

Research Paper

Self-Concept, Personality Types and How It Reflects Consumer Behaviour

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ABSTRACT

This research explored how personality traits and self-concept influence consumer behavior. The data was collected from two age groups (18–34 and 35–55+) and was analyzed using inferential statistics. The study indicated that neuroticism and self-concept significantly predict impulsive buying, while materialism is more strongly influenced by overall personality traits. Openness and agreeableness did not show any notable impact. Self-concept was found to differ significantly by age, whereas materialism and impulsive buying did not. These results suggested that individual identity and psychological characteristics play a crucial role in shaping consumption patterns. Understanding these connections may assist marketers and psychologists in developing strategies that align with deeper psychological motivators behind consumer decision-making.

Keywords: *Self-Concept, Personality Traits, Consumer Behavior, Impulsive Buying, Materialism, Indian Consumers*

Consumers' Identities often play a significant role in their consumption behaviors. Marketing research has long emphasized that consumers often make purchase decisions based not only on needs, but also on how they perceive themselves and who they aspire to become. (Levy & Rook, 1999, Sirgy, 1982). Psychological concepts such as self-concept, and personality types tell us as to why individuals make specific purchasing decisions. To establish a foundation for this analysis, it is essential to first define the concept of self-concept. Self-concept in simpler terms, refers to the beliefs an individual holds of themselves, it is usually shaped by personal experiences, relationships, and societal influences. In a broader sense it encompasses how people view their own identity, abilities, and worth, and also their beliefs about how they are perceived by others. Self-concept plays an important role in leading an individual's thoughts, feelings, and behaviors, particularly in relation to consumer behavior (Rogers, 1959; James & M.J., 1982). For instance, how a person sees themselves may determine the type of products they purchase, the brands they trust, and how they engage with marketing. In psychology literature, there is another concept which is closely related to self-concept that is self-esteem; however both of these concepts are slightly different where self concept is the question of Who am i? Self esteem answers the question of How do I feel about who I am? (James, 1890; Sirgy, 1982) While Self-concept involves one's overall self-perception, encompassing identity, personal values,

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beliefs, and perceived abilities. On the other hand, self-esteem refers to the value or worth that an individual places on themselves. It is an emotional evaluation of oneself, which can be either high or low.

Another key psychological construct that significantly shapes consumer behavior is personality. It refers to the unique patterns of thinking, feeling, and behaving that differentiate one individual from another. It reflects an individual's traits which are shaped by both genetic and environmental factors, influencing how people respond to various situations, including purchasing decisions (Allport, 1937; Pervin & John, 1997). One of the most widely accepted frameworks to understand personality is the Big Five Personality Traits model. It helps us to explain why people behave the way they do—including how and what they choose to consume. The Big Five personality traits are Openness to experience, Conscientiousness, Extraversion, Agreeableness, and Neuroticism—serve as a widely accepted model for understanding individual differences.

Openness to Experience refers to the extent to which an individual is open to new ideas, imaginative thinking, and trying out new things. People who score high on openness are usually curious, creative, and willing to explore unfamiliar products or brands. They may be drawn to unique, artistic, or unconventional offerings. *Conscientiousness* refers to how organized, dependable, and goal-oriented a person is. Highly conscientious individuals are careful with their decisions, plan purchases, and are more likely to be loyal to reliable and consistent brands. *Extraversion* is the trait associated with being outgoing, energetic, and sociable. These individuals often enjoy being around people, so they may be attracted to brands that emphasize excitement, social interaction, and popularity. Agreeableness is about being kind, cooperative, and caring. People high in agreeableness tend to value harmony and empathy, which might make them prefer ethical brands or those that promote social causes. *Neuroticism*, on the other hand, refers to emotional instability. Individuals high in neuroticism may experience anxiety, self-doubt, or mood swings. Such consumers may shop impulsively or seek comfort in familiar brands to cope with their emotional states (McCrae & Costa, 1997).

Understanding personality traits gives us insight into how individuals perceive and react to the world around them. These internal dispositions naturally extend to the marketplace, influencing how people approach consumption. This brings us to the concept of consumer behavior, which reflects how individuals make choices, often shaped by their personality and self-concept.

Understanding consumer behaviour

Consumer behavior, in a general sense, is the study of how people, groups, or organizations buy, use, and dispose of products and services. It was in 1923 when Sigmund Freud suggested that consumer behavior is driven by subconscious desires rooted in the id (instincts), ego (rationality), and superego (moral conscience). Then in 1943 Abraham Maslow proposed a theory that explained that human behavior is usually motivated by a hierarchy of needs, starting from basic physiological needs to safety, social belonging, esteem, and self-actualization. Fishbein (1967) developed the Multi-Attribute Attitude Model where consumer attitudes were formed by evaluating a product's attributes, on the basis of their importance to the individual. In recent years, consumer research has paid a lot of attention to patterns like impulsive buying and materialism, both of which are significant in understanding what drives people to make certain choices in the marketplace (Dittmar, 2005; Rook & Fisher, 1995; Richins & Dawson, 1992).

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Impulsive buying can be described as an unplanned purchase that happens suddenly and is driven by emotions rather than logic. It is usually triggered by internal urges or external stimuli such as attractive packaging, discounts, or store ambiance. People don't always think through these purchases — they just happen in the moment (Rook, 1987). According to Rook and Fisher (1995), impulsive buying occurs when a consumer experiences a sudden and often strong urge to buy something immediately. This kind of behavior is usually spontaneous, emotionally driven, and lacks much deliberation.

Materialism, on the other hand, is a value system that places a high importance on the ownership and acquisition of material goods. In simple terms, it is when people connect their happiness, success, or identity with what they own. Richins and Dawson (1992) define materialism as a set of centrally held beliefs about the importance of possessions in one's life. Materialistic consumers often believe that products can lead to happiness, social status, or personal success. It can also influence brand choices and increase the likelihood of engaging in impulsive buying behavior.

Theories of self Concept

Consumers' identities play a big role in the way they shop. It's not just about what they *need* anymore—it's about *who* they are, and who they're trying to become. The things we buy aren't just things; they're mirrors. The clothes we wear, the brands we rep, the notebooks we write in, the coffee we drink—all of it says something about the person they are. Self-concept plays a big role in shaping our choices. It involves how we see ourselves, how we believe others see us, and how we wish to be seen. And usually, these layers of self-perception influence various aspects of consumer decision-making. And since it's layered, it shows up everywhere. Especially when we choose.

There are a few theories that help explain *how* this works. Identity Theory by (Stryker, 1968), for example, says that we're made of roles—we step in and out of them daily. Student. Daughter. Friend. Leader. Dreamer. These roles shape how we see ourselves, and we consume things that reflect those roles. For instance, individuals who view themselves as career-driven may turn toward products that reinforce that identity, such as planners or professional accessories. If they identify with being healthy and strong, they'd probably invest in protein bars or yoga mats. Individuals perform their roles through what they own.

However Carl Rogers (1959) saw it a bit differently. He broke self-concept down into three elements: *the self-image* (how a person currently sees themselves), *the ideal self* (who they wish to become), and *self-esteem* (how they emotionally evaluate their self-worth). And according to him, we're at peace when our self-image and our ideal self are aligned. But when they're not? That's when things get hard. That's when we start reaching for things—products, experiences, people—that can bridge the gap.

Social Comparison Theory explains that individuals often evaluate their identity and self-worth by comparing themselves to others sometimes intentionally and sometimes unconsciously. These comparisons influence how people feel about themselves and may lead to adjustments in behavior or choices, especially in social settings. Constantly. It's not even always intentional. For instance, while scrolling through social media, a person may begin to feel as though they are falling behind in life. Attending a social gathering where someone else's outfit, phone, or presence stands out may trigger self-doubt. In response, individuals may adjust their appearance or behavior to align with perceived norms — they

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mimic, they purchase, they adapt. At times, this leads to fitting in; at others, it results in standing out.

And lastly, Self-Discrepancy Theory, introduced by Higgins (1987), focuses on the internal conflict individuals feel between different versions of the self—the actual self (who they believe they are), the ideal self (who they aspire to be), and the ought self (who they think they should be). When there's a large gap between these identities, it can create emotional discomfort or stress. Due to this reason, people try to cope. They buy things that feel like steps toward their ideal or the ought version of them.

Self Concept as an indicator of consumer behaviour

The way individuals perceive themselves significantly influences their purchasing decisions, brand preferences, and overall consumption patterns.

i) Self-image and Brand Choice: It has been observed that consumers are drawn to brands and products that align with their self-image or that help bridge the gap between their actual and ideal self. Recent work underscores that consumers prefer brands that reflect their identity. For instance, Kim and Kim (2021) found that when consumers perceive congruence between their self-image and a brand's personality, they demonstrate stronger brand loyalty and purchase intention. In the same way Patel and Sharma (2022) showed that consumers choose brands that align with their desired self-concept to maintain self-esteem.

ii) Aspirational purchases and the ideal self: Recent literature argues that aspirational purchases support identity formation. According to Singh et al. (2023), consumers who perceive a vast gap between the ideal self and the real self would employ aspirational consumption to constitute pathways to fill the gap. Also, Ahmed and Li (2022) found that wellness and self-help product categories are favoured by those wishing to enhance their personal or professional identities.

iii) The Role-Identity and Consumption: According to Identity Theory, people make purchases according to the role that they perceive themselves as playing. For example, a person perceiving him/herself as a parent would emphasize purchases that help him/her in fulfilling caregiving responsibilities, such as toys, educational materials, or food items (Stryker, 1968). Consumption patterns are allegedly based on role-based identities of individuals, as per recent research. González and Torres (2021) showed that parents report higher spending on toys and family experiences to reinforce their parental self-identity. They also found that this relationship is stronger in collectivist cultures. Additionally, Chen, Huang, and Yang (2022) demonstrated that professionals adopt work-enhancing gadgets (like smartwatches) to signal competence in their occupational roles.

iv) Self-Esteem and Buying Behavior: The level of self-esteem directly influences consumer choices (Rogers, 1959). Furthermore, studies have confirmed that self-esteem significantly influences purchase motivation. Ortega and Blackwell (2022) found that individuals with lower global self-esteem are more susceptible to prestige brand marketing, using luxury purchases as self-affirmation. On the other hand, Jung and Park (2023) revealed that shoppers with high self-esteem prioritize product quality and long-term value over status, while those with lower self-esteem are swayed by social signals and popularity.

v) Social Influence and Social Comparison: Several researches continue to highlight the powerful role of social comparison in shaping consumer behavior. From recent perspectives, researchers have been staying on the lookout for how self-concept and personality contribute

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to consumer behaviors, especially impulsive buying and materialism-understandably still widely debated aspects in consumption behavior. Emotional cues, paired with promotional stimuli, have been proven to elicit impulse purchases, despite the activation of affective and social mechanisms (Rodrigues et al., 2021). Moreover, materialism is an important predictor of both compulsive and impulsive buying in online settings, particularly when coupled with high social media engagement (Wu et al., 2022). Their psychological moderation on such effects, for example, confidence and social comparison, either accentuates or weakens the impact of self-perceptions on buying behavior (Tran, 2022). Upon a global synthesis of recent literature, materialism and weakened self-control emerge constantly as main psychological underpinnings to online impulse buying (Martinez et al., 2024). These studies cast light on the necessity of treating impulse buying and materialism as related yet different behaviors, both driven by internal dynamics of identity and personality influences.

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The Influence of Self-Concept on Personality

Self-concept and personality are constantly evolving phenomena that transform with the environment, relationships, experiences, and interaction of the third party. All these, together, once said to direct particular patterns of behavior, including consumer preferences and buying decisions, should coexist. The vast literature suggests the bidirectional influence between self-concept and personality traits (Rogers, 1959; McCrae & Costa, 2008; Sirgy, 1982; Pervin & John, 1997).

An individual has self-concept resulting in emotions and behavior-the two key factors in personality. When a person has assertive and socially related attitudes, they will probably have good self-esteem, which means they will actually be extraverted. A person with a vague or weak sense of self might instead be vulnerable to anxiety and withdrawal or hesitation, traits that are mostly attributed to neuroticism or introversion.

Long-term personality traits shape and reinforce self-concept. For example, individuals with naturally optimistic or sociable dispositions often develop a more positive self-view, while those with high levels of neuroticism may internalize self-doubt, resulting in a negative self-perception. This mutual shaping of personality and self-concept is central to understanding how identity translates into consumer decision-making.

Personality as an Indicator of Consumer Behavior

In effect, personality is an important aspect of consumer behavior. Consumers' personalities lead them to perceive products in different ways, choose products for purchase differently, and interact with brands. Personality is really the basis of consumer preferences, buying patterns, and even a kind of reaction to marketing stimuli. When it comes to product attraction and brand interaction, the different traits of consumers largely account for the type of behavior they display.

An example would be: highly extraverted individuals enjoy socialization and interaction; hence, they tend to choose products that help them shine, such as trendy clothing or promising gadgets for their dynamic lifestyle. Alternatively, conscientious people tend to be more careful and rational revolving around the purchase process, who look for quality and reliability in what they buy. People scoring high in neuroticism tend to have higher anxiety levels and increased emotional sensitivity; such factors make a consumer more prone to make compulsive purchases for comfort or security.

The Big Five personality traits (OCEAN) model, 16PF theory, and Myers-Briggs theory provide us with useful tools to interpret consumer behavior. These theories point out how certain personality traits influence buying decisions. For instance, research has indicated that openness relates to a liking for innovative and new products, while agreeableness affects consumers' liking for those brands that seem safe or caring.

Mulyanegara et al. 's (2009) study discovered that the Big Five dimensions had a strong effect on consumer liking for various brand personalities. For instance, extraverted consumers liked brands that expressed excitement and sociability, whereas consumers who were higher in neuroticism liked brands that were secure and stable. Ortega & Blackwell (2022) revealed that Neurotic tendencies are often linked to emotionally driven or spontaneous purchases, whereas conscientious consumers usually make more thoughtful and planned decisions.

Personality also comes into play to some extent when determining how individuals come to their buying decisions. It comprises individual characteristics and habits which distinguish every individual from another, for example, how someone is extroverted or reserved, adventurous or conservative. These contribute to how individuals perceive and pick products and are usually an extension of how an individual perceives themselves or how they wish others perceive them.

Knowledge of personality assists brands in engaging more effectively with their customers. One of the more common methods of researching personality is the "Big Five" personality traits: openness, conscientiousness, extraversion, agreeableness, and neuroticism. For example, those who are open to experience may be interested in innovative and novel products, but those who are organized and careful (conscientious) might want products that are useful and dependable. In the same way, individuals who are more anxious or emotional (neurotic) may be swayed by commercials offering comfort, safety, or stress reduction. Personality-based strategies are also employed by brands to develop products and commercials tailored to their audience. For instance, a brand such as Harley-Davidson is targeted at individuals with a rebellious personality type, whereas a brand such as Johnson & Johnson, which is family-oriented, caters to those who prioritize care and nourishment. Marketers also create advertisements to target particular characteristics, including the desire for adventure, belongingness, or status. Thus, Brands tend to match their marketing tactics

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with consumers' personalities to drive engagement. For instance, research on the influence of brand personality on consumer behavior highlighted the need to create brand personalities aligned with target consumers to build brand love and loyalty (Bairrada, Coelho, & Lizanets, 2019).

In brief, personality influences not only what individuals purchase but also how they react to advertising and establish commitment to brands. Grasping the contribution of personality to consumer behavior enables marketers to craft tailored experiences, build products catering to customer requirements, and fashion advertising efforts that most strongly appeal to individual personalities. By recognizing the psychological determinants of purchase decisions, brands can forge stronger bonds and develop long-term loyalty among their base of customers.

Here in this paper, we will observe how self-concept and personality types mirror consumer behavior, i.e., impulsive buying and materialism behaviors. That is the way in which people buy commodities on the basis of self-concept and personality types.

METHODOLOGY

Aim: This research aims to investigate how self-concept and personality traits influence consumer behaviors, specifically impulsive buying and materialism, across different age groups. It further explores the relationships between the Big Five personality dimensions and consumer tendencies and identifies significant predictors of impulsive and materialistic buying behaviors using regression analyses.

Objectives:

- a) To explore the relationship between self-concept and consumer purchasing decisions.
- b) To understand how different personality traits influence buying behavior.
- c) To analyze the role of personality-driven impulsive and rational buying patterns.
- d) To assess the impact of self-concept on brand preference.

Hypothesis

- H1: There will be a significant difference across age groups of Under 18 - 34 & 35 to above 55 on:
 - a) Self-concept
 - b) Materialism
 - c) Impulsive buying
 - d) Overall personality scores
 - e) Openness to experience
 - f) Neuroticism
 - g) Conscientiousness
 - h) Agreeableness
 - i) Extraversion
- H2: There is a significant relationship between self-concept and impulsive buying.
- H3: There is a significant relationship between self-concept and materialism.
- H4: There is a significant relationship between personality traits (e.g., conscientiousness, neuroticism) and consumer behaviors (impulsive buying, materialism).

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- H5: There is a significant relationship between self-concept and Big Five traits (e.g., conscientiousness, neuroticism, extraversion).
- H6: Self-concept and personality significantly predict impulsive buying behavior.
- H7: Self-concept and personality significantly predict materialism.

Sample and Sampling Technique: A sample of 75 respondents was selected for the study. The sampling technique used was convenience sampling, wherein participants were chosen based on ease of access and willingness to participate. From the total sample, 51 participants (68%) identified as female, 23 (30.7%) as male, and 1 respondent (1.3%) identified as other.

Research Design: The research employed a quantitative research design, using structured surveys to collect data.

Instrumentation:

A. Materialism Scale (Richins & Dawson, 1992): This scale was used to assess levels of materialism among consumers. The scale consists of 18 items rated on a 5-point Likert scale, with responses ranging from “Strongly Disagree” to “Strongly Agree.” Eight items are reverse scored. The scale includes three subscales—Success, Centrality, and Happiness—with Cronbach’s alpha reliability scores ranging from .71 to .83.

B. Impulsive Buying Tendency Scale (Verplanken & Herabadi, 2001): This scale measures the tendency to make impulse purchases. It contains 20 items designed to assess both emotional and thought-based aspects of impulsive buying behavior. Respondents rate their agreement on a 5-point scale, and the scale has demonstrated high reliability in previous research. The internal consistency of the scale has been found to be strong with a Cronbach’s alpha above .80.

C. Big Five Personality Inventory (John & Srivastava, 1999): Also known as the OCEAN test, the Big Five theory was originally conceptualized by Costa and McCrae (1997) through the development of the NEO Personality Inventory (NEO-PI-R) however the present study uses the (BFI) developed by John and Srivastava (1999). The BFI is a revised inventory measuring the same five major dimensions of personality: Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism. Participants responded to statements on a 5-point Likert scale. The inventory is widely recognized for its high reliability and validity.

D. Self-Concept Clarity Scale (Campbell et al., 1996): This scale was used to measure the clarity and stability of an individual's self-concept. It includes 12 items, with responses recorded on a 5-point scale. Higher scores have proved to reflect greater stability and clarity in an individual's self-perception. The scale has demonstrated strong internal consistency and construct validity.

Data Collection Procedure: Data was collected through Google Forms, distributed online via social media platforms and email. Participation was entirely voluntary, and respondents were informed about the purpose and scope of the study prior to answering. The questionnaire required approximately 15-20 minutes to complete.

Ethical Consideration: All ethical standards were maintained during the research. Informed consent was obtained from every participant, and anonymity was assured. No personal

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identifying information was collected. Participants were made aware that they could exit the survey at any point without any consequences. The data collected was used solely for academic research purposes and kept confidential.

FINDINGS OF THE STUDY

Table 1 shows the t-test values for age and self concept

		n	M	S.D	t	df	p	Cohen's d
Self-concept	35 - above 55	39	110.72	11.42	4.39	72	<.001	1.02
	Under 18-34	35	96.29	16.65				

According to Table 1, there is a significant mean difference between respondents in the age range of under 18–34 (M = 96.29, SD = 16.65) and 35–above 55 (M = 110.72, SD = 11.42), with $t = 4.39$, $p < .001$. The Cohen's d value of 1.02 reflects a large effect size. Therefore, the hypothesis is accepted.

Table 2 shows the t-test values for age and materialism

		n	M	S.D	t	df	p	Cohen's d
Materialism	35 - above 55	39	50.05	6.94	-1.42	72	.16	0.33
	Under 18-34	35	52.31	6.76				

According to Table 2, there is no significant mean difference between respondents in the age range of under 18–34 (M = 52.31, SD = 6.76) and 35–above 55 (M = 50.05, SD = 6.94), with $t = -1.42$, $p = .16$ ($p > 0.05$). The Cohen's d value of 0.33 reflects a small effect size. Thus, hypothesis H1(b) is rejected.

Table 3 shows the t-test values for age and impulsive buying

		n	M	S.D	t	df	p	Cohen's d
Impulsive buying	35 - above 55	39	31.64	7.17	-0.37	72	.715	0.09
	Under 18-34	35	32.29	7.97				

According to Table 3, there is no significant mean difference between respondents in the age range of under 18–34 (M = 32.29, SD = 7.97) and 35–above 55 (M = 31.64, SD = 7.17), with $t = -0.37$, $p = .715$ ($p > 0.05$). The Cohen's d value of 0.09 reflects a very small effect size. Therefore, H1 (c) is rejected.

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Table 4 shows the t-test values for age and personality scores

		n	M	S.D.	t	df	p	Cohen's d
Personality score	35 - above 55	39	33.38	3.88	0.44	72	.664	0.1
	Under 18-34	35	33.03	3.01				

According to Table 4, there is no significant mean difference between respondents in the age range of Under 18 - 34 (M = 33.03, SD = 3.01) and 35-above 55 (M = 33.38, SDD = 3.88), with $t = 0.44$, $p = .664$ ($p > 0.05$). Cohen's d value of 0.1 reflects a very small effect size. Hypothesis H1 (d) is thus *rejected*.

Table 5 shows the t-test values for age and openness to experience

		n	M	S.D.	t	df	p	Cohen's d
Openness to experience	35 - above 55	39	6.44	1.6	-0.99	72	.324	0.23
	Under 18-34	35	6.77	1.26				

According to Table 5, there is no significant mean difference between respondents in the age range of under 18–34 (M = 6.77, SD = 1.26) and 35–above 55 (M = 6.44, SD = 1.60), with $t = -0.99$, $p = .324$ ($p > 0.05$). The Cohen's d value of 0.23 reflects a small effect size. Therefore, the hypothesis H1(e) is rejected.

Table 6 shows the t-test values for age and neuroticism

		n	M	S.D.	t	df	p	Cohen's d
Neuroticism	35 - above 55	39	5.26	2.12	-2.87	72	.005	0.67
	Under 18-34	35	6.6	1.88				

According to Table 6, there is a significant mean difference between respondents in the age range of under 18–34 (M = 6.60, SD = 1.88) and 35–above 55 (M = 5.26, SD = 2.12), with $t = -2.87$, $p = .005$ ($p < 0.05$). The Cohen's d value of 0.67 reflects a medium to large effect size. Therefore, the hypothesis H1 (f) is accepted.

Table 7 shows the t-test values for age and conscientiousness

		n	M	S.D.	t	df	p	Cohen's d
Conscientiousness	35 - above 55	39	7.49	1.88	3.29	72	.002	0.77
	Under 18-34	35	6.29	1.13				

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According to Table 7, there is a significant mean difference between respondents in the age range of under 18–34 ($M = 6.29$, $SD = 1.13$) and 35–above 55 ($M = 7.49$, $SD = 1.88$), with $t = 3.29$, $p = .002$ ($p < 0.05$). The Cohen's d value of 0.77 indicates a large effect size. Therefore, the hypothesis H1 (g) is accepted.

Table 8 shows the t-test values for age and agreeableness

		n	M	S.D.	t	df	p	Cohen's d
Agreeableness	35 - above 55	39	7.79	1.4	1.55	72	.125	0.36
	Under 18-34	35	7.23	1.73				

According to Table 8, there is no significant mean difference between respondents in the age range of under 18–34 ($M = 7.23$, $SD = 1.73$) and 35–above 55 ($M = 7.79$, $SD = 1.40$), with $t = 1.55$, $p = .125$ ($p > 0.05$). The Cohen's d value of 0.36 reflects a small effect size. Therefore, the hypothesis H1 (h) is rejected.

Table 9 shows the t-test values for age and extraversion

		n	M	S.D.	t	df	p	Cohen's d
Extraversion	35 - above 55	39	6.41	1.93	0.61	72	.543	0.14
	Under 18-34	35	6.14	1.82				

According to Table 9, there is no significant mean difference between respondents in the age range of under 18–34 ($M = 6.14$, $SD = 1.82$) and 35–above 55 ($M = 6.41$, $SD = 1.93$), with $t = 0.61$, $p = .543$ ($p > 0.05$). The Cohen's d value of 0.14 reflects a very small effect size. Hence, the hypothesis H1 (i) is rejected.

Table 10 shows the correlation between the variables of consumer behavior, personality, and self-concept

		IB	MLS	EXT	AGR	CON	NEU	OTE	SC
IB	r	1	0.26	-0.03	0.12	-0.01	0.04	-0.13	-0.24
	p		.028	.774	.308	.924	.734	.269	.042
MLS	r	0.26	1	-0.12	-0.21	-0.11	0	0.04	-0.17
	p	.028		.302	.068	.363	.975	.723	.141
EXT	r	-0.03	-0.12	1	-0.01	0.43	-0.47	0.18	0.3
	p	.774	.302		.935	<.001	<.001	.126	.009
AGR	r	0.12	-0.21	-0.01	1	0.25	-0.03	0.05	0.18
	p	.308	.068	.935		.032	.814	.656	.126
CON	r	-0.01	-0.11	0.43	0.25	1	-0.56	-0.06	0.49
	p	.924	.363	<.001	.032		<.001	.618	<.001
NEU	r	0.04	0	-0.47	-0.03	-0.56	1	-0.04	-0.33
	p	.734	.975	<.001	.814	<.001		.727	.004

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		IB	MLS	EXT	AGR	CON	NEU	OTE	SC
OTE	r	-0.13	0.04	0.18	0.05	-0.06	-0.04	1	0.19
	p	.269	.723	.126	.656	.618	.727		.106
SC	r	-0.24	-0.17	0.3	0.18	0.49	-0.33	0.19	1
	p	.042	.141	.009	.126	<.001	.004	.106	

*IB=Impulsive Buying, MLS = Materialism Scale, EXT = Extraversion, AGR = Agreeableness, CON = Conscientiousness, NEU = Neuroticism, OTE = Openness to Experience, SC = Self-Concept

According to table 10 which shows the correlation between the variables of impulsive buying, materialism, personality sub-scales and self-concept, there is a significant but weak positive correlation between impulsive buying and materialism ($r = 0.26$, $p < 0.05$). On the other hand, Extraversion has a negative correlation with neuroticism ($r = -0.47$, $p < 0.001$) and a significant positive correlation with conscientiousness ($r = 0.43$, $p < 0.001$) and self-concept ($r = 0.30$, $p = 0.009$). Conscientiousness and agreeableness both have a positive correlation ($r = 0.25$, $p = 0.032$), while self-concept and agreeableness have a weak correlation ($r = 0.18$, $p = 0.126$). Self-concept and conscientiousness are strongly positively correlated ($r = 0.49$, $p < 0.001$), while neuroticism and conscientiousness are strongly negatively correlated ($r = -0.56$, $p < 0.001$). Self-concept and neuroticism have a negative correlation ($r = -0.33$, $p = 0.004$). There is no visible relationship between openness to new experiences and consumer behavior, but it shows a weak positive one with self-concept ($r = 0.19$, $p = 0.106$). Lastly, self-concept is significantly negatively correlated with impulsive buying ($r = -0.24$, $p = 0.042$), suggesting that individuals with a less defined self-image are more likely to engage in impulsive purchases.

Table 11 shows linear regression between impulsive buying, personality and self-concept

Model	B	Beta	SE	t	p	R2
Constant	38.4		8.79	4.37	<.001	0.06
Personality	0.21	0.1	0.27	0.79	.431	
Self concept	-0.13	-0.27	0.06	-2.21	.03	

*Dependent variable = impulsive buying

According to table 11 a regression was conducted to examine whether personality and self-concept significantly predict impulsive buying behavior. Self-concept was a significant negative predictor of impulsive buying behavior ($B = -0.13$, $SE = 0.06$, $Beta = -0.27$, $p = .03$) This suggests that lower self-concept is associated with higher impulsive buying behavior. Personality was not a significant predictor of impulsive buying behavior ($B = 0.21$, $SE = 0.27$, $Beta = 0.1$, $p = .431$) The overall regression model was not statistically significant with $R^2 = 0.06$ which means that only 6% of the variance in impulsive buying was explained by the model.

Table 12 shows linear regression between materialism, personality and self concept

Model	B	Beta	SE	t	p	R2
Constant	9.95		4.11	2.42	.018	0.56
Personality	0.99	0.61	0.23	4.33	<.001	
Self-concept	0.07	0.16	0.07	1.1	.273	

*Dependent variable = Materialism

Table 12 shows a multiple linear regression to examine whether personality and self-concept predict materialism. Personality was a significant positive predictor of materialism (B= 0.99, SE= 0.23, Beta= 0.61, p= <.001) This suggests that higher levels of agreeableness, conscientiousness, and extraversion were the strongest personality predictors of brand loyalty, as supported by the correlation matrix (Table 10). Self-Concept was not a significant predictor of materialism (B=0.07, SE=0.07, Beta=0.16, p=.273) The overall regression model was statistically significant with R2= 0.56 which means 56% of variance in materialism was explained by the model.

DISCUSSION

The main aim of this study was to explore how self-concept and personality traits influence consumer behavior, especially focusing on impulsive buying and materialism. The hypothesis that there would be a significant correlation between consumer behavior (impulsive buying and materialism), personality traits (extraversion, agreeableness, neuroticism, etc.), and self-concept was partially supported by the findings.

A significant negative relationship was found between self-concept and impulsive buying, which means that individuals with a lower or unstable self-concept are more prone to make impulsive purchases. This matters because it gives us insight into how consumer decisions might be emotionally driven, especially when someone is trying to compensate for a fragmented sense of self. This is also echoed in self-congruity theory by Sirgy, M.J. (1982), that says that consumers tend to purchase items which mirror or reinforce their own self-view. Which means that when the self-view is weak or undefined, individuals tend to fill that emotional vacuum through shopping. This is also consistent with the discovery of Suminar and Meiyuntari (2016), who similarly found that self-concept had a more significant influence than conformity over purchasing behavior. And when we are referring to impulsive buying in particular, this emotional shopping tendency becomes even more understandable. This trend has been confirmed in subsequent work also. For example, Nawaz et al. (2022) established that lower self-concept clarity was a significant predictor of greater impulsivity among Indian and Southeast Asian consumers, particularly in online buying. Park & John (2010) also established that self-threat resulted in greater expenditure on symbolic products. The t-test findings further strengthen the argument that self-concept tends to stabilize and improve with age, while emotional instability, represented by neuroticism, is more common in younger individuals. This supports the work of McCrae and Costa (2008), who suggest that personality matures over time, contributing to greater emotional regulation and a clearer sense of self.

Another important finding was that personality was not a significant predictor of impulsive buying behavior, which was unexpected and contradicts some earlier studies that suggested traits like neuroticism and extraversion could play a strong role. That said, there were still weak positive correlations observed for example, neuroticism showed a minor link to

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impulsive buying, especially in younger respondents, which still supports our hypothesis to some extent. Prior studies such as Rook & Fisher (1995) and Verplanken & Herabadi (2001) have also emphasized the role of affective personality traits, like neuroticism and lack of self-control, in predicting impulse buying. More recently, Tifferet et al. (2018) found that consumers high in neuroticism demonstrated a stronger emotional response to advertising stimuli, contributing to impulse purchases.

On the other hand, materialism was strongly predicted by personality traits, especially those associated with extraversion and perhaps even low agreeableness. The regression model showed that personality explained 56% of the variance in materialism, which is a pretty strong number. This highlights how deeply rooted materialistic values can be in someone's personality. People who are more outwardly driven, energetic, or validation-seeking might view material goods as a way to express themselves or gain social standing. This matters because it shows how marketers can often tap into someone's core traits, not just surface-level preferences, to influence what they buy and why. This is supported by Richins & Dawson (1992), who found that personality traits influence the centrality of possessions in self-definition. More recently, Bairrada, Coelho, & Lizanets (2019) demonstrated that personality traits like extraversion and openness strongly predict materialistic attitudes, especially among young adults in urban settings. López-Pérez et al. (2021) also found that consumers high in extraversion and low in agreeableness tend to report stronger materialistic values.

Interestingly, age seemed to play a role as well. Older individuals were found to have a stronger self-concept and higher levels of conscientiousness, while younger individuals were more neurotic and more impulsive. This again supports previous research that personality traits evolve with age, and that emotional stability increases over time (McCrae & Costa, 2008).

These insights are important because understanding the connection between internal psychological traits and external consumer behavior helps us not just predict what people might buy, but also understand *why* they buy it. It gives depth to consumer psychology and shows how much of our marketplace behavior is tied to emotional and identity-related needs. For marketers, this means creating branding that resonates with a person's self-concept — or even helps stabilize it — could lead to deeper brand loyalty. And for psychologists, it highlights a need for emotional education or awareness in managing impulses and material desires, especially among youth who may be more vulnerable due to a still-developing sense of self.

CONCLUSION

This study set out to explore how self-concept and personality traits influence consumer behavior, particularly in terms of impulsive buying and materialism, among Indian consumers. Recognizing that buying behavior is more than just a rational act — it is emotional, psychological, and deeply linked to identity — this research aimed to fill the gap in existing literature by combining self-concept theory with the Big Five personality model in a demographic context. The study also emphasized the importance of understanding how age, gender, and personality traits shape an individual's relationship with consumption. Given the rising consumerism in India, especially among younger populations, the research holds both academic and real-world significance for marketers, psychologists, and consumer behavior analysts.

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The findings revealed that self-concept had a significant negative correlation with impulsive buying, suggesting that individuals with a lower self-concept are more likely to make impulsive purchases. Additionally, personality traits such as neuroticism and extraversion showed some influence, particularly with materialistic tendencies, while traits like openness and agreeableness did not show strong correlations. Age emerged as an important factor, with older individuals tending to have a stronger self-concept and higher conscientiousness. These findings corroborate theoretical models such as the self-congruity theory and are congruent with earlier research while offering new perspectives relevant to the Indian context. As a whole, the study indicates that personality and self-concept are important psychological variables that influence consumer behavior and knowing them can provide useful insights for marketers looking to tap deeper levels of brand engagement as well as for psychologists looking to reveal the emotional drives underlying consumption patterns.

Limitations & Future Recommendations

- One of the main limitations issues of the research is the relatively small sample size that can potentially narrow down the generalizability of the findings to other populations. Future research should recruit larger, more diverse samples to increase statistical power and external validity.
- The gender representation in the sample was uneven, which raises the possibility that gender-related differences may have influenced the outcomes. Subsequent studies should aim for balanced gender proportions or control for gender to better understand its effects.
- Participants' varying income levels were not adequately controlled, making it difficult to disentangle the independent effect of income on consumer behaviors. Future research could stratify samples by income bands or include income as a covariate to clarify its role.
- The study was conducted exclusively in Lucknow, and participants were all Indian consumers. Consequently, cultural and regional factors specific to this locale may restrict the transferability of findings to other Indian cities or international settings. Cross-cultural or multi-site sampling would enhance generalizability.
- Although adults across a wide age range were included, age groups were not broken down into finer categories. As a result, subtle developmental or life-stage differences may have gone unnoticed. Future work should consider multi-tiered age brackets to capture these nuances.
- By focusing solely on Indian consumers, this study did not explore cross-cultural differences in self-concept, personality, impulsive buying, and materialism. Comparative studies across different cultural contexts would provide a more comprehensive understanding of these relationships.
- An unexplored dimension involves the ethical implications of marketing strategies that exploit psychological traits such as low self-concept or high impulsivity—particularly in younger populations. Future research could investigate these issues to inform socially responsible marketing practices.

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Conflict of Interest

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