



EXAMINING THE INFLUENCE OF PERSONALITY TRAITS ON ONLINE APPAREL PURCHASING BEHAVIOUR

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Abstract

Online shopping has changed how consumers choose and purchase apparel, yet consumers do not all respond to online shopping in the same way. This study examines whether differences in personality help explain these variations. Using the Big Five personality traits, data were collected from 262 internet users in Pakistan through a structured questionnaire. The results show that all five personality traits were significantly associated with online apparel buying behaviour at the correlation level. However, when the traits were considered together, only neuroticism showed a significant individual effect. The findings add to existing research by examining personality and online buying within the specific context of apparel consumption and highlight the importance of considering individual psychological differences when understanding online shopping behaviour.

Keywords: Personality Traits, Big Five, Consumer Buying Behaviour, Apparel Industry

1. Introduction

The rapid diffusion of the Internet has transformed retailing by establishing online channels as a prominent non-store format through which firms and consumers engage in commercial exchange. As the number of Internet users continues to grow, consumers have become increasingly familiar and comfortable with online shopping environments (Magee, 2003). Beyond facilitating transactions, the Internet enables consumers to search for product information, compare prices, and evaluate alternatives before making purchase decisions. These information-rich capabilities can reduce the effort associated with product evaluation and enhance consumers' ability to make informed choices. Consequently, the increasing adoption of online shopping has been accompanied by growth in consumers' purchasing activity, underscoring the Internet's expanding role in contemporary consumer decision-making.

Moreover, the online environment is different from the offline environment—the major difference being the role given to the consumer, as they become active explorers when shopping online. The online consumer purchase intentions are most likely to be influenced by exogenous variables and endogenous variables. Exogenous factors include attributes associated with online retailers and consumer environmental influence. While endogenous factors include consumer characteristics. Of these, personality plays a vital role in influencing the online buying behaviour of the consumer (Blackwell et al., 2007; Schiffman & Kanuk, 2010; Solomon, 2011). Personality distinguishes one person from another and shapes individual interaction with the external environment. A person's attitude, taste, preference, and values are indicative of their personality. Personality traits and psychological state have a significant influence on the formation of a consumer's purchase decision. In other words, it is an internal structure in which experience and behaviour are related in an orderly way.

1.1 Rationale of the Study

Understanding consumers' personality characteristics is an important aspect of explaining variations in online purchasing behaviour. In the context of apparel consumption, individual personality differences may



shape how consumers approach, evaluate, and respond to online clothing purchases. Although previous studies have examined the role of individual personality traits in clothing and online purchasing behaviour, the literature has largely considered these relationships separately. The combined influence of the Big Five personality dimensions on online apparel purchasing behaviour has received comparatively limited attention. Accordingly, examining the relationship between the Big Five personality model and online apparel purchasing behaviour can provide a more comprehensive understanding of the psychological factors underlying consumers' online clothing purchase decisions.

The previous researches carried out have studied the impact of other personality theories on the overall consumer buying experience in general. Where, Wang et al. (2014) and Khare and Sadachar (2014) have identified that people with high self-esteem personality have high online shopping intentions. Likewise, Sedikides et al. (2007) studies state that narcissist personality engage in shopping to sustain their self-image. Hence, narcissism and online consumer shopping intention are positively related. Moreover, Trait theory and Neo-Freudian theory have been used to study consumer purchase intention; where, according to Sarker et al. (2013) findings, 4 of the 6 dimensions of trait theory (ethnocentrism, dogmatism, social character, and consumer innovativeness) and all of the dimensions of Neo-Freudian theory (compliant, detached, and aggressive) are found to be influential in creating personality problems in consumer purchasing behaviour.

Although, Big Five personality traits have recently been used by researchers to investigate in variety of issues. The following Table 1 shows the summary of literature review from previous literature and published studies.

Table 1

Review of Selected Literature on the

Author(s) & Year	Objective	Variables / Method	Key Findings	Limitations / Research Gap
Barnett et al. (2015)	Tested personality traits and technology usage.	Big Five personality traits; technology usage.	Personality traits affected technology adoption.	"Technology usage does not fully explain online apparel buying decisions."
Anaza (2014)	Examined personality antecedents in online shopping.	Personality traits; online customer behaviour.	Personality influenced online customer responses.	"Focused on citizenship behaviour rather than purchase decisions."
Sharma, Sharma & Charan (2020)	Explored personality traits behind online apparel buying motives.	Big Five traits; online apparel buying factors.	Extraversion was important among online apparel buyers.	"Requires broader samples and cross-cultural validation."
Nadeem & Siddiqui (2021/2023)	Studied personality traits and buying intensity during apparel promotions.	Personality; sales promotion; buying behaviour.	Personality characteristics affected promotional buying.	"Limited to promotional situations."
Toonkamthornchai (2020)	Examined personality and fashion apparel e-commerce behaviour.	Big Five traits; online fashion purchase behaviour.	Several personality dimensions related to apparel shopping.	"Single market context limits generalization."



Author(s) & Year	Objective	Variables / Method	Key Findings	Limitations / Research Gap
Patel et al. (2023)	Studied online apparel attitude-intention-purchase mechanism.	Attitude, intention, EWOM, perceived risk.	Purchase intention mediated apparel buying behaviour.	“Personality traits were not included.”
Thalhath & Velmurugan (2025)	Studied personality traits and apparel brand love.	Big Five traits; brand love; SEM.	Personality influenced apparel brand relationships.	“Focused on brand love rather than complete buying process.”

Previous studies confirm that personality traits influence online consumer behaviour by affecting shopping motivations, digital engagement, and purchase decisions (Picazo-Vela et al., 2010; Barnett et al., 2015; Anaza, 2014). Recent research in apparel and e-commerce contexts further indicates that personality dimensions shape online fashion purchasing, brand relationships, and consumption patterns (Toonkamthornchai, 2020; Bashir et al., 2023; Thalhath & Velmurugan, 2025). However, existing studies have mainly focused on isolated outcomes such as purchase intention, online reviews, brand love, or impulsive buying rather than examining the overall online apparel buying process. Thus, this study attempts to fill this gap by exploring how personality traits collectively affect online consumer buying behaviour in the apparel industry.

Existing literature has examined personality traits, online shopping intention, brand relationships, and promotional buying separately. However, limited research has integrated Big Five personality traits with the complete online apparel consumer buying process, including information search, evaluation, purchase intention, and actual purchase behaviour.

However, The Big Five Model is a useful concept which forms a cluster of personality traits that has divided consumers into five segments. This model has appeared as a one that has distinct personality dimension and is significant in describing character variations. The dimensions of the Big Five model are very useful and measures personality structure with high reliability and validity.

1.2 Research Questions

On the whole, this study will attempt to provide answers to pertinent questions such as;

What are the basic traits of consumer personality and how are customers characterized to possess certain personality trait? Whether consumer’s personality influences their online buying intentions?

1.3 Objective of the Study

In this paper we don’t aim to examine what factors impact on personality, but we do aim to explore the personality effect on shopping behaviour. To achieve this, the following secondary objectives would also be considered;

Analyze different personality traits which are dominant in buying consumer goods. To determine the relationship between the personality trait towards consumer online purchasing behaviour.

2. Literature Review

2.1 Personality

According to Arnould et al. (2002), personality is a distinctive and enduring pattern of thoughts, emotion, behaviour that characterized each individual’s adaption to the situation of their life. But, Roffe (2005) and Blackwell et al. (2007) explain that the definition of personality depends on the context in which it is discussed. While, some of the authors features responsiveness to the environment in their definition; which are Kotler and Keller (2009) and Berkowitz et al. (1994). On the other side, Kessarjian (1971), Agbonifoh et al. (2007) state that personality is difficult to define given its vast and dynamic nature and that there is no single generally accepted definition of the concept.

However, an individual sense of self is moulded by heredity and social environment. In an individual certain personality trait dominate due to which people are labelled as friendly, social or typically described as



having one or more characteristics such as introversion, competitiveness, extraversion, compliant and aggressiveness. Thus, in this study, Personality is being used as an independent variable.

2.2 Personality & Online Consumer Behaviour

Consumer behaviour is the study of processes involved when individuals or groups select, purchase, use or dispose product, services, ideas or experiences to satisfy their needs and desire (Bray, 2013). The consumer behaviour of every individual is different from others depending on buying choices which are influenced by buying habits & choices that are tempered by psychological and social drivers; which tend to affect consumer purchase decision. As far as online consumer behaviour is concerned, it is far different than traditional consumer behaviour. In this study, Online Consumer behaviour is being used as a dependent variable.

The online consumer behaviour refers to the process of searching, comparing, and selecting a product over the internet (Varma & Agarwal, 2014). Cheung et al. (2003) developed a model of online consumer behaviour that linked the concept of intention, adaption and continuance (MIAC) which tends to investigate the procedure of online consumer purchase behaviour as a whole. However, according to Lee (2002), Liang and Lai (2002), Suh and Han (2002) the basics of online consumer behaviour are similar to the traditional consumer behaviour, but the online consumer behaviour especially possess trust and confidence factors.

2.3 Measure of Personality

The methodological and measurement-oriented approach to personality emerged when Costa and McCrae (1986) developed the personality inventory model using a questionnaire approach for measurement. Costa and McCrae defined the big five personality traits named after “Big Five Model” or “Five-Factor Model”. The Big Five Model traits overlap at different extents and also tend to differ in level of abstraction; some traits are more manifest and some are more abstract. The traits also differ in character; some have more descriptive character while some are more explanatory. Some traits are primarily expressed in interpersonal space, while other define and effect internal process such as thoughts and feelings. The traits that constitute the “Big Five Model” are Extraversion, Agreeableness, Conscientious, Openness and Neuroticism.

2.4 Extraversion

Extraversion reflects the extent to which individuals direct their energy toward the external environment and engage with others. Individuals high in extraversion tend to be sociable, active, and expressive, whereas those low in extraversion are generally more reserved and independent (McCrae & Costa, 2008). In consumer contexts, extraverted individuals have been associated with greater interest in social recognition and external image and may be more receptive to new ideas and experiences (Tsao & Chang, 2010; Saleem et al., 2011).

Research also suggests that extraversion is associated with greater engagement with information technologies and a greater willingness to adopt technological innovations (Khare et al., 2010; Saleem et al., 2011). Within online shopping environments, extraverted consumers may place greater importance on social interaction and the aesthetic characteristics of the shopping environment (Tsao & Chang, 2010; Dobre & Milovan-Ciuta, 2015). These characteristics suggest that extraversion may be positively associated with consumers’ online apparel shopping behaviour, particularly where digital platforms provide opportunities for interaction, exploration, and experiential engagement. Thus,

There is a positive relationship between extraversion and online shopping behaviour.

2.5 Agreeableness

The ‘agreeableness’ dimension refers to the character of an individual relationship. That means, people who have high degree of agreeableness corresponds to being altruism, modest, kind and personable (Costa et al., 1991; McCrae & John, 1992). While, individual who score low on agreeableness are characterized as reserved, independent, skeptical and critical towards other intentions (Orji, 2015). According to the empirical finding, Karl et al. (2007) indicate that individual who are high on agreeableness are more easily influenced by aesthetics of website and find pleasure in interacting with online shopper. Thus,

There is a positive relationship between agreeableness and online shopping behaviour.



2.6 Conscientiousness

Conscientious people refer to those individuals who are responsible, hardworking, detail oriented and well organized (Costa et al., 1991; McCrae & John, 1992). That is, effectiveness, persistence, and goal-directed behaviours are typically for those high in this trait. Previous studies have found out that conscientious people have a positive relationship with computer usage (Saleem et al., 2011).

Moreover, Karl et al. (2007) found out online shoppers who are high on conscientiousness recognize and accumulate information and tend to choose the best product among the alternatives, which fits their social status. Thus,

- There is a positive relationship between conscientiousness and online shopping behaviour.

2.7 Neuroticism

Neuroticism is defined as the disruption in the emotional stability through negatively charged emotional states (Robu, 2007). Neuroticism consist of characteristics such as nervous, hostile, depressive, self-conscious, isolated, vulnerable and impulsive (Costa & McCrae, 1992). Moreover, Karl et al. (2007) discovered in his study that people low in neuroticism tend to be more relaxed, peaceful and joyful.

However, Saleem et al. (2011) has found a negative relationship between neuroticism and computer use; nevertheless, Tsao and Chang (2010) indicate that consumer with higher degree of neuroticism is actively engaged in online shopping, because neurotics find online shopping productive and functional in terms of comparing products from different sellers. In fact, the more neurotic a person, the harder it is to control emotions and refrain from buying a whim. So,

- There is a negative relationship between neuroticism and online shopping behaviour.

2.8 Openness

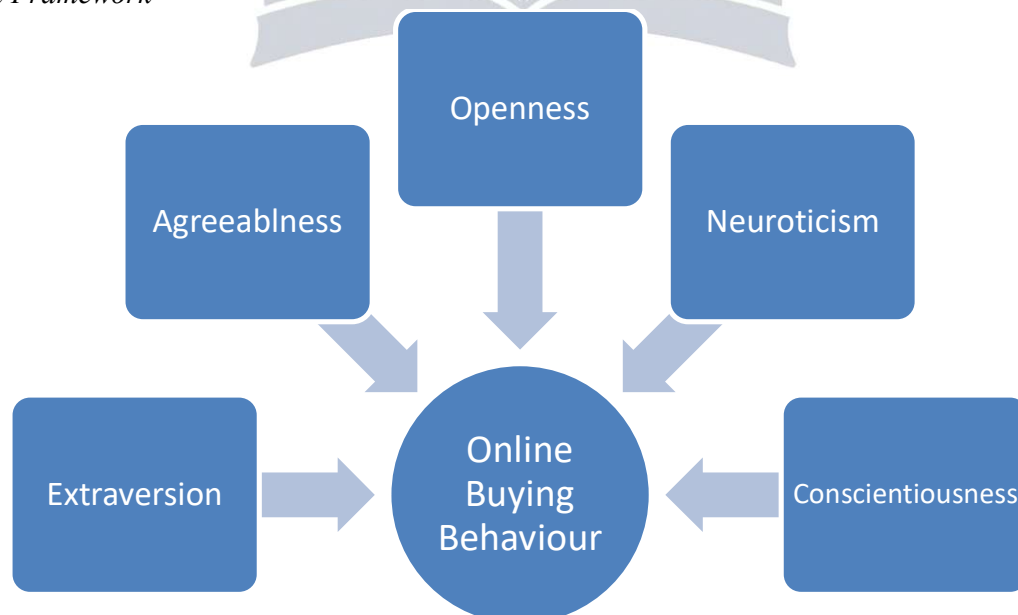
Openness represents traits associated with openness to experience, values and feelings (Robu, 2007). Individual who has high level of openness are seeking to learn new things; they're open to new experiences and therefore have a positive attitude towards technology. Saleem et al. (2011) points out that individual that posse this trait tends to use computer actively. Tsao and Chang (2010) have reported that the more open to new experience a person is, the more that person will try to find the newest and valuable offer on the internet. Thus,

There is a positive relationship between openness and online shopping behaviour.

2.9 Theoretical Framework

Figure 1

Theoretical Framework





2.10 Research Originality

The hypotheses formulated based on the literature review are illustrated onto the theoretical framework that's been developed. That is, the five traits of "Big Five Model" depict a positive and direct relationship on the dependent variable—online customers buying behaviour. In this research we propose that the consumer with higher degree of Extraversion, Agreeableness, Openness and Conscientiousness personality trait will tend to shop online. This study extends the personality-online shopping literature by applying the Big Five Personality Model specifically to online apparel buying behaviour.

While previous research has linked personality with online shopping frequency, purchase intention, motivations, and general e-commerce behaviour, relatively less attention has been given to apparel purchasing as a distinct consumer context (Roos & Kazemi, 2022; Sharma et al., 2020; Iqbal et al., 2021). The study therefore contributes by examining how the five personality dimensions relate to consumers' online apparel buying behaviour and by extending personality-based consumer research from general online shopping to a specific product category.

3. Research Methodology

The study employed a structured survey instrument comprising two sections. The first section assessed respondents' Big Five personality traits, while the second measured their online apparel shopping intention. Both constructs were assessed using a five-point Likert-type scale. The measurement items for the Big Five personality traits were adapted from John et al. (1991), whereas the items assessing online shopping intention were adapted from the online shopping attitude and intention scale developed by Vijayasarathy (2004).

To figure out the relationship between the personality traits and online buying behaviour, the survey was filled by the internet users of Pakistan who aged above 15, and a convenient non probability sampling method has been adopted in this study to acquire data from respondents. Because, a convenient sampling method is easy to implement and cost-effective and more common in IS research that gets higher response rate (Eze et al., 2011; Ritchie et al., 2014). Hence, the data was collected by distributing the surveys manually and online through social media. The participants were informed that the survey would assess the influence of their personality on online shopping behaviour. Consequently, 262 surveys were collected in the time-frame of one month. Where, the Table 2 below shows the demographic characteristics of the sample data collected.

Table 2

Demographic Characteristics

	Characteristic's	Frequency	Percent
Gender	Male	116	44.3
	Female	146	55.7
Age	<15	1	0.4
	15–20	116	44.3
	21–25	126	48.1
	>26	19	7.3
Education Level	under graduate	196	74.8
	post graduate	60	22.9
	other	6	2.3
Occupation	student	219	83.6
	business	14	5.3
	job	29	11.1
Monthly Income	<10000	123	46.9
	10000–20000	57	21.8
	21000–30000	27	10.3
	>30000	55	21

Moreover, the following Table 3 shows the measurement items that were used to measure the participants' online shopping behaviour and personality traits. However, in order to assess the reliability and



validity of the measures, Cronbach's alpha coefficient was calculated. The Cronbach's alpha estimates ranged from .508 to .820 which is within the acceptable limit.

Table 3

Measurement Items

	Constructs	Cronbach's Alpha	Items
Big Five Personality Traits	Extraversion	.563	Enthusiastic; Energetic
	Agreeableness	.755	Helpful; Warm; Kind
	Conscientiousness	.686	Persevering; Efficient
	Neuroticism	.508	Calm; Tense
	Openness	.586	Imaginative; Inventive
	Online Shopping	.820	I like using the internet for apparel shopping?; I use the internet frequently to do my apparel shopping; I use internet whenever appropriate to do my apparel shopping?; I will probably use the internet in the near future for my apparel shopping?

4. Results & Findings

The results of correlation analysis revealed that there is a significant and positive impact of personality traits on online consumer buying behaviour in the apparel industry since the significance is less than 0.05. While having a weak relationship since Pearson Correlation is less than 0.5. The following Table 4 shows the Bivariate Correlation among the dependent and independent variable.

Table 4

Bivariate Correlation

Variable	Pearson Correlation	Sig. (2-tailed)	N
E	.200**	.001	262
A	.142*	.022	262
C	.208**	.001	262
N	.219**	.000	262
O	.151*	.014	262

Note. ** Correlation is significant at the 0.01 level (2-tailed). * Correlation is significant at the 0.05 level (2-tailed).

Likewise, the result of multiple regression analysis in Table 5 revealed that Neuroticism has a significant relationship but no significant impact on online consumer buying behaviour in the apparel industry since its significance value is .015 and R Square value is .084. And, as far as other constant are concerned, the hypothesis that state that 'there is no significant effect of Extraversion, Agreeableness, Conscientiousness, and Openness on online consumer buying behaviour in the apparel industry is hereby rejected.

Table 5

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.290a	.084	.066	.8772

a. Predictors: (Constant), O, A, C, N, E

a. Dependent Variable: OS

Table 5 (Continued)

Coefficients

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	1.829	.303		6.043	.000
E	.118	.076	.114	1.561	.120



Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
A	.030	.073	.029	.407	.684
C	.086	.061	.101	1.419	.157
N	.139	.056	.173	2.458	.015
O	-.009	.070	-.010	-.131	.896

5. Discussion

The findings indicate that personality traits are related to online apparel buying behaviour, although their individual contribution becomes less consistent when the five dimensions are considered simultaneously. The bivariate results show positive and significant associations for extraversion, agreeableness, conscientiousness, neuroticism, and openness, suggesting that personality is relevant to consumers' online apparel behaviour. However, the regression results reveal that only neuroticism has a significant unique contribution ($\beta = .173$, $p = .015$), while the remaining traits do not make significant individual contributions. The model explains 8.4% of the variance in online apparel buying behaviour, indicating that personality represents one part of a broader set of factors shaping online purchasing. This pattern differs from Iqbal et al. (2021), who found that all Big Five traits except neuroticism significantly predicted online purchase intention among Pakistani consumers, and from Roos and Kazemi (2022), who found that openness and extraversion were positively associated with online shopping while conscientiousness showed a negative association. Such differences may reflect the distinction between general online shopping or purchase intention and the more specific context of apparel buying, where consumers may respond differently to psychological and product-related cues. The present findings therefore provide further evidence that the role of personality should be examined within specific consumption contexts rather than assuming that all personality dimensions influence online buying in the same way.

6. Conclusion, Limitation and Recommendation

This study investigated the effect of big five personality trait on online consumer buying behaviour to understand what kind of personalities prefer to shop online. The results revealed that neuroticism has a significant relationship yet weak and no significant impact on the online consumer buying behaviour in the apparel industry. On the contrary, the research has some limitation. The main limitation is the average age of the sample. Where, most of the data collected are from participants that are aged between 21 to 25 years old who are mainly students that are inclined towards using the internet more and frequently shopping online.

However, the correlation between the personality traits and online consumer buying behaviour can differ from one country to another; which means that there could be other factors that could affect customers' personality and their online shopping preferences in different region. Where, further research could be conducted to investigate other driving forces that affect an individual personality and their online shopping intentions. Likewise, the marketer can further carry out research on what kind of online advertisement strategies could be used that would direct customers with specific personality traits to shop online.

Moreover, personality is not only the driving force that influences online consumer buying behaviour. There are other factors that may fail to motivate consumer to shop online on which research could be conducted. These could include factors such as fitting room requirements etc.

7. Limitations

The study acknowledges some limitations in its approach. For instance, it focused solely on the Web of Science database. Including other academic databases could enhance the findings. Additionally, this study doesn't intend to track research methods and contexts of the chosen sample, which narrows down its scope.

Author Contributions

All authors participated in ideation, development, and writing the manuscript. All authors read and approved the final manuscript.

Conflict of Interest Statement

The authors declare that there is no conflict of interest regarding the publication of this article.



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Informed Consent

Informed consent was obtained from all participants prior to data collection. Participants were informed about the purpose of the study, the voluntary nature of their participation, and their right to withdraw at any time without any consequences. The confidentiality and anonymity of respondents were guaranteed throughout the research process.

Data Availability

The datasets generated and analysed during the current study are available from the corresponding author upon reasonable request. The authors are committed to transparency and will provide detailed methodological information and analysis protocols upon request.

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