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### The Effect of Personality Traits on the Expectation Confirmation Model towards Continuance Usage Intention

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**Abstract:** Recent researchers have focused on investigating the effect of personality traits on the continuance usage intention of consumers. Personality reflects the exceptional features of human beings, the characteristics that defined our essence and reflected in all our thoughts and actions. Eventually, as the usage of internet has shown a tremendous increase world-wide and particularly in Malaysia, it is reasonable to investigate its usage in terms of personality perspectives. Since the level of internet usage is voluntary rather than mandated, so it is more likely to reflect personal motives, needs, values, preferences and other personality attributes. Moreover, past researchers also had predicted that there is a possibility that future technology adoption decision will be more concerned on human nature compared to usefulness factors. As such this research investigated the influence of personality traits (Neuroticism and Agreeableness) towards continuance usage intention. Data was collected using self-administered questionnaires upon those taxpayers who are easily reachable in main cities in Malaysia. Data was analyzed using the Partial Least Squared Method (PLS). Results indicated that agreeableness has a significant relationship towards perceived usefulness and confirmation. Neuroticism has significant relationship towards confirmation but insignificant relationship towards perceived usefulness.

**Keywords:** E-Filing, Continuance Intention, Malaysia, Agreeableness, Neuroticism

#### I. INTRODUCTION

With the driven of emerging technologies, governments depend on information system to execute a variety of operational, tactical and strategic processes under an environment with increased complexity. An individuals' acceptance of information system determines whether a government can gain efficiency, effectiveness or productivity [1]. Previous researches had highlighted various factors influencing individuals acceptance of information system, however recent researchers have found that personality of an individual are one of the major factor that can influence an individuals' information system acceptance and to decrease resistance [2,3]. Personality has been found to be related to broad spectrum of human activities and behavior

including romantic relationship [4], psychopathic [5], job performance [6] and career success [7]. Furthermore, a number of recent studies also had suggested that personality is an important behavior in online environment [2,3]. Thus, it is necessary and timely to investigate the effect of personality on continuance usage intention in the context of e-government services. Thus, this paper will explore the effect of personality traits on the expectation confirmation model towards continuance usage intention. The proposed research model will be tested on the tax payers and their continuance usage intention of e-filing system to file their tax online in Malaysia.

The e-Filing system in Malaysia which was introduced in 2006 by IRBM is receiving much attention and there has been an upward trend in the adoption of the system among taxpayers with the latest income tax submission of 2,330,298 via e-filing in 2014 [8]. Among the factors that could have contributed to this increase are convenience, faster refund and cheaper cost. However, according to [9] while initial acceptance of information system (IS) is very important toward realizing IS success but its eventual success depend on its continued use rather than first-time use. Thus, it is necessary and timely to investigate the effect of personality on continuance usage intention in the context of e-government services.

## II. LITERATURE REVIEW

Expectation Confirmation Model (ECM) (Figure 1) was introduced by [9], which describes the user's behavior in "continued to use" an information system. ECM's major purpose is to evaluate an individual's continuance and loyalty intention towards a system use [10]. It posits that individuals intention to continue IT usage is dependable on users' level of satisfaction, confirmation of expectation and post adoption expectation (perceived usefulness) [11].

### CONCEPTUAL FRAMEWORK

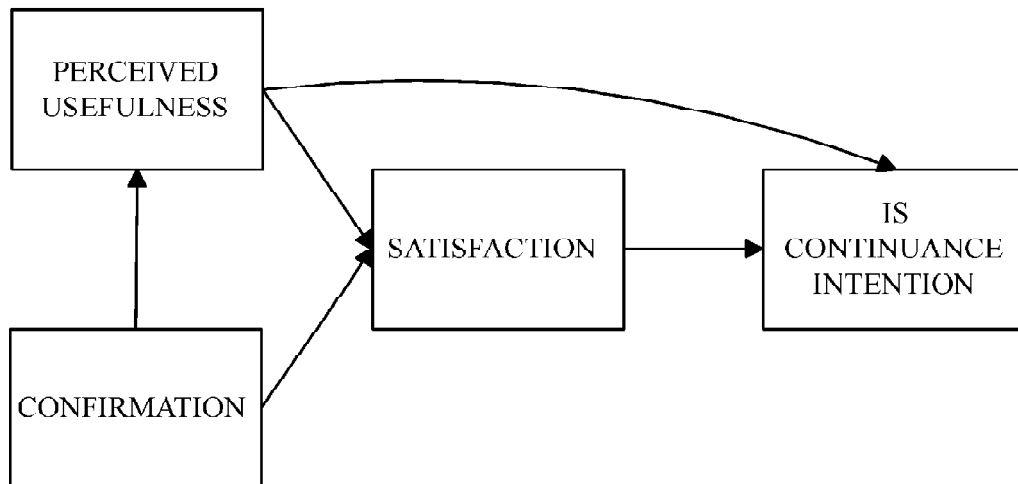


Figure 1: Expectation Confirmation model

#### (A) Continuance Usage Intention

Continuance intention is defined as ones intention to continue using a service in the post acceptance stage. It is similar to ones repurchase decision as both decisions are influenced by initial usage [9]. Research on

continuance usage intention have been examined both at the organizational and individual level of analysis [12], the individual level of analysis assumes that IS continuance behaviour is the continued usage of IS by adopters, which follows an initial acceptance decision [13]. However, unlike initial acceptance decision, IS continuance depends on various factors that affect the individuals' decision to continually using a particular system [14].

### **(B) Perceived Usefulness**

Perceived usefulness was defined “as the prospective user’s subjective probability that using a specific application system will increase his or her job performance within an organizational context [15]. Perceived usefulness has been subjected to widespread study by previous researchers [16,17,18,19,20] It was found that perceived usefulness was correlated with all technology usage. Researches by [3, 21, 22, 23, 24] establish that perceived usefulness has a significant positive influence on continuance usage intention of a technology. However, contradict to the other studies, [25] found no strong impact between perceived usefulness and continuance intention while [26] finds that there exist no relationship between perceived usefulness and continuance usage intention.

### **(C) Confirmation**

Confirmation is the evaluation of customers’ perceived performance against their original expectation and it determines the level to which their expectation is confirmed [27]. Reference [9] in understanding information system continuance reveals that users’ satisfaction is influenced by their confirmation of expectations from prior usage and perceived usefulness and perceived usefulness is influenced by users confirmation level.

### **(D) Satisfaction**

Satisfaction is defined as the “pleasurable fulfillment response resulting from an evaluation with respect to how well the consumption of a product or service meets a need, desire, or goal” [28]. According to Expectation Confirmation Theory (ECT) [9] and Expectancy Disconfirmation Theory (EDT) [29] consumers intention to repurchase a product or continuously use a system is determined by the prior satisfaction with the product or services. Based on EDT, for a customer to reach their repurchase decision, it involves several stages: firstly, form a initial *expectation* for the product or services, secondly, form a perception of the *performance* of the product or services; thirdly, form a *confirmation* on their expectation and performance of the product or services; fourthly, form a *satisfaction* feeling towards the product or services and finally satisfaction leads to *repurchase*.

### **(E) Personality**

Research on personality has received great attention among scholars in different fields particularly of human activities and behavior. Personality is defined as an individual’s disposition or tendencies that lead to certain attitudinal and behavioral patterns across situations [30]. Personality reflects the exceptional features of human being, the characteristics that defined the essence and it is reflected in all the thoughts and actions [2]. Several researches have begun the investigation on the effect of personality traits on technology adoption such as [2, 31, 32, 33]. However there is limited study on the effect of personality

towards continuance usage intention. Therefore this study will attempt to identify the effect of personality traits (neuroticism and agreeableness) on the perceived usefulness and confirmation towards the continuance usage intention of e-filing system.

Agreeableness individuals are soft-hearted, good natured, trusting, helpful, forgiving and straight forward [34]. Agreeable personalities are more likely to accommodate and cooperative when considering a new technology and focus on the positive and cooperative dimensions of the technology [2]. Since e-filing system is a new technology used to file the tax online, thus it should be affected by this agreeable personality who may accept the system as useful.

Neuroticism individuals are worrying, nervous, emotional, insecure, inadequate and paranoid [34]. Ajzen and Fishbein's (1980) TRA identified neuroticism as one of the personality variables affecting beliefs about behavior (as cited in [2]. These individuals view technology advances as threatening and stressful and usually have negative thought about a technology [2] which could affect their thought about the perceived usefulness of a technology [3].

Considering all these factors, the researchers propose the following hypotheses:

- H1:** Neuroticism will be negatively associated with the perceived usefulness of the e-filing system continuance usage intention
- H2:** Neuroticism will be negatively associated with the confirmation of the e-filing system continuance usage intention
- H3:** Agreeableness will be positively associated with the perceived usefulness of the e-filing system continuance usage intention
- H4:** Agreeableness will be positively associated with the confirmation of the e-filing system continuance usage intention
- H5:** Confirmation has a direct positive relationship on satisfaction towards e-filing continuance usage intentions
- H6:** Confirmation has a direct positive relationship on perceived usefulness towards e-filing continuance usage intentions
- H7:** Perceived usefulness has a direct positive relationship on satisfaction towards e-filing continuance usage intentions
- H8:** Perceived usefulness has a direct positive relationship towards e-filing continuance usage intention.
- H9:** Satisfaction has a positive significant relationship towards e-filing continuance usage intention.

### **III. RESEARCH METHODOLOGY**

#### **(A) Settings**

A total of 600 questionnaires were distributed among the taxpayers in Selangor and Kuala Lumpur, Malaysia using self-administered questionnaire. A total of 376 questionnaires were returned and out of it, 350 were completed whereas the other 26 were incomplete. As such, the response rate was 58.33%. The questionnaire consists of 8 sections. The first section elicited the screening question, the second section collected the demographic data, the third section extracted information on confirmation, section four measured the

perceived usefulness, section five measured the satisfaction, section six measured agreeableness, section seven measure the neuroticism and last section measured continuance intention. The sample selected were taxpayers who had used the e-filing system before at least once as the measures required them to express their willingness to continually use the e-filing system.

### **(B) Sample Profile**

The demographic of the respondents tabulated in Table 1 were derived from descriptive analysis. The majority of the age group (19.7%) was in the category of 35-39 years old. Female (67.4%) outnumbered the males (32.6%). In terms of ethnicity, the majority of the respondents were Malays (78.6%), followed by Chinese (11.1%) and Indians (9.1%) which somewhat reflects the ethnic group distribution in Malaysia. About 66.0% of the total respondents are highly educated with Masters Degree and followed by Bachelor Degree. The majority of the respondents (22.3%) are earning within RM3000-RM3999 per month with majority (79.1%) are married respondents. Lastly, about 92.3% and 75.7% of the respondents claimed to have experience in computer usage and internet usage approximately 10 years and above, respectively.

**Table 1**  
**Demographic of Respondents**

<i>Age</i>	<i>Frequency</i>	<i>Percent</i>
20-24 years	3	0.9
25-29 years	41	11.7
30-34 years	68	19.4
35-39 years	69	19.7
40-44 years	29	8.3
45-49 years	61	17.4
50-54 years	55	15.7
55 years and above	24	6.9
Gender		
Male	114	32.6
Female	236	67.4
Ethnicity		
Malay	275	78.6
Chinese	39	11.1
Indian	32	9.1
Others	4	1.1
Education		
Diploma/ College	33	9.4
Bachelor Degree	85	24.3
Masters Degree	146	41.7
Doctoral Degree	63	18.0

*contd. table 1*

<i>Age</i>	<i>Frequency</i>	<i>Percent</i>
Others	22	6.3
Income		
RM2000 - RM2999	36	10.3
RM3000 - RM3999	78	22.3
RM4000 - RM4999	68	19.4
RM5000 - RM5999	30	8.6
RM6000 - RM6999	33	9.4
RM7000 - RM7999RM8000 and above	4156	11.716.0
Marital Status		
Single	68	19.4
Married	277	79.1
Others	5	1.4
Computer Usage		
1-3 years	1	0.6
4-6 years	9	2.6
7-9 years	17	4.9
10 years and above	323	92.3
Internet Usage		
1-3 years	7	2.0
4-6 years	24	6.9
7-9 years	54	15.4
10 years and above	265	75.7

#### IV. DATA ANALYSIS

Smart PLS version 3.0, a variance based Structural Equation Modelling (SEM) was used to analyze the hypotheses generated. The two step analytical procedure suggested by [35] was adopted to analyze data whereby the measurement model was evaluated first and then followed by the structural model. Also following the suggestion of [36], the bootstrapping method (500 resample) was done to determine the significant level of loadings, weights and path coefficients. Figure 2 represents the research model of this study.

Convergent validity is the degree to which the items that are indicators of a specific construct should converge or share a high proportion of variance in common [37]. According [37] factor loadings and Average Variance Extracted (AVE) of more than 0.5 and Composite Reliability (CR) of 0.7 or above is deemed to be acceptable. As can be seen from Table 2, all loadings and AVE are above 0.5 and the composite reliability values are more than 0.7. Therefore, we can conclude that convergent validity has been established.

Next, we assessed the Discriminant Validity which is the extent to which a construct is truly distinct from other constructs [37]. This can be established by the low correlations between all the measure of the interest and the measure of other constructs. To address discriminant validity, the square root of the AVE is compared against the correlations of the other constructs, when the AVE extracted is greater than its correlations with all the other constructs then discriminant validity has been established [38] (refer Table 3).

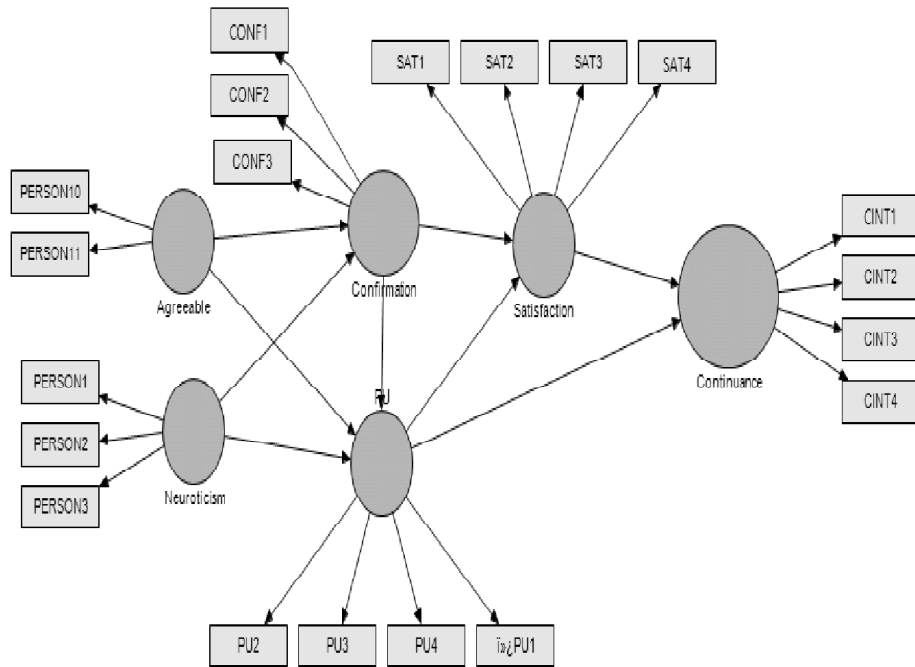


Figure 2: Measurement Model

Table 2  
Result of the Measurement Model

Construct	Item	Factor Loading	Convergent Validity		
			AVE	CR	R Square
AGREED	PSN 10	0.928	0.777	0.875	
	PSN 11	0.936			
NEURO	PSN 1	0.935	0.778	0.913	
	PSN 2	0.936			
	PSN 3	0.946			
PU	PU 1	0.909	0.836	0.953	0.361
	PU 2	0.908			
	PU 3	0.861			
	PU 4				
CONF	CONF 1	0.937	0.875	0.955	0.065
	CONF 2	0.967			
	CONF 3	0.921			
SAT	SAT 1	0.883	0.856	0.960	0.440
	SAT 2	0.917			
	SAT 3	0.777			
	SAT 4				
CON INT	CINT 1	0.946	0.897	0.972	0.570
	CINT 2	0.970			
	CINT 3	0.941			
	CINT 4	0.950			

**Table 3**  
**Discriminants Validity of Constructs**

Constructs	1	2	3	4	5	6
1) Agreeb	0.881					
2) Conf	0.22	0.935				
3) C Int	0.303	0.562	0.947			
4) Neuro	-0.11	-0.15	-0.065	0.777		
5) PU	0.228	0.593	0.743	-0.105	0.914	
6) Sat	0.201	0.639	0.504	-0.122	0.521	0.925

Note: Diagonal represents the square root of AVE while the other entries represent squared correlations

### Structural Model

The structural model represents the relationship between constructs or latent variables that were hypothesized in the research model. The goodness of the theoretical model is established by the variance explained ( $R^2$ ) of the endogenous constructs and the significance of all path estimates [39]. Together the  $R^2$  and the path coefficients indicate how well the data support the hypothesized model [36]. Figure 3 and Table 4, shows the results of the structural model from the PLS output. Neuroticism was insignificantly related towards Confirmation and Perceived Usefulness ( $\beta = -0.08$ ,  $\beta = -0.128$ ) thus rejecting H1 and H2 of this study. Agreeableness was found to be insignificantly related to Perceived Usefulness ( $\beta = 0.102$ ) but significantly related o Confirmation ( $\beta = 0.206$ ,  $p < 0.05$ ), thus rejecting H3 but supporting H4. Confirmation was found to be significantly related to both Satisfaction ( $\beta = 0.510$ ,  $p < 0.1$ ) and Perceived Usefulness ( $\beta = 0.565$ ,  $p < 0.1$ ) thus supporting H5 and H6. Perceived Usefulness was found to significantly related to Satisfaction ( $\beta = 0.218$ ,  $p < 0.1$ ), thus supporting H7. Perceived Usefulness ( $\beta = 0.659$ ,  $p < 0.1$ ) and Satisfaction ( $\beta = 0.161$ ,  $p < 0.05$ ) was found to be statistically significant towards continuance intention, thus supporting H8 and H9 respectively.

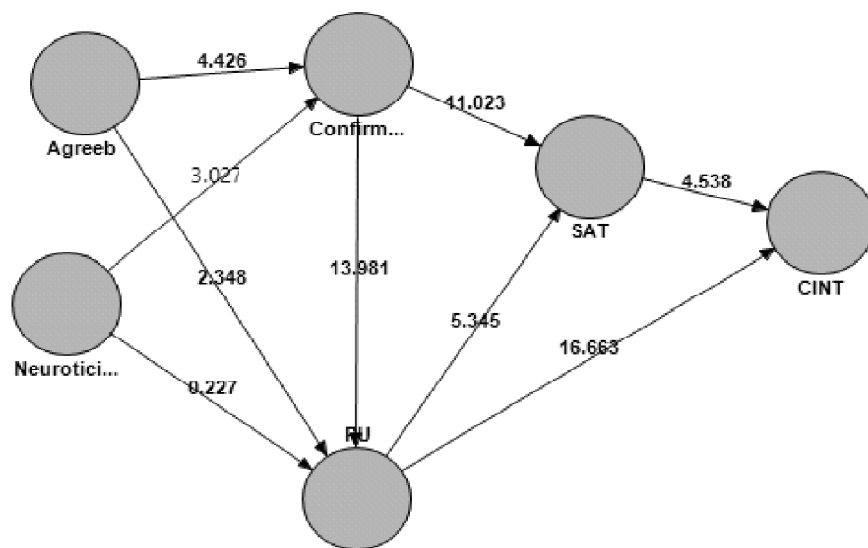


Figure 3: Structural Model



**Table 4**  
**Result of the Structural Model Analysis**

<i>Path</i>	<i>Hypotheses</i>	<i>Path Coefficient</i>	<i>Standard Error</i>	<i>t value</i>	<i>Results</i>
Neuro → PU	H1	-0.008	0.036	0.227	Not Supported
Neuro → Conf	H2	-0.128	0.042	3.207*	Supported
Agreeb → PU	H3	0.102	0.043	2.348*	Supported
Agreeb → Conf	H4	0.206	0.204	4.426**	Supported
Conf → Sat	H5	0.510	0.046	11.203**	Supported
Conf → PU	H6	0.569	0.041	13.981**	Supported
PU → Sat	H7	0.218	0.041	5.345**	Supported
PU → C Int	H8	0.659	0.040	16.663**	Supported
Sat → C Int	H9	0.161	0.036	4.538**	Supported

Note: \*\*p < 0.01, \*p < 0.05

Apart from that, “blindfolding” procedure was also performed to measure the predictive relevance ( $Q^2$ ) of the model fit. The  $Q^2$  “represents a measure of how well observed values are reconstructed by the model and its parameter estimates”<sup>36</sup>. Models with  $Q^2$  greater than zero imply that the model has predictive relevance. Table 5 shows the result of the blindfolding results. Omission distance of 7 was utilized as indicates that values between 5 and 10 are feasible [36] (refer to table 5).

**Table 5**  
**Blindfolding Results**

<i>Constructs</i>	<i>Q<sup>2</sup></i>
Confirmation	0.042
P Usefulness	0.284
Satisfaction	0.359
C Intention	0.490

## V. DISCUSSION AND CONCLUSION

The purpose of this study was to examine the effect of personality traits; neuroticism and agreeableness on the confirmation and perceived usefulness towards continuance usage intention utilizing ECM Model.

Four hypotheses were generated regarding the use of agreeableness and neuroticism constructs in the continuance usage intention process, with three being significant and only one prove to be insignificant. Agreeableness was found to be positively influence both confirmation and perceived usefulness. This could be due to the general positivity of the personality, the performance of the technology is perceived much higher than expected that will result in a high level of confirmation<sup>3</sup>. The significant relationship of agreeableness towards perceived usefulness are due to the fact that since agreeableness individuals’ care more for the positive elements of the new technology, therefore in this study the agreeableness personality taxpayers are proven to more easily perceive the usefulness of the e-filing system [2].

On the other hand, personality traits of neuroticism was found to be significantly related towards confirmation but insignificantly related to perceived usefulness. This is in line with the characteristic of neuroticism individuals who are naturally worrying, nervous, emotional, insecure and inadequate [34] which may prevent them to accept a new technology. Further, previous studies had found that Malaysians are generally afraid of technology due to their nature of culture [40]. The hypothesized relationship on the ECM model reveals a positive and significant relationship between the variables. Confirmation was found to have a larger positive significant effect on Perceived usefulness compared to Satisfaction. Similarly the effect of Perceived Usefulness on the Continuance Intention is larger compared to the impact of Satisfaction towards Continuance Intention.

## CONCLUSION

In this study, it was found that agreeableness personality has a significant positive impact on confirmation and perceived usefulness towards continuance usage intention. This indicates that the construct of personality traits does play an important role in determining the technology acceptance of an individual particularly in acceptance of e-filing system. Also, the study reveals that the perceived usefulness has a larger significant effect on continuance intention compared to satisfaction. As such more emphasis should be given by the Inland Revenue Board of Malaysia in promoting the usefulness of the system to the taxpayers to encourage them to continuously use the system.

Apart from that, in an attempt to encourage those who are inclined towards the usage of the e-filing system such as taxpayers who are high in neuroticism personalities some incentive system could be designed to target this type of personalities. Incentive systems such as reduction in tax rates or even monetary rewards such as practiced by UK whereby £10 discounts were given for each and every e-filer and similarly, cash prizes based on lucky draws were given out to every taxpayer in Singapore [41] could persuade them to start using this technology and experience its usefulness.

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