

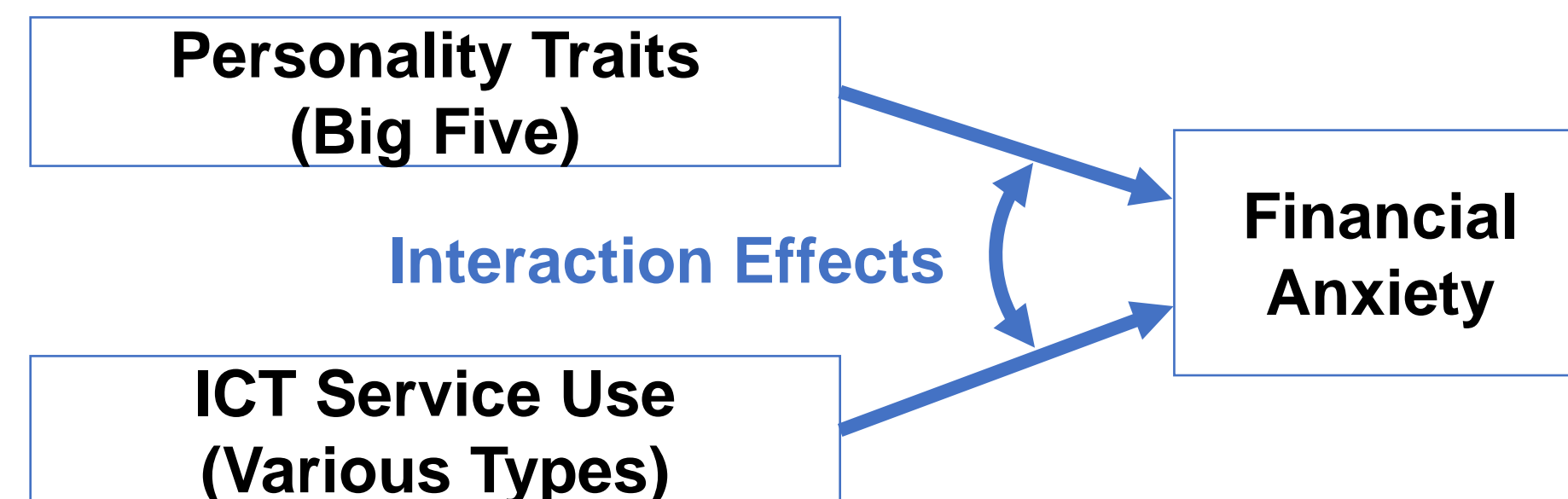
Personality Traits and ICT Service Use on Financial Anxiety

Introduction

- Financial anxiety is widespread among working-age adults and may be associated with both individual psychological characteristics and everyday financial behaviors.
- In Japan, smartphone-based ICT services play an increasingly important role in daily financial activities.
- This study examines the associations between personality traits, ICT service use, and financial anxiety, with a focus on their interaction patterns.

Research Questions

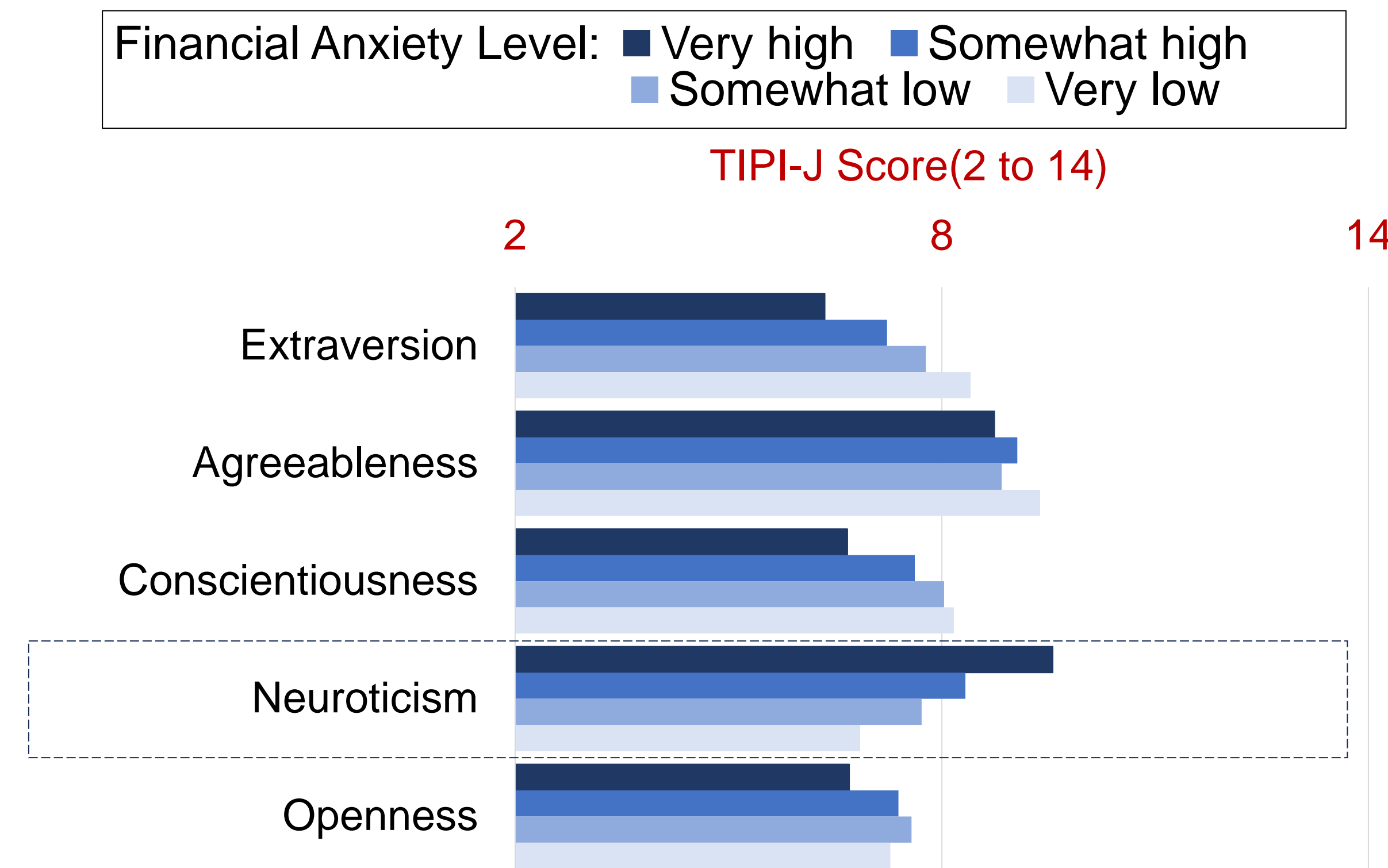
- RQ1: Which Big Five personality traits are associated with financial anxiety?
- RQ2: How are different ICT financial services associated with financial anxiety?
- RQ3: Do personality traits and ICT use interact in their associations with financial anxiety?



Methods

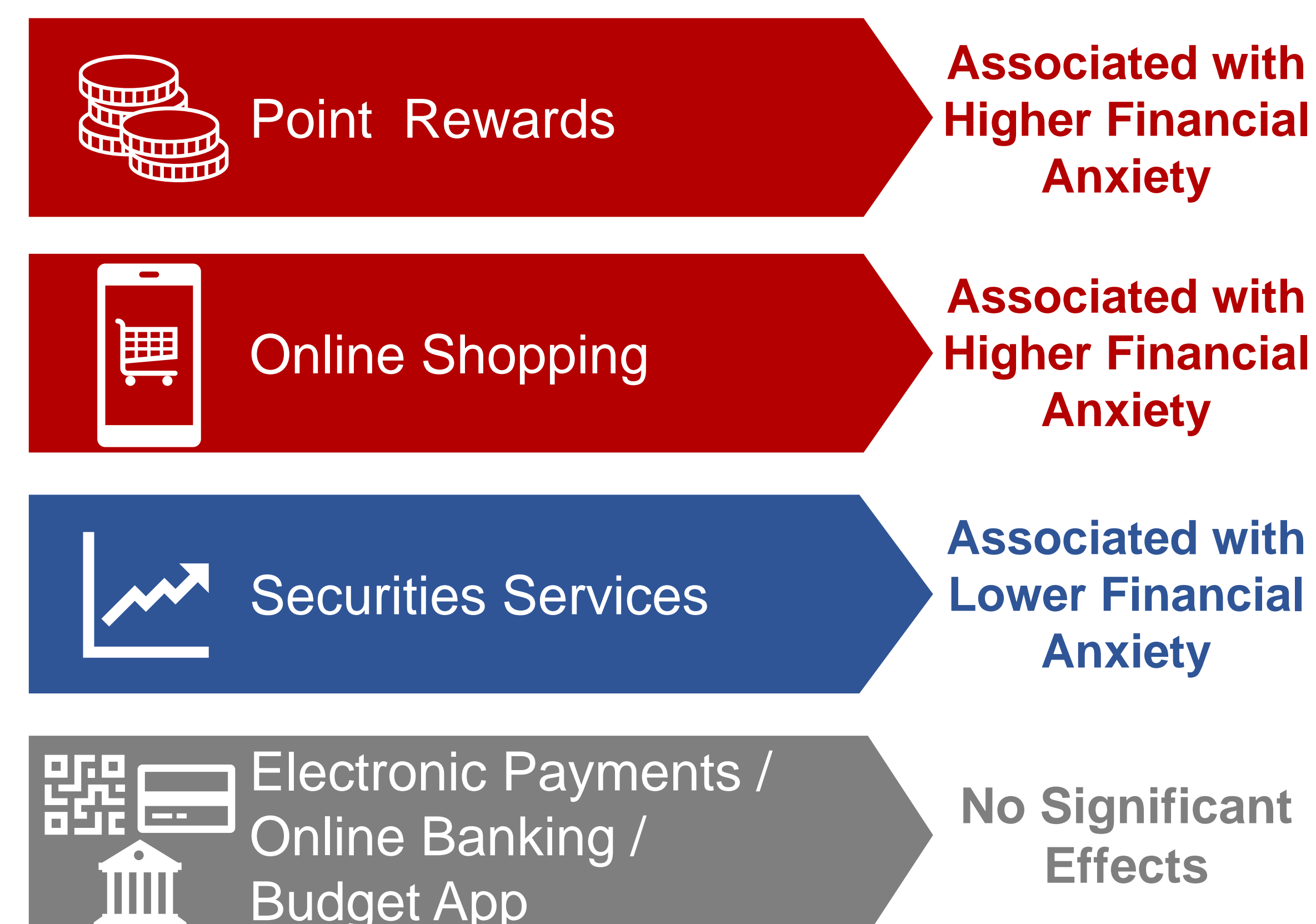
- Participants:** N = 2,114 adults aged 25–44 (non-students), subset of 7,371 national web survey.
- Measures:** Big Five Personality (TIPI-J*), Financial Anxiety (4-point ordinal scale), ICT Use (various services).
- Analysis:** Ordered logistic regression, Centered predictors, Z-standardized interactions, ICT service × Neuroticism interactions tested.

Personality Traits by Level of Financial Anxiety (TIPI-J Scores)



Note. Bars represent mean TIPI-J scores within each financial anxiety group. Among the Big Five traits, neuroticism showed the strongest association with financial anxiety in the main-effects analysis of the ordinal logistic regression.

Main Effects: ICT Service Use

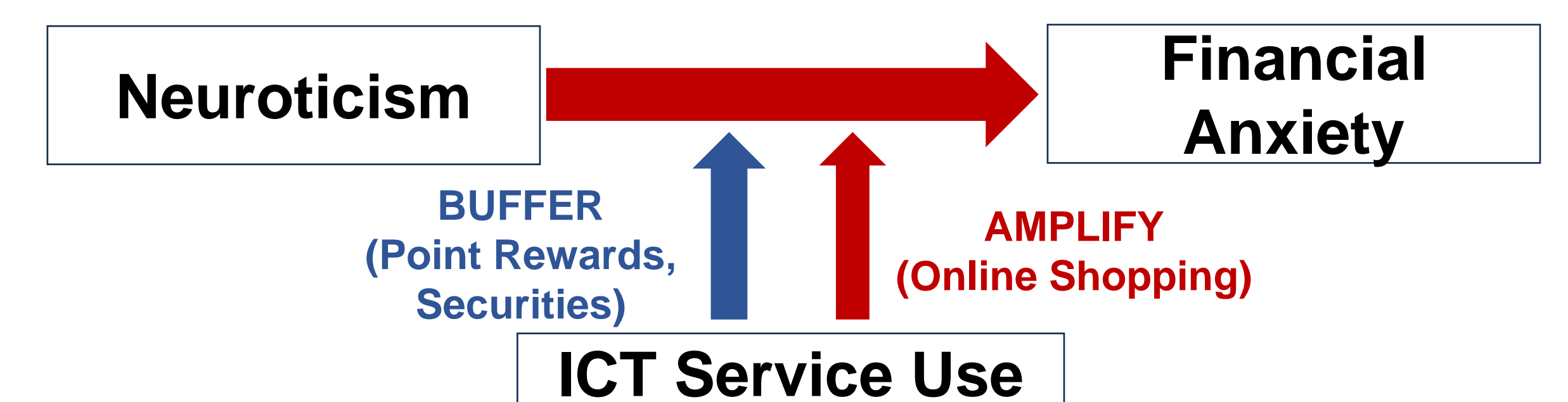


Ordered Logistic Regression Estimates (Main Effects & Interactions)

Term	B	95%CI	p
Age	-0.013	[-0.03, 0.00]	†
Gender: Male	0.117	[-0.06, 0.29]	
Neuroticism	-0.395	[-0.49, -0.30]	***
Point Rewards	-0.317	[-0.54, -0.09]	**
Online Shopping	-0.469	[-0.67, -0.27]	***
Securities Services	0.214	[0.00, 0.43]	†
Electronic Payments	0.085	[-0.13, 0.30]	
Online Banking	-0.103	[-0.30, 0.10]	
Budget App	-0.076	[-0.29, 0.14]	
Neuroticism × Point Rewards	0.136	[0.03, 0.24]	*
Neuroticism × Online Shopping	-0.114	[-0.21, -0.02]	*
Neuroticism × Securities Services	0.134	[0.04, 0.22]	**
Neuroticism × Electronic Payments	0.109	[0.01, 0.21]	*
Neuroticism × Online Banking	-0.045	[-0.13, 0.04]	
Neuroticism × Budget App	-0.035	[-0.13, 0.06]	

† p < .10, * p < .05, ** p < .01, *** p < .001.

Note. Red cells represent coefficients associated with higher financial anxiety, and blue cells represent coefficients associated with lower financial anxiety.



Note: Arrows indicate statistical associations and interaction patterns, not causal effects.

Practical Implications

- Among individuals high in neuroticism, engagement with point-related and securities services was associated with lower financial anxiety, a pattern that may be related to perceived gains or involvement in asset-building behaviors.
- In contrast, ICT services oriented toward impulsive shopping were associated with higher financial anxiety among some users.

*Oshio, A., Abe, S. and Cutrone, P. (2012) Development, Reliability, and Validity of the Japanese Version of Ten Item Personality Inventory (TIPI-J). The Japanese Journal of Personality, 21, 40-52.