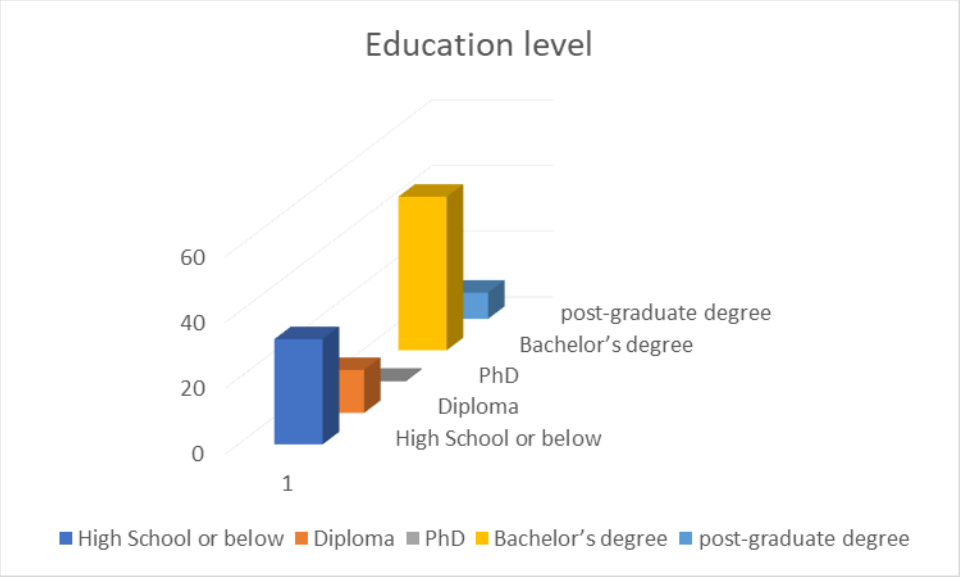
The table below shows that 50.4% of participants are between the ages of 25 and 54, whereas 43.7%, 5.6%, and 1% are, respectively, older than 25, 55–64, and older than 65. The younger generation hence favors and makes use of the CBE mobile banking service.



Source: Own survey, 2024

Figure 3: Age of Respondents

Education levels of Respondents

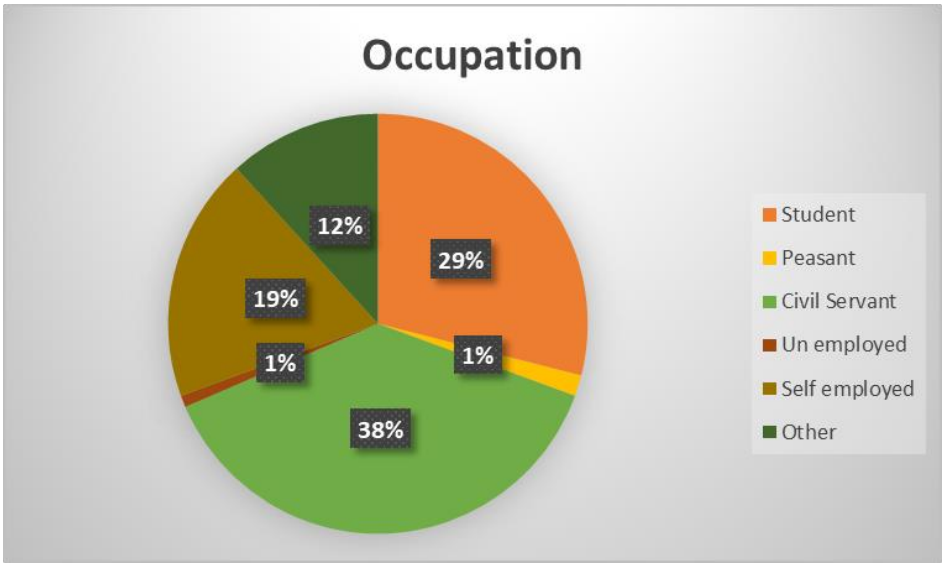


Source: Own survey, 2024

Figure 4: Education levels of Respondents

The aforementioned study indicates that 46.7 percent of respondents are degree holders, with 32%, 13.1%, 8%, and 1% having statuses ranging from high school to diploma, postgraduate, and PhD, and 26.8% having earned their first degree. Based on the data presented, the majority of responders were the subject of research.

Occupation of Respondents



Source: Own survey, 2024

Figure 5: Occupation of Respondents

As mentioned, 48.47% of respondents were employed as civil servants, 28.8% were students, and the remaining respondents were either private employees, peasants, or in other professions. The findings indicated that government employees make up the bulk of CBE MB customers.

Mobile Banking Experience and Usage of respondent

According to the findings, the majority of respondents (97.1%) had been banking for more than two years, with 80.3% using banks within a one-month period.

Table 4.1 Experience and usage respondent

Variable		Number	Percent
Experience in using Mobile Banking	Up to 1 year	67	17.9
	More than 2Years	205	54.7
	1–2 years	92	24.5
	Non-users	11	2.9
Mobile Banking Usage	Daily	4	1.1
	Never	12	3.2
	Once a week	58	15.5
	Once a month	148	39.5
	Less than once a month	153	40.8

Source: Own survey, 2024

4.3 Reliability and Validity test

Estimating the reliability correlations of the manifest variables using investigational data is the first requirement for a measurement model. The results of reliability analysis show that, when tested again under similar circumstances, all manifest variables have the same scales (Blunch, 2017). The reliability analysis is then used to determine the percentage of true scales for the manifest variables. When the manifest variables load equally into a measurement model, it also assesses the internal consistency of the variables (Graham, 2006; Black RA Y. Y., 2015; Brunch, 2017). The reliability results are frequently presented as the total scale and subscale scores from the developed model measured by Cronbach's alpha. The coefficient alpha (α) can accurately estimate dependability based on data attributes, even when the model's assumptions are not always met (Graham, 2006). Hair et al. (2010) found that all α coefficients were above the 0.700 criterion, indicating strong internal consistency for each construct.

Two types of validity tests are available: convergent and discriminant. Confirmatory factor analysis was utilised to assess convergent validity. Table 4.2 shows that all test items had factor loadings greater than 0.500, implying that they were better suited to measure the linked variables. The findings of the discriminant validity test were also presented. As shown in Table 4.2, discriminant validity was evaluated using the mean variance extraction value (AVE). The average variance of each variable exceeded 0.575. Furthermore, the correlation coefficient between the variables was lower than the AVE arithmetic square root.

Table 4.2 Measurement Scale and Scale Reliability Values

Construct	Items	Cronbach 's alpha	Composite reliability	AVE	Factoring load
Agreeableness	AGR1	0.801	0.868	0.688	**0.729**
	AGR2	0.796			**0.776**
	AGR3	0.800			**0.854**
Conscientiousness	CON1	0.856	0.862	0.677	**0.770**
	CON2	0.767			**0.826**
	CON3	0.785			**0.879**
Neuroticism	NEU1	0.899	0.892	0.735	**0.786**
	NEU2	0.723			**0.795**
	NEU3	0.714			**0.754**
Openness to new experience	OPE1	0.844	0.884	0.718	**0.842**
	OPE2	0.831			**0.692**
	OPE3	0.823			**0.703**
Extraversion	EXV1	0.816	0.883	0.717	**0.617**
	EXV2	0.817			**0.695**
	EXV3	0.833			**0.714**
Perceived usefulness	PU1	0.876	0.880	0.711	**0.652**
	PU2	0.893			**0.835**
	PU3	0.877			**0.575**
Perceived ease of use	PEOU1	0.862	0.860	0.672	**0.760**
	PEOU2	0.843			**0.878**
	PEOU3	0.835			**0.843**
Behavioral intention	BI1	0.902	0.924	0.754	**0.729**
	BI2	0.891			**0.776**
	BI3	0.883			**0.774**
	BI4	**0.835**			**0.723**

(Source: Own survey, 2024)

For every manifest variable in the measurement model, Table 4.2 displays both the total estimates and the subscale reliability estimates. Reliability estimates for the manifest variables range from as low as 0.71 to as high as 0.91.

Additionally, Table 4.2 displays the composite reliability (CR) values for all constructs, which vary from 0.860 to 0.924. This is within Hair et al. (2010)'s proposed range of 0.700, indicating strong internal consistency. Discriminant validity was indicated by the average variance extracted (AVE) for each construct being higher than the squared correlation coefficient for the related inter-constructs (Fornell & Larcker, 1981). Additionally, all AVEs (see Table 4.2) were greater than 0.500, with values ranging from 0.672 to 0.754, demonstrating convergent validity. In summary, the study's findings showed good validity and reliability and were appropriate for further testing and analysis.

4.4 Descriptive Analysis

Descriptive statistics were used to calculate the mean and standard deviation of respondents' scores, which were then compared across respondents. The mean is a widely used metric of central tendency. It is computed by dividing the sum of all the values in a series by the total number of elements. (Demis, 2016) indicates that the mean scores vary from 1.00 to 1.80 significantly. Disagree: 1.80-2.60; Neutral: 3.40-4.20; Agree: 4.20-5.00. I strongly agree.

Table 4.3 Effect of agreeableness on adoption of mobile banking

Agreeableness	SD	D	N	A	SA	Mean
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	
Partnership with other	10(2.6)	27(7.2)	0	225(60)	113(30.1)	4.10
I like to cooperate with other	5(1.3)	33(8.8)	3(.8)	(64)	114(30.4)	4.10
My behavior allows me to apologize	0	5(1.3)	0	280(74.6)	90(24)	3.86

Mean of agreeableness		4.01

(Source: Own survey, 2024)

The above table shows that cooperation and partnership have the highest mean ratings. The majority of respondents' personalities strongly support the requirements of mobile banking, as indicated by their mean agreeableness score of 4.01. According to personality psychology, being agreeable typically entails being dependable, cooperative, and empathetic as opposed to wary, aggressive, and competitive. People's willingness and collaboration in utilizing digital platforms such as mobile banking can be shown in their adoption of technology. Customers are generally favorable about their preparedness to use mobile banking, based on the average mean value of 4.01.

Table 4.4 Effect of Conscientiousness a on adoption of mobile banking

Conscientiousness	SD	D	N	A	SA	Mean
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	
I commit/ issue plan and committee myself for their accomplishment	57(15.2)	87(23.2)	9(2.4)	120(32)	102(27.2)	4.15
I will focus on details	11(2.9)	101(26.9)	13(3.4)	105(28)	96(25.6)	4.17
I take care for fulfillment of activities in the process	85(22.6)	108(28.8)	35(9.3)	105(28)	42(11.2)	3.88
Mean of Conscientiousness						4.06

(Source: Own survey, 2024)

The emphasis on details and devoting myself to accomplishment scores received the highest mean scores, as seen in the table above. Based on the characteristics of the majority of respondents, the mean value of conscientiousness is 4.06, indicating that conscientiousness meets the standards for mobile banking. According to personality psychology, pleasant people are more likely to exhibit traits such as self-control, organization, diligence, and a preference for planned behavior over impulsive behavior. These features also indicate that mobile banking customers are generally more conscientious. This could indicate that they like mobile banking's organizational benefits, security features, and methodical approach.

Table 4.5 Effect of Neuroticism on adoption of mobile banking

Neuroticism	SD	D	N	A	SA	Mean
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	
I will be simply worried	117(31.2)	190(50.6)	0	68(18.1)	0	3.3
I have a behavior that is repeatedly up and down	170(45.3)	195(52)	10(2.7)	0	0	2.6
I will be worried about matters on limited status	127(33.9)	189(50.4)	37(9.8)	22(5.8)	0	3.2
Mean of Neuroticism						3.03

(Source: Own survey, 2024)

As shown in the accompanying table, the categories with the highest mean ratings were just worried about their inadequate status scores. The mean neuroticism score of 3.03 reflects the majority of respondents' personalities, implying that neuroticism is incompatible with the requirements of mobile banking. According to personality psychology, people are more likely to exhibit emotional stability as well as negative feelings such as stress, worry, and moodiness. Adopting mobile banking may pose particular needs or problems for those with moderate

neuroticism. They may be concerned about security or dependability; However, they do not exhibit excessive anxiety or opposition to new technologies.

Table 4.6 Effect of Openness to new experience on adoption of mobile banking

Openness to new experience	SD	D	N	A	SA	Mean
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	
I have the interest to know new things	0	0	0	298(79.5)	77(20.5)	4.11
I am eager to understand things	0	5(1.3)	0	290(77.3)	80(21.3)	3.93
I would like to submit some new opinions		27(7.2)	17(4.5)	310(82.6)	21(5.6)	4.01
Mean of Openness						4.01

(Source: Own survey, 2024)

The interest in learning new things has the highest mean score, as can be seen in the accompanying table. The majority of respondents' features indicate that Openness to new experience has a mean value of 4.01, suggesting a tight fit between Openness to new experience and mobile banking criteria. When used in the context of personality psychology, the term "pleasant" usually refers to an individual's inclination toward creativity, curiosity about novelty and diversity, and excitement for unconventional ideas, art, emotion, and adventure. Regarding the adoption of technology, it can provide insight on people's willingness to work together and use digital platforms like mobile banking. An average mean value of 4.01 indicates that customers are generally open to trying new ideas when it comes to mobile banking.

Table 4.7 Effect of Extraversion on adoption of mobile banking

(Source: Own survey, 2024)

Extraversion	SD	D	N	A	SA	Mean
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	
I feel comfortable around people.	97(25.8)	107(28.5)	47(12.5)	85(22.6)	39(10.4)	3.01
I am energetic.	0	23(6.1)	15(4)	225(60)	112(29.8)	3.87
I am passionate to others.	5(1.3)	48(12.8)	0	190(50.6)	135(36)	4.12
Mean of Extraversion						3.67

The table below demonstrates that having a strong sense of empathy for other people has the highest mean rating. Based on the personalities of most respondents, extraversion has an average score of 3.67, which indicates that it meets the criteria of mobile banking. The terms "talkativeness," "sociability," "assertiveness," and "a tendency to seek out social interaction and stimulation" are used in personality psychology. Users of mobile banking may do so if it increases their sense of social interaction or if it helps them feel more a part of the community. Peer perspectives and social trends may also have an impact on them.

Table 4.8 Effect of perceived usefulness on adoption of mobile banking

Perceived usefulness	SD	D	N	A	SA	Mean
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	
Using mobile banking makes my activities in the bank fruitful	0	70(18.6)	20(5.3)	187(49.8)	98(26.1)	3.61

I will save time using MB	0	0	0	277(73.8)	98(26.2)	3.72
Using MB (mobile banking) simplifies my performances of banking activities	0	45(12)	0	245(65.3)	85(22.7)	4.17
Mean of Perceived usefulness						3.8

(Source: Own survey, 2024)

The data that came before it indicates that the average perceived usefulness is 3.8. The majority of consumers appear to think mobile banking is very beneficial, as indicated by the mean perceived utility score of 3.8. This indicates that individuals are more likely to embrace and utilize mobile banking due to the benefits they believe it offers. In order to meet and exceed consumers' expectations for utility, businesses should use this knowledge to emphasize the useful advantages of mobile banking in their marketing and product development activities.

Table 4.9 Effect of perceived ease of use on adoption of mobile banking

Perceived ease of use	SD	D	N	A	SA	Mean
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	
It is simple for using mobile banking	0	3(0.8)	19(5)	297(79.2)	56(15)	3.71
It is simple to learn/know using and working in mobile banking	0	0	0	323(86.1)	52(13.9)	4.07
It is simple to use mobile banking with competence	17(4.5)	28(7.4)	0	(63.5)	92(24.5)	4.01
Mean of Perceived ease of use						3.93

(Source: Own survey, 2024)

The chart above indicates that the average perceived ease of use score is 3.93. Overall, mobile banking is considered user-friendly, as indicated by the mean perceived ease of use score of 3.93.

The ease of use of mobile banking makes people more likely to adopt and utilize it. Companies can utilize this data to emphasize in their marketing campaigns how easy it is to use mobile banking and how accessible it is, so that customers' expectations for their products' usability are met and exceeded.

Table 4.10 Effect of Behavioral intention on adoption of mobile banking

(Source: Own survey, 2024)

Behavioral intention	SD	D	N	A	SA	Mean
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	
I am committed to use mobile banking non-stop in the future	25(6.6)	30(8)	0	175(46.7)	145(38.6)	3.71
I am thinking to use mobile banking in the future	0	0	3(0.8)	270(72)	102(27.2)	3.79
In my day-to-day activities of my life using mobile banking	56(14.9)	90(24)	15(4)	109(29)	105(28)	3.55
I always attempt using mobile banking	23(6.1)	79(21)	10(2.7)	128(34.1)	135(36)	3.5
Mean of Behavioral intention						3.6

The average behavioral intention score, as shown in the above table, is 3.6, meaning that the majority of users want to utilize mobile banking in the future. This suggests that there's a good chance they'll follow through and make use of mobile banking. By highlighting the advantages and simplicity of use in their marketing initiatives, businesses can make sure that the mobile banking experience meets or surpasses customer expectations and facilitate the shift from intention to real adoption.

Table 4.11: Mean and standard deviation for the Eight variables

Adoption Factors	N	Mean	Std. Deviation
Agreeableness	375	4.01	**.658**
Conscientiousness	375	4.06	**.909**
Neuroticism	375	3.03	**.806**
Openness to new experience	375	4.01	**.635**
Extraversion	375	3.67	**.686**
Perceived usefulness	375	3.8	**.691**
Perceived ease of use	375	3.93	**.664**
Behavioral intention	375	3.6	**.605**
Valid N (list wise)	**375**		

(Source: Own survey, 2024)

4.5. Correlation Analysis

Correlation is a measure of the degree of relationship between two sets of data. A greater correlation value indicates that the two sets of data have a stronger relationship, as seen in the table below. When the correlation is one, there is a completely linear positive or negative link; when the correlation is zero, there is no relationship between the two sets of data.

Table 4.12 standard value of correlation

Value of coefficient	Relation between variables
0.70-0.90	Very strong association
0.50-0.69	Significant association
0.30-0.49	Moderate association
0.10- 0.29	Low association
0.01-0.09	Negligible association

Source: Alwadael (2010)

This correlation study looks at the relationship between PU and PEOU and behavioral intention, as well as the relationship between personality traits (i.e.) and PU and PEOU. Both relationship factors display a positive correlation, as can be seen in the table below.

Table 4.13: Pearson Correlation Analysis

	Perceived Usefulness		**Perceived ease of use**		**Behavioral Intention**
Agreeableness	Pearson Correlation	.845**	Pearson Correlation	.842**	
	Sig. (2-tailed)	.000	Sig. (2-tailed)	.000	
	N	375	N	375	
Conscientiousness	Pearson Correlation	0.813**	Pearson Correlation	.832**	
	Sig. (2-tailed)	.003	Sig. (2-tailed)	.000	
	N	375	N	375	
Neuroticism	Pearson Correlation	.231*	Pearson Correlation	.213*	
	Sig. (2-tailed)	.078	Sig. (2-tailed)	.142	
	N	375	N	375	
Openness to new experience	Pearson Correlation	0.789**	Pearson Correlation	.817**	
	Sig. (2-tailed)	.000	Sig. (2-tailed)	.000	
	N	375	N	375	
Extraversion	Pearson Correlation	.532**	Pearson Correlation	.514**	
	Sig. (2-tailed)	.051	Sig. (2-tailed)	.063	
	N	375	N	375	
Perceived usefulness	Pearson Correlation				**.887****
	Sig. (2-tailed)				**.000**
	N				**375**
Perceived ease of	Pearson Correlation				**.795****

use	Sig. (2-tailed)		**.000**
	N		**375**

The following correlation study is used to investigate the link between personality traits, PU, PEOU, and BI. The table below shows that the three personality traits have a positive association with PU and PEOU. Agreeableness and PU and PEOU have a very strong positive relationship (PU: r =.845, sig. value (p-value) < 0.05, PEOU: r =.842, sig. value (p-value) < 0.05), Conscientiousness and PEOU have a positive and very strong relationship (PU: r =.813, sig. value (p-value) < 0.05, PEOU: r =.832, sig. value (p-value) < 0.05), and r =.817, sig. value (p-value) < 0.05). While, the remains two traits have Substantial association and low association with and PEOU result shows that in Extraversion with PU and PEOU (PU: r =.532, sig. value (p-value) < 0.05, PEOU: r = .514, sig. value (p-value) < 0.05) and Neuroticism with PU and PEOU (PU: r =.231, sig. value (p-value) < 0.05, PEOU: r = .213, sig. value (p-value) < 0.05). Additionally, the results show a positive and high connection between PU and PEOU with behavioral intention (PU: r =.887, sig. value (p-value) < 0.05, PEOU: r =.795, sig. value (p-value) < 0.05). According to this finding, PU and PEOU correlate positively and strongly with behavioural intention, as well as agreeableness, conscientiousness, and openness to new experiences. Extraversion and neuroticism have a slight association, as do PU and PEOU.

4.6 Result of Regression Assumptions Tests of the study

4.6.1 Multicollinearity Test Result of the Study

In a regression model, multicollinearity is the result of an unusually high correlation between two or more components. Because multicollinearity contains more than two variables, it only poses issues in multiple regressions. Using SPSS, there is an additional method of creating a collinearity diagnostic. One such method is the variance infating factor (VIF). A predictor's strong linear connection with one or more other predictors is measured by the VIF. According to (Gujarati, 2004), if the average VIF is more than 1, there is no multicollinearity in the regression model, and a value less than 10 is acceptable.

Table 4.14: Multicollinearity Test

Coefficients [a]

Model	Collinearity Statistics	
	Tolerance	**VIF**
Agreeableness	.165	6.056
Conscientiousness	.159	6.271
Neuroticism	.389	2.321
Openness to new experience	.140	6.928
Extraversion	.360	2.778
Perceived usefulness	.139	7.179
Perceived ease of use	.144	6.921
Behavioral intention	.147	6.910

a. Dependent Variable: Adoption of Mobile Banking

(Source: Own survey, 2024)

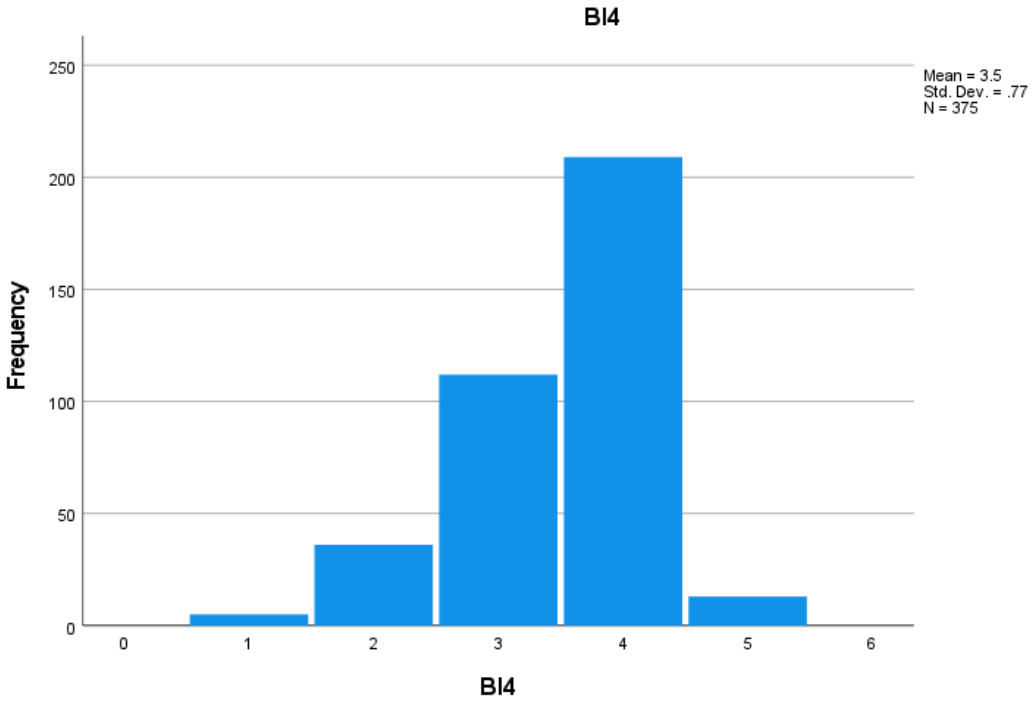
The variance inflation factors (VIFs) for the independent variables in the regression equation in this study are greater than 1 but less than 10, as indicated in the table above. According to tolerance statistics, anything higher than 0.1 and lower than 1 should raise red flags. As seen in

the above table, all of the predictors in the regression model used in this investigation have tolerance statistical values more than 0.1 and less than one. Consequently, no problems with multi-collinearity are seen in this model.

4.6.2. Normality Test

To verify that the residuals were bell-shaped and had a normal distribution in relation to the predicted dependent variable scores, a histograph was employed. The investigation was consistent with the multiple regression's standard assumption, as seen in the figure below.

Normal Q-Q plot of regression. Standardise Residual

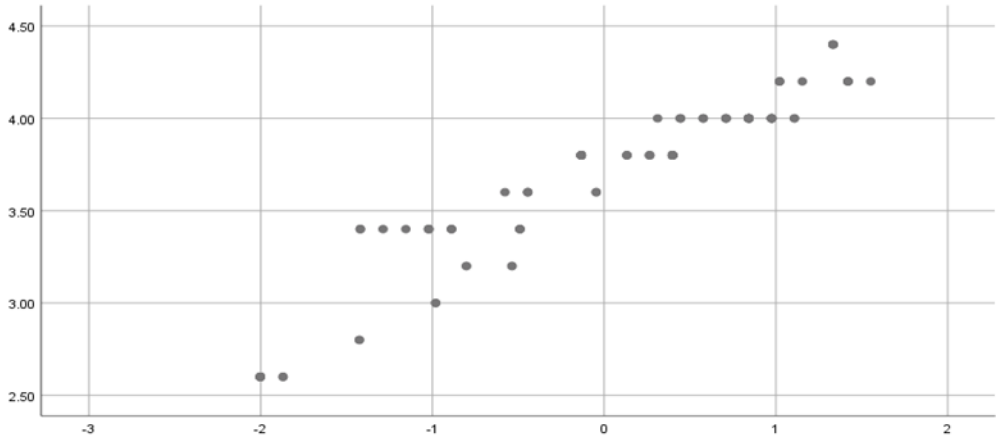


(Source: Own survey, 2024)

Figure 6: Normal Q-Q plot of Regression Standardize Residual

4.6.3 Homoscedasticity Test

Under the homosecidity assumption, error variance is assumed to be constant and equal at all variable levels. Because the connection between the variables is homoscedastic when this assumption is met, homoscedasticity and normality are related concepts. The presence of heteroscedasticity is the variation of the errors' variance with the values of the independent variables.



(Source: Own survey, 2024)

Figure 7: Homoscedasticity Test

4.7 Model Fit Indices

In CFA, "model fit" refers to how well the measurement model predicts the correlation pattern that the sample data creates. Model fit indices can help you estimate the model's overall fit. Interestingly, considering many model fit indices rather than just one is critical for model fit analysis (Berkout et al., 2014). Because various fit indices use different approaches to determine the benefits and downsides of the model fit measure, it is typically recommended to offer a variety of fit indices when analysing model fit. According to Bowen and Guo (2011) and Berkout et al. (2014), the SEM often produces estimated values to reduce the discrepancy between the manifest and latent variables in the measurement model.

The goodness of fit index (GFI) indicates the percentage of variation in the sample variance covariance matrix that can be explained by the model. A decent model should have a value greater than 0.9. The saturated model will receive a perfect score of one. An alternative GFI index, known as the adjusted GFI (AGFI), changes its index value based on the number of parameters in the model. If the model contains fewer parameters than data points, the AGFI will be closer to the GFI. The PGFI (parsimony) index penalises models with few removed pathways while rewarding simpler models. The PGFI of the independent model for our data is higher than that of the tested model. (Ingram, 2000). The goodness of fit indices is used to compare your model to the independence model rather than the saturation model. The Normed Fit Index (NFI) is produced by dividing the chi-square differences between the two models by the chi-square of the independent model. A number of.9 or higher indicates an excellent fit. The Comparative Fit measure (CFI), which uses a non-central chi-square, adopts a similar technique and has been shown to be an effective statistic for small sample sizes. It, like the NFI, has a 0-1 range, with a score of.95 (or.9 or higher) indicating excellent fit. According to Ingram (2000).

The degree of misfitting relative to the saturated model is measured by the Root Mean Square Error of Approximation (RMSEA). A good fit is indicated by an RMSEA of.05 or less, and an adequate fit is indicated by an RMSEA of.08 or less. The lower and upper bounds of a 90% confidence interval for this estimate are denoted by the numbers LO 90 and HI 90. The null hypothesis, according to which RMSEA is not greater than 0.05, is tested using the PCLOSE p-value. As stated by Ingram (2000).

The suggested model's fit was evaluated using the values of the relevant goodness-of-fit indices; the CFA findings show that the overall fitness indices are satisfactory. The CMIN/DF value of 1.604 includes the suggested range of 1 to 3 (Carmines 1981). The multiple fit indices (GFI = 0.945, AGFI = 0.930, CFI = 0.945, NFI = 0.901, IFI = 0.950, TLI = 0.935, RMR = 0.29, RMSEA = 0.04) indicate that the model fits the data satisfactorily. Because the AGFI value was larger than 0.800, the RMSEA value was therefore within the intended range of 0.050 to 0.080, and the values of GFI, CFI, NFI, IFI, and TLI were all greater than 0.900 (Hair, J. F., Jr., Black, W. C., Babin, B. J., & Anderson, R. E., 2010).

Table 4.15: Fit Indices

Fit Indices	Results	Recommended Values
Root Mean Square Error of Approximation (RMSEA)	0.04	<0.080
Comparative fit index (CFI)	0.945	>0.9
Goodness of fit index (GFI)	0.945	>0.9
Normed fit index (NFI),	0.901	>0.9
Adjusted Goodness of fit index (AGFI)	0.930	>0.9
CMIN/DF	1.604	1 - 3

(Source: Own survey, 2024)

4.8 Result testing Hypotheses

The study used the TAM to create a financial inclusion model after analyzing the factors impacting the uptake of mobile banking services provided by mobile banking service providers, as shown in the image and table. This conceptual model is an adaption of Davis' (1989) Technology Adoption Model, and it is based on flow charts. It draws attention to possible connections between research constructs that are important in identifying mobile banking service providers and client uptake of these offerings. These determinants—Agreeableness, Conscientiousness, Neuroticism, Openness to New Experience, and Extraversion (latent variable)—influence customers' adoption of mobile banking under PU, PEU, and behavioral intention (observed variable) towards mobile banking services. In the route analysis, the effects of latent and observable variables were examined by the application of maximum likelihood estimation in structural equation modeling (SEM). The standardized path coefficients (β) and their corresponding p values are shown in the table. The pvalue of a path indicates its relevance.

Table 4.16 Standardized Path Coefficients

	Path	Estimate	SE	CR	p value
H1a	AGR⟶PU	0.381	0.044	7.327	.000
H1b	AGR ⟶PEOU	0.348	0.077	6.972	.000
H2a	CON ⟶PU	0.400	0.053	7.667	.000
H2b	CON ⟶PEOU	0.247	0.089	2.954	.003
H3a	NEU⟶PU	−0.190	0.030	-1.161	.078
H3b	NEU ⟶PEOU	−0.282	0.056	-1.784	.142
H4a	OPE⟶PU	0.408	0.062	7.779	.000
H4b	OPE ⟶PEOU	0.290	0.109	3.766	.000
H5a	EXV⟶PU	0.084	0.047	1.178	.051
H5b	EXV⟶PEOU	0.018	0.089	0.941	.063
H6	PU ⟶BI	0.705	0.070	11.032	.000
H7	PEOU⟶BI	0.406	0.036	7.660	.000

(Source: Own survey, 2024)

This study's hypothesis focuses on the relative contributions of each of the seven independent factors to mobile banking service uptake. Testing these hypotheses helps to achieve the study's aims. This section delves deeply into the findings for each independent variable and how they influence mobile banking uptake.

Hypothesis (H1a): Agreeableness is positively related to PU of MB, **Hypothesis (H1b)**: Agreeableness is positively related to PEOU of MB in CBE Addis Ababa city.

According to the structural model results, agreeableness had a positive and statistically significant effect on PU and PEOU (p-value < 0.05). Agreeableness influences mobile banking adoption in the following ways: (H1a: 0.381, p = 0.000; H1b: 0.348, p = 0.000). Thus, the researcher supports the alternative theory, which says that agreeableness has a positive and significant impact on the adoption of mobile banking services. This study demonstrates that agreeableness has a favourable and significant influence on customers' decisions to use mobile banking services.

Hence, **hypothesis 1** is accepted.

Hypothesis (H2a): Conscientiousness is positively related to PU of MB, **Hypothesis (H2b)**: Conscientiousness is positively related to PEOU of MB in CBE Addis Ababa city.

As shown by the above structural model results, conscientiousness had a positive and statistically significant impact on PU and PEOU, with a significance level of less than 0.05. Conscientiousness has a significant impact on the utilisation of mobile banking. Thus, the researcher agrees with the alternative hypothesis, which states that conscientiousness has a favourable and significant impact on the adoption of mobile banking. This study demonstrates that consumers' willingness to use mobile banking services is positively and significantly influenced by their Conscientiousness type.

Hence, **hypothesis 2** is accepted.

Hypothesis (H3a): Neuroticism is negatively related to PU of MB., **Hypothesis (H3b):** Neuroticism is negatively related to PEOU of MB in CBE Addis Ababa city.

Hence, **hypothesis 3** is rejected.

Hypothesis (H4a): Openness to new experience is positively related to PU of MB, **Hypothesis (H4b):** Openness to new experience is positively related to PEOU of MB in CBE Addis Ababa city.

The prior structural model found that exposing oneself to new experiences had a statistically significant positive impact on both PU and PEOU (p-value < 0.05). Openness to new experiences had a significant impact on mobile banking adoption (H4a: = 0.408, p = 0.000; H2b:= 0.290, p = 0.000). This suggests that the researcher agrees with the alternative hypothesis that being open to new experiences has a positive and significant impact on the uptake of mobile banking services. According to the study's findings, consumers who are open to new experiences are more likely to choose to use mobile banking services.

Hence, **hypothesis 4** is accepted.

Hypothesis (H5a): Extraversion is positively related to PU of MB, **Hypothesis (H5b):** Extraversion is positively related to PEOU of MB in CBE Addis Ababa city.

According to the structural model's findings, extraversion has a positive but not significant effect on PU and PEOU, with a significance level of less than 0.05. H5a (·: = 0.084, p = 0.051) and H5b (·: = 0.018, p = 0.063) indicate that extraversion has the following impact on mobile banking uptake. The researcher's findings corroborate the alternative hypothesis, which states

that extraversion has a minor but positive impact on the use of mobile banking services. The study's findings indicate that consumers' decisions to use mobile banking services are influenced by extraversion, although positively.

Hence, **hypothesis 5** is rejected.

Hypothesis (H6): PU is positively related to behavioral intention to adopt MB in CBE Addis Ababa city.

Given that perceived usefulness has a significance level of less than 0.05, the results of the aforementioned structural model show that perceived usefulness has a significant and positive influence on behavioural intention. The impact of perceived usefulness on mobile banking adoption is as follows (H6: $\beta = 0.705$, $p = 0.000$). As a consequence, the study supports the hypothesis that perceived utility has a considerable impact on mobile banking service adoption. The study's findings suggest that perceived utility has a positive influence on consumers' decisions to use mobile banking services.

Hence, **hypothesis 6** is accepted.

Hypothesis 7 (H7): PEOU is positively related to behavioral intention to adopt MB in CBE Addis Ababa city.

The results of the aforementioned structural model, as indicated by a significance value of less than 0.05, show that perceived ease of use positively and significantly influences behavioural intention. The study found that perceived usefulness had a substantial impact on mobile banking adoption (H7: $\beta = 0.406$, $p = 0.000$). As a result, the researcher agrees that perceived utility strongly influences the uptake of mobile banking services. According to the study's findings, perceived simplicity of use has a positive influence on customers' willingness to utilise mobile banking.

Hence, **hypothesis 7** is accepted.

The structural model's results confirm the study's traditional TAM, which also demonstrate that perceived usage and perceived ease of use, when incorporated into five personality characteristics, influence mobile banking use. Furthermore, the findings indicate a positive relationship between mobile banking penetration and perceived utility and simplicity of use. The study found a

significant relationship between PU and agreeableness (H1a: β =.401, p =.000), conscientiousness (H2a: β =.40, p =.000), openness to new experiences (H3a: β = -0.090, p =.050), and openness to new experiences (H4a: β =.408, p =.000). Extraversion did not significantly affect PU (H5a: β =.084, p =.071). As a result, H5a was not supported, although H1a, H2a, H3a, and H4a were. Furthermore, the effects of neuroticism (H3b: β = 0.282, p =.142) and extraversion (H5b: β =.018, p =.063) on PEOU were not significant, but the effects of agreeableness (H1b: β =.348, p =.000), conscientiousness (H2b: β =.247, p =.003), and openness to new experience (H4b: β =.290, p =.000), conscientiousness (H2b: β =.290, p =.000), and conscientiousness (H2b: β =.000) on PEOU were statistically significant. As a result, H1b, H2b, and H4b were supported, but neither H3b nor H5b. The results match H6 and H7, indicating that PU (β =.705, p =.000) and PUEOU (β =.406, p =.000) have a significant impact on behavioural intention to use MB. These findings are consistent with previous studies on the uptake and acceptability of new technologies. The proposed model is based on the major predictors identified during the inquiry.

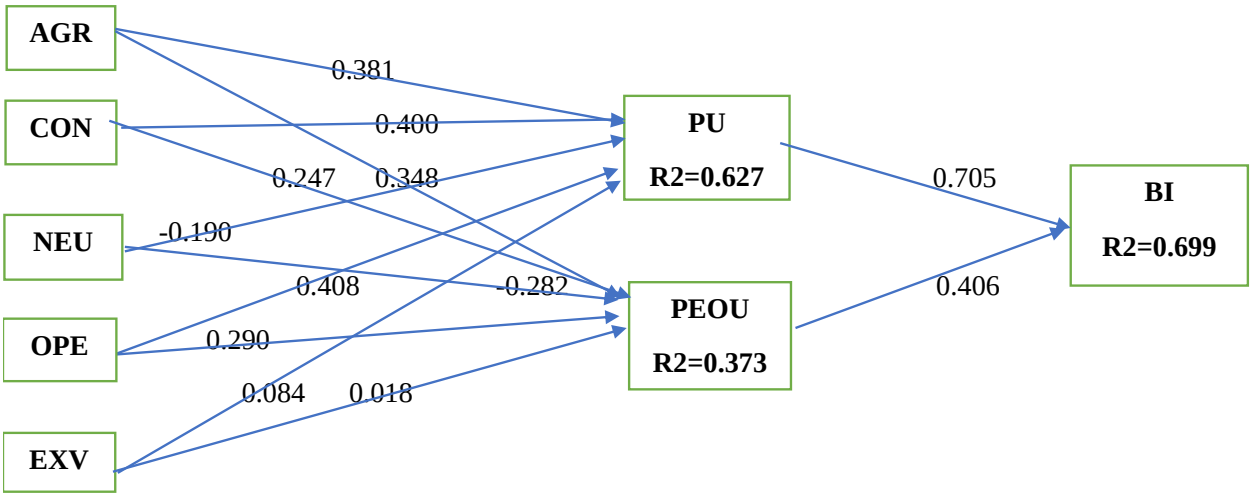


Figure 8: Result of the model.

(Source: Own survey, 2024)

In addition, the study aimed to determine if users' intentions to use MB are impacted by personality factors based on their assessments of its usability and simplicity of use, as illustrated in Figure. The results showed that the dependent variables—intention to utilize MB (69.9%), PEOU (37.3%), and PU (62.7%)—had a high degree of predictive power for our recommended study model. Additionally, the value of R2 corrected for behavioral intention was higher than the suggested thresholds established by several studies (Alalwan et al., 2017; Holmes-Smith et al., 2006; Kline, 2011; Sharma and Sharma, 2019; Straub et al., 2004).

Table 4.17 Hypotheses testing summary

	Hypotheses	Tool	β-value and P- value	Result
H1	**Hypothesis (H1a):** Agreeableness correlates positively with MB PU and **Hypothesis (H1b)**: Agreeableness correlates positively with MB PEOU in CBE Addis Ababa city.	SEM	β=0.381&P=0.000 β=0.348 & P=0.000	Accepted
H2	**Hypothesis (H2a):** Conscientiousness correlates positively with MB PU and **Hypothesis (H2b)**: Conscientiousness is positively correlates with MB's PEOU in CBE Addis Ababa city.	SEM	β=0.40&P=0.000 β=0.247&P=0.003	Accepted
H3	**Hypothesis (H3a):** Neuroticism is negatively related to PU of MB and **Hypothesis (H3b):** Neuroticism is negatively related to PEOU of MB in CBE Addis Ababa city.	SEM	β=-0.190&P=0.078 β=-0.282&P=0.142	Rejected
H4	**Hypothesis (H4a):** Openness to new experience is positively related to PU of MB and **Hypothesis (H4b):** Openness to new experience is positively related to PEOU of MB in CBE Addis Ababa city.	SEM	β=0.408&P=0.000 β=0.290&P=0.000	Accepted

H5	**Hypothesis (H5a):** Extraversion correlates positively with MB's PU and **Hypothesis (H5b):** Extraversion correlates positively with MB of MB in CBE Addis Ababa city.	SEM	β=0.084&P=0.051 β=0.018&P=0.063	Rejected
H6	**Hypothesis (H6):** PU is positively associated to the behavioural desire to adopt MB in CBE Addis Ababa city.	SEM	β=0.705&P=0.000	Accepted
H7	**Hypothesis 7 (H7):** PEOU is positively correlated with behavioural intention to adopt MB in CBE Addis Ababa city.	SEM	β=0.406&P=0.000	Accepted

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter offers a brief summary, conclusions, and suggestions derived from the study results examined and deliberated in the previous chapter. Moreover, prospective recommendations were made in light of the investigation's findings.

5.1. Summary of Main Findings

The study's purpose was to determine whether users' intentions to use MB were impacted by their personality traits based on their assessments of its utility and simplicity of use. The findings show that, while neuroticism and extroversion had no significant effect on these measures, personality traits, specifically conscientiousness, agreeableness, and openness to experience, had a positive and significant impact on perceived usefulness (PU) and perceived ease of use (PEOU) in the context of mobile banking services. Numerous scholarly studies have established the effect of these qualities on PU and PEOU. Conscientiousness was found to have a substantial effect on PU. This link could be explained by users with high consciousness, who carefully examine how utilising MB will allow them to be more productive and perform at a higher level in a task (Devaraj, S., Easley, R. F., and Crant, M., 2008). According to the findings, dedicated users who have researched how to use MB are more likely to find it beneficial. Our findings are consistent with a related discovery published by Uffen et al (2013). Furthermore, agreeableness was found to have a significant impact on PU, supporting previous studies (Devaraj, S., Easley, R. F., and Crant, M., 2008; Zhou, 2010). This data supports the assumption that consumers with high agreeableness ratings would give a system like MB a high PU rating due to compliance or generosity (Svendsen et al., 2013). Furthermore, a strong relationship was discovered between PU and receptivity to new experiences, implying that those with high optimism are more likely than those with low optimism to value innovations such as MB. The findings are consistent with Uffen (2013). This study confirmed previous studies using real data by (Devaraj, S., Easley, R. F., & Crant, M., 2008), (Özbek, V., Alniacik, U., Koc, F., Akkilic, E. M., & Kas, E., 2014), and (Zhou, T. &., 2011).

Neuroticism has a significant detrimental impact on PU. In fact, given of their dispositions, neurotic individuals have difficulty seeing the benefits of MB. Nonetheless, the impact of extraversion on PU was minor. Although (Svendsen, G. B., Johnsen, J. K., Almas-Sorensen, L., & Vitterso, J., 2013) found extraversion to be a strong predictor of PU, our results corroborate the

findings of (Zhou, 2010) and (Özbek, V., Alniacik, U., Koc, F., Akkilic, E. M., & Kas, E., 2014) that extraversion had no significant effect on PU.

Furthermore, the findings show that conscientiousness, friendliness, and openness to new experiences have a significant impact on PEOU. The majority of these findings align with previous study (Özbek et al., 2014; Svendsen et al., 2013). Customers that are proactive will make aside time to prepare ahead and become familiar with MB offers. Furthermore, they are dependable and determined (Chorley, M. J., Whitaker, R. M., & Allen, S. M., 2015; Islam, 2017; Jani, 2014; Xu, 2016). Users that love MB are more likely to value its benefits when it motivates them to complete their tasks (Devaraj, S., Easley, R. F., & Crant, M., 2008; Xu, 2016). According to Svendsen, Johnsen, Almas-Sorensen, and Vitterso (2013), MB services have the potential to get favourable PEOU ratings.

Previous study (John, 2008; Marbach, J., Lages, C. R., & Nunan, D., 2016; McElroy et al., 2007) has shown that persons who score high on the openness to new experiences scale are more likely to experiment with uncommon and original ideas. This includes megabytes. They will find it simple to utilise MB due of their curiosity and desire to actively seek out new and diverse experiences (Islam, 2017; Madjar, 2008). Our findings contradict Uffen et al. (2013), but support Özbek et al. (2014). Furthermore, neuroticism and extraversion had no obvious impact on PEOU, supporting the findings of Özbek et al. (2014).

The study also attempted to determine whether personality traits influence users' perceptions of MB's utility and usability, hence influencing their intentions to use it. The results indicated that the dependent variables for our proposed study model, PU (62.7%), PEOU (37.3%), and desire to employ MB (69.9%), had adequate predictive power. Furthermore, the R2 value used to account for behavioural intention was both above and below the proposed values supplied by a few researchers (Alalwan, A. et al, 2016; Holmes-Smith, P., Coote, L., & Cunningham, E., 2006; Kline, 2011; Sharma, 2019; and Straub, D. et al, 2004). Furthermore, in comparison to previous similar research studies that used the Big Five personality traits, the variation value is rather large. For example: (Svendsen, G. B., Johnsen, J. K., Almas-Sorensen, L., & Vitterso, J., 2013) found a 63% variance in behavioural intention to use a hypothetical software application, whereas (Zhou, 2010) revealed a 45.7% variance in behavioural intention to use mobile commerce. Furthermore, Agye (2020) found a behavioural intention variance of 69.2% for using mobile commerce.

The R2 for behavioural intention value was also found to be within highly acceptable bounds and above the suggested values proposed by a number of researchers (Alalwan, A. et al., 2016; Holmes-Smith, P., Coote, L., & Cunningham, E., 2006); Kline, 2011); Sharma, 2019; Staub, D. et al., 2004). Furthermore, the variance value is significantly higher than in other comparable study projects using the Big Five personality traits. A study conducted in 2013 by Svendsen, G. B., Johnsen, J. K., Almas-Sorensen, L., and Vitterso, J. found that 63% of the variance in a hypothetical software application's behavioural intention was explained, while a study conducted in 2010 by Zhou found that the variance in behavioural intent to use mobile commerce was 45.7%. Additionally, 69.2% of the diversity in behavioral intention to use mobile commerce was found by Agye (2020).

The findings indicate that, in addition to MB availability, MB customers are interested in the utility and use of MB services. Finally, agreeableness was the most influential of the Big Five personality qualities, with conscientiousness, extraversion, openness to new experiences, and neuroticism ranking in order of significance.

5.2. Conclusion

In conclusion, the study emphasises the importance of personality qualities, particularly agreeableness, openness to experience, and conscientiousness, in determining perceived usefulness (PU) and perceived ease of use (PEOU) in mobile banking. While neuroticism and extroversion had no discernible influence on PU and PEOU, the identified personality traits emerged as significant predictors. This shows that personalising mobile banking experiences to individual personality traits offers banks a good chance to improve user perceptions and overall happiness. By focusing on recognising and adapting these essential characteristics, banks can better meet their customers' different needs while also improving the effectiveness of their mobile banking services. Finally, prioritising personalised methods based on insights into client personality profiles is critical for improving the mobile banking experience and increasing user pleasure and loyalty.

5.3. Recommendation

Mobile banking services have now become a standard transaction for saving time, money, and energy, and they are crucial to establishing a cashless society in the marketplace. However, introducing such technologies to clients is not simple. As a result of the findings and conclusions described above, this study recommends that banks can take meaningful steps to improve the mobile banking experience by understanding consumer personality attributes.

First, they should incorporate personality-based customisation by customising features and interfaces to distinct personality profiles, with a focus on attributes like as agreeableness, openness to experience, and conscientiousness.

Second, they should employ personality-based marketing and communication techniques that are consistent with the personality traits of various user segments. For example, messages emphasising security and dependability for conscientious users and innovative features for those with a high level of openness.

Third, they should invest in intuitive and user-friendly design to increase perceived ease of use. This involves making navigation easier, minimising the amount of stages in transactions, and offering clear directions.

Fourth, banks should collect and analyse personality data using basic assessment questions, and then use this information, together with usage patterns, to improve personalisation techniques.

Fifth, banks should adopt personalised communication techniques that use language and tone to appeal to various personality types. Additionally, providing individualised support and help based on individual preferences might improve the user experience.

Six, banks should encourage adoption through incentives such as bonuses for signing up, loyalty rewards, or reduced fees for transactions made through the mobile app, as well as establish and maintain high levels of trust through robust security measures and transparent communication about privacy and data protection.

Finally, banks should constantly analyse and change their tactics in response to client feedback and changing trends, ensuring that they remain in line with their customers' demands and preferences. By applying these guidelines, banks can successfully employ insights about consumer personality traits to improve the mobile banking experience, resulting in increased user satisfaction, engagement, and loyalty.

5.4. Direction for Further Studies

Further study could build upon this work by addressing the following limitations: First, our sample consisted mostly of MB users, eliminating those who use related technologies such as internet banking, mobile money, and m-shopping. As a result, future study should broaden the scope of the studies to include additional user groups, such as internet banking, and discover potential differences between the user groups. Second, the study's findings show that the Big Five personality traits influence behavioural intention via PU and PEOU. However, new research (Barnett, 2014) reveals that the Big Five personality traits may promote technology adoption. Third, future study could adjust for participants' sociodemographic characteristics (such as age, gender, and income) to discover variances in outcomes.

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ANNEXES

Dear respondents: -

Addis Ababa University School of Commerce

Master of Marketing Management

Research questionnaire (English Version)

This survey is part of Msc research about mobile banking services adoption in the user customer in the Addis Ababa from citizens' perspective. The purpose of this research is to explore the factors that might facilitate or hinder mobile banking services adoption in public sector by utilizing the personality traits as adoption theory. The outcome of this study will help banks and mobile banking developers to take into account factors which experts consider as important in order to maximize the benefits and avoid the problems of a mobile banking system. It would be greatly appreciated if you would take just a few minutes of your time to complete the questionnaire. Please follow the instructions, and complete the survey. Your participation in this survey is completely voluntary; you don't have to respond to every item, and you can discontinue participation at any time without reprisals. The information collected during the study will only be used to accomplish the research requirements, and all responses provided on this survey will remain confidential. By reading this information and completing the survey below, your consent to participate in this study will be implied.

If you have any questions or concerns about this questionnaire or the study, please do not hesitate to contact me through my phone address: 251932246150/251944264889

Thank you very much in advance for your cooperation and support. Sincerely,

Please read each statement and **put (√) on the item that suits you as best alternative.**

Part I. Personal Information: (Please tick the appropriate answer)

1. Gender:

Male ☐ Female ☐

2. Age:

15-24 ☐ 25-54 ☐ 55-64 ☐

Above 64 ☐

3. Education Level:

High School or below ☐ Diploma ☐ PhD ☐

Bachelor's degree ☐ post-graduate degree ☐

4. Occupation:

Student ☐ Peasant ☐ Civil Servant ☐

Un employed ☐ Self-employed ☐ Other ☐

5. Experience in using Mobile Banking:

Up to 1 year ☐ More than 2Years ☐

1–2 years ☐ non-users ☐

6. Mobile Banking Usage:

Daily ☐ Never ☐ Once a week ☐

Once a month ☐ Less than once a month ☐

Part II. Personality Traits and TAM model questions: (Using a rating scale of 1 to 5, please circle the number that indicates your level of disagreement/agreement with the following statements)

1. Agreeableness

	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree
Partnership with other					
I like to cooperate with other					
My behavior allows me to apologize					

2. Conscientiousness

	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree
I commit/ issue plan and committee myself for their accomplishment					
I will focus on details					
I take care for fulfillment of activities in the process					

3. Neuroticism

	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree
I will be simply worried					
I have a behavior that is repeatedly up and down					
I will be worried about matters on limited status					

4. Openness

	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree
I have the interest to know new things					
I am eager to understand things					
I would like to submit some new opinions					

5. Extraversion

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
I feel comfortable around people.					
I am energetic.					
I am passionate to others.					

6. Perceived usefulness

	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree
Using mobile banking makes my activities in the bank fruitful					
I will save time using MB					
Using MB (mobile banking) simplifies my performances of banking activities					

7. Perceived ease of use

	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree
It is simple for using mobile banking					
It is simple to learn/know using and working in mobile banking					
It is simple to use mobile banking with competence					

8. Behavioral intention

	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree
I am committed to use mobile banking non-stop in the future					
I am thinking to use mobile banking in the future					
In my day-to-day activities of my life I always attempt using mobile banking					

THANK YOU

ውድ ምላሽ ሰጪዎች፡-

አዲስ አበባ ዩኒቨርሲቲ ንግድ ትምህርት ቤት የግብይት አስተዳደር ማስተር የጥናት መጠይቅ (የአማርኛ ቅጂ)

ይህ ዳሰሳ የሞባይል ባንኪንግ አገልግሎት በአዲስ አበባ ውስጥ በተጠቃሚ ደንበኛ ከዜጎች አንፃር ስለ ጉዲፈቻ የ ማስተርስ ጥናት አካል ነው። የዚህ ጥናት አላማ የግል ባህሪ ባህሪያትን እንደ ጉዲፈቻ ቲዎሪ በመጠቀም በህዝብ ሴክተር ውስጥ የሞባይል ባንኪንግ አገልግሎቶችን ጉዲፈቻን ሊያመቻቹ ወይም ሊያደናቅፉ የሚችሉትን ነገሮች መመርመር ነው። የዚህ ጥናት ውጤት ባንኮች እና የሞባይል ባንኪንግ አዘጋጆች የሞባይል ባንኪንግ ጥቅማጥቅሞችን ከፍ ለማድረግ እና ችግሮችን ለማስወገድ ባለሙያዎች ጠቃሚ ናቸው ብለው የሚያምኑትን ጉዳዮች ከግምት ውስጥ እንዲያስገቡ ይረዳቸዋል ። መጠይቁን ለመሙላት ጥቂት ደቂቃዎትን ስለ ሰጡኝ በጣም ደስ ብሎኛል። እባክዎ መመሪያዎቹን ይከተሉ እና የዳሰሳ ጥናቱን ያጠናቅቁ። በዚህ ዳሰሳ ውስጥ ያለዎት ተሳትፎ ሙሉ በሙሉ በፈቃደኝነት ነው; ለእያንዳንዱ ንጥል ነገር ምላሽ መስጠት የለብዎትም፣ እና በማንኛውም ጊዜ ያለ ቅድመ ሁኔታ ተሳትፎትን ማቋረጥ ይችላሉ። በጥናቱ ወቅት የሚሰበሰበው መረጃ የምርምር መስፈርቶችን ለማሟላት ብቻ ጥቅም ላይ ይውላል፣ እና በዚህ ዳሰሳ ላይ የቀረቡት ሁሉም ምላሾች ሚስጥራዊ ሆነው ይቆያሉ። ይህንን መረጃ በማንበብ እና ከታች ያለውን የዳሰሳ ጥናት በማጠናቀቅ፣ በዚህ ጥናት ውስጥ ለመሳተፍ ያለዎት ፈቃድ ይገለጻል።

በዚህ መጠይቅ ወይም በጥናቱ ላይ ማንኛውም አይነት ጥያቄ ወይም ስጋት ካለዎት እባክዎን በስልክ አድራሻዬ 251932246150/251944264889 እኔን ለማነጋገር አያመንቱ።

ለምታደርጉት ትብብር እና ድጋፍ በቅድሚያ ከልብ እናመሰግናለን። ከሰላምታ ጋር

እባክዎ እያንዳንዱን መግለጫ ያንብቡ እና (√) ለእርስዎ በሚስማማው ንጥል ላይ እንደ ምርጥ አማራጭ ያስቀምጡ።

ክፍል 1. የግል መረጃ፡ (እባክዎ ተገቢውን መልስ ላይ ምልክት ያድርጉ)

1. ጾታ፡-

ወንድ ☐ ሴት ☐

2. ዕድሜ፡-

20 or under ☐ 21-30 ☐ 31-40 ☐

41-50 ☐ 51+ ☐

3. የትምህርት ደረጃ:

ሁለተኛ ደረጃ ☐ ዲፕሎማ እና ከዛ በታች ☐

የመጀመሪያ ዲግሪ ☐ የድህረ-ምረቃ ዲግሪ ☐

4. ሥራ፡-

ሰራተኛ ☐ ጡረተኛ ☐

እየሰራ አይደለም ☐ ሌላ ☐

5. የሞባይል ባንኪንግ አጠቃቀም ልምድ:-

እስከ 1 አመት ☐ ከ 2 አመት በላይ ☐

ከ1-2 ዓመት ☐ አልጠቀምም ☐

6. የሞባይል ባንክ አጠቃቀም፡-

በየቀኑ ☐ በጭራሽ አልጠቀምም ☐

በሳምንት አንድ ጊዜ ☐ በወር አንድ ጊዜ ☐

ክፍል 2፡ የግል ባህሪያት እና የቴክኖሎጂ ተቀባይነት ሞዴል መጠይቅ፡- (እባክዎን ከ1 እስከ 5 ያለውን የደረጃ አሰጣጥ መጠን በመጠቀም፣እባክዎ ከሚከተሉት መግለጫዎች ጋር ያለዎትን አለመግባባት/ስምምነት የሚያመለክት ምልክት ያርጉ)

1. **<u>ተስማሚነት</u>**

	በጣም አልስማማም	**አልስማማም**	**ገለልተኛ**	**እስማማለሁ**	**በጣም እስማማለሁ**
ከሌሎች ጋር ወዳጃዊ ነኝ					
ከሌሎች ጋር መተባበር እወዳለሁ።					
ይቅር ባይ ስብዕና አለኝ					

2. **<u>ሕሊናዊነት</u>**

	በጣም አልስማማም	**አልስማማም**	**ገለልተኛ**	**እስማማለሁ**	**በጣም እስማማለሁ**
ዕቅዶችን አውጥቼ ለእነሱ እተጋለሁ/ቃል እገባለሁ።					
ለዝርዝሮች ትኩረት እሰጣለሁ					
በሂደቱ ውስጥ ተግባራትን ለማሟላት እጠነቀቃለሁ					

3. **<u>የስሜት ከፍታ/ዝቅታ</u>**

	በጣም አልስማማም	**አልስማማም**	**ገለልተኛ**	**እስማማለሁ**	**በጣም እስማማለሁ**
በቀላሉ እጨነቃለሁ					
በተደጋጋሚ የሚዋዥቅ ባህሪ አለኝ					
ስለ ነገሮች በተወሰነ ደረጃ እጨነቃለሁ					

<u>4.ግልጽነት</u>

	በጣም አልስማማም	አልስማማም	ገለልተኛ	እስማማለሁ	በጣም እስማማለሁ
አዲስ ነገር የማወቅ ጉጉት አለኝ					
ነገሮችን ለመረዳት ፈጣን ነኝ					
አንዳንድ አዳዲስ ሀሳቦችን ማቅረብ እወዳለሁ።					

5.ከመደበኛ ስራ ውጪ

	በጣም አልስማማም	አልስማማም	ገለልተኛ	እስማማለሁ	በጣም እስማማለሁ
ከሰዎች ጋር ስንሆን ምቾት ይሰማኛል					
በሀይል የተሞላኹ ነኝ					
ለሌሎች ፍቅር አለኝ					

6 ያመኑበት ጠቃሚነት

	በጣም አልስማማም	አልስማማም	ገለልተኛ	እስማማለሁ	በጣም እስማማለሁ
ሞባይልባንኪንግን በመጠቀም ጊዜ አገኛለሁ።					
ሞባይልባንኪንግን መጠቀም የባንክ ተግባሬን ለመስራት ቀላል ያደርገዋል					

7. የተገነዘቡት ጠቃሚነት

	በጣም አልስማማም	አልስማማም	ገለልተኛ	እስማማለሁ	በጣም እስማማለሁ
ሞባይልባንኪንግን ለመጠቀም ቀላል ነው።					
ሞባይልባንኪንግንለመስራትማወቁ/መማር ቀላል ነው።					
ሞባይልባንኪንግንአገልግሎቶችንበብቃት ለመጠቀም ቀላል ነው።					

8. የባህርይ ፍላጎት

	በጣም አልስማማም	አልስማማም	ገለልተኛ	እስማማለሁ	በጣም እስማማለሁ
ለወደፊቱ ሞባይል ባንኪንግን ያለማቋረጥለመጠቀም አስባለሁ።					
ሞባይልባንኪንግን ለወደፊቱ ለመጠቀም አስቤያለሁ					
በማንኛውም የዕለት ተዕለት ሕይወት ውስጥ ሁልጊዜ ሞባይልባንኪንግን ለመጠቀም እሞክራለሁ					
ወደፊት ሞባይል ባንኪንግን ልጠቀምእንደምችል እገምታለሁ					

አመሰግናለሁ።።

Model fit in AMOS

CMIN

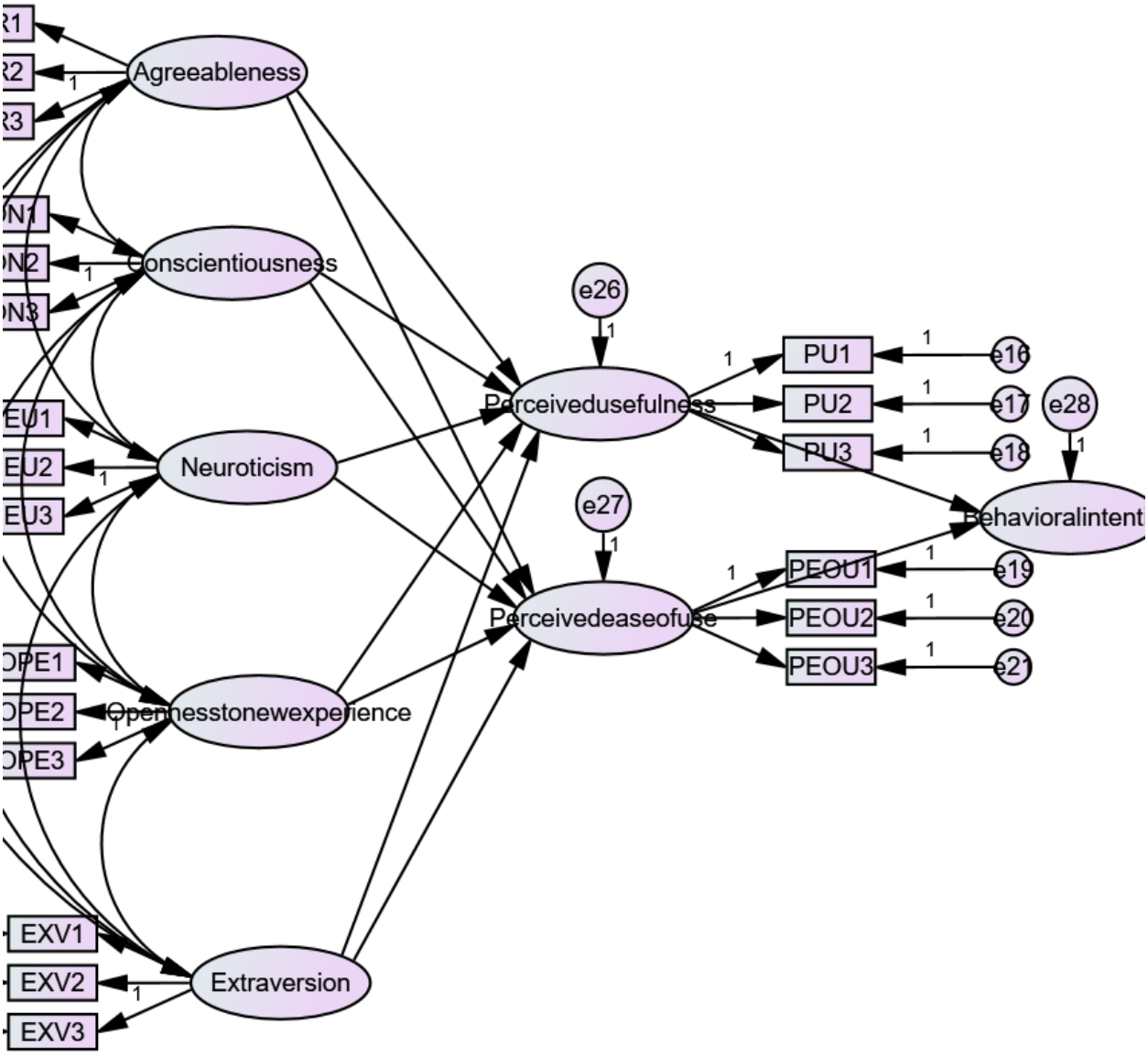
Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	72	405.750	253	.000	1.604
Saturated model	325	.000	0		
Independence model	25	1139.048	300	.000	3.797

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.029	.945	.930	.916
Saturated model	.000	1.000		
Independence model	.103	.800	.784	.739

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.622	.552	.950	.935	.945
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000



Models creates in AMOS