



Relating Personality To The Acceptance and Use of on-Line Shopping

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ABSTRACT

The purpose of this paper is to determine the influence of the Big Five personality traits on consumers' online shopping behaviour. Building on previous research, it was found that personality characteristics shape an individual's motivation, goals, and perception, thereby providing criteria to evaluate external stimuli and affect performance. The influence of personality traits on a consumer adopting online purchases as well as his acceptability and adaptability with the said medium is assessed. The paper consists of theoretical and research aspects. The first part encompasses theoretical insights into the secondary research regarding personality traits while the practical part presents the methodology and primary research results. In the study, research goals as well as previous findings and primary research results, corresponding hypothesis were set and confirmed. Inter variable correlation analysis has been performed to test the hypothesis. The results showed consistency in the Personality traits and the related behaviour towards online shopping. However, the trait Neuroticism did not conform with the generalisation.

KEYWORDS : Personality, consumer behaviour, online shopping.

Online shopping has grown phenomenally in India and keeps growing by the minute with more and more consumers jumping wagons from traditional retail consumers to virtual consumers. Internet usage increases due to the efficiencies of new technological developments thus the greater provision for online commerce (A. Miyazaki and A. Fernandez, 2001). The growth in India's e-commerce sector rides on the back of improving telecommunication infrastructure and as Indian consumers grow increasingly comfortable with shopping online. As broadband Internet access in homes and offices have become common coupled with the generic use of the smart phone has made online shopping way more simpler and convenient. The App only way gone by various online shopping sites provides the online shopper with "shopping while walking, talking, waiting" thus facilitating browsing while waiting for a bus or a train, at the waiting room in a doctors clinic or may be even just trying to kill time. Through the ever friendly smart phones and the flexible and economical recharge vouchers provided by data providers makes shopping online a task on the go. Accel Partners reports that 9 percent of domestic e-commerce traffic came from mobile devices in 2013 and that it is projected that 70 percent of the expected increase in internet users are expected to be added through mobile devices. With the spurt in the use of the smart phone and the resulting increase in e-commerce made popular online shopping sites in India such as Mynta.com, Flipkart.com go the App only way. E-marketers are increasingly pursuing promotional tactics intended to convert web viewers to customers (X. Zhang *et al* 2007) and introducing attractive offers such as Big billion days sale, The Great Indian Festival sale, cashback on shopping via the app makes shopping online appealing if not attractive.

India's e-commerce market grew at a staggering 88 percent in 2013 to \$16 billion, riding on booming online retail trends and defying slower economic growth and spiralling inflation, according to a survey by industry body ASSOCHAM.

A report by Associated Chambers of Commerce and Industry (Assocham) of India along with PricewaterhouseCoopers expects the sector to log a compound annual growth rate of 35 percent and cross the 100 billion mark in value by 2019. The study released in December 2014 put the industry at a current value of USD 17 billion.

According to data by Morgan Stanley, Flipkart is holding the lion market share of 44 percent while Snapdeal is currently the second-biggest player in India with a market share of 32 percent and US Beemoh Amazon accounts for 15 percent of market share.

This marketing channel, the Internet, differs from the traditional retail forms in many ways. What is unique here is that consumers can not touch or smell the products that they wish to purchase as they would

normally do in the case of traditional outlet forms. They will have to base their judgements partly on the product information provided by the online portal about the respective product which may serve as a reference but most importantly they will have to use their own instinct and insight into making a favourable purchase online. As a consequence, one's personality plays a significant role in affecting consumers' online shopping performance and attitude toward online shopping. The distinctiveness of this channel added with its rapid growth highlights the importance of understanding the effects of personality on consumers' online shopping behaviour

To assist online marketers tap this vast and potential market, this study compares perceptions towards online marketing to the personality characteristics of online shoppers. The objective is to identify similarities in a consumers personality characteristics with his attitude towards online shopping. To identify personality characteristics in online buyers, the Big 5 Personality Inventory is used. To justify this comparison, it can be stated that prior research indicates that the Big Five Traits (Neuroticism, Extraversion, Openness, Agreeableness and Conscientiousness) reflect core aspects of human personality and have strong influence on behaviour (Costa & McCrae, 1992). The relationship between the traits and subsequent buying behaviour is being investigated in an online shopping environment.

BACKGROUND:

Substantial research has been done in the area of online buying and what might influence a consumer to buy online. Research done to review the role of Demographics on the tendency of consumers to purchase online proves that demographic variables such as gender, education, household income were significantly related to consumers online purchase preference (T. Girard *et al* 2003; Yook Seock and Lauren Bailey, 2008; Afzah, Erlane and Jamaliah 2009; Ahasanul, Javad and Ali 2006). However, though demographics display a predictive power across all product categories, but the degree of predictive power appears to be product specific (M. Naseri and G. Elliott, 2011). However, this contention was refuted by Gehrt and Carter (1992) as they suggest that psychographic variables predict shopping orientation rather than demographic variables. Prior research in the area of consumer preference to shop online related to vendor characteristics such as good customer service, privacy protection, security of personal information reveal that vendor characteristics are the key influencing factors to online consumer purchasing behaviour (Elzbieta White 2004; Li Guo 2011; Mohammad. M. H. *et al* 2012).

Research (T.Girard *et al*, 2002) has been done to investigate into the relationship of type of product, shopping orientation and demographics with preference for shopping on the internet which proposes that consumer shopping orientation such as price consciousness,

risk aversion, innovativeness, brand consciousness, importance of convenience, variety seeking inclination and impulsiveness creates an inclination to shop online for products or services. Swaminathan *et al* (1999), Li *et al* (1999), K.Chiang and R. Dholakia (2003), Jarvenpaa and Todd (1997), Girard *et al* (2002) found that shopping orientation valuing convenience significantly and positively related to the frequency of web users' online purchases. This assumption was however rejected by M. Brown *et al* (2003) as his study revealed that recreational shopping was more important than convenience for online shoppers.

Consumer researchers have long been intrigued by the concept of personality and its relationship to consumer behaviour in part because key personality factors are believed to have persistent influence on perception and behaviour (Erikson, 1968; Haugtvedt, Petty and Cacioppo, 1992). It has been proved that some correlation evidence indicates an interrelation between trait buying impulsivity and impulse buying behaviour. By rule, a personality should provide a rather consistent response to an environmental stimuli based on enduring psychological characteristics (Kassarjian 1971). But as per a review of over 300 personality studies, the impact of personality on consumer behaviour was described as ambiguous at best (Kassarjian and Sheffet, 1991).

According to Lichenstein, Netemeyer, and Burton, 1995; Moore, Harris, and Chen, 1995; traits have been found to be especially useful in consumer research when they have direct relevance to the specific buying behaviour being investigated.

The focus of this study is on personality traits as commonly spelt out as a pattern of thought, feelings and behaviour. A trait is a characteristic or individual difference in which one person varies from another in a relatively permanent and consistent way (Mowen and Minor 1998). Traits theory is important in studying consumer behaviour because traits are common to many individuals (Engel, Blackwell and Miniard, 1995). Personality traits are not only descriptive concepts but are also capable of explaining. Scholars have shown that personality traits have motivational implications, play a role in influencing the characteristics a person perceives as relevant in her environment, the goals a person pursues, and how she responds to external stimuli (e.g., Costa and McCrae 1988; Little, Lecci, and Watkinson 1992). Thus for this study purpose, attention is placed on how individuals actually think, feel, act etc. The study uses the Big Five personality inventory to examine its influence on online shoppers.

Personality psychology has recognised five broad traits (the Big Five) that explain much of the meaningful variance in the innumerable traits proposed in the earlier literature (Todd A. Mooradian *et al* 2008). Therefore, the most widely accepted taxonomy of personality traits is the Big Five or five-factor model (John and Shrivastav 1999; McCrae and Costa 1999; Gosling S.D.*et al* 2003). The Big Five factors are Openness to Experience (also called Intellect or Culture), Conscientiousness, Extraversion, Agreeableness, and Neuroticism (also called Emotional Stability). These factors represent personality at the broadest level of abstraction. Each factor summarizes a large number of distinct, more specific, personality characteristics.

Reliability coefficients for the subscales have been established as acceptable (Extraversion, $\alpha = 0.87$, Agreeableness $\alpha = 0.82$, Conscientiousness $\alpha = 0.79$, Neuroticism $\alpha = 0.86$, Openness to Experience/Intellect $\alpha = 0.84$) (Goldberg 1999).

Method:

The current study was designed to address this need by directly assessing the relationship between Big Five Personality traits and its influence on behaviour towards online shopping. The hypothesis regarding the Big Five dimensions and behaviour towards online shopping were based both on an analysis of how the characteristics already known to reflect these dimensions (eg. Costa and McCrae, 1995) would logically display similar characteristics while shopping online since traits representing the characteristics of individuals remain relatively stable across situations and therefore can be used to distinguish between two individuals (Hertzog and Nesselroade, 1987).

This study used a convenience sample of 63 respondents, who were asked to complete the questionnaire containing the Big Five Factor

Inventory (NEO –FFI, Costa & McCrae, 1992), demographics information such as age, gender, profession were a part of the study. The sample consisted of 40 females and 23 males.

The 60 item NEO-FFI measures 5 personality traits:

Neuroticism as a dimension to personality measures feelings of distrust, inferiority, loneliness, fear and anxiety. Neuroticism is reflected in a negative reaction to both life and work situations, and this will generalize to beliefs about the perceived usefulness of technology (Sarv Devaraj *et al* 2008). The distrust inherent in people with neurotic personalities has tended to limit the amount of time they spend online exchanging information (Swickert *et al* 2002). Neurotic personalities are likely to view technological advances as threatening and stressful, and to have negative thought processes when considering it (Sarv Devaraj *et al* 2008). This negativity towards online shopping is aggravated since internet shopping inherently involves higher levels of uncertainty than shopping from a physical store because the activity is new to most people, and the transactions are conducted in a virtual environment without the physical assurances of traditional shopping experiences (Kai H. Lim *et al* 2004).

Negative emotions (anger, depression, anxiety) may disrupt control over impulses and urges (Cornelia Pechmann *et al* 2001). Research shows that people who experience emotional distress value short-term pleasures that may relieve their distress. Rook and Gardner (1993), Rook and Fisher (1995), Piron (1991) found that consumer's positive mood were more conducive to impulse buying that negative moods, although impulse buying occurred under both types of moods. The feeling of being bored and sad is replaced by positive emotions such as pleasure and excitement through the purchasing process (Malin Sundstorm *et al* 2013, Youn and Faber, 2000). Lack of control is positively related to impulse buying tendencies (Youn and Faber, 2000).

Hypothesis 1: There is significant relation between the neuroticism trait as displayed by factors such as fear, impulse control and inability to cope with stress and related buying behaviour on the internet.

Shopping is often a social process in which a shopper is accompanied by friends or family members (Evans *et al*. 1996). Shopping involves diverse facets of shoppers' experiences requiring a substantial level of interaction among shoppers as well as the store's atmosphere (A. Bashar *et al* 2013). An individual who manifests a high level of extraversion is active and likes to have a lot of people around him or her. This trait is manifested by feelings of gregariousness, excitement seeking, activity, warmth and positive emotions. Tauber (1972) has argued that one of the prime motives for shopping is the desire to communicate with others who have similar interests, to share ideas about particular products with shopping companions, to seek their feedback and to enjoy leisure time with friends and family. Since the physical separation constraint may be alleviated by online shopping, thus making online shopping a medium to socialise and interact. Among the earlier shopping orientation studies, Stone (1954) explained that a personalizing shopper seeks personal relationships with sales-people. Further, it is perceivable that social connectedness facilitates the spread of word of mouth, which has been found to have a strong influence on the adoption of innovation (M. Naseri and G. Elliott, 2011). F. Sultan *et al* (1990), indicated from their study that word of mouth is the main driver of diffusion of new products. M. Naseri and G. Elliott (2011), studied the relationship between social connectedness and the adoption of online shopping and their results suggested that socially active and extraverted consumers are more likely to purchase online. Gefen and Straub (2003) have found that social presence affects consumers trust, which in turn influences their purchase intentions. Because one of the main objectives of collaborative online shopping is to fulfil people's desire for social interaction (Schubert 2000, Tauber 1972, L. Zhu *et al* 2010), extraverted individuals will use the internet as a tool to acquire things to share with others, such as information and music (Amiel, Sargent 2004)

Hypothesis 2: There is significant relation between Extraversion trait and related buying behaviour on the internet and will seek online shopping as a medium to interact and socialise.

Openness is represented by flexibility of thought and tolerance of new ideas. Individuals described as high on the openness-to-expe-

rience dimension of personality are willing to try new and different things (Sarv Devaraj *et al* 2008). Online shopping becomes an interesting field as it provides endless supply, unlimited opening hours and supports the consumer by endless choices of price and product comparisons (Chih and Hsi-Jui 2012).

N. Donthu and A. Gracia (1999) found that internet shoppers are more convenience seekers, innovative, variety-seekers. Open people are attracted to online activity to sate their curiosity and seek out new forms of adventure (Tuten, Bosnjak 2001).

Hypothesis 3: There is significant relation between Openness to experience trait and related buying behaviour on the internet and will see online shopping as a medium of exploration and action.

Conscientiousness likened with qualities of order, persistence, dutifulness, purposeful and motivation in goal directed behaviour. Conscientious people are less likely to use the internet for what they see as unproductive activities. They also tend to spend less time online in leisure pursuits (e.g. watching YouTube videos (Landers, Lounsbury, 2006). People with a highly conscientious personality will be more likely to carefully consider ways in which the use of technology would allow them to be more efficient and perform at a higher level of work (Sarv Devaraj *et al* 2008). Bakos (1997) asserted that internet lowers the search cost to acquire information about prices and product offerings and reduces inefficiencies caused by buyer's search cost. James C. McLroy *et al* (2007), found a positive relationship between conscientiousness and task orientation and self efficacy. Conscientious individuals are inclined to carefully process and weight additional information (Sarv Devaraj *et al* 2008).

Hypothesis 4: There is significant relation between Conscientiousness trait and related buying behaviour on the internet and will look on online shopping as a systematic medium of doing a task that is to purchase products and services.

These studies suggest that the Big Five personality dimensions have at least some utility as determinants of the use of online shopping. That is, people dominated by different personality characteristics will use the internet to shop to varying degrees and for different purposes.

Measures

The NEO FFI (Costa & McCrae, 1992) used to measure the five factor model of personality, is a 60 item questionnaire measuring five dimensions of the normal personality (i.e., neuroticism, extraversion, openness, agreeableness and conscientiousness) and consisting of 12 items per dimension. The respondent is asked to rate on a 5 point Likert scale the extent to which each statement corresponds to his or her perception of himself/herself. Raw scores were used for analysis. In the study presented here, the Cronbach alpha values for the NEO-FFI subscales were (Extraversion, $\alpha = 0.59$, Conscientiousness $\alpha = 0.79$, Neuroticism $\alpha = 0.59$, Openness to Experience/intellect $\alpha = 0.6$). Agreeableness as one of the dimensions to one's overall personality was left out due to non-relevance to the study under investigation.

An instrument was designed consisting of 30 items, to measure the participants perception and behaviour towards online shopping measuring each of the four dimensions of personality from a review of prior research on personality traits. The constructs of online shopping behaviour was determined by Principal Component of factor Analysis with Varimax rotation to verify that pertinent indicator variables were selected for each of the four personality dimensions. To set the criteria for principal component analysis, factors with eigenvalues greater than 1.0 and items with rotated factor loadings of 0.50 or greater were retained. The Kaiser-Meyer-Olkin measure of sampling adequacy was 0.6 which is the minimum requirement for a good factor analysis. Because communality of a variable represents the amount of variance in the factor solution explained by that variable (Hair *et al* 1998), variables with communalities less than 0.40 were deleted for reasons of insufficient contribution to explain the variance. Variables that did not meet the above criteria were excluded from the analysis. Among the 30 items, 18 items were retained for factor analysis and four consumer online shopping behaviour constructs were identified: Purchasing decision making problems, Social connectedness, Versatility of online shopping and Meticulousness in online purchases (refer Table 1). Further the individual items of each sub scale

were averaged to form a composite score for each dimension. As the study expects that there be a reflection of personality traits on online shopping, a correlation analysis was done on each subscale with its corresponding NEO-FFI personality trait score.

Table 1. Factor analysis of Online shopping behaviour of consumers

Factor labels (means)	Items	Factor loading	Means	Variance explained (%)	Cronbach alpha
Total				53.5	
Purchase decision making problems. (mean=2.79)	Scared to try out new products	.50	3.02	15.09	0.67
	Difficult to make a choice in online shopping	.52	2.81		
	Regret later for purchase made online	.76	2.83		
	Buy things I did not need	.50	2.52		
Social Connectedness (mean=3.09)	Find purchasing online enjoyable as it gives a chance to socialise	.63	3.98	14.14	0.66
	Enjoy being with others while shopping online	.72	3.27		
	Often update my feedback about product	.58	2.49		
	Consult my family/friends before purchase	.69	3.37		
Versatility of online shopping (mean=4.19)	Shop online regularly for smallest item	.50	2.38		
	Online shopping is flexible as it provides any time shopping	.84	4.37	13.28	0.76
	Online shopping is accommodating as it provides for variety	.75	4.25		
	online shopping is convenient as it is a time saver	.81	4.19		
Meticulousness in online purchases (mean=3.80)	Constantly browse online just for a glimpse	.50	3.98		
	Take time and effort to follow up in case of defective products	.62	3.57	11.02	0.69
	When dissatisfied, promptly return it back	.66	3.59		
	Go through product information before purchase	.53	4.35		
	Before purchase, compare, evaluate other similar products	.50	4.13		
	Go through customer reviews before purchase	.76	3.37		

Responses are indicated on a 5-point Likert scale.

Research Findings and Discussion

Mean Analysis:

The (mean=2.87) for Purchase decision making problems is tending towards the lower end of average implying tending towards disagree on the Likert scale of 1 to 5 with 1 being strongly disagree and

5 being strongly agree. This reflects the respondents disagreement of portrayal of fear, distrust etc while online shopping.

The (mean=3.09) for Social Connectedness is average thus reflecting that average of the respondents see online shopping as an means to interact .

The (mean=4.15) for Versatility of online shopping is more than average thus reflecting a strong agreement by the respondents about the versatility by shopping online.

The (mean=3.90) for Meticulousness in online purchases is higher than average thus reflecting an agreement of the display of order and purposefulness by the respondents while shopping online.

Correlation Analysis:

Hypothesis 1, 2, 3 and 4 hypothesise that there is significant relation between the Big Five traits (Neuroticism, Extraversion, Openness to Experience and Conscientiousness) and related buying behaviour on the internet.

A multiple correlation analysis was done on the subscales with the NEO-FFI personality traits score.

Hypothesis 1 showed that the respondents neuroticism trait as displayed by factors such as fear and inability to cope with stress is not significantly related to its related buying behaviour on the internet displaying by displaying problems in decision making online. Therefore hypothesis 1 is not supported (Refer Table 2) but however this neuroticism trait is significantly related negatively with factors displaying meticulousness thus displaying tendencies of deficiencies in impulse control.

Hypothesis 2 showed that the respondents Extraversion trait is significantly related with its related buying behaviour on the internet at 0.01 level of significance therefore supporting the hypothesis (Refer Table 2) that consumers high on the extraversion trait will seek online shopping as a medium to interact and socialise. Respondents scoring high on this trait are however also displaying positive relation to factors of versatility in online shopping as well as meticulousness in online shopping. However a negative correlation exists between this trait and the factor of decision making problems.

Hypothesis 3 showed that the respondents Openness to Experience trait is significantly related with its related buying behaviour on the internet at 0.05 level of significance thus supporting the hypothesis (Refer Table 2) that consumers high on Openness to Experience trait will see online shopping as a medium of exploration and action. This is consistent with the finding of Tuten and Bosnjak (2001) but the financial, effort, and time obligation of such behavior may overcome their curiosity (James C. McElroy *et al* 2007).

Hypothesis 4 showed that the respondents Conscientiousness trait is significantly related with its related buying behaviour on the internet at 0.01 level of significance thus supporting the hypothesis (Refer Table 2) that consumers high on the Conscientiousness trait will look on online shopping as a systematic medium of doing a task that is to purchase products and services

Table 2: Relatedness of trait: Neuroticism, Extraversion, Openness to Experience and Conscientiousness in online shopping:

		Purchase decision making problems	Social Connectedness	Versatility in online shopping	Meticulousness in online purchases
NEO-FFI Conscientiousness score	Pearson Correlation	-.135	.088	.073	.342**
	Sig. (2-tailed)	.292	.495	.568	.006

NEO-FFI Neuroticism score	Pearson Correlation	-.008	-.012	.006	-.296*
	Sig. (2-tailed)	.949	.923	.966	.018
NEO- FFI Extraversion score	Pearson Correlation	-.398**	.345**	.415**	.292*
	Sig. (2-tailed)	.001	.006	.001	.020
NEO-FFI Openness to Experience score	Pearson Correlation	-.052	-.075	.253*	.053
	Sig. (2-tailed)	.687	.557	.046	.678

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

c. Listwise N=63

Limitations and Implications for Future Research:

In order to have further confidence in the stability of these results, the study needs to be supported by a further analysis of a larger sample size. Further, it is unreasonable to expect that personality alone will influence the acceptance and use of online shopping. Other variables such as types of products (search, experience products), cultures (M. Adam *et al*, 2004) etc are also likely to influence the behaviour of consumers towards online shopping. Purchasing is correlated with personality traits but these correlations are weaker in certain countries or regions, thus implying that there must be other driving factors differentially affecting the amount of purchasing that occurs (J. Kacen and J. Lee, 2002,). Therefore further research needs to be conducted into what are the other factors which may influence the display of personality characteristics while shopping online in different countries. One such factor, identified by Rook and Fisher (1995), is social acceptability, therefore it would be interesting to find out the influence of culture in the display of personality characteristics. Further it would be useful to find out the influence of advertising and marketing factors on personality types as well as the degree of exertion of influence on different personality types.

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