Impact of Personality on Shoppers’
Impulse Buying at Retail Stores: Evidence
from a Rural Context

S. Vidhya,
Assistant Professor in Management, P.K.R. Arts College for Women, Erode District, Tamilnadu, India.

Abstract
Present-day consumer society is based on what is termed materialistic culture, in which consumption is the prime motivator and the individual seeks happiness and defines self by one's possessions. This is an undeniable reality in developing countries where the purchasing power of the middle class has increased significantly than ever before. Indeed, among other reasons, people buy impulsively trying to be happy. In marketing research, impulse buying behaviour is a mystery marked as deviation from standard buying behaviour together by the literature and the consumers. Retailers have recognised the significance of this phenomenon and endeavoured to increase the in-store impulsivity of consumers through store layouts, in-store promotions and product packaging. With the tremendous growth potential of organised retailing and the prevalence of impulse buying habits today, more research is needed to understand consumer impulse buying behaviour at retail stores. The paper is an attempt to examine the impact of personality on shoppers’ impulse buying at retail stores in a rural context. Individualistic trait of shoppers’ is found to be significantly influencing their impulse buying behaviour and that personality is significantly in negative association with the impulse buying behaviour of the respondents.

Keywords: Impulse buying, personality, Structural Equation modelling

INTRODUCTION
Present-day consumer society is based on what is termed materialistic culture, in which consumption is the prime motivator and the individual seeks happiness and defines self by one's possessions. This is an undeniable reality in developing countries where the purchasing power of the middle class has increased significantly than ever before. The increasing purchasing power allows the general public to achieve higher levels of consumption. Indeed, among other reasons, people buy impulsively trying to be happy. However, this search process does not have an end because consumption is not the solution to fill personal gaps. Impulse buying is an ever-present and unique side of consumer’s routine. In marketing research, impulse buying behaviour is a mystery marked as deviation from standard buying behaviour together by the literature and the consumers. Impulse buying behaviour dictates huge sales of various products every year around the globe known as a momentus happening in the retail settings. Retailers have recognised the significance of this phenomenon and endeavoured to increase the in-store impulsivity of consumers through store layouts, in-store promotions and product packaging. Over the years, innovations like credit cards, telemarketing, home shopping networks and 24-hours retailing have facilitated impulsive buying phenomenon. It has become significant for retailers to have strong in-store promotional mix coupled with economic and atmospheric engagements in order to achieve higher profits by steering up the impulsivity of the shoppers.

REVIEW OF LITERATURE
A thorough review of the existing literature helped in identifying the research gap and revealed the significance of this study. An impressive body of research (Digman, 1990; Goldberg, 1990; Barrick and Mount, 1991; Costa & McRae, 1992) state that five basic dimensions underlie all others and encompass most of the significant variation in human personality. In the recent past, only few researchers have highlighted the impact of personality on the impulsive buying behaviour of a consumer and the following contributions were identified:

Youn and Faber (2000) have found that have highlighted three major personality dimensions lack of self control, stress reaction and absorption, which affect the emotional behavior, impulsiveness and normative decisions of a consumer. Consumers with a higher Impulsive Buying Tendency were more likely to be affected by marketing stimuli such as advertisements, visual elements, or promotional gifts and thus engage in in-store browsing and tend to respond more frequently on urges to buy impulsively.

Verplanken et al., (2001) have presented a straightforward demonstration of the relationship between the tendency to buy on impulse and chronic personality traits. These authors found relatively strong correlations between impulse buying tendency and an assessment of the Big Five personality traits – consumers who were low in conscientiousness, autonomy, personal need for structure and
need to evaluate, but were high on extraversion and action orientation. These researchers also demonstrated that chronic impulse buying tendencies are related to a number of personality dimensions: individuals who have strong impulse buying tendencies are low in conscientiousness, autonomy, personal need for structure and need to evaluate, but are high on extraversion and action orientation.

Chen (2001) in his article describes the factors which influence impulse buying, such as external stimuli (buying frequency, store displays, promotions and advertising, atmosphere in the store and retailers), internal perceptions (lifestyle, personality, emotion, money and time pressure), buying behaviour (price, the time of purchasing, payment) and demographic variables (age, gender, income, occupation, marital status, education, household income and social status). He also states that it becomes important for marketers to be aware of these four factors so that they can make a complete and functional marketing plan.

Holland (2002) in their study have demonstrated that participants who had previously indicated that environmental values were part of their self-description and subsequently were made to act contrary to these values were more motivated to choose an environmentally friendly product later in the experiment. Impulsive purchases may thus also function to clarify or express an aspect of a person's identity, for instance because the product symbolises an aspired social group or life style.

Ian Phau (2004) detailed in their study that fashion innovators generally exhibit impulsive behaviour and marketers should consider retail store layouts to appeal to innovators, initiating unplanned purchases. Results from the study identified the fashion innovators as excitable, indulgent, contemporary, liberal, colourful and pleasant. The results showed that innovators were found to have a unique self-image. The results also seemed to suggest that innovativeness was related to marital status and that fashion innovators generally exhibited impulsive behaviour.

Park et al., (2006) argued that the individual enjoyment of impulse buying behaviour may be explained by the individual personality trait, i.e., people who have a high sensation-seeking tendency are more likely to see their impulse buying experience as a pleasure one.

Mayank Dhaundiyal (2009) focused on two personality constructs that have not been tested against impulsivity in the literature before: sociability and shyness. It was also found that a major motive of people who to go shopping is to meet and spend time with other people. It was also analysed that ‘hedonic motivation’ was a predictor of impulse buying considering there was widespread support that shopping activity satisfies a number of hedonic desires and bearing in mind it’s not the sole reason for this type of behaviour.

Nina Mesiranta (2009) has categorised previous research on the subject into six different approaches or orientations: affective, cognitive, economic, social psychological, trait theoretical and marketing. The basic assumption is that individuals vary in their general impulsivity, which has an effect also on proclivity to buy on impulse. He also assumes that impulsivity is a more or less permanent and constant part of our personality - one of our traits.

Tarig Jalees (2009) predicted that individualism and collectivism, the two determinants of culture collectively had a moderate relationship with impulse buying behaviour. The level of impulsive buying in younger age groups was found to be significantly higher than the elderly group. The level of impulsive buying behaviour was measured to be gender specific, also moods such as pleasure, carefree and excitement led to impulsive buying behaviour. The level of impulsiveness in positive mood was found to be significantly higher than the level of impulsiveness in negative mood. A strong relationship between proximity and impulsive buying was also substantiated in their work.

Punj (2011) have identified that, regardless of various demographic variables such as gender or cultural background, some consumers are simply more impulsive than others because of their personality. The personality traits that may be related to impulsivity namely, self-construal, self-esteem, variety seeking and depression have been focused. He further argues that biological factors, which are proven to be responsible for an impulsivity personality, should be further investigated by impulse buying researchers.

Asad Shahjehan (2012) investigated the impact and effect of personality (Big Five Personality Traits) on buying behaviour (impulsive and compulsive buying). Among the Big Five personality traits, both impulsive and compulsive buying were positively correlated with neuroticism (emotional instability) which means that individuals who experienced emotional instability, anxiety, moodiness, irritability and sadness are more likely to display impulsive and compulsive buying behaviours. The results also showed that majority of the variance in impulse buying were explained by openness. This indicated that individuals who were more imaginative, cultured, curious, original, broad minded, intelligent and artistically sensitive are more likely to display impulsive-buying behaviours. On the contrary, a non-significant amount of variance was explained by agreeableness. An increase in compulsive buying was seen when individuals felt sad.

Xiao and Nicholson (2012) in their work have inferred that personality traits consistent to impulse buying are: Hedonic (impulsive, extravagant, easily tempted, enjoy spending), Careless, Cognitive aspects (low personal need for structure, a lack of conscientiousness), Affective aspects (irresistible urge to buy, neurotic, depressed or optimistic, livelihood, risk talking), Lack of perseverance (deliberate, lack of control, absorption) and Lack of premeditation (disregard of the future). Consumers scoring high on this final trait are prone to do impulse purchases across product categories.

Malin Sundström et al., (2013) indicate that consumer personality seems to be an important factor for impulse shopping behaviour and one of the most prominent personality traits is to easily give in to sudden cravings. Consumers seek
immediate reward, combined with the sense of material happiness. The respondents in the study do not see impulse buying as something negative, but as a way to achieve rapid stimulation in a bored state of mind.

**STATEMENT OF THE PROBLEM**

Much of the research on impulse buying behaviour has focused on defining and measuring the concept in traditional brick and mortar shopping, online shopping and television shopping. It is imperative for marketers to understand the ways in which consumers construct, maintain and express their self-identity in consumption decisions in retail stores in order to formulate appropriate marketing strategies, allocate marketing budget and design effective marketing tactics. With the tremendous growth potential of organised retailing and the prevalence of impulse buying habits today, more research is needed to understand consumer impulse buying behaviour at retail stores. The paper is an attempt to examine the impact of personality on shoppers’ impulse buying at retail stores in a rural context.

**INDIAN RETAIL CUSTOMERS:**

Currently, India has the largest young population in the world. According to statistics published by the Population Reference Bureau in 2011, India has more than 50% of its population below the age of 25 and more than 65% below the age of 35. It is expected that, in 2020, the average age of an Indian will be 29 years. According to a report by Ac Nielsen, customers spend 42 per cent of their monthly expenditure on products in the grocery category (Peter, 2007). Sinha (2003) in his article on shopping orientation argued that Indian customers are orientated towards shopping because of the entertainment that can be derived out of it. According to him, majority of the Indian population can be characterised as young, working class, with higher purchasing power. They seek more of the emotional value from shopping than the functional value and they value convenience and variety. Therefore, a better shopping experience has become the major focus of Indian shoppers (Hemalatha et al, 2009). According to Bajaj et al (2005), more than 60 per cent of purchases in a retail outlet are unplanned. According to the above data, it can be concluded that most Indian customers are impulsive buyers who purchase products either on a whim or when they are emotionally driven towards that product. This has led retailers to take on various marketing strategies for attracting and converting customers such as promotional schemes and attractive displays.

**CONSUMER PERSONALITY**

Several researchers have suggested that consumer personality traits can exemplify impulsive behaviour more than other traits (Beatty and Ferrell, 1998; Rook and Fisher, 1995; Weunetal, 1998). Research contends that these personality traits can help determine the degree of a person’s IBT (Beatty and Ferrell, 1998; Rook and Fisher, 1995). Recent literature has shown that impulsivity has strong roots in people’s personality (Hermann Brandstatter and Werner Guth, 2000, Verplanken and Herabadi, 2001). The following are the five factors indicative of personality as proposed in the big five factor model:

- **Openness to experience:** The openness to experience dimension addresses range of interests and fascination with novelty. Individuals with this trait feature characteristics such as imagination and insight with broad range of interests. Extremely open people are creative, curious and artistically sensitive. Those at the other end of the openness category are conventional and find comfort in the familiar. This trait in an individual gives them socio-psychological benefits of affirming, developing and experimenting with one’s own individual identity, also protecting and boosting self esteem (Dittmar et al., 1996). Self-willed and captivated impulse are commonly found (Geoff Bayley and Clive Nancarrow, 1998). Impulse buying tendency is expected to be negatively correlated with this dimension, since impulse buying tendency is associated with being unreflective in thinking.

- **Conscientiousness:** The conscientiousness dimension is a measure of reliability. A highly conscientious person is responsible, organised, dependable, goal-directed and persistent. Those who score low on this dimension are easily distracted, disorganised and unreliable. This trait strongly influences an individual’s impulsivity. Impulse buying tendency is expected to be negatively correlated with this dimension and scoring higher in this trait increases the possibility of the individual to be impulsive. High impulse buying tendency is associated with more recklessness, preferring not to make any plan in conducting daily activities, such as shopping (Rook and Gardner, 1993).

- **Extroversion:** The extroversion dimension captures our comfort level with relationships and is characterised by a keen interest in other people and external events. Extroverts tend to be gregarious, assertive, excitable, emotionally expressive and sociable, ready for venturing forth with confidence into the unknown. Introverts tend to be reserved, timid and quiet. As impulse buying tendency is driven by intense and irresistible motivational pressures to seek novelties and sensation, such as new products, it is therefore, expected to correlate positively with this dimension (Rook, 1987).

- **Agreeableness:** The agreeable dimension refers to an individual’s propensity to defer to others or basically how able he/she is to get along with others. This personality dimension includes trust, altruism, kindness and affection. Highly agreeable people are cooperative, warm and trusting. People who score low on agreeableness are cold, disagreeable and antagonistic. The inclination toward disregarding harmful consequences associated with impulse buying tendency.
serves as a ground to believe that high impulse buying tendency is linked to low agreeableness, paying no attention to the potential negative consequences that may result from their action to others (Hoch and Loewenstein, 1991). This trait of personality is positively related to impulsiveness.

- **Emotional Stability**: The emotional stability dimension often labeled by its converse, neuroticism – taps a person’s ability to withstand stress. People with emotional stability tend to be calm, self-confident and secure. Those with high negative scores tend to be nervous, anxious, depressed and insecure. Most studies on impulse behaviour agree that those individuals who make impulse purchases lack self-control (Faber, O’Guinn, 1989) where there is an imbalance in their life, even extremely small, these individuals lean toward impulsive buying. Consumers who are more emotional will be more likely to make impulsive purchases (Coley and Burgess, 2003). The most salient emotions, which usually accompany an impulse purchase, are pleasure and excitement (Verplanken and Herabadi, 2001).

**METHODOLOGY OF THE STUDY**

**OBJECTIVES**

With the above queries in mind, the following objectives are framed for the purpose of the study and these remain as the guideline for the research design:

a) To study the demographic profile of the shoppers.
b) To examine the influence of personality on the impulsivity of the shoppers.

**HYPOTHESES**

The following hypotheses are framed for the study:

- There is no significant association between the variables viz., individualism, extroversion, agreeableness, conscientiousness, emotional stability, openness to experience and consumer personality.
- There is no significant association between consumer personality and impulse buying behaviour.

**PERIOD OF THE STUDY**

The study was conducted between 2010 and 2014 in Erode district, Tamilnadu.

**SAMPLE SELECTION**

**SOCIO-ECONOMIC PROFILE**

Many demographic variables are generally considered as independent variables for the purpose of most marketing studies. This is because other variables depend on them. Of course, there could be some dependence between two demographic variables themselves. Most of the time in marketing studies it is important to know the impact of the demographic variables on other marketing variables that which facilitate strategic management. Hence, understanding the socio-economic profile of the shoppers at retail stores will help to unearth their behavioural attitude. Simple percentage analysis is employed to predict the socio-economic profile of the respondents. To measure the socio-economic profile of the respondents 9 statements have been used. The variables under investigation in this category include age, gender, marital status, educational qualification, occupational
status, individual monthly income, monthly income of the family, type of family and number of members in the family; so, corresponding statements are incorporated in the questionnaire and utilised in the study. The consumers were asked to indicate their opinion regarding each statement.

Table No.1 showing Socio - economic profile of the shoppers

<table>
<thead>
<tr>
<th>Percentage Analysis</th>
<th>Opinion</th>
<th>No. of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td>Less than 25 years</td>
<td>166</td>
<td>23.7</td>
</tr>
<tr>
<td></td>
<td>26 – 35 years</td>
<td>265</td>
<td>37.9</td>
</tr>
<tr>
<td></td>
<td>Above 35 years</td>
<td>269</td>
<td>38.4</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td>Male</td>
<td>277</td>
<td>39.6</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>423</td>
<td>60.4</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td>Married</td>
<td>386</td>
<td>55.1</td>
</tr>
<tr>
<td></td>
<td>Single</td>
<td>314</td>
<td>44.9</td>
</tr>
<tr>
<td></td>
<td>Illiterate</td>
<td>59</td>
<td>8.4</td>
</tr>
<tr>
<td><strong>Educational Qualification</strong></td>
<td>School level</td>
<td>179</td>
<td>25.6</td>
</tr>
<tr>
<td></td>
<td>Diploma / ITI</td>
<td>116</td>
<td>16.6</td>
</tr>
<tr>
<td></td>
<td>Graduate</td>
<td>179</td>
<td>25.6</td>
</tr>
<tr>
<td></td>
<td>Post Graduate</td>
<td>150</td>
<td>21.4</td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>17</td>
<td>2.4</td>
</tr>
<tr>
<td></td>
<td>Government Employee</td>
<td>107</td>
<td>15.3</td>
</tr>
<tr>
<td><strong>Occupational Status</strong></td>
<td>Private Employee</td>
<td>334</td>
<td>47.7</td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>80</td>
<td>11.4</td>
</tr>
<tr>
<td></td>
<td>Businessman</td>
<td>65</td>
<td>9.3</td>
</tr>
<tr>
<td></td>
<td>Agriculturalist</td>
<td>114</td>
<td>16.3</td>
</tr>
<tr>
<td></td>
<td>Up to Rs. 10,000</td>
<td>199</td>
<td>28.4</td>
</tr>
<tr>
<td><strong>Individual Monthly Income</strong></td>
<td>Rs. 10,001 – Rs. 20,000</td>
<td>267</td>
<td>38.2</td>
</tr>
<tr>
<td></td>
<td>Above Rs. 20,000</td>
<td>234</td>
<td>33.4</td>
</tr>
<tr>
<td></td>
<td>Up to Rs. 15,000</td>
<td>223</td>
<td>31.9</td>
</tr>
<tr>
<td><strong>Monthly Income of the Family</strong></td>
<td>Rs. 15,001 – Rs. 25,000</td>
<td>222</td>
<td>31.7</td>
</tr>
<tr>
<td></td>
<td>Above Rs. 25,000</td>
<td>255</td>
<td>36.4</td>
</tr>
<tr>
<td></td>
<td>Nuclear Family</td>
<td>374</td>
<td>53.4</td>
</tr>
<tr>
<td></td>
<td>Joint Family</td>
<td>326</td>
<td>46.6</td>
</tr>
<tr>
<td><strong>Type of Family</strong></td>
<td>Less than 3 members</td>
<td>146</td>
<td>20.9</td>
</tr>
<tr>
<td></td>
<td>3 – 5 members</td>
<td>421</td>
<td>60.1</td>
</tr>
<tr>
<td></td>
<td>More 5 members</td>
<td>133</td>
<td>19.0</td>
</tr>
</tbody>
</table>

It is predicted from analysis that out of the 700 respondents, (38.4%) of the respondents are aged above 35 years, about (60.4%) of the respondents are females, (55.1%) of the respondents are married, (25.6%) of the respondents have completed school level education and also, the same percentage are graduates, (47.7%) are employees of private organisations, (38.2%) of the respondents earn Rs.10,001 to Rs.20,000 every month individually, (36.4%) have a monthly family income of more than Rs.25,000, (53.4%) of the respondents live in nuclear families and (60.1%) of the respondents have 3-5 members in their family.
INFLUENCE OF PERSONALITY ON SHOPPERS’ IMPULSIVITY - SEM APPROACH:

In order to ascertain to what extent the impulse buying behaviour of the respondents is influenced by personality while in shopping activity at Erode district, the structural equation model was applied. For this purpose, six variables viz., individualism, extroversion, agreeableness, conscientiousness, emotional stability and openness to experience were taken under consumer personality. Personality is considered as endogenous in the system and impulsive buying tendency is considered as exogenous variables. Following hypothesis are tested to learn the most influential factor of personality on the impulsivity of the shoppers.

H7-H12: There is no significant association between selected 6 exogenous variables, viz., individualism, extroversion, agreeableness, conscientiousness, emotional stability, openness to experience and consumer personality.

H22: There is no significant association between consumer personality and impulse buying behaviour.

Table No. 2: Model Fit Summary

<table>
<thead>
<tr>
<th>No.</th>
<th>Test Factor</th>
<th>Value</th>
<th>Criteria*</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Chi-Square</td>
<td>898.43</td>
<td>p&gt;0.001</td>
<td>1% level</td>
</tr>
<tr>
<td>2</td>
<td>Chi-Square / df (186)</td>
<td>4.827</td>
<td>2.0–5.0</td>
<td>Good Fit</td>
</tr>
<tr>
<td>3</td>
<td>GFI (Goodness-of-fit index)</td>
<td>0.942</td>
<td>&gt;0.90</td>
<td>Good Fit</td>
</tr>
<tr>
<td>4</td>
<td>AGFI (Adjusted goodness-of-fit index)</td>
<td>0.930</td>
<td>&gt;0.90</td>
<td>Good Fit</td>
</tr>
<tr>
<td>5</td>
<td>CFI (Comparative fit index)</td>
<td>0.922</td>
<td>&gt;0.90</td>
<td>Good Fit</td>
</tr>
<tr>
<td>6</td>
<td>NFI (Normed fit index)</td>
<td>0.937</td>
<td>&gt;0.90</td>
<td>Good Fit</td>
</tr>
<tr>
<td>7</td>
<td>TLI (Tucker-Lewis index)</td>
<td>0.916</td>
<td>&gt;0.90</td>
<td>Good Fit</td>
</tr>
<tr>
<td>8</td>
<td>RMSEA (Root mean square error of approximation)</td>
<td>0.029</td>
<td>&lt;0.07</td>
<td>Good Fit</td>
</tr>
</tbody>
</table>

* Criteria recommended by Hair et al., (1998)

A model is said to fulfill the criteria of goodness of fit, if it satisfies certain values which are given by the above table. Based on these values, estimated value for the model is 4.827 which satisfies the required condition. Similarly, the required value of root mean square error of approximation (RMSEA) should be less than 0.07. Against this value, the estimated model value is 0.029 which fits good. Similarly, model fit indices (GFI-0.942, AGFI-0.930, CFI-0.922, NFI-0.937 and TLI-0.916) for this model indicates that the model fits good.
MAJOR FINDINGS

It is predicted from analysis that out of the 700 respondents, (38.4%) of the respondents are aged above 35 years, about (60.4%) of the respondents are females, (55.1%) of the respondents are married, (25.6%) of the respondents have completed school level education and also, the same percentage are graduates, (47.7%) are employees of private organisations, (38.2%) of the respondents earn Rs.10,001 to Rs.20,000 every month individually, (36.4%) have a monthly family income of more than Rs.25,000, (53.4%) of the respondents live in nuclear families and (60.1%) of the respondents have 3-5 members in their family.

It could be found from the analysis that all the exogenous variables are significantly associated with the endogenous variable - Personality. As regards to consumer personality, all the exogenous variables like individualism, extroversion, agreeableness, conscientiousness, emotional stability and openness to experience are positively associated with the consumer personality. Among the six selected exogenous variables ‘individualism’ seems to be the most influential of all the factors affecting the shoppers. On the other hand, consumer personality is significantly in negative association with the impulse buying behaviour of the respondents.

CONCLUSION AND SUGGESTIONS

Based on the results of this study, individualistic trait of shoppers’ is found to be significantly influencing their impulse buying behaviour and that personality is significantly in negative association with the impulse buying behaviour of the respondents. These findings can help marketers to understand the personality differences in individuals so as to cater to the needs of shoppers’ across varied cultures and segments. While shopper traits are generally beyond the control of the retail store, the findings highlight the criticality of individual differences in arousing impulsive buying behaviour. This shall aid in designing suitable proactive marketing strategies. Marketers should be cautious about the result that individualism, though still engendering impulse buying, may create negative impacts in other aspects such as shopper satisfaction and loyalty. On the other hand, young shoppers’ may be educated to become goal oriented and reduce their impulsiveness. Retail store managers shall attempt to make the shopping trip more excited packed with intangible value addition so that the individuals who look in for gratification of their self-actualisation need will be motivated to buy more on impulse.

REFERENCES:


Annexure:

Statements to measure the personality traits of shoppers:

**INDIVIDUALISM**
- Shopping is an enjoyment activity
- There is always an impulse buying tendency in me
- I do not always bother about the criticism made by others
- I always do whatever I consider to be right
- I consider me to be independent and autonomous
- I always keep pace with trend and fashion
- I always feel that I am unique and prefer to buy fashion/nice/attractive products

**EXTROVERSION**
- I always like to be in the company of my friends
- I use to discuss the pros and cons of my preferences with my friends
- I always like to share my experiences with my friends and relatives

**AGREEABLENESS**
- I use to entertain the suggestions and ideas from my friends
- I use to agree with the suggestions given by others friends
- I always get convinced by the explanations given by the sales people

**CONSCIENTIOUSNESS**
- I always go by the direction of my conscience
- I always think twice before I make the final decision
- I often find that my instinct always leads me towards better decisions

**EMOTIONAL STABILITY**
- The new arrivals in the market will always excite me
- I use to give a try to new products whenever they hit the market
- I always want to be the first person in my circle to buy a new product
- I never feel bad even if I find that the purchase I made is not worth the money I spent

**OPENNESS TO EXPERIENCE**
- I am always interested in experimenting with new items
- I use to enquire about the experiences of the users of a product and collect enough information before I make a purchase
- I always recollect my past experience whenever I face a situation