

Measuring the Impact of Personality Attributes of Consumer on Internet Buying Behavior

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Abstract—This study explores “Measuring the Impact of Personality Attributes of Consumers on Internet Buying Behavior”. More specifically the study intends to find out whether personality factors would have more favorable impact on online shopping behavior. It is descriptive research using the deductive methodology. For this dissertation four personality characteristics that are introversion/extroversion, consciousness/unconsciousness, emotional stability/ emotional instability and materialistic/non-materialistic are selected and each personality impact is seen with information search behavior, reference groups, internet related factors and product characteristics. A structured questionnaire was developed to attain the responses of consumers. Point Bi-serial correlation technique, ANOVA and T-test was applied in order to examine the relationship between studied variables. The survey was conducted on a total of 300 respondents including students of business professionals and non-professionals. However, research is done on actual online purchase and also from those who want to purchase in future. Studies found a moderately positive relationship between personalities attributes of consumer and identified Internet buying behaviour such as quality, brands, reference groups i.e. friends, customization and privacy. The study suggested that it is beneficial for mobile industry. It can be proved valuable for marketers if they work and focus on those variables that have strong impact for online shopping behavior. One limitation was this study should have been completed with restricted period of time.

Keywords—Factors related to internet, information search behavior, personality attributes, product characteristics and reference groups.

1 INTRODUCTION

INTERNET marketing came into being with the use of telegraphs in the 19th century. Electronic media has become the principal marketing force and it is due to the arrival and mass acceptance of the telephone, radio, television, and cable. In last few decades many theories, models and empirical research are conducted in the area of online consumer behavior, internet marketing and on personality traits. Smith and Chaffey (2005) [1] give a brief definition of Internet marketing; it is defined as to accomplish marketing objectives through use of online marketing technology. Hoge (1993) [2], one or more electronic methods or media for transfer of good or services from seller to buyer is involved by Internet marketing. Gordon Allport (1897-1967) [3] is acknowledged as the founder of personality psychology. He defined personality as a real person and declared more specific and familiar definitions of personality such as Yi Lin (2010) [4] personality is the active organization of physiological systems that creates characteristic pattern of person's behavior, thoughts, and feelings (Allport, 1961) [3].

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1.1 Statement of Problem

The problem statement developed for this research is:

“Measuring the Impact of Personality Attributes of Consumer on Internet Buying Behavior”

1.2 Significance of Study

This research has significances to measure the impact of personality attributes of consumer on online shopping behavior. Statistical analyses are interpreted after getting responses from consumers and on the basis of results, ways and means can be found to improve current situation of consumer behavior in online shopping.

1.3 Purpose of Study

Its purpose is to integrate these two concepts “Personality attributes” and “Internet marketing” and then develop a frame work in which these variables explore and define the dimensions of their constructs and study the relationship between them. The objective of this study is: a) To investigate the impact of personality attributes of consumer on internet buying in Pakistan. b) What are different types of personality of consumers who are involved in internet buying and c) What are the factors of internet buying that are affected by personality attributes

This study is organized as: introduction is described in section 1. Literature is reviewed in section 2. Hypotheses of the study are demonstrated in section 3. Research methodology is explained in section 4. Analysis and results of the study are briefed in section 5 that have significant sigma values. Conclusion and limitations of this study are given in section 6.

2 LITERATURE REVIEW

2.1 Internet Characteristics

Information Surge

Bondar (2000) [5] Internet is a really good thing. A lot of information is given by internet to the people when they need. It is the best way to get a comparison of the products that we need. It is paramount for us to check the Web sites if we are interested in buying. We can also make our own pages.

Empowerment of Customers

Reddy (May, 2003) [6] Internet produces more cost effective yet closer relationships with customers in marketing, customer support and sales. Companies use internet to provide ongoing information, support and service. Internet also creates positive relations with customers and it serves the purpose to build long term relationships so that they can further make repeat purchases

Internet Communication

The internet is a revolutionary medium and it provides consumers with more information and allows them to outspread their range of substitutes. The simple acceptance is that current consumer behavior principles can apply to behavior on the internet. It is based on the way consumers classify their needs, make decisions, obtain information about product substitutes, evaluate these substitutes, and measure their level of satisfaction after making a decision. To develop marketing strategies based on the application of sound behavioral principles is the key to be in a better place.

2.2 Internet Consumer Behavior

Product

The innovation of Internet has produced a revolutionary change in traditional way of people shop. Opening times and specific locations do not bind a customer. Everyone can virtually active at any time and place and make purchases either a product or service. The number of online users is continually increasing. It indicates that internet shopping is also increasing (Joines, Scherer, & Scheufele, 2003) [7]. Web sites provide an important form of Internet advertising because it promises of greater interactivity (Bruner and

Kumar 2000; Doren, Van Fechner, and Green-Adelsberger 2000; Liu and Shrum 2009; Macias 2003; Singh and Dalal 1999) [8]. Web sites contain more features than many other online ad formats (Rodgers & Thorson, 2000) [9], which generates prospective for greater communication prospects with consumers.

Price

al B. e. (2005) [10] different factors like price, accessibility and trust have an impact on online consumer shopping behavior. Price comparisons have been quoted as a main reason why the consumers use the internet (Wallace, 1995) [11]. Price sensitive shoppers are concerned to buy products at the lowest price or to get the maximum value for the money they spend (Bellenger, 1980) [12]. The consumer uses price as a mean of relating products. Consumers easily reviewed comparative value for money and product quality (Brassington & Pettit, 2000) [13].

Place

The internet is reflected as a mass medium. It provides consumer with purchase characteristics that no other medium provides. There are certain characteristics that make it more opportune for the consumer as compared to the traditional way of shopping such as the ability to shop at any time, view and purchase products, position their needs with products, and discuss products with other consumers (al J. e., 2003) [14]. Oppenheim & ward (2006) [15] explain the current primary reason people shop over the internet is accessibility. It includes less effort, time saving and an opportunity to shop at any time of the day. They also identify that prior reason for online shopping was price, which now has changed into accessibility.

Promotion

Internet web-sites are serving as a planned communication tool to create and endure a relationship and positive feeling toward the brand. Researchers find a positive correlation between brand attitude and time spent on a Web site. Companies differentiate the importance of interactive site elements that offer various interfaces opportunities to engage and involve the user (Dahlen, Rasch, & Rosengren, 2009) [16].

Quality

Strauss & Ansary (2006) [17] defined Internet marketing in their latest book as the use of information technology in the process of creating, communicating, and delivering value to customers. It also manages customer relationships in ways that benefit the organization and its stake holders.

Brand Image

Image means personality. Like people, products also have personalities. They can make or break them in market place (Ogilvy, 1985) [18]. Brand personality is one of the most important factors of brand identity which has attracted most of the marketers' considerations. Most companies search for to build a global brand. Brand personality is one of the important measurements of brand equity which is an important factor of evaluating the company. Although Brands are not animate objects, yet consumers often consider brands as having the human characteristics, in

which called a brand personality (Aaker, Aaker, & al, 2009) [19]. Brand personality is considered to be a comparatively lasting tendency about a product's image or trait characteristics just like human personality (al F., 2010) [20].

Customer Service

One can shop any kind of product or service in the mid of the night and from any part of the world (Reddy, May, 2003) [6]. Consumers were impressed by the breadth of stores on the World Wide Web with respect to product perceptions. Consumers perceive the possibility for time savings and reduced effort compared with traditional forms of shopping. Customer service is provided 24/7 on internet.

Customization

Vesterby & Chabert (2001) [21] it is easier for companies to have information about their products or services available by internet to their customers or potential customers. For example, companies gratify the consumer's individual need of information at a low cost in comparison to sending out product brochures. Kim & Park (1991) [22] consumers are finding that internet is easily available and used. It can spend more time online and search for information and also shop more online. It requires less effort and energy with instant output.

2.3 Information Searching Behavior

It refers to the way people search for and use information. Wilson (2000) [23] described information behavior as the sum of human behavior in relation to sources and channels of information, including both active and passive information-seeking, and information use. He described information seeking behavior as purposive seeking of information. Information seeking behavior is the micro-level of behavior that a researcher uses to interact with information systems of all kinds.

2.4 Reference Groups

Kotler & Armstrong (2007) [24] defines reference group has an effect based on the belief that a person's behavior is

motivated by many small groups. When a group has direct influence, it is called a membership group for example family, neighbors and co-workers. These are defined as groups in which a person commonly desires to be a member and a part of it. These groups directly or inversely practice a person's behavior and attitude. These groups have impact on a person's behavior in three different ways. These groups deduce a person to new behaviors and way of life, influence person's outlooks and self-concepts and form a density of approval.

Another important impact is of the opinion leader. An opinion leader is a person that inspires others to follow his believes and attitudes towards certain issues, products or

areas (Kotler & Armstrong, 2007) [24]. Virtual communities are also part of reference groups and it consists of discussion groups on a web site. Consumers read about other people experiences and opinions which have shown to have the result of reference groups (Christopher & Hearing, 2003) [25].

2.5 Personality & Marketing

Personality Traits

Gordon Allport (1897-1967) [3] is acknowledged as the founder of personality psychology. He defined personality as a real person and declared more specific and familiar definitions of personality (Yi Lin, 2010) [4] such as personality is the active organization of physiological systems that creates characteristic pattern of person's behavior, thoughts, and feelings (Allport, 1961) [3]. Traits are defined as preferences to adjust stable modes of intellect, love, and behavior. Human personality traits are determined by some multi-dimensional factors like the individual's behavior, appearance, attitude, beliefs, and demographic characteristics (Rajagopal, 2006) [26]. Some personality trait researchers believe nature generates personality traits and they are stable. Personality trait mentions comprehensive behavioral strengths in the conduct of people and shape the structural basis of individual differences (Pervin, 1996) [27].

2.6 Personality Theory in Marketing

2.6.1 Five Factor Theory

McCrae et al. (1986) [28] categorized personality traits into five major factors:

1. Extroversion;
2. Agreeableness;
3. Conscientiousness;
4. Neuroticism; and
5. Openness.

The five factors are commonly known as the Big Five Model and it is widely used nowadays. This study explains

the personality traits of consumers in terms of extroversion, agreeableness, conscientiousness, neuroticism and openness.

Extroversion assesses an individual's quantity and strength of relational interface and activity level. The higher values refer to be sociable, talkative, active, person-oriented, positive and loving.

Agreeableness assesses quality of an individual in relational positioning along a range from sympathy to dislike in thoughts, feelings, and actions. The higher scores shows to be soft-hearted, outgoing, helpful, forgiving and straightforward.

Conscientiousness the extent of organization, determination, and motivation in goal-directed behavior is assessed by this factor. The higher scorers are likely to be organized, consistent, and hard working.

Neuroticism an individual level to psychological suffering, idealistic ideas and excessive needs is assessed by this trait specifically. The higher scorers show to be worried, emotional and nervous.

Openness an individual's pre-emptive seeking and appreciation of experience for its own sake, toleration for, and investigation of the inexperienced is known by this trait. The higher scorers are likely to be enquiring, imaginative, original, creative and unconventional (Yi Lin, 2010) [4].

2.6.2 Trait and Factor Theory

Unlike Freudian theory, trait theory focuses on measurement of personality and it is less quantitative in nature. Trait theory explains, a person's traits decide how the person acts and these traits define the personality of the person. A test is performed to measure a single trait in consumers for example how interested they are to specific themes. This theory is based on quantitative figures.

After applying tests, information is converted into quantitative figures and analysis is done afterwards. The information thus obtained on the different traits of the individual that are correlated to the product.

The test can be applied on the following:

1. Consumer materialism
2. Consumer innovativeness
3. Consumer ethnocentrism

Consumer Materialism explains the extent to which consumers have attachment to worldly possessions and luxurious things. *Consumer Innovativeness* means to get a chance to receive a new experience. It means consumer will feel a new experience by purchasing a product online rather than traditional ways. *Consumer Ethnocentrism* indicates to link personality to an individual's preference. It means either to accept or reject foreign made products. A trait is an individual difference or characteristics in which one person differs from other in a relatively permanent and firm way but is common to many individuals.

3 HYPOTHESIS MODELING

1- Introverts vs. Extroverts relationship exist or not with significance of information search behavior, reference group, product characteristics and internet related factors.

2- Consciousness vs. Unconsciousness relationship exists or not with significance of information search behavior, reference group, product characteristics and internet related factors.

3- Emotional stability vs emotional instability relationship exists or not with significance of information search behavior, reference group, product characteristics and internet related factors.

4- Materialistic vs. non-materialistic relationship exists or not with significance of information search behavior,

reference group, product characteristics and internet related factors.

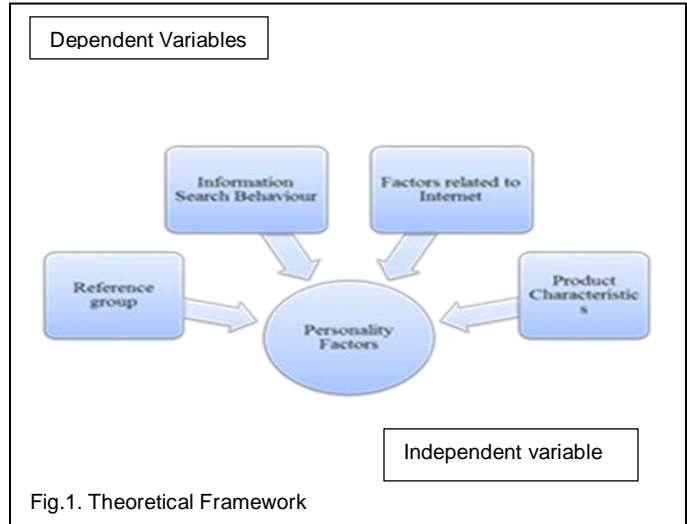


Fig.1. Theoretical Framework

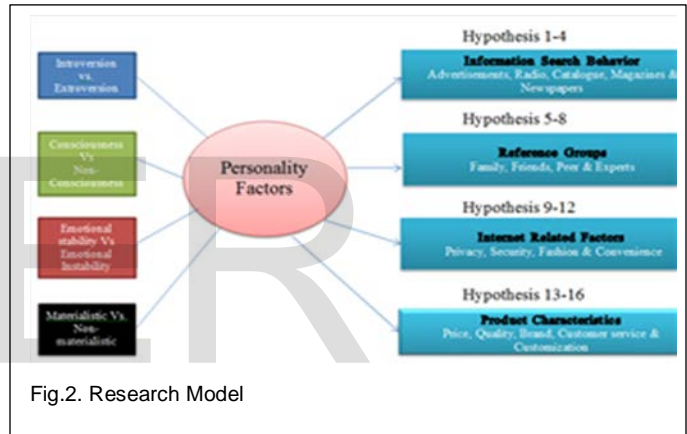


Fig.2. Research Model

4 RESEARCH METHODOLOGY

4.1 Data Source

In this research, data source is primary data. Responses of various respondents are being collected by distributing questionnaires directly. Furthermore, primary data concerns to examine the respondents in order to organize them later.

4.2 Research Instrument

In this research, the research instrument is survey questionnaire. Survey questionnaires are the most common and useful method of collecting data, especially when large number of people are to be reached in different geographical regions.

4.3 Research Procedure: Preparation of Survey Questionnaire, Testing and Data Collection

Research procedure is based on a Survey Questionnaire to record the responses of various respondents. Survey questionnaire is designed in such a way as it includes demographics, independent variable like personality factors and dependent variable that needs to be investigated like reference groups, information search behavior, product characteristics and factors related to internet. Every variable has its questions that are identified during operationalization of dimensions and elements. Mostly questions are designed and rated with 5 options "Likert scale" like 1 for "not at all important" and 5 for "extremely important" and some are double-barreled questions with yes/ no option. After questionnaire designing, pilot testing of 15-20 respondents was conducted in IBIT department from the students of different classes. After pilot testing, data were collected from a sample size of 300 respondents from different demographics and geographics.

Demographics include age, gender, education, occupation and income per month.

4.4 Population and Sampling Non-Probability: Convenience Sampling

Data were collected from sample of 300 respondents at different areas of Lahore. The population for this research is college and university students and teachers of business professional's as well as non-business class and households too.

Different universities like PU, UCP, USA, LCWU and QMCU are selected on convenience basis. It is quick and less expensive way to administrating the questionnaire because of time and resource limitation.

5 ANALYSIS & RESULTS

5.1 Respondents' Demographics

All demographic and behavioral information of respondents were tabulated in tables given below. A structured questionnaire was developed in which twelve questions were asked about the demographics of the respondents.

The demographic factors consist of questions related to the personal information of the respondent's such as age, gender, income, occupation and education etc. Non-probability random sampling is adopted to collect the responses of various respondents having sample size of 300. All questionnaires were collected from respondents which have impact on online buying behaviour. Tables for T-test, ANOVA and point bi-serial correlations show all significant values.

TABLE 1
RESPONDENTS' DEMOGRAPHICS

| Demographics | | Frequency | Percentage |
|-------------------|--------------|-----------|------------|
| | | N | (%) |
| Age | under 20 | 57 | 18.9 |
| | 20-25 | 172 | 57.1 |
| | 26-30 | 44 | 14.6 |
| | 31-35 | 13 | 4.3 |
| | Over 35 | 15 | 5.0 |
| Total | | 300 | 100.0 |
| Gender | Male | 131 | 43.7 |
| | Female | 169 | 56.3 |
| | Total | 300 | 100.0 |
| Education | Matric | 9 | 3.0 |
| | Intermediate | 24 | 8.0 |
| | Bachelors | 166 | 55.3 |
| | Masters | 73 | 24.3 |
| | M.Phil/PhD | 24 | 8.0 |
| | Others | 4 | 1.3 |
| | Total | 300 | 100.0 |
| Occupation | Student | 219 | 73.0 |
| | Retired | 3 | 1.0 |

| | | | |
|---------------------|-----------------|-----|-------|
| | Out of Work | 5 | 1.7 |
| | Self-Employed | 22 | 7.3 |
| | Employed | 45 | 15.0 |
| | Others | 6 | 2.0 |
| Total | | 300 | 100.0 |
| Income/month | < 20,000 | 160 | 53.3 |
| | 20,000 - 30,000 | 42 | 14.0 |
| | 30,001 - 40,000 | 37 | 12.3 |
| | 40,001 - 50,000 | 19 | 6.3 |
| | > 50,000 | 42 | 14.0 |
| Total | | 300 | 100.0 |

According to sample above table report 58% of the respondents were 20-25 years old, showing that most of them were already considered as young adult. 19% of the respondents are under 20 years old. 14 % of the respondents were between 26-30 years old. Respondents' aged 31-35 is 4% of the total respondents. On the other hand, 5% of the respondents are above 35 years. 58% percent of the respondents are teens and twins interested in internet marketing.

The number of the female respondents (56%) is nearly to the male (44%) with the total of 169 for female and 131 for male. Based on the figure, the dominated gender among the respondents is female. This shows that there are mostly female who have interest in participating the internet marketing Table also shows 56 % of respondents are graduate students. The survey indicates that most of the respondents

have done with Bachelors that are interested in to do internet marketing. This data illustrate the maturity of the respondents particularly in terms of experience. 73% of the total respondents, which is the dominated response, are students. There is only 15% who are

employed from the 300 respondents.7% of the total respondents are self-employed. As the figure was interpreted, there is a little percentage of respondents who are retired, out of work, and others. This is due to the large number of young adult in the sample as compared to those who are adult. The above table shows the Income/month of the respondents. 54% of the total respondents, which is the dominated response, are students that have income/month less than 20,000. This is due to the large number of Teens & Twins in the sample.

There are 14% who are employed and have income between 20,000 – 30,000 and more than 50,000. 12% of the total respondents have income between 30,001- 40,000. There is a little percentage of respondents that is 6% with 40,001-50,000.

5.2 Hypotheses Testing

A structured questionnaire was developed contained twelve questions. Each question was related to four to five factors that were identified by using factor analysis technique.

T-test (Gender)

T-test for Gender is applied with four different dependent variables i.e. information search behavior, reference groups, product characteristics and internet related factors. Significant values are seen in which it is found difference exists between male and females respondents with respect to magazine as traditional source of information.

TABLE 2
T-TEST (GENDER)

| | Male (Mean value) | Female (Mean value) | Sig. |
|-----------|----------------------|------------------------|------|
| Magazines | 3.27 | 2.86 | .038 |
| Privacy | 3.89 | 3.76 | .025 |

The value of mean of Magazines (3.27) for males is greater than that of females. It shows males rely more on

magazines when making online purchasing decisions with reference to mobiles. Privacy concern in male population (3.89) is also dominated. All other variables have no difference. Both males and females in population perceive them equally.

ANOVA (Age)

One-way ANOVA for Age is applied with four different dependent variables i.e. information search behavior, reference groups, product characteristics and internet related factors. Significant values are identified first and then mean square values are checked. Brands check online, experts, TV advertisements, magazines, newspaper, catalogue, radio, price, brand and fashion have significant sigma values. Different opinion lies in between the groups. All other variables have same values between and within the groups and all age groups perceive them equally.

**TABLE 3
 ANOVA (AGE)**

| | Between groups (Mean square value) | Within groups (Mean square value) | Sig. |
|---------------------|---------------------------------------|--------------------------------------|------|
| Brands Check online | 3.497 | 0.851 | .003 |
| Experts | 3.804 | 1.423 | .032 |
| TV advertisements | 6.066 | 1.525 | .004 |
| Magazine | 14.524 | 1.358 | .000 |
| Newspaper | 10.632 | 1.458 | .000 |
| Catalogue | 10.185 | 1.522 | .000 |
| Radio | 10.502 | 1.788 | .000 |
| Price | 5.453 | 1.427 | .005 |
| Brand | 2.518 | 1.309 | .048 |
| Fashion | 3.461 | 1.239 | .027 |

ANOVA (Education)

One-way ANOVA for education is used with four different dependent variables i.e. information search behavior, reference groups, product characteristics and internet related factors. Significant values first are identified and after that mean square values are checked. Past experience, magazines, newspaper, radio, price, quality, brand and customization have significant sigma values. Different opinion lies in between the groups. All other variables have same values between and within the groups and all people with different Education perceive them equally.

**TABLE 4
 ANOVA (EDUCATION)**

| | Between groups (Mean square value) | Within groups (Mean square value) | Sig. |
|-----------------|---------------------------------------|--------------------------------------|------|
| Past experience | 4.544 | 1.635 | .018 |
| Magazine | 9.043 | 1.406 | .000 |
| Newspaper | 3.747 | 1.544 | .035 |
| Radio | 4.852 | 1.854 | .025 |
| Price | 5.821 | 1.407 | .001 |
| Quality | 4.320 | 0.978 | .001 |
| Brand | 2.999 | 1.032 | .002 |
| Customization | 8.090 | 1.229 | .000 |

ANOVA (Income/month)

It is applied One-way ANOVA for income/ month with four different dependent variables i.e. information search behavior, reference groups, product characteristics and internet related factors. Significant values are checked first

and after it mean square values. Past experience, television advertisements, magazines, newspaper, brand, customization and convenience have significant sigma values. Different opinion lies between the groups for different variables. Other variables have same values between and within the groups. All people with different income per month don't perceive them equally.

TABLE 5
ANOVA (INCOME/MONTH)

| | Between groups (Mean square value) | Within groups (Mean square value) | Sig. |
|-------------------|---------------------------------------|--------------------------------------|------|
| Past experience | 5.777 | 1.628 | .008 |
| TV advertisements | 4.310 | 1.549 | .027 |
| Magazine | 8.762 | 1.436 | .000 |
| Newspaper | 10.310 | 1.462 | .000 |
| Brand | 3.885 | 1.010 | .002 |
| Customization | 3.016 | 1.292 | .042 |
| Convenience | 4.700 | 1.269 | .003 |

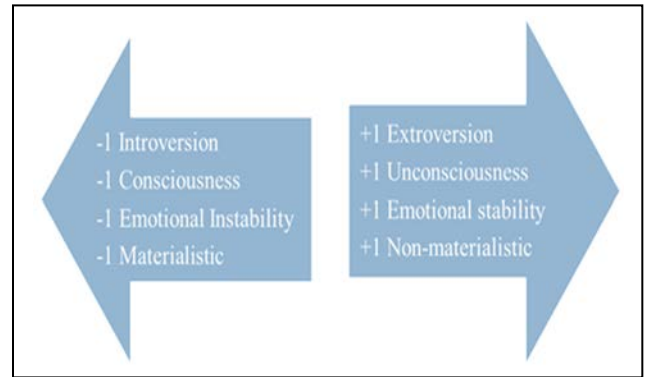


TABLE 6
PERSONALITY 1 AND 2

| | | Sig. (2tailed) | (Pearson value) |
|-----------------------------------|--------------------|----------------|-----------------|
| Introverts/Extroverts | • People | .006 | -.160** |
| | • Brands | .050 | -.110 |
| Consciousness/ Unconsciousness | • Past Experiences | .029 | -.061 |

Interpretation

From above given data, It is showed maximum responses are of Introverts. -1 or less than -1 value indicates personality type is Introvert. They have more tendencies to realize. Introverts have less exposure. From this research, it is found introverts consult from people and brands check online as compared to extroverts while purchasing a mobile phone online. Sigma value indicates introverts prefer radio as traditional source.

Point bi-serial Correlations

Only those factors are highlighted here that have significant sigma values.

TABLE 7
INTROVERTS/EXTROVERTS

| | | Sig. (2tailed) | (Pearson value) |
|-----------------------------|-----------|----------------|-----------------|
| Introverts/ Extroverts | | | |
| Product | • Price | .004 | .168** |
| Characteristics | • Quality | .003 | .173** |
| Internet related factors | • Privacy | .000 | .211** |

Interpretation

-1 or less than -1 value indicates personality type is Introvert. It is found introverts consult from people and brands check online as compared to extroverts while purchasing a mobile phone online. Introverts show from above given product related characteristics price and quality influence them when it comes to purchase a mobile phone online. Introverts show privacy from above given internet related factors influence them when it comes to purchase a mobile phone online.

TABLE 8
CONSCIOUSNESS/ UNCONSCIOUSNESS

| | | Sig. (2tailed) | (Pearson value) |
|-----------------------------------|-----------|----------------|-----------------|
| Consciousness/ Unconsciousness | | | |
| Product Characteristics | • Quality | .020 | -.134* |
| Internet related factors | • Privacy | .001 | -.185** |

Interpretation

-1 or less than -1 value indicates personality type is Consciousness. It is found Consciousness consult from past experiences as compared to unconsciousness while purchasing a mobile phone online. Consciousnesses consider privacy and quality when it comes to purchase a mobile phone online.

TABLE 9
EMOTIONAL STABILITY/EMOTIONAL INSTABILITY

| | | Sig. (2tailed) | (Pearson value) |
|---|---------|----------------|-----------------|
| Emotional stability/ Emotional instability | | | |
| Reference group | Experts | .050 | -.111 |

Interpretation

-1 or less than -1 value indicates personality type is emotional instability. It is found emotional instability don't consult from people, websites, brand and past experiences as compared to emotional stability factor while purchasing a mobile phone online. Emotional instability consults experts when it comes to purchase a mobile phone online.

TABLE 10
MATERIALISTIC / NON-MATERIALISTIC

| | | Sig. (2tailed) | (Pearson value) |
|-------------------------------------|-----------|----------------|-----------------|
| Materialistic/ Non-materialistic | | | |
| Reference group | • Friends | .020 | -.134* |
| | • Peers | .003 | -.171** |

Interpretation

-1 or less than -1 value indicates personality type is materialistic. It is found materialistic don't consult from people, websites and brands as compared to non-materialistic while purchasing a mobile phone online. Materialist considers friends and peers when it comes to purchase a mobile phone online.

6 LIMITATIONS AND CONCLUSION

If study is generalized, some other variables may be found than those have been identified.

There is time and resource limitation. Factors that are studied have impact on marketing oriented approach. Macro-economic factors like macro-level structure and infrastructure is not covered in this research. It is concluded that there exists a moderate relationship between Personality attributes and Internet buying. This study proves out of all other personality attributes, four personality types for this research have an impact on internet buying. i.e. Introversions, Consciousness, Emotionally stable and Materialistic. This study proves various internet factors have been affected by personality attributes. It can be considered fruitful for mobile industry in future for mobile marketing. They can work on all those variables that have been identified and analyzed. They can focus on its impact for better future results. Macro-economic areas like macro-level structure and infrastructure is constricted in this research. So, these factors can be considered and many other personality types can be introduced

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