IMPACT OF INTERACTION BETWEEN BIG FIVE PERSONALITY TRAITS AND AGE ON POST-PURCHASE SATISFACTION AMONG FEMALE CONSUMERS – A MULTIVARIATE ANALYSIS

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Abstract: This study assessed how the five-factor model (FFM) and the age of females can assume an important role in influencing post-purchase satisfaction of female consumers by incorporating the Big Five Inventory scale. Personality was defined in terms of the Big Five personality traits, agreeableness, extraversion, openness to experience, conscientiousness and neuroticism. A sample of 500 female consumers was drawn from the special reference Central Delhi. The study shows that personality significantly influences purchasing behaviour and agreeableness was the strongest of the five predictor variables while neuroticism was the weakest. The study also reveals that four Big Five personality traits and age have a significant effect on the influence of personality on the purchasing behaviour of female consumers. The literature regarding the personality and post-purchase behaviour of consumers is reviewed and the research revealed the relationship between personality traits, age and post-purchase satisfaction. The study adopted convenience sampling and concluded by suggesting the relationship between personality traits, age and post-purchase satisfaction of female consumers.

Keywords: Post-Purchase, Satisfaction, Personality, Consumer Behavior, Consumer

INTRODUCTION

Post-purchase refers to all the consumers' activities and the experiences that follow the purchase. Usually, after purchasing a product, consumers experience post-purchase dissonance. Now, we can say that they regret their purchase decision. The post-purchase behaviour is the behaviour shown by the customers after buying the product. Here either customer is satisfied or dissatisfied. But many times customer goes through cognitive dissonance. If the customer is satisfied then repurchase occurs, which allows the business to generate more profit through customer retention. The problem comes when the customer is dissatisfied; either he stops buying or spreads negative word of mouth, etc.

A search for information before making a purchase decision is known as pre-purchase behaviour. A home maker must devote time, attention and energy to it. It is influenced by certain considerations that lead the consumers to select a particular brand of products. Besides, the availability of a wide variety of brands aggregates and complicates the act of purchasing. Purchasing is complicated and involves many decisions as each consumer has different tastes, preferences and lifestyles. The stages are problem recognition, information search and evaluation of alternatives. The buyer's satisfaction is an element of the closeness between the buyer's expectations and the product's perceived performance. If performance is not up to the expectations, the buyer is disappointed, if it meets expectations, the buyer is satisfied, if it exceeds expectations, and the customer is delighted. The bigger the gap is between expectations and performance, the greater the consumer's dissatisfaction.

Satisfaction or dissatisfaction with the product will impact a consumer's behaviour. If the consumer is satisfied, he or she will display a higher probability of purchasing the product again. The satisfied customer will also tend to say positive in regard to the brands. Marketers say "The best advertisement is a satisfied consumer". Dissatisfied consumers may abandon or return the product. They may look for data that affirms its high esteem.

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Source: Singh (2018: 2).

Fig. 1: Framework for Post-Purchase Behaviour

LITERATURE REVIEW: BACKGROUND OF THE STUDY

According to Kumar (2021), consumer behaviour shows directions to make strategies for low-involvement products. Also, the post-purchase regret changes with the change in demographics (gender and income). Personality describes individuals' relatively enduring patterns of cognition, emotion, and behaviour that distinguish one person from another (Buecker, 2020). Personality can be defines as the exceptional or different mental attributes that prompt moderately consistent and enduring reactions to one's own condition. Kotler and Keller (2019) define personality as "a set of differentiating psychological characteristics that lead to relatively consistent and long-lasting responses to environmental stimuli". As indicated by Solomon (2017, 197), customers' personalities are vital regarding purchasing behaviour as in they regularly reflect oblivious motives underlying purchasing decisions (Martin, 2019). Personality traits show the different characteristics of different people based on their thoughts, feelings, and behaviours (Sukato, 2019). There can be positive as well as negative personality traits. Personality traits are based on the Big Five model.

The five-factor model (FFM), also known as Big Five, is currently one of the most influential and investigated models used in the personality research field (De Raad &

Mlacic, 2015; McCrae, 2018). As indicated by Solomon (2017), customers' personalities are vital regarding purchasing behaviour as in they regularly reflect oblivious motives underlying purchasing decisions.

BIG FIVE THEORIES

The FFM, also known as Big Five, is currently one of the most influential and investigated models used in the personality research field (De Raad & Mlacic, 2015; McCrae, 2018). There are a number of different concepts about how personality traits should be dignified (McCrae & Costa, 2019), but the most general and generally used method in recent years in the big five or FFM (Cant & Strydom, 2020). This theoretical outline agrees that there are five key personality behaviours, openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism. Below, it has been argued the features of these five personality traits and their expected relationship to purchasing behaviour.

Extroversion

Extraversion was identified as a main predictor of sociable behaviour in various studies (Breil, 2019). Further, individuals high in extraversion are more likely to engage in everyday life situations perceived as high in sociality. Those high in extroversion are probably to value achievement and value (Roccas, Sagiv, Schwartz & Knafo, 2018). Those individuals are often assertive, active, and sociable. High extroversion contributes to the success of managers and salespeople as well as the success of all job levels in training proficiency (Barrick & Mount, 2020). Those who score high in extroversion are likely to make friends easily and enjoy interacting with others, but they may want to pay extra attention to making well thought-out decisions and considering the needs and sensitivities of others.

Agreeableness

Agreeableness is described by motives for maintaining positive and smooth interactions with others and minimizing social conflict (Tobin, Graziano, Vanman & Tassinary, 2021). Agreeable individuals tend to value benevolence, tradition, and conformity, while avoiding placing too much importance on power, achievement, or the pursuit of selfish pleasures (Roccas, Sagiv, Schwartz & Knafo, 2018). Agreeableness may be motivated to follow established norms, or it may spring from a genuine concern for the welfare of others. Those high in agreeableness are also more likely to have positive peer and family relationships, model gratitude and forgiveness, attain desired jobs, live long lives and experience relationship satisfaction (Wagner, 2016).

Conscientiousness

This factor has been linked to achievement, conformity, and seeking out security, as well as relating negatively to placing a premium on stimulation and excitement (Roccas, Sagiv, Schwartz & Knafo, 2018). Those high in conscientiousness are also likely to value order, duty, achievement, and selfdiscipline, and consciously practice deliberation and work towards increased competence. Reliable behaviour of highly conscientious individuals includes maintaining regular contact with friends and family. With respect to indirect evidence, conscientiousness is indeed predictive of the frequency and the intensity of contact with family members (Wrzus & Riediger, 2020). Those with high conscientiousness should attempt to use their strengths to the best of their abilities, including organization, planning, perseverance, and a tendency towards high achievement.

Neuroticism

According to Buecker (2020), neuroticism is related to a heightened reactivity to social stressors, Moreover, highly neurotic individuals are more sensitive to cues of social rejection (Asendorpf, 2017). Neuroticism has been linked to dysfunctional interpersonal behaviour leading to lower relationship satisfaction. Neuroticism has been found to relate negatively to self-esteem and general self-efficacy, as well as the individual locus of control (Judge, Erez, Bono & Thoresen, 2014). Neuroticism has also been linked to poorer job performance and motivation, including goal setting and self-efficacy-related motivation (Judge & Ilies, 2015). Other researchers showed that neuroticism, over a period of 45 years, was negatively correlated with smoking cessation, healthy adjustment to life, drug usage, alcohol abuse, and mental health issues (Nikitin, 2015). Overall, high neuroticism is related to added difficulties in life, including addiction, poor job performance, and unhealthy adjustment to life's changes.

Openness to Experience

Openness to experience has been found to contribute to the likelihood of obtaining a leadership position, likely due to the ability to entertain new ideas and think outside the box (Lebowitz, 2016). Openness to experience is perhaps the trait that is least likely to change over time, and perhaps most likely to help an individual grow. Those high in openness to experience should capitalize on their advantage and explore the world. These individuals make strong and creative leaders, and are the ones most likely to come up with the next big innovation. Openness has fewer social consequences and is often described as an intrapsychic rather than an interpersonal dimension. However, there might be a weak tendency for individuals higher in openness to evoke more positive reactions in others or to seek out new situations that might also include social contacts (Oishi et al., 2020).

Consumers have a variety of choices for products which can easily shift the brand loyalty of consumers hence, it becomes important to know post-purchase behaviour in a product segment where product choices and preferences of consumers changes with time. With the help of this study, the consumer will also be able to influence the purchase decision of others because females will likely feel compelled to share her feelings about the purchase. Women may also have a change of heart and decide that they no longer have a need for this particular product.

Majority of the study has been done on pre-purchase behaviour and very less research has been done on postpurchase behaviour. Therefore, due to this research gap, there has a wide scope for future researcher to study postpurchase behaviour on other segments.

RESEARCH OBJECTIVES

- To study the impact of big five personality traits on post-purchase satisfaction of female consumers.
- To study the impact of age on post-purchase satisfaction of female consumers.

RESEARCH HYPOTHESIS

The following hypothesis are put forwarded:

H0: There is no variation in the post-purchase behaviour of female consumers with respect to age and big five personality traits.

H1: There is a variation in the post-purchase behaviour of female consumers with respect to age and big five personality traits.

RESEARCH METHODOLOGY

The questionnaire constructed for the study and the available studies were used to prepare an inventory of questions by distilling statements through an interview conducted with a small group of consumers and past surveys on satisfaction. These interviews were used to distil 15 statements on a five-point Likert scale with the five main categories which were 1 – strongly disagree, 2 – disagree, 3 – neutral, 4 – agree, 5 – strongly agree to know the reaction of female consumers after their purchase. The interviewer further used additional 11 items on a five-point Likert scale to know females purchase satisfaction and the personality of respondents was accessed via 10 personality statements that were prepared using Big Five Inventory scale (Beatrice Rammstedt & Oliver P. John, 2007).

This study is concentrated in Central Delhi since Central Delhi is a geographically large area and has a number of shopping complex, Departmental stores, restaurants, offices, commercial complexes, schools, colleges, institutions, and

RESULTS AND ANALYSIS

Personality Traits

malls. The Central Delhi consists of 3.5 per cent of the total population of the National Capital Territory of Delhi roughly 6 lakhs people, As thousands of people commute daily through the other areas to either their place of work or for excursion, for shopping or for entertainment. Hence, at 95 per cent confidence level (margin of error acceptable at 5 per cent) response surety of 50 per cent and a consideration of the additional number of people moving to Central Delhi; the population was taken as infinite and the sample size calculated was 357. But to account for additional people, a survey of 500 respondents was completed. Convenience sampling was used.

STATISTICAL METHODS

A pilot study of 50 respondents was constructed on IBM SPSS 23. For this statistical reliability was conducted in which Cronbach's α test was used.

Case Processing Summary

		N	%
Cases	valid	50	100.0
	Excluded ^a	0	0.0
	Total	50	100.0

^aListwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's α	Cronbach's α Based on Standardized Items	No. of Items
0.900	0.903	27

The value of Cronbach's α came as 0.900, which indicates a high level of internal consistency for our scale with this specific sample; thus, the instrument was considered reliable for the study.

	Extraversion	Agreeableness	Conscientiousness	Neuroticism	Openness
Merged statement	1, 6	2, 7	3, 8	4, 9	5, 10
Mean	3.04	4.64	2.68	2.98	3.84
Stdev	0.36	0.55	0.60	0.41	0.57
Mean+1 stdev	3.40	5.19	3.28	3.38	4.41
Mean-1 stdev	2.68	4.09	2.08	2.57	3.28
Values above Mean+1 stdev	59	0	74	35	97

Table 1: Personality Traits

	Extraversion	Agreeableness	Conscientiousness	Neuroticism	Openness
Values above mean-1 stdev	34	88	116	47	58
Remaining values	407	412	310	418	345
Skewness	1.18	-1.94	1.29	2.59	0.48

Table 1 represents the personality traits of female consumers. The female respondents were asked 10 statements related to their personality. The question used 10 statements and was prepared through Big Five Inventory scale of personality: extraversion, agreeableness, conscientiousness, neuroticism, and openness. These statements were merged, for calculating mean of extraversion; statements 1 and 6 were merged. For calculating mean of agreeableness; statements 2 and 7 were merged. For calculating mean of conscientiousness; statements 3 and 8 were merged. For calculating mean of neuroticism; statements 4 and 9 were merged. For calculating mean of openness; statements 5 and 10 were merged. We can see in Table 1 that mean of agreeableness (mean = 4.64) and openness (mean = 3.84) is very high.

The above result indicates that more females in our study were of 'agreeableness' and of 'openness' personality.



Fig. 2

Fig. 2 graphically represents Table 1 (personality traits). Two statements were merged, for calculating mean of extraversion; statements 1 and 6 were merged. We can see in Table 1, the mean of extraversion (mean = 3.04).



Fig. 3

Fig. 3 graphically represents Table 1 (personality traits). Two statements were merged, for calculating mean of

agreeableness; statements 2 and 7 were merged. We can see in Table 1, that mean of agreeableness (mean = 4.64) is very high. The above result indicates that more females in our study were of 'agreeableness' personality.





Fig. 4 graphically represents the Table 1 (personality traits). Two statements were merged, for calculating mean of conscientiousness; statements 3 and 8 were merged. We can see in Table 1, the mean of conscientiousness (mean = 2.68).



Fig. 5

Fig. 5 graphically represents the Table 1 (personality traits). Two statements were merged, for calculating mean of neuroticism; statements 4 and 9 were merged. We can see in Table 1, the mean of neuroticism (mean = 2.98).



Fig. 6

Fig. 6 graphically represents the Table 1 (personality traits). Two statements were merged, for calculating mean of openness; statements 5 and 10 were merged. We can see in Table 1, the mean of openness (mean = 3.84).

Multivariate Analysis between Age, Personality and Post-Purchase Satisfaction Survey

Between Subjects Factors				
		Ν		
1. Age	1	136		
	2	177		
	3	73		
	4	114		

Effect		Value	F	Hypothe- sis df	Error df	Sig.
Inter-	Pillai's Trace	0.075	3.557 ^b	11.000	481.000	0.000
cept	Wilks' Lambda	0.925	3.557 ^b	11.000	481.000	0.000
	Hotelling's Trace	0.081	3.557 ^b	11.000	481.000	0.000
	Roy's Larg- est Root	0.081	3.557 ^b	11.000	481.000	0.000
Ext	Pillai's Trace	0.033	1.501 ^b	11.000	481.000	0.127
	Wilks' Lambda	0.967	1.501 ^b	11.000	481.000	0.127
	Hotelling's Trace	0.034	1.501 ^b	11.000	481.000	0.127
	Roy's Larg- est Root	0.034	1.501 ^b	11.000	481.000	0.127
Agre	Pillai's Trace	0.245	14.223 ^b	11.000	481.000	0.000
	Wilks' Lambda	0.755	14.223 ^b	11.000	481.000	0.000
	Hotelling's Trace	0.325	14.223 ^b	11.000	481.000	0.000
	Roy's Larg- est Root	0.325	14.223 ^b	11.000	481.000	0.000
Con-	Pillai's Trace	0.089	4.251 ^b	11.000	481.000	0.000
stio	Wilks' Lambda	0.911	4.251 ^b	11.000	481.000	0.000
	Hotelling's Trace	0.097	4.251 ^b	11.000	481.000	0.000
	Roy's Larg- est Root	0.097	4.251 ^b	11.000	481.000	0.000
Neuro	Pillai's Trace	0.046	2.127 ^b	11.000	481.000	0.017
	Wilks' Lambda	0.954	2.127 ^b	11.000	481.000	0.017

	Effect	Value	F	Hypothe-	Error	Sig.
				sis df	df	
	Hotelling's	0.049	2.127 ^b	11.000	481.000	0.017
	Trace					
	Roy's Larg-	0.049	2.127 ^b	11.000	481.000	0.017
	est Root					
open	Pillai's Trace	0.042	1.932 ^b	11.000	481.000	0.034
	Wilks'	0.958	1.932 ^b	11.000	481.000	0.034
	Lambda					
	Hotelling's	0.044	1.932 ^b	11.000	481.000	0.034
	Trace					
	Roy's Larg-	0.044	1.932 ^b	11.000	481.000	0.034
	est Root					
Age	Pillai's Trace	0.188	2.941	33.000	1449.000	0.000
	Wilks'	0.820	2.996	33.000	1417.819	0.000
	Lambda					
	Hotelling's	0.210	3.049	33.000	1439.000	0.000
	Trace					
	Roy's Larg-	0.148	6.517 ^c	11.000	483.000	0.000
	est Root					

^aDesign: Intercept + Ext + Agre + Constio + Neuro + open + Age.

^bExact statistic.

^cThe statistic is an upper bound on F that yields a lower bound on the significance level.

Table 2 represents the results of the multivariate analysis between age, personality and post-purchase satisfaction survey. The result on personality was to indicate that most of the consumers had predominant personality trait of 'Agreeableness' (mean = 4.64) and openness (mean = 3.84) in comparison to other personality trait. It was assumed that personality might have an effect on post-purchase behaviour. Since personality can alter with age due to environmental and social factors. Therefore, extroversion, agreeableness, conscientiousness, neuroticism and openness were the covariate, 'Age' was the fixed or independent variable and 11 items on post-purchase behaviour was the response. A multivariate test was conducted to find the wilki' Lambda for age on a significance level of 0.05.

The calculated F-value was greater than the table value (2.996 > 1.41) at d: f (33, 1417.8). The result was statistically significant. Hence, a significant variation on post-purchase response due to the age and personality of the respondents. Moreover, the multivariate test also produces on the other five personality traits and in all cases Wilki' Lambda found statistically significant except in the case of extroversion (1.5 < 1.76) where the calculated value of f is less than the table value. Thus, it indicates that the response of consumers is not affected by extrovert personality traits.

FINDINGS AND CONCLUSION

The study is carried out with the aim to find out the impact of the psychographic factor, i.e. Big Five Personality traits and demographic factor, i.e. Age on post-purchase satisfaction of female consumers.

The data analysis was done mainly by using Excel and IBM SPSS 23. Since it was assumed that there will be a relation across age categories and Personality Traits in different levels have an effect post-purchase behaviour and the hypothesis was that there is variation in the post-purchase behaviour of female consumers with respect to Age categories and Personality traits. For this multivariate analysis, between age, personality and post-purchase satisfaction is conducted and test results established the variation on post-purchase behaviour except in the case of extroversion. Therefore, we reject the null hypothesis of no variation between age, personality and post-purchase satisfaction of female consumers. Thus, it indicates that the response of females is not affected by Extrovert personality traits. The results are negatively skewed and personality, and age explain the cause for a high level of satisfaction among females. Hence, at last, it can be concluded that age and personality play a vital role and has an impact on post-purchase behaviour among females related to skin care products.

LIMITATIONS OF THE STUDY

Although this study provides insightful findings, it has limitations. However, these limitations provide opportunities for future research. This study is restricted to female consumers. This study is limited only on urban female consumers therefore; projection of findings of the study to the total population is not possible. The study on the rural market is a dire need for the marketers in India. Since globalization, the rural marketing and its structure have been changing continuously because of the huge development in the communication system. This study is conducted in Central Delhi on female consumers with the limited number of respondent. This study lacks other districts of Delhi or other states of India.

SCOPE FOR FUTURE RESEARCH

This study aimed to know how FFM and age of females can assume an important role in influencing post-purchase satisfaction of female consumers by incorporating Big Five Inventory scale. The consumer's reaction, or post-purchase behaviour, reveals females likes and dislikes, preferences, attitudes, and satisfaction with the goods. This research can assist marketers in obtaining feedback from female customers and developing new marketing strategies. As a result, future research on post-purchase behaviour will be critical. It would be interesting to study the differences and similarities in purchasing behaviour of teenagers and 4–70-year-old women and should focus on the comparative study of different age groups as product choices and types of products change with different age groups. The postpurchase response of female consumers might also be affected by some other reasons or factors. Therefore, it would be recommendable that the future research may focus on studying in detail on other factors like attitude, learning, consumer involvement, beliefs and should also focus on product features, intrinsic value/cost and quality, etc.

RESEARCH IMPLICATIONS

Studying post-purchase behaviour of consumers is very important for marketers to know whether consumers are satisfied or dissatisfied with the product purchased. Marketer helps in getting consumer feedback with a view to retaining their existing consumers and attracting new ones and can reach dissatisfied consumers which help in reducing complaint behaviour among consumers. Studying postpurchase behaviour of female consumers is very important for marketers in getting consumer feedback with a view to retaining their existing consumers. How the females feel about a purchase will significantly influence whether they will purchase the product again or consider other products within the brand repertoire. This study helps companies to engage their consumers with post-purchase communications in an effort to influence their feelings about their purchases and future purchases. It also helps in reaching dissatisfied consumers and helps to reduce complaint behaviour by formulating new marketing strategies such as offering money-back guarantees that serve to extend and enrich postpurchase communications between the company and its consumers.

Marketers should try to use consumer complaints as a way of assessing their performance as perceived by their consumers and should use this opportunity to delight them by showing their commitment to consumer service. Many marketers are actively seeking consumer feedback to improve their products and service quality with a view to retaining their existing consumers and attracting new ones. Marketers are increasingly indulging in loyalty marketing to increase consumer retention, with various schemes and discount offers for their high-value regular consumers as loyal consumers not only spread positive word of mouth for the product but are also less likely to switch to other brands or products.

SYMBOLS AND ABBREVIATIONS

Agree	Agreeableness
Consts	Conscientiousness
Ext	Extraversion
BFI	Big Five inventory
FFM	Five-factor model

Max	Maximization (Max)
Neuro	Neuroticism
Open	Openness to experience
PPCS	Post-purchase consumer satisfaction

DF Degrees of freedom

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QUESTIONNAIRE

disagree) DA – disagree, N – neutral, A – agree, SA – strongly agree)

Please indicate whether you agree or disagree with the statements (Answer all statements). (SDA - strongly

Reaction of Consumers Whether They Agree or Disagree with the	SDA	DA	N	Α	SA
Statements	(1)	(2)	(3)	(4)	(5)
a) I make a special purchase if the product is satisfactory					
b) I Lodge complaint to the seller if the product fails to satisfy me					
c) If my complaint is heard, I re-purchase that product					
d) I speak well about the product and brands if it fulfills my expectation					
e) If satisfied, will have discussions with friends to popularize the brand name					
f) Advertisement increases the brand image of skin care products					
g) Advertisement helps me in giving product information					
h) I switch over to other brands if it fails to satisfy me					
i) I rely more on advertised products rather than unadvertised ones					
j) I am not easily convinced by a salesman					
k) If my family and friends influenced my purchase, I would experience a high satisfaction					
1) My purchase is not dependent on any particular store					
m) I feel unhappy, if I come to know that there were alternatives available after purchase					
n) I feel I should purchase a product because I am loyal to the brand					
o) I feel I should purchase a product that has been endorsed by a celebrity					

Purchase Satisfaction

How much do you agree or disagree with the following statements about skin care products (Answer all statements)?

(SD - strongly disagree, SWD - somewhat disagree, N - neither agree nor disagree, SWA - somewhat agree, SA - strongly agree)

Purchase Satisfaction: How Much Do You Agree or Disagree with the Following Statements about Skin Care Products?	SD (1)	DA (2)	N (3)	A (4)	SA (5)
a) The product I am using is one of the best products I could have bought					
b) This product is exactly what I need					
c) This product hasn't worked out as well as I thought it would					
d) I am satisfied with my decision to buy this product					
e) Sometimes I have mixed feelings about keeping the product					
f) My choice to buy this product was a wise one					
g) I have truly enjoyed this product					
h) I feel bad about my decision to buy this product					
i) Owing this product has been a good experience					
j) I am not happy that I bought this					
k) If I could do it over again, I'd buy a different product					

How well do the following statements describe your personality?

(SD - strongly disagree, SWD - somewhat disagree, N - neither agree nor disagree, SWA - somewhat agree, SA - strongly agree)

Statements Describing Your Personality	SD (1)	DA (2)	N (3)	A (4)	SA (5)
a) I see myself as someone who is reserved					
b) I see myself as someone who is generally Trusting					
c) I see myself as someone who tends to be lazy					
d) I see myself as someone who is relaxed, handles stress well					
e) I see myself as someone who has few artistic interests					
f) I see myself as someone who is outgoing, sociable					
g) I see myself as someone who tends to find fault with others					
h) I see myself as someone who does a thorough job					
i) I see myself as someone who gets nervous easily					
j) I see myself as someone who has an active imagination					