

# Personality and shopping preferences of consumers: A quantitative study of the relationship between personality traits and shopping preferences of consumers towards online/in-store shopping

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#### ABSTRACT

"Online shopping" has become a common term in the 21st century, since the accessibility to the internet is expanding fast. Hence, the current study was designed to examine the relationship between personality traits and preferences of consumers towards online / in store shopping. The topic of the current research was identified as an underdeveloped topic in the field of research since studies have not yet been conducted to address these two aspects; preferences of consumers and personality traits together. The main purpose of this quantitative non experimental study was to scrutinize the relationship between personality and online shopping preferences among the individuals between 18 and 40 years in the Western Province, Sri Lanka. A sample of 200 respondents were urged to complete an online survey accompanied by Barratt Impulsiveness Scale (BIS-Brief), Personality factors developed by Mowen (2000) as well as a new scale adopted by Levin et al. (2005) to measure preferences of consumers. Structural equation modeling (SEM) was used to analyze data. The results confirmed that there are direct positive relationships between preferences of consumers towards shopping and six factors; Agreeableness, Conscientiousness, Introversion, Emotional Instability, Materialism and Need for arousal. In contrast, preferences of consumers towards in-store shopping were negatively related with Openness to experience as well as impulsiveness. This would motivate future researchers to investigate more on what types of products can be easily marketed through online and in store. More implications for marketing field and consumer psychology are also discussed.

**KEYWORDS:** hierarchical model, personality, preferences, consumers, shopping, Structural Equation Modeling

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# 1 INTRODUCTION

Due to the development of information and technology, there is no doubt that the internet has influenced the way people live. The number of people who has access to the internet is increasing day by day. Many areas in this hyperconnected world such as education, communication, politics, shopping, entertainment and business are mediated by the internet. One of the emerging research fields connected to internet is online consumer behaviour (Chen 2011: Cheung et al. 2005: Dholakia and Chiang 2003). As has been previously reported by To, Liao, & Lin (2007), the determinants that inspire people to prefer online shopping are cost effectiveness, convenience, assortment, customization of products, availability of information, worth adventure, sociability, authority and sense of fashion (Huang and Yang 2010). In line with the literature pertaining to the area of current research, some other determinants of consumer behaviour have been indicated by Keisidou et al. (2011) in a different way. Major determinants of the preferences towards different products are cultural (nationalities, religions, tribes and geographical locations), personal (age, occupation, economic background, self-concept and personality), social (family, social status, roles and reference groups) and psychological (beliefs, attitudes, perception and learning) (Keisidou et al. 2011). The research question of the current study was " Is there a relationship between personality traits and the preference of customers towards online/ in store shopping?"

The main objective of the study was to develop more sophisticated methods to

investigate whether the preference of customers towards the online/ in store shopping is related to personality traits. Other objectives of this study were collecting the mean ratings of preferences towards online/in-store shopping, identifying which products are more likely to be preferred buying online and offline as well as conducting quantitative statistical analysis to identify the relationship between personality traits and the preference of customers towards online/in-store shopping in Sri Lankan context.

# 1.1 Literature Review

The history of research on consumer behaviour and personality dates back to 1990s and it is yet to be continued. How an individual's gender contributes in preferences towards shopping in relation to personality has been explored several times throughout the years. Gender differences (Donthu and Garcia 1999; Nua Internet Surveys 2000; Unilever 2001; Dholakia and Chiang 2003), individual differences (Swinyard and Smith 2003), behavioural differences (Andrews and Currim 2004) differences of product related attributes (Levin et al. 2005) between online shoppers and online non-shoppers have been studied previously.

Apart from that, impact of self-efficacy, openness to new experience (Wang et al. 2006), Agreeableness and Neuroticism (Bosnjak et al. 2007) as well as positive perception of in-store consumers (Tabatabaei 2009) on online shopping were tested.

It was discovered that the people who possess higher levels of self-efficacy as well as people who are risk-taking and open to new experience are more disposed to prefer online shopping. Those who seek novelty in spite of their knowledge and capabilities grasp the concept of online shopping willingly (Wang et al. 2006: Bosnjak et al. 2007). Wang and Yang reported that a passion for online shopping can be motivated by three personality traits; agreeableness, openness to experience and conscientiousness (Wang and Yang 2008).

When analyzing the perception of consumers who shop in-store, a positive perception of in-store consumers toward online shopping was found. This is because they gather information on products and services via Internet (Tabatabaei 2009).

It has been studied how personality traits, motivations (Huang and Yang 2010), demographic characters (Yatigammana 2011), opinions and beliefs (Khare et al. 2012) are related to online shopping.

The first ever published study known to be done in Sri Lanka related to the current area of research was conducted by Yatigammana (2011) in the Western Sri Lanka. Significant Province, differences were found in demographic characters between those who shop online and in store such as district of residence, and monthly occupation disposable income. Due to the security considerations and prices, consumers prefer online shopping while the others

prefer in store over online shopping due to trust issues as they desire to experience the products and services tangibly (Yatigammana 2011). In light of reported findings of Chen (2011), it is conceivable that a set of personality traits tend to be related with intention of consumers to purchase products online and engage in associated activities. In particular, middle level traits such as Innovativeness, Trust, Value Consciousness, Need for cognition and Buying impulsiveness are significantly related to the purchase intention of online shoppers (Chen 2011).

Positive opinions and beliefs have contributed to higher frequency of online shopping behaviour as it is accepted socially (Khare et al. 2012). Based on a study conducted in Turkey, it was reported that materialism and hedonism have a direct influence on compulsive buying (Eren et al. 2012). A few works in literature demonstrates the impact and effect of personality on buying behaviour whether it is impulsive or compulsive. Moreover, the impact of Big Five personality traits such as openness, conscientiousness, extraversion. agreeableness and neuroticism on buying behaviour as well as the effect of age and educational background have also been analyzed previously (Shahjehan et al. 2012).

Personality traits in e-trust of website (Naoui and Zaiem 2013), Predictors of online purchase intention (Banu et al. 2014), compulsive and impulsive buying (Gohary and Hanzaee 2014) are other areas that have been studied.

The development of e-trust, based on the informative website can vary according to personality traits (Naoui and Zaiem 2013). Conscientiousness, neuroticism and openness are considered as predictors of compulsive buying, impulsive buying and utilitarian shopping values. Additionally, a negative relationship was reported between agreeableness compulsive and impulsive buving. Extraversion and impulsive buying as well as Extraversion and compulsive buving were negatively correlated (Gohary and Hanzaee 2014).

The preference towards online shopping among customers and the main factors that affect online consumer behaviour as well as online purchase intention (Banu et al. 2014), how the competitiveness of online shopping is improved by factors such as perceived risk, motivation for shopping, experience, trust and service (He and Bach 2014) have been assessed previously. In nature, the factors which affect impulsive buying are internal or external. How the website quality (external factor) and personality traits (internal factor) affect online impulsive buying were tested, and it was established that positive effects to impulsive buying were indicated by extraversion, openness to experience and agreeableness, whereas negative effects to online impulsive buying were indicated by conscientiousness and neuroticism (Turkyilmaz et al. 2015).

Studies on compulsive and impulsive buying were progressively continued. The relationships between envy, low selfesteem(Shoham et al. 2015), big five personality traits and impulsive/compulsive buying behaviour (Kennedy 2015) were tested too. A strong positive relationship between personality traits and impulsive/compulsive buying behaviour was discovered by Kennedy (2015).Dobre and Maria (2015)suggested that E-shoppers vary based on the personality determinants in the assessment of satisfaction, post purchase and post visiting processes. For example, some consumers are more tolerant to accept mistakes done by the retailers (Dobre and Maria 2015). Two different types of motives were proposed by Moon as shopping values and personal motives with regard to personality, suggesting that neuroticism affects the relationship between utilitarian shopping values and esatisfaction. Findings also suggest that there is a positive relationship between utilitarian shopping and e-satisfaction in neurotic consumers. Another finding was that the extrinsic consumers have a positive relationship between social engagement shopping values and esatisfaction. In contrast to this, the relationship between e-satisfaction and hedonic shopping values in extroverts was not identified significantly (Moon 2015).

While attitudes various of online shopping in India and reasons to favor online shopping were found by Meera et al. (2017), the determinants of online purchase intention were found by Vyas and Bissa (2017). In recent studies, the relationship between personality and consumer complaint behaviours (Elmastas and Candan 2018), significant effects of neuroticism agreeableness, and materialism on compulsive buying behaviour (Rahim and Rahim 2018) were discovered. According to Lubis and Utara (2018), sex factors and income levels are the determinants of shopping decisions. In contrast, age and education are not predicting shopping preferences. A newly developed method 'Necessary Condition Analysis' is applied in a latest study to evaluate the necessity of personality traits displaying impulsive for buying behaviours (Shahjehan and Qureshi, 2019). When evaluating the literature over the past two decades, the need of adequate studies on personality and preferences of consumers emerged due to lack of studies pertaining to the present body of knowledge.

# 1.2 Underlying Theories

Two of the major terms investigated in the present study are 'Personality' and 'Preferences towards online or in store shopping'. Personality can be defined as systems that psychophysical characteristic patterns of behaviour, thoughts and feelings of an individual (Engler, B. 2014). In order to identify the relationship between personality traits and preferences of consumers, 3M Model of motivation and personality by Mowen (2000) which is a hierarchical approach to personality was applied in the current study. The previous work done by different researchers such as Allport (1961), Lastovicka (1982) and Buss (1989) has contributed in establishing this hierarchical framework of personality.

According to this model, different personality traits are organized in a hierarchy with four levels of concreteness as Surface traits, Situational traits,

Compound traits and Elemental traits. Surface traits are associated with the factors which determine behaviour. Some of the examples of those traits are compulsive buying, tendency to bargain, participating in sports and following healthy lifestyles. The next level in the hierarchy is composed of situational traits. Behaviours in different situations could be a root cause of these traits such as health motivation, impulsive buying and value consciousness. Compound traits are found in the third level of the hierarchy. There is a tendency to develop these traits during socialization. Those could be also rooted in external or environmental factors as well as early learning. Some of the examples of compound traits are competitiveness, task orientation and selfefficacy. The elemental traits which could be developed due to genetic factors and past experiences are found to be the last in this hierarchy. Big Five Personality traits as openness to experience, such conscientiousness, extraversion, agreeability, neuroticism/emotional instability as well as need for material resources, need for arousal, and physical needs are included in this level (Mowen 2000).

A more comprehensive description can be found in the prior work of Bosnjak et al. including the applicability of a modified hierarchical model of personality (Bosnjak et al. 2007). Correspondingly, Chen and Lee investigated relationship of personality traits affecting online buying impulsiveness in a hierarchical way. Mowen's model was adapted to Big Five (Chen and Lee 2015). Although Mowen (2000)originally classified Need for Arousal materialism as elemental traits, they were considered as compound traits in the present study based on the prior work of Donthu and Garcia (1999), Baumgartner (2002), and Kwak et al. (2002) which provided well-grounded justification for that inclusion as cited by Chen (2011). Similarly, Impulsiveness was included as a situational trait in accordance with the findings of prior studies (Chen 2011). The current study closely follows the paradigm of Mowen (3M Model).

#### 2 RESEARCH METHODOLOGY

A quantitative, non-experimental study scrutinize was conducted to relationship between the personality traits and the preferences of consumers towards online/ in store shopping individuals who are proficient in English in the Western Province, Sri Lanka. Seven traits mentioned elemental by Mowen(2000) as emotional instability, introversion, openness to experience, agreeableness, conscientiousness. materialism, and need for arousal as well Impulsiveness were assessed as Predictor variables/independent variables for the current study. Preferences of consumers towards online/ in store shopping was the Outcome variable /dependent variable of the current study. Gender, age, highest level of education and District of residence were the identified confounding variables.

# 2.1 Sample and Data Collection

A sample of 200 participants aged between 18 and 40 years who have the access to the internet and living in the Western Province, Sri Lanka and those who are proficient in English were recruited satisfying the minimum sample requirement which is 164 measured using G\*Power 3.1 software for an effect size of 0.25 with a confidence level of 95%. This was also calculated by A-priori Sample Size Calculator for Structural Equation Models online version for probability level 0.05 and 80%. According to that, minimum sample size to detect effect is 2,129 and minimum sample size for model structure is 147.

The overall computer literacy of Sri Lankans found to be below 40% with of economic great disparity and technological development. Therefore, the specifically focused on individuals within the Western Province since the Computer or digital literacy in Sri Lanka is higher in urban sectors than in rural sectors. In particular, the highest Computer literacy has been reported in the Western Province based on surveys done by the Department of Census and Statistics Sri Lanka in 2004, 2006/07, 2009, 2014, 2015, 2016,2017,2018 and 2019. The main /consideration when selecting this particular age group (18-40) was that the Computer literacy and Digital literacy is higher among the individuals between the age of 10-39 (Department of Census and Statistics Sri Lanka 2019).

Only one data collection method which is an online survey with a questionnaire was used as it was effective considering the ease of recruiting only the participants who have access to internet. Two types of Non-probability sampling as snowball sampling and convenience sampling were done to recruit participants.

# 2.2 Measures/Materials

Questionnaire containing the following scales were used to measure different constructs.

**Personality factors.** Personality factors' developed by Mowen (2000) was used to measure seven elemental traits (openness to experience, emotional instability, agreeableness, introversion, conscientiousness, need for arousal and materialism. This is a likert-type scale which ranges from 1(1 = extremely inaccurate) to 9(extremely accurate).

Impulsiveness Scale (BIS -Brief) was used to measure impulsiveness of the participants. This is an 8 item short form of the Barratt Impulsiveness Scale developed by Steinberg and Stanford (2013). The items are scored on a four point scale ranging from Rarely/Never to Almost Always/Always. The original scale has been validated and the reliability of this scale is high. (Cronbach's alpha is equal to 0.83).

Preferences of consumers. Adopted by Levin et al.(2005) a new scale was developed to measure preferences of the participants. Participants were given different types of products to rate their preferences on whether they would prefer buying them online/in store. It was a Likert scale ranging from 1 ("very highly prefer offline") to 6 ("very highly prefer online"), with higher numbers (above 3)

representing greater preferences for online shopping. The product types given in the survey were Airline tickets, Books, Electronic entertainment products (e.g.:-TVs, stereos, CD players, etc.), clothing and Computer products (e.g. :- software, hardware, accessories, etc). These were selected based on the categories of products established in the prior research of Levin et al.(2003). Products have been categorized into "high touch," "mixed" and "low touch". The number of products was reduced to 5 in order to minimize exhaustion of respondents. According to them, clothing was categorized under high touch and airline tickets were categorized under low touch (Levin et al. 2003).

#### **3 RESULTS & DISCUSSION**

Considering the objectives of the present study, a Structural Equation Model (SEM) with 12 latent variables was estimated including seven personality factors, impulsiveness and factors of preferences of The consumers. preferences of consumers factor was regressed onto each of the impulsiveness and seven personality factors. AMOS; an 'add on' to SPSS software was used in evaluating the importance of independent variables and testing the overall fit of the current model. Path analysis to identify the relationship between the independent variable and dependent variables was conducted using SPSS AMOS as well.

Out of all the respondents, 51.5% were females whereas 48.5% were males. Following tables illustrate how education

level and the monthly household income of the participants have been recorded.

**Table 01:** Frequency of Levels of Education

Level of Education	Frequency	%
Diploma/ Certificate/	58	29.0
Vocational Training		
Course		
GCE A/L or equivalent	29	14.5
GCE O/L or equivalent	7	3.5
Undergraduate Degree	84	42.0
or Equivalent		
Professional Certificate		
(e.g. CIMA, ACCA)		
Postgraduate degree	22	11.0
(Master's or higher)		

**Table 02:** Frequency table of total household (family) monthly income

Total household monthly income	Frequency	%
above Rs. 120,000	53	26.5
below Rs. 40,000	14	7.0
Rs. 40,000 - Rs. 79,000	52	26.0
Rs. 80,000 - Rs. 120,000	81	40.5

# 3.1 Preferences of consumers

**Table 04:** Values of model fit

In the scale of 1 (Very highly prefer in store) to 6(very highly prefer online) mean ratings of preferences of consumers were analyzed. Since it's a 6 point Likert scale, it is an interval scale. It was considered that from points 1-1.83333 very highly prefer in store, 1.8433333333 - 2.6666667 highly prefer in store, 2.676666667- 3.5 moderately prefer in store, 3.51-4.333333 moderately prefer online, 4.343333-5.166667 highly prefer

online, 5.166667-6 very highly prefer online.

Results are illustrated in table 03.

**Table 03:** Mean ratings and levels of preferences of consumers by product category

Product	Mean	Level of	
Category	( <b>M</b> )	preference(online	
		or in store)	
Airline	4.015	moderately prefer	
Tickets		online	
Books	2.745	moderately prefer	
		in store	
Electronic	2.635	highly prefer in	
equipment		store	
Clothing	1.965	highly prefer in	
		store	
Computer	2.735	moderately prefer	
products		in store	

According to the results, no products were found to be very highly preferred online. The lowest mean rating was recorded for Clothing (M=1.965). It was discovered that 'In-store preferences are higher for 'clothing' (M=1.965) and 'Electronic equipment' (M=2.635). The present study confirms that 'Online preferences are moderately higher for airline tickets' compared to others.

# 3.2 Relationships between personality and shopping preferences of consumers

A satisfactory model was suggested by the results of the present study after the second run. Following are the values of model fit after the first run and the second run.

	CMIN/DF	CFI	RMSEA	Chi-square	df
First run	3.907	.713	.121	3012.1	771
Second run	1.990	.907	.071	1464.520	736

The current model with 12 latent variables including 7 personality factors, impulsiveness factor and 4 dimensions of preferences of shopping suggested a

satisfactory fit (R2=1464.520, RMSEA = .071, CFI=.907, P= .000)

Individual significant standardized path estimates are depicted in figure 01.

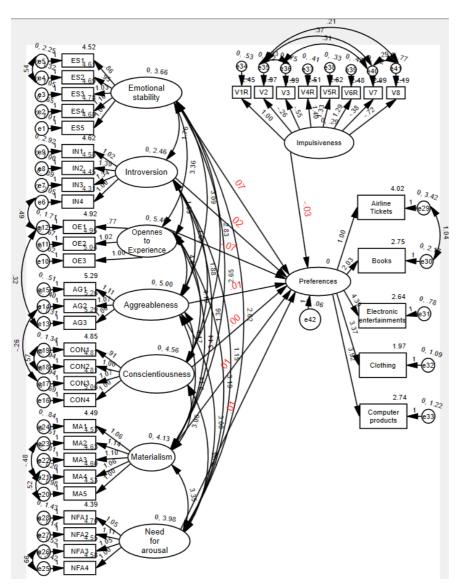


Figure 01: Significant Standardized Path estimates after second run

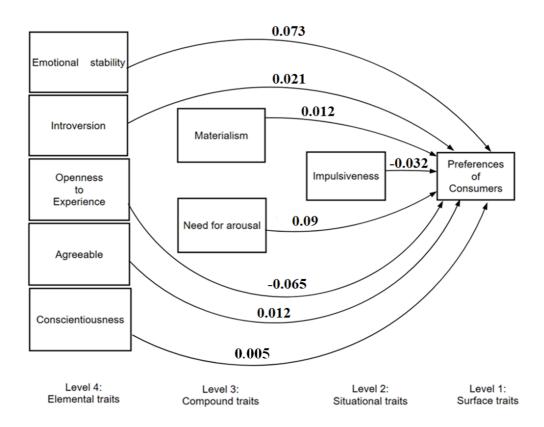


Figure 02: Summary diagram of Significant Standardized Path estimates

		Estimate	S.E.	C.R.
Preferences <	Impulsiveness	032	.045	705
Preferences <	Emotional Stability	.073	.044	1.662
Preferences <	Introversion	.021	.022	.930
Preferences <	Openness to experience	065	.050	-1.317
Preferences <	Agreeableness	.012	.042	.279
Preferences <	Conscientiousness	.005	.027	.169
Preferences <	Materialism	.012	.023	.522
Preferences <	Need for arousal	.009	.024	.368

Figure 03: Regression Weights

**Impulsiveness** shopping and the preferences. The path from 'Impulsiveness' to 'preferences consumers' was significant (-.032, t-value = -.705). It was confirmed that the impulsiveness and the shopping

preferences of consumers was negatively associated as predicted.

**Emotional stability and shopping preferences.** There exists a positive relationship between emotional stability

and shopping preferences of consumers. The path from 'Impulsiveness' to 'preferences of consumers' was significant (.073, t-value = 1.662).

Introversion and the shopping preferences. The path from 'Introversion' to 'preferences of consumers' was significant (.021, t-value = .930). A positive relationship between introversion and the shopping preferences of consumers was confirmed as predicted.

**Openness to experience and the shopping preferences.** The path from 'Openness to experience' to preferences of consumers was significant (-.065, t-value = -1.317). This supported that there is a **negative** relationship between openness to experience and the shopping preferences of consumers.

Agreeableness and the shopping preferences. The path from 'Agreeable' to 'preferences of consumers' was significant (.012, t-value = 0.279). This confirmed that there exists a positive relationship between agreeableness and the shopping preferences of consumers.

Conscientiousness and the shopping preferences. The path from 'Conscientiousness' to 'preferences of consumers' was significant (.005 t-value = 0.169). This confirmed that there is a positive relationship between Conscientiousness and the shopping preferences of consumers as suggested.

Materialism and shopping preferences.

The path from 'Materialism' to 'preferences of consumers' was

significant (.012, t-value = 0.522). A positive relationship between materialism and shopping preferences of consumers was confirmed as suggested.

**Need for arousal and the shopping preferences**. The path from 'Need for Arousal' to 'preferences of consumers' was significant (.009, t-value = 0.368). This confirmed that there is a positive relationship between need for arousal and the shopping preferences of consumers.

The findings of present study confirmed that there are direct positive relationships between preferences of consumers towards in-store shopping and six personality traits; Agreeableness, Conscientiousness, Introversion, Emotional Instability, Materialism and Need for Arousal. In contrast, a negative relationship between **Openness** experience and preferences of consumers as well as impulsiveness and preferences of consumers towards in-store shopping was uncovered.

# 3.3 Significance and Practical Implications of this research

Important implications for marketing managers were determined by the results of the current study. Managers should be concerned with the fact that product categories such as clothing are highly demanded to be purchased in-store by the consumers as discovered by the present study. Therefore, different marketing strategies should be used appropriately. Based on the personality traits, the consumers can be segmented and targeted (Kennedy 2015). Therefore, the present

findings can be used to market the products accordingly. Similarly, what types of products can be easily marketed through online and in-store will be identified by the future researchers.

Findings of this research will be useful to develop brand personalities too. One of the major elements of the brand image which is used to differentiate brands from competitors is 'brand personality'. Brands are often found to be positioned based on such human qualities as honesty, excitement, cragginess and competence. Previous research findings suggest that when the consumers who desire to enrich their self, they choose brands with attractive personalities. According to the research findings of Escalas and Bettman (2003) Gao, Ahluwalia Wheeler, Shiv, Swaminathan and Stilley (2009) attractive brands are commonly preferred by the consumers in order to gain self-worth. Surprisingly, it was found that there is a tendency to rub off the brand personality onto the individual's personality (Park and John 2010). The influence of consistency on personality of brand and consumer was investigated in a previous study in relation to emotional brand attachment. Results have grounded that people are more likely to emotionally get attached to the brands which match their personality or the personalities which reflect themselves. Further, they signify that three important factors should be considered in order to improve emotional brand attachment of consumers such as using consumers' personality in branding strategies, individualizing the branding and industry ascertaining a personality according to the personality of the target market. Moreover, consumers'

personality oriented perspective should be applied when designing brand personalities (Yao et al. 2015).

The findings are not limited to organizational or individual purposes. But, they could be used in a societal perspective influencing economic and social conditions of the country. For example, obtaining profit through marketing practice can lead to better economic conditions of the country.

The present study also encourages students and those who are interested in consumer psychology to learn and research on the area of consumer behaviour. What makes people prefer buying products or services with respect to different contexts and how to interpret the relationship between personality traits and preferences of consumers can be studied.

The digital divide in different areas of the country was highlighted when considering the aspect of online shopping. Therefore, what actions could be taken to improve the digital literacy of the country to make people more interested in online shopping would be accentuated as a future implication.

# 3.4 Limitations and future implications of the current study

The study mainly considered the personality factors in relation to shopping preferences of consumers. But, further studies on personality along with the product related factors as well as demographic factors are encouraged. In the same way the variation of the products considered for the current study was low.

Future researchers are encouraged to provide a complex analysis of preferences of consumers using a large variation of products. Additionally, attributes of the products were not emphasized in the present study. Therefore, it is important for the marketing managers to pay attention to the attributes of the product which are critical to their target market. In addition to that, more researches on how specific attributes are perceived by the consumers if delivered online or instore are highly recommended. Although sample size is adequate for model structure, it was not adequate to detect effect. The sample of the present study is limited only to the geographical area of the Western Province. Therefore. generalizing the overall results to the whole Sri Lankan population should be done with caution. More qualitative researches are required to investigate the basis of the results too.

# **4 CONCLUSIONS**

Online shopping has turned out to be the third most popular activity out of the activities in the internet (Banu et al. 2014). In Western Province, Sri Lanka it is not yet developed to a degree where people highly prefer online shopping over in-store shopping for the given products based on the findings. These findings are accepted with limitations and cannot be generalized to the whole Sri Lankan population since the collected sample size is low. People hitherto prefer online shopping for certain products to some extent such as airline tickets. It was discovered that 'In-store preferences are

higher for 'clothing'(M=1.965) 'Electronic equipment' (M=2.635). The present study confirms that 'Online preferences are moderately higher for 'airline tickets' compared to other product categories. Similarly, results confirmed that there are direct positive relationships preferences of between consumers towards shopping and six factors; Agreeableness, Conscientiousness, Introversion. **Emotional** Instability, Materialism and Need for arousal. In contrast. preferences of consumers towards in-store shopping was negatively related with Openness to experience as well as impulsiveness.

Comprehending what drives people to prefer buying certain products in-store or online is important. With technological advancement, the area of the research is to be further expanded. Future researches including exogenous and endogenous factors such as personality, consumer oriented factors, social factors and environmental factors are encouraged in relation to preferences of consumers. The present study emphasized the necessity of more researches on preferences of online/ in-store consumers towards shopping. A potential growth of the area of online shopping would be possible, if marketing strategies were applied effectively to make people more aware of opportunities of online shopping. Bearing in mind the limitations of the present study, future studies beyond the considered aspects of the present study are encouraged.

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