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TEMPERAMENT PERSONALITY TRAIT AND ITS IMPACT ON PREFERENCE FOR EWALLET USAGE

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ABSTRACT

Temperament, in psychology means an individual emotional disposition, speed and their intensity. Modern psychology attributes primary importance to the activity of the autonomic nervous system. Temperament Personality traits are considered efficient predictors for ewallet usage. However, there is a lack of systematic study which can explain the effect of temperament personality traits on preference for ewallet usage. Aim of this paper is to examine how temperament personality variables (sanguine, phlegmatic, melancholic and choleric) can influence the preference of the customer towards ewallet usage. An impact of temperament Personality traits on the preference of using ewallet is tested. The sample of 115 respondents was selected through non-probability purposive method and data was collected through structured questionnaire. Temperament personality has a positive influence on preference for ewallet usage This research recommend wallet companies to understand what aspects should be given more importance in their services.

Introduction

Humourism, a venerable medical concept, is at the main core of Temperament categorisation. Humours here refer to liquids that are present within one's body, Some people have different proportions of these solution and predominance of one's solution explains one's temperament and psychological kind ,(Psychologia, 2018). **Temperament**, in psychology, is a personality concerned with emotional aspects and reactions and their rate of speed and intensity. The term often is used to refer to the prevailing mood or mood pattern of a person. According to their relative predominance in the individual, they were supposed to produce, respectively, temperaments designated sanguine, phlegmatic, melancholic, and choleric, recent theories emphasize the influence of the endocrine glands on emotional reaction. Modern psychology attributes primary importance to the activity of the autonomic nervous system.(Britannica online Encyclopedia, 2020)

The four temperaments humours are as follows:

Temperament Type	Predominant Humours	Dr Helen Fisher's personality types
Sanguine	Blood	The Explorer
Phlegmatic	Phlegm	The Negotiator
Choleric	yellow bile	The Director
Melancholic	black bile	The Builder

Sanguine Personality Type

A chemical called dopamine is a major contributor in Sanguine personality. It enhances the curiosity and hunger for knowledge in a person. A Sanguine person usually likes reading and they like to have knowledge in different verticals. Sanguine people usually possess high amounts of energy. Their characteristics are as follows .(*Sanguine Personality Traits – the Boredom Busters _ Psychologia*, n.d.)

- a. Cheerful
- b. Energetic
- c. Assertive
- d. Goal orientation
- e. Optimistic

Phlegmatic Personality Type

Phlegmatic personality type people are most gullible persons however they are also imaginative. These people can trust anyone very easily. Their imaginative skill makes them understand the relationship between many bits of data they collect, which called as **Web Thinking**. Their characteristics are as follows.(*Phlegmatic Personality Traits – the Web Thinkers | Psychologia*, n.d.)

- a. Agreeable
- b. Trusting
- c. Cooperative
- d. Imaginative
- e. Warm

Choleric Personality type

Testosterone is the primary ingredient for Choleric personality type. Most of the choleric personality type people are men. Their characteristics are as follows.(*Choleric Personality – Testosterone Rules! _ Psychologia*, n.d.)

- a. Practical
- b. Successful
- c. Independent
- d. Goal oriented
- e. Analytical

Melancholic Personality Type

Melancholic Personality type people are mostly traditional. They value respect and moral issues. They are extremely careful and loyal to their family and friends. They usually follow family tradition and norm. These personality type people often not interested in trying new things. Their characteristics are as follows.(Psychologia, 2018)

- a. Loyal
- b. Careful
- c. Confident
- d. Orderly
- e. Patient

Personality traits can be described as different characteristic between individuals regarding their behavior, thoughts and feelings and traits are considered to relatively stable over a period of time in various period of time (Costa, McCrae, & Löckenhoff, 2019).

Literature review

Temperament, in psychology, is a personality concerned with emotional aspects and reactions and their rate of speed and intensity. The term often is used to refer to the prevailing mood or mood pattern of a person. According to their relative predominance in the individual, they were supposed to produce, respectively, temperaments designated sanguine, phlegmatic, melancholic, and choleric, recent theories emphasize the influence of the endocrine glands on emotional reaction. Modern psychology attributes primary importance to the activity of the autonomic nervous system.(Britannica online Encyclopedia, 2020)

Socioeconomic status plays an important role as a risk factors of mental health. Those who have scored high score with high income, occupational status, and education tend to be happier and less likely to suffer from depression and other mental disorders than people with low socioeconomic status .(Jokela & Keltikangas-Järvinen, 2011)

Temperament and personality differences have also been linked to individual differences in psychological health and subjective wellbeing. Individual positioning may affect subjective well-being both directly via shared emotional responsiveness that underlies both temperament personality and feelings of wellness, and indirectly when individuals with different characteristic become differently experience to life events and situations affecting their wellness.(Jokela & Keltikangas-Järvinen, 2011)

Arousal relates to varying state of feeling by different person in different situations. This can be the feeling of excitement, active, bored or sleepy. Dominance is explained by the individual feelings of a person, in which he/she can control or act upon in a particular situation.(Rahim & Rosly, 2014)

Behavioural intention as the extent to which and individual intends to perform a specific behaviour. They also defined subjective norms as the perceptions of other significant related person, influencing the subject. (Trivedi, 2016)

Consumer's attitude is argued to have a strong, prominent and direct effect on consumers' willing to actually use new information system. Attitude are the users' choice to use the system. It reveals the thinking of usefulness, dependability and individual choices.(Roy & Sinha, 2014)

The factors such as ease of use, expressiveness and loyalty affect acceptance of digital wallet as payment method. These factors are termed as coordinator and plays important role in acceptance of digital payment solution. Usage of ewallet among present generation in the state of Punjab was found to be associated with

societal influence and usefulness, evaluative and security, and need for better performance.(Singh & Rana, 2017)

Research Objective

1. To examine temperament personality trait that can influence the preference of the customer towards ewallet usage.
2. To find out impact of demographic factors on preference of ewallet usage.

Research Hypotheses

- H1: Sanguine personality has significant impact on preference of digital wallets.
 H2: Choleric has significant impact on preference of digital wallets.
 H3: Melancholic has significant impact on preference of digital wallets.
 H4: Phlegmatic has significant impact on preference of digital wallets.
 H5: There is a significant difference in preference of ewallet between male and female user.
 H6: There is a significant difference in preference of ewallet between customer of different educational background.
 H7: There is a significant difference in preference of ewallet between customer of different income level.

Research Methodology

- Research Design: The research follows an Exploratory research design.
- Research Instrument: For data collection, questionnaire method has been adapted. All the questionnaire item was measured using a five-point Likert scale.
- Research techniques: multiple regression analysis and anova have been applied for this study.
- A survey with 115 respondent's sample is collected through questionnaire method.

Data Analysis

Table 1. Cronbach's Alpha

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.743	.760	29

Interpretation- Cronbach's alpha simply provides an overall reliability coefficient for a set of variables. If questions reflect different underlying personal qualities. The alpha coefficient for the four items is .743, suggesting that the items have relatively high internal consistency.

Table:2 Multiple Regression Analysis

Hypothesis	Relationship	Sig value	Beta	Hypothesis Outcome
H1	Sanguine preference for ewallet usage	.043	.156	Supported
H2	Phlegmatic preference for ewallet usage	.003	.244	Supported
H3	Melancholic preference for ewallet usage	.041	.166	Supported
H4	Choleric preference for ewallet usage	.000	.494	Supported

Interpretation- Table 2 represents relation between temperament personalities and preference for ewallet. Pearson correlation and regression applies to check degree of relationship. The data reveals that all hypotheses are supported by result. Those individuals who score high on this dimension are more likely to have positive preference towards ewallet as they want to explore new things. In the multiple regression choleric beta value is higher than other temperament personality type so this kind of trait are more likely to use and prefer ewallet frequently.

Table 3 Anova on Preference

Difference of mean (Between)	F value	Sig
Male and Female customer	1.559	.203
Customer from different educational background	2.888	.026
Customer from different income group	3.039	.020

From the above table it can be concluded that only gender has no significant value observed between difference of mean. So null hypothesis is accepted as there is no significant value has been observed. There is no difference observed between male and female preference on ewallet usage. Other demographic factors like educational background and income level have significant value. Both have Significant difference in mean between customer of different educational background and different income level have been observed.

Conclusion

The objective of the research is to understand temperament personality trait and its impact on preference for ewallet usage. The results of research indicate how temperament personality has a definite impact on preferences towards digital wallets. It demonstrated that four temperament personality traits have a positive impact on preferences for ewallet usage. Individuals with high score on are more likely to prefer and use digital wallets frequently compared to ones who score low on this trait. Similarly, phlegmatic is also a strong influence in shaping the preference of digital wallets. Other personality traits such as sanguine, melancholic also have positive impact in shaping individual's choice of digital wallets.

Limitations

Further research in this area should examine other combination of personality traits and how it changes and impact customers preferences for ewallet. Another interesting line of research can be conducted which focus on other personality traits and its specific effect on variables of digital services as perceived by users. The research can also be extended to include complex behaviour users, nonuser and understanding various reasons for not using ewallet.

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