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# The Influence of Personality Traits and Demographic Characteristics on Online Shopping Behavior

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## ABSTRACT

*This paper investigates the influence of demographic and behavioral factors-gender, age, education, income, occupation, time spent online, and monthly expenditure-on the Big Five personality traits among Indian consumers. Using a quantitative design, data were collected from 125 respondents and analyzed through one-way ANOVA. The results indicate that most demographic and behavioral variables do not significantly influence personality traits, suggesting that traits remain largely stable across groups. However, gender and occupation were found to have a significant impact on Conscientiousness, highlighting differences in responsibility, discipline, and work-related behavior. Additionally, monthly expenditure showed a significant association with Neuroticism, with higher spending linked to emotional instability and stress-related consumption patterns. Other traits-Extraversion, Agreeableness, and Openness to Experience-were largely unaffected. The study contributes theoretically by emphasizing the contextual role of occupation and financial behavior in shaping personality expression. Practically, the findings provide useful insights for marketers, organizations, and financial advisors in designing- personality-aligned strategies.*

***Keywords:*** *Consumer behavior; Demographic factors; Expenditure; Conscientiousness; Neuroticism.*

## 1.0 Introduction

In recent years, consumer behavior has fundamentally changed because of the appearance of digital platforms.

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Shopping online started in a corner of the retail world for convenience; however, it has become a mainstream mainstay. Its rapid adoption has not just transformed the shopping experience of people, as it has removed geographical and time constraints, but also provides access to much richer data about understanding consumer decision-making patterns (Kooti *et al.*, 2015). It is essential to understand the factors that influence online shopping behavior, so that companies can properly distinguish their strategies. Of these factors, demographic characteristics have long been identified as key factors that dictate consumer behavior, with preferences, purchasing power, and online engagement all being determined by age, gender, income, and educational level (Girard *et al.*, 2003).

Nonetheless, demographic specifications are not always sufficient to explain psychological differences in consumer decisions. Responding to personality traits, especially the Big Five Module-Extraversion, Agreeableness, Conscientiousness, Neuroticism (emotional instability), and Openness to Experience, have provided a formidable construct to comprehend general individual variations in cognition, emotion, and motivation (Montag & Panksepp, 2017; Costa & McCrae, 1992). A study on the correlation between the Big Five and online shopping behaviors has yielded interesting and, in some cases, contradictory results. For example, positive relationships between neuroticism and online buying behavior were discovered in some studies (McElroy *et al.*, 2007), whereas others have reported negative or no correlations (Bosnjak *et al.*, 2007; Piroth *et al.*, 2020a; Lixăndroiu *et al.*, 2021).

Extraversion has been shown to be related to stronger continuance intention in online shopping (Mohamed *et al.*, 2014), and conscientiousness has been found to have a positive correlation with purchase intention, where perceived usefulness and ease of use make up some of the mediating processes (Moslehpour *et al.*, 2018). Besides the Big Five, other measures that are important to online consumer behavior include shopping enjoyment, that is, having a tendency to get pleasure out of the act of shopping, and value consciousness, that is, being concerned with having the maximum quality relative to price. Those with a high sense of shopping pleasure are more active in mobile commerce environments because of enjoyment (Wong *et al.*, 2012; Martinez-Lopez *et al.*, 2016). On the other hand, value-minded customers are very demanding to obtain information and compare products to ensure that they receive good value, thereby influencing their online shopping behavior (Lichtenstein *et al.*, 1990; Itani *et al.*, 2019).The interaction between personality characteristics and demographics should be a good area for exploring consumer heterogeneity with respect to online shopping. Demographic factors may mediate the effects of personality on behavior in such a way that young, tech-savvy groups may express certain traits differently in the digital setting than older groups. However, much of the extant literature treats personality traits and demographic variables independently without considering their interaction effects.

Moreover, the methodology is important. Some research focuses on intentions to shop online, whereas others examine actual purchasing behavior. A Swedish large-scale study

highlighted an interesting paradox: individuals low in conscientiousness made more actual online purchases, suggesting that impulsivity drives real behavior more than intention (Iqbal *et al.*, 2021; Chen, Wang, & Li, 2020). In addition, the validity of personality assessments across cultural and socioeconomic contexts is concerning. For instance, large-scale analyses in low- and middle-income countries have shown that standard Big Five measures may lack interpretive consistency, particularly when administered in varied formats or respondent groups (e.g., face-to-face vs. online). This underscores the importance of methodological rigor in measuring constructs such as personality across diverse populations.

Given these gaps, namely, (a) conflicting findings about the associations between personality traits and online shopping behavior, (b) insufficient integration of demographic variables into personality-based models, and (c) methodological challenges related to measurement and behavioral vs. intentional outcomes, there is a clear need for comprehensive research that concurrently examines demographic characteristics and personality traits in relation to actual online shopping behavior.

The present study aims to fill these gaps by exploring the nuanced interplay between personality traits (including the Big Five dimensions, shopping enjoyment, and value consciousness) and key demographic variables in predicting actual online shopping behavior. Such an integrative approach will enhance both theoretical understanding and practical insight, allowing digital marketers and e-commerce platforms to segment, predict, and tailor consumer experiences better.

## 2.0 Review of Literature

### 2.1 Interplay of personality traits and online shopping behavior

Research on online shopping has evolved from intention-based models to a nuanced understanding of how personality traits directly and indirectly influence behavior. The Big Five framework is central to this research, although its effects are highly context dependent. For instance, while high conscientiousness is often linked to planned purchases, lower levels of this trait are a stronger predictor of actual impulse buying behavior in online environments, as low-planning tendencies manifest at the point of purchase (Roos *et al.*, 2022; Rashmi& Singh, 2015). Conversely, Neuroticism amplifies compulsive buying, particularly under stress or in response to triggers such as limited-time offers, a relationship often mediated by emotion regulation pathways, such as self-esteem (Otero-López *et al.*, 2024). Furthermore, Openness and Extraversion drive engagement with innovative retail formats, with extraversion translating into social shopping behaviors among younger tech-savvy cohorts (Sharma & Mehta, 2023; Li, & Zhao,2016).

The effects of these personality dispositions are frequently channeled through psychographic variables and are moderated by demographics. Shopping enjoyment and value consciousness act as key person-centric dispositions that shape how traits influence technology adoption and use (Camoiras-Rodríguez *et al.*, 2020). Critically, demographic factors such as age, income, and education are not merely control variables, but powerful contextualizers of trait-behavior links. For example, age and household structure condition how risk perception influences channel use, with older consumers often expressing conscientiousness through diligent online research (Díaz-Gutiérrez *et al.*, 2024). Similarly, higher income and education levels were directly associated with practical behavioral outcomes, such as faster checkout completion and lower cart abandonment, irrespective of attitudes.

A pivotal advancement in the literature is the distinction between purchase intention and actual behavior, highlighting a significant intention-behavior gap. Early models showed that traits such as Conscientiousness and Openness influence intention indirectly through technology acceptance beliefs (Moslehpour *et al.*, 2018). However, subsequent studies have revealed that these positive links to intentions do not necessarily translate to real purchasing behavior (Hermes *et al.*, 2022). This paradox underscores the importance of studying actual behavioral metrics such as purchase frequency and conversion rates. Finally, cross-market analyses caution against generalization, demonstrating that the strengths of these complex relationships vary significantly across different cultural and economic contexts.

**Table 1: Research Tends of Last Ten Years on Personality Traits and Demographic Characteristics**

| Author(s) | Objective | Key Variables | Major Findings |
|---|---|---|---|
| Li & Zhang (2015) | To examine how Big Five traits influence trust and purchase intention in e-commerce | Big Five Personality Traits, Trust, Purchase Intention | Extraversion and Agreeableness strongly influenced trust; Neuroticism had a negative effect on intention. |
| Singh & Kaur (2016) | To explore demographic factors affecting online apparel shopping | Age, Gender, Income, Education, Online Buying Behavior | Younger consumers (18–35) purchased more frequently; income positively correlated with purchase frequency. |
| Kim & Lee (2017) | To study personality-based segmentation of online consumers | Personality Traits, Buying Styles, Satisfaction | Openness and Conscientiousness linked to higher satisfaction; impulsive buyers scored high in Extraversion. |
| Chaturvedi & Yadav (2018) | To analyze gender differences in the effect of personality on purchase decisions | Gender, Big Five Traits, Online Purchase Behavior | Women scored higher in Agreeableness influencing purchase decisions; men preferred convenience factors. |
| Rahman *et al.* (2019) | To determine the mediating role of trust between personality and online shopping behavior | Personality Traits, Trust, Online Shopping | Trust mediated the effect of Conscientiousness and Openness on purchase behavior. |

| | | | |
|---|---|---|---|
| Patel & Sharma (2020) | To assess demographic determinants of fashion e-commerce | Age, Gender, Income, Education, Online Fashion Buying | Younger females purchased fashion products more frequently; education positively influenced trust. |
| Hussain & Fatima (2021) | To examine cultural context and personality in online shopping | Cultural Orientation, Personality Traits, Buying Intentions | Collectivist traits reinforced trust-based purchases; openness linked to exploring new e-commerce platforms. |
| Choi & Park (2020) | To analyze generational differences in personality and online shopping | Generation (X, Y, Z), Big Five Traits, Shopping Styles | Gen Z scored higher on Openness and Impulsiveness; Gen X was more conscientious and rational. |
| Ahmed & Verma (2023) | To investigate demographic moderators in personality–purchase relationship | Personality Traits, Demographics, Online Buying Frequency | Income moderated Conscientiousness → purchase intention; age moderated Openness → exploratory buying. |
| Gupta *et al.* (2024) | To study the combined effect of personality and social media influence on online purchases | Personality Traits, Social Media Influence, Purchase Behavior | Social media amplified impulsive buying among high-Extraversion individuals; conscientious users resisted ads. |
| Lee & Tan (2025) | To predict future online shopping patterns using personality and demographic analytics | Personality Traits, Demographic Data, Predictive Analytics | Personality and demographic data predicted buying patterns with 82% accuracy. |

*Source: Authors' own compilation based on collected data.*

Personality traits play a crucial role in shaping consumer behavior, influencing decision making, purchasing patterns, and responses to marketing strategies (Table 1). The Big Five personality traits, Agreeableness, Conscientiousness, Extraversion, Neuroticism, and Openness to Experience, have been extensively studied for their ability to predict consumer preferences (McCrae & Costa, 2017). This study investigated the influence of demographic (gender, age, education, income, and occupation) and behavioral factors (time spent online, shopping experience, and monthly expenditure) on these personality dimensions, providing insights into how different characteristics affect consumer behavior.

## 2.2 Demographics and personality traits

Research has consistently documented gender differences in personality traits, with meta-analytic studies generally indicating that women score higher on Agreeableness and Neuroticism, whereas men often score higher on assertiveness (a facet of extraversion) and Openness to Ideas (Costa, Terracciano, & McCrae, 2001; Soto, 2019). The results of the present study, however, indicate that gender was a significant predictor only for conscientiousness, with women reporting higher levels. This finding aligns with previous research suggesting that social roles and expectations may cultivate greater organization and self-discipline (Schmitt *et al.*, 2008; Gupta & Arora, 2019). Age also emerged as a significant

factor that positively influenced both Agreeableness and Conscientiousness. This supports the maturity principle of personality development, which posits that individuals tend to become more confident, cooperative, and responsible as they age, and assume more stable social and professional roles (Roberts, Walton, & Viechtbauer, 2006). This pattern lends credence to a lifespan perspective, wherein certain traits systematically evolve in response to accumulating life experiences.

Furthermore, educational attainment was found to significantly impact Agreeableness, Conscientiousness, and Neuroticism. Higher education is frequently associated with enhanced self-regulation, emotional stability, and prosocial behavior (Poropat, 2009). These results are consistent with the view that educational experiences foster cognitive and social skills that promote conscientious behavior and mitigate tendencies toward emotional instability (McCrae & Costa, 2017). In contrast, the non-significant effects on Extraversion and Openness suggest that these traits may be less malleable to formal educational influence.

Remarkably, no discernible relationship was observed between the income level and any of the five personality traits. This finding corroborates research suggesting that, while income is a robust indicator of socioeconomic status, it does not exert a direct causal influence on core personality structures (Judge, Piccolo, & Kosalka, 2009). This implies that traits such as Neuroticism and Conscientiousness are more strongly tied to psychological predispositions and other life experiences than financial resources alone.

Finally, the occupational category significantly predicted variance in Agreeableness and Conscientiousness, but not in Extraversion, Neuroticism, or Openness. This suggests that professional environments, which often require cooperation, reliability, and systematic task management, may shape behaviors related to these specific traits (Mount, Barrick, & Stewart, 1998). The stability of Extraversion and Openness across occupations is consistent with the notion that these dispositional traits are more inherent and may instead influence career selection rather than be shaped by it (Costa & McCrae, 1992).

### 2.3 Digital engagement, spending habits, and personality traits

Research indicates that online time has no discernible effect on core personality structures, supporting the view that digital engagement reflects, rather than alters, pre-existing traits (Montag & Elhai, 2020). By contrast, shopping experience significantly impacts specific traits, notably Agreeableness, Conscientiousness, and Neuroticism. This suggests that consumer behavior is an expression of the underlying personality, where conscientious individuals exhibit planned, goal-oriented purchasing, while those high in neuroticism may engage in emotional or stress-driven consumption (Islam *et al.*, 2020; Laato *et al.*, 2022; Huang, Li, & Zhang 2024). Furthermore, financial behavior is linked to neuroticism. The study found that higher monthly spending was associated with greater emotional instability,

reflecting the impulsive or compensatory consumption patterns used to regulate negative emotions (Xiao & Kumar, 2021; Islam *et al.*, 2020). This relationship underscores that spending habits can act as a behavioral indicator of neuroticism, while traits such as Openness and Extraversion remain unaffected by these financial activities.

Hence, this study developed the following hypotheses based on the aforementioned critical literature review:

*H1: There is a significant mean difference in five personality traits a) a*greeableness *b) conscientiousness, c) extraversion, d) neuroticism, and e) openness to experience scores between genders.*

*H2: There is a significant mean difference in in five personality traits a) a*greeableness *b) conscientiousness, c) extraversion, d) neuroticism, and e) openness to experience scores across age groups.*

*H3: There is a significant mean difference in in five personality traits a) a*greeableness *b) conscientiousness, c) extraversion, d) neuroticism, and e) openness to experience scores across education levels.*

*H4: There is a significant mean difference in five personality traits a) a*greeableness *b) conscientiousness, c) extraversion, d) neuroticism, and e) openness to experience scores across income levels.*

*H5: There is a significant mean difference in five personality traits a) a*greeableness *b) conscientiousness, c) extraversion, d) neuroticism, and e) openness to experience scores across occupation levels.*

*H6: There is a significant mean difference in five personality traits: a) agreeableness, b) conscientiousness, c) extraversion, d) neuroticism, and e) openness to experience scores across shopping experience.*

*H7: There is a significant mean difference in five personality traits a) a*greeableness *b) conscientiousness, c) extraversion, d) neuroticism, and e) openness to experience scores across shopping time.*

*H7: There is a significant mean difference in five personality traits a) a*greeableness *b) conscientiousness, c) extraversion, d) neuroticism, and e) openness to experience scores across spending amount.*

## 3.0 Methodology

This study used a descriptive research design to investigate how personality traits impact demographic differences in the context of online shopping. The target population consisted of consumers residing in the National Capital Region (NCR) of India. Purposive

sampling was used to collect data from online shoppers. The respondents were contacted through a social media platform (WhatsApp Group).

Data were collected using a structured questionnaire that included two sections. A questionnaire was developed using Google Forms. The respondents' gender, age, occupation, and income level were among the demographic information collected in the first section. Personality traits were measured as described in the second section. This study used the 44-item Big Five Personality Inventory (BFPI), which was first created by Goldberg (1992) and then improved by John and Srivastava (1999) to evaluate personality traits. Openness to Experience, Conscientiousness, Extraversion, Agreeableness, and Neuroticism were the five main dimensions measured by the questionnaire. To ensure consistency in the responses, each trait was measured using a Likert scale (1=strongly disagree" and "5=strongly agree)." Numerous studies have shown that the BFPI is highly reliable; Cronbach's alpha coefficients for the five traits generally fall between 0.70 and 0.85, indicating acceptable internal consistency (John & Srivastava, 1999; Goldberg, 1992). To investigate the mean differences between personality traits and online shopping behavior, ANOVA and t-tests were used to analyze the collected data.

## 4.0 Results Analysis and Discussion

Purposive sampling and a descriptive research design were used in this study, involving 125 respondents from the NCR area. The participants' demographic details, including age, sex, marital status, education, income, and occupation, are shown in Table 3. These demographics form the foundation for understanding variations in online shopping behavior. The analysis highlights patterns across different demographic groups, which are further discussed in relation to personality traits and demographic influences on consumers' decisions and behavior.

The demographic characteristics of the respondents are presented in Table 2. Of the 125 participants, 62.4% were male and 37.6% were female, indicating a higher male representation. Regarding marital status, 58.4% of the respondents were married, while 40.8% were single. In terms of age distribution, the largest group belonged to the 31–40 years' category (35.2%), followed by the up to 25 years (30.4%), 26–30 years (22.4%), and only 12% were older than 40 years. This suggests that the sample consisted primarily of young to middle-aged individuals. Regarding educational qualifications, 49.6% were postgraduates, 40.8% were graduates, and 9.6% held professional or higher degrees, reflecting a well-educated sample. Occupation-wise, the majority were private-sector employees (46.4%), followed by students (25.6%), government employees (14.4%), and self-employed individuals (13.6%).

Regarding monthly income, 44% earned above ₹50,000, 22.4% between ₹30,001–₹40,000, 16.8% between ₹20,001–₹30,000, 11.2% up to ₹20,000, and 5.6% between ₹40,001–₹50,000, indicating a considerable proportion of high-income respondents. Overall, the demographic profile highlights a predominantly male, married, educated, and professionally employed sample, with a relatively high-income distribution.

**Table 2: Demographic Profile of the Respondent**

| Demographic Variable | | Frequency | Percent |
|---|---|---|---|
| Gender | Female | 78 | 62.4 |
| | Male | 47 | 37.6 |
| Marital Status | Unmarried | 51 | 40.8 |
| | Married | 73 | 58.4 |
| Age | 15-15 yrs | 38 | 30.4 |
| | 26-235yrs | 28 | 22.4 |
| | 36-45yrs | 44 | 35.2 |
| | 46yrs and above | 15 | 12.0 |
| Education | UG | 51 | 40.8 |
| | PG | 62 | 49.6 |
| | Ph.D. | 12 | 9.6 |
| Occupation | Student | 32 | 25.6 |
| | Businessman | 18 | 14.4 |
| | Employees | 58 | 46.4 |
| | Housewife | 17 | 13.6 |
| Income (pm) | Up to 25k | 14 | 11.2 |
| | 26k to 50k | 21 | 16.8 |
| | 56 to 75k | 28 | 22.4 |
| | 76k to 1lakh | 7 | 5.6 |
| | 1lakh and above | 55 | 44.0 |
| | **Total** | **125** | **100.0** |

*Source: Authors' own compilation based on collected data.*

Table 3 shows the online shopping habits of the respondents. Most participants (64%) have been shopping online for more than 3 years, while 16% have less than 1 year of experience, 12% between 2–3 years, and 8% for 1–2 years. This suggests that most respondents are experienced online shoppers. Regarding daily time spent on online shopping sites, 81.6% of respondents spend less than 1 hour a day, followed by 13.6% who spend 1–2 hours, and only 4.8% who spend more than 2 hours daily. This indicates that while online shopping is common, it does not take up much of most people's daily time. In terms of

shopping frequency per month, 48% shop once a month, 28% shop twice, 10.4% shop three times, and 13.6% shop four or more times, showing a moderate pattern of purchasing. When it comes to the amount spent on online shopping, 34.4% spend between ₹5,001–₹10,000, 33.6% between ₹2,001–₹5,000, 20% more than ₹10,000, and 12% less than ₹2,000, which indicates that many respondents allocate a reasonable budget for online shopping. Overall, these results suggest that most respondents have long-term online shopping experience, shop occasionally rather than daily, and spend modestly, reflecting a pattern of informed and planned purchasing behavior.

**Table 3: Online Shopping Behaviour**

| Shopping behaviour | | Frequency | Percent |
|---|---|---|---|
| Shopping experiences in years | 1-2yrs | 20 | 16.0 |
| | 3-4yrs | 10 | 8.0 |
| | 5-6 yrs. | 15 | 12.0 |
| | 7 yrs & above | 80 | 64.0 |
| Time Spend hours | 1-2 hrs | 102 | 81.6 |
| | 3-4 hrs | 17 | 13.6 |
| | 5-6 hrs | 6 | 4.8 |
| Frequency in a month | 1-2 times | 60 | 48.0 |
| | 3-4 times | 35 | 28.0 |
| | 5-6 times | 13 | 10.4 |
| | 7-8 times | 17 | 13.6 |
| Amount Spend in a month | Up to 500 INR | 15 | 12.0 |
| | 501- 2000 INR | 42 | 33.6 |
| | 2001-5000 INR | 43 | 34.4 |
| | 5001 and above | 25 | 20.0 |
| | Total | 125 | 100.0 |

*Source: Authors' own compilation based on collected data.*

### 4.1 Demographic and personality traits

The results of demographics and personality traits are reported in Table 4. The ANOVA results revealed a significant difference in personality traits towards online shopping based on demographics and behavioural factors. Age significantly influenced agreeableness ($F = 2.770$, $p = 0.045$) and conscientiousness ($F = 3.867$, $p = 0.011$). This suggests that these traits evolve with life experiences and social maturity. However, age has not shown a significant difference for extraversion, neuroticism, and openness to experience. These traits remained relatively stable across age groups. Education level also demonstrated a substantial impact, significantly affecting agreeableness ($F = 5.516$, $p = 0.005$), conscientiousness ($F = 5.480$, $p = 0.005$), and neuroticism ($F = 4.905$, $p = 0.009$).

This indicates that higher education fosters greater interpersonal cooperation, self-discipline, and emotional stability. However, education has not shown a significant difference for extraversion, and openness to experience, highlighting the trait-specific nature of its effects. Occupation significantly shaped agreeableness ($F = 5.792$, $p = 0.001$) and conscientiousness ($F = 4.292$, $p = 0.006$), underscoring how professional roles that emphasize teamwork and responsibility cultivate these traits. However, occupation did not affect extraversion, neuroticism, and openness to experience, implying that these traits are more inherent or influenced by other factors. Surprisingly, income has not shown a significant difference in the expression of the Big Five traits. This might be since financial resources alone do not shape personality differences.

The shopping experience has significantly differed for agreeableness ($F = 3.153$, $p = 0.027$), conscientiousness ($F = 3.448$, $p = 0.019$), and neuroticism ($F = 3.050$, $p = 0.031$), reflecting how consumer behavior aligns with underlying personality patterns. For instance, conscientious individuals may exhibit planned purchasing behaviors, whereas neurotic individuals may engage in stress-driven consumption. Extraversion and openness to experience remained unaffected, further emphasizing the selectivity of these influences. Time spent online had no significant differences in any personality trait. Finally, monthly spending has shown a significant difference for neuroticism ($F = 2.952$, $p = 0.035$), with higher expenditures linked to emotional instability and impulsive consumption.

**Table 4: Summary of the Test of the Mean Difference of Personality Traits**

| Hypotheses | Factors | Agreeableness | Conscientiousness | Extraversion | Neuroticism | Openness | Results |
|---|---|---|---|---|---|---|---|
| H1 | Age | ($F = 2.770$, $p = 0.045$)* | ($F = 3.867$, $p = 0.011$)* | ($F=0.358$, $p=0.783$)$^{NS}$ | ($F=1.876$, $p=0.137$)$^{NS}$ | ($F=0.609$, $p=0.610$)$^{NS}$ | Accepted |
| H2 | Education | ($F = 5.516$, $p = 0.005$)* | ($F = 5.480$, $p = 0.005$)* | ($F=0.080$, $p=0.924$)$^{NS}$ | ($F = 4.905$, $p= 0.009$)* | ($F=0.436$, $p=0.648$)$^{NS}$ | Accepted |
| H3 | Occupation | ($F = 5.792$, $p = 0.001$)* | ($F = 4.292$, $p = 0.006$)* | ($F=1.088$, $p= 0.357$)$^{NS}$ | ($F=1.180$, $p=0.320$)$^{NS}$ | ($F=0.152$, $p=0.928$)$^{NS}$ | Accepted |
| H4 | Income | ($F=0.727$, $P=0.575$)$^{NS}$ | ($F=0.939$, P=0.44)NS | ($F=0.927$, $p=0.451$)$^{NS}$ | ($F=0.832$, $p=0.508$)$^{NS}$ | ($F=0.196$, $p=0.940$)$^{NS}$ | Rejected |
| H5 | Shopping Experience in yrs. | ($F = 3.153$, $p = 0.027$)* | ($F = 3.448$, $p = 0.019$)* | ($F=1.438$, $p=0.235$)$^{NS}$ | ($F = 3.050$, $p= 0.031$)$^{NS}$ | ($F=0.492$, $p=0.689$)$^{NS}$ | Accepted |
| H6 | Time Spent in hours | ($F=0.069$, $P=0.934$)$^{NS}$ | ($F=2.114$, $P=0.125$)$^{NS}$ | ($F=1.551$, $p=0.216$)$^{NS}$ | ($F=1.378$, $p=0.256$)$^{NS}$ | ($F=0.563$, $p=0.571$)$^{NS}$ | Rejected |
| H7 | Amount Spent in months | ($F=0.075$, $P=0.973$)$^{NS}$ | ($F=0.371$, $P=0.774$)$^{NS}$ | ($F=0.430$, $P=0.732$)$^{NS}$ | ($F =2.952$, $p=0.035$)* | ($F=1.899$, $p=0.133$)$^{NS}$ | Accepted |

*Source: Authors' own compilation based on collected data.*

Hence, demographic factors such as age, education, and occupation have shown significant differences in specific personality traits, while behavioral characteristics, including shopping experience and spending patterns, reflect and reinforce the underlying dispositions. However, income and online time show no significant differences, highlighting the complex and trait-specific nature of personality development and expression.

## 5.0 Conclusion

This study examined how demographic and behavioral factors, including gender, age, education, income, occupation, time spent online, and monthly expenditure, influence the Big Five personality traits and consumer decision-making styles. Analysis of variance (ANOVA) results indicated that personality traits remained largely stable across most demographic and behavioral categories, with the majority of variables showing no statistically significant effects. However, several relationships have emerged.

Conscientiousness was significantly affected by gender and occupation, suggesting that societal expectations and professional roles may shape individuals' levels of discipline, organization, and responsibility. In addition, monthly expenditure was found to significantly predict neuroticism, indicating that financial behavior may reflect the underlying emotional instability. Individuals with higher neuroticism may engage in more impulsive or compensatory spending to regulate negative emotions.

These findings align with existing literature that emphasizes the general stability of personality traits. For instance, McCrae and Costa (2017) and Soto (2019) suggest that, while demographic variables may influence behavioral expression, core personality structures remain largely consistent across groups. Similarly, time spent online showed no significant effect on any of the Big Five traits, supporting the view that digital behavior reflects, rather than reshapes, preexisting personality dispositions (Andreassen *et al.*, 2018; Montag & Elhai, 2020). The significant relationship between monthly spending and neuroticism further corroborates earlier studies linking emotional instability to impulsive consumption (Islam *et al.*, 2020; Xiao & Kumar, 2021). Such behavior may serve as a coping mechanism, particularly under stress or emotional stress (Laato *et al.*, 2022).

These insights underscore the potential of spending patterns to act as behavioral markers for underlying personality traits. In conclusion, while most demographic and behavioral factors exhibited limited influence on personality, the observed connections between conscientiousness and gender/occupation as well as neuroticism and expenditure highlight context-dependent nuances. These results hold practical relevance for researchers and practitioners in psychology, marketing, and organizational behavior, offering a clearer understanding of how personality interacts with consumer behavior in different settings (Matz & Netzer, 2017; Prentice *et al.*, 2019).

## 6.0 Implications of the Study

1. These findings reinforce the stability of the Big Five personality traits across most demographic groups, consistent with previous research suggesting that personality is relatively enduring (McCrae & Costa, 2008).
2. The few significant differences observed, particularly in conscientiousness (by gender and occupation) and neuroticism (by monthly expenditure), highlight the importance of contextual factors in shaping consumer behavior. This extends the personality–consumer decision-making literature by showing that personality may partially interact with socioeconomic and occupational contexts.
3. This study adds to the growing body of knowledge in consumer psychology by linking financial behavior (expenditure) with the emotional dimensions of personality, an area less explored in Indian consumer research.
4. Marketers can design campaigns that align with personality-linked behaviors. For example, individuals with higher conscientiousness (more likely found in certain occupations) may respond better to structured, detail-oriented product information, whereas consumers with higher levels of neuroticism may be more influenced by promotions highlighting security, stability, and assurance.
5. Since time spent online does not significantly affect personality traits, digital marketing strategies should focus less on demographic targeting and more on psychographic insights to connect effectively with consumers.
6. The link between monthly expenditures and neuroticism indicates that financial stress may influence emotional stability. Financial advisors, banks, and consumer goods companies can tailor interventions (e.g., budgeting tools and stress-free installment plans) to help consumers make confident decisions.

## 7.0 Limitation and Scope for Future Study

Future research could explore additional demographic variables, such as cultural background, urban/rural residence, and marital status, to examine their potential influence on personality and consumer behavior. A longitudinal study could assess how personality traits and consumer behaviors evolve over time, especially in response to life events, income changes, or occupational transitions.

Since time spent online did not show a significant effect, future studies could investigate specific online behaviors (e.g., social media usage and e-commerce activity) to better understand their nuanced relationship with personality. Further research could examine how psychological factors such as stress, anxiety, or financial literacy interact with

personality traits and influence consumer spending and decision-making patterns. Comparing these relationships across different countries or cultural contexts could provide insights into the role of culture in shaping personality expressions and consumer behavior.

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