DETERMINING MODERATING INFLUENCES OF PSYCHOGRAPHIC PERSONALITY TRAITS ON ESQ-SAT-BI LINKAGES WITH REFERENCE TO INTERNET BANKING SERVICES

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ABSTRACT

The most important and wide spread impact of the use of technology and its integration with Internet has been captured by the Banking Sector in India. Nowadays, with an ever increasing competition, Electronic Service Quality has become a popular area of academic investigation, and has been recognized as a key factor in keeping competitive advantage and sustaining satisfying relationships with customers. Further, an appraisal of the online and offline service quality and customer satisfaction literature has discovered that a variety of Customer Traits ranging from Demographic & Psychographic Personality characteristics have an influence on customer contentment and behavioral outcomes. This study examines the moderating influences of Psychographic Personality Traits on the ESQ-SAT-BI linkages on the basis of data collected from the 480 users of Internet Banking services in urban areas of Punjab (India). The results from the analysis confirmed the presence of significant moderation influences of selected personality traits only on a) ESQ-SAT & b) SAT-BI linkages dealing with customer perceptions towards Internet Banking services. The implications of the study & directions for future research are presented for discussion.

Keywords: Electronic Service Quality (ESQ), Moderation, Customer Traits, Behavioral Intentions, Internet Banking.

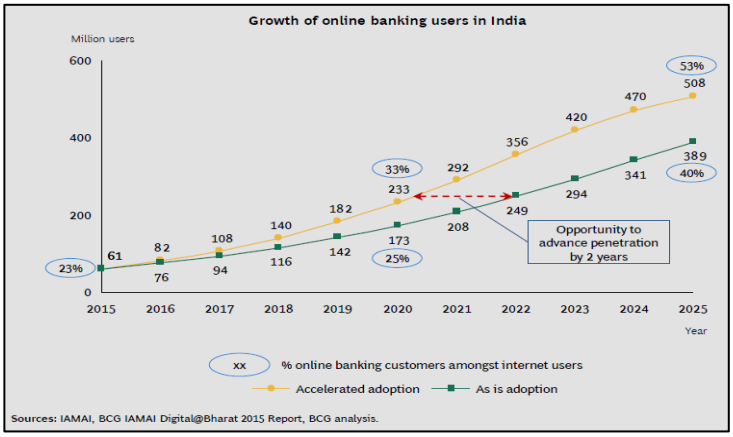
INTRODUCTION:

Increasingly significant quantities of people around the world are accessing the Internet. This rapid growth in the number of Internet users had promoted a faith in many business circles that the Web represents a gigantic marketing opportunity (Hoffman, 2000). Today there are approximately 40 million Indian are online every day, spending approximately 40-45 hours over the Internet per month.

India has one of the largest and fastest growing populations of Internet users in the world- 190 million as of June 2014 and growing rapidly. It is estimated that there will be 500 million Internet users in India by 2018, making India the second largest population of Internet users in the world. (BCG & IAMAI Report, 2015).

Phenomenal penetration of technologies and its convergence paved the path for banking service automation in semi-urban and rural areas of India also. The probable two behavioural consequences of service quality which are factor-prime for service organizations like banks are customer loyalty and propensity to switch because both these phenomenon are linked to profitability. Internet banking is the term used for new age banking system. As shown in Figure, currently we have 61million online banking customers in India. This number is set to grow at 23 percent per annum to reach about 173 million by 2020.

Figure 1 :Growth of Online Banking Users in India



Source: IAMAI, BCG-IAMAI Digital@Bharat 2015 report; BCG Analysis

Academic research has identified a number of criteria that customers use in evaluating Web sites in general and service quality delivery through Web sites in particular. E-service quality has been defined as the extent to which a Web site facilitates efficient and effective shopping, purchasing, and delivery (Zeithaml et al. 2000, p. 11).

Customer satisfaction is often seen as a long-term success factor to an organization's competitiveness. Service quality is closely related with customer satisfaction (Kumar et.al. 2008; Wei and Ramalu, 2011). In the modern competitive environment, the quest of customer's satisfaction hugely depends on the firms overall service quality (SQ) and is considered to be an essential strategy. While Oliver (1980) proposed that satisfaction is a function of the disconfirmation of performance from customer's expectation. Oliver (1980) also proposed that both the service and manufacturing industries, quality improvement is the key factor that affects customer satisfaction and increases purchase intention among consumers.

An appraisal of the online and offline service quality and customer satisfaction literature has discovered that a variety of individuals linked factors encompassing customers' wants, awareness, familiarity, practice and belief have an influence on customer contentment and behavioral outcomes (Laforet and Li, 2005). Karjuoto et al. (2002) notified that previous computer knowledge, technology familiarity, and individual banking know-how optimistically shape consumers' approach and behaviors towards e-banking. In accumulation and as described earlier, trust and practice were established to have a noteworthy authority on customer behavioral effects (Bedi, 2010).

Earlier researches on banking sector in India has studied the quality of service characteristics of private, public, and international banks in India (Bedi, 2010). But very narrow researches to comprehend the influence of people's personal traits in acceptance of e-banking in India. As per research findings given by Sureshchandar et al. (2003) on service quality of banks functioning in India, it was found that perceptions of customers' are influenced by technical features of online delivery of services. The reforms in banking sector in past years have been paying attention on customer-satisfaction along with adoption of technology in order to create convenient and hassle -free banking (Bedi, 2010).
So from above discussion, it seems reasonable to assume that in the new electronic environment, perceived electronic service quality is a very important part of the organization's image and can influence future behavior mediated by Customer Satisfaction. But the customers perception of above varies significantly across the diverse group of customers using these services.

REVIEW OF LITERATURE:

Dabholkar & Bagozzi (2002) examined the moderating effects customer specific characteristics and situational factors on the Technology Acceptance Model (TAM) for adoption of technology based self-service with special reference to touch screen for ordering in a restaurant. The authors discovered that Higher Self Efficacy related to use of technology weakened the relationship between ease of use and attitude. Further Greater Novelty Seeking behavior of customers affected the relationship between performance and attitude and attitude and usage intention and strengthened the relationship between fun and attitude. Im S et. al. (2003) investigated the influence of innate consumer innovativeness on new product adoption behavior with customer's personal characteristics acting as moderating variables in the study. The structural equation modeling technique was applied to analyze the direct and moderating effects of personal traits on Innovativeness and new product adoption behavior. The findings revealed that impact of characteristics of age and income are stronger in predicting the new product ownership in consumer electronics than innate consumer innovativeness. Monsuwe et. al. (2004) proposes a conceptual framework to understand the moderating impact of five indentified exogenous variables-Consumer Traits, Product Characteristics, Situational Factors, Trust, Previous online experiences on the customer's intention to use e-services as depicted in Technology Acceptance Model (TAM). The authors on the basis of extensive literature review of the related studies suggested that all the identified exogenous variables have a strong moderating influences in the formation of customers attitude towards e-services and the subsequently the behavioral intentions to use the same. The empirical testing of the proposed research model was left as future scope. Ranaweera et. al. (2005) proposed a conceptual model on the basis of extensive literature studies focusing on the moderating role of Customer Traits on the e-SQ- Satisfaction-BI linkages in the context of Online B2C services. The authors suggested that understanding of the customer reactions to online websites, controlled by individual customer characteristics will have significant contributions in assessing the behavior of online consumers. The authors on the basis of past research studies proposed the moderating influence of Technology readiness, Trust, Involvement, Flow, Risk & Demographics on e-SQ, Satisfaction & Behavioral Intentions linkage and the empirical validation of model was suggested as future scope for researchers. Sharma et. al. (2012) examined the moderating effects of Age & Gender on customer service evaluation process on the basis of data collected from 2727 shoppers contacted at 250 retails stores in Hongkong. The authors proposed & tested a conceptual model linking SQ, Value, Satisfaction & BI through SEM by AMOS. Later on the moderating effects of age & gender were assessed through comparison of means. The results proved that there is a significant effect of age on all the four constructs proposed in the model, with older customers having high scores for each construct. The gender has no significant impact on any of the constructs. Also it was concluded by the researchers that gender moderates all the links in the model except VAL-SAT, & SAT-BI, whereas age moderates all links except SQ-BI.
On the basis of literature review the following Research Gap is identified that describes the scope of current work undertaken:

a) The studies by Monsuwe et. al. (2004) & Ranaweera et. al (2005) stressed on the need of developing & testing an empirical model in terms of Moderating Influences of Customer Specific Traits on Service Quality-Satisfaction-Behavioral Intention Linkages.

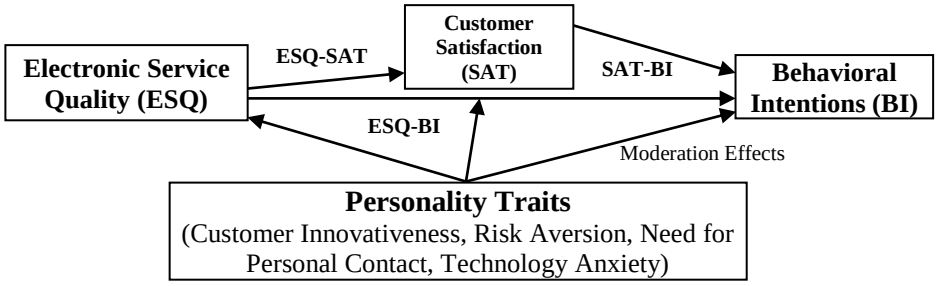
b) The earlier studies focused mainly on Demographic Variables to test for the presence of Moderating Influences and hence the current study identified a diverse set of Psychographic Personality Traits (Customer Innovativeness, Risk Aversion, Need for Personal Contact & Technology Anxiety) to determine the presence of any moderation influences on all possible linkages i.e ESQ-BI, ESQ-SAT & SAT-BI of ESQ-SAT-BI chain.

c) The geographical area & the time setting for the current study is different from the previous studies undertaken on the topic if any.

MODEL DEVELOPMENT:

The following conceptual model based on the gaps identified above is developed for empirical analysis as the scope of current study:

Figure 2: Conceptual Framework



PERSONALITY TRAITS:

Although there are a large number of factors that may control the treatment of online services, ***"Innovativeness" "Computer Anxiety", "Risk Perception" and "Need for contact with Service Staff"*** play a significant part in the viewpoint of employing self-helping technologies like internet banking.

"Innovativeness" has been a major thrust in the diffusion of innovation. It refers to the tendency to willingly embrace change and try new things and buy new products more often and more quickly than others. Because innovative people are always seeking new products and services, innovativeness has potential for being related to service quality expectations. The expectations of innovative people for a professional service may depend on how easily the services are available.

"***Technolgy anxiety***" is described as "the panic, nervousness and anticipation customer sense when considering the use or during the use of computer technology (Meuter et al., 2003). *Technology anxiety* deals with an individual's status of intellect about common technological techniques while computer anxiety is barely focused on nervousness linked to individual computer handling. Further, *technology anxiety* also established the psychological position particularly in relation to people's enthusiasm resulting from the capability to employ technology-oriented means. Previous research studies outline that *technology anxiety* has a pessimistic impact on customer satisfaction and behavioral intention to use again the self-serving technological advancements like internet banking.

"Risk Aversion" is concerned with the sentiment of ambiguity as regards to probable pessimistic outcomes of using a product or service (Featherman & Pavlou, 2003). This was completely thought of traditionally as a combination of vagueness and genuineness of outcomes reached at and expectation of failure from the purchasing point of view and dominant as an inhibition to buy or post buying behavior. The perception of risk has been considered very significant factor that can affect the sentiments of shopper. A variety of negotiations in relation to e-service or Self Serving Technologies congregate their efforts on social psychological and performance risk along with adoption of new items such as confidentiality & privacy.

In addition to that, "***Societal Risk/ Need of Personal Contact"*** was implemented from the view point to clarify the idea of "self-consciousness" as application of technology driven self-services (Dabholkar and Bagozzi, 2002). The research conducted in past, presented an appealing truth that persons with larger

self-consciousness would be indecisive to employ online services. In this sense, public risk is a critical factor, enabling a person hesitant to make use of technology-driven services.

RESEARCH FRAMEWORK:

The following Objective is farmed to verify the proposed Model in Figure 2.

Research Objective: To examine the moderating effects of customer specific psychographic personality traits on the Electronic Service Quality-Customer Satisfaction (ESQ-SAT.), Customer Satisfaction–Behavioral Intentions (SAT.-BI) and Electronic Service Quality-Behavioral Intentions (ESQ-BI) linkages of Internet Banking services.

Hypothesis*: To analyze the moderating effects of psychographic variables on E-SQ-SAT-BI linkage Hypothesis and H7, H8, H9 & H10 were constituted as detailed below:*

Table 1: Hypothesis related to Research Framework

Hypothesis	Statement
H7a, H7b, H7c	Customer innovativeness does not moderate the relationship between a) e-SQ & Satisfaction b) Satisfaction & BI and c) e-SQ-BI.
H8a, H8b, H8c	Risk Aversion does not moderate the relationship between a) e-SQ & Satisfaction b) Satisfaction & BI and c) e-SQ-BI.
H9a, H9b, H9c	Need for Personal Contact does not moderate the relationship between a) e-SQ & Satisfaction b) Satisfaction & BI and c) e-SQ-BI.
H10a, H10b, H10 c	Technology Anxiety does not moderate the relationship between a) e-SQ & Satisfaction b) Satisfaction & BI and c) e-SQ-BI.

Source: Prepared by Author

METHODOLOGY:

Geographical Extent of Survey:

The current study was limited to urban banked centers and only urban areas are considered for the study. Literacy rate of the Urban Agglomerates/Cities having population 1 lakh and above was considered as the main criteria to select two cities (with one being the most literate and other being the least literate) each from Majha, Malwa & Doaba regions of Punjab on the basis of Literacy Rate data retrieved from **Census 2011**. The cities selected for collecting the primary data from the respondents are- Jalandhar & Hoshiarpur (Doaba Region) , Mohali & Malerkotla (Malwa Region) and Pathankot & Amritsar (Majha Region).

Universe:

In this research the investigation is about the customers perceptions towards electronic service quality of Internet Banking services and its impact on future behavioral intentions with customer specific demographic & psychographic personality traits acting as moderators in the ESQ-SAT-BI relations .Accordingly *universe* in this research could be taken as the set of all bank consumers in the selected geographical locations, while the *population* for the study can be defined as all the banking customers in the selected cities who had used the Internet Banking services at least once in the recent past and aged above eighteen years.

Data Collection Methods:

A total of 500 customers were approached from six cities of Punjab and 480 of them completely filled the questionnaire. The questionnaire contains four parts- *Part one* is consisting of questions regarding the usage, frequency of usage, type of usage and comfort level in accessing the Internet Banking services, In Part Two 21 items scale (based on literature review) was used to assess the electronic

service quality of e-banking services on five dimensions (i.e. *ease of use, security, functionality, availability of information, customer support and Website Design)*. *Part Three* consists of a set of questions to measure the *satisfaction and future behavioral intention* of the respondents towards the Internet Banking services offered by the banks, *Part Four* of the questionnaire consists of a set of 19 items on Likert Scale to assess the personality traits of the respondents in terms of *Customer Innovativeness, Need for Personal Contact, Risk Aversion and Technology Anxiety*
Both non-probability and probability sampling methods have been used to select the respondents. The sampling methods used were convenience sampling, random sampling, branch intercept method, mall intercept methods, purposive sampling and so on.

Research Instrument:
The scale measures were adapted from following published literature:

Table 2: Source of Scale Items used in the Study

Sr. No.	Construct	Dimension	Total Items	Source
1	Perceived Electronic Service Quality	Ease of Use (EOU)	4	Jun et. al. (2003), Ribbink et. al. (2004) & Yang et. al. (2004)
		Security (SEC)	4	Yang et. al. (2004) and Swad & Wigand (2009)
		Functionality (FUN)	3	Zarei (2010) and (Collier & Bienstock, 2006)
		Customer Support (CS)	3	Ribbink et. al(2004) and (Collier & Bienstock, 2006)
		Avail. of Information (INFO)	3	Yoo & Donthu (2001) and Wolfinbarger & Gilly (2003)
		Website Design (DES)	4	Wolfinbarger & Gilly (2003), Ribbink et. al(2004) (Collier & Bienstock, 2006)
2	Satisfaction		6	Lien et. al. (2011), (Collier & Bienstock, 2006), Ribbink et. al(2004), Lin & Hsieh(2006) and Hsu & Chiu(2004)
3	Behavioral Intention		6	(Carlson & O"Cass, 2010), Lien et. al. (2011), Udo et.al. (2010) & Hamadi C. (2010)
4	Personality Traits	Customer Innovativeness (INN)	6	Hirunyawipada & Paswan (2006), Lin & Hsieh(2006), Thompson & Kminski (1993), Hovenga E. (2010)
		Risk Aversion (RISK)	5	Ranweera et. al. (2008), Lin & Hsieh(2006),
		Need for Personal Contact (CONT)	5	Lin & Hsieh (2006), (Dabholkar & Bagozzi, 2002), Joshua A. J.(2009)
		Technology Anxiety (ANX)	3	Sinkovics *et al.* 2002

Source: Prepared by Author

DATA ANALYSIS:

SPSS based Moderated Multiple Regression Analysis approach was used to test the proposed Hypothesis and validation of the Conceptual Model. The adjusted R^2 value is believed to be the more reliable measure because it provides a better estimate of the true population value (Pallant, 2001). Moderated Multiple Regression is particularly suited to the current study because it enables the slope of one or more of the independent variables to vary across values of the moderator variable (Hair et al., 1998), thereby facilitating the investigation of an extensive range of relationships and function forms (Goode and Harris, 2007).

RELIABILITY OF SCALE ITEMS:

The reliability of the scale items was tested through Cronbach Alapha. Reliability, which is the degree of consistency between multiple measurements of a variable, is measured to ensure that the individual indicators of the scale should be measuring the same construct, and thus be highly inter correlated (Nunnally, 1978). The statistical results of the reliability co-efficient of various constructs used in the study are shown below:

Table 3: Reliability Scores of Scale Items/ Source: Prepared by Author

Sr. No.	Scale	Construct	No. of Items	Reliability Indices (Cronbach Alpha)
1	Ease of Use	ESQ	4	0.837
2	Security		4	0.871
3	Functionality		3	0.782
4	Customer Support		3	0.757
5	Information Availability		3	0.788
6	Website Design		4	0.832
7	Satisfaction	SAT	6	0.846
8	Behavioral Intentions	BI	6	0.928
9	Customer Innovativeness	C.INN.	6	0.863
10	Risk Aversion	RISK	5	0.731
11	Need for Personal Contact	PC	5	0.707
12	Technology Anxiety	T. ANX.	3	0.711

Based on Table 3, the Reliability Index values ranging from 0.701 to 0.928 exceed the cut-off value of 0.7. So, it can be concluded that the measurement is reliable.

RESULTS OF MODERATION ANALYSIS:

The results of analysis are discussed below for each personality trait:

CUSTOMER INNOVATIVENESS:

The SPSS results of Customer Innovativeness on structural linkages are presented in Table 4 below. On analyzing the data it is found that Customer Innovativeness interacts only with two dimensions of ESQ out of total six to cause any influence on Satisfaction. So a significant contribution of C. INNV. on ESQ-SAT linkage cannot be recognized and hypothesis 7(a) is accepted. However there is a significant change in the F-Value* when C. INNV. Interacts with Satisfaction (SAT) to produce considerable influence on respondents Behavioral Intentions as revealed by the analysis and confirming the rejection of hypothesis 7 (b). Further, hypothesis 7 (c) is rejected, as C.INNV. found to moderates the ESQ-BI linkage to a modest extent in the sense that it interacts significantly with three dimensions of ESQ (out of 6) to introduce a noteworthy change in F-Value

Table 4: Moderation Analysis of Customer Innv. on *ESQ-BI, SAT-BI & ESQ-SAT Linkages*

Moderation Analysis of C. INNV. on ESQ-SAT Linkage							
Linkage: ESQ-SAT		F-Sig.	R-square	R-square Change	Sig. F-Change	Moderation Occurs	Hyp. 7 (a)
EOU	Model 1	0.000	0.641	0.641	0.000	No	Accepted
C.INNV.XEOU	Model 2	0.000	0.641	0.000	0.709		
SEC	Model 1	0.000	0.624	0.624	0.000	No	
C.INNV.XSEC	Model 2	0.000	0.625	0.002	0.159		
FUN	Model 1	0.000	0.610	0.610	0.000	Yes	
C.INNV.XFUN	Model 2	0.000	0.616	0.006	0.009*		

Moderation Analysis of C. INNV. on ESQ-SAT Linkage							
Linkage: ESQ-SAT		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 7 (a)**
CS	Model 1	0.000	0.578	0.578	0.000	Yes	
C.INNV.XCS	Model 2	0.000	0.582	0.004	0.031*		
INFO	Model 1	0.000	0.549	0.549	0.000	No	
C.INNV.XINFO	Model 2	0.000	0.551	0.002	0.113		
DES	Model 1	0.000	0.528	0.528	0.000	No	
C.INNV.XDES	Model 2	0.000	0.528	0.000	0.920		

Moderation Analysis of C. INNV. on SAT-BI Linkage							
Linkage: SAT-BI		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 7 (b)**
SAT	Model 1	0.000	0.755	0.755	0.000		
C.INNVXSAT	Model 2	0.000	0.762	0.006	0.000*	YES	Rejected

Moderation Analysis of C. INNV. on ESQ-BI Linkage							
Linkage: ESQ-BI		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 7 (c)**
EOU	Model 1	0.000	0.699	0.699	0.000	NO	Rejected
C.INNV.XEOU	Model 2	0.000	0.699	0.000	0.807		
SEC	Model 1	0.000	0.672	0.672	0.000	YES	
C.INNV.XSEC	Model 2	0.000	0.675	0.003	0.026*		
FUN	Model 1	0.000	0.671	0.671	0.000	YES	
C.INNVXFUN	Model 2	0.000	0.677	0.006	0.004*		
CS	Model 1	0.000	0.644	0.644	0.000	YES	
C.INNV.XCS	Model 2	0.000	0.650	0.006	0.004*		
INFO	Model 1	0.000	0.614	0.614	0.000	NO	
C.INNV.XINFO	Model 2	0.000	0.617	0.003	0.052		
DES	Model 1	0.000	0.569	0.569	0.000	NO	
C.INNV.XDES	Model 2	0.000	0.570	0.000	0.555		

Source: Prepared by Author

RISK AVERSION:

On interpreting the change in R-Square & F-Significance values on account of moderating impacts of Risk Aversion, it was discovered that Risk Aversion does not cause any significant change in F-value when interacts with dimensions of ESQ to produce any impact on Customer Satisfaction (SAT) and it leads to acceptance of Hypothesis 8(a). But, Risk Aversion leads to a significant change in R-square & F-value of Interaction Model and confirms the enhanced Behavioral Intentions of customers when Risk Aversion interacts with Customer Satisfaction derived from ESQ and conforming the rejection of hypothesis 8(b). Lastly, the analysis table 5 reveals that Risk Aversion does not cause any significant

moderation effects when interacts with four dimensions (out of total 6) of ESQ and hypothesis 8 (c) is accepted and it is concluded that Risk Aversion does not have any significant moderation influence on ESQ-BI linkage.

Table: 5 Moderation Analysis of Risk Aversion on *ESQ-BI, SAT-BI & ESQ-SAT Linkages*

Moderation Analysis of RISK AVERSION on ESQ-SAT Linkage							
Linkage: **ESQ-SAT**		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 8 (a)**
EOU	Model 1	0.000	0.629	0.629	0.000	NO	Accepted
R.A.XEOU	Model 2	0.000	0.629	0.000	0.930		
SEC	Model 1	0.000	0.604	0.604	0.000	NO	
R.AXSEC	Model 2	0.000	0.604	0.000	0.663		
FUN	Model 1	0.000	0.538	0.538	0.000	NO	
R.A.XFUN	Model 2	0.000	0.538	0.000	0.897		
CS	Model 1	0.000	0.495	0.495	0.000	NO	
R.A.XCS	Model 2	0.000	0.495	0.000	0.847		
INFO	Model 1	0.000	0.496	0.496	0.000	YES	
R.A.XINFO	Model 2	0.000	0.542	0.047	0.000*		
DES	Model 1	0.000	0.477	0.477	0.000	NO	
R.A.XDES	Model 2	0.000	0.477	0.000	0.735		
Moderation Analysis of RISK AVERSION on SAT-BI Linkage							
Linkage: SAT-BI		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 8 (b)**
SAT	Model 1	0.000	0.735	0.735	0.000	YES	Rejected
R.A.XSAT	Model 2	0.000	0.740	0.006	0.001*		

Moderation Analysis of RISK AVERSION on ESQ-BI Linkage							
Linkage: ESQ-BI		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 8 (c)**
EOU	Model 1	0.000	0.685	0.685	0.000	YES	Accepted
R.A..XEOU	Model 2	0.000	0.689	0.689	0.014*		
SEC	Model 1	0.000	0.646	0.646	0.000	NO	
R.A.XSEC	Model 2	0.000	0.649	0.002	0.078		
FUN	Model 1	0.000	0.590	0.590	0.000	NO	
R.A.XFUN	Model 2	0.000	0.593	0.003	0.072		
CS	Model 1	0.000	0.552	0.552	0.000	NO	
R.A.XCS	Model 2	0.000	0.556	0.004	0.049		
INFO	Model 1	0.000	0.556	0.556	0.000	YES	
R.A..XINFO	Model 2	0.000	0.561	0.004	0.030*		
DES	Model 1	0.000	0.506	0.506	0.000	NO	
R.A..XDES	Model 2	0.000	0.510	0.004	0.053		

Source: Prepared by Author

NEED FOR PERSONAL CONTACT:

The ***Need for Personal Contact*** personality trait does not show any moderation influences on Satisfaction (SAT) when interacts with the dimensions of ESQ as there is no significant change in R-square and F-value is visible and results in the acceptance of null hypothesis 9 (a). Further the Hypothesis 9(b) is rejected since there is a significant change in R-square (about 1.5%) on BI when Need for PC interacts with the SAT and confirms the presence of a noteworthy moderation influence. Also the presence of significant moderation influences of Need for PC on BI were observed since it

shows a considerable change in R-square & F-value when interacts with EOU, FUN, CS & INFO dimensions of ESQ and hypothesis 9(c) is rejected.

Table: 6: Moderation Analysis of Need for PC on *ESQ-BI, SAT-BI & ESQ-SAT Linkages*

Moderation Analysis of NEED FOR PC on ESQ-SAT Linkage							
Linkage: ESQ-SAT		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 9 (a)**
EOU	Model 1	0.000	0.627	0.627	0.000	NO	Accepted
CONTXEOU	Model 2	0.000	0.628	0.000	0.596		
SEC	Model 1	0.000	0.604	0.604	0.000	NO	
CONTXSEC	Model 2	0.000	0.604	0.000	0.581		
FUN	Model 1	0.000	0.524	0.524	0.000	NO	
CONT.XFUN	Model 2	0.000	0.524	0.000	0.640		
CS	Model 1	0.000	0.483	0.483	0.000	NO	
CONTXCS	Model 2	0.000	0.483	0.000	0.568		
INFO	Model 1	0.000	0.500	0.500	0.000	NO	
CONTXINFO	Model 2	0.000	0.501	0.000	0.836		
DES	Model 1	0.000	0.476	0.476	0.000	NO	
CONTXDES	Model 2	0.000	0.476	0.000	0.602		
Moderation Analysis of NEED FOR PC on SAT-BI Linkage							
Linkage: SAT-BI		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 9 (b)**
SAT	Model 1	0.000	0.732	0.732	0.000	YES	Rejected
CONTXSAT	Model 2	0.000	0.747	0.015	0.000		

Moderation Analysis of NEED FOR PC on ESQ-BI Linkage							
Linkage: ESQ-BI		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 9 (c)**
EOU	Model 1	0.000	0.681	0.681	0.000	YES	Rejected
CONTXEOU	Model 2	0.000	0.685	0.004	0.010*		
SEC	Model 1	0.000	0.644	0.644	0.000	NO	
CONTXSEC	Model 2	0.000	0.646	0.002	0.111		
FUN	Model 1	0.000	0.573	0.573	0.000	YES	
CONTXFUN	Model 2	0.000	0.577	0.004	0.030*		
CS	Model 1	0.000	0.537	0.537	0.000	YES	
CONTXCS	Model 2	0.000	0.542	0.005	0.022*		
INFO	Model 1	0.000	0.559	0.559	0.000	YES	
CONTXINFO	Model 2	0.000	0.564	0.005	0.025*		
DES	Model 1	0.000	0.500	0.500	0.000	NO	
CONTXDES	Model 2	0.000	0.501	0.002	0.205		

Source: Prepared by Author

TECHNOLOGY ANXIETY:

The SPSS output results of Technology Anxiety moderation influences on ESQ-SAT-BI linkages are shown in Table 7 below. On analyzing the change in R-Square & Sig. F-Values it is apparent that Technology Anxiety has no moderation influence on ESQ-BI linkage and Hypothesis 10(a) is accepted, where as there is a very huge change in R-Square value i.e. 3.3% when Technology Anxiety interacts with SAT and confirmation of the rejection of Hypothesis 10(b). In the end the Technology Anxiety interacts with all dimensions of ESQ to introduce a significant moderation influences on BI and Hypothesis 10 (c) is rejected.

Table: 7: Moderation Analysis of Technology Anxiety on *ESQ-BI, SAT-BI & ESQ-SAT Linkages*

Moderation Analysis of TECH. ANXIETY on ESQ-SAT Linkage							
Linkage: ESQ-SAT		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 10 (a)**
EOU	Model 1	0.000	0.631	0.631	0.000	NO	Accepted
ANXXEOU	Model 2	0.000	0.632	0.001	0.371		
SEC	Model 1	0.000	0.604	0.604	0.000	NO	
ANX.XSEC	Model 2	0.000	0.606	0.002	0.141		
FUN	Model 1	0.000	0.550	0.550	0.000	NO	
ANX.XFUN	Model 2	0.000	0.553	0.003	0.058		
CS	Model 1	0.000	0.523	0.523	0.000	NO	
ANX.XCS	Model 2	0.000	0.525	0.002	0.150		
INFO	Model 1	0.000	0.517	0.517	0.000	NO	
ANX.XINFO	Model 2	0.000	0.518	0.001	0.226		
DES	Model 1	0.000	0.491	0.491	0.000	NO	
ANX.XDES	Model 2	0.000	0.492	0.001	0.434		
Moderation Analysis of TECH. ANXIETY on SAT-BI Linkage							
Linkage: SAT-BI		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 10 (b)**
SAT	Model 1	0.000	0.738	0.738	0.000	YES	Rejected
ANX.XSAT	Model 2	0.000	0.741	0.002	0.033		

Moderation Analysis of TECH. ANXIETY on ESQ-BI Linkage							
Linkage: ESQ-BI		**F-Sig.**	**R-square**	**R-square Change**	**Sig. F-Change**	**Moderation Occurs**	**Hyp. 10 (c)**
EOU	Model 1	0.000	0.688	0.688	0.000	YES	Rejected
ANXXEOU	Model 2	0.000	0.692	0.004	0.015		
SEC	Model 1	0.000	0.647	0.647	0.000	YES	
ANXXSEC	Model 2	0.000	0.655	0.008	0.001		
FUN	Model 1	0.000	0.605	0.605	0.000	YES	
ANXXFUN	Model 2	0.000	0.613	0.008	0.002		
CS	Model 1	0.000	0.585	0.585	0.000	YES	
ANX.XCS	Model 2	0.000	0.590	0.005	0.014		
INFO	Model 1	0.000	0.581	0.581	0.000	YES	
ANX.XINFO	Model 2	0.000	0.588	0.007	0.006		
DES	Model 1	0.000	0.525	0.525	0.000	YES	
ANXXDES	Model 2	0.000	0.530	0.005	0.023		

Source: Prepared by Author

CONCLUSION:

The summary of the moderation influences of Psychographic Personality traits as discussed above is presented below in Table 8. It is observed that all personality traits completely moderate the relationship between Satisfaction & Behavioral Intentions (SAT-BI) toward Internet Banking. So, it can be interpreted that there is a significant influence of customer specific psychographic personality traits in generating a positive behavioral intentions towards internet banking after interaction with Customer Satisfaction derived from the online service quality dealing with these services. Also no personality trait is identified to interact significantly with dimensions of ESQ to generate a significant impact on Customer Satisfaction. Further, moderation influence of all personality traits except Risk Aversion was observed on Behavioral Intentions of customers when interacted with the dimensions of ESQ as presented in table below:

Table 8: Summary Table for Moderation Effects

Personality Traits	ESQ-SAT	SAT-BI	ESQ-BI
Customer Innovativeness	No Moderation	Complete Moderation	Partial Moderation
Risk Aversion	No Moderation	Complete Moderation	No Moderation
Need for Personal Contact	No Moderation	Complete Moderation	Complete Moderation
Technology Anxiety	No Moderation	Complete Moderation	Complete Moderation

Source: Prepared by Author

In the end it can be concluded that Personality Traits moderate the relationship between SAT-BI & ESQ-BI linkages and no moderation influences of personality traits were observed on ESQ-BI linkage and following framework is tested.

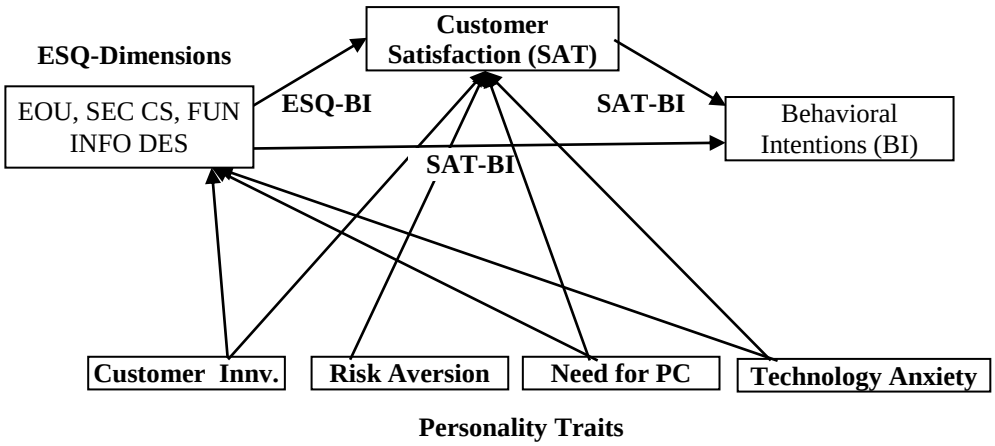


Figure 2: Tested Framework

SUGGESTIONS FOR FUTURE RESEARCH:

The present study has shown certain areas/aspects for future research.
In order to limit the scope of the current study only urban branches/customers were selected for the purpose of data collection. The future studies may be conducted by including the customers living in semi urban & rural areas to understand the behavioral patterns prevailing among diverse group of respondents to demonstrate the universality of the results of the study. Further, an assessment of the applicability of developed model could be also be verified through a study on Mobile Banking; an alternative to Internet Banking & being used & promoted very swiftly by Banks for online transactions.

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