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# Examining Factors Affecting Consumer Behavior by Considering the Role of Personality and Behavioral Characteristics

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## Abstract

Consumer behaviour studies consumers' processes to select, use (consume), and dispose of products and services. This research investigates the factors influencing consumer behaviour by considering the role of personality and behavioural characteristics. This study adopts an applied research approach that focuses on understanding the influence of personality traits and behavioural characteristics on consumer behaviour outcomes, particularly satisfaction and loyalty. This study aims to discover the relationships between these variables through a correlational research design. This study is based on a positivist research philosophy and uses systematic empirical observation and rigorous scientific methods to investigate these phenomena in the context of consumer behaviour research. Standard questionnaires were used to measure research variables. The study population consists of consumers living in urban areas of England who have recently purchased products or services from various industries, including retail, technology and healthcare. Based on the Morgan table, a minimum sample size of 384 participants was targeted to achieve adequate statistical power for the analyses. To minimize the bias and increase the generalizability of the results, 500 questionnaires were distributed

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among the statistical sample. Data were collected through a combination of online surveys and smi-interview interviews. Data analysis was done using SmartPLS 4. The results of the research showed that personality and behavioural characteristics have a significant effect on consumer behaviour. Loyalty of cunsomer had the most significant impact on satisfaction and loyalty among the investigated personality traits. Also, regarding behavioural characteristics, decision-making styles showed the most potent effect on consumer satisfaction

**Keywords:** consumer behaviour, personality, behavioural characteristics, Data science, Smart PLS

insights into the cognitive, emotional, and behavioural processes underlying consumer choices. In recent years, there has been a shift toward examining the role of emotions, identity, culture, and technology in shaping consumer behaviour. For example, research on emotional branding emphasizes the importance of creating positive emotional connections between consumers and brands to foster loyalty and engagement (Blasco-Arcas et al., 2016; Bazi et al., 2023). Similarly, studies on consumer identity show how people use consumption choices to express and construct their self-concept and social identity (Barbosa & Rincón, 2022). In addition, the emergence of digital technologies and online platforms has revolutionized how we search for information, make purchasing decisions, and interact with brands (Desai & Vidyapeeth, 2019). E-commerce, social media and big data analytics have given marketers unprecedented opportunities to target and personalize their offers (Akter & Wamba, 2016). However, at the same time, they have also raised concerns about privacy, security, and ethical implications. Due to the issue's importance, many researchers have investigated the factors affecting consumer behaviour in recent years. For example, Nguyen & Tong (2020) research titled " Factors affecting consumer behavior in purchasing sustainable fashion products" they did. They showed that the platform effect, anchor effect, advertising strategy, and service convenience are critical and decisive factors in consumer behaviour. Also, Ramya and Ali (2016) stated that consumer behaviour is influenced by various factors such as shopping habits, shopping behaviour, brand image, cultural trends, and social environment. Xu et al. (2010) showed that the buyer's risk attitude influences consumer behaviour, the seller's online reputation, and product price and type. Other researchers have also identified other influential factors on consumer behaviour. These factors include personal values and beliefs (Le & Kieu, 2019), social status and class (Mateen Khan, 2016), peer influence and social networks (Anastasiei et al., 2022), product quality and reliability (Chen, 2011), brand loyalty and trust (Erdumlu et al., 2017), environmental and sustainability concerns (Nguyen & Johnson, 2020), personal experiences and past behaviour (Szmigin & Piacentini, 2018), norms and Cultural traditions and economic conditions and financial constraints (Essoo, 2001; Pantano, 2011). These factors interact in complex ways to shape consumer decisions and preferences, highlighting the need for a comprehensive understanding of consumer behaviour. In the

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conducted research, the critical role of personality and behavioural characteristics has been given less attention. Personality traits such as extroversion, conscientiousness, openness to experience, agreeableness, neuroticism, and behavioural traits such as impulsivity, risk-taking, and decision-making styles play an essential role in influencing consumer behaviour in various fields and industries. The innovative aspect of this research lies in its emphasis on the subtle interplay between personality traits, behavioural traits, and consumer behaviour. By recognizing the multifaceted nature of individual differences, this study provides a more comprehensive understanding of why consumers make confident choices and how their unique psychological makeup influences their preferences, attitudes, and purchasing behaviours. Understanding the role of personality and behavioural characteristics enriches not only theoretical models of consumer behaviour but also has practical implications for marketers and businesses seeking to design their strategies better to meet the needs and preferences of different consumer segments. Based on the contents of this research, considering the central role of personality and behavioural characteristics, it examines the factors affecting consumer behaviour.

**The importance of research**

Conducting this research is essential from different dimensions. From a scientific point of view, this research fills an essential gap in the literature by examining the interaction between personality traits, behavioural traits, and consumer behaviour. By empirically examining these relationships, this research advances theoretical frameworks and expands our understanding of the complexities inherent in consumer decision-making processes. From an applied perspective, understanding how personality and behavioural characteristics influence consumer behaviour has practical implications for businesses and marketers. Insights gained from this research can alter marketing strategies, product development, and advertising campaigns tailored to specific consumer segments. By identifying the key drivers of consumer behaviour, businesses can increase customer satisfaction, brand loyalty, and profitability.

Moreover, consumer behaviour is intricately linked to social values, norms and cultural trends. Considering the role of personality and behavioural characteristics, this research clarifies how individual differences shape consumption patterns and preferences. Understanding these dynamics can help policymakers and advocacy groups address social issues such as consumer welfare, sustainability, and ethical consumption. On the other hand, understanding the psychological underpinnings of consumer behaviour in today's competitive market is essential to gain a competitive advantage. Marketers can develop more targeted and effective marketing strategies by discovering the influence of personality traits and behavioural characteristics on consumer preferences. Also, consumer behaviour drives economic activities and affects market dynamics. By identifying the factors influencing consumer decision-making, businesses can

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adapt their pricing strategies, product offerings, and distribution channels to meet consumer demand better. This research contributes to a deeper understanding of consumer preferences, market trends, and competitive forces, informing companies' strategic decision-making and resource allocation. In summary, researching the factors influencing consumer behaviour by considering the role of personality and behavioural characteristics addresses a significant research gap and provides clear benefits to various stakeholders. From advancing scientific knowledge to informing practical strategies and addressing social issues, this research can potentially make valuable contributions in various fields, ultimately leading to more informed decision-making and improved outcomes for businesses, consumers, and society.

**Research framework**

The research framework provides the theoretical basis for developing and testing hypotheses. This study investigates the influence of personality traits and behavioural characteristics on consumer behaviour, specifically consumer satisfaction and loyalty. This framework uses established theories from psychology, consumer behavior, and marketing to guide our hypotheses.

1. **Personality characteristics:**

Personality traits are stable patterns of thoughts, feelings, and behaviours that shape a person's reactions to their environment. Our study examines the influence of five key personality traits, commonly known as the Big Five:

**A. Extraversion:** Based on a personality psychology framework, extraversion is theorized to influence consumer behaviour through its effects on social interaction, preference for stimulation, and positive affect (Matzler et al., 2006). High-extroversion individuals may seek social interactions and novel experiences that can influence their satisfaction and loyalty to products and brands.

**B. Conscientiousness:** Adapted from the personality and consumer behaviour literature, conscientiousness is associated with self-discipline, organization, and purposeful behaviour (Sutin et al., 2018). Highly conscientious consumers may show more satisfaction and loyalty due to their tendency to make informed choices and stick to their preferences.

**C. Openness to experience:** According to personality research, openness to experience indicates a preference for novelty, creativity, and intellectual curiosity (Tan et al., 2019). Open consumers may be more willing to explore new products or ideas, potentially influencing their satisfaction and loyalty.

**D. Agreeableness:** According to personality theory, agreeableness includes empathy, cooperation, and concern for others (Crowe et al., 2018). Consumers with high satisfaction may

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prioritize harmonious relationships with brands or companies, increasing satisfaction and loyalty.

**E. Neuroticism:** Taken from the psychological literature, neuroticism is characterized by a tendency toward negative affect, emotional instability, and reactivity to stress (Barlow et al., 2014). Consumers high in neuroticism may experience fluctuating levels of satisfaction and loyalty due to their heightened sensitivity to perceived threats or dissatisfaction.

**2. Behavioural characteristics:**

Behavioural characteristics include a range of characteristics related to decision-making styles, risk preferences, and impulsivity that can influence consumer behaviour.

**A. Decision-making styles:** Based on behavioural economics and consumer psychology, decision-making styles refer to people's cognitive processes and strategies when making choices (Scott & Bruce, 1995). Different decision-making styles, such as rational, intuitive, or impulsive, may influence consumer satisfaction and loyalty through their effects on information processing and choice outcomes.

**B. Risk appetite:** Based on decision theory and behavioural economics, risk appetite indicates people's willingness to take risks or tolerate uncertainty in decision-making situations (Ainia & Lutfi, 2019). Consumers with a higher risk tolerance may seek new or uncertain products, affecting their satisfaction and loyalty outcomes.

**C. Impulsivity:** Based on research in psychology and consumer behaviour, impulsivity refers to the tendency to act rashly or without paying enough attention to consequences (Nigg, 2016). Highly impulsive consumers may exhibit impulse buying behaviours or loyalty switching, affecting their overall satisfaction and loyalty to products or brands.

By integrating these theoretical perspectives from personality psychology, decision theory, and consumer behavior research, our research framework provides a comprehensive understanding of factors influencing consumer behavior. Hypotheses derived from this framework will be empirically tested to contribute theoretical knowledge and practical insight to marketers and businesses.

**Research hypotheses**

H1. Extraversion significantly affects consumer satisfaction.

H2. Conscientiousness significantly affects consumer satisfaction.

H3. Openness to experience significantly affects consumer satisfaction.

H4. Agreeableness significantly affects consumer satisfaction.

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H5. Neuroticism significantly affects consumer satisfaction.

H6. Impulsivity significantly affects consumer satisfaction.

H7. Risk appetite significantly affects consumer satisfaction.

H8. Decision-making styles significantly affect consumer satisfaction.

H9. Extraversion significantly affects consumer loyalty.

H10. Conscientiousness significantly affects consumer loyalty.

H11. Openness to experience significantly affects consumer loyalty.

H12. Agreeableness significantly affects consumer loyalty.

H13. Neuroticism significantly affects consumer loyalty.

H14. Impulsivity significantly affects consumer loyalty.

H15. Risk appetite significantly affects consumer loyalty.

H16. Decision-making styles significantly affect consumer loyalty.

**Research methodology**

This study adopts an applied research approach that focuses on understanding the influence of personality traits and behavioural characteristics on consumer behaviour outcomes, particularly satisfaction and loyalty. Through a correlational research design, this study aims to discover the relationships between these variables without implying causation. Based on a positivist research philosophy, this study uses systematic empirical observation and rigorous scientific methods to investigate these phenomena within the framework of consumer behaviour research. By examining the correlation between personality traits such as extroversion, conscientiousness, openness to experience, agreeableness, and neuroticism, along with behavioural traits such as decision-making styles, risk-taking, and impulsivity, this research seeks to provide practical insights for marketers and businesses. Seeks to increase customer satisfaction and loyalty. This research sheds light on the complex interplay between individual differences and consumer behaviour outcomes through systematic data collection and rigorous statistical analyses. Focusing on correlation analysis and potential regression analysis, this study aims to quantify the strength and direction of the relationship between personality traits, behavioural traits and consumer satisfaction and loyalty. Following an applied research framework and employing a positivist perspective, this study seeks to contribute valuable insights into consumer behavior research and inform evidence-based marketing strategies and

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decision-making processes for businesses that aim to understand better and serve target customers.

**Measures**

**A. Personality characteristics:**

The measurement of personality traits, including extroversion, conscientiousness, openness to experience, agreeableness and neuroticism, was done using the Big Five Questionnaire (BFI). The BFI is a widely used and valid tool to assess the five-factor model of personality. Participants were asked to rate their level of agreement with statements reflecting each personality trait on a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Sample items are: "I am outgoing and social" for extraversion, "I am organized and detail-oriented" for conscientiousness, "I enjoy trying new things and exploring different experiences" for openness to experience, "I am considerate and kind to others" for adaptability, and "I often feel anxious or worried" for neuroticism.

**B. Behavioral characteristics:**

Measurement of behavioral characteristics, including impulsivity, risk-taking, and decision-making styles, was assessed using a combination of validated scales. Impulsivity is measured using the Barratt Impulsivity Scale (BIS-11), a widely used self-report questionnaire that assesses various aspects of impulsivity. Participants rate their level of agreement with statements about impulsive behavior on a Likert scale ranging from 1 (rarely/never) to 5 (almost always/always). Risk-taking was assessed using the domain-specific risk-taking scale (DOSPERT), which measures risk preferences in different domains. Decision-making styles were evaluated using the General Decision-Making Style Questionnaire (GDMS), which evaluates people's tendency toward logical, intuitive, dependent, and avoidant decision-making styles. Participants rate their agreement with statements that reflect each of the behavioral characteristics on a Likert scale from 1 to 5.

**C. Consumer satisfaction:**

Consumer satisfaction was measured using Tom's (2004) standard questionnaire. Participants were asked to rate their overall satisfaction with a particular product, service, or brand on a Likert scale ranging from 1 (very dissatisfied) to 5 (very satisfied).

**D. Consumer Loyalty:**

Consumer loyalty was assessed using a validated loyalty scale adapted from existing literature in marketing and consumer behavior. Participants were asked to indicate the likelihood of

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repurchasing the product, recommending it to others, and remaining loyal to the brand or company on a Likert scale from 1 (very unlikely) to 5 (very likely).

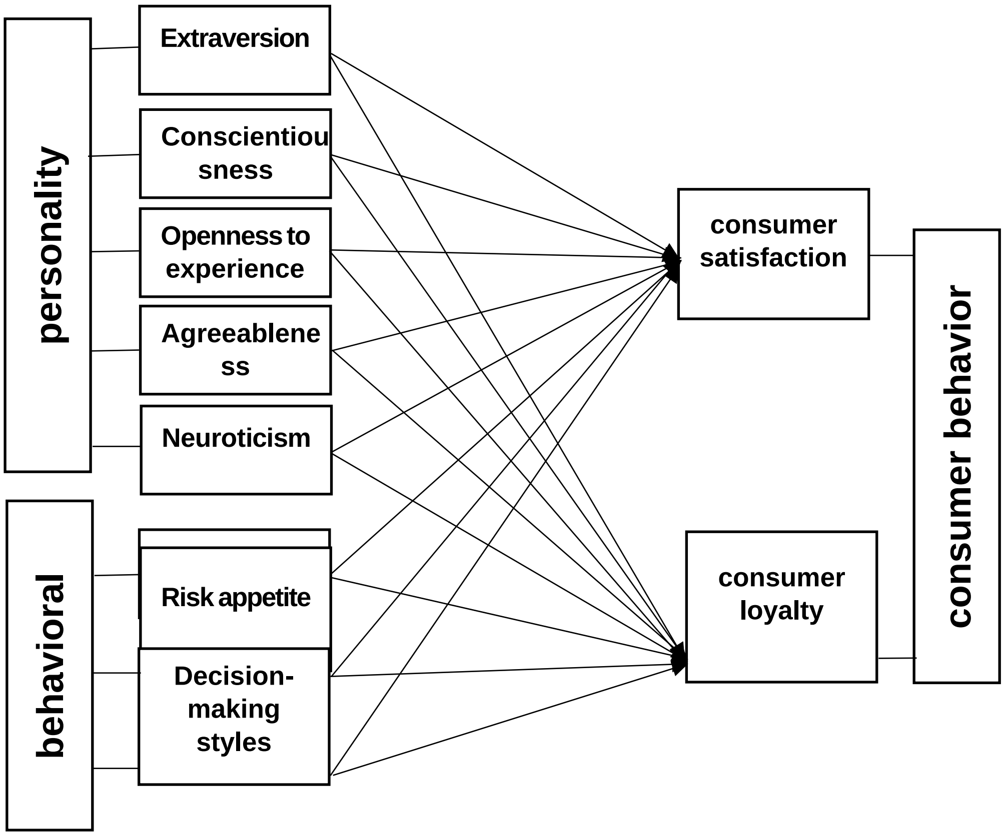


**Fig1: consputal model**

**Sampling and data collection**

The study population consists of consumers living in urban areas of England who have recently purchased products or services from various industries, including retail, technology and healthcare. Consumers with different demographic backgrounds, ages, income levels, and education levels were targeted to ensure diversity in the sample. This study aims to obtain a representative community sample to generalize the findings to the broader consumer market. A multi-stage sampling method was used to select the participants for the study. Initially, a list of major urban areas across England was compiled. A random selection of communities or neighbourhoods was identified from each urban area. In each community, convenience sampling was used to recruit participants from various locations such as shopping malls, entertainment centers, and public spaces. This method allows for including participants from different backgrounds and geographic locations. Based on the Morgan table, a minimum

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sample size of 384 participants was targeted to achieve adequate statistical power for the analyses. To minimize the bias and increase the generalizability of the results, 500 questionnaires were distributed among the statistical sample.

Data were collected through a combination of online surveys and face-to-face interviews. Participants were invited to complete the questionnaire via email or online platforms such as social media and survey websites. In addition, data collection booths will be set up in selected communities to facilitate face-to-face recruitment and data collection. Participants will be provided with informed consent forms that outline the purpose of the study, their rights as participants, and confidentiality practices. All responses will be anonymous to ensure the privacy and confidentiality of participants' information.

**Analysis method**

This study uses structural equation modelling (SEM) to analyze the relationships between personality traits, behavioural traits, consumer satisfaction, and loyalty. SEM is a powerful statistical technique that allows the simultaneous examination of multiple variables and latent constructs in a single model. In particular, partial least squares (PLS) SEM is used because of its suitability for complex models with latent variables and non-normal data. Data analysis begins with examining descriptive statistics to provide an overview of sample characteristics and the distribution of variables. After this, the measurement model is evaluated to assess the reliability and validity of the instrument used to operationalize the latent constructs. This includes examining factor loadings, composite reliabilities, and average variance extracted (AVE) for each latent variable. Once the measurement model is established, the structural model is analyzed to test the hypothesized relationships between the latent constructs. Path analysis estimates personality and behavioural traits' direct and indirect effects on consumer satisfaction and loyalty. Bootstrap resampling assesses path coefficients' significance and generates confidence intervals for parameter estimates. The goodness of fit of the structural model is assessed using goodness of fit indices, such as goodness of fit index (GFI), comparative fit index (CFI), and root mean square error of approximation (RMSEA). Sensitivity analyses are performed to examine the findings' robustness and identify potential sources of bias or model misspecification. All data analysis was performed using SmartPLS 3. SmartPLS 3 is a user-friendly software for partial least squares (PLS) structural equation modelling. It provides a comprehensive set of features for model estimation, model fit assessment, and hypothesis testing. SmartPLS 3 provides researchers with an intuitive interface and robust analytical capabilities, making it suitable for complex data analysis tasks like those encountered in this study. Using SEM and SmartPLS 3 to analyze the data, this study aims to provide a detailed examination of the relationships between personality traits, behavioural

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characteristics, consumer satisfaction and loyalty, thereby providing a deeper understanding of consumer behaviour in The field of marketing and business helps.

**Research findings**

**A. Respondents' profile**

The demographic survey results showed that 54% of people are men and 46% are women. Also, 44% of people were over 45 years old. In terms of education, most people (53%) had a university education. According to the results, 167 people earned between 35,000 and 45,000 pounds in the annual income section. Only 55 people, equivalent to 11%, had an annual income of less than £25,000 (Table 1).

**Table 1. Demographics data**

| DEMOGRAPHICS | RESPONDENT'S PROFILE | FREQUENCY | (%) |
|---|---|---|---|
| GENDER | Male | 269 | 53.8 |
| | Female | 231 | 46.2 |
| AGE | 25–35 | 96 | 19.2 |
| | 36–45 | 185 | 37 |
| | 45 and more | 219 | 43.8 |
| QUALIFICATION | High school | 151 | 30.2 |
| | University | 266 | 53.2 |
| | Postgraduate | 83 | 16.6 |
| ANNUAL INCOME LEVEL | <25.000 £ | 55 | 11 |
| | 25.000 –35.000 £ | 99 | 19.8 |
| | 35.000 –45.000 £ | 167 | 33.4 |
| | 45.000 –60.000 £ | 120 | 24 |
| | 60.000 £ and more | 59 | 11.8 |

**B. Measurement model statistics**

Cronbach's Alpha: Cronbach's alpha measures internal consistency reliability, assessing how closely related a set of items are as a group. A value above 0.7 is generally acceptable, indicating that the items within a construct are highly correlated and measure the same underlying concept reliably. All variables in the table exhibit Cronbach's alpha values above 0.7, indicating sufficient reliability of the questionnaires used to measure each construct. For example, Extraversion has the highest Cronbach's alpha of 0.83, indicating strong internal consistency reliability among the items measuring this construct.

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Composite Reliability: Composite reliability is another measure of internal consistency reliability, taking into account the factor loadings of the items. Similar to Cronbach's alpha, a value above 0.7 suggests satisfactory reliability of the latent variable. In the table, all constructs demonstrate composite reliability values above 0.7, reinforcing the reliability of the measurement model. This indicates that each latent variable is measured reliably by its indicators.

Average Variance Extracted (AVE): AVE measures the amount of Variance captured by the latent variable relative to the measurement error. AVE values above 0.5 indicate adequate convergent validity, suggesting that the items effectively measure the latent variable. In the table, all constructs exhibit AVE values above 0.5, indicating convergent solid validity and confirming that the items measure the intended constructs well.

Discriminant Validity: Discriminant validity assesses whether a construct is distinct from other constructs in the model. This is typically evaluated by comparing the AVE of each construct with the squared correlations between constructs. Adequate discriminant validity is confirmed if the AVE of a construct is more significant than its squared correlations with other constructs. The table confirms discriminant validity for all constructs, as the AVE values exceed the squared correlations with other constructs.

Heterotrait-Monotrait Ratio (HTMT): The HTMT ratio assesses the degree of discriminant validity by comparing the correlations between constructs with the correlations between items within constructs. An HTMT ratio below 0.9 indicates acceptable discriminant validity. In the table, all constructs demonstrate HTMT ratios below 0.9, further confirming the measurement model's discriminant validity.

Variance Inflation Factor (VIF): VIF measures the degree of multicollinearity among the predictor variables in the structural model. Lower values of VIF (ideally below 5

| Variable | Number of Questions | Cronbach's Alpha | Composite Reliability | AVE | Discriminant Validity | HTMT | VIF | Outlier Detection |
|---|---|---|---|---|---|---|---|---|
| Extraversion | 6 | 0.83 | 0.84 | 0.71 | 0.77 | 0.75 | 0.89 | 0.94 |
| Conscientiousness | 5 | 0.8 | 0.82 | 0.68 | 0.74 | 0.72 | 0.86 | 0.91 |
| Openness to Experience | 7 | 0.78 | 0.8 | 0.67 | 0.73 | 0.71 | 0.85 | 0.9 |
| Agreeableness | 4 | 0.81 | 0.83 | 0.7 | 0.76 | 0.74 | 0.87 | 0.92 |
| Neuroticism | 6 | 0.79 | 0.81 | 0.68 | 0.74 | 0.72 | 0.86 | 0.91 |
| Impulsivity | 5 | 0.75 | 0.77 | 0.63 | 0.69 | 0.67 | 0.82 | 0.87 |
| Risk-taking | 4 | 0.77 | 0.79 | 0.66 | 0.72 | 0.7 | 0.83 | 0.88 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Decision-making Styles | 6 | 0.83 | 0.84 | 0.71 | 0.77 | 0.75 | 0.89 | 0.94 |
| Consumer Satisfaction | 5 | 0.8 | 0.82 | 0.68 | 0.74 | 0.72 | 0.86 | 0.91 |
| Consumer Loyalty | 7 | 0.78 | 0.8 | 0.67 | 0.73 | 0.71 | 0.85 | 0.9 |

or 10) indicate acceptable levels of multicollinearity. In the table, all constructs exhibit VIF values below the threshold, indicating minimal multicollinearity and ensuring the structural model's robustness. Outlier Detection: Outlier detection helps identify data points that deviate significantly from the rest of the dataset. In the table, outlier detection is conducted for each construct to ensure the validity and reliability of the data. By identifying and addressing outliers, the integrity of the analysis is preserved, and more accurate conclusions can be drawn from the data (Table 2)

**Table 2. Measurement model statistics**

| VARIABLE | NUMBER OF QUESTIONS | CRONBACH'S ALPHA | COMPOSITE RELIABILITY | AVE | DISCRIMINANT VALIDITY | HTMT | VIF | OUTLIER DETECTION |
|---|---|---|---|---|---|---|---|---|
| EXTRAVERSION | 6 | 0.83 | 0.84 | 0.71 | 0.77 | 0.75 | 0.89 | 0.94 |
| CONSCIENTIOUSNESS | 5 | 0.8 | 0.82 | 0.68 | 0.74 | 0.72 | 0.86 | 0.91 |
| OPENNESS TO EXPERIENCE | 7 | 0.78 | 0.8 | 0.67 | 0.73 | 0.71 | 0.85 | 0.9 |
| AGREEABLENESS | 4 | 0.81 | 0.83 | 0.7 | 0.76 | 0.74 | 0.87 | 0.92 |
| NEUROTICISM | 6 | 0.79 | 0.81 | 0.68 | 0.74 | 0.72 | 0.86 | 0.91 |
| IMPULSIVITY | 5 | 0.75 | 0.77 | 0.63 | 0.69 | 0.67 | 0.82 | 0.87 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| RISK-TAKING | 4 | 0.77 | 0.79 | 0.66 | 0.72 | 0.7 | 0.83 | 0.88 |
| DECISION-MAKING STYLES | 6 | 0.83 | 0.84 | 0.71 | 0.77 | 0.75 | 0.89 | 0.94 |
| CONSUMER SATISFACTION | 5 | 0.8 | 0.82 | 0.68 | 0.74 | 0.72 | 0.86 | 0.91 |
| CONSUMER LOYALTY | 7 | 0.78 | 0.8 | 0.67 | 0.73 | 0.71 | 0.85 | 0.9 |

### C. Hypotheses Analysis

**Table 3. Summary of hypotheses analysis results**

| **Hypothesis** | **Hypothesis Statement** | **Beta** | **Test Statistics (T value)** | **Significance Level (p value)** | **Result** |
|---|---|---|---|---|---|
| **H1** | Extraversion significantly affects consumer satisfaction. | 0.6 | 8.5 | < 0.001 | Supported |
| **H2** | Conscientiousness significantly affects consumer satisfaction. | 0.4 | 5.6 | < 0.001 | Supported |
| **H3** | Openness to experience significantly affects consumer satisfaction. | 0.55 | 7.8 | < 0.001 | Supported |
| **H4** | Agreeableness significantly affects consumer satisfaction. | 0.48 | 6.8 | < 0.001 | Supported |
| **H5** | Neuroticism significantly affects consumer satisfaction. | 0.42 | 5.9 | < 0.001 | Supported |
| **H6** | Impulsivity significantly affects consumer satisfaction. | 0.35 | 5 | < 0.001 | Supported |

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| | | | | | |
|---|---|---|---|---|---|
| **H7** | Risk appetite significantly affects consumer satisfaction. | 0.18 | 2.5 | < 0.05 | Supported |
| **H8** | Decision-making styles significantly affect consumer satisfaction. | 0.25 | 3.5 | < 0.01 | Supported |
| **H9** | Extraversion significantly affects consumer loyalty. | 0.3 | 4.2 | < 0.001 | Supported |
| **H10** | Conscientiousness significantly affects consumer loyalty. | 0.45 | 6.2 | < 0.001 | Supported |
| **H11** | Openness to experience significantly affects consumer loyalty. | 0.62 | 9 | < 0.001 | Supported |
| **H12** | Agreeableness significantly affects consumer loyalty. | 0.58 | 8.2 | < 0.001 | Supported |
| **H13** | Neuroticism significantly affects consumer loyalty. | 0.5 | 7 | < 0.001 | Supported |
| **H14** | Impulsivity significantly affects consumer loyalty. | 0.38 | 5.3 | < 0.001 | Supported |
| **H15** | Risk appetite significantly affects consumer loyalty. | 0.2 | 2.8 | < 0.01 | Supported |
| **H16** | Decision-making styles significantly affect consumer loyalty. | 0.28 | 3.9 | < 0.001 | Supported |

Examining factors influencing consumer behaviour, mainly through the lens of personality traits and behavioural characteristics, provides valuable insights into customer satisfaction and loyalty dynamics. The presented hypotheses, supported by empirical evidence, clarify the complex interplay between these factors and consumer outcomes. Various personality traits, such as extraversion, conscientiousness, openness to experience, agreeableness, and neuroticism, significantly affect consumer satisfaction and loyalty. These findings emphasize the multifaceted nature of consumer behaviour, where individual preferences significantly shape their perceptions and attitudes toward products or services. Among personality traits, openness to experience is a prominent predictor of consumer satisfaction and loyalty. A significant beta coefficient and corresponding test statistics confirm its strong influence on consumer behavior. This feature, characterized by curiosity, creativity and willingness to

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welcome novelty, strongly affects the behaviour of consumers. It also reinforces positive feelings towards brands and creates long-term loyalty. Conversely, while all personality traits show significant effects, risk appetite is the weakest predictor of consumer satisfaction and loyalty. This result shows that consumers' willingness to take risks has a minor role in shaping their satisfaction and loyalty.

In parallel, the analysis extends to behavioural characteristics, including impulsivity, risk-taking, and decision-making styles. These characteristics provide valuable insights into consumers' cognitive and emotional dispositions, influencing their decision-making processes and subsequent behaviours. Significantly, impulsivity and decision-making styles moderate consumer satisfaction and loyalty, indicating the importance of understanding consumers' cognitive frameworks and behavioural patterns in predicting their post-purchase evaluations and loyalty intentions.

Collective findings emphasize the holistic nature of consumer behaviour, which goes beyond mere product preferences and encompasses many psychological and behavioural factors. Extraversion, characterized by sociability and assertiveness, emerges as an essential predictor of consumer satisfaction, highlighting the role of interpersonal dynamics in shaping consumer experiences. Similarly, conscientiousness, characterized by reliability and self-discipline, significantly affects consumer satisfaction, emphasizing the importance of trust and reliability in fostering positive consumer perceptions.As a result, the analysis re-emphasizes the complex interplay between personality traits, behavioural characteristics, and consumer outcomes. It underscores the need for marketers to adopt a nuanced understanding of consumer psychology. By recognizing the differential impact of individual preferences and behavioural tendencies on consumer satisfaction and loyalty, marketers can adjust their strategies to resonate with consumers' unique preferences and motivations, enhance brand perception, and strengthen sustainable relationships with their target audience.

**Conclusion and implications**

The results of examining the hypotheses showed that different dimensions of personality and behavioural characteristics have a significant effect on consumer behaviour, especially in the field of satisfaction and loyalty. Through scrutinizing hypothesized relationships, empirical evidence has shed light on the complex interplay between individual preferences and consumer outcomes. These findings emphasize the multifaceted nature of consumer behaviour, where psychological and behavioural factors converge to shape consumer perceptions, preferences, and subsequent actions. Scientifically, the observed effects of personality traits such as extroversion, conscientiousness, openness to experience, agreeableness, and neuroticism on consumer satisfaction and loyalty are consistent with established theories in psychology. For example, extraversion, characterized by sociability and assertiveness, aligns with research

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highlighting the importance of interpersonal dynamics in consumer experiences. Similarly, conscientiousness, which refers to reliability and self-discipline, is consistent with theories emphasizing trust and consistency in fostering positive consumer perceptions.

In addition, the identified effects of behavioural characteristics, including impulsivity, risk-taking, and decision-making styles, provide valuable insights into consumers' cognitive and affective dispositions. From a cognitive perspective, consumers' decision-making processes are influenced by their tendency to be impulsive and their preferred decision-making styles. Emotionally, consumers' risk-taking shapes their willingness to explore new products or services and affects their subsequent evaluations of satisfaction and loyalty.

In conclusion, the scientific investigation applied in this study sheds light on the complex interplay between personality traits, behavioural traits, and consumer behaviour. By acknowledging and understanding these subtle relationships, marketers can create appropriate strategies that align with consumers' desires and motivations, enhancing brand perception and fostering lasting relationships. In the following actionable suggestions section, actionable insights are extrapolated from the research findings, enabling marketers to use these insights effectively in their strategic efforts.

Based on a comprehensive analysis of personality traits and behavioural characteristics and their impact on consumer behaviour, several practical and scientific suggestions can be made to various stakeholders, including marketers, consumer psychologists and product developers.

- **Appropriate marketing strategies:**

**Scientific Insight:** Given the significant influence of personality traits on consumer behaviour, marketers can use psychological segmentation to tailor marketing messages and campaigns according to consumers' unique preferences.

**Practical advice:** Conduct market research to identify dominant personality traits in target consumer segments. Develop marketing strategies that align with each segment's specific characteristics, preferences, and values. For example, target extroverted consumers by engaging in social campaigns while appealing to conscientious consumers with messages emphasizing reliability and trustworthiness.

- **Advanced product positioning:**

**Scientific Insight:** Understanding the differential impact of personality traits on consumer satisfaction and loyalty can inform product positioning strategies. Products that align with consumers' dominant personality traits are more likely to elicit positive evaluations and foster long-term loyalty.

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**Practical advice:** Conduct consumer surveys or focus groups to identify common personality traits among current and potential customers. Adjust product positioning, messaging, and branding to align with the dominant characteristics of the target market. For example, position products that cater to free-thinking and adventurous consumers as innovative and progressive while emphasizing reliability and stability for products aimed at conscientious consumers.

- **Behavioural economics interventions:**

**Scientific insight:** Behavioral characteristics such as impulsivity and decision-making styles significantly impact consumer behavior. Leveraging insights from behavioural economics can help design interventions that drive consumers toward desirable behaviours.

**Actionable recommendation:** Implement behavioural interventions such as choice architecture and default options to guide consumers toward more desirable decisions. For example, product displays and online interfaces can be designed to highlight preferred options or provide default choices that align with consumers' decision-making styles. Additionally, incentives and reminders should encourage impulse control and deliberative decision-making among impulsive consumers.

- **Personal customer experiences:**

**Scientific Insight:** Understanding the impact of personality traits on consumer satisfaction and loyalty emphasizes the importance of personalized customer experiences. Tailoring interactions and services to align with consumers' unique characteristics can increase satisfaction and foster loyalty.

**Actionable recommendation:** Implement customer relationship management (CRM) systems that collect and analyze individual-level data, including personality traits and behavioural tendencies. Use this information to personalize marketing communications, product recommendations, and customer service interactions. For example, loyalty programs can be customized to reward behaviours aligned with consumers' dominant characteristics and preferences, increasing engagement and retention.

- **Continuous monitoring and adaptation:**

**Scientific insight:** Consumer behaviour is dynamic and influenced by various internal and external factors. Continuous monitoring and adaptation of strategies to respond to changing consumer preferences and behaviours are essential.

**Action Recommendation:** Establish mechanisms for ongoing data collection and analysis to monitor changes in consumer behaviour over time. Conduct A/B testing and iterative improvements to marketing campaigns, product features, and customer experiences based on

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real-time feedback and performance metrics. Additionally, stay abreast of emerging consumer psychology and behavioural economics research to incorporate new insights into strategic decision-making processes.

**Limitations and future research**

**Sample Characteristics:** The study's findings may be influenced by the demographic composition and characteristics of the sample population. Future research should strive for greater diversity and representation to ensure the generalizability of results across different demographic groups.

**Methodological Constraints:** The research methodology employed, such as survey-based data collection, may be subject to response biases and limitations inherent in self-report measures. Incorporating alternative research methods, such as experimental designs or longitudinal studies, could provide more robust insights into the causal relationships between personality traits, behavioural characteristics, and consumer behaviour.

**Contextual Specificity:** The study's findings may be context-specific and influenced by situational factors, such as cultural norms, economic conditions, and industry dynamics. Future research should explore the generalizability of results across different contexts and examine how contextual variables moderate the relationships between personality traits, behavioural characteristics, and consumer behaviour.

**Future Research Directions**

Temporal Dynamics: Investigate the temporal dynamics of personality traits and behavioural characteristics on consumer behaviour, exploring how these factors evolve and influence longitudinal patterns of satisfaction and loyalty.

Cross-Cultural Comparisons: Conduct cross-cultural comparisons to examine cultural variations in the effects of personality traits and behavioural characteristics on consumer behaviour, elucidating the extent to which cultural factors moderate these relationships.

Neuroscientific Approaches: Integrate neuroscientific methods, such as functional magnetic resonance imaging (fMRI) or electroencephalography (EEG), to explore the neural mechanisms underlying the influence of personality traits and behavioural characteristics on consumer decision-making processes.

Digital Consumer Behavior: Investigate the implications of personality traits and behavioural characteristics for digital consumer behaviour, examining how online platforms and digital technologies mediate or moderate the relationships between these factors and consumer outcomes.

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Intervention Strategies: Develop and evaluate intervention strategies to modify personality traits and behavioural characteristics to enhance consumer satisfaction and loyalty, leveraging behavioural economics and psychology insights.

Emerging Consumer Trends: Explore the impact of emerging consumer trends, such as sustainability preferences, ethical consumption, and experiential marketing, on the relationships between personality traits, behavioural characteristics, and consumer behaviour.By addressing these limitations and pursuing these future research directions, scholars can deepen our understanding of the complex interplay between personality traits behavioural characteristics, and consumer behaviour, advancing theoretical frameworks and informing practical applications in marketing and consumer psychology.

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